

UNITED STATES DISTRICT COURT  
SOUTHERN DISTRICT OF NEW YORK

<p>S&amp;A CAPITAL PARTNERS, INC., MORTGAGE RESOLUTION SERVICING, LLC; and 1ST FIDELITY LOAN SERVICING, LLC,</p> <p style="text-align: center;">Plaintiffs</p> <p>v.</p> <p>JPMORGAN CHASE BANK, N.A., JP MORGAN CHASE &amp; COMPANY, and CHASE HOME FINANCE LLC</p> <p style="text-align: center;">Defendants.</p>	<p>No. 1 :15-cv-00293-LTS-JCF</p> <p style="text-align: center;"><b><u>THIRD AMENDED COMPLAINT</u></b></p> <p style="text-align: center;"><b><u>JURY TRIAL DEMANDED</u></b></p>
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Plaintiffs S&A Capital Partners, Inc. ("S&A"), Mortgage Resolution Servicing, LLC ("MRS"), and 1st Fidelity Loan Servicing, LLC ("1st Fidelity")(together, the "Plaintiffs"), for their third amended complaint against JPMorgan Chase Bank, N.A., JPMorgan Chase & Company, and Chase Home Finance LLC (together "JPMC" or the "Defendants"), allege as follows:

**NATURE OF THIS ACTION**

1. This action arises out of the breach by the Defendants of various contracts entered into with the Plaintiffs including a mortgage loan purchase agreement dated February 25, 2009 between MRS and Chase Home Finance LLC (the "MLPA").

**THE PARTIES**

**Plaintiffs:**

2. S&A is a Florida corporation located at 6810 N. State Rd. 7, Coconut Creek, Florida 33073, whose President is Laurence Schneider. S&A has been acquiring mortgaged

loans and pools of loans from numerous lenders, servicers and mortgage insurance companies since 2003. From 2005 - 2010, S&A purchased approximately 650 first lien and second lien residential mortgage loans from the Defendants.

3. MRS is a Florida limited liability company located at 6810 N. State Road 7, Coconut Creek, Florida 33073, whose managing member is Real Estate and Finance, Inc., a Florida corporation whose President is Laurence Schneider. On February 25, 2009, MRS entered into a purchase agreement to purchase a pool of 3,529 first lien residential mortgage loans from the Defendants and paid full consideration for the loans.

4. 1st Fidelity is a Florida limited liability company located at 6810 N. State Rd. 7, Coconut Creek, Florida 33073, whose managing member is Real Estate and Finance, Inc., a Florida corporation whose President is Laurence Schneider. 1<sup>st</sup> Fidelity has been acquiring mortgage loans and pools of loans from numerous lenders, servicers and mortgage insurance companies since 2008. From 2008 to 2010, 1st Fidelity purchased approximately 350 first lien and second lien residential mortgage loans from the Defendants.

**Defendants:**

5. JPMorgan Chase Bank, N.A. (the "Bank") is a national banking association and a wholly-owned subsidiary of JPMorgan Chase & Company. The Bank's principal place of business is at 270 Park Avenue, New York, New York. On September 25, 2008, the Bank purchased substantially all of the assets and assumed substantially all of the liabilities of Washington Mutual Bank, F.S.B. pursuant to a Purchase and Assumption Agreement with the FDIC as Receiver for Washington Mutual Bank, F.S.B.

6. JPMorgan Chase & Company ("JPMC") is a Delaware corporation with its principal place of business at 270 Park Avenue, New York, New York. In July 2004, JPMC

merged with Bank One. One or more of the Plaintiffs acquired from JPMC residential mortgage loans that JPMC had acquired from Bank One loans. As owner of the loans sold to the Plaintiffs, JPMC is liable for all of the damages sought herein.

7. Chase Home Finance, LLC ("Chase") was a Delaware limited liability company that offered mortgage and loan services, with its principal place of business at 343 Thornall Street, Edison, New Jersey 08837. Prior to May 1, 2011, Chase was qualified to do business in New Jersey. Effective May 1, 2011, Chase merged into the Bank which now owns and services the residential mortgage loans previously owned by Chase. The Bank stands in the shoes of Chase and is liable for all of the damages sought herein.

#### **JURISDICTION AND VENUE**

8. This Court has federal question jurisdiction pursuant to 28 U.S.C. § 1331 with respect to the Racketeer Influenced Corrupt Organizations Act ("RICO"), 18 U.S.C. § 1964(c); diversity jurisdiction with respect to all of the claims pursuant to 28 U.S.C. § 1332; and supplemental jurisdiction of the state law claims under 28 U.S.C. § 1367(a).

9. This Court has personal jurisdiction over the Defendants pursuant to New York C.P.L.R. §§ 301 and 302 because the Defendants are registered to do business in the State of New York and regularly conduct business in the State of New York, including in this District, and because a substantial part of the events or omissions giving rise to the Plaintiffs' claims occurred in this District.

10. Venue is proper under 28 U.S.C. § 1391(b) and (c) because two of the Defendants maintain their principal place of business in the Southern District of New York.

#### **ALLEGATIONS COMMON TO ALL CLAIMS**

##### **The Plaintiffs' contracts with the Defendants**

11. The Plaintiffs are in the business of buying from financial institutions residential mortgage loans which are not performing according to their original terms. Each purchase would include the note, the mortgage or deed of trust, the full collateral file, and the servicing file and history.

12. The Plaintiffs' goal is to work out reasonable and sustainable payment plans with the borrowers so that they can retain their homes.

13. Beginning in April 2005, S&A began regularly purchasing residential mortgage loans from Bank One, a division of JPMC, pursuant to a Master Mortgage Loan Sale Agreement (the "MMLSA") between S&A as purchaser and Chase as seller.

14. From April 2005 to June 2010, pursuant to the MMLSA, S&A acquired approximately 650 first and second lien mortgage loans from Chase, which included delivery to S&A of an assignment of the note and mortgage or deed of trust (the "S&A Loans"). S&A was never offered, and never purchased, loans where second mortgages had been extinguished by first lien foreclosures. Nor had S&A ever been offered or ever purchased, unsecured deficiency claims owed by borrowers whose mortgages had been foreclosed and the homes sold for less than the full amount owed. S&A never purchased unsecured loans or deficiencies. A list of the loans S&A purchased from the Defendants is annexed as Exhibit 1 hereto.

15. Beginning in 2008, 1st Fidelity began purchasing residential mortgage loans from Chase and, between May 2008 and November 2010, 1st Fidelity acquired approximately 350 individual first and second lien mortgage loans from Chase (the "1<sup>st</sup> Fidelity Loans") through individual note sale agreements that included the assignment of the mortgage or deed of trust securing the loan. 1st Fidelity never purchased unsecured loans or deficiencies. 1<sup>st</sup> Fidelity was never offered, and never purchased, loans where second mortgages had been extinguished by

first lien foreclosures. Nor had 1<sup>st</sup> Fidelity ever been offered, or ever purchased, unsecured deficiency claims owed by borrowers whose mortgages had been foreclosed and the homes sold for less than the full amount owed. 1st Fidelity never purchased unsecured loans or deficiencies. Some of the 1st Fidelity Loans are listed on Exhibit 2 hereto.

16. With respect to both the S&A Loans and the 1<sup>st</sup> Fidelity Loans, Chase provided to S&A and 1<sup>st</sup> Fidelity, shortly after the closing, pursuant to the requirements of the MMLSA, all of the files and records in Seller's possession evidencing or relating to each purchased loan including all of the original documentation for each loan.

17. Through September 2008, S&A and 1st Fidelity purchased hundreds of first and second lien residential mortgage loans from the Defendants without any significant problems. These entities were able provide borrowers with flexible and tailor made repayment arrangements, which Chase representatives were unable to provide, thus allowing for the Plaintiffs to profit from their relationship with the homeowners through affordable and sustainable payments which allowed them to retain their homes.

18. Indeed, one month before MRS' purchase of the pool of loans pursuant to the MLPA, in a letter written in January 2009, Eddie S. Guerrero, Chase's Loss Recovery Supervisor, wrote a recommendation letter for S&A to HSBC Bank Consumer Lending in which Guerrero stated that "S&A Capital Partners continues to exceed our expectations" and that many of Chase's former customers have contacted Chase regarding "the great experience that they have had with S&A Capital Partners." The recommendation letter was submitted to HSBC in support of Plaintiffs purchase from HSBC of approximately \$250 million of mortgage loans.

19. In 2008, Guerrero informed Schneider that Chase was interested in selling a portfolio of "First Lien Walks," that is, closed-end first lien residential mortgage loans, which

Chase had determined, based upon a cost-benefit analysis, it no longer made sense from a business perspective to continue to own. Guerrero told Schneider that the "highest levels of management" had made it an urgent priority to get rid of this portfolio which consisted of low-valued properties, mostly in parts of the country hardest hit by the housing crisis, such as Detroit and Flint, Michigan, and St. Louis and Ferguson, Missouri, Baltimore, Maryland and numerous cities in upstate New York. Guerrero told Schneider that, in view of the dramatic increase in the volume of defaulted loans, Chase had set new thresholds in determining whether a particular first lien loan was worth foreclosing, resulting in a higher volume of "First Lien Walks" that Chase wanted to sell.

20. In order to encourage Schneider to buy the proposed loan package, Guerrero told Schneider that the proposed loan package included some "cherries," (valuable loans) that were erroneously "charged off", removed from its primary System of Records ("SOR") and ported to its Recovery department .

21. In mid-October 2008, Mr. Guerrero advised Mr. Schneider that he should be expecting a call from Jason Oquendo, to complete the application process for the purchase of loan pools from Defendant. Mr. Oquendo communicated with Mr. Schneider and Mr. Schneider provided Mr. Oquendo all of the information required in order to be approved for bulk loan sale bidding.

22. In October 2008, Guerrero sent Schneider an email attaching the preliminary tape for the "First Lien Walks" available for sale. However, this tape was useless from a due diligence perspective as it did not even include borrowers' names, the addresses of the underlying collateral properties being offered or the loan balances.

23. Guerrero informed Schneider that the proposed sale was to be made through a process of competitive bidding.

24. In November 2008, Guerrero sent Schneider an email attaching a second data tape (the "November 2008 Data Tape") which clearly identified a data field indicating all the loans as first lien mortgages. Although information was substantially incomplete on some of the loans, including the borrowers' names and collateral addresses, Guerrero said he would provide the information shortly. The spreadsheet within the November 2008 Tape contained a total population of approximately 5,785 mortgage loans, with an aggregate "charge off" balance of approximately \$230 million, all represented to be first lien residential mortgage loans.

25. Schneider began to perform due diligence on the November 2008 Data Tape by sorting the loans by highest balance. The largest two loans were the Ali Sayed and Ricardo Salinas loans, both of which had balances in excess of \$500,000 and both were located in areas which Schneider knew contained homes valued in excess of \$1M. Upon a search of the public records, which confirmed recorded mortgages on the subject properties which coincided with the amount Guerrero represented in the data tape, Schneider immediately realized that the "cherries" to which Guerrero had referred were fully secured and would yield over \$1 million in liquidation value.

26. Schneider asked Guerrero why there were so many names and addresses missing from the November 2008 Data Tape. Guerrero responded that Chase had all of the information but it was not yet accessible because Chase had just acquired Washington Mutual, Inc. and had not yet completed the lengthy process of converting the data from Washington Mutual's system to Chase's system.

27. Guerrero assured Schneider that Chase was in possession of all the data and would supply all the necessary borrower information and collateral files, as it had consistently done pursuant to the contractual terms between the parties set forth in the 2005 MMLPA and the past protocol established in hundreds of individual note sale agreements with S&A and 1<sup>st</sup> Fidelity.

28. Guerrero told Schneider the loan sale had to close by the end of the year so that Chase could get the loans off its books.

29. In December 2008, Schneider informed Guerrero that he would not be bidding on the MLPA loan pool. Despite the “cherries” which Schneider confirmed existed within the population of potential loans being offered, Schneider was not interested in making a competitive bid for several reasons, including the fact that MRS was in the final stages of consummating the \$250M deal with HSBC. He communicated this to Guerrero.

30. Shortly thereafter, Guerrero called Schneider and indicated that Chase would sell the portfolio of loans to Schneider for only \$200,000, as the sale had to close prior to the end of the year and Chase knew that Schneider would honor his commitment, as he had on hundreds of occasions in the past. Based on his evaluation of the “cherries,” Schneider said that he would buy the portfolio listed on the November 2008 Data Tape for \$200,000.

31. On December 22, 2008, Guerrero sent Schneider an email urging him to prepare, instead of a competitive bid letter, a letter "reiterating your acceptance of our offer," to purchase the portfolio of loans for \$200,000.

32. On December 22, 2008, Schneider sent a letter to Victor B. Fox, Vice President, Real Estate Recovery for Chase Home Finance in which he made a formal offer to purchase approximately \$100 million of “impaired first lien mortgage loans.”



33. On December 23, 2008, as instructed, Schneider obtained a cashier's check payable to Chase in the amount of \$200,000 for payment in full for the Non-Performing Closed end First Lien Mortgage Loan Portfolio. The memo on the cashier's check said "1st Lien Pool," based on Guerrero's representation that all of the loans were first lien mortgage loans. The cashier's check was sent via FedEx to Chase, attention Eddie Guerrero.

34. The \$200,000 purchase price represented a fraction of the amount of money MRS committed to expend by acquiring ownership of the portfolio of loans because MRS was contractually and legally required to service the loans in accordance with the same mortgage servicing and consumer protection requirements of "federally related mortgage loans" as defined by the Federal Deposit Insurance Act with which Chase was required to comply. MRS intended to utilize a staff of approximately ten people plus outsourced resources in order to service the portfolio.

35. It was not until February 4, 2009 that Schneider received an email from Guerrero attaching the Mortgage Loan Purchase Agreement (the "MLPA") for Schneider's review and signature, with a placeholder for inclusion of Exhibit A as the list of mortgage loans being sold pursuant to the MLPA. The MLPA provided for sale of 4,271 loans with an outstanding principal balance of \$172,093,033.13. This was \$72,093,033.13 more than Schneider had been informed would be included in the pool. Yet Chase did not ask for any additional funds. The list was to be drawn from the November 2008 Data Tape but Schneider was not provided with a copy of the data tape which purportedly was to be the Exhibit A to the MLPA.

36. Schneider requested that Chase provide him with the final data tape so that he could review it before signing the MLPA. Chase told Schneider it would provide him with the final data tape after he signed the MLPA.

37. In reliance upon his long-standing relationship with Guerrero and Chase, Schneider signed the MLPA on behalf of MRS, despite the fact that he had not received Exhibit A to the MLPA, and MRS paid the full consideration required under the MLPA.

38. On February 25, 2009, Victor Fox, Vice President of Chase faxed to Schneider the fully-executed MLPA which provided for the sale to MRS of 3,529 "nonperforming and/or impaired closed end first lien mortgage loans that are or have been delinquent for 180 days or more and have been or may otherwise be in default" (the "MRS Loans"), with an outstanding balance of \$156,324,399.24. See Exhibit 3 hereto at 1.

39. After receiving the fully-executed MLPA, Chase emailed to Schneider a data tape purporting to be Exhibit A to the MPLA with a note: "All yours."

40. Although MRS had originally agreed to Chase's offer to purchase approximately \$100 million of loans for \$200,000, Chase did not ask for any additional consideration for the 50% increase in the loans actually sold. The reason for Chase's conduct is that Chase knew, but Schneider did not, that the MRS Loans represented an enormous liability to Chase for Chase's violation of statutory and regulatory requirements owed to these borrowers, to state and federal regulatory agencies tasked with oversight of consumer protection, and to federal agencies that oversee the safety and soundness of financial institutions. Chase knew, and Schneider did not, that the increase in loans sold simply transferred a substantially increased liability from Chase to MRS.

41. Ultimately, Schneider learned that Chase used the MLPA as a dumping ground for the enormous liabilities it transferred to MRS based on Chase's systematic violations of state and federal law. Chase knowingly and deliberately violated the representation and warranty in the MLPA that it had fully complied with all applicable law.

42. Pursuant to the MLPA, Chase sold the Mortgage Loans to MRS "AS IS with no representations or warranties except as expressly provided herein, and with NO RECOURSE whatsoever to Seller." Exhibit 3 § 4, at 2.

43. However, in the MLPA, Chase made the following representations and warranties:

(i) The information set forth on the data tape provided by Seller to Purchaser with respect to the Mortgage Loans is true and correct in all material respects as of the date such data tape was compiled;

(ii) Seller is the sole owner of the Mortgage loans and has full right to transfer and sell the Mortgage Loans to Purchaser; and

(iii) Each Mortgage Loan complies in all material respects with all applicable federal, state, or local laws, including, without limitation, the Federal Truth in Lending Act of 1969, the Federal Equal Credit Opportunity Act, the Federal Real Estate Settlement Procedures Act of 1974, and state and federal usury, consumer credit protection and privacy, predatory and abusive lending laws applicable to the Mortgage Loans.

Exhibit 3 § 6.

44. The MLPA contains the following provision with respect to its survival:

This Agreement includes provisions which the parties hereto intend will remain in effect after the closing of the transaction contemplated by this Agreement. Accordingly, this Agreement shall survive and remain in effect after such closing.

Exhibit 3 § 11.

45. The MLPA contains the following choice of law provision:

This Agreement shall be deemed to have been made in the State of New York. The Agreement shall be construed in accordance with the laws of the State of New York and the obligations, rights and remedies of the parties hereunder shall be determined in accordance with the laws of the State of New York, excluding conflict of laws issues. The parties hereby agree that all disputes arising hereunder shall be submitted to and hereby subject

themselves to the jurisdiction of the courts of competent jurisdiction, state and federal, in the State of New York.

Exhibit 3 § 15.

**The Defendants' Breaches of their Contractual Obligations under the MLPA**

**a. Chase failed to provide a proper Exhibit A**

46. While the MLPA refers to an attached schedule of purchased mortgage loans, Schneider received the fully executed MLPA from Chase, signed by Victor Fox, Vice President, on behalf of Chase, without Exhibit A. Later that same day, Guerrero emailed the purported data tape to Schneider which constituted Exhibit A. However, the Exhibit A Schneider received on February 25, 2009 (the "Corrupted List") was grossly deficient in that it did not include basic information such as borrower names and phone numbers, addresses of the mortgaged properties, current outstanding balance of each loan, the status of the property as occupied or vacant and other customary information necessary for the servicing of mortgage loans.

47. Guerrero assured Schneider that he would supplement the information on Exhibit A but he never did so. Each time Schneider raised the issue with Guerrero, Guerrero claimed that the delay in providing the tape was caused by the difficulty of converting information from Washington Mutual's system.

48. In fact, as MRS ultimately learned, none of the MRS Loans was originated by Washington Mutual.

49. Because of the inadequacy of Exhibit A, MRS was forced to invest an enormous amount of personnel time to research borrower identities, property locations, and occupancy status from a review of public records and internet searches. None of these expenses would have been incurred by MRS if Chase had fulfilled its contractual obligation to provide a complete Exhibit A to MRS.

**b. Chase knowingly sold loans that were not secured by mortgages**

50. Contrary to its obligation to sell MRS "closed end first lien mortgage loans," a significant portion of the loans sold to MRS were unsecured mortgage deficiency claims remaining after the mortgages had been foreclosed by the Defendants.

51. In many instances, the properties were occupied by people who had purchased the properties from the Defendants following foreclosure by the Defendants.

52. In many instances, collection of the deficiency claims was barred by applicable state law.

53. Nevertheless, Chase sold these loans to MRS as first lien mortgage loans.

54. Schneider promptly and repeatedly reported this situation to Defendants but they took no action to remedy their breach.

**c. Chase sold MRS loans it did not own**

55. Despite its representation and warranty that Chase "is the owner of the Mortgage Loans and has full right to transfer the Mortgage Loans," a significant portion of the loans listed on Exhibit A were not owned by Chase.

56. Many of the loans were owned by RMBS trusts with which Chase had a servicing contract. Despite the fact that Chase did not own these loans, it transferred them to MRS in order to avoid non-reimbursable advances and expenses. The unlawful transfer of these loans to MRS as part of the portfolio of loans sold under the MLPA aided the Defendants in concealing their fraud and increased the liabilities of MRS.

57. When Schneider discovered this, he immediately reported it to Chase.

58. Chase refused to take any action to remedy this breach.

**d. Chase failed to comply with applicable law**

59. Contrary to its representation and warranty that "Each Mortgage Loan complies in all material respects with all applicable federal, state, or local laws," MRS discovered that Chase had failed to comply with nearly all such laws. MRS later discovered that Chase's desire to escape the consequences of its long-running violations was the primary motivation for Chase to off-load these loans onto MRS.

60. Chase committed, *inter alia*, the following violations of law with respect to the loans sold to MRS:

a. Chase transferred the servicing of the mortgage loans to and from multiple unlicensed and unregulated debt collection agencies which lacked the mortgage servicing platforms to account for or service the borrowers' loan with any accuracy or integrity.

b. Chase knowingly provided these collection agencies with false and misleading information about the borrowers.

c. Chase failed to provide proper record keeping for escrow accounts.

d. Chase stripped loan files of most origination documentation, including federal disclosures and good faith estimates, thus putting MRS in a position where it was unable to respond to borrower or regulatory inquiries.

e. Chase failed to provide any accurate borrower payment histories for any of the loans in the MLPA.

f. Chase knowingly executed assignments of mortgage to MRS for mortgage loans that Defendants knew had been foreclosed and sold to third parties.

g. Chase circumvented its own operating procedures and written policies in connection with servicing federally-related mortgage loans by removing the loans from its primary record-keeping platform and creating an entry in its RCV1 SOR. This had the effect of denying the borrowers their rights concerning federally-related mortgages yet allowed Chase to retain the lien and the benefit of the security interest,

h. Chase included on Exhibit A loans that it had previously sold to third parties and loans that it had never owned.

i. Chase knowingly and deliberately changed the loan numbers of numerous valuable loans sold to MRS after the MLPA had been fully executed and in force. This allowed Chase to accept payments from borrowers whose loans had been sold to MRS without its own records disclosing the wrongful acceptance of such payments.

**e. Chase misrepresented the quantity and value of sold loans**

61. The MLPA specifies that Chase sold to MRS 3,259 closed-end first lien mortgage loans with a total principal balance of \$156,324,613.80 as set forth on Exhibit A. In fact, Exhibit A contained at least 685 duplicate loans with an approximate value of \$22 million. Thus, Exhibit A only listed 2,483 loans with an aggregate principal balance of \$133,782,353.72.

62. In addition, of the duplicate loans, Exhibit A shows different amounts owed for the same loan.

63. Because the information on Exhibit A was obfuscated, MRS had to do painstaking reconciliations to determine the duplications.

**f. Chase misrepresented the principal balance of the sold loans**

64. The MLPA states that the aggregate principal balance of the sold loans was \$156,324,613.80. However, the Corrupted List totaling \$156,324,613.80 did not reveal the principal balance of each loan. Instead, it listed the amount Chase charged off, which included the principal balance, the unpaid interest, late fees, property tax advances, and customary default servicing fees. Thus, aside from the fact that Exhibit A over-stated the value of the sold loans by \$22,542,260 because of duplications, Exhibit A over-stated the value of the sold loans by including amounts far in excess of the aggregate principal balance.

**g. Chase failed to provide MRS with assignments of the notes and mortgages**

65. Chase breached the MLPA by failing to provide MRS with assignments of the notes and mortgages for each of the loans listed on Exhibit A.

66. By refusing to provide assignments of the notes and mortgages, Chase prevented MRS from realizing the value of the purchased loans.

67. Chase's failure to provide the assignments of the notes and mortgages was not an act of negligence. As events unfolded, it became clear that Chase failed to provide the assignments of the notes and mortgages because it wanted, in selective instances, to continue to treat the sold loans as its own property.

**h. Chase converted payments from borrowers whose loans it had sold**

68. Despite its sale to MRS of the loans listed on the Corrupted List, after those loans were sold to MRS, Chase sent letters to borrowers whose loans were sold, and had collection agencies send letters to borrowers whose loans were sold, directing the borrowers to make payments to Chase. In these letters, Chase represented directly, or through the collection agency, that it owned the loan and/or was the authorized servicer of the loan.



69. In addition, Chase continued to collect payments from insurance carriers on mortgaged properties. For example, one of the loans that Chase sold to MRS under the MLPA on February 25, 2009 was a purported first mortgage loan to Vahe Kevorkyants. However, on June 27, 2008, seven months earlier, Chase had filed a title insurance claim with XL Insurance America (“XL”) claiming that it was insured for a first mortgage but, in fact, its mortgage was in third position.

70. In the fall of 2009, after Chase had sold the loan and all interests to MRS, Chase was paid \$250,000 by XL. Chase refused to turn over this money to MRS.

**i. Chase recalled the valuable loans sold under the MLPA**

71. In March and April 2009, Chase notified MRS that it was “recalling” a number of loans, including the most valuable loans in the loan pool – the “cherries” that Guerrero used to induce Schneider to purchase the portfolio.

72. When Schneider objected, Chase claimed that these loans were included by mistake and Chase personnel represented to Schneider that Chase would pay for the recall of the loans by providing additional loans in an amended Exhibit A.

73. As of this time, Chase had still not delivered to MRS any of the original loan documentation. Hence, MRS was powerless to prevent Chase from recalling these loans.

74. This was a direct violation of the MLPA which prohibits buybacks. See Exhibit 3 Section 6(c).

75. On October 31, 2009, Guerrero passed away mysteriously at the age of 29. Prior to his death, Guerrero had told Schneider he was putting together an updated Exhibit A to the MLPA which would correct all the errors in the Corrupted List and reimburse MRS for the loans it recalled.

76. Under New York law, a party that breaches a contractual representation or warranty is liable to the injured party for the difference in the value of the contract between what the contract would have been worth, but for the breach of warranty, and what the contract was actually worth as a result of the breach of warranty.

77. MRS purchased from Chase 3,529 loans. S&A and 1<sup>st</sup> Fidelity had a track record of realizing an average of \$700 per month profit on each loan they had purchased from Chase or \$8,400 per year.

78. S&A and 1<sup>st</sup> Fidelity had a track record of keeping the loans they purchased from Chase performing for an average of ten years. Thus, MRS reasonably anticipated that it would earn an average of \$84,000 on each purchased loan over a ten-year period (\$700/month x 12 months x 10 years).

79. MRS reasonably anticipated that – if Chase had complied with the express warranties in the MLPA – MRS would have realized \$84,000 on each of the 3,529 purchased loans for a total of \$296,436,000

**MRS' efforts to mitigate damages**

80. On November 13, 2009, Schneider sent an email to Mark Davis, Senior Vice President of Recovery for Chase and Chad Paxton, Vice President of Relationship Management at Chase. In this email, Schneider explained that approximately 2/3 of the loans listed on the Corrupted List were coded incorrectly and were mortgage deficiencies, not first mortgage loans. Schneider urged Davis and Paxton to reimburse MRS adequately for these loans and the expenses and liabilities MRS had incurred as a result of the inaccuracies on the Corrupted List.

81. Schneider received a response to his emails from Patrick "Mike" Boyle, Vice President of Loss Mitigation Recovery, who explained that he had recently assumed leadership

for recovery operations and he wanted to get "a full understanding of the efforts . . . underway prior to [Mr. Guerrero's] passing, and move forward as appropriate."

82. On December 9, 2009, Schneider sent Boyle an email confirming a conversation they had regarding Chase's exposure to potential liability as a result of its mishandling of certain defaulted loans.

83. In December 2009, Chase sent MRS a Post-MLPA List that purported to include an additional 850 loans "sold" to MRS. However, the additional 850 loans were loans where Chase had acted in violation of law and, apparently, was seeking to off-load its liability onto MRS.

**Defendants' post-sale misconduct**

84. In addition to its breaches of the MLPA set forth above, subsequent to the execution of the MLPA, Defendants engaged in a series of actions which violated MRS' rights under the MLPA. These actions include but are not limited to the following:

85. In some instances, Chase contacted borrowers and told them that Chase had reacquired the loan and that the borrowers had to make payments to Chase.

86. After the execution of the MLPA, Chase continued to use collection agencies to collect payments from borrowers on the loans it had sold to MRS. In many cases it retained all such payments.

87. In order to conceal its theft, after the execution of the MLPA, Chase changed the loan numbers of valuable loans that had been sold to MRS, where the borrowers were making monthly payments. After the execution of the MLPA, Chase continued to assert its right to proceeds of paid title insurance claims it had purchased on the mortgaged premises as mortgagee, including one payment of which MRS is aware for \$250,000.

88. In situations where government enforcement agencies contacted Chase to investigate Chase's conduct with respect to loans it had purportedly sold to MRS, Chase told the agencies to contact MRS as the responsible party.

89. In situations where government enforcement agencies contacted Chase to investigate Chase's conduct regarding violations with respect to loans which Chase still owned, and had not sold to MRS, Chase falsely told the agencies to contact MRS as the responsible party.

90. In situations where there were patent violations of law, Chase falsely represented to borrowers that their loans had been purchased by one of the Plaintiffs so as to deflect action by state and federal enforcement agencies against Chase.

91. When Plaintiffs tried to speak with Chase representatives to resolve these matters, the Chase representatives refused to speak to Plaintiffs.

#### **National Mortgage Settlement**

92. In March 2012, after a lengthy investigation, the United States Government, along with numerous States (the "States"),<sup>1</sup> filed a complaint against Chase and the other banks responsible for the fraudulent and unfair mortgage practices that cost consumers, the Government, and the States tens of billions of dollars. The Government alleged that Chase, as well as other financial institutions, engaged in improper practices related to mortgage origination, mortgage servicing, and foreclosures, including, but not limited to, irresponsible and inadequate oversight of the banks' quality control standards.

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<sup>1</sup> States of Alabama, Alaska, Arizona, Arkansas, California, Colorado, Connecticut, Delaware, Florida, Georgia, Hawaii, Idaho, Illinois, Indiana, Iowa, Kansas, Louisiana, Maine, Maryland, Michigan, Minnesota, Mississippi, Missouri, Montana, Nebraska, Nevada, New Hampshire, New Jersey, New Mexico, New York, North Carolina, North Dakota, Ohio, Oregon, Rhode Island, South Carolina, South Dakota, Tennessee, Texas, Utah, Vermont, Washington, West Virginia, Wisconsin, Wyoming, the Commonwealths of Kentucky, MasS & Ahusetts, Pennsylvania and Virginia, and the District of Columbia.

93. These improper practices had previously been the focus of several administrative enforcement actions by various government agencies, including the Office of the Controller of the Currency (the "OCC") and the Federal Reserve Bank (the "FRB"), which resulted in Consent Orders that are still in force.

94. On March 12, 2012, the Federal Government, 49 individual States,<sup>2</sup> and the District of Columbia jointly filed a complaint against numerous banks and loan servicing companies, including Chase, for misconduct related to their origination and servicing of single family residential mortgages (the "National Mortgage Complaint").

95. The National Mortgage Complaint was the capstone on a series of enforcement actions brought against Chase and other servicers for certain deficiencies and unsafe or unsound practices in residential mortgage servicing. These actions were brought by a wide variety of regulatory agencies including the OCC, the Federal Reserve Bank, the FDIC, the Office of Thrift Supervision (the "OTS"), and others. These prior actions resulted in various settlements and consent agreements, many of which remain in full force and effect.

96. The National Mortgage Complaint, among other things, alleged that the misconduct of the defendants "resulted in the issuance of improper mortgages, premature and unauthorized foreclosures, violation of service members' and other homeowners' rights and protections, the use of false and deceptive affidavits and other documents, and the waste and abuse of taxpayer funds." The National Mortgage Complaint also contained several allegations

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<sup>2</sup> Alabama, Alaska, Arizona, Arkansas, California, Colorado, Connecticut, Delaware, Florida, Georgia, Hawaii, Idaho, Illinois, Indiana, Iowa, Kansas, Louisiana, Maine, Maryland, Michigan, Minnesota, Mississippi, Missouri, Montana, Nebraska, Nevada, New Hampshire, New Jersey, New Mexico, New York, North Carolina, North Dakota, Ohio, Oregon, Rhode Island, South Carolina, South Dakota, Tennessee, Texas, Utah, Vermont, Washington, West Virginia, Wisconsin, and Wyoming; the Commonwealths of Kentucky, Massachusetts, Pennsylvania and Virginia.

concerning unfair and deceptive trade practices engaged in by Chase and other financial institutions.

97. In April 2012, the United States District Court for the District of Columbia approved a settlement between the Government, the States, JPMorgan Chase, and four other banks, which resulted in the National Mortgage Settlement Agreement (the “NMS”), reflected in a consent judgment (the “NMS Consent Judgment”). The NMS Consent Judgment contains both federal and state releases to the financial institutions in exchange for their agreement, among other things, to adhere to specified servicing standards and to provide consumer relief to borrowers.

98. Exhibit A to the NMS Consent Judgment contains Servicing Standards that were intended to be used to test general compliance including timeline requirements during the loss mitigation process. The Servicing Standards were mapped to various "metrics" which were designed to gain public confidence in the mortgage servicing industry and improve upon the lack of quality control and communication with borrowers.

99. The Servicing Standards were a general framework for the underlying HAMP requirements pursuant to Chase’s Servicer Participation Agreement with the U.S. Treasury (the “SPA”) and the underlying federal and state, mortgage servicing and consumer protection laws.

100. As set forth in Exhibits D and D-1 of the NMS Consent Judgment (the “NMS Consumer Relief Provisions”), Chase was required to provide \$4.2 billion in consumer relief to borrowers whose loans it owns and/or serviced and would receive "credits" towards its consumer relief obligations for various forms of loan modifications. The process for the loan modifications is clearly set forth and defined in the HAMP Handbook with which Chase is required to fully comply pursuant to its SPA with the Treasury.

101. As set forth in Exhibit F of the NMS Consent Judgment, the United States of America fully released Defendants from all servicing related "covered conduct" as of 11:59 p.m., Eastern Standard Time, on February 8, 2012.

102. Compliance with the Consent Judgment was overseen by an independent Monitor, paid by the banks and whose reports were based on self-reported information from the banks.

103. With the obvious intent of fulfilling its consumer relief obligations under the NMS Consent Judgment, on September 13, 2012, the Bank mailed 33,456 unsolicited debt forgiveness letters (the "Forgiveness Letters") to borrowers with non-performing 2<sup>nd</sup> lien loans. These letters stated in bold: "WE ARE CANCELLING THE REMAINING AMOUNT YOU OWE CHASE! . . . as a result of a recent mortgage servicing settlement reached with the states and federal government." The letter continued: "This means you owe nothing more on the loan and your debt will be cancelled. You don't need to sign or return anything for this to happen."

104. On December 13, 2012, the Bank sent another 10,000 Forgiveness Letters and, on January 13, 2013, the Bank sent another 8,000 Forgiveness Letters. In total, the Bank sent over 50,000 Forgiveness Letters between September 2012 and January 2013. All of these letters were signed by Patrick Boyle as Vice President of the Bank.

105. The Bank did not own the loans of thousands of the recipients of the Forgiveness Letters, scores of whose loans had been acquired by the Plaintiffs long before 2012. Annexed hereto as Exhibit 4 are copies of the Forgiveness Letters S&A knows were sent to borrowers whose loans it had purchased. Annexed hereto as Exhibit 5 are copies of the Forgiveness Letters 1<sup>st</sup> Fidelity knows were sent to borrowers whose loans it had purchased.

106. With respect to each of the forgiven loans, including the loans previously sold to Plaintiffs, the Bank intended to and in some cases took credit towards the \$4.2 billion consumer relief requirement in the NMS Consent Judgment for the total indebtedness due under the loan including principal, interest, and expenses.

107. Plaintiffs do not know the identity of each of the borrowers whose loans they owned who received Forgiveness Letters from Chase. Despite repeated requests, the Bank has never made available to the Plaintiffs the full list of borrowers that received the Forgiveness Letters.

108. Many of the S&A and 1<sup>st</sup> Fidelity borrowers whose loans Plaintiffs had purchased from Chase and who received the Forgiveness Letter refused to make further payments to the Plaintiffs because they had received a Forgiveness Letter from the Bank.

109. When Schneider first confronted Bank personnel with the fact that it had forgiven loans it had previously sold to the Plaintiffs, the Bank refused to admit what it had done. As more and more borrowers received Forgiveness Letters, Chase acknowledged there was an error but could not quantify the number of affected borrowers. Chase then asked for an entire list of loans which its entities had sold to the Plaintiffs since 2005 so that it could attempt to determine the number of affected borrowers whose loans had been sold to the Plaintiffs. Finally, in November 2012, Chase offered to buy back the loans it had forgiven of which the Plaintiffs were aware.

110. On December 5, 2012, the Bank sent Schneider two letters offering to buy back over 20 mortgages that had been sold to Plaintiffs and, thereafter, forgiven by Chase. These letters stated:

As part of the recent mortgage servicing settlement reached with the states and federal government, JPMorgan Chase, N.A. (Chase)



elected to participate in a second lien extinguishment program. Because of this, we sent letters to certain customers notifying them that we were extinguishing their debt with Chase and releasing the associated lien. However, we subsequently found that several of your customers received this letter in error because of an incorrect coding entry. These customers and their respective loans were identified and are appended to this letter and referenced as "Exhibit A." We apologize for any inconvenience this may have caused you.

See Exhibit 6 hereto.

111. Plaintiffs agreed to sell back to the Bank some of the loans for which borrowers were sent Forgiveness Letters but only on the condition that the Bank would send retraction letters to the other affected borrowers indicating that the Bank made an error and, as a result, the borrower should continue to make its payments to the Plaintiff.

112. 1<sup>st</sup> Fidelity did not agree to sell back most of the affected loans because Chase did not offer a reasonable price.

113. The borrowers on some of the loans that 1<sup>st</sup> Fidelity did not agree to sell back to Chase filed complaints against 1<sup>st</sup> Fidelity with various governmental agencies on the ground that their loans had been forgiven by Chase.

#### **The Warwick debt forgiveness**

114. For example, Chase had sold to 1<sup>st</sup> Fidelity, on September 24, 2009, a second mortgage on property owned by Robert W. Warwick and Lauren D. Warwick. Chase executed an assignment of mortgage to 1<sup>st</sup> Fidelity which was recorded on December 11, 2009. The borrowers entered into a payment plan with 1<sup>st</sup> Fidelity and were making monthly payments in accordance with that plan.

115. On September 13, 2012, 34 months after selling the loan to 1<sup>st</sup> Fidelity, Chase sent the Warwicks a letter extinguishing the second mortgage and canceling the debt in the amount of \$167,003.51. See Exhibit 7 hereto.

116. 1<sup>st</sup> Fidelity pleaded with Omar Kassem, Portfolio Manager at Chase, to issue a retraction letter to each of the borrowers whose debt Chase had wrongfully forgiven but Chase refused to do so.

117. On October 5, 2012, Schneider notified Kassem that the Warwicks had ceased making payments to 1<sup>st</sup> Fidelity and he asked Kassem to send a retraction letter to the Warwicks. Kassem refused to do so.

118. On December 12, 2012, 1<sup>st</sup> Fidelity received a letter from the State of Maryland, Department of Labor, Licensing and Regulation, Division of Financial Regulation stating that the Warwicks had filed a complaint against Chase and requesting that 1<sup>st</sup> Fidelity cease all collection activity until the investigation was completed. Enclosed with the letter was a statement by an investigator for the State of Maryland questioning “whether Chase is somehow getting credit from a write off they never actually have to honor.” See Exhibit 8 hereto.

119. On January 28, 2013, Chase agreed to repurchase from 1<sup>st</sup> Fidelity, the Warwick second mortgage loan along with two other loans with similar circumstances for their full face value totaling \$428,053.61.

### **The Ahmed Debt Forgiveness**

120. In other instances, Chase refused to buy back the loans even though it had wrongfully sent a forgiveness letter to a borrower on a loan that it had sold to the Plaintiffs. For example, in September 2012, 1<sup>st</sup> Fidelity was in the process of foreclosing on a second mortgage

executed by Saleh Ahmed and Beverly Ahmed that 1<sup>st</sup> Fidelity had acquired from Chase in October 2009.

121. On September 13, 2012, Chase issued a Forgiveness Letter to the Ahmeds notifying them that Chase was cancelling their debt of \$42,543.97 as a result of the NMS Consent Judgment.

122. On October 5, 2012, Schneider notified Kassem that the Ahmeds were threatening to report 1<sup>st</sup> Fidelity to the Attorney General of Oklahoma for seeking to wrongfully recover a cancelled debt. Kassem refused to take any action to rectify the situation.

123. In December 2012, Schneider informed Kassem that 1<sup>st</sup> Fidelity had to postpone a foreclosure sale and he continued to plead with Kassem to have Chase buy back the loan at full face value to prevent further harm to 1<sup>st</sup> Fidelity and the affected borrower.

124. By February 2013, Chase made it clear to Schneider that it would not communicate with him or with 1<sup>st</sup> Fidelity.

125. On January 9, 2014, the Ahmeds filed an answer in the foreclosure action in which they asserted as a defense that the loan was used by Chase to satisfy the consumer relief requirements in the NMS Consent Judgment. See Exhibit 9 hereto. Yet, to date, Chase has refused to buy back the Ahmeds' loan from 1<sup>st</sup> Fidelity.

#### **The Hancock-Roberts Debt Forgiveness**

126. On August 27, 2009, 1<sup>st</sup> Fidelity purchased a loan from Chase that was secured by a second mortgage on property owned by Teresa M. Hancock-Roberts. Chase executed an assignment of the second mortgage on November 4, 2009 which was recorded on August 26, 2010. Hancock-Roberts entered into a payment plan with 1<sup>st</sup> Fidelity and performed consistent with the terms of the payment plan.

127. On September 13, 2012, Chase sent Hancock-Roberts a Forgiveness Letter cancelling a debt of \$28,209.15 as a result of the NMS Consent Judgment. See Exhibit 10 hereto.

128. Hancock-Roberts stopped paying 1<sup>st</sup> Fidelity after she received the debt forgiveness letter.

129. Schneider pleaded with Chase to send a retraction letter to Hancock-Roberts but Chase refused to do so.

130. Hancock-Roberts filed a complaint against 1<sup>st</sup> Fidelity with the State of Connecticut Department of Banking which was forwarded to the Federal Trade Commission and the Consumer Financial Protection Bureau which launched an investigation.

131. Hancock-Roberts has not made any further payments to 1<sup>st</sup> Fidelity and has threatened to file additional complaints if any collection attempts are pursued by 1<sup>st</sup> Fidelity.

**Chase's fraudulent 1<sup>st</sup> Lien Alternative Foreclosure Process was intended to avoid liability for anti-blight expenses under the NMS Consent Judgment**

132. The NMS Consent Judgment addressed Chase's requirement to implement anti-blight programs with respect to mortgages it held in poverty stricken cities. In order to avoid the expense required for compliance with the anti-blight programs, Chase engaged in a practice of releasing liens on properties that served as collateral for loans which Chase had owned or contractually serviced for others. This included loans that Chase had sold to Plaintiff in the MLPA but had not yet delivered the assignments.

133. As explained by Chase employee, Kimberly Cowman, Chase had received notices regarding certain properties from municipal authorities. Ms. Cowman feared that "the city could fine Chase daily or charge [Chase] with all cost of repairs/demolition if the city did the work."

Hence, Ms. Cowman urged that Chase release liens in "order to not have a judgment filed on Chase . . . [and] so Chase would not have any legal responsibility/liability."

**The Pre DOJ Lien Release Project: The massive purge of anti blight responsibilities.**

134. In October 2013, Chase established the "Pre DOJ Lien Release Project" pursuant to which it released liens on thousands of properties where it had abandoned its servicing responsibilities despite local, state and federal requirements to properly service first lien federally related mortgage loans and despite its responsibility to offer government sponsored loan modification programs. Chase did this by quietly releasing thousands of liens, without the knowledge of the borrowers whose liens were released, and despite the fact that hundreds of these loans had been sold several years earlier to the Plaintiffs. Despite releasing these liens to avoid its legal responsibilities, Chase created blight and continued to collect on the debt of these borrowers.

135. MRS loans were lien released by Defendants.

136. 1<sup>st</sup> Fidelity loans were lien released by Defendants.

137. S & A Capital loans were lien released by Defendants.

138. The lien releases were obviously "robo-signed," that is, signed by persons lacking any knowledge as to the relevant facts concerning each lien, as hundreds of these loans were owned by the Plaintiffs. These lien releases were attested to under penalty of perjury.

139. The signatures of the notaries who executed the lien releases are significantly different from one another on numerous notarized documents

140. In its eagerness to avoid liability for urban blight, Chase released liens on properties that Chase had previously sold to the Plaintiffs.

141. Some borrowers who became aware of these lien releases then refused to continue making payments to Plaintiffs because they claimed the liens had been released. This caused Plaintiffs to lose the revenue on the loans where the liens had been released and, in many instances, exposed the Plaintiffs to litigation from the borrowers whose loans Plaintiffs had purchased, as well as to regulatory action.

142. For example, S&A purchased from Chase a first mortgage loan to Patricia B. King. Chase executed an assignment of mortgage on February 16, 2010 which was recorded on March 15, 2010. See Exhibit 11 hereto. On October 25, 2013, S&A commenced foreclosure proceedings because King was in default. On November 6, 2013, Chase executed a discharge of the first mortgage and recorded the discharge on November 19, 2013 despite the fact that Chase no longer owned the loan. See Exhibit 12 hereto.

143. Similarly, 1<sup>st</sup> Fidelity purchased from Chase a first mortgage loan to Mark Damstra. Chase executed an assignment of the mortgage on October 22, 2010 and the assignment was recorded in the appropriate registry of deeds on November 15, 2010. On November 21, 2011, 1st Fidelity, through counsel, sent a notice of intent to foreclose on the mortgage to Damstra and, thereafter, instituted foreclosure proceedings. On October 23, 2013, Chase executed a discharge of the first mortgage sold by Chase to 1<sup>st</sup> Fidelity, which was recorded in the appropriate registry of deeds on November 13, 2013. This made it impossible for 1<sup>st</sup> Fidelity to foreclose.

144. A review of public records reveals tens of thousands of similar robo-signed lien releases executed by Chase on or after mid-October 2013. The release of liens previously sold to the Plaintiffs has caused the Plaintiffs huge losses.

145. All of Chase's conduct, as described above, has destroyed the Plaintiffs' relationships with the borrowers whose loans Plaintiffs had purchased; caused substantial damage to the Plaintiffs' business reputation; forced the Plaintiffs to face the ire of governmental entities seeking to enforce property maintenance obligations against mortgage holders; and exposed plaintiffs to accusations of predatory lending despite the fact that the Plaintiffs only sought to collect what they were legally entitled to collect from borrowers whose loans Plaintiffs had purchased from Chase. Chase, on the other hand, not only received payment for the loans from the Plaintiffs but escaped liability for community blight which it had incurred.

**The \$13 billion RMBS Settlement**

146. On November 19, 2013, the Department of Justice (“DOJ”) announced a \$13 billion settlement with JPMC to resolve “federal and state civil claims arising out of the packaging, marketing, sale and issuance of residential mortgage-backed securities (“RMBS”) by JPMC, Bear Stearns and Washington Mutual prior to Jan. 1, 2009” (the “RMBS Settlement”). JPMC agreed to pay \$13 billion in exchange for complete civil immunity. The RMBS Settlement required the following payments by JPMC:

\$2,000,000,000	Civil penalty under the Financial Institutions Reform, Recovery, and Enforcement Act (“FIRREA”)
\$1,400,000,000	To settle claims by the National Credit Union Administration
\$515,400,000	To settle claims by the Federal Deposit Insurance Corporation;
\$4,000,000,000	To settle claims by the Federal Housing Finance Agency;
\$298,900,000	To settle claims by the State of California
\$19,700,000	To settle claims by the State of

	Delaware
\$100,000,000	To settle claims by the State of Illinois
\$34,400,000	To settle claims by the Commonwealth of Massachusetts
\$613,000,000	To settle claims by the State of New York
\$4,000,000,000	In the form of relief to aid consumers harmed by the unlawful conduct of JPMorgan, Bear Stearns and Washington Mutual.
\$13,000,000,000	Total

147. Before the RMBS Settlement was entered into, Chase had sold a significant volume of its mortgages to individual investors like the Plaintiffs. After the RMBS Settlement was entered into, Chase claimed credit towards its requirement to provide \$4 billion of consumer relief to borrowers by, *inter alia*, including the full indebtedness owed by borrowers whose loans Chase had previously sold to the Plaintiffs.

**FIRST CLAIM FOR RELIEF**  
**Breach of Contract on behalf of MRS**

148. Plaintiffs repeat the allegations heretofore stated.

149. The MLPA is a valid and binding contract between MRS and Chase.

150. MRS has fully performed its obligations under the MLPA.

151. Chase has breached the warranties made to MRS under the MLPA, *inter alia*, in the following ways (a) Chase sold non-conforming deficiency claims in place of first lien mortgage loans; (b) Chase withheld information and documents concerning the loans it sold to MRS; (c) Chase sold loans to MRS where Chase had violated applicable law in its dealings with the borrowers; (d) Chase sold loans to MRS where Chase sought MRS an uncorrupted data tape



as Exhibit A to the MLPA, substantially in the format of the November 2008 Data Tape Chase had provided to MRS; (f) Chase accepted and retained payments it received from borrowers and/or insurance companies on loans it had sold to MRS; and (g) Chase changed the loans sold, after the sale, by pulling valuable loans back and adding loans that violated loan servicing and consumer protection laws.

152. Chase has further breached the MLPA and the implied obligation of good faith and fair dealing by forgiving the debt owed by borrowers on loans sold to MRS or releasing the liens securing loans sold to MRS, in order to falsely satisfy its obligations under the NMSA Consent Judgment and the RMBS.

153. Chase is liable to MRS for all of the damages caused by its breach of the MLPA and the obligation of good faith and fair dealing implied in every contract governed by New York law.

**SECOND CLAIM FOR RELIEF**  
**Breach of Contract on behalf of S & A**

154. Plaintiffs repeat the allegations heretofore stated.

155. S&A purchased loans from Chase pursuant to valid and binding contracts between S&A and Chase.

156. S&A has fully performed its obligations under its agreements with Chase.

157. Chase has breached the contracts it had with S&A by, *inter alia*, (a) releasing mortgage liens securing loans previously sold to S&A; (b) forgiving loans it had previously sold to S&A; and (f) accepting and retaining payments it received from borrowers and/or insurance companies on loans it had sold to S&A.

158. Chase is liable to S&A for all of the damages caused by its breach of contract and the obligation of good faith and fair dealing implied in every contract governed by New York law.

**THIRD CLAIM FOR RELIEF**  
**Breach of Contract on behalf of 1<sup>st</sup> Fidelity**

159. Plaintiffs repeat the allegations heretofore stated.

160. 1<sup>st</sup> Fidelity purchased loans from Chase pursuant to valid and binding contracts between 1<sup>st</sup> Fidelity and Chase.

161. 1<sup>st</sup> Fidelity has fully performed its obligations under its agreements with Chase.

162. Chase has breached the contracts it had with 1<sup>st</sup> Fidelity by, *inter alia*, (a) releasing mortgage liens securing loans previously sold to 1<sup>st</sup> Fidelity; (b) forgiving loans it had previously sold to 1<sup>st</sup> Fidelity; and (c) accepting and retaining payments it received from borrowers and/or insurance companies on loans it had sold to S&A.

163. Chase is liable to 1<sup>st</sup> Fidelity for all of the damages caused by its breach of contract and the obligation of good faith and fair dealing implied in every contract governed by New York law.

**FOURTH CLAIM FOR RELIEF**  
**Conversion on behalf of all Plaintiffs**

164. Plaintiffs repeat the allegations heretofore stated.

165. Under the MLPA, Chase sold to MRS the loans listed on Exhibit A to the MLPA.

166. Similarly, under the various loan sale agreements Defendants had entered into with S&A and 1<sup>st</sup> Fidelity, the Defendants had sold thousands of loans to them from 2005 on.

167. Plaintiffs devoted enormous resources to establishing relationships with the borrowers of the purchased loans and putting them on payment schedules so that they could make their debt service payments and retain their houses.

168. With malice and an intent to enrich itself at the expense of the Plaintiffs, Chase wrote forgiveness letters to borrowers whose loans it had sold to the Plaintiffs and released liens securing loans that Chase had sold to the Plaintiffs.

169. These letters constituted willful conversion of the Plaintiffs' property.

170. Chase is liable to the Plaintiffs for compensatory and punitive damages for its conversion of Plaintiffs' purchased assets

#### **FIFTH CLAIM FOR RELIEF**

##### **Tortious Interference With Prospective Economic Advantage on behalf of all Plaintiffs**

171. Plaintiffs repeat the allegations heretofore stated.

172. The Bank and JPMC intentionally and without any justification procured Chase's violation of the MLPA and the other loan sale agreements that Chase had entered into with the Plaintiffs by issuing the forgiveness letters and by releasing the liens on loans Chase had sold to the Plaintiffs.

173. By sending out forgiveness letters to borrowers whose loans it had sold to the Plaintiffs, and by releasing liens securing loans it had sold to the Plaintiffs, Chase destroyed the Plaintiffs' business reputation and their relationships with the borrowers whose loans they had purchased from Chase, which reputation Plaintiffs had spent years building.

174. The Defendants had no legitimate basis for taking the actions they took. Instead, they took those actions in deliberate violation of Chase's obligations under the MLPA and the other loan sale agreements, in violation of the Bank's and JPMC's obligations under the NMSA Consent Judgment, and the Defendants' obligation of good faith and fair dealing.

175. The Bank and JPMC are liable to Plaintiffs for compensatory and punitive damages.

**SIXTH CLAIM FOR RELIEF**  
**Fraud and Fraudulent Inducement**  
**on behalf of MRS**

176. Plaintiffs repeat the allegations heretofore stated.

177. Defendants, by their statements, acts, omissions and conduct, knowingly made false representations to MRS to induce it to enter into the MLPA.

178. Defendants' statements include those made by Guerrero and others beginning in October 2008 that (a) misrepresented that Defendants would provide a complete Exhibit A to the MLPA detailing the full and customary servicing information for all the loans sold under the MLPA; (b) misrepresented that Defendants would provide all original loan documentation to MRS relating to the purchased loans; and (c) misrepresented that the loans sold to MRS under the MLPA consisted of first lien mortgage loans that had been made and serviced in full compliance with all applicable law.

179. Defendants knew, at the time those representations were made, that a significant percentage of the loans included in the portfolio sold to MRS were deficiency claims, not first lien mortgages, and that the Defendants' servicing of the loans had violated federal, state, and local laws.

180. Defendants knew, from inception of the negotiations, that their intention was to dump on MRS a massive volume of liabilities that Defendants had incurred as a result of their deliberate failure to comply with state and federal law concerning residential mortgage loans.

181. From February 2009 until November 2010, Guerrero and others repeatedly misrepresented to Plaintiffs that Defendants were in the process of compiling complete servicing data for the MLPA portfolio of loans. Following receipt of the Corrupted List, Schneider had multiple conversations and exchanges of emails with representatives of Chase regarding the absence of information identifying borrowers and collateral. Each time Schneider raised the

subject, he was assured that Defendants were in the process of assembling it and that the problem was converting information from Washington Mutual's system. In fact, as MRS later learned, Defendants never attempted to provide a complete Exhibit A; they never provided to MRS an Exhibit A as required by the MLPA; and none of the loans included on Exhibit A were acquired from Washington Mutual.

182. But for the false assurances made by the Defendants, MRS would never have signed the MLPA and invested the enormous personnel time required to uncover the information that should have been provided by Chase in Exhibit A to the MLPA.

183. MRS reasonably relied on Defendants' misrepresentations and omissions given Plaintiffs' long-standing business relationship with Defendants and the apparent sincerity of the assurances given by Guerrero and others.

184. As a result of Defendants' fraudulent conduct, MRS has incurred and continues to incur, damages in an amount to be determined at trial.

#### **SEVENTH CLAIM FOR RELIEF**

##### **Negligent Misrepresentation on behalf of MRS**

185. Plaintiffs repeat the allegations heretofore stated.

186. Defendants have, by their statements, acts, omissions and conduct, at the very least made negligent misrepresentations to MRS about their ability and intention to provide a proper Exhibit A to the MLPA.

187. Defendants had exclusive knowledge of the material facts relating to the loans sold to MRS under the MLPA and whether or not Defendants had originated and serviced those loans in compliance with applicable federal, state and local law.

188. Defendants knew that MRS could not possibly obtain the facts concerning the purchased loans prior to signing the MLPA and that, thereafter, MRS could only obtain those facts through an enormous effort and expense.

189. Defendants had a duty to be honest and forthright with MRS and to not negligently misrepresent the condition or nature of the collateral and the quality of the loans.

190. Defendants knew that there were pervasive violations of federal, state and local laws with respect to the origination and servicing of the loans.

191. At a minimum, they negligently concealed this information from MRS.

192. MRS suffered significant losses as a result of Defendants' negligent misrepresentations and Defendants are liable to MRS for all of the damages resulting therefrom.

#### **EIGHTH CLAIM FOR RELIEF**

##### **Slander of Title on behalf of all Plaintiffs**

193. Plaintiffs repeat the allegations heretofore stated.

194. Defendants have disparaged Plaintiffs' title to the loans and mortgages purchased from the Defendants by, *inter alia*, (a) sending debt forgiveness letters to borrowers whose loans had been sold to Plaintiffs; (b) recording lien releases of liens that had been transferred to the Plaintiffs; and (c) falsely informing borrowers, insurance companies, collection agencies and others, that Defendants own loans when, in fact, the loans had been sold to Plaintiffs.

195. Defendants' statements and filings have destroyed or impaired the validity of Plaintiffs' title to the loans and the collateral securing the loans and have prevented Plaintiffs from collecting payments from borrowers who received the debt forgiveness letters from the Defendants or who were badgered by collection agencies, hired by Defendants, to collect debt service payments for the Defendants.

196. Defendants acted in clear violation of their contractual obligations with a specific malicious intent to enrich themselves at Plaintiffs' expense.

197. Defendants knew that their conduct would have a devastating impact upon Plaintiffs' business and their business reputation.

198. Defendants' conduct had a devastating impact upon Plaintiffs' business and Plaintiffs' business reputation.

199. Defendants caused borrowers, whose loans Plaintiffs had purchased, to cease making payments on the loans and to threaten to take, or to take, legal action against the Plaintiffs for simply exercising their contractual rights.

200. As a direct and proximate result of Defendants' conduct, Plaintiffs have incurred, and continue to incur, damages in an amount to be determined at trial.

#### **NINTH CLAIM FOR RELIEF**

#### **Civil RICO: 18 U.S.C. § 1962(c) on behalf of all Plaintiffs**

201. Plaintiffs repeat the allegations heretofore stated.

202. At all relevant times, Plaintiffs were "persons" within the meaning of RICO, 18 U.S.C. § 1961(3) and Plaintiffs were each a "person injured in his or her business or property by reason of a violation of" RICO within the meaning of 18 U.S.C. § 1964(c).

203. At all relevant times, Defendants were "persons" within the meaning of RICO, 18 U.S.C. §§ 1961(3) and 1962(c) and were employed by or associated with an "enterprise" within the meaning of RICO, 18 U.S.C. §§ 1961(4).

204. The Defendants and their officers formed an enterprise as described in 18 U.S.C. § 1962(c) which included the various debt collection agencies that the Defendants utilized in connection with the loans sold to the Plaintiffs, the outside services involved in sending out the thousands of debt forgiveness letters to borrowers whose loans had been sold to Plaintiffs or

other third parties, and the persons employed by other entities who assisted the Defendants in releasing liens on collateral that had been transferred to the Plaintiffs or other third parties.

205. Each of the Plaintiffs worked closely with homeowners whose mortgage loans had been transferred to the Plaintiffs from the Defendants so as to establish sustainable payment plans which allowed the borrowers to build up their credit and stay in their homes and allowed the Plaintiffs to make a profit.

206. The enterprise functioned to enable Defendants to fraudulently fulfill the Consumer Relief Provisions of the NMSA Consent Judgment which required the Defendants to provide \$4.2 billion of Consumer Relief and the RMBS Settlement which required the Defendants to provide \$4 billion of Consumer Relief as part of the Defendants' \$13 billion settlement with the DOJ.

207. The Defendants conspired to develop a means of satisfying the Consumer Relief Provisions which would cost the Defendants nothing and yet provide the Defendants with documentation which they could show to the DOJ, the Government, and the States, to make them believe that the Defendants had provided, altogether, \$8.2 billion of consumer relief.

208. At all relevant times Defendants conducted and participated in the conduct of the enterprise's affairs through a "pattern of racketeering activity" within the meaning of RICO, 18 U.S.C. § 1961(5), in violation of RICO, 18 U.S.C. § 1962(c) by using the interstate wires and mail to defraud the governmental entities as well as the Plaintiffs.

209. The pattern of racketeering activity in which the Defendants engaged through their enterprise, within the meaning of 18 U.S.C. § 1961(1) included the predicate acts of mail fraud in violation of 18 U.S.C. § 1341, wire fraud in violation of 18 U.S.C. § 1343, and obstruction of justice in violation of 18 U.S.C. § 1503. The Defendants used the wires and mails



to make false communications with borrowers, with collection agencies, with municipalities, with the States and with the DOJ.

210. The goal of the enterprise was to induce the governmental entities who were parties to the NMSA Consent Judgment and the RMBS Settlement to believe that Defendants had fulfilled their obligation to provide \$8.2 billion of consumer relief when, in fact, the Defendants had not done so.

211. Each of the Defendants committed and/or aided and abetted the commission of two or more acts of racketeering.

212. The predicate acts include Defendants' use of interstate mail and wires to make scores of fraudulent misrepresentations, including but not limited to the following:

- a. Chase's head of Loan Recovery, Eddie Guerrero knowingly misrepresented to Schneider in 2008 that the loans MRS would be acquiring were "closed end first lien residential mortgage loans" from which Defendants had decided to "walk away" based on a financial cost-benefit analysis (i.e., the value of the loans was below the costs associated with foreclosing on the loans), when in fact (a) Defendants were really seeking to transfer liabilities associated with these loans to an unsuspecting acquirer, and (b) Defendants actually intended to, and did, transfer deficiency claims, not first lien mortgages.
- b. Defendants represented to Schneider that the loans listed in the November 2008 Data Tape, which Defendants sent to and discussed with Schneider in and around November 2008, consisted only of "first lien mortgages," when in fact the tape lacked sufficient information to make that assertion accurately and—based upon subsequent, painstaking inquiry by MRS—it was determined that most of the loans on the tape were deficiency claims, not first lien mortgages.
- c. Chase delivered to MRS the "Corrupted List" in February 2009, which Defendants represented was an updated schedule of the loans MRS was acquiring, but in fact was materially incomplete, and was designed to lure MRS into falsely believing that Defendants had transferred the first lien mortgages to MRS as it had warranted it had done.
- d. Defendants' claimed in and around March of 2009 that the reason why the November 2008 Data Tape and the Corrupted List were deficient was related to logistical delays associated with converting information from Washington Mutual's system, when in

fact the sold loans had never been owned by Washington Mutual.

- e. Defendants represented in the MLPA that the mortgage loans being acquired by MRS were in compliance with all federal, state and local laws when, in fact, Defendants had knowingly failed to comply with virtually all state and federal legal requirements with respect to residential mortgage loans.
- f. Defendants sent a December 2009 e-mail to MRS indicating that they had included an additional 850 loans in the portfolio that had been sold to MRS, when in fact Defendants were referencing loans that were not included on the November 2008 data tape; instead these were loans for which Defendants were seeking to transfer liability to MRS.
- g. In September 2012, Defendants mailed debt Forgiveness Letters to thousands of defaulted borrowers representing to the recipients that Chase was cancelling the amount owed by the homeowner and that the homeowner “owe[s] nothing more on the loan and your debt will be canceled.” Defendants mailed these letters to borrowers whose loans had previously been sold by Defendants to the Plaintiffs. Thus, Defendants had no standing to forgive the debt.
- h. Defendants also mailed thousands of letters to homeowners releasing the liens on their properties, despite the fact that Defendants had previously sold these loans to the Plaintiffs. For example, on October 2013 Defendants executed a lien release for loan number 167446 to Ray Robert Brazelle which was sold to MRS under the MLPA. Defendants arrange for the lien release to be recorded in December 2013. Similarly, in November 2013, Defendants executed and recorded a lien release for loan number 20040177974 to Barbaros Ayaz and M. Ayaz, which had been sold to MRS under the MLPA.
- i. Defendants used the mails and the wires to implement the Pre DOJ Lien Release Project which they knew included the release of liens they did not own.
- j. Defendants made misrepresentations in various agreements they had executed in which they represented that Chase is not “in violation of any statute, regulation, order, decision, judgment or decree of, or any restriction imposed by, the United States of America, and State, municipality or other political subdivision or agency of any of the foregoing, or any court or other tribunal having jurisdiction over [Chase] ... with respect to the conduct of the business of [Chase or the ownership of the properties of [Chase], which, either individually or in the aggregate with all other such violations, would materially and adversely affect the business, operations or condition of [Chase] or the ability of [Chase] to perform, satisfy or observe any obligation or condition under this Agreement.”

213. The aforesaid acts of racketeering activity constituted a “pattern of racketeering activity” within the meaning of 18 U.S.C. § 1961(5). These acts allowed Defendants to fulfill their legal obligations under the consumer relief provisions of the NMSA Consent Judgment and the RMBS Settlement without expending any money or relinquishing any assets.

214. As a direct result of Defendants’ violation of 18 U.S.C. § 1962(c), Plaintiffs have incurred and will continue to incur damages in an amount to be determined at trial.

215. Defendants’ RICO conspiracy has impacted the Plaintiffs in, *inter alia*, the following ways:

a. Plaintiffs have lost revenue from borrowers who ceased making payments, or disputed the Plaintiffs’ right to collect payments or initiate foreclosure proceedings, after the borrowers received Forgiveness Letters from, or had liens on the subject properties improperly released by, the Defendants.

b. Plaintiffs have lost revenue because Defendants sent correspondence to borrowers whose loans had been sold to the Plaintiffs misrepresenting that Defendants or the collection agency working for the Defendants owned the loans at issue and/or was the authorized servicer for the loans at issue and that the borrowers should make payments to Defendants.

c. Plaintiffs have lost revenue as a result of Defendants’ wrongful retention of payments on loans that Defendants sold to the Plaintiffs.

d. Defendants’ acts of mail and wire fraud have harmed Plaintiffs’ reputation and relationship with borrowers, resulting in the destruction of Plaintiffs’ successful business model, which converted non-performing loans into sustainable payment plans that provided substantial streams of income to the Plaintiffs while enabling many borrowers to keep their homes.

e. Defendants’ acts of mail and wire fraud have exposed Plaintiffs to legal liability for Defendants’ failure to deter community blight, comply with consumer protection laws and otherwise fulfill their servicing obligations, the scope of which is not yet ascertainable.

216. Plaintiffs have lost the benefit of the bargain under loans purchased from Defendants as a result of Defendants’ approval of short sales on properties on which Plaintiffs held the mortgages.

217. Pursuant to RICO, 18 U.S.C. § 1964(c), Plaintiffs are entitled to recover from Defendants treble damages plus costs and attorneys' fees.

218. The predicate acts are part of a larger effort by Defendants to relieve themselves of their legal obligations and liabilities and to conceal their improper receipt of credit under, *inter alia*, the NMSA Consent Judgment and the RMBS Settlement.

219. Defendants regularly and repeatedly used interstate mail and wires, to defraud the parties to the NMSA Consent Judgment, the RMBS Settlement, the Plaintiffs, and the borrowers whose loans had been sold to the Plaintiffs.

220. The acts alleged were related to each other by virtue of common participants, common victims, a common method of commission, and the common purpose and common result of evading Defendants' obligations to the Plaintiffs, evading Defendants' obligations under anti-blight laws, and allowing Defendants to fraudulently satisfy the consumer relief provisions of the NMSA Consent Judgment and the RMBS Settlement.

WHEREFORE, Plaintiffs demand judgment:

1. On the first claim, awarding Plaintiffs compensatory damages in the amount of \$300 million for breach of warranty.
2. On the second claim, awarding S&A compensatory damages for breach of contract.
3. On the third claim, awarding 1<sup>st</sup> Fidelity compensatory and punitive damages for breach of contract.
4. On the fourth claim, awarding Plaintiffs compensatory and punitive damages for conversion.

5. On the fifth claim, awarding plaintiffs compensatory and punitive damages for tortious interference with prospective economic relations.

6. On the sixth claim, awarding Plaintiffs compensatory and punitive damages for fraud and fraudulent inducement.

7. On the seventh claim, awarding MRS compensatory damages for negligent misrepresentation.

8. On the eighth claim, awarding Plaintiffs damages for slander of title.

9. On the ninth claim, awarding Plaintiffs treble damages for Defendants' violation of RICO plus an award of all of Plaintiffs' attorneys' fees and costs.

10. And such other relief as the Court deems just and proper.

August 24, 2015

BECKER & POLIAKOFF LLP

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## Exhibits to Third Amended Complaint

<b>1</b>	<b>S&amp;A loans purchased from the Defendants</b>
<b>2</b>	<b>1st Fidelity loans purchased from the Defendants</b>
<b>3</b>	<b>Mortgage Loan Purchase Agreement between MRS and Chase Home Finance</b>
<b>4</b>	<b>Forgiveness Letters that the Defendants sent to borrowers whose loans Defendants had previously sold to S&amp;A.</b>
<b>5</b>	<b>Forgiveness Letters that the Defendants sent to borrowers whose loans Defendants had previously sold to 1<sup>st</sup> Fidelity</b>
<b>6</b>	<b>December 5, 2012 letters sent by Defendants to Schneider offering to buy back over 20 mortgages that had been sold to Plaintiffs and, thereafter, forgiven by Chase.</b>
<b>7</b>	<b>September 13, 2012 letter sent by Defendants to the Warwicks extinguishing the second mortgage and canceling the debt in the amount of \$167,003.51 which mortgage and debt Defendants had sold to 1<sup>st</sup> Fidelity 34 months earlier.</b>
<b>8</b>	<b>Statement by an investigator for the State of Maryland questioning “whether Chase is somehow getting credit from a write off they never actually have to honor.”</b>
<b>9</b>	<b>January 9, 2014 answer filed by the Ahmeds in the foreclosure action in which they asserted as a defense that the loan was used by Chase to satisfy the consumer relief requirements in the NMSA Consent Judgment.</b>
<b>10</b>	<b>September 13, 2012 debt forgiveness letter sent by Chase to Hancock-Roberts, cancelling a debt of \$28,209.15 as a result of the NMSA Consent Judgment even though the debt had previously been sold to 1<sup>st</sup> Fidelity.</b>
<b>11</b>	<b>February 16, 2010 assignment of mortgage by Chase to S&amp;A on property owned by Patricia B. King, which was recorded on March 15, 2010.</b>
<b>12</b>	<b>November 6, 2013 discharge of King mortgage by Chase, recorded on November 19, 2013 despite the fact that Chase no longer owned the mortgage.</b>

# EXHIBIT 1

Last Name	First Name	Address	City	St.	Zip	Date Acquired	Original Assgn Recv'd	Collateral File Received
Holcomb	Arlene	19111 Shakerwood Drive	Warrensville Heights	OH	44122		6/1/2005	6/6/2005
Douglas	Samuel	531 Church St, SW	North Canton	OH	44720		6/13/2005	6/17/2005
Allsop	Allison	936 Austin Ave	Salt Lake City	UT	84106		6/1/2005	6/6/2005
Rutter	Jeffrey/Debra	13 Conestoga St	Washington Boro	PA	17582		6/10/2005	6/10/2005
Allen	Emanuel	2804 Quail Run Drive	Mesquite	TX	75149		6/1/2005	6/10/2005
Swantek	Michael	14205 South Ave Ext	Columbiana	OH	44408		6/1/2005	6/10/2005
Gibson	Pamela	676 Erickson Ave	Columbus	OH	43213	6/17/2005	6/17/2005	
Turek	Stephen	3050 Dalesend Dr	Magna	UT	84044	6/15/2005	7/5/2005	7/7/2005
Thompson	Dale	9932 S Glasgow Drive	South Jordan	UT	84095	6/17/2005	6/27/2005	7/7/2005
Gtierrez	Noe	6313 Garfield Ave	Hammond	IN	46324	6/17/2005	6/27/2005	7/7/2005
Westboroughs	Antonio	15420 Ridpath Ave	Cleveland	OH	44110	6/22/2005	7/5/2005	7/7/2005
Webb	Dennis	6039 Blackley Ct	Indianapolis	IN	46254	6/30/2005	7/25/2005	7/28/2005
Shaw	Mable	6464 Postell Drive	Hephzibah	GA	30815	6/30/2005	7/25/2005	7/28/2005
Phillips	Lanette	5208 84th Ct	Brooklyn Park	MN	55443	6/30/2005	7/12/2005	7/28/2005
Zahler	Bruce	2629 Edgewood Ln	Eau Claire	WI	54703	7/14/2005	7/29/2005	8/25/2005
Sims	Charles/Stella	254 Howell Ter, SW	Atlanta	GA	30331	7/25/2005	8/18/2005	8/17/2005
Sheilds	Jackie/Omea	618 Murph Rd	Pauline	SC	29374	7/25/2005	8/18/2005	8/25/2005
Hinton/Levasseur	Chad/Michelle	6209 Wellington Place	Dayton	OH	45424	7/25/2005	8/18/2005	8/25/2005
Garner	Steve/Stephanie	5029 Kiamasha Way	Mesquite	TX	75150	7/25/2005	8/18/2005	8/25/2005
Sawastuk	William/Audrey	12450 Nelson Parkman Ro	Garrettsville	OH	44231	7/25/2005	8/18/2005	8/25/2005
Henderson	Ricky/Rosalinda	13326 Scenic Glade Drive	Houston	TX	77059	8/10/2005	9/12/2005	9/28/2005
Lancaster	Gerald/Evelyn	6780 Marvin Ave	College Hill Station	OH	45224	8/16/2005	10/10/2005	8/17/2005
Shultz	Alice	707 E 1st Street	Whitewater	KS	67154	8/22/2005	9/15/2005	10/18/2005
Anderson	Eric/Natalie	8804 Splitarrow Dr	Austin	TX	78717	8/30/2005	10/10/2005	10/19/2005
Newport	Richard	3500 Flemming Ave	Pittsburg	PA	15212	9/6/2005	10/10/2005	10/18/2005
Harshaw	Sheila	2227 Miles Road	Cincinnati	OH	45231	9/6/2005	10/10/2005	10/18/2005
Gaudette/Hankins	Anne/Robert	2700 Jackson Highway	Chehalis	WA	98532	9/26/2005	12/5/2005	12/5/2005
Bolois	Stephen	1037 Oak Ave	Barberton	OH	44203	9/27/2005	11/9/2005	12/21/2005
McNeir/Evans	Beverly	331 Queen Road	Medway	OH	45341	9/28/2005	11/4/2005	11/7/2005
Sutton	Nina	31503 Acoma Road	Pueblo	CO	81006	10/10/2005	11/4/2005	11/7/2005
Wallberg	Michael/Christy	2218 Harrison Blvd	Ogden	UT	84401	11/4/2005	1/17/2006	2/3/2006
Meadows	Michael/Edwina	3514 Seabrook Ave	Columbus	OH	43227	11/4/2005	11/25/2005	7/12/2007
Selogy	Janet	3151 Buckwalter Dr, SW	Massillon	OH	44646	11/29/2005	12/21/2005	1/10/2006
King	Jeffrey/Crystal	2916 East 112th St	Cleveland	OH	44104	11/29/2005	12/21/2005	1/10/2006
Guile	Ronald / Sandra	3126 Leicester Drive	Mathews	NC	28104	12/29/2005	1/17/2006	2/3/2006
Hager	Clayton	345 N Main Street	Crittenden	KY	41030	12/29/2005	1/17/2006	2/3/2006
Depkin	Derek	295 Overlook Dr	Covington	GA	30016	1/19/2006	1/17/2006	2/3/2006
Chesnut	Randy / Charlena	1376 Chaney Ridge Road	London	KY	40741	1/30/2006	2/16/2006	1/30/2006
Shifflet/Gillum	Misty	2592 Grasmere Ave	Columbus	OH	43211	1/30/2006	2/16/2006	2/28/2006
Scott / Anders	Mary / James	7600 NW 12th St	Oklahoma City	OK	73127	1/30/2006	2/16/2006	2/28/2006
Hale	Richard	813 Meadow Park Dr	White Settlement	TX	76108	1/30/2006	3/3/2006	3/2/2006
Rinehart	Mark	3572 N Lake Shore Drive	Jamesstown	OH	45335	2/25/2006	4/14/2006	4/15/2006
Tweedy	Michael	4418 Catamran Dr	Columbus	OH	43207	4/3/2006	4/14/2006	4/20/2006
Tirado	Jose	628 W. Lexington	Elkhart	IN	46514	4/29/2006	5/10/2006	5/18/2006
Hallihan	Patrick	281 Heard St.	Worcester	MA	01603	4/29/2006	5/10/2006	5/18/2006
Spleet	Jeffrey T	22211 Dorion St	St Clair	MI	48082	5/31/2006	6/16/2006	6/29/2006
Jewell	Keith & Lydia	16736 W Outer Drive	Dearborn heights	MI	48127	5/31/2006	6/16/2006	6/29/2006
Solberg	Gerald A	10 Charleston	Chatham	IL	62629	5/31/2006	6/16/2006	6/29/2006
Spaulding	George E. & Darlen	7144 Trotter Rd	Camby	IN	46113	6/28/2006	7/21/2006	7/27/2006
Welch	Robert L. & Shirley	2530 Woodstock Pl	Boulder	CO	80305	6/28/2006	7/21/2006	7/27/2006
Rayner	Mark & Debra	23349 Deziel St	Saint Clair	MI	48082	7/28/2006	8/24/2006	9/7/2006
Lane	Norma & James	2201 Monteith St	Flint	MI	48504	7/28/2006	8/24/2006	9/7/2006
Brown	Eugene & Debra	8225 Longview Dr, NE	Warren	OH	44484	7/28/2006	8/24/2006	9/7/2006
Archuleta	Charles & Tera	11954 Quam Dr	Northglenn	CO	80233	8/31/2006	11/30/2006	8/31/2006
Thomas	Kevin & Angela	16047 Friend Ave	Maple Heights	OH	44137	8/31/2006	11/30/2006	8/31/2006
Keeton / Laug	Garry / Carol	127 Cambell Road	Harrison	OH	45030	8/31/2006	11/30/2006	12/14/2006
Patton	Donald	915 Reber St	Green Bay	WI	54302	12/13/2006		
Antuna	John	8880 Brookline Ave	Plymouth	MI	48170	12/19/2006		
Ferst	Harold	3188 Village Glen Drive	Snellville	GA	30039	1/9/2007	2/27/2007	3/8/2007
Cummings	Kevin & Michele	344 American School Rd	Fombell	PA	16123	1/18/2007		
Lockwood	Constance	1250 Palisades Dr	Lewisville	TX	75067	1/26/2007		
Booker	Christopher	114 Bradley Trail	Elizabethtown	KY	42701	1/31/2007	2/15/2007	2/22/2007
Hearn	Jimmie	2658 Anderson St	Dallas	TX	75215	2/15/2007	3/1/2007	3/1/2007
Waterfield	Donald & Connie	601 Bethany Church Road	Moore	SC	29369	2/20/2007	3/5/2007	5/17/2007
Murray	Connie	1816 Beachwood Drive	Plainfield	IN	46168	2/23/2007	4/2/2007	4/19/2007
Sexton / Springer	Michael / Juanita	8698 Lisbon Street E	Louisville	OH	44641	2/23/2007	3/1/2007	3/8/2007
Goins	Amy	5015 Chestnut Drive	Sylvania	OH	43560	2/23/2007	3/1/2007	3/22/2007
Krumm	James	241 Emmitt Ave	Columbus	OH	43228	2/23/2007		
McCune	Richard D & Julia M	13739 W Purdue Ave	Morrison	CO	80465	2/26/2007	3/13/2007	3/13/2007
Sartor	Mark & Lisa	1007 Tanager Trail	Howell	MI	48843	2/26/2007	3/13/2007	3/22/2007
Foster	Mae	1139 Wing Street	Cincinnati	OH	45204	2/27/2007	4/2/2007	4/5/2007
Vinet	Craig	801 Randolph Ave	Harahan	LA	70123	2/28/2007	3/16/2007	3/16/2007
Rugg	Steven & Marsha	2295 Painleaf Ct	Columbus	OH	43235	2/28/2007	4/2/2007	4/2/2007
Mariola	Annamaria	695 Singley Ave	Akron	OH	44310	2/28/2007	4/2/2007	4/4/2007
Elzholtz	Mark & Susan	48 East Mapledale Ave	Akron	OH	44301	2/28/2007	4/2/2007	4/4/2007
Hambleton	Carrie	339 Cline Street	Huntington	IN	46750	2/28/2007	3/16/2007	3/29/2007
Anderson	Blake	9623 Silver Lake Road	Linden	MI	48451	2/28/2007	3/16/2007	3/22/2007
Stewart	Anita	3382 Camelia St	Zachary	LA	70791	2/28/2007	3/8/2007	3/22/2007
Frech / Dellapenna	John / Wanda	8743 Wawick Road, SE	Warren	OH	44484	2/28/2007	3/13/2007	4/5/2007
Clausing	Susan	440 Grant Ave	Ogden	UT	84404	2/28/2007	4/19/2007	4/19/2007
Martinez	Mario	1215 E Kalama Ave	Madison Heights	MI	48071	2/28/2007	4/2/2007	4/5/2007
Dennison	Harold	2700 Newbanks Road	Parkersburg	WV	26104	2/28/2007	4/2/2007	4/5/2007
Kelly	Scott & Michelle	6142 Rising Sun Dr	Grove City	OH	43123	2/28/2007	4/2/2007	4/5/2007
Willis	Mark	17775 Beckfield Ave	Baton Rouge	LA	70817	2/28/2007	4/2/2007	4/5/2007
Good	Richard	12719 Kirton Ave	Cleveland	OH	44135	2/28/2007	4/2/2007	4/5/2007
Fowee	David & Susan	3859 Carrington Way	Hamilton	OH	45011	3/16/2007	3/29/2007	4/5/2007
Ferguson	William & Deborah	3763 Louisa Street	Pittsburgh	PA	15227	3/20/2007	4/4/2007	4/5/2007
Lutz	Toni	3339 Felicity Dr	Cincinnati	OH	45211	3/21/2007	4/4/2007	4/5/2007
Edmonson	Desiree	1430 Cedar Ave	Cincinnati	OH	45224	3/23/2007	4/4/2007	4/5/2007
Mitchell	Michael	2812 Mitchell Drive	Cheboygan	MI	49721	3/27/2007	4/30/2007	5/3/2007
Heard	Mary	859 Brandy Oaks Lane	Stone Mountain	GA	30088	3/28/2007	5/1/2007	5/1/2007
Stiles	Dewey	74 Horseshoe Loop	Kingston	GA	30145	3/28/2007	4/9/2007	4/9/2007
Robinson	Jackie	3663 Judy Lane	Dayton	OH	45405	3/28/2007	4/11/2007	4/11/2007
Jackson	Jana	127 Jennifer Lane	Lilburn	GA	30047	3/28/2007	4/11/2007	4/19/2007
Vaqera	Reymundo	3808 Hogan Drive	Lorain	OH	44053	3/29/2007	4/19/2007	4/19/2007
Coleman	Travis & Rosalind	721 N 70th Street	St Louis	IL	62203	3/29/2007	4/19/2007	4/19/2007
Campos	Jorge & Lourdes	960 N Bankerd Ave	Nogales	AZ	85621	3/30/2007	4/19/2007	4/24/2007
Wallace	David	6377 Ledgebrook Drive	Brookpark	OH	44142	3/30/2007	4/19/2007	4/19/2007
Haynes	Daniel	2409 Ring Necked Dr	Indianapolis	IN	46234	3/30/2007	5/9/2007	5/15/2007
Knierien	Joe	5707 Bayberry Way	Sugarland	TX	77479	3/30/2007	4/19/2007	4/19/2007
Autry	Rex	190 Stallion Run	Dallas	GA	30132	3/30/2007	4/11/2007	4/9/2007
Randall	Doug	5182 County Road 44	South Haven	MN	55382	3/30/2007	4/19/2007	4/19/2007
Evans	Steven	1414 Millridge Drive	Greenwood	IN	46143	3/30/2007	4/19/2007	5/17/2007



Last Name	First Name	Address	City	St.	Zip	Date Acquired	Original Assgn Recv'd	Collateral File Received
Browner	Kevin	1229 Blanchard Ave	Cincinnati	OH	45205	3/30/2007	4/30/2007	5/3/2007
Helton	Charles	4452 Harston Ave	Columbus	OH	43207	3/30/2007	4/19/2007	5/3/2007
Vukusich	Brian	E 7761 Mountain View Road	Messmer	WI	49911	3/30/2007	4/11/2007	4/19/2007
Hagadorn	Thomas & Linda	2430 Logan Ave	Superior	MI	54880	3/30/2007	4/19/2007	4/19/2007
Brooks	Patricia Lynn	8133 S. Old Union Church	English	IN	47118	4/17/2007	4/30/2007	4/30/2007
Warren	Billy	4524 Lincoln Street	Gary	IN	46408	4/17/2007	5/8/2007	5/9/2007
Spence	Richard & Tammi	324 East Main Street	Eaton	OH	45320	4/17/2007	4/30/2007	5/3/2007
McCrary	Doris	2298 Dresden Street	Columbus	OH	43211	4/17/2007	4/30/2007	5/3/2007
Quiroz	Raymond	2126 Des Jardines Street	Houston	TX	77023	4/17/2007		
Fedrick	Gregory/Wendy	1643 Burkett's Ferry Road	Hazlehurst	GA	31539	4/24/2007	5/3/2007	5/4/2007
Voland (2)	Eric	8705 Jefferies Ave	Cleveland	OH	44105	4/24/2007	5/3/2007	5/3/2007
Meidinger	Sandy	26357 County Road 9	Verndale	MN	56481	4/24/2007	4/30/2007	5/3/2007
Bracey	Damita	1334 Jenks Street	Port Huron	MI	48060	4/24/2007	5/3/2007	5/17/2007
Wilson	Keith	9019 Volta Street	Lanham	MD	20706	4/24/2007	5/11/2007	5/17/2007
Babnik	Richard	1754 Kinsman Road	North Bloomfield	OH	44450	4/24/2007		
Blake	Roger & Debra Jean	HC 61 Box 115A	New Martinsville	WV	26155	4/24/2007		
Andrews	Stan	2690 Ashley Downs Lane	College Park	GA	30349	4/30/2007	5/9/2007	5/15/2007
Woods	Christopher & Renee	608 Shamrock Circle	Ponca City	OK	74601	4/30/2007	5/8/2007	5/9/2007
Greggerson	Nicholas	312 Pearhill Drive	West Carrollton	OH	45449	4/30/2007	5/8/2007	5/9/2007
Person	Dawn	8912 Edwardson Lane	Austin	TX	78749	4/30/2007	5/11/2007	5/17/2007
Craver	Floyd/Melinda	136 N 7th Street	Middletown	IN	47356	4/30/2007	5/9/2007	5/31/2007
Brown	Mary	464 Speigle Street	Lexington	KY	40508	4/30/2007	5/11/2007	5/17/2007
Woods	James	3512 East Maxwell Drive	Oklahoma City	OK	73121	4/30/2007	5/9/2007	5/17/2007
Beckham	Mona	35757 West 146th Street	Gardner	KS	66030	4/30/2007	7/2/2007	7/2/2007
Uecker	Deanna	7942 W Coldspring Road	Greenfield	WI	53220	4/30/2007	5/8/2007	5/17/2007
Badeaux	Reginald /Erin	107 East 7th Ave	Covington	LA	70433	4/30/2007	5/8/2007	5/17/2007
Bodine	Claude	420 West Haller Street	Lima	OH	45801	4/30/2007	5/8/2007	5/17/2007
Craver	Floyd/Melinda	136 N 7th Street	Middletown	IN	47356	4/30/2007	5/9/2007	5/31/2007
Hader	Christopher	4019 Central Street	Evans	CO	80620	4/30/2007	5/9/2007	5/17/2007
Stoltenberg	Kenneth	13111 Colfax Street	Cedar Lake	IN	46303	4/30/2007		
Michaels	Christopher	1259 Main Street	Lakemore	OH	44250	5/7/2007	5/15/2007	5/17/2007
Wilbanks	Donald & Patsy	1614 Robinson Road	Gastonia	NC	28056	5/7/2007	5/24/2007	5/24/2007
Caley	Robert/Nancy	6320 Peerless Farms Road	Payton	CO	80831	5/24/2007	6/8/2007	6/8/2007
Strozier	Robert	3200 Earlharm Dr	Dayton	OH	45406	5/24/2007	5/29/2007	5/31/2007
Nolen	Sharon	3573 Kenoak Lane	Cincinnati	OH	45213	5/24/2007	6/6/2007	6/14/2007
Bedard	Lowell	1698 Galion Ave	Cleveland	OH	44109	5/24/2007	6/6/2007	6/14/2007
Henderson	Spencer & Patricia	179 Westridge Drive	Henderson	NC	27536	5/24/2007	5/24/2007	5/31/2007
Lucio	Anne	8612 Nebraska Ave	Toledo	OH	43617	5/24/2007	5/31/2007	5/31/2007
Simon	Jeffrey	3014 Lower Huntington Rd	Fort Wayne	IN	46809	5/31/2007	6/22/2007	7/2/2007
Brown	Charles	8308 S Constance Ave.	Chicago	IL	60617	5/31/2007	7/20/2007	8/2/2007
Deal	Richard	8303 Roanoke Dr.	Fort Wayne	IN	46835	5/31/2007	6/28/2007	7/2/2007
Specht	Richard	1200 30th Street Rd	Greeley	CO	80631	5/31/2007	6/22/2007	7/2/2007
Lewis	Joseph	721 Hendrix St.	Altus	AR	72821	5/31/2007	6/28/2007	7/2/2007
Poole	Wayne/Margaret	4440 Old State Rd.	Brandenburg	KY	40108	5/31/2007	6/8/2007	6/14/2007
Griffin	John	1565 Van Dorn St.	Mobile	AL	36605	5/31/2007	7/6/2007	7/12/2007
Butler	Cynthia	1500 Forsythe Ave.	Monroe	LA	71021	5/31/2007	6/22/2007	6/28/2007
Narm	Michael	322 Mill St.	New Lexington	OH	43764	5/31/2007	7/11/2007	7/12/2007
Frater	Converse	5 Hankin Loop	Poughkeepsie	NY	12601	5/31/2007	6/28/2007	7/26/2007
Spears (Baruxes)	Christy	9038 NW Blacklick Eastern	Pickerington	OH	43147	5/31/2007	6/29/2007	7/26/2007
Newton	Jennifer	6600 S Newland Cir	Littleton	CO	80123	5/31/2007	7/6/2007	7/12/2007
Knowles	Paul	403 2nd Ave.	Holcomb	IL	61043	5/31/2007	6/22/2007	6/28/2007
Escalante	Eduardo	6533 Jason Ct.	Portage	IN	46368	5/31/2007	7/11/2007	7/12/2007
Harrell	Hilton	437 W Clinton St.	Elmira	NY	14901	5/31/2007	7/13/2007	9/10/2007
Goldberg	Greg	952 Mystic Lane	Troy	OH	45373	6/29/2007	7/3/2007	7/6/2007
Bednarz	Timothy	2025 Main Street	Stevens Point	WI	54481	6/29/2007	7/6/2007	7/6/2007
Steere	Benjamin	1423 Pinehurst Ct	Columbus	OH	43223	6/29/2007	8/28/2007	8/28/2007
Mayer	Brett/Jennifer	2930 Big Timber Cir	Green Bay	WI	54313	6/29/2007	7/18/2007	8/6/2007
Noble	Craig	6699 South Dahlia Circle	Lilleton	CO	80121	6/29/2007	7/26/2007	8/6/2007
Burroughs	Beatrice	222 Flair Dr	Montgomery	AL	36110	6/29/2007	7/18/2007	8/6/2007
Ellington	Robert E.	8310 Locust Ave.	Gary	IN	46403	6/29/2007	7/24/2007	8/6/2007
Alderte	Ronald	8115 Mandarin PL NW	Albuquerque	NM	87120	6/29/2007	8/28/2007	8/31/2007
Skaggs	Freddy	6565 S 300 W.	Shelbyville	IN	46176	6/29/2007	8/7/2007	8/7/2007
Blanc	Rebecca L.	4506 Cedarweed Blvd.	Pueblo	CO	81001	6/29/2007	7/18/2007	8/2/2007
Miller	Dennis	1150 Old Vincennes Trl	O Fallon	IL	62269	6/29/2007	8/1/2007	8/1/2007
Williams	Richard	952 Amsterdam Dr.	Colorado Springs	CO	80907	6/29/2007	7/6/2007	7/12/2007
Price	Kari	764 E. 350 N.	Payson	UT	84651	6/29/2007	8/31/2007	9/6/2007
Harding	Rex L	8979 3rd St.203	Baroda	MI	49101	6/29/2007	7/26/2007	7/26/2007
Hughes	William	1779 Creechhill Road	Columbus	OH	43223	6/29/2007	7/3/2007	7/12/2007
Guilbeaux	Charlotte	772 Highway 171	Lake Charles	LA	70611	6/29/2007	7/18/2007	7/26/2007
Beymer	Brad	120 Cedarlawn Dr.	Dayton	OH	45415	6/29/2007	7/18/2007	7/26/2007
Romano	Alice K.	11590 Shipwatch Dr. # 502	Largo	FL	33774	6/29/2007	7/13/2007	7/26/2007
Freeman	Gary D	1909 Arlington Rd.	Lafayette	IN	47904	6/29/2007	7/18/2007	7/26/2007
Moore	Paul	4174 Bowling Green Road	Franklin	KY	42164	6/29/2007	7/18/2007	7/26/2007
Breakwell	Kerry L	201 Edgewood Dr.	Sarver	PA	16055	6/29/2007	8/14/2007	8/23/2007
Dayhuff	Janice	58810 Klumbis Rd	Dowagiac	MI	49047	6/29/2007	7/6/2007	7/12/2007
Powell	Frank C.	5615 Stone Path Dr.	Middletown	OH	45042	6/29/2007	7/18/2007	7/26/2007
Armstrong	David	262 S Arlington Ave.	Indianapolis	IN	46219	6/29/2007	7/11/2007	7/12/2007
Shelstad	Scott	12875 Hillcrest Dr.	Longmont	CO	80504	6/29/2007		
Harrison	Rodney	85 Delmer Lane	Corydon	IN	47112	6/30/2007	7/20/2007	7/26/2007
Chhe	Kowa	61 Teneyck Ave	Greenwood Lake	NY	10925	7/10/2007	7/24/2007	8/6/2007
Muse	Lionel	2433 Colonial Blvd	New Orleans	LA	70092	7/10/2007	7/24/2007	8/6/2007
Roney	Nancy	1104 N 8th Ave E	Newton	IA	50208	7/11/2007	8/7/2007	8/7/2007
Khan	Humayoon/Sharla	2112 Smokymill Road	Dublin	OH	43016	7/11/2007	7/24/2007	7/26/2007
Freyberg	Scott	350 Firestone Dr.	Delaware	OH	43015	7/13/2007	8/15/2007	8/15/2007
Garcia	Victor/Cheryl	3199 Arlene St	Portage	IN	46368	7/13/2007	8/9/2007	8/9/2007
Chambers	Jeffery	706 Aspen St	Hebron	IN	46341	7/13/2007		
Sindiong	Marygane	119 Pigeon Lp	Lafayette	LA	70508	7/31/2007	9/19/2007	9/20/2007
Cage	Earnest	2595 Clearpark Cove	Memphis	TN	38127	7/31/2007	8/21/2007	8/31/2007
Scoby	Jacquelyne	158 Edwards Rd.	West Monroe	LA	71292	7/31/2007	8/13/2007	8/13/2007
Bickham	Jerry	142 S Cherrywood Ln	Pear River	LA	70452	7/31/2007	8/21/2007	8/21/2007
Evans	Darrell/Martha	6402 20th NE	Tulalip	WA	98271	7/31/2007	9/10/2007	8/31/2007
Voland (3)	Eric	8705 Jeffries	Cleveland	OH	44105	7/31/2007	9/19/2007	9/20/2007
Baker	Curtis	660 HW EE	Winfield	MO	63389	7/31/2007	8/16/2007	8/16/2007
Vest II	Edwin	5240 Clematis Way	West Jordan	UT	84084	7/31/2007	8/16/2007	8/16/2007
McCowan	Eileen	3433 Stanford Rd	Danville	KY	40422	7/31/2007	8/15/2007	8/15/2007
Bratsch	Travis	310 Center Ave E	Clara City	MN	56222	7/31/2007	8/15/2007	8/15/2007
Gross	Robin	5757 Cotner Rd	Lima	OH	45807	7/31/2007	8/15/2007	8/23/2007
Olin	Arthur	6652 Harlan St	Arvada	CO	80003	7/31/2007	8/9/2007	8/9/2007
Boggs	Michael R	5365 Red River	Indianapolis	IN	46221	7/31/2007	8/21/2007	8/23/2007
Toon	Mary E.	47230 Lincoln Ave	Lexington Park	MD	20653	7/31/2007	8/16/2007	9/6/2007
Wilson	Robert	939 Udell St.	Lancaster	OH	43130	7/31/2007	10/23/2007	11/15/2007
Bell	Kenneth	1900 Piety St.	New Orleans	LA	70117	7/31/2007	8/16/2007	11/18/2010
Hammond	Terry/Donna	312 E. 41st Ct.	Loveland	CO	80538	7/31/2007	8/14/2007	8/23/2007
Lakes	Kathy A	324 S Broadway St.	Trotwood	OH	45426	7/31/2007	8/15/2007	8/23/2007
Legnon	Angelina	627 W. 25th Ave	Covington	LA	70433	7/31/2007	8/21/2297	11/1/2007
Pothoff	Paul	233 Oakdale	Prudenville	MI	48651	7/31/2007	8/21/2007	8/23/2007
Mcalister	Robert M	10 Chandon Court	Mandeville	LA	70448	7/31/2007		
Page	Larry	2674 General Collins Dr	New Orleans	LA	70114	8/15/2007	9/4/2007	9/20/2007
Luevano	Jose	375 Fir Ln	Broomfield	CO	80020	2 of 15/2007	8/31/2007	9/6/2007

Last Name	First Name	Address	City	St.	Zip	Date Acquired	Original Assgn Recv'd	Collateral File Received
Muntz	Dennis	765 Prosper Hill Rd	Jamestown	NY	14701	8/15/2007	8/31/2007	9/6/2007
Milner	John	100 Tauton Ct	Garner	NC	27529	8/15/2007		9/7/2007
Smith	Cherylee	123 West Park Lane	Summerville	SC	29483	8/16/2007	8/31/2007	8/31/2007
Westphal	Terry/Marianne	448 Mcintosh	Almont	MI	48003	8/16/2007	9/6/2007	9/20/2007
Hensley	Jackie	5079 Tilbury Rd	Huber Heights	OH	45424	8/16/2007		9/4/2007
Crane	Mary	3369 Franklin Street Rd.	Auburn	NY	13021	8/16/2007	9/7/2007	11/16/2007
Bartz	David	10651 Eudora Way	Thornton	CO	80233	8/20/2007	9/7/2007	9/7/2007
King III	Clifford	633 Utah St.,	Toledo	OH	43605	8/20/2007	9/7/2007	9/20/2007
Cropsey	Dwayne	613 6th Ave	Rock Falls	OH	61071	8/21/2007	9/6/2007	9/20/2007
Hoque	Sirajul	2089 Riverlanding Circle	Lawrenceville	GA	30045	8/24/2007	9/17/2007	9/24/2007
Buckner	Ingrid	573 Fay Drive	Colorado Springs	CO	80911	8/24/2007	9/10/2007	9/11/2007
Schantz	Bruce/Carol	3631 Woodview Ave, SW	Wyoming	MI	49509	8/24/2007	9/26/2007	9/26/2007
Hoque	Sirajul	2089 Riverlanding Circle	Lawrenceville	GA	30045	8/24/2007	9/17/2007	9/20/2007
Truitt	Kanya/Thomas	8 Croyden Road	Mays Landing	NJ	83303	8/24/2007	9/26/2007	10/18/2007
Martin	Geoffrey/LaRae	11003 N Myrtle Street	Huntley	IL	60142	8/24/2007	9/10/2007	9/20/2007
Simpson	Michael/Tomeka	9822 Owen Parkway	Jonesboro	GA	30238	8/29/2007	9/17/2007	9/17/2007
John	Bertie/Linda	1590 Lewisville Vienna Road	Pfafftown	NC	27040	8/29/2007		9/7/2007
Harris	Paul	22 Rock St	Coolville	OH	45723	8/29/2007	9/19/2007	9/20/2007
Fuchs	James	5425 Maureen Dr, NW	Canton	OH	44718	8/29/2007	9/19/2007	9/20/2007
Estes	Jeffrey/Tamyra	207 White St Box 13	Shirley	IN	47384	8/29/2007	9/26/2007	10/4/2007
Pennell	Albert/Ellen	722 Western Ave, SW	Canton	OH	44710	8/29/2007	9/19/2007	9/20/2007
Skipper	Maleather	7 Hendricks Court	Sayreville	NJ	08872	8/29/2007	9/20/2007	9/20/2007
Cortez	Kent	800 Sellers Road	Longville	LA	70652	8/29/2007	9/10/2007	9/20/2007
Kuchar	Thomas	19553 South Oakly Road	Oakley	MI	48649	8/30/2007	9/17/2007	9/17/2007
Lonicki	Charles Jr./Lori	222 Lightning Wood Ct	Fort Wayne	IN	46804	8/30/2007	9/20/2007	9/20/2007
Buttermore	Robert	2568 3rd Ave East	North Saint Paul	MN	55109	8/30/2007	9/20/2007	9/20/2007
Wells	Yong/Louis	1732 Gregory Jarvis Dr	El Paso	TX	79936	8/30/2007	9/26/2007	9/26/2007
Taynor	Jeffrey/Mary	5748 Blanton Park Drive	Galloway	OH	43119	8/30/2007	9/26/2007	10/4/2007
Tedford	Joyce	205 North Summit Street	Prarie grove	AR	72753	8/30/2007	9/26/2007	10/4/2007
Graft	Brendon/Wannie	265 Lochinvar Drive	Pontotoc	MS	38863	8/30/2007	9/26/2007	10/4/2007
Underwood	John/Gina	202 Hillside Drive	Nitro	WV	25143	8/30/2007	9/17/2007	9/20/2007
Wauford	Wallace	381 Wimpole Drive	Nashville	TN	37211	8/30/2007	10/1/2007	10/15/2007
Powers	Christine	700 Stoval Drive	White House	TN	37188	8/30/2007	9/20/2007	9/20/2007
Dietrich	Thomas	3520 Gailynn Dr.	Cincinnati	OH	45211	8/31/2007	9/19/2007	9/20/2007
Cinea	Kim	2632 Danbury Dr.	Longmont	CO	80503	8/31/2007	9/19/2007	9/20/2007
Riggie	Samuel	4851 Webb Rd.	Perry	OH	44081	8/31/2007	9/17/2007	9/17/2007
Perkins	Cassey	6227 Oakpass Dr.	Houston	TX	77091	8/31/2007	9/17/2007	9/17/2007
Bishop	Juan	10356 Greenville Saint Mar	Versailles	OH	45380	8/31/2007	10/1/2007	10/1/2007
Williams	Terry	2435 S Prospect Ave	Springfield	MO	65804	8/31/2007	9/26/2007	9/26/2007
Latona	Vincent	146 Fortescue Rd	Newport	NJ	83452	8/31/2007	10/1/2007	10/8/2007
Williams/Bradshaw	Joyce/Angela	4715 Winona Terrace	Cincinnati	OH	45227	8/31/2007	9/26/2007	9/26/2007
Frederick	Joseph	5659 Southland Dr.	Stone Mountain	GA	30087	8/31/2007	10/1/2007	10/26/2007
McCollum	Richard	1013 Ridgefield Dr.	La Place	LA	70068	8/31/2007	9/26/2007	10/4/2007
Hillebrecht	Nancy	104 State St.	Henderson	IL	61439	8/31/2007	9/17/2007	9/20/2007
Campbell	Laverne	213 Kensington Cir	Warner Robins	GA	31093	8/31/2007	9/26/2007	10/4/2007
Clarkson	Steven	8164 N Co Rd. 575 W	Russeville	IN	46175	8/31/2007	9/19/2007	9/20/2007
Wangle	Jeffrey	1560 Panther Creek Rd	Luthersville	GA	30251	8/31/2007	9/19/2007	9/20/2007
Mayo	Thomas	231 W William St.	Corning	NY	14830	8/31/2007	9/26/2007	10/19/2007
Townsend	Danny	90 South St.	Sedalia	OH	43151	8/31/2007	9/17/2007	9/20/2007
Nolan	Paul	812 Mcanear St.	Clerburne	TX	76033	8/31/2007	9/17/2007	9/20/2007
Botts	Heather	2707 N 200 E	North Logan	UT	84341	8/31/2007	9/17/2007	9/20/2007
Frazier	Randy	2524 Pendergrass Ln	Ellenwood	GA	30294	8/31/2007	9/20/2007	9/20/2007
Bradley	Allen	235 N Concept Dr.	Lima	OH	45807	8/31/2007	9/17/2007	9/20/2007
Perline	Ralph	125 Haviland Dr.	Youngstown	OH	44505	8/31/2007	9/17/2007	9/20/2007
Wagers	Timothy	122 Canal Ct,	New Richmond	OH	45157	8/31/2007	9/20/2007	9/20/2007
Celestine	Burlfand	1104 Louisiana Ave	Lafayette	LA	70501	9/17/2007	10/18/2007	10/18/2007
Phan	Toan	735 Rock Rose Way	Richmond	CA	94806	9/17/2007	10/18/2007	10/18/2007
Wesberry	Floyd/Lori	33 Sugden	Waurika	OK	73573	9/17/2007	11/11/2007	11/15/2007
Grimm	Jerry	7031 Wyandotte Dr	Cincinnati	OH	45233	9/18/2007	10/1/2007	10/4/2007
Little	Harry	110 Brinton St.	Buffalo	NY	14214	9/19/2007	11/11/2007	11/11/2007
Purvis	Carl/Suzette	4727 Trojan Street	North Port	FL	34286	9/19/2007	10/1/2007	10/4/2007
Hicks	Susan/Steven	204 Croft Dr	Kings Mountain	NC	28086	9/19/2007	10/1/2007	10/8/2007
Dohner	Kimberly/Scott	4226 Briar Ridge Road	Mt. Eden	KY	40046	9/20/2007	10/2/2007	10/8/2007
Jones	Artie	210 Oak Street	Marksville	LA	71351	9/20/2007	11/11/2007	11/11/2007
Morris	Shirley	1729 Piety Street	New Orleans	LA	70117	9/20/2007	11/11/2007	11/11/2007
Jeppsen	Dennis/Elizabeth	394 W Young Street	Morgan	UT	84050	9/20/2007	10/17/2007	10/18/2007
Lightner	Benjamin/Denna	1722 W 8760 S	West Jordan	UT	84088	9/20/2007	10/24/2007	11/1/2007
Zimmerman	Duane	801 Water Street	Baraboo	WI	53913	9/20/2007	10/18/2007	10/18/2007
Paas	Marcina/Kimberly	5609 Sims Road	Groveport	OH	43125	9/20/2007	10/2/2007	10/4/2007
Cox	James/Jacquelyn	14749 Wittwer Road	South Beloit	IL	61080	9/20/2007	10/29/2007	11/1/2007
Bernard III	Reuben	4425 Lafaye Street	New Orleans	LA	70122	9/20/2007	10/2/2007	11/18/2010
Cosey	Samuel/Peggy	14202 Barkerview Ct	Houston	TX	77084	9/20/2007	10/2/2007	10/8/2007
Demske/Yockey	Frank/Barbara	265 N Almont Ave	Imlay	MI	48444	9/20/2007	10/2/2007	10/18/2007
Gammon	Melinda/David	1347 E 72nd Street	Indianapolis	IN	46240	9/20/2007	10/2/2007	10/4/2007
Perez	Carlos	8795 SW 18th Street	Miami	FL	33165	9/27/2007	10/4/2007	10/8/2007
Kelly	Paul	41 Old Highway 119	Cumberland	KY	40823	9/27/2007	10/4/2007	10/8/2007
Poling	Clifford	7561 Utz Road	Lewisburg	OH	45338	9/27/2007	10/10/2007	10/10/2007
Wyllie	Frank	1799 Randolph Road	Rochester	NY	12308	9/27/2007	11/1/2007	11/15/2007
Davis	Ronald	830 Sycamore Vista Dr	Chino Valley	AZ	86323	9/27/2007	10/15/2007	10/18/2007
Simon	Joe	12 Tower Road	Conway	AR	72032	9/27/2007	10/10/2007	10/18/2007
Joson	Michael	5940 Ralston	Indianapolis	IN	46220	9/28/2007	10/18/2007	10/18/2007
Guthrie	William	1157 Victoria Drive	McCalla	AI	35111	9/28/2007	10/10/2007	10/10/2007
Harms	Grace	18621 Palmer Circle	Homewood	IL	60430	9/28/2007	10/10/2007	10/10/2007
Guyton	Sherman	326 Grate Road	Anderson	SC	29625	9/28/2007	10/29/2007	10/29/2007
Harmon	Kevin	Rr Box 198	Wyoming	IL	61491	9/28/2007	10/19/2007	10/19/2007
Brooks	La Troyssha	1642 16th St	Des Moines	IA	50314	9/28/2007	10/29/2007	10/29/2007
Lee	Kenneth	4732 Old Countryside Circl	Stone Mountain	GA	30083	9/28/2007	10/29/2007	10/29/2007
Briggs	John/Theresa	1914 Hideaway Ct.	Tallahassee	FL	32303	9/28/2007	10/18/2007	10/24/2007
Reuter	Lori	1512 4th St. E	Hastings	MN	55033	9/28/2007	10/15/2007	10/15/2007
Stochla	Rebecca L.	189 Virginia Ave	Staten Island	NY	10305	9/28/2007	10/15/2007	10/18/2007
Jones	Larry	1027 Vancouver Dr	Port Allen	LA	70767	9/28/2007	11/11/2007	11/15/2007
Carlson	Reina	1604 St Christopher Drive	Slidell	LA	70460	9/28/2007	10/18/2007	10/18/2007
Doremus	Brad	4110 Wyncote	South Euclid	OH	44121	9/28/2007	10/10/2007	10/18/2007
Cooper	Mary	16184 N County Road 1801	Havana	IL	62644	9/28/2007	10/10/2007	10/18/2007
Reedy	Aaron/Sandra	112 Fairview Ave	Sardina	OH	45171	9/28/2007	10/15/2007	10/18/2007
Rehart	Charles	2600 Hopewell TWP 76	Somerset	OH	43783	9/28/2007	10/29/2007	11/1/2007
Stochla	Rebecca L.	189 Virginia Ave	Staten Island	NY	10305	9/28/2007	10/15/2007	10/18/2007
Hairston	Phillip	4113 Carnation Dr	Winston Salem	NC	27105	9/28/2007	10/18/2007	10/18/2007
Irby	Renee	8097 Mahogany Lane	Lithonia	GA	30058	9/28/2007	10/15/2007	10/18/2007
Byrne	Chris/Denise	1725 Twin Lakes Cir	Loveland	CO	80538	9/28/2007	10/10/2007	10/18/2007
Sanders	Gary/Marica	395 W Old Inland Emp Hwy	Prosser	WA	99350	9/28/2007	10/15/2007	10/18/2007
Mendoza	Ernesto	904 Indiana Ave	Mendota	IL	61342	9/28/2007	10/23/2007	11/15/2007
Abner	Phillip	105 Boys Ave	Franklin	OH	45005	9/28/2007	10/10/2007	10/18/2007

Last Name	First Name	Address	City	St.	Zip	Date Acquired	Original Assgn Recv'd	Collateral File Received
Prejean	Jason	106 Amaunt Street	Lafayette	LA	70501	9/28/2007	10/18/2007	11/18/2010
Nichols	Harold	59460 Hwy 26	Mount Vernon	OR	97865	10/26/2007	12/3/2007	12/19/2007
Troche	Leslie	19 Poplar Circle	Peekskill	NY	10566	10/26/2007	11/1/2007	11/1/2007
Tyler	Timothy	5264 Eisenhower Road	Columbus	OH	43229	10/26/2007	11/1/2007	11/1/2007
Fusco	David	588 7th Ave	Liverpool	OH	43920	10/26/2007	11/14/2007	11/14/2007
Lopez	Jose	627 Rae Drive	Lawrenceville	GA	30044	10/26/2007	12/3/2007	12/19/2007
Hopkins	Andrew	795 Premiera Dr	Tallmadge	OH	44278	10/26/2007	11/1/2007	11/15/2007
Taylor	Cynthia	2670 Ann Circle	Shakopee	MN	55379	10/26/2007	11/1/2007	11/15/2007
Johnson	Deborah	8470 129th Street, Apt 2J	Kew Gardens	NY	11415	10/31/2007	12/3/2007	11/5/2007
Criss	Lillian	571 Maplewood Ave	Sheffield Lake	OH	44054	10/31/2007	11/12/2007	11/12/2007
Halawi	Khaled	14156 Houghton St	Livonia	MI	48154	10/31/2007	11/14/2007	11/15/2007
Russell	Forrest/Julie	1932 Gnell Drive	Saint Bernarnd	LA	70085	10/31/2007	12/3/2007	12/19/2007
Marzouk	Faik	24775 Ross Drive	Redford	MI	48239	10/31/2007	12/3/2007	12/7/2007
Justus	Carol	369 Lancelot Drive	Franklin	IN	46131	10/31/2007	11/19/2007	11/20/2007
Klecha	Steven	31200 Country Way	Farmington Hills	MI	48331	10/31/2007	11/19/2007	11/20/2007
Sterling	Linda	735 Havana St.	Aurora	CO	80010	10/31/2007	11/19/2007	11/29/2007
Taylor	Tara	5 Maywind Court	Woodlands	TX	77381	10/31/2007	11/12/2007	11/15/2007
Taylor	Steven	3203 N Lawndale Ave	Indianapolis	IN	46224	10/31/2007	11/14/2007	11/15/2007
Beasley	Clifford	506 Glendora Ave	Akron	OH	44320	10/31/2007	12/3/2007	12/19/2007
Greene	Kenneth	606 Stratford Drive	Harahan	LA	70123	10/31/2007	11/19/2007	11/29/2007
Forester	Thomas	6812 Vara Drive	Pittsburgh	PA	15236	10/31/2007	11/19/2007	11/29/2007
Ibarbo	Laura	4613 Gabriel Drive	El Paso	TX	79924	10/31/2007	12/3/2007	12/19/2007
Matthews	James	1134 N Robert Drive	Peoria	IL	61611	10/31/2007	11/12/2007	11/15/2007
Griner	Brenda	252 East lake Street	Toledo	OH	43608	10/31/2007	12/6/2007	12/19/2007
Carroll	Jeffrey	5810 Luelda Ave	Parma	OH	44129	10/31/2007	12/3/2007	12/19/2007
Puckett	Diane	1808 The Meadow Road	Louisville	KY	40223	10/31/2007	11/12/2007	11/15/2007
Stroud	Katrina	9154 E State Highway D	Rogersville	MO	65742	10/31/2007	11/19/2007	11/29/2007
Baker	James	706 N Capitol Ave	Corydon	IN	47112	10/31/2007	12/3/2007	12/19/2007
Robertson	Greg	100A Crystal Lake Lane	Brunswick	GA	31525	10/31/2007	11/15/2007	11/15/2007
Marcellino	Stephen	16 Matthes Rd	Briarcliff Manor	NY	10510	11/13/2007	11/15/2007	11/15/2007
Rocha	John	16196 Sun View Lane	Conroe	TX	77302	11/20/2007	2/42008	2/42008
Hendrix	Robert	9291 Sussex Drive	Olmsted Falls	OH	44138	11/20/2007	12/6/2007	12/19/2007
Coleman	Tina	1617 SW 127th Place	Oklahoma City	OK	73170	11/20/2007	12/6/2007	12/19/2007
Barnard	Richard	5860 Marvin Street	Taylor	MI	48180	11/20/2007	12/12/2007	12/19/2007
Cavalcante	James	54152 Ash Road # 213	Osceola	IN	46561	11/20/2007	1/28/2007	2/8/2008
Seagraves	Gregory/Catherine	737 County Rd. 59	Chesapeake	OH	45619	11/30/2007	12/21/2007	1/8/2008
Brown	Theodore	5210 W Caven St	Indianapolis	IN	46241	11/30/2007	12/21/2007	1/8/2008
Naegele	Sherra & Joel	613 Twin View St	Trockwall	TX	75032	11/30/2007	1/8/2008	1/18/2008
Parson	Patricia D	3734 Tomlinson St.	Bonita Springs	FL	34134	11/30/2007	1/17/2008	1/18/2008
Taylor	Angela M	195 N Union St	Battle Creek	MI	49017	11/30/2007	12/21/2007	1/18/2008
Clegg	Kenneth & Theresa	8112 N Palmyra Rd	Canfield	OH	44406	11/30/2007	1/8/2008	1/8/2008
Farmer	Sheila	300 Cicelo Ave, Apt 1A	Forest Park	IL	60130	11/30/2007	12/12/2007	12/18/2007
Fala	Alan D	6101 Blue Hen Pl	Westerville	OH	43801	11/30/2007	1/14/2008	1/22/2008
Mitchell	Gerald & Veronica	19800 Goulburn St	Detroit	MI	48205	11/30/2007	1/8/2008	1/10/2008
Mella	David, Debra	56 Mountain Rd	Granby	CT	6060	11/30/2007	12/21/2007	12/28/2007
Bush	Daniel & Sarah	23955 S Navajo Dr.	Channahon	IL	60410	11/30/2007	12/12/2007	12/19/2007
Montgomery	Brian	6445 Faust Ave	Detroit	MI	48228	11/30/2007	1/7/2008	1/10/2008
Ray	Egilio L	6531 Linville Dr.	Brighton	MI	48116	11/30/2007	1/7/2008	1/10/2008
Jasper	Loretta C	5321 Beechwood Dr.	Somerser	KY	42501	11/30/2007	1/14/2008	1/22/2008
Catrett	H.B.	325 Sellers Rd	Pelham	GA	31779	11/30/2007	1/7/2008	1/10/2008
Kramer	Joanne M	223 Mason Ave	Rochester	NY	14626	11/30/2007	1/7/2008	1/10/2008
O'Donnell	Kelly M	9043 Butternut Rd	Whitmore Lake	MI	48189	11/30/2007	1/7/2008	1/28/2008
Rauch	Ricky J & Jeannine	6064 Memphis St.	New Orleans	LA	70124	11/30/2007	1/28/2007	2/8/2008
Elliott	George	1576 Myrtle Ave.	Madison Heights	MI	48071	11/30/2007	12/14/2007	12/19/2007
Betancourt	Jeffery & Heidi	4049 S Santa Lucia Ave	Sierra Vista	AZ	85650	11/30/2007	1/14/2008	1/22/2008
Kesler	Timothy/Emma	2625 George St.	Logansport	IN	46947	11/30/2007	1/7/2008	1/10/2008
Lumpkin	Yolonda M	9334 Barrow Dr.	Cordova	TN	38016	11/30/2007	1/14/2008	2/8/2008
Ulrich	Justin	304 Medinah Ave.	Johnstown	CO	80534	11/30/2007	1/7/2008	1/10/2008
(Ward)Monroe	Tina A	2967 Lake Park Dr.	Columbus	OH	43232	12/3/2007	1/14/2008	1/22/2008
Washington	Sean L	229 E Merrill Ave	Gilbert	AZ	85234	12/12/2007	1/7/2008	1/8/2008
Porter	James L & Sarah K	3191 Hunters Crossing Poi	Lithonia	GA	30038	12/13/2007	1/7/2008	1/8/2008
Powell	Patricia	106 Miracle St.	Barbourville	KY	40906	12/13/2007	1/14/2008	1/18/2008
Holmes	Curtis L	2856 Acre Hill # 298	Brighton	MI	48114	12/13/2007	1/28/2008	1/30/2008
Walsh	Matthew J	19 Harrison Street	Taunton	MA	2780	12/18/2007	1/14/2008	1/18/2008
Brown	Donna	7798 Dayton St.	Detroit	MI	48210	12/18/2007	1/14/2008	1/18/2008
Spirito	Monica	37 Madisonville Rd	Basking Ridge	NY	07920	12/19/2007	1/14/2008	1/18/2008
Watson	Frank	819 W 2nd Street	Grandfield	OK	73546	12/19/2007	1/14/2008	1/22/2008
Littlejohn	Gregory	6050 Robertdale Rd.	Oakwood Village	OH	44146	12/27/2007	1/14/2008	1/18/2008
Cox	Theodore	12865 SW 49th Court	Miramar	FL	33027	12/27/2007	1/14/2008	1/18/2008
Gutierrez	Abel	29920 Illinios Street	Elsinore	CA	92530	12/27/2007	1/14/2008	2/8/2008
Baez	Raul	139 Highview Avenue	New Britain	CT	06053	12/27/2007	1/25/2008	2/8/2008
O'Neil	Susan/Kevin	221 Emmans Rd.	Flanders	NJ	07836	12/27/2007	1/29/2007	2/7/2008
Dozier	Lorettea	3609 W Nortgate #215	Irving	TX	75062	12/28/2007	1/14/2008	1/18/2008
Lambert	Jill	57818 Cider Mill Drive	New Hudson	MI	48165	12/28/2007	1/14/2008	1/8/2008
McDermott	Mark	412 Vandergrift Lane	Vandergrift	PA	15629	12/28/2007	1/28/2008	2/8/2008
Clark	Diana/Stephen	22045 Bates Road	Minerva	OH	44657	12/28/2007	1/25/2008	1/25/2008
Hunt	Susan	5342 NW 99th Lane	Coral Springs	FL	33076	12/28/2007	1/28/2008	2/8/2008
Reukema	Myles	1808 West Cliff Ct	Carlsbad	CA	92008	12/28/2007	1/14/2008	1/22/2008
Ogburn	Dianna	10610 Ashville Pk Lot 39	Lockbourne	OH	43137	12/28/2007	1/28/2008	2/8/2008
East	Regina	89-00 170 Street apt. 7N	Jamaica	NY	11432	12/31/2007	1/14/2008	3/7/2008
Sohn	David	9298 N Bayfield Drive	McCordsville	IN	46055	12/31/2007	1/25/2008	2/8/2008
Lafleur	Tilman	104 Glaze Court	Schriever	LA	70395	12/31/2007	1/25/2008	2/8/2008
Bright	Cynthia	1210 15th Street	Greenley	CO	80631	12/31/2007	1/25/2008	2/8/2008
Globensky	Paul	126 Galena Court	Drake	CO	80515	1/11/2008	2/1/2008	2/8/2008
Kingery	Kathy	434 Dean Ct	Canton	IL	61520	1/11/2008	1/14/2008	1/22/2008
Terzak	Connie G	1921 Academy Blvd.	Cape Coral	FL	33990	1/24/2008	2/26/2008	2/26/2008
Clayburn /Young	Reginald / Mary	704 Glacier Ave.	Capitol Heights	MD	20743	1/24/2008	2/1/2008	3/31/2008
Slate	Donald/Patsy	7532 Perilla Ct.	Indianapolis	IN	46237	1/24/2008	1/28/2008	2/21/2008
Miller	Milton	61168 State Rd 15	Goshen	IN	46526	1/31/2008	2/14/2008	2/14/2008
McCray	Ricky B	2620 27th Ave	Parkersburg	WV	26101	1/31/2008	2/26/2008	2/26/2008
Gayden	Jeffrey/Michelle	9200 Stout St.	Detroit	MI	48228	1/31/2008	2/14/2008	2/14/2008
Elmore	Jessie Alton	25 Glendale Drive	Monroe	LA	71202	1/31/2008	2/20/2008	2/20/2008
Hill	Maurice / Laccelia	241 Ruthledge Dr	Winder	GA	30680	1/31/2008	2/14/2008	2/14/2008
Miller	Jennifer	415 Boyd St	Oshkosh	WI	54901	1/31/2008	2/8/2008	2/8/2008
Nutter	Dennis / Phyllis	4039 Virginia Circle E	Columbus	OH	43213	1/31/2008	2/4/2008	2/4/2008
Merriman	Karen	253 Inverness Ln	Temperence	MI	48182	1/31/2008	2/20/2008	2/21/2008
Simmons	Christopher / Lisa	11670 Brush Creek Ct.	Reno	NV	89506	1/31/2008	3/3/2008	3/20/2008
Schulze /Pung	Virginia A/ Roy Leo	4680 Atkins Rd	Clyde	MI	48049	1/31/2008	2/10/2008	2/21/2008
Zeisler	John	3625 Skyline Dr.	Columbus	OH	43235	1/31/2008	2/26/2008	3/7/2008
Cole	Roger Eugene	6923 Edith St	Cincinnati	OH	45244	1/31/2008	2/20/2008	2/21/2008
Carter	Paul / Shirley	925 Russell St	Birstol	VA	24201	1/31/2008	2/26/2008	3/7/2008
Golubosky	Daniel /Berverly	Rt 1, Box 281ee	Fayeteville	NC	28301	1/31/2008	2/21/2008	3/7/2008
Horacek	John	108 Pleasant St	North Freedom	WI	53951	1/31/2008	2/20/2008	2/21/2008
Terrio/Ellinger	Melissa / Carl	57341 Cypress Ave	Slideell	LA	70461	2/13/2008	2/26/2008	2/26/2008
Reese	Delia	376 Brookside Mnr	Goshen	IN	46526	2/13/2008	4/2/2008	4/2/2008
Goodman	Michael	4390 Savole Trail	West Bloomfield	MI	48322	2/25/2008	3/12/2008	4/2/2008
Morris	Alfred/Cynthia	1213 Tree Ridge Road	Richmond	VA	23231	4 o2/28/2008	3/28/2008	3/28/2008

Last Name	First Name	Address	City	St.	Zip	Date Acquired	Original Assgn Recv'd	Collateral File Received
Parris	Eula/Walter	2338 Amsterdam Drive	Augusta	GA	30906	2/28/2008	3/31/2008	3/31/2008
Harper	Pat, P	214 E 57th PL N	Tulsa	OK	74126	2/28/2008	3/27/2008	3/27/2008
Chambers	Angela M/ Raymon	12454 N 75th LN	Royal Palm Beach	FL	33412	2/28/2008	5/8/2008	4/4/2008
Everts	Paul J/Daniel	2268 Marathon Ave	Neenah	WI	54956	2/28/2008	3/27/2008	3/27/2008
Zielsdorf	Kenneth / Donna	646 Sunbird Cir	Indianapolis	IN	46231	2/28/2008	3/28/2008	3/28/2008
Brinkerhoff	Christopher, J	5784 Manchester Ave NW	North Lawrence	OH	44666	2/28/2008	3/12/2008	3/12/2008
Thatcher	Shane, W	90 Vine Street	Seaman	OH	45679	2/28/2008	3/27/2008	3/27/2008
Christopher	Vincent / Jem	127 Glendale Dr	Trenton	NJ	08618	2/28/2008	3/28/2008	3/28/2008
Negley	Robert	1023 Rt 908	Natrona Heights	PA	15065	2/28/2008	4/2/2008	4/2/2008
Newlun	Richard /Pamela	4415 Par Drive	Indianapolis	IN	46268	2/28/2008	3/27/2008	3/27/2008
Padilla	Robert	406 N 76th Ave	Duluth	MN	55807	2/28/2008	4/2/2008	3/31/2008
Foster	Joy	477 Capital View Dr	Columbus	OH	43203	2/28/2008	3/27/2008	3/27/2008
Answorth	Cecilia	25118 Pembroke Ave	Redford	MI	48240	2/28/2008	3/27/2008	3/27/2008
Pendergraft	Mindy	132 West Oak Street	Washington Court	OH	43160	2/28/2008	4/4/2008	4/4/2008
Mulheron	William	1330 Nottingham Road	Grosse Pointe Par	MI	48230	2/28/2008	3/27/2008	3/27/2008
Robinson	Seymore	104 East 13th Street	Front Royal	VA	22630	2/28/2008	3/27/2008	3/27/2008
Maynard	Leona	15 Maynard Hollow	Turkey Creek	KY	41514	2/28/2008	4/10/2008	4/10/2008
Bruner	Kevin, G	546 Tionda Dr N	Vandilia	OH	45377	2/28/2008	4/16/2008	4/16/2008
Gayken	Dawn	12535 Longmire Lakeview	Conroe	TX	77304	2/28/2008	3/27/2008	4/1/2008
Cruz	Maria	1656 N Primrose Ave	Rialto	CA	92376	2/28/2008	3/28/2008	4/2/2008
Williams	Roderick	2936 Evaline Street	Hamtramck	MI	48212	2/28/2008	3/27/2008	4/2/2008
Fields	James	2173 S Hawkins Ave	Akron	OH	44314	2/28/2008	3/27/2008	4/2/2008
Bhones	Olee & Brendetta	4601 Sharon Drive	La Palma	CA	90623	2/28/2008	3/27/2008	4/2/2008
Burkhead	Lois	6156 Windsor	Indianapolis	IN	46219	2/28/2008	3/27/2008	4/2/2008
Buchko	Laura	214 Central Ave	South Charleston	WV	25303	2/28/2008	3/27/2008	4/2/2008
Steinmiller	Shiotsie/William	2142 42nd Ave	Greenley	CO	80634	2/28/2008	3/14/2008	3/20/2008
Wittwer	Michael / Krista	2737 113th Street	Chippewa Falls	WI	54729	2/28/2008	4/8/2008	5/8/2008
Stameni	Charlene	333 NE 7th Ave	Del Rey	FI	33483	2/28/2008	3/27/2008	5/8/2008
Pollock	Kimberly, D	4790 Galvinston Ave	Beaumont	TX	77703	2/28/2008	3/31/2008	4/2/2008
Abraham	Allie, H	4852 Chase	Dearborn	MI	48126	2/28/2008	3/14/2008	3/20/2008
Weldon	Julius	106 Elizabeth Street	Chester	SC	29706	2/28/2008	3/27/2008	4/2/2008
Stewart	Earl	1341 Island Ave	McKees Rocks	PA	15136	2/28/2008	4/2/2008	4/17/2008
Mugar	Macario	2904 Orchard Park Way	Modesto	CA	95355	2/28/2008	3/27/2008	5/8/2008
Mitchell	Marty Leon	7326 State Toute 19 Unit 5	Mount Gilead	OH	43338	2/28/2008	3/28/2008	4/2/2008
Lorenzen	Gregory	12799 Hutton Dr	Walton	KY	41094	2/28/2008	3/14/2008	3/20/2008
Wilson	Clyde	3950 CourvilleStreet	Detroit	MI	48224	2/28/2008	3/27/2008	4/2/2008
Carreto	David /Irma	657 S Birch Ave	Indianapolis	IN	46221	2/28/2008	4/11/2008	4/17/2008
Bergstrom	Mark	161 Ardsley Circle	Brockton	MA	02302	2/28/2008	3/27/2008	4/2/2008
Pettit	Vanessa	157 TWP Road 346	South Point	OH	45680	3/11/2008	4/2/2008	4/17/2008
Lube	Tina	332 W Aurora Street	Ironwood	MI	49938	3/11/2008	4/17/2008	4/17/2008
Jones	Sharon	3570 Bremen St	Columbus	OH	43224	3/31/2008	4/16/2008	4/17/2008
Jusiak-Calovine	Grace	35 Tudor Lane	Trumbull	CT	06611	3/31/2008	4/11/2008	4/14/2008
Pasley, Jr	Willie /Carrolin	3 Kristen Court	New Orleans	LA	70128	3/31/2008	4/11/2008	4/16/2008
Robles-Barrios	Rony	928 Burton Street, SW	Wyoming	MI	49509	3/31/2008	4/4/2008	4/4/2008
Tena	Gilberto	43198 Matera Court	Temecula	CA	92592	3/31/2008	4/17/2008	5/8/2008
Reynolds	Albert/Violet	608 Brown Station Road	Bedford	IN	47421	3/31/2008	4/14/2008	4/16/2008
Medina	Gerardo	604 Westwood Dr	San Antonio	TX	78212	3/31/2008	4/16/2008	4/16/2008
Nelson	Shawn	702 Maywood Ave	Clendenin	WV	25045	3/31/2008	4/16/2008	4/16/2008
England	David	112 South Stanley Street	Bellefontaine	OH	43311	3/31/2008	4/16/2008	4/16/2008
Eckiwaudah	Leander	103 Prarie Village Ave	Anadarko	OK	73005	4/25/2008	5/1/2008	5/5/2008
Dettmer	Joshua	4721 Arlington Ave	Fort Wayne	IN	46807	4/25/2008	5/5/2008	5/5/2008
Gajate	Fernando	5361 SW 8th Street	Plantation	FI	33317	4/25/2008	5/1/2008	5/7/2008
Bond	Gregory	530 East Lake Street	Toledo	OH	43608	4/25/2008	5/1/2008	5/8/2008
Sydnor	James	680 Jacob Drive	Williamstown	KY	41097	4/25/2008	5/1/2008	5/7/2008
Schrock	Michael	4471 Nantucket Road	Harrisburg	PA	17112	4/25/2008	6/4/2008	6/9/2008
Landeros	Osbaldo	4027 Santa Fe Way	North Highlands	CA	95660	4/25/2008	5/8/2008	5/8/2008
Alexander	Mary	430 W Home Ave	Flint	MI	48505	4/25/2008	5/1/2008	5/8/2008
Stewart	Anthony Wayne	817 Avenue C	Kentwood	LA	70444	4/25/2008	6/3/2008	6/13/2008
Williams	Saddie	114 Willard Street	Baltimore	MD	21223	4/30/2008	5/19/2008	5/21/2008
Sibley	Robert / Kareena	3015 Columbia Road	Medina	OH	44256	4/30/2008	5/7/2008	5/8/2008
Cerchiaro	Danny/Lisa	136 Wood Ave	Islein	NJ	08830	4/30/2008	5/7/2008	5/13/2008
Taylor	Ezell	1507 South Union	Lima	OH	45804	4/30/2008	5/30/2008	6/9/2008
Fielder	Terence	1809 Mesa Cir	Safford	AZ	85546	4/30/2008	5/30/2008	6/9/2008
Barber	Jacqueline	122 N 2nd Street	Allegany	NY	14706	4/30/2008	5/7/2008	5/8/2008
Adams	Burlie/Shana	9695 Highway 30	Jackson	KY	41339	4/30/2008	5/7/2008	5/8/2008
Kerr	Edwin/Angela	16367 88th Rd, N	Loxahatchee	FL	33470	4/30/2008	5/7/2008	5/8/2008
Husk	Steve/Marjorie	117 Haines St	Elyria	OH	44035	4/30/2008	5/7/2008	5/8/2008
Moore	Bobby	2697 FM 1157	Ganado	TX	77962	4/30/2008	5/30/2008	6/13/2008
Hoch	Thomas/Terri	252 Lake Street	Lancaster	OH	43130	4/30/2008	5/7/2008	5/8/2008
Ortega	Jamie	3605 South Saint Clair St	Oklahoma City	OK	73119	5/20/2008	5/30/2008	6/9/2008
Anderson	Mathew	3872 Cinnbar Drive	Eagan	MN	55122	5/20/2008	5/30/2008	6/9/2008
Cuyos	Eduardo	35612 Loggins Court	Winchester	CA	32596	5/20/2008	5/30/2008	6/13/2008
Handzel	Anthony	406 N Thornwood Drive	McHenry	IL	60050	5/21/2008	6/4/2008	6/9/2008
Billingsley	Douglas	3756 Wilson Ave	Wellington	CO	80549	5/21/2008	6/4/2008	6/13/2008
Garcia	Diana	605 N Broadway Street	Tipton	OK	73570	5/27/2008	6/4/2008	6/9/2008
Hoxworth	Tina	1251 Nestor Ave	Akron	OH	44314	5/27/2008	6/13/2008	6/11/2008
Jerusalem/Schroed	Betty/Dennis	2822 W. Glen parker Drive	Appleton	WI	54914	5/30/2008	6/12/2008	6/13/2008
Taylor	Austin	1129 Shearwater Drive	Patterson	CA	95363	6/11/2008	6/26/2008	6/26/2008
Lareau	Pamela	31 Sparks St	Dracut	MA	01826	6/13/2008	6/26/2008	6/26/2008
Busza	Diana	41 TownHouse LN	Little Egg harbor	NJ	08087	6/13/2008	6/26/2008	6/26/2008
Jones/Thompson	Darryl/Carolyn	614 Northcliff Dr	Rockville	MD	20850	6/20/2008	6/30/2008	7/9/2008
Ginzal, Jr.	William	11320 Bryce Road	Emmett	MI	48022	6/24/2008	7/9/2008	7/9/2008
Muse	Catherine	8211 Harrison Drive	Indianapolis	IN	46226	6/24/2008	7/9/2008	7/9/2008
Evans	Castella	881 Eva Ave	Akron	OH	44306	6/30/2008	7/23/2008	7/25/2008
Schumann	Fred	1516 King Street	Saginaw	MI	48602	6/30/2008	8/7/2008	8/13/2008
Wickersham	Richard/Linda	175 Elm Street	Hollansburg	OH	45332	6/30/2008	7/15/2008	7/22/2008
Nielsen	Peter	29577 Georgetown Road	Salem	OH	44460	6/30/2008	7/15/2008	7/28/2008
Grabowski	Joseph	104 2nd Street	Shady Springs	WV	25918	6/30/2008	7/14/2008	7/28/2008
Huff	Darrell	7325 Gleason Road	Shawnee	KS	66227	6/30/2008	7/15/2008	7/23/2008
Flores	Rodolfo	10103 Chris Drive	Indianapolis	IN	46229	6/30/2008	7/14/2008	7/23/2008
Shoemaker	John	418 Elder Street	Buffalo	MO	65622	6/30/2008	7/11/2008	7/23/2008
Rounds	Dennis	6208 Krandon Dr	Raleigh	NC	27603	6/30/2008	7/14/2008	7/23/2008
Tedesco	Mary	174 Metcalfe Street	Buffalo	NY	14206	6/30/2008	8/21/2008	8/21/2008
Oman	Mark	3420 Kent Street	Shoreview	MN	55126	6/30/2008	7/15/2008	7/23/2008
Green	Angela	705 SE 12th Terr	Lees Summit	MO	64081	7/28/2008	8/13/2008	8/21/2008
Warren	Phillip	2715 Mariner Ave	Youngstown	OH	44505	7/30/2008	8/13/2008	8/21/2008
Stewart	Marsha	476 14th St	Brooklyn	NY	11215	7/30/2008	9/23/2008	10/2/2008
Mills	Joel	6039 Jackson Ave	St. Louis	MO	63134	7/31/2008	8/21/2008	8/21/2008
Patterson	Christopher	3695 Woodyhill Dr	Lithonia	GA	30038	7/31/2008	8/26/2008	9/11/2008
Harper	Thomas	4999 Bud Street	Southport	NC	28461	7/31/2008	8/26/2008	9/4/2008
Bowling	Randy	2458 Mansfield-Lucas Roa	Lucas	OH	44843	7/31/2008	12/3/2008	12/3/2008
Lampese	Victoria	52 West Lakewood Street	Patchogue	NY	11772	8/28/2008	11/10/2008	11/10/2008
Dunlap	Garland	1400 Crest Lake Court	Lithonia	GA	30058	8/29/2008	10/20/2008	10/30/2008
Shearer	Scott & Kelley	86 Rodgers Drive	Corapolis	PA	15108	8/29/2008	10/20/2008	10/30/2008
Milllett	Corey	31 Andrews Hill Road	Woodstock	ME	4219	9/29/2008	10/20/2008	10/30/2008
Correa	Francisco	2231 Silver Oak Drive	Corona	CA	92882	10/3/2008	10/24/2008	11/13/2008
Barnes	Paula	1602 Spout Springs	Irvine	KY	40336	5 60/7/6/2008	10/24/2008	11/13/2008

Last Name	First Name	Address	City	St.	Zip	Date Acquired	Original Assgn Recv'd	Collateral File Received
Chambers (1)	Thomas	131 Cedar Tree Lane	Rossville	GA	30741	10/31/2008	11/17/2008	11/24/2008
Chambers (2)	Thomas	131 Cedar Tree Lane	Rossville	GA	30741	10/31/2008	11/17/2008	11/24/2008
Gaub	Timothy	5650 S Thompson Ave	Tacoma	WA	98408	10/31/2008	11/12/2008	11/13/2008
Elwood	Jonathan	49508 Sakatah Lane	Waterville	MN	56096	10/31/2008	11/12/2008	11/13/2008
Minshew	Florence	7111 Louisville Street	New Orleans	LA	70124	10/31/2008	11/12/2008	11/13/2008
Ortiz	David	6214 S Menard Ave	Chicago	IL	60638	10/31/2008	11/12/2008	11/13/2008
Sobotka	Raymond	5087 Waycroft Ct	Hilliard	OH	43026	10/31/2008	11/12/2008	11/13/2008
Seibel	Lawrence	610 Wall Ave	Pitcairn	PA	15140	12/15/2008	4/2/2009	4/2/2009
Anifowoshe	Oladipupo	4001 Cambridge Drive	Caounty Club Hill	IL	60478	12/15/2008	4/2/2009	4/15/2009
Bessick	Lori	21401 Gardenview Drive	Maple Heights	OH	44137	12/15/2008	4/2/2009	4/10/2009
Smith	Richard	227 West Elm Street	Wauseon	OH	43567	12/15/2008	4/2/2009	2/6/2009
Bradford	Jimmie	4709 Majorie Lane	New Orleans	LA	70122	12/15/2008	1/13/2009	1/13/2009
Delacruz	Juan/Wendy	54 Turner Street	Yonkers	NY	10704	3/1/2009	4/2/2009	4/2/2009
Macey	Robert	4482 Hemlock Drive	Burtchville	MI	48059	3/1/2009	3/12/2009	3/13/2009
Crotzer	Mark	3280 Creamery Road	Nashport	OH	43830	3/1/2009	3/4/2009	3/4/2009
Barton	Debra	4011 Parkcove Drive	Gahanna	OH	43230	3/1/2009	3/31/2009	4/2/2009
Shearer	Charles	5947 Baypointe Blvd #87	Clarkstone	MI	48346	3/1/2009	3/4/2009	3/19/2009
Steinbach	John	2412 Scott Drive	Wooster	OH	44691	3/1/2009	3/12/2009	3/19/2009
Malah	Liliana	9835 Brassie Way	Gaithersburg	MD	20886	3/19/2009	4/2/2009	4/2/2009
Randazzo	Nancy	1624 Yeoman Drive	Concord	CA	94521	3/19/2009	4/2/2009	4/16/2008
Emerson	Christopher/Johnni	735 S 26th Street	Lafayette	IN	47904	3/24/2009	4/20/2009	4/20/2009
Slanika	Donald	57 Sawmill Road	Brick	NJ	08724	3/26/2009	4/15/2009	4/16/2009
Johns	Kevin	4053 West College Avenue	Milwaukee	WI	53221	3/26/2009	4/15/2009	4/16/2009
Crawford	Steven/Zeta	46 Mcauliffe Road	Randolph	MA	02368	3/26/2009	4/16/2009	4/16/2009
Gittel	Jay/nancy	9410 West Arch Avenue	Milwaukee	WI	53224	3/26/2009	4/15/2009	4/16/2008
Terry	Paul	8807 Point Ave	Niagara Falls	NY	14304	3/27/2009	4/15/2009	4/16/2009
Phillips	Kenneth	31 South Main Street	Oak City	UT	84649	3/27/2009	5/12/2009	5/18/2009
Horne	Charlotte	15720 SW 92nd Ave	Village of Palmetto	FL	33157	3/27/2009	4/15/2009	4/16/2009
Cigarrero	Mauro	804 Cathedral Drive	Aptos	CA	95003	3/27/2009	4/15/2009	4/16/2008
Embras	Phyllis	5436 Hunter Avenue	Cincinnati	OH	45212	3/27/2009	4/20/2009	4/20/2009
Brennan	James	22-24 Rockne Avenue	Dorchester	MA	02124	3/27/2009	4/29/2009	4/29/2009
Radke	Larry	3059 E 1825 Road	Ottawa	IL	61350	3/27/2009	4/24/2009	4/24/2009
Thomas	William P.	151 Delta Esates Road	Hardeeville	SC	29927	3/27/2009	4/15/2009	4/16/2008
Laverty	Ronald	38 Vaughn Ave	Wheatland	PA	16161	3/27/2009	4/15/2009	4/16/2008
Leznik	Faina	5034 Dantes View Drive	Agoura Hills	CA	91301	3/31/2009	5/20/2009	5/20/2009
Walker	Dominique	232 Schmidt Court	Mansfield	OH	44902	4/15/2009	5/18/2009	5/18/2009
Beals	Steven	429 3rd Ave	Garnett	KS	66032	4/15/2009	5/6/2009	5/14/2009
Andrews	Frank	848 Stadlemen Ave	Akron	OH	44320	4/29/2009	6/3/2009	6/3/2009
Singleton	Peggy	6000 East 5th Street	Panama City	FL	32404	4/29/2009	5/26/2009	5/28/2009
Wilson	Michael	225 S Counts Street	Troy	OH	45373	4/30/2009	5/6/2009	5/7/2009
Garcia	Gary	6927 San Bruno Court	Fontana	CA	92336	4/30/2009	5/19/2009	5/19/2009
Ibrahim	Mohamed	1907 N Wilton Place	Los Angeles	CA	90068	4/30/2009	5/12/2009	5/12/2009
Gilson	Robert	3148 East Gable Circle	Mesa	AZ	85204	4/30/2009	6/3/2009	6/3/2009
Bentley	James H.	612 N Elizabeth Street	Sapulpa	OK	74066	4/30/2009	5/18/2009	5/18/2009
Zauner	Jonathan E.	3016 Harrison Street	Fort Wayne	IN	46807	4/30/2009	6/8/2009	6/8/2009
Jenkins	Mary G.	1938 W Airdrie Street	Philadelphia	PA	19140	4/30/2009	5/20/2009	5/20/2009
Hernandez	Antonio	8540 Passons Blvd	Pico Rivera	CA	90660	4/30/2009	5/20/2009	5/20/2009
Lawler	Lee	1231 Pine Creek Way #E	Concord	CA	94520	4/30/2009	5/20/2009	5/20/2009
Awoleke	Samual	293 shepard Ave	Jamaica	NY	11430	4/30/2009	7/30/2009	7/30/2009
Nieto	Andres	265 Milford Ave	New Milford	NJ	07646	4/30/2009	5/20/2009	5/20/2009
Moore	Vincent Lee	4877 Marlborough Street	Detroit	MI	48215	4/30/2009	5/20/2009	5/20/2009
Svichov	Valera	1764 Pickwick Lane	Glenview	IL	60026	4/30/2009	5/20/2009	5/28/2009
Roberts	Bryan	139 College Street	Somerset	KY	42501	4/30/2009	6/8/2009	7/9/2009
Sullivan	Sheila	334 Aurthur Street	Gary	IN	46408	4/30/2009	5/20/2009	5/28/2009
McGee	Bret	7508 Wykes Street	Detroit	MI	48210	4/30/2009	5/19/2009	5/28/2009
Holmes	Jonnnair	3717 Julia Street	Memphis	TN	38127	4/30/2009	6/18/2008	7/9/2009
Gilbert	Robert	82921 Tyler Court	Indio	CA	92201	4/30/2009	5/20/2009	7/9/2009
Stephoe	Charlesett	6425 Ava Court	Fort Worth	TX	76112	4/30/2009	5/26/2009	5/28/2009
Schmidt	Richard	402 Broadway	Coventry	CT	06238	4/30/2009	5/20/2009	5/28/2009
Muno	Kevin	1880 Marlowe Street	Thousand Oaks	CA	91360	4/30/2009	5/20/2009	7/9/2009
Winchester	Mytrice S	242 City View Drive	Fort Lauderdale	FL	33311	5/29/2009	6/18/2009	6/18/2009
Schryver	Dennis	455 Norton Ave	Taunton	MA	02780	5/29/2009	6/18/2009	6/18/2009
Franklin	Bibi	10810 103rd Ave	South Richmond	NY	11419	5/29/2009	7/30/2009	7/30/2009
Pratt	Ismah	11012 Dodge Road	Montrose	MI	48457	5/29/2009	6/18/2008	6/10/2009
Gibson	Sylvia	3750 Grosvenor Road	South Euclid	OH	44118	5/29/2009	6/18/2008	6/10/2009
Codrington	Lauretta	3426 Baldwin Street	Detroit	MI	48214	5/29/2009	6/18/2008	7/9/2009
Yourno	Martha	806 Pleastview Avenue	Scotia	NY	12302	6/22/2009	8/28/2009	9/3/2009
Cabalona	Genia	7553 N Maplewood Ave, A	Chicago	IL	60645	6/30/2009	7/8/2009	7/8/2009
Lossow	Steven/Deborah	2 Sunset Road	Maynard	MA	01754	6/30/2009	8/5/2009	7/23/2009
Norman	Jennifer	4777 Normandy Drive	Galena	OH	43021	6/30/2009	7/20/2009	7/20/2009
Mock	William	2717 Forrest view Court, N	Puyallup	WA	98374	6/30/2009	8/5/2009	7/23/2009
James	Joanne	1063 North Nash Ave	Clovis	CA	93611	6/30/2009	7/8/2009	7/8/2009
Chesonis	Matthew	404 NE Trenton Blvd	Trenton	FL	32693	6/30/2009	8/5/2009	8/7/2009
Howell	Thomas	4 Jacobs Street	Peabody	MA	01960	6/30/2009	7/8/2009	7/23/2009
Fabian	Lillian/Anton	10255 Agate Ave	Mentone	CA	92359	6/30/2009	7/20/2009	7/23/2009
Burns	Jason	9457 Wickham Drive	Brewerton	NY	13029	6/30/2009	7/8/2009	7/23/2009
Neill	Robert/Mary	1697 Bent Tree Trail	Ocean Isle Beach	NC	28469	6/30/2009	7/8/2009	7/23/2009
Aeppli	Joan	2646 S Athena	Mesa	AZ	85209	7/1/2009	7/10/2009	7/10/2009
Garrison	James	941 Mount Zion Rd	Falkville	AL	35622	7/6/2009	8/5/2009	8/20/2009
Wharton	Virginia	3216 Central Avenue	Indianapolis	IN	46205	7/9/2009	9/8/2009	9/17/2009
Hadlock	Christopher/Dawn	6600 Crystal Blvd	El Dorado	CA	95623	7/14/2009	7/30/2009	8/7/2009
Pezella	Tomothy/Patricia	17 Colby Drive	Kings Park	NY	11754	7/20/2009	8/25/2009	8/24/2009
White	John Thomas	5434 Regent Street	Philadelphia	PA	19143	7/29/2009	8/10/2009	8/20/2009
Pierrvil	Marie	230 182nd Terrace	Miami	FL	33169	1/12/2010	2/22/2010	2/18/2010
Preis	Maureen	3081 Green Valley Road	Newton Square	PA	19073	1/14/2010	1/26/2010	1/26/2010
Mullen/Schreiner	Margie	1626 West Highland Ave	Wooster	OH	44691	1/14/2010	1/26/2010	2/11/2010
O'Connor	James	2207 NW 34 Street	Winterhaven	FL	33881	1/20/2010	2/22/2010	3/11/2010
Sutor	Piper	6408 Interbay Blvd	Tampa	FL	33611	1/27/2010	2/22/2010	3/11/2010
Vance	Dorothy	40 Leyland lane	Harpers Ferry	WV	25425	1/28/2010	2/22/2010	10/5/2010
King	Patricia	5092 Dundee Ave	De Leon Springs	FL	32130	1/28/2010	2/22/2010	3/11/2010
Young	Vivian	10614 West Clairmont, 106	Tamarac	FL	33321	1/29/2010	2/22/2010	2/18/2010
Mojica	Juventino	540 north Addison Road	Villa Park	IL	60181	1/29/2010	2/22/2010	2/18/2010
Black	Damon	1591 Sunnycres Road	Copley	OH	44321	1/29/2010	2/22/2010	2/18/2010
Metcalfe	Robert	2245 Tanglewood Drive	Salem	OH	44460	1/29/2010	2/22/2010	2/18/2010
Fonseca	Jose	9404 Bit Street	Bakersfield	CA	93307	1/29/2010	2/22/2010	2/18/2010
Ausch	Abraham	6 Mezabish Place #301	Monroe	NY	10950	1/29/2010	2/22/2010	2/18/2010
Dahl	Jeffrey	4513 North 71st Ave	Phoenix	AZ	85033	1/29/2010	2/22/2010	2/18/2010
White	Marshall	1573 Sheridan Ave, NE	Warren	OH	44483	1/29/2010	2/22/2010	2/18/2010
Tovar	Ernst	604 West Sutherland Stree	Altus	OK	73521	1/29/2010	2/22/2010	3/11/2010
Sedykh (Kushner)	Olga	18708 East 52nd Ave	Denver	CO	80249	1/29/2010	3/4/2010	3/11/2010
Brimah	Abdul	1015 East 61st Street	Chicago	IL	60637	1/31/2010	2/22/2010	2/18/2010
Harris	Leonard	2832 Avenue I, NW	Winter Haven	FL	33881	1/31/2010	4/5/2010	4/5/2010
Ciddio	Mark	10870 Cherry Ridge Road	Sebastopol	PA	95472	2/19/2010	3/4/2010	3/4/2010
Goodwin	Dianna	5056 Arbor Glen Road	The Colony	TX	75056	2/22/2010	3/24/2010	3/25/2010
Levy	Josef	6581 NW 22nd Street	Sunrise	FL	33313	2/22/2010	3/4/2010	3/11/2010
McCombs	Louis	6118 S. Lakewood Ave	Tulsa	OK	74136	3/11/2010	4/5/2010	4/5/2010
Atwater	Gregory	2301 Resterstown Road	Baltimore	MD	21217	6 o#7/9/2010	5/5/2010	5/6/2010

Last Name	First Name	Address	City	St.	Zip	Date Acquired	Original Assgn Recv'd	Collateral File Received
De LA Cruz	Elena	616 South Keenan Ave	Los Angeles	CA	90022	5/10/2010	6/2/2010	6/4/2010
Kuzma	Lawrence	12 Tom Gray Court	Forked River	NJ	08732	5/12/2010	6/2/2010	6/4/2010
Baldwin	Angela	25 Kirk Street	West Orange	NJ	07052	5/25/2010	6/9/2010	6/9/2010
Carter	Ruth	1800 NW 86th Terrace	Miami	FL	33147	5/25/2010	6/9/2010	6/9/2010
Hermida	Maria	100 NW 204th Street, Apt #	Miami	FL	33169	5/25/2010	6/9/2010	6/17/2010
Stanson	Ronald	2924 N 24th Street	Philadelphia	PA	19132	5/27/2010	6/15/2010	6/9/2010
Mendoza	David	26784 Santa Rosa Drive	Moreno Valley	CA	92555	5/27/2010	6/15/2010	6/17/2010
Emden	Michael	3107 E 25th Ave	Tampa	FL	33605	5/27/2010	6/15/2010	6/29/2010
Beato	Tomas	7656 Ft Sumter Drive	Orlando	FL	32822	5/27/2010	7/12/2010	7/15/2010
Croft	Derrick	5973 Velvet Loop	Lakeland	FL	33811	6/16/2010	6/22/2010	6/22/2010
Smith	Kevin	107 Dillon Road	Marquette Heights	IL	61554	6/22/2010	7/6/2010	7/6/2010
Kemler	Roxie	1110 Helena Ave	Vancouver	WA	98661	6/24/2010	7/6/2010	7/6/2010
Williams	Mark	1270 NE 42 Street	Pompano Beach	FL	33064	6/24/2010	8/6/2010	8/13/2010
Lam	Hai	221 North Marion St #2C	Oak Park	IL	60302	6/28/2010	7/12/2010	7/12/2010
Akers/Altman	Christine /Patricia	1240 Valley Road	Twin lakes	WI	53181	6/28/2010	7/12/2010	7/12/2010
Thornton	Gary	2976 Sunset Drive	Mariana	GA	32448	6/28/2010	7/16/2010	7/16/2010
Notestine	Mary	1015 Rozell Street	Rogers	AR	72756	6/28/2010	7/12/2010	7/12/2010
Lubin	Michel	117 SW Twig Ave	Port Saint Lucie	FL	34983	6/28/2010	7/27/2010	8/6/2010
Thomas	Phylliss	881 Lyons Circle, NW	Palm Bay	FL	32907	6/28/2010	7/28/2010	7/28/2010
Hernandez	Sonia	2320 Montego Drive	Miramar	FL	33023	9/30/2010	10/26/2010	11/3/2010

# EXHIBIT 2

	Last Name	First Name	City	St.	Zip	Date Acquired	Original Assgn Recv'd	File Received	
1	Carson	Lynetta	1143 N Fulton Ave	Baltimore	MD	21217	5/29/2009	8/24/2009	7/5/2009
2	Russano	Richard	123 Soundview Ter	Northport	NY	11768	5/29/2009	6/23/2009	8/7/2009
3	Fleming	Anthony	312 S Eastern Ave	Joliet	IL	60433	6/8/2009	8/7/2009	8/7/2009
4	Kennedy	Antoine R	123 S Regency Dr Apt 106	Decatur	IL	62522	6/30/2009	8/7/2009	8/7/2009
5	Zoldock Jr	John	220 STANFORD DR	Gerea	OH	44017	6/30/2009	6/30/2009	7/10/2009
6	Perl	Moishe	1381 E 26TH ST	Brooklyn	NY	11230	6/30/2009	6/30/2009	7/15/2009
7	Hodges	Jeff	P.O. Box 6311	Springfield	MA	01109	7/1/2009	7/1/2009	7/25/2009
8	Zackery	Michelle Elizabeth	1900 King George Ln	Atlanta	GA	30331	7/1/2009	7/1/2009	7/12/2009
9	Footo	Phyllis M	8022 Cobble Hill Rd	Houston	TX	77050	7/28/2009	8/28/2009	8/28/2009
10	Wilder	Charles & Pamela	179 Grumman Ave	Newark	NJ	07112	7/28/2009	8/18/2009	8/18/2009
11	Silva	James A	38 Robinson St	Brentwood	MI	03833	7/31/2009	8/18/2009	8/18/2009
12	Whalen	Richard J & Jacqueline N	P.O. Box 216	Grandview	WA	98930	7/31/2009	8/28/2009	8/31/2009
13	Winstrand	Randall E	2025 178th St	Lansing	IL	60438	7/31/2009	8/18/2009	8/18/2009
14	Caiobrisi	James R	73 Hiawatha Dr	Brightwaters	NY	11718	7/31/2009	8/18/2009	8/18/2009
15	Zapata	Marcelino & Baldo	6217 County Rd 165	Genoa	OH	43430	7/31/2009	8/24/2009	8/24/2009
16	Williams	Gregory	659-661 Morrow Ave	Macon	GA	31217	7/31/2009	8/18/2009	8/18/2009
17	Alvarez	Frances S	31741 Loire Dr	Winchester	CA	92596	7/31/2009	8/18/2009	8/18/2009
18	Tam	David K & Jacqueline	657 Inder Ln	Yuba City	CA	95993	7/31/2009	8/28/2009	8/28/2009
19	Persaud	Balwan & Amy	545 Oakley Ave	Elmont	NY	11003	7/31/2009	8/18/2009	8/18/2009
20	Mohamed	Mohamed	567 SPRUCE LN	Franklin Lakes	NJ	07417	7/31/2009	8/18/2009	8/18/2009
21	Peet	Shirley	415 Shore Drive	Joppa	MD	21085	8/18/2009	8/28/2009	8/28/2009
22	Mirabile	Margaret	903 North Green Street	McHenry	IL	60050	8/18/2009	9/8/2009	9/8/2009
23	Piacide	Lyla	298 Skidmore Road	Deer Park	NY	11729	8/18/2009	9/8/2009	9/8/2009
24	Robinson	Vanessa	133 SW Lancelot Gln	Lake City	FL	32024	8/26/2009	9/30/2009	9/30/2009
25	Durnin	Terry / Angela	502 W First Street	Monona	WI	52159	8/26/2009	11/9/2009	11/9/2009
26	Lombrana	Jose/Debra	1841 Darby Lane	Ceres	CA	95307	8/26/2009	9/11/2009	9/11/2009
27	Carr	James	10 Royal Palm Way	Boca Raton	FL	33432	8/26/2009	9/8/2009	9/8/2009
28	Pena	Magda	8 Hanford Place	Tarrytown	NY	10591	8/28/2009	9/30/2009	9/30/2009
29	Smith	Margaret	11 Taylor Court	Staten Island	NY	10310	8/28/2009	9/30/2009	9/30/2009
30	Gonzales	Santiago	3055 17th Street	Highland	CA	92346	8/28/2009	9/21/2009	9/21/2009
31	Rowe-Lewis	Anne & Lansing	16 Dryden Ave	Pawtucket	RI	02860	8/28/2009	9/30/2009	9/30/2009
32	Himala	Fayeza	674 Paxson Ave	Mercerville	NJ	8619	8/31/2009	9/30/2009	9/30/2009
33	Rudy	Frankie	2402 S 17th Ave	Broadview	IL	60153	8/31/2009	9/30/2009	9/30/2009
34	Duley	Frederick	105 Landman St	Chesterton	IN	46304	8/31/2009	9/21/2009	9/21/2009
35	Flores	Damao	1516 Willever St	Plainfield	NJ	07062	8/31/2009	9/30/2009	9/30/2009
36	Hoffmann	Richard & Frances	3272 College Ave	Grand Rapids	MI	49525	8/31/2009	9/30/2009	9/30/2009
37	Martin	Amber	4748 Black Hollow	Dublin	VA	24084	8/31/2009	9/30/2009	9/30/2009
38	Nanthavong	Kim	1263 Ryan Road	Springfield	OH	45503	8/31/2009	10/19/2009	10/19/2009
39	Nashid	Salahuddin	2848 Burchill Road N	Ft Worth	TX	76105	8/31/2009	9/30/2009	9/30/2009
40	Santiago	Jocelyn	45112 Greenbriar Dr	Belleville	MI	48111	8/31/2009	10/21/2009	10/21/2009
41	Warf	Johnny	4808 ina Lane	Walkertown	NC	27051	8/31/2009	9/30/2009	9/30/2009
42	Granberg	Andrew	5537 Xerxes Ave S	Minneapolis	MN	55410	8/31/2009	9/21/2009	9/21/2009
43	Lucio	Benito	1786 Settler Dr	Fort Myers	FL	33905	8/31/2009	10/19/2009	10/16/2009
44	Hrych II	Gary	62 Flatrock Rd	Elizabethtown	KY	42701	8/31/2009	9/25/2009	9/25/2009
45	Villella/ Guiley	Leslie	2148 E Foothill Dr	Phoenix	AZ	85024	8/31/2009	9/30/2009	9/30/2009
46	McLeod	Candace	16113 E Burns Dr	Loxahatchee	FL	33470	8/31/2009	9/30/2009	9/30/2009
47	Strutzenberg	Vern	2207 Primrose Dr	Plainfield	IL	60586	8/31/2009	9/30/2009	9/30/2009
48	Castillo	Diego	1985 Barnhill Dr	Mundelein	IL	60060	8/31/2009	9/30/2009	9/30/2009
49	Morgan	Robert	4154 E 104th St	Cleveland	OH	44105	8/31/2009	10/19/2009	10/19/2009
50	Stewart	Rosa	8700 SW 83rd Ct	Miami	FL	33143	8/31/2009	10/21/2009	10/21/2009
51	Williams	David	3971 Caseman Ave	San Diego	CA	92154	8/31/2009	9/30/2009	9/30/2009
52	Ruiz	Doris	3219-3221 34th Ave S	Minneapolis	MN	55406	8/31/2009	10/28/2009	10/28/2009
53	Dubniczki	Peter	11543 65th Ave N	Seminole	FL	33772	8/31/2009	10/19/2009	10/19/2009
54	McPherson	Denyce	12815 Riad St	Detroit	MI	48224	8/31/2009	9/30/2009	9/30/2009
55	Miller	Randall	4725 Verona St NW	Warren	OH	44483	8/31/2009	9/21/2009	9/21/2009
56	Romero	Edna	1661 Heather Ridge Rd	N Las Vegas	NV	89031	8/31/2009	10/21/2009	10/21/2009
57	Morris	Carroll	10730 W Clover Way	Avondale	AZ	85392	8/31/2009	9/30/2009	9/30/2009
58	Clark	Tim	26936 Upper Pleasant	Wildler	ID	83676	8/31/2009	9/30/2009	9/30/2009
59	Parra	Alfonso	18332 NW 68 Ave #A	Miami	FL	33015	8/31/2009	9/30/2009	9/30/2009
60	Swartvagher	Pierre	100 Brandy Lane	Wappingers	NY	12590	9/8/2009	11/11/2009	11/11/2009
61	Cornish, Jr.	Marvin	14636 London Lane	Bowie	MD	20715	9/19/2009	10/28/2009	10/28/2009
62	Janis	Forrest	8405 Suncoast Dr	Ft Myers	FL	33917	9/29/2009	10/28/2009	10/28/2009
63	Ortiz	Ramiro	411 Kentucky St	Tavares	FL	32778	9/29/2009	10/28/2009	10/28/2009
64	Derosa	Vito	2801 SW Montego Terr	Stuart	FL	34997	9/29/2009	11/17/2009	11/24/2009
65	Warwick	Robert	801 Vacation Drive	Odenton	MD	21113	9/29/2009	11/11/2009	11/11/2009
66	Jones-Kirkland	Desiree	3456 E 123 St	St Cleveland	OH	44120	9/30/2009	10/28/2009	10/28/2009
67	Francis	Harvey	319 S Temple Ave	Indianapolis	IN	46201	9/30/2009	11/17/2009	11/24/2009
68	Hernandez	Joel	1413 W El Monte PL	Chandler	AZ	85241	9/30/2009	10/28/2009	10/28/2009
69	Phipps	Curtis	606 Forstall St	New Orleans	LA	70117	9/30/2009	11/17/2009	11/24/2009
70	Di Minno	Matthew	5805 Herzman Dr	Evergreen	CO	80439	9/30/2009	10/28/2009	10/28/2009
71	Estes	Michael	4345 Ridgemoor Dr N	Palm Harbor	FL	34685	9/30/2009	10/28/2009	10/28/2009
72	Featherstone	Timothy	2 Pheasant Run	Oakdale	CT	6370	9/30/2009	10/28/2009	10/28/2009
73	Parra	Alfonso	18332 NW 68 Av #A	Miami	FL	33015	9/30/2009	11/5/2009	11/5/2009
74	Dunn	Kathleen	535 Olive Av	Modesto	CA	95350	9/30/2009	10/28/2009	10/28/2009
75	Ford	Thelma	5048 Orinoco St	Pittsburgh	PA	15207	9/30/2009	10/28/2009	10/28/2009
76	Rossatto	Jacob	1334 W Smith St	Orlando	FL	32804	9/30/2009	11/17/2009	11/23/2009
77	Hutchison	Michael	722 Edinburgh St	San Francisco	CA	94112	9/30/2009	10/28/2009	10/28/2009
78	Thawley	Michael	115 Oak Knoll Av	San Anselmo	CA	94960	9/30/2009	10/28/2009	10/28/2009
79	Chavez	Magdalena	6019 S 41st Av	Phoenix	AZ	85041	9/30/2009	10/28/2009	10/28/2009
80	Lisowski	Jennifer	7260 17th Lane N	St Petersburg	FL	33702	9/30/2009	10/28/2009	10/28/2009
81	Belle	Cheryl	125 E 45 St	Jacksonville	FL	32208	9/30/2009	10/28/2009	10/28/2009
82	Ortiz	Santos	4602 Elderberry Dr	Orlando	FL	32809	9/30/2009	10/28/2009	10/28/2009
83	Johnson	Will	257 Central St	Springfield	MA	01105	9/30/2009	10/28/2009	10/28/2009
84	Williams	Irene	6045 N 40th St	Paradise Valley	AZ	85253	9/30/2009	11/17/2009	11/19/2009
85	Miller	Robin	2209 Forest Hill Av SE	Grand Rapids	MI	49546	9/30/2009	10/28/2009	10/28/2009
86	Harrity	Yvonne	16445 El Centro St	Hesperia	CA	92345	9/30/2009	10/28/2009	10/28/2009
87	Mays	Della	240 W Knox Dr	Tucson	AZ	85705	9/30/2009	10/28/2009	10/28/2009
88	Ahmed	Saleh	321 S English St	Moore	OK	73160	9/30/2009	10/28/2009	10/28/2009
89	Duhan	Mark	7 Mountain View Dr	New Milford	CT	06776	9/30/2009	10/28/2009	10/28/2009
90	Walker	Michael	2833 181 PL NW	Stanwood	WA	98292	9/30/2009	10/28/2009	10/28/2009
91	Sharps	Ely	63 Sand Hill Rd	Gilford	NH	03249	10/30/2009	11/17/2009	11/19/2009
92	Bitzer	Jimi	1303 Campbell Ave	Lynchburg	VA	24501	10/30/2009	11/17/2009	11/27/2009
93	Heathcott	David	814 Olive St	Murray	KY	42071	10/30/2009	11/18/2009	11/24/2009
94	Nava	Martin	1333 Pacific St	Las Vegas	NV	89104	10/30/2009	11/17/2009	11/27/2009
95	Spence	William	634 Nesting Lane	Middletown	DE	19709	10/30/2009	11/17/2009	11/18/2009
96	Hancock	Teresa	204 New Haven Ave #8E	Derby	CT	06418	10/30/2009	11/9/2009	11/27/2009
97	Berdolt	Kellyanne	110 Center Bay Dr	West Islip	NY	11795	10/30/2009	11/9/2009	11/27/2009
98	Garcia	Sofia	3212 Stone Meadows Dr	Bakersfield	CA	93313	10/30/2009	11/18/2009	11/24/2009
99	Tommasiello	Michael	3408 Deerhaunt St	Yorktown Heights	NY	10598	10/30/2009	11/17/2009	11/24/2009
100	McKernan	Shawn	6332 Stanwin Dr	Apopka	FL	32712	10/30/2009	12/16/2009	12/9/2009
101	Ayaz	Fatma	5250 Las Verdes Cir #1210	Delray Beach	FL	33484	10/30/2009	11/10/2009	11/18/2009
102	Donnat	Arnold	4006 Barwood Dr	Orlando	FL	32839	10/30/2009	11/10/2009	11/27/2009
103	Molina	Nitza	5561 NW 9th Ave	Miami	FL	33127	10/30/2009	11/9/2009	11/21/2010
104	Benjamin	Tiffani	37 Eugenie Ct	New Orleans	LA	70131	10/30/2009	11/20/2009	11/24/2009
105	Johnson/Delano	Renata/Bartolo	4222 Inverrary Blvd	Lauderhill	FL	33319	10/30/2009	11/17/2009	11/24/2009
106	McFarland	Vanessa	18768 Avon St	Detroit	MI	48219	10/30/2009	11/17/2009	11/27/2009
107	Cartwright	William	715 Lincoln St	Indianapolis	IN	46208	10/30/2009	11/18/2009	11/24/2009
108	Kouznetsova	Jana	6171 N Sheridan Rd #1603	Chicago	IL	60660	10/30/2009	11/17/2009	11/27/2009
109	Kouznetsova	Jana	6171 N Sheridan Rd #1603	Chicago	IL	60660	10/30/2009	11/17/2009	11/27/2009
110	Wood	Marshall	227 Crestwood Lane	Williamsville	NY	14221	10/30/2009	11/20/2009	11/24/2009
111	Tercero	Julio	2328 Bristol View Ct	Las Vegas	NV	89108	10/30/2009	11/20/2009	11/24/2009
112	Vera	Jesus	16804 145th Court SW	Miami	FL	33177	10/30/2009	11/20/2009	11/24/2009
113	Agleodor	Almette	534 Washington St	Daytona	FL	32114	10/30/2009	11/18/2009	11/24/2009



	Last Name	First Name	City	St.	Zip	Date Acquired	Original Assgn Recv'd	File Received	
114	Yim	Kyongo	364 High St	Norwood	NJ	07648	10/30/2009	11/18/2009	11/24/2009
115	Dent	Mary	380 Hudson St	Rossville	GA	30741	10/30/2009	11/18/2009	11/24/2009
116	Smith	Jeffrey	1627 N. 26th Ave	St. Petersburg	FL	33713	10/30/2009	11/17/2009	11/18/2009
117	Johnson	Cecil (Eddie or Anne Marie?)	1959 Spring Dr	Jacksonville	FL	32209	10/30/2009	11/17/2009	11/18/2009
118	Margate	Marcelino	1615 Grace Ave	Ft. Myers	FL	33901	10/30/2009	11/17/2009	11/27/2009
119	Mora	Nellie	113 Independence Ave	Babylon	NY	11702	10/30/2009	11/17/2009	11/27/2009
120	Leavitt	Douglas J	827 26th Ave	Ogden	UT	84401	10/30/2009	12/15/2009	12/16/2009
121	Dickey	Royce & Carolyn	3126 Oak Point Dr	Garland	TX	75044	11/4/2009	1/20/2010	1/20/2010
122	Kelly	Laurence	2929 SE Ocean Blvd Unit K7	Stewart	FL	34996	11/23/2009	1/4/2010	12/30/2009
123	Lewis (Reece)	Winetta	4729 Block Island Lane	Clermont	FL	34714	11/25/2009	12/15/2009	12/9/2009
124	Underwood	Ashley	625 Wiegand Drive	Ridge City	LA	70094	11/25/2009	1/7/2010	1/7/2010
125	Murphy	Jack	356 Kennard Street	Johnstown	PA	15906	11/25/2009	1/20/2010	3/8/2010
126	Dickinson	William	3015 Major Road	Chewelah	WA	99109	11/25/2009	12/9/2009	12/9/2009
127	Despaigne	Daniel	6005 W Golden Lane	Glendale	AZ	85302	11/25/2009	1/4/2010	12/30/2009
128	Gonzalez	Julio	3166 W 79th Place	Hialeah	FL	33018	11/30/2009	2/26/2010	2/26/2010
129	Matuszewski	Robert	3516 Cranston Ave	Wilmington	DE	19808	11/30/2009	12/15/2009	12/16/2009
130	Ware	John	502 A Street	St. Augustine	FL	32080	11/30/2009	12/15/2009	12/16/2009
131	Quintero	Carlos	10317 NW 9th St	Miami	FL	33172	11/30/2009	12/15/2009	12/16/2009
132	Schwietz	Kirk	4604 W Hawthorne Rd	Tampa	FL	33611	11/30/2009	12/16/2009	12/16/2009
133	Mandator	Charles	617 Lathrop St	Columbus	OH	43206	11/30/2009	12/16/2009	12/16/2009
134	Garay	David	14709 Clark St	Baldwin Park	CA	91706	11/30/2009	12/29/2009	12/29/2009
135	Tarter	Tom	6333 E Kerr Creek	Bloomington	IN	47408	11/30/2009	12/15/2009	12/16/2009
136	Nagyaysev	Oleg	12034 96th Ave NE #531	Kirkland	WA	98034	11/30/2009	12/29/2009	12/29/2009
137	Provoznik	Patrick	922 Wadsworth Rd B-1	Medina	OH	44256	11/30/2009	1/4/2010	12/30/2009
138	Le	Trong	3673 15th Ave SE	Largo	FL	33771	11/30/2009	12/16/2009	12/16/2009
139	Kang	Kyung	416 Ustilago Court	San Ramon	CA	94582	11/30/2009	2/22/2010	2/22/2010
140	Meekins	Lula	159 Orlando Meekins Ln	Kill Devil Hills	NC	27948	11/30/2009	12/16/2009	12/16/2009
141	Bouchard	Suzanne	9 Knollwood Dr	Freeville	NY	13068	11/30/2009	1/5/2010	1/4/2010
142	Sanchez	Alfredo	1517 E Lambright St	Tampa	FL	33610	11/30/2009	1/4/2010	12/30/2009
143	Garner	John	5515 NE 17th Ave	Portland	OR	97211	12/17/2009	1/22/2010	1/22/2010
144	Martinez	Angel	18906 Cathedral Dr	Gaithersburg	MD	20879	12/17/2009	1/20/2010	1/20/2010
145	Mensen	Mark	906 N Maiden Lane	Joplin	MO	64801	12/22/2009	1/20/2010	1/20/2010
146	Reyes	Candida	38 Rowland Street	Newark	NJ	07104	12/22/2009	1/20/2010	1/20/2010
147	Gammon	Dwight	2021 Ingalls Main	Stillwater	OK	74074	12/22/2009	1/20/2010	1/20/2010
148	Buswell	Chris	35 W Broad St #105	Stamford	CT	06902	12/22/2009	1/20/2010	1/20/2010
149	Nabozny	Linda	879 Farmington Ave	Pottstown	PA	19464	12/28/2009	1/20/2010	1/20/2010
150	Lawrence	Susan Lee	18657 E 40th Place	Denver	CO	80249	12/28/2009	1/20/2010	1/20/2010
151	Kelly	Helen	8225 Fairmount Dr #A	Denver	CO	80247	12/28/2009	1/20/2010	1/20/2010
152	Siglin	Allen	5555 Mariposa Avenue	Palms	CA	92277	12/28/2009	2/22/2010	2/22/2010
153	Terry	Richard	104 Iberia Circle	West Monroe	LA	71291	12/28/2009	1/20/2010	1/20/2010
154	Sheldon	Scott	10442 Sunrise Lakes	Sunrise	FL	33322	12/28/2009	1/22/2010	1/22/2010
155	Machado	Natalia	7129 Fairfax Dr	San Bernardino	CA	92404	12/28/2009	1/20/2010	1/20/2010
156	Freer	Patrick	2 Jenyfer Ct	Shelton	CT	06484	12/28/2009	1/20/2010	1/20/2010
157	Wright	Henri	1029 Abbott Lane	Park Forest	IL	60466	12/28/2009	1/20/2010	1/20/2010
158	Lawwill	George	2090 Kylemore Dr	Xenia	OH	45385	12/28/2009	1/20/2010	1/20/2010
159	Melkonyan	Lusine	12605 Barbara Ann St #B	N Hollywood	CA	91605	12/28/2009	1/20/2010	1/20/2010
160	Lentz	George	965 La Croix Ave	Green Bay	WI	54304	12/28/2009	1/20/2010	1/20/2010
161	Benigno	Danielle	2337 NW 89 Dr #607-6	Coral Springs	FL	33065	12/28/2009	1/20/2010	1/20/2010
162	Theodore	Thomas	14640 Minerva Ave	Dolton	IL	60419	12/28/2009	1/20/2010	1/20/2010
163	Guzzino	Warren	23841 Via La Corona	Mission Viejo	CA	92691	12/28/2009	2/26/2010	2/26/2010
164	Hernandez	Ramon	3028 N Gardena St	San Bernardino	CA	92407	12/28/2009	1/22/2010	1/22/2010
165	Pirus	Lee Anne	7806 Stratton Way	Madison	WI	53719	12/28/2009	2/22/2010	2/22/2010
166	Mejia	Lucita	1742 Tassel Fern Ave	Las Vegas	NV	89183	12/28/2009	1/22/2010	1/22/2010
167	Yergler	Ronald	820 N 1200 E Rd	Cissna Park	IL	60924	12/28/2009	2/22/2010	2/22/2010
168	Zumwalt	Willis	28439 Copper Creek Dr	Coarsegold	CA	93614	12/28/2009	1/20/2010	1/20/2010
169	Guthrie	Gina	2934 Louise Ave	Salt Lake City	UT	84109	12/28/2009	1/22/2010	1/22/2010
170	Mendoza	Arthur	16011 Wake Court	La Puente	CA	91744	1/12/2010	3/4/2010	3/4/2010
171	Citronenbaum	Chaim	11 Jay Court	Monsey	NY	10952	1/28/2010	2/4/2010	2/4/2010
172	Hamill III	James	16031 81st Street	Howard Beach	NY	11414	2/22/2010	2/26/2010	2/26/2010
173	Bradley	Patricia	5391 Pine Ridge Dr	Elizabeth	CO	80107	2/25/2010	3/4/2010	3/4/2010
174	Papikyan	Mariam	450 Via Luneto	Montebello	CA	90640	2/26/2010	3/11/2010	3/11/2010
175	Weller	Carol	2800 NW 56th Ave G308	Lauderhill	FL	33313	2/26/2010	3/12/2010	3/12/2010
176	Serrano	Cruz Anita	4155 W Alta Vista Rd	Phoenix	AZ	85041	2/26/2010	3/12/2010	3/12/2010
177	Bastian	Andrew	10 Pine St	Wellsville	NY	14895	2/26/2010	3/12/2010	3/12/2010
178	Shirley	Ronald	3513 Jackson Dr	Holiday	FL	34691	2/26/2010	3/26/2010	3/26/2010
179	Guzman	Frank	1825 7th St	Denver	CO	80631	2/26/2010	3/11/2010	3/11/2010
180	Campbell	Alphonso	9715 Scottdale Dr	Saint Louis	MO	63436	2/26/2010	3/12/2010	3/12/2010
181	Beans	Mary Ann	237 W Virginia Ave	Peoria	IL	61604	2/26/2010	3/12/2010	3/12/2010
182	Scott	Linda	3946 Pauger St	New Orleans	LA	70122	2/26/2010	3/12/2010	3/12/2010
183	Anderson	Norma-Jean	41 Quaker Ln	Brewster	MA	2631	2/26/2010	3/12/2010	3/12/2010
184	Williams	Mary	381-383 Genesee St	Rochester	NY	14611	2/26/2010	3/12/2010	3/12/2010
185	Williams	Herman	11902 Southview St	Houston	TX	77047	2/26/2010	3/12/2010	3/12/2010
186	Jeter	Mark	1023 NE 6th St	Ocala	FL	34470	2/26/2010	3/12/2010	3/12/2010
187	Chester	Shirley A	517 Wallace St	Daytona Beach	FL	32114	2/26/2010	3/26/2010	3/26/2010
188	St. Jean	Jean	5008 Donny Boy Cir	Orlando	FL	32808	2/26/2010	3/12/2010	3/12/2010
189	Gray	Jason	13 Dinsmore St	Skowhegan	ME	04976	2/26/2010	3/12/2010	3/12/2010
190	Chesley	Shannon	91 W Main St	Cuba	NY	14727	2/26/2010	3/12/2010	3/12/2010
191	Davis	Sarah	1037 W 115th St	Chicago	IL	60645	2/26/2010	3/12/2010	3/12/2010
192	Madrigal	Leonel S	1351 Picard Ln	Turlock	CA	95380	3/31/2010	4/22/2010	4/22/2010
193	Murray	Raymond John	203 Angeloz St	Lafayette	LA	70501	3/31/2010	4/22/2010	4/22/2010
194	Philpot	Jerome	8174 Thompston St	Douglasville	GA	30134	3/31/2010	4/22/2010	4/22/2010
195	Piscopo	John	400 Tifford S	Deerfield Beach	FL	33442	3/31/2010	4/22/2010	4/22/2010
196	Culverhouse	Bryce	622 S 11th St	Lafayette	IN	47905	3/31/2010	4/22/2010	4/22/2010
197	Kpan	Alex	483 Broadway	Staten Island	NY	10310	3/31/2010	4/22/2010	4/22/2010
198	Villa	Rogelio	22 S Pardee St	San Diego	CA	92113	3/31/2010	4/22/2010	4/22/2010
199	Marques	Roberto S	9412 SW 2nd St	Boca Raton	FL	33428	3/31/2010	4/22/2010	4/22/2010
200	Martina	Michael C	100 Kings Pl	Mullica Hill	NJ	08062	3/31/2010	4/22/2010	4/22/2010
201	White	Troy L	163 Bayferry Rd	Earle	AR	72331	3/31/2010	4/22/2010	4/22/2010
202	Soto	Maria	13024 Bender Dr	Moreno Valley	CA	92553	3/31/2010	4/22/2010	4/22/2010
203	Vasquez	Tamara E	11841 SW 117th Ct	Miami	FL	33186	3/31/2010	4/22/2010	4/22/2010
204	Miller	Gary B	6402 1st Ave W	Bradenton	FL	34209	3/31/2010	4/22/2010	4/22/2010
205	Williams	Andre	2218 S Park St	Little Rock	AR	72202	4/12/2010	5/5/2010	5/5/2010
206	Faulkner	Eric	540758 Lem Turner Rd	Callahan	FL	32001	4/12/2010	5/5/2010	5/5/2010
207	Aparicio	Alfredo	5545 W Aimeria Rd	Phoenix	AZ	85035	4/15/2010	6/14/2010	6/14/2010
208	Zappa	Anthony J	21 Kendall St	Gardner	MA	01440	4/30/2010	6/2/2010	6/2/2010
209	Cunha	Geraldo	420 SE 2nd Ave #24-B	Deerfield Beach	FL	33441	4/27/2010	6/14/2010	6/14/2010
210	Vega	Alfredo	1026 Champion Ave	Lehigh Acres	FL	33971	4/30/2010	6/2/2010	6/2/2010
211	Cardoso	Vinicius	420 SE 2nd Ave #B	Deerfield Beach	FL	33441	4/30/2010	6/2/2010	6/2/2010
212	Barnett	Dwight C	7602 Brookline Ave	Fort Pierce	FL	34951	4/28/2010	5/13/2010	5/13/2010
213	Chavez	Cheri L	12506 223rd Ave E	Sumner	WA	98390	4/29/2010	6/14/2010	6/14/2010
214	Duran	Juan C	2779 Peso St	Las Vegas	NV	89121	4/29/2010	5/24/2010	5/24/2010
215	Davis	Ryan J	926 Sylvia Dr	Lodi	CA	95240	4/29/2010	6/2/2010	6/2/2010
216	McCool	Daniel	97 River Bank Dr	Roebling	NJ	08554	4/30/2010	5/24/2010	5/24/2010
217	Wilcox	Linda	4501 E 14 Ave	Tampa	FL	33605	4/30/2010	5/24/2010	5/24/2010
218	Falaise	Pierre	24 Pierson PL	Montclair	NJ	07028	4/30/2010	6/2/2010	6/2/2010
219	Lewis	Krae	1360 SW Hoytville Rd	Coalville	UT	84017	4/30/2010	5/24/2010	5/24/2010
220	Jones (deceased)	Malissa L	1210 Cascade Rd	Atlanta	GA	30311	4/30/2010	5/24/2010	5/24/2010
221	Patz	Joshua	6365 Rancho Mission Rd	San Diego	CA	92108	4/30/2010	6/2/2010	6/2/2010
222	Hodges-Opper	Melissa A	13837 54th Ln N	West Palm Bch	FL	33411	4/30/2010	5/24/2010	5/24/2010
223	Tate	Linda Faye	1523 N Menard Ave	Chicago	IL	60651	4/30/2010	6/8/2010	6/8/2010
224	Hollie	Ronald Lee	1143 Pinder Ln	DeQuincy	LA	70633	4/30/2010	6/2/2010	6/2/2010
225	Hernandez	Ernesto J	10304 SW 20th St	Miami	FL	33165	4/30/2010	6/2/2010	6/2/2010
226	Schmutzer	George	245 Manalapan Rd	Spotswood	NJ	08884	4/30/2010	6/8/2010	6/8/2010

	Last Name	First Name	City	St.	Zip	Date Acquired	Original Assgn Recv'd	File Received
227	Pugh	Linda Ann	7608 Liberty St	Shreveport	LA	71106	4/30/2010	6/14/2010
228	Condie	John J	1118 2nd St	Kirkland	WA	98033	5/25/2010	6/18/2010
229	Bedoya	Alberto M	3779 Burgundy Q 7790	Delray Beach	FL	33484	5/28/2010	6/14/2010
230	Martin	Bruce L	319 Savannah Holly Ln	Sanford	FL	32771	5/28/2010	6/20/2010
231	Yother	Patsy	2516 Ellijay Drive, NE	Atlanta	GA	30319	6/24/2010	7/7/2010
232	Rivers	Clarisse	506 East 9th Street	Michigan City	IN	46360	6/24/2010	7/7/2010
233	Rhodes	Keith	27 Pinewood Drive	Cabot	AR	72023	6/24/2010	7/7/2010
234	Bahena	Efrain	400 Richmond Dr	Romeoville	IL	60446	6/28/2010	7/12/2010
235	Santana	Martina	314 Paulison Ave	Passaic	NJ	07055	6/28/2010	7/21/2010
236	Pfeifer	Thomas	6 Anchor Ct	West Babylon	NY	11704	6/28/2010	7/21/2010
237	Bradley	Ursula	3278 Highland Forge Trail	Dacula	GA	30019	6/28/2010	7/21/2010
238	Watson	Sabrina	11125 East Golf Drive	Miami	FL	33167	6/28/2010	7/22/2010
239	Dabrowski	Lucien	3636 Indios Ave	Las Vegas	NV	89121	6/28/2010	7/12/2010
240	Marinos	Leon	15 Latern Lane	Plymouth	MA	02360	6/28/2010	7/12/2010
241	Plante	Gilley	18111 NW 2nd Court	Miami	FL	33169	6/28/2010	7/21/2010
242	Jerez	Humberto	10124 Dean Chase Blvd	Orlando	FL	32825	6/28/2010	8/2/2010
243	Thurman	Willie	3276 North Seacrest Blvd	Boynton Beach	FL	33435	6/28/2010	7/21/2010
244	Morgan	Paul M	6653 Cloister Cliff Road	Middletown	OH	45042	6/28/2010	8/13/2010
245	Buzzeo	Michael A	7 Royal Pine Drive	Danbury	CT	06811	7/30/2010	8/13/2010
246	Guarino	Michael & Mimi	148 Sussex H 148	West Palm Bch	FL	33417	7/30/2010	8/13/2010
247	McKenna	Mark	306 E Ambassador Dr	Tempe	AZ	85281	7/30/2010	8/13/2010
248	Sakalis	Theo	4 Consulate Drive 2A	Tuckahoe	NY	10707	7/30/2010	8/13/2010
249	Alfano	Stephanie	15 Chelsea Drive	Smithtown	NY	11787	7/30/2010	8/13/2010
250	Deese	Larry	2600 Cleinview Apt 15	Cincinnati	OH	45206	7/30/2010	8/13/2010
251	Thomassie	Rhonda Ann	4912 Fairfield Street	Metairie	LA	70006	7/30/2010	8/13/2010
252	Rodriguez	Orlando & Zenaïda	2450 SW 88th Avenue	Miami	FL	33165	7/30/2010	8/13/2010
253	Gamez	Dilma Adriana	618 Meadowbrook Rd	Uniondale	NY	11553	8/3/2010	8/27/2010
254	Frizalone	Danette M	5134 Tangelo Dr	New Port Richey	FL	34652	8/31/2010	9/24/2010
255	Szymanska	Barbara	1182 E Nichols Rd Unit 5B	Palatine	IL	60074	8/30/2010	9/9/2010
256	Davey	Donald J	1060 Falcon Nest Ct	Mesquite	NV	89027	8/30/2010	9/9/2010
257	Smith	Gilbert & Rose M	4403 W Orchid Ln	Glendale	AZ	85302	8/31/2010	9/15/2010
258	Steymatskiy	Gennady	1318 Gail Dr	Buffalo Grove	IL	60089	8/30/2010	9/9/2010
259	Musillo	Sarafina	226 Holton Ave	Staten Island	NY	10309	8/31/2010	9/15/2010
260	Spencer	Robert R & Arlene T	16 W 1050 N	Chesterton	IN	46304	8/31/2010	9/15/2010
261	Dubois	Gregg & Marjan	21015 Plum Ranch Rd	Garden Ridge	TX	78266	8/31/2010	9/15/2010
262	Henriquez	Carlos E	5615 Bear Meadow Ln	Katy	TX	77449	8/31/2010	9/15/2010
263	Johnson	Michael R	19836 Burlington Path	Farmington	MN	55024	9/20/2010	10/6/2010
264	Dulansey	David G	2425 Brandywine Ln	York	PA	17404	9/20/2010	10/6/2010
265	Miller	Lamar R	2683 Woodstock Ave	Pittsburgh	PA	15218	9/20/2010	10/29/2010
266	Jackson	Patrick	801 Jarmilla Ln	Fort Myers	FL	33905	9/23/2010	10/26/2010
267	Farrall	Keylla S	890 Country Club Rd	Kankakee	IL	60901	9/23/2010	10/19/2010
268	Meighan	Shane & Carolyn	45 Erlanger Blvd	North Babylon	NY	11703	9/28/2010	10/25/2010
269	Reed	Shirley A	8237 Anchor Point Dr	Reno	NV	89506	9/28/2010	10/25/2010
270	Oliveira	Francisco	2915 Winkler Ave Apt 816	Fort Myers	FL	33916	9/28/2010	10/25/2010
271	Jagdip	Glenn	8 E Hudson St	Long Beach	NY	11561	9/29/2010	10/25/2010
272	Kish	Robert W	341 Ballewtown Rd	Blue Ridge	GA	30513	9/28/2010	11/16/2010
273	Hurtado	Kathleen	1318 Palm Ave	Martinez	CA	94553	9/28/2010	10/19/2010
274	Irfan	Rana M	224 County Rd 39	Southampton	NY	11968	9/28/2010	10/25/2010
275	Delacruz	Cleotilde	1413 S 50th Ct	Cicero	IL	60804	9/28/2010	10/19/2010
276	Eaton	Paulette H	206 S Chicago St	Rossville	IL	60963	9/28/2010	10/29/2010
277	Rodriguez	Walter	2865 12th Ave NE	Naples	FL	34120	9/28/2010	11/16/2010
278	Kalidas	Kamlawatie & Jewan	10718 95th Ave	Jamaica	NY	11416	9/29/2010	10/19/2010
279	Velasquez	Faudicano J	992 York View Ct	Gypsum	CO	81637	9/29/2010	10/25/2010
280	Hansen	Roger L	844 44th St	Lincoln	NE	68503	9/29/2010	10/26/2010
281	Lamnie	Leonard	2170 Bailey Ave	Buffalo	NY	14211	9/29/2010	10/19/2010
282	Erb	John	41 Osborne St	Peabody	MA	01960	9/30/2010	10/25/2010
283	Aker	Shawn	1272 Quarry Commons	Yardley	PA	19067	9/29/2010	10/25/2010
284	Neyhart	Leanne	2937 Miami St	Lake Station	IN	46405	9/30/2010	10/25/2010
285	Ghebreal	Saba	329 Westmeade Dr	Gretna	LA	70056	9/30/2010	11/16/2010
286	Heredia	Arturo	129 Mill St	New Britain	CT	06051	9/30/2010	10/25/2010
287	McLaughlin	Richard & Linda	5 Squire Ave	Mansfield	MA	02048	9/30/2010	10/25/2010
288	Apple	Janet L	8 Meadow Dr	Troy	NY	12180	9/30/2010	10/25/2010
289	Greene	Barbara & Timothy	8645 El Rico Dr	Indianapolis	IN	46240	9/30/2010	10/26/2010
290	Anderson	Lorraine A	15178 S Carus Rd	Oregon City	OR	97045	9/30/2010	10/25/2010
291	Iniguez	Francisco L	46347 S Trumbull Ave	Chicago	IL	60632	9/30/2010	10/25/2010
292	Damstra	Mark R	328 Madison St Unit 3	Hoboken	NJ	07030	9/30/2010	n/a
293	Wilson	Gregory	443 Cleveland St	Brooklyn	NY	11208	9/30/2010	10/25/2010
294	Harris	Rebecca & Stephen	18162 E Dorado Ave	Aurora	CO	80015	9/30/2010	10/25/2010
295	Hauptman	Christopher M	9074 Gemini Rd	Bloomington	IL	61705	9/30/2010	10/25/2010
296	Kessler	Joel A	12323 Riverfalls Ct	Boca Raton	FL	33428	9/30/2010	10/28/2010
297	Browne	Everton S	1213 Dolsontown Rd	Middletown	NY	10940	9/30/2010	10/25/2010
298	Smith	Mark E	6960 Glen Arbor Dr	Florence	KY	41042	10/4/2010	10/25/2010
299	Thompson	Janice	6685 Raquet Club Dr	Fort Lauderdale	FL	33319	10/13/2010	11/19/2010
300	Chung	Ji Yeon	4068 E Championship Dr	Annandale	VA	22003	10/22/2010	11/16/2010
301	Guzman	Bosco J & Doris M	20014 NW 79th PL	Hialeah	FL	33015	10/22/2010	11/16/2010
302	Carrick	Kellyanne	67 Cannas Ct	Cheektowaga	NY	14227	10/26/2010	11/16/2010
303	Spridigliozzi	Vincent	1198 Union Ave	Newburgh	NY	12550	10/26/2010	12/15/2010
304	Sandoval	Arthur A	4347 E Acoma Dr	Phoenix	AZ	85032	10/28/2010	11/16/2010
305	Marchong	Noel	824 Meehan Ave	Far Rockaway	NY	11691	10/27/2010	11/16/2010
306	Durham	Robert W	2092 Wildcat Creek Rd	Rock Hill	SC	29730	10/28/2010	11/16/2010
307	Samnang	Setha	724 Bristol	Utica	NY	13502	10/28/2010	11/16/2010
308	Bui	Trinh T	23942 SE 7th Ln	Sammamish	WA	98074	10/28/2010	11/19/2010
309	Martin	Victoria A & William M	2534 E John Cabot Rd	Phoenix	AZ	85032	10/28/2010	11/16/2010
310	Taylor	Danylle N & Devlin	24842 Sertic Rd	Veneta	OR	97487	10/29/2010	11/16/2010
311	Bellina	Andrew C	4211 Harper St	Perry	OH	44081	10/29/2010	11/16/2010
312	Haughton	Lemuel L	331 NW 183 St	Miami	FL	33169	10/29/2010	11/16/2010
313	Wein	Jason C	139 Nashville Rd	Bethel	CT	06801	10/29/2010	11/16/2010
314	Pridgen	Vickie A	3320 Jason Dr	Rocky Mount	NC	27803	10/29/2010	11/16/2010
315	Pikiell	Allison	23 Shirley St	Waterbury	CT	06708	10/29/2010	11/16/2010
316	Flynn	Paul & Jane	24 Observatory Waye	Marshfield	MA	02050	10/27/2010	11/19/2010
317	Sarkisyan	Mikhail	10220 Via Hibiscus Apt 4	Boca Raton	FL	33428	10/29/2010	11/16/2010
318	Torres	Danica	7205 SW 149th Ct	Miami	FL	33193	10/29/2010	11/19/2010
319	Huff	William W	781 W Main St	Bellevue	OH	44811	10/29/2010	11/16/2010
320	Cruz	Virginia C	4948 SW 195th Ter	Miramar	FL	33029	10/29/2010	na

# EXHIBIT 3

Chase Home Finance National Recovery Group



Eddie S  
Guerrero/JPMCHASE  
02/25/2009 08:45 AM

To Victor B Fox/JPMCHASE@JPMCHASE  
cc  
bcc  
Subject Re: [icon]

You can fax to 1-866-522-4547 Attention Larry Schneider.

Thanks,  
Eddie Guerrero, Recovery Supervisor | Real Estate Recovery | ☎ 602-627-8140 | 📠 E-Fax: 602-680-1152 | ✉ AZ1-2557

Victor B Fox/JPMCHASE

Victor B Fox/JPMCHASE  
02/25/2009 07:40 AM

Post-it® Fax Note	7671	Date	2/25/09	# of Pages	8
To	Larry Schneider		From	Victor Fox	
Co./Dept.	Mtg. Resolution Svc LLC		Co.	Chase Home Finance	
Phone #			Phone #	443-972-2767	
Fax #	866-522-4547		Fax #		

Here is the electronic version, What fax number do you want me to send the signed copy to? Vic

[attachment "Mortgage Resolution.NPA.MLPA.data 2-3-09.doc.zip" deleted by Eddie S Guerrero/JPMCHASE]

Victor B. Fox  
Vice President  
Real Estate Recovery  
Chase Home Finance  
8333 Ridgepoint Drive  
Irving, TX 75063  
Office - 972-443-2767  
e-FAX-469-519-9527

*Fax TO: Larry Schneider*

*1-561-893-9808*

MORTGAGE LOAN PURCHASE AGREEMENT

between

CHASE HOME FINANCE, LLC  
Seller

and

MORTGAGE RESOLUTION SERVICING, LLC  
Purchaser

Nonperforming Closed End First Mortgage Loans

Dated as of February 25, 2009

## MORTGAGE LOAN PURCHASE AGREEMENT

This Mortgage Loan Purchase Agreement (the "Agreement") is entered into as of February 25, 2009 by and among Chase Home Finance, LLC, a Delaware limited liability company (the "\_\_\_\_\_") and Mortgage Resolution Servicing, LLC, a Florida limited liability company having an office at 2101 NW Corporate Boulevard, Suite 320, Boca Raton, FL 33431 ("Purchaser").

Seller agrees to sell, and Purchaser agrees to purchase, on the terms and conditions described below, certain nonperforming and/or impaired closed end first lien mortgage loans that are or have been delinquent for 180 days or more and have been or may otherwise be in default (individually a "Mortgage Loan" and collectively the "Mortgage Loans"), all as described herein.

Seller intends to and shall sell the Mortgage Loans to Purchaser on a servicing released basis on the Closing Date.

Seller and Purchaser, in consideration of the premises and the mutual agreements set forth herein and other good and valuable consideration, agree as follows:

**SECTION 1. Agreement to Purchase.** Seller agrees to sell, on a servicing-released basis, and Purchaser agrees to purchase, on a servicing-released basis, on the terms and conditions stated herein, Mortgage Loans having an outstanding aggregate principal balance as of December 22, 2008 (the "Cut-off Date") in the amount of approximately \$156,324,399.24 consisting of 3,529 loans.

**SECTION 2. Mortgage Loan Schedule.** Seller and Purchaser hereby agree that the Mortgage Loans to be purchased under this Agreement are described in the schedule (the "Mortgage Loan Schedule") attached hereto as Exhibit A. The Mortgage Loan Schedule shall set forth for each Mortgage Loan the outstanding principal balance thereof as of the Cut-off Date (in each case, the "Cut-off Date Principal Balance").

**SECTION 3. Purchase Price, Accrued Interest and Allocation of Balances and Costs.** The purchase price for the Mortgage Loans shall be \$200,000 (the "Purchase Price"). In addition to the Purchase Price described above, Purchaser shall pay to Seller all payments, proceeds and recoveries related to the Mortgage Loans received after the Cut-off Date but prior to the fifth business day preceding the Closing Date ("Post Cut-off Payments"). The Purchase Price and the Post Cut-Off Payments shall be paid to Seller in immediately available federal funds by wire transfer on the Closing Date by 5:00 P.M. EST.

Purchaser shall be entitled to all proceeds arising out of the Mortgage Loans received after the Cut-off Date which are not included in the Post Cut-Off Payments. Purchaser shall have no obligation to reimburse Seller for negative escrow balances or negative suspense balances and shall be entitled to all positive escrow balances and positive suspense balances as of the Cut-Off Date. Seller shall not offset the negative escrow balances against the positive escrows balances.

Purchaser shall have no obligation to reimburse Seller for any expense, paid or unpaid, billed or not billed, incurred by Seller prior to the Cut-Off Date. Seller shall be liable for all expenses, costs, charges and advances incurred prior to the Cut-Off Date, including any attorneys' fees, real estate taxes and servicer advances. Purchaser shall be liable for all expenses, costs, charges and advances incurred after the Cut-Off Date, including any attorney's fees and servicer advances.

**SECTION 4. Due Diligence.** Purchaser acknowledges that it has had an opportunity to conduct a due diligence review of each Mortgage Loan. Purchaser acknowledges and agrees that, notwithstanding the results of such due diligence and notwithstanding any failure of Purchaser to conduct a due diligence review of any Mortgage Loan, Purchaser will purchase the Mortgage Loans pursuant to this Agreement AS IS with no representations or warranties except as expressly provided herein, and with NO RECOURSE whatsoever to Seller.

**SECTION 5. Closing.** The closing of the purchase and sale of the Mortgage Loans identified on the Mortgage Loan Schedule shall take place on or before February 25 2009, or such other date as the parties may mutually agree (the "Closing Date").

**SECTION 6. Representations, Warranties and Covenants of Seller and Purchaser.**

a. Seller hereby makes the following representations and warranties to Purchaser as of the Closing Date:

- (i) The information set forth on the data tape provided by Seller to Purchaser with respect to the Mortgage Loans is true and correct in all material respects as of the date such data tape was compiled;
- (ii) Seller is the sole owner of the Mortgage Loans and has full right to transfer and sell the Mortgage Loans to Purchaser; and
- (iii) Each Mortgage Loan complies in all material respects with all applicable federal, state, or local laws, including, without limitation, the Federal Truth in Lending Act of 1969, the Federal Equal Credit Opportunity Act, the Federal Real Estate Settlement Procedures Act of 1974, and state and federal usury, consumer credit protection and privacy, predatory and abusive lending laws applicable to the Mortgage Loans.

b. Purchaser hereby makes the following representations, and warranties and covenants to Seller:

- (i) Purchaser's structure, capitalization, funding and all other matters incidental to its involvement in the transaction contemplated herein, including, without limitation, the purchase of the Mortgage Loans, comply with all applicable securities laws and regulations;

- (ii) Purchaser hereby covenants that it will, upon Seller's request, provide such legal opinions as to such laws and regulations as Seller may request. Purchaser will also provide to Seller such additional information as Seller may request, including information regarding Purchaser's relationships with its investing and funding sources for the transaction contemplated herein; and
- (iii) Purchaser will indemnify and hold Seller and its affiliates harmless from and against any and all losses, costs, expenses, damages, claims, and fees (including attorney's fees and court costs) that may be incurred as the result of a breach or alleged breach by Purchaser of such securities laws.

c. Except as otherwise expressly provided herein, each Mortgage Loan is being sold by Seller with NO REPRESENTATIONS OR WARRANTIES of, by or on behalf of Seller and on an "AS IS, WHERE IS, WITH ALL FAULTS" basis with NO RECOURSE WHATSOEVER and, without in any way limiting the foregoing, WITH NO REPURCHASE OR BUY BACK OBLIGATIONS WHATSOEVER.

**SECTION 7. Expenses.** Except as otherwise provided in Section 6.b.(iii), each party will bear its own costs, fees and expenses in connection with the transaction contemplated herein (including the costs, fees and expenses of its attorneys). Seller will bear the cost of the delivery of the servicing/origination files for the Mortgage Loans to the Purchaser or its designee (including any costs owed to Seller's custodian related to the release and shipment of the servicing/origination files to Purchaser or its designee); the costs of preparing and recording any assignments of mortgage (including intervening assignments necessary to perfect title to Purchaser) from Seller to Purchaser and endorsing notes to Purchaser, as required; the costs of delivering complete master-file tape information and other electronically stored information to Purchaser; the costs of notifying the mortgage servicers, hazard, flood and mortgage insurance companies, and others, as necessary, and the costs of shipping all Mortgage Loans records and servicing-related files to Purchaser. Purchaser will be responsible for the costs of its due diligence.

**SECTION 8. Nonperforming Mortgage Loans.** Purchaser acknowledges that all or substantially all of the Mortgage Loans are or have been nonperforming on their original and/or modified terms.

**SECTION 9. Confidentiality.** Seller and Purchaser each hereby agrees to fully comply with all applicable laws, rules and regulations governing the confidentiality of any information acquired from or concerning the mortgage servicers.

**SECTION 10. Brokers.** Each party to this Agreement hereby represents and warrants to the other party that it either (i) has not made any agreement to pay any agent, finder, broker or any other person any fee or commission in the nature of a finder's or originator's fee arising out of or in connection with the transaction contemplated by this Agreement, or (ii) has made such an agreement and will indemnify and hold the other party harmless from all claims and demands made by any person under such agreement.



**SECTION 11. Survival of Agreement.** This Agreement includes provisions which the parties hereto intend will remain in effect after the closing of the transaction contemplated by this Agreement. Accordingly, this Agreement shall survive and remain in effect after such closing.

**SECTION 12. Notices.** All demands, notices and communications under this Agreement shall be in writing and shall be deemed to have been duly given if mailed by registered or certified mail, return receipt requested, or by overnight delivery service, addressed to the appropriate party hereto at the address stated in the introduction to this Agreement in the case of the Purchaser, Mortgage Resolution Servicing, LLC, 2101 NW Corporate Boulevard, Suite 320, Boca Raton, FL 33431 and in the case of the Seller, to JPMorgan Chase Bank, N.A., 194 Wood Avenue South, Iselin, NJ 08830, with a copy to JPMorgan Chase Bank, N.A., 194 Wood Avenue South, Iselin, NJ 08830, attention, General Counsel. Any such demand, notice or communication shall be deemed to have been received on the date delivered to or received at the premises of the addressee (as evidenced by the date noted on the return receipt or overnight delivery receipt).

**SECTION 13. Separability Clause.** Any part, provision, representation or warranty of this Agreement which is prohibited or unenforceable or is held to be void or unenforceable in any jurisdiction shall, as to such jurisdiction, be ineffective to the extent of such prohibition or unenforceability without invalidating the remaining provisions hereof, and any such prohibition or unenforceability in any jurisdiction shall not invalidate or render unenforceable such provision in any other jurisdiction. To the extent permitted by applicable law, the parties hereto waive any provision of law which prohibits or renders void or unenforceable any provision hereof.

**SECTION 14. Counterparts.** For the purpose of facilitating the execution of this Agreement, and for other purposes, this Agreement may be executed simultaneously in any number of counterparts. Each counterpart shall be deemed to be an original, and all such counterparts shall constitute one and the same instrument.

**SECTION 15. Place of Delivery and Governing Law.** This Agreement shall be deemed to have been made in the State of New York. The Agreement shall be construed in accordance with the laws of the State of New York and the obligations, rights and remedies of the parties hereunder shall be determined in accordance with the laws of the State of New York, excluding conflict of laws issues. The parties hereby agree that all disputes arising hereunder shall be submitted to and hereby subject themselves to the jurisdiction of the courts of competent jurisdiction, state and federal, in the State of New York.

**SECTION 16. Successors and Assigns; Assignment.** This Agreement shall bind and inure to the benefit of and be enforceable by Seller and Purchaser, and their respective permitted successors and assigns. This Agreement shall not be assigned, pledged or hypothecated by Purchaser or Seller without the prior written consent of the other party to this Agreement.

**SECTION 17. Amendments.** Neither this Agreement nor any provision hereof may be changed, waived, discharged or terminated orally, but only by a written instrument signed by both Seller and Purchaser.

**SECTION 18. Interpretation.** For all purposes of this Agreement, initially capitalized terms used herein have the meanings ascribed hereto in the Agreement. Except as expressly otherwise provided herein or unless the context otherwise requires, for purposes of this Agreement the words "herein," "hereto," "hereof" and "hereunder" and other words of similar effect shall refer to this Agreement as a whole and not to any particular provision.

IN WITNESS WHEREOF, Seller and Purchaser have caused their names to be signed hereto by their respective authorized officers as of the date first above written.

**SELLER:  
CHASE HOME FINANCE, LLC**

By: Victor Fox  
Name: [Signature]  
Title: Vice President

**PURCHASER:  
MORTGAGE RESOLUTION SERVICING, LLC**

By: [Signature]  
Name: Larry Schneider  
Title: President

EXHIBIT A

MORTGAGE LOAN SCHEDULE

# EXHIBIT 4



September 13, 2012

**WE ARE CANCELLING  
THE REMAINING AMOUNT  
OWED TO CHASE!**

---

Henri D Wright  
1029 Abbott Ln  
University Park, IL 60484-3201

Property Address: 1029 Abbott Ln  
University Park, IL 60466

Dear Henri D Wright:

We are writing to let you know that we are cancelling the amount owed to Chase on the loan referenced below, totaling \$23,237.48, as a result of a recent mortgage servicing settlement reached with the states and federal government.

**This means nothing more is owed on the loan and the debt will be cancelled. Nothing needs to be signed or returned for this to happen.**

**As part of cancelling the amount owed, we will:**

- Report the cancellation of the debt to the Internal Revenue Service.  
If you have questions about how this affects your taxes, please contact your tax advisor.
- Report the cancellation of the debt to various credit bureau reporting agencies.  
We do not know what, if any, effect this will have on your credit score.
- Release the lien held by Chase and forward the release to your county records office for processing. Depending on your county's procedures, this may take several months.
- No longer pay property taxes or insurance on the property if this was part of the mortgage. The escrow account as well as any optional insurance product will close.
- Refund any remaining escrow balances on the account to you.
- No longer be responsible for securing the property and/or providing maintenance required by the city if the property is vacant.

**All you need to do:**

- Contact your insurance company and/or taxing authority to make arrangements for paying any remaining or new amounts due.
- Pay any taxes and/or insurance premiums associated with the property.
- Provide your address to your homeowners' insurance agent, as well as your taxing authority, so they will forward future bills and correspondence directly to your address.

If you have any questions, call us at 877-836-3040.

Sincerely,

A handwritten signature in black ink that reads "Patrick Boyle".

Patrick Boyle  
Vice President

Your account number:  
100001414830009582

**Please see important disclosures on the next page.**

**Keep this letter with your other mortgage documents for your records.**

**If you are represented by an attorney, please refer this letter to your attorney and provide us with the attorney's name, address and telephone number.**

**To the extent your original obligation was discharged, or is subject to an automatic stay of bankruptcy under Title 11 of the United States Code, this notice is for compliance and/or informational purposes only and does not constitute an attempt to collect a debt or to impose personal liability for such obligation.**





## FREQUENTLY ASKED QUESTIONS

**Q: Why are you cancelling the amount owed to Chase?**

A: Chase and four other mortgage servicers have agreed to a mortgage servicing settlement with the states and federal government. As part of the settlement, we are waiving the mortgage balance. For more information, visit [nationalmortgagesettlement.com](http://nationalmortgagesettlement.com).

**Q: What are the benefits of cancelling the amount owed?**

A: Nothing more is owed on the account.

**Q: What are the effects of cancelling the amount owed?**

A: The cancellation of the debt will be reported to the credit bureaus, but we do not know the impact, if any, this will have on your credit score. Cancelling the amount owed on the account may also have tax implications. Please consult with your tax advisor to discuss those possible implications.

**Q: Will Chase release the lien on the property?**

A: Yes. We will release the lien held by Chase and forward the release to your county records office for processing. Depending on your county's procedures, this may take several months.

**Q: Do I need to sign and return anything to accept this offer?**

A: No action is needed on your part. Keep this letter with your other mortgage documents for your records.

**Q: What if I do not want the mortgage balance cancelled?**

A: There are no closing costs or fees for this change. It is part of the mortgage servicing settlement with the states and federal government. However, if you don't want the debt cancelled, you must call us at the telephone number listed on the front of the letter by October 1, 2012.







September 13, 2012

**WE ARE CANCELLING  
THE REMAINING AMOUNT  
OWED TO CHASE!**

---

Frank G Demske  
Barbara L Yockey  
265 N Almont Ave  
Imlay City, MI 48444-1004

Property Address: 265 N Almont Ave  
Imlay City, MI 48444

Dear Frank G Demske and Barbara L Yockey:

We are writing to let you know that we are cancelling the amount owed to Chase on the loan referenced below, totaling \$15,069.11, as a result of a recent mortgage servicing settlement reached with the states and federal government.

**This means nothing more is owed on the loan and the debt will be cancelled. Nothing needs to be signed or returned for this to happen.**

**As part of cancelling the amount owed, we will:**

- Report the cancellation of the debt to the Internal Revenue Service.  
If you have questions about how this affects your taxes, please contact your tax advisor.
- Report the cancellation of the debt to various credit bureau reporting agencies.  
We do not know what, if any, effect this will have on your credit score.
- Release the lien held by Chase and forward the release to your county records office for processing. Depending on your county's procedures, this may take several months.
- No longer pay property taxes or insurance on the property if this was part of the mortgage. The escrow account as well as any optional insurance product will close.
- Refund any remaining escrow balances on the account to you.
- No longer be responsible for securing the property and/or providing maintenance required by the city if the property is vacant.

**All you need to do:**

- Contact your insurance company and/or taxing authority to make arrangements for paying any remaining or new amounts due.
- Pay any taxes and/or insurance premiums associated with the property.
- Provide your address to your homeowners' insurance agent, as well as your taxing authority, so they will forward future bills and correspondence directly to your address.

If you have any questions, call us at 877-836-3040.

Sincerely,

Patrick Boyle  
Vice President

Your account number:  
100500439800892659

**Please see important disclosures on the next page.**

**Keep this letter with your other mortgage documents for your records.**

**If you are represented by an attorney, please refer this letter to your attorney and provide us with the attorney's name, address and telephone number.**

**To the extent your original obligation was discharged, or is subject to an automatic stay of bankruptcy under Title 11 of the United States Code, this notice is for compliance and/or informational purposes only and does not constitute an attempt to collect a debt or to impose personal liability for such obligation.**





## FREQUENTLY ASKED QUESTIONS

**Q: Why are you cancelling the amount owed to Chase?**

A: Chase and four other mortgage servicers have agreed to a mortgage servicing settlement with the states and federal government. As part of the settlement, we are waiving the mortgage balance. For more information, visit [nationalmortgagesettlement.com](http://nationalmortgagesettlement.com).

**Q: What are the benefits of cancelling the amount owed?**

A: Nothing more is owed on the account.

**Q: What are the effects of cancelling the amount owed?**

A: The cancellation of the debt will be reported to the credit bureaus, but we do not know the impact, if any, this will have on your credit score. Cancelling the amount owed on the account may also have tax implications. Please consult with your tax advisor to discuss those possible implications.

**Q: Will Chase release the lien on the property?**

A: Yes. We will release the lien held by Chase and forward the release to your county records office for processing. Depending on your county's procedures, this may take several months.

**Q: Do I need to sign and return anything to accept this offer?**

A: No action is needed on your part. Keep this letter with your other mortgage documents for your records.

**Q: What if I do not want the mortgage balance cancelled?**

A: There are no closing costs or fees for this change. It is part of the mortgage servicing settlement with the states and federal government. However, if you don't want the debt cancelled, you must call us at the telephone number listed on the front of the letter by October 1, 2012.





September 13, 2012

**WE ARE CANCELLING  
THE REMAINING AMOUNT  
OWED TO CHASE!**

---

Dianna L Goodwin  
5056 Arbor Glen Rd  
The Colony, TX 75056-2526

Property Address: 5056 Arbor Glen Road  
the Colony, TX 75056

Dear Dianna L Goodwin:

We are writing to let you know that we are cancelling the amount owed to Chase on the loan referenced below, totaling \$17,482.63, as a result of a recent mortgage servicing settlement reached with the states and federal government.

**This means nothing more is owed on the loan and the debt will be cancelled. Nothing needs to be signed or returned for this to happen.**

**As part of cancelling the amount owed, we will:**

- Report the cancellation of the debt to the Internal Revenue Service.  
If you have questions about how this affects your taxes, please contact your tax advisor.
- Report the cancellation of the debt to various credit bureau reporting agencies.  
We do not know what, if any, effect this will have on your credit score.
- Release the lien held by Chase and forward the release to your county records office for processing. Depending on your county's procedures, this may take several months.
- No longer pay property taxes or insurance on the property if this was part of the mortgage. The escrow account as well as any optional insurance product will close.
- Refund any remaining escrow balances on the account to you.
- No longer be responsible for securing the property and/or providing maintenance required by the city if the property is vacant.

**All you need to do:**

- Contact your insurance company and/or taxing authority to make arrangements for paying any remaining or new amounts due.
- Pay any taxes and/or insurance premiums associated with the property.
- Provide your address to your homeowners' insurance agent, as well as your taxing authority, so they will forward future bills and correspondence directly to your address.

If you have any questions, call us at 877-836-3040.

Sincerely,

A handwritten signature in black ink that reads "Patrick Boyle".

Patrick Boyle  
Vice President

Your account number:  
100001412610083809

**Please see important disclosures on the next page.**

**Keep this letter with your other mortgage documents for your records.**

**If you are represented by an attorney, please refer this letter to your attorney and provide us with the attorney's name, address and telephone number.**

**To the extent your original obligation was discharged, or is subject to an automatic stay of bankruptcy under Title 11 of the United States Code, this notice is for compliance and/or informational purposes only and does not constitute an attempt to collect a debt or to impose personal liability for such obligation.**





## FREQUENTLY ASKED QUESTIONS

**Q: Why are you cancelling the amount owed to Chase?**

A: Chase and four other mortgage servicers have agreed to a mortgage servicing settlement with the states and federal government. As part of the settlement, we are waiving the mortgage balance. For more information, visit [nationalmortgagesettlement.com](http://nationalmortgagesettlement.com).

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**Q: Do I need to sign and return anything to accept this offer?**

A: No action is needed on your part. Keep this letter with your other mortgage documents for your records.

**Q: What if I do not want the mortgage balance cancelled?**

A: There are no closing costs or fees for this change. It is part of the mortgage servicing settlement with the states and federal government. However, if you don't want the debt cancelled, you must call us at the telephone number listed on the front of the letter by October 1, 2012.







September 13, 2012

**WE ARE CANCELLING  
THE REMAINING AMOUNT  
OWED TO CHASE!**

---

Diane Busza  
41 Townhouse Ln  
Little Egg Harbor Twp, NJ 08087-1837

Property Address: 41 Town House Ln  
Little Egg Harbor, NJ 08087

Dear Diane Busza:

We are writing to let you know that we are cancelling the amount owed to Chase on the loan referenced below, totaling \$99,016.03, as a result of a recent mortgage servicing settlement reached with the states and federal government.

**This means nothing more is owed on the loan and the debt will be cancelled. Nothing needs to be signed or returned for this to happen.**

**As part of cancelling the amount owed, we will:**

- Report the cancellation of the debt to the Internal Revenue Service.  
If you have questions about how this affects your taxes, please contact your tax advisor.
- Report the cancellation of the debt to various credit bureau reporting agencies.  
We do not know what, if any, effect this will have on your credit score.
- Release the lien held by Chase and forward the release to your county records office for processing. Depending on your county's procedures, this may take several months.
- No longer pay property taxes or insurance on the property if this was part of the mortgage. The escrow account as well as any optional insurance product will close.
- Refund any remaining escrow balances on the account to you.
- No longer be responsible for securing the property and/or providing maintenance required by the city if the property is vacant.

**All you need to do:**

- Contact your insurance company and/or taxing authority to make arrangements for paying any remaining or new amounts due.
- Pay any taxes and/or insurance premiums associated with the property.
- Provide your address to your homeowners' insurance agent, as well as your taxing authority, so they will forward future bills and correspondence directly to your address.

If you have any questions, call us at 877-836-3040.

Sincerely,

Patrick Boyle  
Vice President

Your account number:  
100001411660007717

**Please see important disclosures on the next page.**

**Keep this letter with your other mortgage documents for your records.**

**If you are represented by an attorney, please refer this letter to your attorney and provide us with the attorney's name, address and telephone number.**

**To the extent your original obligation was discharged, or is subject to an automatic stay of bankruptcy under Title 11 of the United States Code, this notice is for compliance and/or informational purposes only and does not constitute an attempt to collect a debt or to impose personal liability for such obligation.**





## FREQUENTLY ASKED QUESTIONS

**Q: Why are you cancelling the amount owed to Chase?**

A: Chase and four other mortgage servicers have agreed to a mortgage servicing settlement with the states and federal government. As part of the settlement, we are waiving the mortgage balance. For more information, visit [nationalmortgagesettlement.com](http://nationalmortgagesettlement.com).

**Q: What are the benefits of cancelling the amount owed?**

A: Nothing more is owed on the account.

**Q: What are the effects of cancelling the amount owed?**

A: The cancellation of the debt will be reported to the credit bureaus, but we do not know the impact, if any, this will have on your credit score. Cancelling the amount owed on the account may also have tax implications. Please consult with your tax advisor to discuss those possible implications.

**Q: Will Chase release the lien on the property?**

A: Yes. We will release the lien held by Chase and forward the release to your county records office for processing. Depending on your county's procedures, this may take several months.

**Q: Do I need to sign and return anything to accept this offer?**

A: No action is needed on your part. Keep this letter with your other mortgage documents for your records.

**Q: What if I do not want the mortgage balance cancelled?**

A: There are no closing costs or fees for this change. It is part of the mortgage servicing settlement with the states and federal government. However, if you don't want the debt cancelled, you must call us at the telephone number listed on the front of the letter by October 1, 2012.





September 13, 2012

**WE ARE CANCELLING  
THE REMAINING AMOUNT  
YOU OWE CHASE!**

---

Dorothy Vance  
Jeffery Vance  
40 Leyland Ln  
Harpers Ferry, WV 25425-5376

Property Address: 40 Leyland Ln  
Harpers Ferry, WV 25425

Dear Dorothy Vance and Jeffery Vance:

We are writing to let you know that we are cancelling the amount you owe Chase on the loan referenced below, totaling \$88,434.21, as a result of a recent mortgage servicing settlement reached with the states and federal government.

**This means you will owe nothing more on the loan and your debt will be cancelled. You don't need to sign or return anything for this to happen.**

**As part of cancelling the amount you owe, we will:**

- Report the cancellation of your debt to the Internal Revenue Service.  
If you have questions about how this affects your taxes, please contact your tax advisor.
- Report the cancellation of your debt to various credit bureau reporting agencies.  
We do not know what, if any, effect this will have on your credit score.
- Release the lien held by Chase and forward the release to your county records office for processing. Depending on your county's procedures, this may take several months.
- No longer pay property taxes or insurance on your behalf if this was part of your mortgage. Your escrow account as well as any optional insurance product will close.
- Refund any remaining escrow balances on the account you are entitled to.
- No longer be responsible for securing the property and/or providing maintenance required by the city if the property is vacant.

**All you need to do:**

- Contact your insurance company and/or taxing authority to make arrangements for paying any remaining or new amounts due.
- Pay any taxes and/or insurance premiums associated with the property.
- Provide your address to your homeowners' insurance agent, as well as your taxing authority, so they will forward future bills and correspondence directly to your address.

If you have any questions, call us at 877-836-3040.

Sincerely,

A handwritten signature in black ink that reads "Patrick Boyle".

Patrick Boyle  
Vice President

Your account number:  
100900426370399018

**Please see important disclosures on the next page.**

**We are a debt collector.**

**Keep this letter with your other mortgage documents for your records.**

**If you are represented by an attorney, please refer this letter to your attorney and provide us with the attorney's name, address and telephone number.**

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## FREQUENTLY ASKED QUESTIONS

**Q: Why are you cancelling the amount I owe?**

A: Chase and four other mortgage servicers have agreed to a mortgage servicing settlement with the states and federal government. As part of the settlement, we are waiving your mortgage balance. For more information, visit [nationalmortgagesettlement.com](http://nationalmortgagesettlement.com).

**Q: What are the benefits of cancelling the amount I owe?**

A: You will never have to pay back this money and you owe nothing more on your account.

**Q: What are the effects of cancelling the amount I owe?**

A: The cancellation of your debt will be reported to the credit bureaus, but we do not know the impact, if any, this will have on your credit score. Cancelling the amount you owe on your account may also have tax implications. Please consult with your tax advisor to discuss those possible implications.

**Q: Will Chase release the lien on my property?**

A: Yes. We will release the lien held by Chase and forward the release to your county records office for processing. Depending on your county's procedures, this may take several months.

**Q: Do I need to sign and return anything to accept this offer?**

A: No action is needed on your part. Keep this letter with your other mortgage documents for your records.

**Q: What if I do not want my mortgage balance cancelled?**

A: There are no closing costs or fees for this change. It is part of the mortgage servicing settlement with the states and federal government. However, if you don't want your debt cancelled, you must call us at the telephone number listed on the front of the letter by October 1, 2012.







September 13, 2012

**WE ARE CANCELLING  
THE REMAINING AMOUNT  
OWED TO CHASE!**

---

Jerry L Grimm  
7031 Wyandotte Dr Apt 58  
Cincinnati, OH 45233-4287

Property Address: 7031 Wyandotte Dr  
Cincinnati, OH 45233

Dear Jerry L Grimm:

We are writing to let you know that we are cancelling the amount owed to Chase on the loan referenced below, totaling \$5,642.62, as a result of a recent mortgage servicing settlement reached with the states and federal government.

**This means nothing more is owed on the loan and the debt will be cancelled. Nothing needs to be signed or returned for this to happen.**

**As part of cancelling the amount owed, we will:**

- Report the cancellation of the debt to the Internal Revenue Service.  
If you have questions about how this affects your taxes, please contact your tax advisor.
- Report the cancellation of the debt to various credit bureau reporting agencies.  
We do not know what, if any, effect this will have on your credit score.
- Release the lien held by Chase and forward the release to your county records office for processing. Depending on your county's procedures, this may take several months.
- No longer pay property taxes or insurance on the property if this was part of the mortgage. The escrow account as well as any optional insurance product will close.
- Refund any remaining escrow balances on the account to you.
- No longer be responsible for securing the property and/or providing maintenance required by the city if the property is vacant.

**All you need to do:**

- Contact your insurance company and/or taxing authority to make arrangements for paying any remaining or new amounts due.
- Pay any taxes and/or insurance premiums associated with the property.
- Provide your address to your homeowners' insurance agent, as well as your taxing authority, so they will forward future bills and correspondence directly to your address.

If you have any questions, call us at 877-836-3040.

Sincerely,

Patrick Boyle  
Vice President

Your account number:  
100900426380031490

**Please see important disclosures on the next page.**

**Keep this letter with your other mortgage documents for your records.**

**If you are represented by an attorney, please refer this letter to your attorney and provide us with the attorney's name, address and telephone number.**

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## FREQUENTLY ASKED QUESTIONS

**Q: Why are you cancelling the amount owed to Chase?**

A: Chase and four other mortgage servicers have agreed to a mortgage servicing settlement with the states and federal government. As part of the settlement, we are waiving the mortgage balance. For more information, visit [nationalmortgagesettlement.com](http://nationalmortgagesettlement.com).

**Q: What are the benefits of cancelling the amount owed?**

A: Nothing more is owed on the account.

**Q: What are the effects of cancelling the amount owed?**

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**Q: Will Chase release the lien on the property?**

A: Yes. We will release the lien held by Chase and forward the release to your county records office for processing. Depending on your county's procedures, this may take several months.

**Q: Do I need to sign and return anything to accept this offer?**

A: No action is needed on your part. Keep this letter with your other mortgage documents for your records.

**Q: What if I do not want the mortgage balance cancelled?**

A: There are no closing costs or fees for this change. It is part of the mortgage servicing settlement with the states and federal government. However, if you don't want the debt cancelled, you must call us at the telephone number listed on the front of the letter by October 1, 2012.





September 13, 2012

**WE ARE CANCELLING  
THE REMAINING AMOUNT  
YOU OWE CHASE!**

---

Gerard A Solberg  
10 Charleston Ct  
Chatham, IL 62629-1000

Property Address: 10 Charleston Ct  
Chatham, IL 62629

Dear Gerard A Solberg:

We are writing to let you know that we are cancelling the amount you owe Chase on the loan referenced below, totaling \$15,226.58, as a result of a recent mortgage servicing settlement reached with the states and federal government.

**This means you will owe nothing more on the loan and your debt will be cancelled. You don't need to sign or return anything for this to happen.**

**As part of cancelling the amount you owe, we will:**

- Report the cancellation of your debt to the Internal Revenue Service.  
If you have questions about how this affects your taxes, please contact your tax advisor.
- Report the cancellation of your debt to various credit bureau reporting agencies.  
We do not know what, if any, effect this will have on your credit score.
- Release the lien held by Chase and forward the release to your county records office for processing. Depending on your county's procedures, this may take several months.
- No longer pay property taxes or insurance on your behalf if this was part of your mortgage. Your escrow account as well as any optional insurance product will close.
- Refund any remaining escrow balances on the account you are entitled to.
- No longer be responsible for securing the property and/or providing maintenance required by the city if the property is vacant.

**All you need to do:**

- Contact your insurance company and/or taxing authority to make arrangements for paying any remaining or new amounts due.
- Pay any taxes and/or insurance premiums associated with the property.
- Provide your address to your homeowners' insurance agent, as well as your taxing authority, so they will forward future bills and correspondence directly to your address.

If you have any questions, call us at 877-836-3040.

Sincerely,

Patrick Boyle  
Vice President

Your account number:  
100001414011078913

**Please see important disclosures on the next page.**

**We are a debt collector.**

**Keep this letter with your other mortgage documents for your records.**

**If you are represented by an attorney, please refer this letter to your attorney and provide us with the attorney's name, address and telephone number.**

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## FREQUENTLY ASKED QUESTIONS

**Q: Why are you cancelling the amount I owe?**

A: Chase and four other mortgage servicers have agreed to a mortgage servicing settlement with the states and federal government. As part of the settlement, we are waiving your mortgage balance. For more information, visit [nationalmortgagesettlement.com](http://nationalmortgagesettlement.com).

**Q: What are the benefits of cancelling the amount I owe?**

A: You will never have to pay back this money and you owe nothing more on your account.

**Q: What are the effects of cancelling the amount I owe?**

A: The cancellation of your debt will be reported to the credit bureaus, but we do not know the impact, if any, this will have on your credit score. Cancelling the amount you owe on your account may also have tax implications. Please consult with your tax advisor to discuss those possible implications.

**Q: Will Chase release the lien on my property?**

A: Yes. We will release the lien held by Chase and forward the release to your county records office for processing. Depending on your county's procedures, this may take several months.

**Q: Do I need to sign and return anything to accept this offer?**

A: No action is needed on your part. Keep this letter with your other mortgage documents for your records.

**Q: What if I do not want my mortgage balance cancelled?**

A: There are no closing costs or fees for this change. It is part of the mortgage servicing settlement with the states and federal government. However, if you don't want your debt cancelled, you must call us at the telephone number listed on the front of the letter by October 1, 2012.







September 13, 2012

**WE ARE CANCELLING  
THE REMAINING AMOUNT  
OWED TO CHASE!**

---

Carol Laug  
Garry Keeton  
127 Campbell Rd  
Harrison, OH 45030-1402

Property Address: 127 Campbell Rd  
Harrison, OH 45030

Dear Carol Laug and Garry Keeton:

We are writing to let you know that we are cancelling the amount owed to Chase on the loan referenced below, totaling \$38,265.85, as a result of a recent mortgage servicing settlement reached with the states and federal government.

**This means nothing more is owed on the loan and the debt will be cancelled. Nothing needs to be signed or returned for this to happen.**

**As part of cancelling the amount owed, we will:**

- Report the cancellation of the debt to the Internal Revenue Service.  
If you have questions about how this affects your taxes, please contact your tax advisor.
- Report the cancellation of the debt to various credit bureau reporting agencies.  
We do not know what, if any, effect this will have on your credit score.
- Release the lien held by Chase and forward the release to your county records office for processing. Depending on your county's procedures, this may take several months.
- No longer pay property taxes or insurance on the property if this was part of the mortgage. The escrow account as well as any optional insurance product will close.
- Refund any remaining escrow balances on the account to you.
- No longer be responsible for securing the property and/or providing maintenance required by the city if the property is vacant.

**All you need to do:**

- Contact your insurance company and/or taxing authority to make arrangements for paying any remaining or new amounts due.
- Pay any taxes and/or insurance premiums associated with the property.
- Provide your address to your homeowners' insurance agent, as well as your taxing authority, so they will forward future bills and correspondence directly to your address.

If you have any questions, call us at 877-836-3040.

Sincerely,

Patrick Boyle  
Vice President

Your account number:  
100500430521175187

**Please see important disclosures on the next page.**

**Keep this letter with your other mortgage documents for your records.**

**If you are represented by an attorney, please refer this letter to your attorney and provide us with the attorney's name, address and telephone number.**

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## FREQUENTLY ASKED QUESTIONS

**Q: Why are you cancelling the amount owed to Chase?**

A: Chase and four other mortgage servicers have agreed to a mortgage servicing settlement with the states and federal government. As part of the settlement, we are waiving the mortgage balance. For more information, visit [nationalmortgagesettlement.com](http://nationalmortgagesettlement.com).

**Q: What are the benefits of cancelling the amount owed?**

A: Nothing more is owed on the account.

**Q: What are the effects of cancelling the amount owed?**

A: The cancellation of the debt will be reported to the credit bureaus, but we do not know the impact, if any, this will have on your credit score. Cancelling the amount owed on the account may also have tax implications. Please consult with your tax advisor to discuss those possible implications.

**Q: Will Chase release the lien on the property?**

A: Yes. We will release the lien held by Chase and forward the release to your county records office for processing. Depending on your county's procedures, this may take several months.

**Q: Do I need to sign and return anything to accept this offer?**

A: No action is needed on your part. Keep this letter with your other mortgage documents for your records.

**Q: What if I do not want the mortgage balance cancelled?**

A: There are no closing costs or fees for this change. It is part of the mortgage servicing settlement with the states and federal government. However, if you don't want the debt cancelled, you must call us at the telephone number listed on the front of the letter by October 1, 2012.





September 13, 2012

**WE ARE CANCELLING  
THE REMAINING AMOUNT  
OWED TO CHASE!**

---

Allen Bradley  
Gloria Bradley  
235 N Concept Dr  
Lima, OH 45807-2207

Property Address: 235 North Concept Dr  
Lima, OH 45807

Dear Allen Bradley and Gloria Bradley:

We are writing to let you know that we are cancelling the amount owed to Chase on the loan referenced below, totaling \$14,144.01, as a result of a recent mortgage servicing settlement reached with the states and federal government.

**This means nothing more is owed on the loan and the debt will be cancelled. Nothing needs to be signed or returned for this to happen.**

**As part of cancelling the amount owed, we will:**

- Report the cancellation of the debt to the Internal Revenue Service.  
If you have questions about how this affects your taxes, please contact your tax advisor.
- Report the cancellation of the debt to various credit bureau reporting agencies.  
We do not know what, if any, effect this will have on your credit score.
- Release the lien held by Chase and forward the release to your county records office for processing. Depending on your county's procedures, this may take several months.
- No longer pay property taxes or insurance on the property if this was part of the mortgage. The escrow account as well as any optional insurance product will close.
- Refund any remaining escrow balances on the account to you.
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**All you need to do:**

- Contact your insurance company and/or taxing authority to make arrangements for paying any remaining or new amounts due.
- Pay any taxes and/or insurance premiums associated with the property.
- Provide your address to your homeowners' insurance agent, as well as your taxing authority, so they will forward future bills and correspondence directly to your address.

If you have any questions, call us at 877-836-3040.

Sincerely,

A handwritten signature in black ink that reads "Patrick Boyle".

Patrick Boyle  
Vice President

Your account number:  
100500439900055099

**Please see important disclosures on the next page.**

**Keep this letter with your other mortgage documents for your records.**

**If you are represented by an attorney, please refer this letter to your attorney and provide us with the attorney's name, address and telephone number.**

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## FREQUENTLY ASKED QUESTIONS

**Q: Why are you cancelling the amount owed to Chase?**

A: Chase and four other mortgage servicers have agreed to a mortgage servicing settlement with the states and federal government. As part of the settlement, we are waiving the mortgage balance. For more information, visit [nationalmortgagesettlement.com](http://nationalmortgagesettlement.com).

**Q: What are the benefits of cancelling the amount owed?**

A: Nothing more is owed on the account.

**Q: What are the effects of cancelling the amount owed?**

A: The cancellation of the debt will be reported to the credit bureaus, but we do not know the impact, if any, this will have on your credit score. Cancelling the amount owed on the account may also have tax implications. Please consult with your tax advisor to discuss those possible implications.

**Q: Will Chase release the lien on the property?**

A: Yes. We will release the lien held by Chase and forward the release to your county records office for processing. Depending on your county's procedures, this may take several months.

**Q: Do I need to sign and return anything to accept this offer?**

A: No action is needed on your part. Keep this letter with your other mortgage documents for your records.

**Q: What if I do not want the mortgage balance cancelled?**

A: There are no closing costs or fees for this change. It is part of the mortgage servicing settlement with the states and federal government. However, if you don't want the debt cancelled, you must call us at the telephone number listed on the front of the letter by October 1, 2012.







September 13, 2012

**WE ARE CANCELLING  
THE REMAINING AMOUNT  
OWED TO CHASE!**

---

Randy Frazier  
2524 Pendergrass Ln  
Ellenwood, GA 30294-6241

Property Address: 2524 Pendergrass Ln  
Ellenwood, GA 30294

Dear Randy Frazier:

We are writing to let you know that we are cancelling the amount owed to Chase on the loan referenced below, totaling \$22,435.90, as a result of a recent mortgage servicing settlement reached with the states and federal government.

**This means nothing more is owed on the loan and the debt will be cancelled. Nothing needs to be signed or returned for this to happen.**

**As part of cancelling the amount owed, we will:**

- Report the cancellation of the debt to the Internal Revenue Service.  
If you have questions about how this affects your taxes, please contact your tax advisor.
- Report the cancellation of the debt to various credit bureau reporting agencies.  
We do not know what, if any, effect this will have on your credit score.
- Release the lien held by Chase and forward the release to your county records office for processing. Depending on your county's procedures, this may take several months.
- No longer pay property taxes or insurance on the property if this was part of the mortgage. The escrow account as well as any optional insurance product will close.
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**All you need to do:**

- Contact your insurance company and/or taxing authority to make arrangements for paying any remaining or new amounts due.
- Pay any taxes and/or insurance premiums associated with the property.
- Provide your address to your homeowners' insurance agent, as well as your taxing authority, so they will forward future bills and correspondence directly to your address.

If you have any questions, call us at 877-836-3040.

Sincerely,

A handwritten signature in black ink that reads "Patrick Boyle".

Patrick Boyle  
Vice President

Your account number:  
100900426360246451

**Please see important disclosures on the next page.**

**Keep this letter with your other mortgage documents for your records.**

**If you are represented by an attorney, please refer this letter to your attorney and provide us with the attorney's name, address and telephone number.**

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## FREQUENTLY ASKED QUESTIONS

**Q: Why are you cancelling the amount owed to Chase?**

A: Chase and four other mortgage servicers have agreed to a mortgage servicing settlement with the states and federal government. As part of the settlement, we are waiving the mortgage balance. For more information, visit [nationalmortgagesettlement.com](http://nationalmortgagesettlement.com).

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**Q: Will Chase release the lien on the property?**

A: Yes. We will release the lien held by Chase and forward the release to your county records office for processing. Depending on your county's procedures, this may take several months.

**Q: Do I need to sign and return anything to accept this offer?**

A: No action is needed on your part. Keep this letter with your other mortgage documents for your records.

**Q: What if I do not want the mortgage balance cancelled?**

A: There are no closing costs or fees for this change. It is part of the mortgage servicing settlement with the states and federal government. However, if you don't want the debt cancelled, you must call us at the telephone number listed on the front of the letter by October 1, 2012.



# EXHIBIT 5



September 13, 2012

**WE ARE CANCELLING  
THE REMAINING AMOUNT  
YOU OWE CHASE!**

---

Jacob A Rossatto  
1334 W Smith St  
Orlando, FL 32804-4830

Property Address: 1334 W Smith St  
Orlando, FL 32804

Dear Jacob A Rossatto:

We are writing to let you know that we are cancelling the amount you owe Chase on the loan referenced below, totaling \$53,107.82, as a result of a recent mortgage servicing settlement reached with the states and federal government.

**This means you will owe nothing more on the loan and your debt will be cancelled. You don't need to sign or return anything for this to happen.**

**As part of cancelling the amount you owe, we will:**

- Report the cancellation of your debt to the Internal Revenue Service.  
If you have questions about how this affects your taxes, please contact your tax advisor.
- Report the cancellation of your debt to various credit bureau reporting agencies.  
We do not know what, if any, effect this will have on your credit score.
- Release the lien held by Chase and forward the release to your county records office for processing. Depending on your county's procedures, this may take several months.
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- Pay any taxes and/or insurance premiums associated with the property.
- Provide your address to your homeowners' insurance agent, as well as your taxing authority, so they will forward future bills and correspondence directly to your address.

If you have any questions, call us at 877-836-3040.

Sincerely,

Patrick Boyle  
Vice President

Your account number:  
0672198561

**Please see important disclosures on the next page.**

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## FREQUENTLY ASKED QUESTIONS

**Q: Why are you cancelling the amount I owe?**

A: Chase and four other mortgage servicers have agreed to a mortgage servicing settlement with the states and federal government. As part of the settlement, we are waiving your mortgage balance. For more information, visit [nationalmortgagesettlement.com](http://nationalmortgagesettlement.com).

**Q: What are the benefits of cancelling the amount I owe?**

A: You will never have to pay back this money and you owe nothing more on your account.

**Q: What are the effects of cancelling the amount I owe?**

A: The cancellation of your debt will be reported to the credit bureaus, but we do not know the impact, if any, this will have on your credit score. Cancelling the amount you owe on your account may also have tax implications. Please consult with your tax advisor to discuss those possible implications.

**Q: Will Chase release the lien on my property?**

A: Yes. We will release the lien held by Chase and forward the release to your county records office for processing. Depending on your county's procedures, this may take several months.

**Q: Do I need to sign and return anything to accept this offer?**

A: No action is needed on your part. Keep this letter with your other mortgage documents for your records.

**Q: What if I do not want my mortgage balance cancelled?**

A: There are no closing costs or fees for this change. It is part of the mortgage servicing settlement with the states and federal government. However, if you don't want your debt cancelled, you must call us at the telephone number listed on the front of the letter by October 1, 2012.







September 13, 2012

**WE ARE CANCELLING  
THE REMAINING AMOUNT  
OWED TO CHASE!**

---

George R Lawwill  
Theresa A Lawwill  
2090 Kylemore Dr  
Xenia, OH 45385-3953

Property Address: 2090 Kylemore Dr  
Xenia, OH 45385

Dear George R Lawwill and Theresa A Lawwill:

We are writing to let you know that we are cancelling the amount owed to Chase on the loan referenced below, totaling \$21,507.66, as a result of a recent mortgage servicing settlement reached with the states and federal government.

**This means nothing more is owed on the loan and the debt will be cancelled. Nothing needs to be signed or returned for this to happen.**

**As part of cancelling the amount owed, we will:**

- Report the cancellation of the debt to the Internal Revenue Service.  
If you have questions about how this affects your taxes, please contact your tax advisor.
- Report the cancellation of the debt to various credit bureau reporting agencies.  
We do not know what, if any, effect this will have on your credit score.
- Release the lien held by Chase and forward the release to your county records office for processing. Depending on your county's procedures, this may take several months.
- No longer pay property taxes or insurance on the property if this was part of the mortgage. The escrow account as well as any optional insurance product will close.
- Refund any remaining escrow balances on the account to you.
- No longer be responsible for securing the property and/or providing maintenance required by the city if the property is vacant.

**All you need to do:**

- Contact your insurance company and/or taxing authority to make arrangements for paying any remaining or new amounts due.
- Pay any taxes and/or insurance premiums associated with the property.
- Provide your address to your homeowners' insurance agent, as well as your taxing authority, so they will forward future bills and correspondence directly to your address.

If you have any questions, call us at 877-836-3040.

Sincerely,

Patrick Boyle  
Vice President

Your account number:  
100001410011576330

**Please see important disclosures on the next page.**

**Keep this letter with your other mortgage documents for your records.**

**If you are represented by an attorney, please refer this letter to your attorney and provide us with the attorney's name, address and telephone number.**

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## FREQUENTLY ASKED QUESTIONS

**Q: Why are you cancelling the amount owed to Chase?**

A: Chase and four other mortgage servicers have agreed to a mortgage servicing settlement with the states and federal government. As part of the settlement, we are waiving the mortgage balance. For more information, visit [nationalmortgagesettlement.com](http://nationalmortgagesettlement.com).

**Q: What are the benefits of cancelling the amount owed?**

A: Nothing more is owed on the account.

**Q: What are the effects of cancelling the amount owed?**

A: The cancellation of the debt will be reported to the credit bureaus, but we do not know the impact, if any, this will have on your credit score. Cancelling the amount owed on the account may also have tax implications. Please consult with your tax advisor to discuss those possible implications.

**Q: Will Chase release the lien on the property?**

A: Yes. We will release the lien held by Chase and forward the release to your county records office for processing. Depending on your county's procedures, this may take several months.

**Q: Do I need to sign and return anything to accept this offer?**

A: No action is needed on your part. Keep this letter with your other mortgage documents for your records.

**Q: What if I do not want the mortgage balance cancelled?**

A: There are no closing costs or fees for this change. It is part of the mortgage servicing settlement with the states and federal government. However, if you don't want the debt cancelled, you must call us at the telephone number listed on the front of the letter by October 1, 2012.





September 13, 2012

**WE ARE CANCELLING  
THE REMAINING AMOUNT  
YOU OWE CHASE!**

---

Matthew P Di Minno  
5805 Herzman Dr  
Evergreen, CO 80439-5458

Property Address: 5805 Herzman Dr  
Evergreen, CO 80439

Dear Matthew P Di Minno:

We are writing to let you know that we are cancelling the amount you owe Chase on the loan referenced below, totaling \$91,562.75, as a result of a recent mortgage servicing settlement reached with the states and federal government.

**This means you will owe nothing more on the loan and your debt will be cancelled. You don't need to sign or return anything for this to happen.**

**As part of cancelling the amount you owe, we will:**

- Report the cancellation of your debt to the Internal Revenue Service.  
If you have questions about how this affects your taxes, please contact your tax advisor.
- Report the cancellation of your debt to various credit bureau reporting agencies.  
We do not know what, if any, effect this will have on your credit score.
- Release the lien held by Chase and forward the release to your county records office for processing. Depending on your county's procedures, this may take several months.
- No longer pay property taxes or insurance on your behalf if this was part of your mortgage. Your escrow account as well as any optional insurance product will close.
- Refund any remaining escrow balances on the account you are entitled to.
- No longer be responsible for securing the property and/or providing maintenance required by the city if the property is vacant.

**All you need to do:**

- Contact your insurance company and/or taxing authority to make arrangements for paying any remaining or new amounts due.
- Pay any taxes and/or insurance premiums associated with the property.
- Provide your address to your homeowners' insurance agent, as well as your taxing authority, so they will forward future bills and correspondence directly to your address.

If you have any questions, call us at 877-836-3040.

Sincerely,

Patrick Boyle  
Vice President

Your account number:  
100001415010307608

**Please see important disclosures on the next page.**

**We are a debt collector.**

**Keep this letter with your other mortgage documents for your records.**

**If you are represented by an attorney, please refer this letter to your attorney and provide us with the attorney's name, address and telephone number.**

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## FREQUENTLY ASKED QUESTIONS

**Q: Why are you cancelling the amount I owe?**

A: Chase and four other mortgage servicers have agreed to a mortgage servicing settlement with the states and federal government. As part of the settlement, we are waiving your mortgage balance. For more information, visit [nationalmortgagesettlement.com](http://nationalmortgagesettlement.com).

**Q: What are the benefits of cancelling the amount I owe?**

A: You will never have to pay back this money and you owe nothing more on your account.

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**Q: Will Chase release the lien on my property?**

A: Yes. We will release the lien held by Chase and forward the release to your county records office for processing. Depending on your county's procedures, this may take several months.

**Q: Do I need to sign and return anything to accept this offer?**

A: No action is needed on your part. Keep this letter with your other mortgage documents for your records.

**Q: What if I do not want my mortgage balance cancelled?**

A: There are no closing costs or fees for this change. It is part of the mortgage servicing settlement with the states and federal government. However, if you don't want your debt cancelled, you must call us at the telephone number listed on the front of the letter by October 1, 2012.







September 13, 2012

**WE ARE CANCELLING  
THE REMAINING AMOUNT  
YOU OWE CHASE!**

---

Saleh Ahmed  
Beverly A Ahmed  
500 S Bouziden Dr  
Moore, OK 73160-7360

Property Address: 321 S English St  
Oklahoma City, OK 73160

Dear Saleh Ahmed and Beverly A Ahmed:

We are writing to let you know that we are cancelling the amount you owe Chase on the loan referenced below, totaling \$42,543.97, as a result of a recent mortgage servicing settlement reached with the states and federal government.

**This means you will owe nothing more on the loan and your debt will be cancelled. You don't need to sign or return anything for this to happen.**

**As part of cancelling the amount you owe, we will:**

- Report the cancellation of your debt to the Internal Revenue Service.  
If you have questions about how this affects your taxes, please contact your tax advisor.
- Report the cancellation of your debt to various credit bureau reporting agencies.  
We do not know what, if any, effect this will have on your credit score.
- Release the lien held by Chase and forward the release to your county records office for processing. Depending on your county's procedures, this may take several months.
- No longer pay property taxes or insurance on your behalf if this was part of your mortgage. Your escrow account as well as any optional insurance product will close.
- Refund any remaining escrow balances on the account you are entitled to.
- No longer be responsible for securing the property and/or providing maintenance required by the city if the property is vacant.

**All you need to do:**

- Contact your insurance company and/or taxing authority to make arrangements for paying any remaining or new amounts due.
- Pay any taxes and/or insurance premiums associated with the property.
- Provide your address to your homeowners' insurance agent, as well as your taxing authority, so they will forward future bills and correspondence directly to your address.

If you have any questions, call us at 877-836-3040.

Sincerely,

Patrick Boyle  
Vice President

Your account number:  
100001416620120938

**Please see important disclosures on the next page.**

**We are a debt collector.**

**Keep this letter with your other mortgage documents for your records.**

**If you are represented by an attorney, please refer this letter to your attorney and provide us with the attorney's name, address and telephone number.**

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## FREQUENTLY ASKED QUESTIONS

**Q: Why are you cancelling the amount I owe?**

A: Chase and four other mortgage servicers have agreed to a mortgage servicing settlement with the states and federal government. As part of the settlement, we are waiving your mortgage balance. For more information, visit [nationalmortgagesettlement.com](http://nationalmortgagesettlement.com).

**Q: What are the benefits of cancelling the amount I owe?**

A: You will never have to pay back this money and you owe nothing more on your account.

**Q: What are the effects of cancelling the amount I owe?**

A: The cancellation of your debt will be reported to the credit bureaus, but we do not know the impact, if any, this will have on your credit score. Cancelling the amount you owe on your account may also have tax implications. Please consult with your tax advisor to discuss those possible implications.

**Q: Will Chase release the lien on my property?**

A: Yes. We will release the lien held by Chase and forward the release to your county records office for processing. Depending on your county's procedures, this may take several months.

**Q: Do I need to sign and return anything to accept this offer?**

A: No action is needed on your part. Keep this letter with your other mortgage documents for your records.

**Q: What if I do not want my mortgage balance cancelled?**

A: There are no closing costs or fees for this change. It is part of the mortgage servicing settlement with the states and federal government. However, if you don't want your debt cancelled, you must call us at the telephone number listed on the front of the letter by October 1, 2012.





September 13, 2012

**WE ARE CANCELLING  
THE REMAINING AMOUNT  
YOU OWE CHASE!**

---

Irene A Williams  
1036 Kamehame Dr  
Honolulu, HI 96825-2859

Property Address: 6045 North 40th Street  
Paradise Valley, AZ 85253

Dear Irene A Williams:

We are writing to let you know that we are cancelling the amount you owe Chase on the loan referenced below, totaling \$104,249.27, as a result of a recent mortgage servicing settlement reached with the states and federal government.

**This means you will owe nothing more on the loan and your debt will be cancelled. You don't need to sign or return anything for this to happen.**

**As part of cancelling the amount you owe, we will:**

- Report the cancellation of your debt to the Internal Revenue Service.  
If you have questions about how this affects your taxes, please contact your tax advisor.
- Report the cancellation of your debt to various credit bureau reporting agencies.  
We do not know what, if any, effect this will have on your credit score.
- Release the lien held by Chase and forward the release to your county records office for processing. Depending on your county's procedures, this may take several months.
- No longer pay property taxes or insurance on your behalf if this was part of your mortgage. Your escrow account as well as any optional insurance product will close.
- Refund any remaining escrow balances on the account you are entitled to.
- No longer be responsible for securing the property and/or providing maintenance required by the city if the property is vacant.

**All you need to do:**

- Contact your insurance company and/or taxing authority to make arrangements for paying any remaining or new amounts due.
- Pay any taxes and/or insurance premiums associated with the property.
- Provide your address to your homeowners' insurance agent, as well as your taxing authority, so they will forward future bills and correspondence directly to your address.

If you have any questions, call us at 877-836-3040.

Sincerely,

Patrick Boyle  
Vice President

Your account number:  
100002449219758811

**Please see important disclosures on the next page.**

**We are a debt collector.**

**Keep this letter with your other mortgage documents for your records.**

**If you are represented by an attorney, please refer this letter to your attorney and provide us with the attorney's name, address and telephone number.**

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## FREQUENTLY ASKED QUESTIONS

**Q: Why are you cancelling the amount I owe?**

A: Chase and four other mortgage servicers have agreed to a mortgage servicing settlement with the states and federal government. As part of the settlement, we are waiving your mortgage balance. For more information, visit [nationalmortgagesettlement.com](http://nationalmortgagesettlement.com).

**Q: What are the benefits of cancelling the amount I owe?**

A: You will never have to pay back this money and you owe nothing more on your account.

**Q: What are the effects of cancelling the amount I owe?**

A: The cancellation of your debt will be reported to the credit bureaus, but we do not know the impact, if any, this will have on your credit score. Cancelling the amount you owe on your account may also have tax implications. Please consult with your tax advisor to discuss those possible implications.

**Q: Will Chase release the lien on my property?**

A: Yes. We will release the lien held by Chase and forward the release to your county records office for processing. Depending on your county's procedures, this may take several months.

**Q: Do I need to sign and return anything to accept this offer?**

A: No action is needed on your part. Keep this letter with your other mortgage documents for your records.

**Q: What if I do not want my mortgage balance cancelled?**

A: There are no closing costs or fees for this change. It is part of the mortgage servicing settlement with the states and federal government. However, if you don't want your debt cancelled, you must call us at the telephone number listed on the front of the letter by October 1, 2012.







September 13, 2012

**WE ARE CANCELLING  
THE REMAINING AMOUNT  
YOU OWE CHASE!**

---

Yvonne D Harrity  
Edward A Harrity  
16445 El Centro St  
Hesperia, CA 92345-5813

Property Address: 16445 El Centro St  
Hesperia, CA 92345

Dear Yvonne D Harrity and Edward A Harrity:

We are writing to let you know that we are cancelling the amount you owe Chase on the loan referenced below, totaling \$200,089.85, as a result of a recent mortgage servicing settlement reached with the states and federal government.

**This means you will owe nothing more on the loan and your debt will be cancelled. You don't need to sign or return anything for this to happen.**

**As part of cancelling the amount you owe, we will:**

- Report the cancellation of your debt to the Internal Revenue Service.  
If you have questions about how this affects your taxes, please contact your tax advisor.
- Report the cancellation of your debt to various credit bureau reporting agencies.  
We do not know what, if any, effect this will have on your credit score.
- Release the lien held by Chase and forward the release to your county records office for processing. Depending on your county's procedures, this may take several months.
- No longer pay property taxes or insurance on your behalf if this was part of your mortgage. Your escrow account as well as any optional insurance product will close.
- Refund any remaining escrow balances on the account you are entitled to.
- No longer be responsible for securing the property and/or providing maintenance required by the city if the property is vacant.

**All you need to do:**

- Contact your insurance company and/or taxing authority to make arrangements for paying any remaining or new amounts due.
- Pay any taxes and/or insurance premiums associated with the property.
- Provide your address to your homeowners' insurance agent, as well as your taxing authority, so they will forward future bills and correspondence directly to your address.

If you have any questions, call us at 877-836-3040.

Sincerely,

Patrick Boyle  
Vice President

Your account number:  
100900426370383518

**Please see important disclosures on the next page.**

**We are a debt collector.**

**Keep this letter with your other mortgage documents for your records.**

**If you are represented by an attorney, please refer this letter to your attorney and provide us with the attorney's name, address and telephone number.**

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## FREQUENTLY ASKED QUESTIONS

**Q: Why are you cancelling the amount I owe?**

A: Chase and four other mortgage servicers have agreed to a mortgage servicing settlement with the states and federal government. As part of the settlement, we are waiving your mortgage balance. For more information, visit [nationalmortgagesettlement.com](http://nationalmortgagesettlement.com).

**Q: What are the benefits of cancelling the amount I owe?**

A: You will never have to pay back this money and you owe nothing more on your account.

**Q: What are the effects of cancelling the amount I owe?**

A: The cancellation of your debt will be reported to the credit bureaus, but we do not know the impact, if any, this will have on your credit score. Cancelling the amount you owe on your account may also have tax implications. Please consult with your tax advisor to discuss those possible implications.

**Q: Will Chase release the lien on my property?**

A: Yes. We will release the lien held by Chase and forward the release to your county records office for processing. Depending on your county's procedures, this may take several months.

**Q: Do I need to sign and return anything to accept this offer?**

A: No action is needed on your part. Keep this letter with your other mortgage documents for your records.

**Q: What if I do not want my mortgage balance cancelled?**

A: There are no closing costs or fees for this change. It is part of the mortgage servicing settlement with the states and federal government. However, if you don't want your debt cancelled, you must call us at the telephone number listed on the front of the letter by October 1, 2012.





September 13, 2012

**WE ARE CANCELLING  
THE REMAINING AMOUNT  
YOU OWE CHASE!**

---

James J Carr  
10 Royal Palm Way Unit 102  
Boca Raton, FL 33432-7830

Property Address: 10 Royal Palm Way  
Boca Raton, FL 33432

Dear James J Carr:

We are writing to let you know that we are cancelling the amount you owe Chase on the loan referenced below, totaling \$23,554.43, as a result of a recent mortgage servicing settlement reached with the states and federal government.

**This means you will owe nothing more on the loan and your debt will be cancelled. You don't need to sign or return anything for this to happen.**

**As part of cancelling the amount you owe, we will:**

- Report the cancellation of your debt to the Internal Revenue Service.  
If you have questions about how this affects your taxes, please contact your tax advisor.
- Report the cancellation of your debt to various credit bureau reporting agencies.  
We do not know what, if any, effect this will have on your credit score.
- Release the lien held by Chase and forward the release to your county records office for processing. Depending on your county's procedures, this may take several months.
- No longer pay property taxes or insurance on your behalf if this was part of your mortgage. Your escrow account as well as any optional insurance product will close.
- Refund any remaining escrow balances on the account you are entitled to.
- No longer be responsible for securing the property and/or providing maintenance required by the city if the property is vacant.

**All you need to do:**

- Contact your insurance company and/or taxing authority to make arrangements for paying any remaining or new amounts due.
- Pay any taxes and/or insurance premiums associated with the property.
- Provide your address to your homeowners' insurance agent, as well as your taxing authority, so they will forward future bills and correspondence directly to your address.

If you have any questions, call us at 877-836-3040.

Sincerely,

Patrick Boyle  
Vice President

Your account number:  
100900426430034553

**Please see important disclosures on the next page.**

**We are a debt collector.**

**Keep this letter with your other mortgage documents for your records.**

**If you are represented by an attorney, please refer this letter to your attorney and provide us with the attorney's name, address and telephone number.**

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## FREQUENTLY ASKED QUESTIONS

**Q: Why are you cancelling the amount I owe?**

A: Chase and four other mortgage servicers have agreed to a mortgage servicing settlement with the states and federal government. As part of the settlement, we are waiving your mortgage balance. For more information, visit [nationalmortgagesettlement.com](http://nationalmortgagesettlement.com).

**Q: What are the benefits of cancelling the amount I owe?**

A: You will never have to pay back this money and you owe nothing more on your account.

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A: The cancellation of your debt will be reported to the credit bureaus, but we do not know the impact, if any, this will have on your credit score. Cancelling the amount you owe on your account may also have tax implications. Please consult with your tax advisor to discuss those possible implications.

**Q: Will Chase release the lien on my property?**

A: Yes. We will release the lien held by Chase and forward the release to your county records office for processing. Depending on your county's procedures, this may take several months.

**Q: Do I need to sign and return anything to accept this offer?**

A: No action is needed on your part. Keep this letter with your other mortgage documents for your records.

**Q: What if I do not want my mortgage balance cancelled?**

A: There are no closing costs or fees for this change. It is part of the mortgage servicing settlement with the states and federal government. However, if you don't want your debt cancelled, you must call us at the telephone number listed on the front of the letter by October 1, 2012.







September 13, 2012

**WE ARE CANCELLING  
THE REMAINING AMOUNT  
YOU OWE CHASE!**

---

Robert W Warwick  
801 Vacation Dr  
Odenton, MD 21113-2262

Property Address: 801 Vacation Dr  
Odenton, MD 21113

Dear Robert W Warwick:

We are writing to let you know that we are cancelling the amount you owe Chase on the loan referenced below, totaling \$167,003.51, as a result of a recent mortgage servicing settlement reached with the states and federal government.

**This means you will owe nothing more on the loan and your debt will be cancelled. You don't need to sign or return anything for this to happen.**

**As part of cancelling the amount you owe, we will:**

- Report the cancellation of your debt to the Internal Revenue Service.  
If you have questions about how this affects your taxes, please contact your tax advisor.
- Report the cancellation of your debt to various credit bureau reporting agencies.  
We do not know what, if any, effect this will have on your credit score.
- Release the lien held by Chase and forward the release to your county records office for processing. Depending on your county's procedures, this may take several months.
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- No longer be responsible for securing the property and/or providing maintenance required by the city if the property is vacant.

**All you need to do:**

- Contact your insurance company and/or taxing authority to make arrangements for paying any remaining or new amounts due.
- Pay any taxes and/or insurance premiums associated with the property.
- Provide your address to your homeowners' insurance agent, as well as your taxing authority, so they will forward future bills and correspondence directly to your address.

If you have any questions, call us at 877-836-3040.

Sincerely,

Patrick Boyle  
Vice President

Your account number:  
100900426430036548

**Please see important disclosures on the next page.**

**We are a debt collector.**

**Keep this letter with your other mortgage documents for your records.**

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## FREQUENTLY ASKED QUESTIONS

**Q: Why are you cancelling the amount I owe?**

A: Chase and four other mortgage servicers have agreed to a mortgage servicing settlement with the states and federal government. As part of the settlement, we are waiving your mortgage balance. For more information, visit [nationalmortgagesettlement.com](http://nationalmortgagesettlement.com).

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A: You will never have to pay back this money and you owe nothing more on your account.

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**Q: Do I need to sign and return anything to accept this offer?**

A: No action is needed on your part. Keep this letter with your other mortgage documents for your records.

**Q: What if I do not want my mortgage balance cancelled?**

A: There are no closing costs or fees for this change. It is part of the mortgage servicing settlement with the states and federal government. However, if you don't want your debt cancelled, you must call us at the telephone number listed on the front of the letter by October 1, 2012.





September 13, 2012

**WE ARE CANCELLING  
THE REMAINING AMOUNT  
OWED TO CHASE!**

---

Teresa M Hancock  
204 New Haven Ave Unit 8E  
Derby, CT 06418-2150

Property Address: 204 New Haven Avenue 8E  
Derby, CT 06418

Dear Teresa M Hancock:

We are writing to let you know that we are cancelling the amount owed to Chase on the loan referenced below, totaling \$28,209.15, as a result of a recent mortgage servicing settlement reached with the states and federal government.

**This means nothing more is owed on the loan and the debt will be cancelled. Nothing needs to be signed or returned for this to happen.**

**As part of cancelling the amount owed, we will:**

- Report the cancellation of the debt to the Internal Revenue Service.  
If you have questions about how this affects your taxes, please contact your tax advisor.
- Report the cancellation of the debt to various credit bureau reporting agencies.  
We do not know what, if any, effect this will have on your credit score.
- Release the lien held by Chase and forward the release to your county records office for processing. Depending on your county's procedures, this may take several months.
- No longer pay property taxes or insurance on the property if this was part of the mortgage. The escrow account as well as any optional insurance product will close.
- Refund any remaining escrow balances on the account to you.
- No longer be responsible for securing the property and/or providing maintenance required by the city if the property is vacant.

**All you need to do:**

- Contact your insurance company and/or taxing authority to make arrangements for paying any remaining or new amounts due.
- Pay any taxes and/or insurance premiums associated with the property.
- Provide your address to your homeowners' insurance agent, as well as your taxing authority, so they will forward future bills and correspondence directly to your address.

If you have any questions, call us at 877-836-3040.

Sincerely,

Patrick Boyle  
Vice President

Your account number:  
100900427011269656

**Please see important disclosures on the next page.**

**Keep this letter with your other mortgage documents for your records.**

**If you are represented by an attorney, please refer this letter to your attorney and provide us with the attorney's name, address and telephone number.**

**To the extent your original obligation was discharged, or is subject to an automatic stay of bankruptcy under Title 11 of the United States Code, this notice is for compliance and/or informational purposes only and does not constitute an attempt to collect a debt or to impose personal liability for such obligation.**





## FREQUENTLY ASKED QUESTIONS

**Q: Why are you cancelling the amount owed to Chase?**

A: Chase and four other mortgage servicers have agreed to a mortgage servicing settlement with the states and federal government. As part of the settlement, we are waiving the mortgage balance. For more information, visit [nationalmortgagesettlement.com](http://nationalmortgagesettlement.com).

**Q: What are the benefits of cancelling the amount owed?**

A: Nothing more is owed on the account.

**Q: What are the effects of cancelling the amount owed?**

A: The cancellation of the debt will be reported to the credit bureaus, but we do not know the impact, if any, this will have on your credit score. Cancelling the amount owed on the account may also have tax implications. Please consult with your tax advisor to discuss those possible implications.

**Q: Will Chase release the lien on the property?**

A: Yes. We will release the lien held by Chase and forward the release to your county records office for processing. Depending on your county's procedures, this may take several months.

**Q: Do I need to sign and return anything to accept this offer?**

A: No action is needed on your part. Keep this letter with your other mortgage documents for your records.

**Q: What if I do not want the mortgage balance cancelled?**

A: There are no closing costs or fees for this change. It is part of the mortgage servicing settlement with the states and federal government. However, if you don't want the debt cancelled, you must call us at the telephone number listed on the front of the letter by October 1, 2012.







September 13, 2012

**WE ARE CANCELLING  
THE REMAINING AMOUNT  
OWED TO CHASE!**

---

William J Spence Jr  
Laura L Spence  
634 Nesting Ln  
Middletown, DE 19709-6124

Property Address: 634 Nesting Lane  
Middletown, DE 19709

Dear William J Spence Jr and Laura L Spence:

We are writing to let you know that we are cancelling the amount owed to Chase on the loan referenced below, totaling \$46,657.96, as a result of a recent mortgage servicing settlement reached with the states and federal government.

**This means nothing more is owed on the loan and the debt will be cancelled. Nothing needs to be signed or returned for this to happen.**

**As part of cancelling the amount owed, we will:**

- Report the cancellation of the debt to the Internal Revenue Service.  
If you have questions about how this affects your taxes, please contact your tax advisor.
- Report the cancellation of the debt to various credit bureau reporting agencies.  
We do not know what, if any, effect this will have on your credit score.
- Release the lien held by Chase and forward the release to your county records office for processing. Depending on your county's procedures, this may take several months.
- No longer pay property taxes or insurance on the property if this was part of the mortgage. The escrow account as well as any optional insurance product will close.
- Refund any remaining escrow balances on the account to you.
- No longer be responsible for securing the property and/or providing maintenance required by the city if the property is vacant.

**All you need to do:**

- Contact your insurance company and/or taxing authority to make arrangements for paying any remaining or new amounts due.
- Pay any taxes and/or insurance premiums associated with the property.
- Provide your address to your homeowners' insurance agent, as well as your taxing authority, so they will forward future bills and correspondence directly to your address.

If you have any questions, call us at 877-836-3040.

Sincerely,

Patrick Boyle  
Vice President

Your account number:  
100900429258879392

**Please see important disclosures on the next page.**

**Keep this letter with your other mortgage documents for your records.**

**If you are represented by an attorney, please refer this letter to your attorney and provide us with the attorney's name, address and telephone number.**

**To the extent your original obligation was discharged, or is subject to an automatic stay of bankruptcy under Title 11 of the United States Code, this notice is for compliance and/or informational purposes only and does not constitute an attempt to collect a debt or to impose personal liability for such obligation.**





## FREQUENTLY ASKED QUESTIONS

**Q: Why are you cancelling the amount owed to Chase?**

A: Chase and four other mortgage servicers have agreed to a mortgage servicing settlement with the states and federal government. As part of the settlement, we are waiving the mortgage balance. For more information, visit [nationalmortgagesettlement.com](http://nationalmortgagesettlement.com).

**Q: What are the benefits of cancelling the amount owed?**

A: Nothing more is owed on the account.

**Q: What are the effects of cancelling the amount owed?**

A: The cancellation of the debt will be reported to the credit bureaus, but we do not know the impact, if any, this will have on your credit score. Cancelling the amount owed on the account may also have tax implications. Please consult with your tax advisor to discuss those possible implications.

**Q: Will Chase release the lien on the property?**

A: Yes. We will release the lien held by Chase and forward the release to your county records office for processing. Depending on your county's procedures, this may take several months.

**Q: Do I need to sign and return anything to accept this offer?**

A: No action is needed on your part. Keep this letter with your other mortgage documents for your records.

**Q: What if I do not want the mortgage balance cancelled?**

A: There are no closing costs or fees for this change. It is part of the mortgage servicing settlement with the states and federal government. However, if you don't want the debt cancelled, you must call us at the telephone number listed on the front of the letter by October 1, 2012.





September 13, 2012

**WE ARE CANCELLING  
THE REMAINING AMOUNT  
YOU OWE CHASE!**

---

Vito DeRosa  
Nicolette DeRosa  
2801 SW Montego Ter  
Stuart, FL 34997-1203

Property Address: 2801 SW Montego Ter  
Stuart, FL 34997

Dear Vito DeRosa and Nicolette DeRosa:

We are writing to let you know that we are cancelling the amount you owe Chase on the loan referenced below, totaling \$63,430.82, as a result of a recent mortgage servicing settlement reached with the states and federal government.

**This means you will owe nothing more on the loan and your debt will be cancelled. You don't need to sign or return anything for this to happen.**

**As part of cancelling the amount you owe, we will:**

- Report the cancellation of your debt to the Internal Revenue Service.  
If you have questions about how this affects your taxes, please contact your tax advisor.
- Report the cancellation of your debt to various credit bureau reporting agencies.  
We do not know what, if any, effect this will have on your credit score.
- Release the lien held by Chase and forward the release to your county records office for processing. Depending on your county's procedures, this may take several months.
- No longer pay property taxes or insurance on your behalf if this was part of your mortgage. Your escrow account as well as any optional insurance product will close.
- Refund any remaining escrow balances on the account you are entitled to.
- No longer be responsible for securing the property and/or providing maintenance required by the city if the property is vacant.

**All you need to do:**

- Contact your insurance company and/or taxing authority to make arrangements for paying any remaining or new amounts due.
- Pay any taxes and/or insurance premiums associated with the property.
- Provide your address to your homeowners' insurance agent, as well as your taxing authority, so they will forward future bills and correspondence directly to your address.

If you have any questions, call us at 877-836-3040.

Sincerely,

Patrick Boyle  
Vice President

Your account number:  
100950429200046714

**Please see important disclosures on the next page.**

**We are a debt collector.**

**Keep this letter with your other mortgage documents for your records.**

**If you are represented by an attorney, please refer this letter to your attorney and provide us with the attorney's name, address and telephone number.**

**To the extent your original obligation was discharged, or is subject to an automatic stay of bankruptcy under Title 11 of the United States Code, this notice is for compliance and/or informational purposes only and does not constitute an attempt to collect a debt or to impose personal liability for such obligation.**





## FREQUENTLY ASKED QUESTIONS

**Q: Why are you cancelling the amount I owe?**

A: Chase and four other mortgage servicers have agreed to a mortgage servicing settlement with the states and federal government. As part of the settlement, we are waiving your mortgage balance. For more information, visit [nationalmortgagesettlement.com](http://nationalmortgagesettlement.com).

**Q: What are the benefits of cancelling the amount I owe?**

A: You will never have to pay back this money and you owe nothing more on your account.

**Q: What are the effects of cancelling the amount I owe?**

A: The cancellation of your debt will be reported to the credit bureaus, but we do not know the impact, if any, this will have on your credit score. Cancelling the amount you owe on your account may also have tax implications. Please consult with your tax advisor to discuss those possible implications.

**Q: Will Chase release the lien on my property?**

A: Yes. We will release the lien held by Chase and forward the release to your county records office for processing. Depending on your county's procedures, this may take several months.

**Q: Do I need to sign and return anything to accept this offer?**

A: No action is needed on your part. Keep this letter with your other mortgage documents for your records.

**Q: What if I do not want my mortgage balance cancelled?**

A: There are no closing costs or fees for this change. It is part of the mortgage servicing settlement with the states and federal government. However, if you don't want your debt cancelled, you must call us at the telephone number listed on the front of the letter by October 1, 2012.







September 13, 2012

**WE ARE CANCELLING  
THE REMAINING AMOUNT  
YOU OWE CHASE!**

---

Marvin B Cornish Jr  
Cassandra A Cornish  
14636 London Ln  
Bowie, MD 20715-2572

Property Address: 14636 London Ln  
Bowie, MD 20715

Dear Marvin B Cornish Jr and Cassandra A Cornish:

We are writing to let you know that we are cancelling the amount you owe Chase on the loan referenced below, totaling \$60,960.25, as a result of a recent mortgage servicing settlement reached with the states and federal government.

**This means you will owe nothing more on the loan and your debt will be cancelled. You don't need to sign or return anything for this to happen.**

**As part of cancelling the amount you owe, we will:**

- Report the cancellation of your debt to the Internal Revenue Service.  
If you have questions about how this affects your taxes, please contact your tax advisor.
- Report the cancellation of your debt to various credit bureau reporting agencies.  
We do not know what, if any, effect this will have on your credit score.
- Release the lien held by Chase and forward the release to your county records office for processing. Depending on your county's procedures, this may take several months.
- No longer pay property taxes or insurance on your behalf if this was part of your mortgage. Your escrow account as well as any optional insurance product will close.
- Refund any remaining escrow balances on the account you are entitled to.
- No longer be responsible for securing the property and/or providing maintenance required by the city if the property is vacant.

**All you need to do:**

- Contact your insurance company and/or taxing authority to make arrangements for paying any remaining or new amounts due.
- Pay any taxes and/or insurance premiums associated with the property.
- Provide your address to your homeowners' insurance agent, as well as your taxing authority, so they will forward future bills and correspondence directly to your address.

If you have any questions, call us at 877-836-3040.

Sincerely,

Patrick Boyle  
Vice President

Your account number:  
100950429200061358

**Please see important disclosures on the next page.**

**We are a debt collector.**

**Keep this letter with your other mortgage documents for your records.**

**If you are represented by an attorney, please refer this letter to your attorney and provide us with the attorney's name, address and telephone number.**

**To the extent your original obligation was discharged, or is subject to an automatic stay of bankruptcy under Title 11 of the United States Code, this notice is for compliance and/or informational purposes only and does not constitute an attempt to collect a debt or to impose personal liability for such obligation.**





## FREQUENTLY ASKED QUESTIONS

**Q: Why are you cancelling the amount I owe?**

A: Chase and four other mortgage servicers have agreed to a mortgage servicing settlement with the states and federal government. As part of the settlement, we are waiving your mortgage balance. For more information, visit [nationalmortgagesettlement.com](http://nationalmortgagesettlement.com).

**Q: What are the benefits of cancelling the amount I owe?**

A: You will never have to pay back this money and you owe nothing more on your account.

**Q: What are the effects of cancelling the amount I owe?**

A: The cancellation of your debt will be reported to the credit bureaus, but we do not know the impact, if any, this will have on your credit score. Cancelling the amount you owe on your account may also have tax implications. Please consult with your tax advisor to discuss those possible implications.

**Q: Will Chase release the lien on my property?**

A: Yes. We will release the lien held by Chase and forward the release to your county records office for processing. Depending on your county's procedures, this may take several months.

**Q: Do I need to sign and return anything to accept this offer?**

A: No action is needed on your part. Keep this letter with your other mortgage documents for your records.

**Q: What if I do not want my mortgage balance cancelled?**

A: There are no closing costs or fees for this change. It is part of the mortgage servicing settlement with the states and federal government. However, if you don't want your debt cancelled, you must call us at the telephone number listed on the front of the letter by October 1, 2012.



# EXHIBIT 6



Chase (AZ1-2557)  
1820 E Sky Harbor Circle S, Floor 2  
Phoenix, AZ, 85034-4850, United States

December 5, 2012

Mr. Larry Schneider  
1<sup>st</sup> Fidelity Loan Servicing  
2101 NW Corporate Blvd, Suite 102  
Boca Raton, FL 33431

Re: Immediate Attention Required

Dear Mr. Larry Schneider,

As part of the recent mortgage servicing settlement reached with the states and federal government, JPMorgan Chase Bank, N.A. (Chase) elected to participate in a second lien extinguishment program. Because of this, we sent letters to certain customers notifying them that we were extinguishing their debt with Chase and releasing the associated lien. However, we subsequently found that several of your customers received this letter in error because of an incorrect coding entry. These customers and their respective loans were identified and are appended to this letter and referenced as "Exhibit A." We apologize for any inconvenience this may have caused.

To correct this error, please choose one of the following three options:

- 1) Chase will repurchase any of the subject loans at a premium of 50% of your original purchase price for such loan. If we repurchase the loans, we will update these customers' accounts to show a zero balance and release their liens. The payment cutoff date for these transactions will be 12/6/2012

There are no performance restrictions—you will receive compensation for any loans for which you elect this option, regardless of whether they are performing or not.

- 2) Chase will send a retraction letter to the customer on any of the subject loans, including specific information about your ownership of the loan.
- 3) Choose a combination between option 1.) and 2.)

**You must respond to this remediation offer by December 10.** If we do not hear from you by December 10, we will send retraction letters to all customers notifying them of the error. If you elect for Chase to repurchase any loans, the loans are required to be assigned back to Chase within 15 calendar days.

Again, we apologize for this error. If you have questions, please call me at the telephone numbers listed below.

Sincerely,

Omar Kassem, CFA  
Vice President / Portfolio Manager  
602-627-8661



Exhibit A.

**Instructions:** Please review the following table and confirm your selection between option A and option B. Confirm your selection by marking an X in the columns referenced. Once you have confirmed your selection, please fax this page to 602-396-5003 by Monday, December 10.

ACCOUNT	CUST NAME	PROPADD1	PROPCITY	ST	ZIP	Option A	Option B
						Buybac	Retracti
0672198561	ROSSATTO,JACOB ALEJA	1334 W SMITH ST	ORLANDO	FL	32804		
100001410011576330	LAWWILL,GEORGE R	2090 KYLEMORE DR	XENIA	OH	45385		
100001415010307608	DI MINNO,MATTHEW P	5805 HERZMAN DR	EVERGREEN	CO	80439		
100002449219758811	WILLIAMS,IRENE A	6045 NORTH 40TH STREET	PARADISE VALLEY	AZ	85253	X	
100900426370383518	HARRITY,YVONNE D	16445 EL CENTRO ST	HESPERIA	CA	92345		
100900426430034553	CARR,JAMES J	10 ROYAL PALM WAY	BOCA RATON	FL	33432	X	
100900426430036548	WARWICK,ROBERT W	801 VACATION DR	ODENTON	MD	21113		
100900427011269656	HANCOCK,TERESA M	204 NEW HAVEN AVENUE 8E	DERBY	CT	06418		
100900429258879392	SPENCE JR,WILLIAM J	634 NESTING LANE	MIDDLETOWN	DE	19709		
100950429200046714	DEROSA,VITO	2801 SW MONTEGO TER	STUART	FL	34997		
100950429200061358	CORNISH JR,MARVIN B	14636 LONDON LN	BOWIE	MD	20715		
100001416620120938	AHMED,SALEH	321 S ENGLISH ST	OKLAHOMA CITY	OK	73160		







Chase (AZ1-2557)  
1820 E Sky Harbor Circle S, Floor 2  
Phoenix, AZ, 85034-4850, United States

December 5, 2012

Mr. Larry Schneider  
S & A Capital Partners  
2101 NW Corporate Blvd, Suite 102  
Boca Raton, FL 33431

Re: Immediate Attention Required

Dear Mr. Larry Schneider,

As part of the recent mortgage servicing settlement reached with the states and federal government, JPMorgan Chase Bank, N.A. (Chase) elected to participate in a second lien extinguishment program. Because of this, we sent letters to certain customers notifying them that we were extinguishing their debt with Chase and releasing the associated lien. However, we subsequently found that several of your customers received this letter in error because of an incorrect coding entry. These customers and their respective loans were identified and are appended to this letter and referenced as "Exhibit A." We apologize for any inconvenience this may have caused.

To correct this error, please choose one of the following three options:

- 1) Chase will repurchase any of the subject loans at a premium of 50% of your original purchase price for such loan. If we repurchase the loans, we will update these customers' accounts to show a zero balance and release their liens. The payment cutoff date for these transactions will be 12/6/2012

There are no performance restrictions—you will receive compensation for any loans for which you elect this option, regardless of whether they are performing or not.

- 2) Chase will send a retraction letter to the customer on any of the subject loans, including specific information about your ownership of the loan.
- 3) Choose a combination between option 1.) and 2.)

**You must respond to this remediation offer by December 10.** If we do not hear from you by December 10, we will send retraction letters to all customers notifying them of the error. If you elect for Chase to repurchase any loans, the loans are required to be assigned back to Chase within 15 calendar days.

Again, we apologize for this error. If you have questions, please call me at the telephone numbers listed below.

Sincerely,

Omar Kassem, CFA  
Vice President / Portfolio Manager  
602-627-8661



**Exhibit A.**

**Instructions:** Please review the following table and confirm your selection between option A and option B. Confirm your selection by marking an X in the columns referenced. Once you have confirmed your selection, please fax this page to 602-396-5003 by Monday, December 10.

ACCOUNT	CUST. NAME	PROPADD1	PROPCITY	ST	ZIP	Option A	Option B
						Buybac	Retracti
100001410011640005	MITCHELL, MARTY LEON	7326 STATE ROUTE 19 UNIT 5215	MOUNT GILEAD	OH	43338	X	
100001411660007717	BUSZA, DIANE	41 TOWN HOUSE LN	LITTLE EGG HARBOR	NJ	08007	X	
100001412610083809	GOODWIN, DIANNA L	5056 ARBOR GLEN ROAD	THE COLONY	TX	75056	X	
100001414011078913	SOLBERG, GERARD A	10 CHARLESTON CT	CHATHAM	IL	62629	X	
100001414830009582	WRIGHT, HENRI DEMARCO	1029 ABBOTT LN	UNIVERSITY PARK	IL	60466	X	
100500430521175187	LAUG, CAROL	127 CAMPBELL RD	HARRISON	OH	45030	X	
100500439900055099	BRADLEY, ALLEN	235 NORTH CONCEPT DR	LIMA	OH	45807	X	
100900426360246451	FRAZIER, RANDY	2524 PENDERGRASS LN	ELLENWOOD	GA	30294	X	
100900426370399018	VANCE, DOROTHY	40 LEYLAND LN	HARPERS FERRY	WV	25425	X	
100900426380031490	GRIMM, JERRY L	7031 WYANDOTTE DR	CINCINNATI	OH	45233	X	
100500439800892659	DEMSKE, FRANK G	265 N ALMONT AVE	IMLAY CITY	MI	48444	X	



# EXHIBIT 7



September 13, 2012

**WE ARE CANCELLING  
THE REMAINING AMOUNT  
YOU OWE CHASE!**

---

Robert W Warwick  
801 Vacation Dr  
Odenton, MD 21113-2262

Property Address: 801 Vacation Dr  
Odenton, MD 21113

Dear Robert W Warwick:

We are writing to let you know that we are cancelling the amount you owe Chase on the loan referenced below, totaling \$167,003.51, as a result of a recent mortgage servicing settlement reached with the states and federal government.

**This means you will owe nothing more on the loan and your debt will be cancelled. You don't need to sign or return anything for this to happen.**

**As part of cancelling the amount you owe, we will:**

- Report the cancellation of your debt to the Internal Revenue Service.  
If you have questions about how this affects your taxes, please contact your tax advisor.
- Report the cancellation of your debt to various credit bureau reporting agencies.  
We do not know what, if any, effect this will have on your credit score.
- Release the lien held by Chase and forward the release to your county records office for processing. Depending on your county's procedures, this may take several months.
- No longer pay property taxes or insurance on your behalf if this was part of your mortgage. Your escrow account as well as any optional insurance product will close.
- Refund any remaining escrow balances on the account you are entitled to.
- No longer be responsible for securing the property and/or providing maintenance required by the city if the property is vacant.

**All you need to do:**

- Contact your insurance company and/or taxing authority to make arrangements for paying any remaining or new amounts due.
- Pay any taxes and/or insurance premiums associated with the property.
- Provide your address to your homeowners' insurance agent, as well as your taxing authority, so they will forward future bills and correspondence directly to your address.

If you have any questions, call us at 877-836-3040.

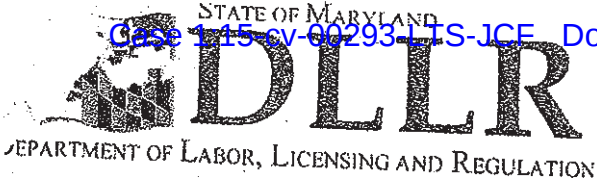
Sincerely,

Patrick Boyle  
Vice President

Your account number:  
100900426430036548


**Please see important disclosures on the next page.**

# EXHIBIT 8



OFFICE OF THE COMMISSIONER OF FINANCIAL REGULATION  
500 N. Calvert Street, Suite 402  
Baltimore, MD 21202-3651  
Mark Kaufman, Commissioner

### FAX COVER SHEET DIVISION OF FINANCIAL REGULATION

To: Caroline Iacino  
Of: 1<sup>st</sup> Fidelity Loan Servicing  
Phone:  
Fax: 561 893 9808  
Pages (Including Cover Sheet):   
Date: December 12, 2012  
Subject: Robert and Laurie Warwick  
Complaint# M 13 1150

From: Marcia Tonkins  
Financial Examiner  
Of: Division of Financial Regulation  
Phone: 410 230-6393  
Fax: 410-333-3866 or  
410-333-0475  
E-mail: mtonkins@dllr.state.md.us

**COMMENTS**---Please review this complaint and respond in writing by December 14, 2012. It is our understanding that Chase Home Finance cancelled this loan. Therefore, why is 1<sup>st</sup> Fidelity Loan Servicing collecting on this debt? Please cease all foreclosure activities until we have completed our investigation.

**CONFIDENTIALITY NOTICE**

THE INFORMATION IN THIS TRANSMISSION IS INTENDED ONLY FOR THE INDIVIDUAL NAMED ABOVE. IT MAY BE LEGALLY PRIVILEGED AND CONFIDENTIAL. IF YOU HAVE RECEIVED THIS INFORMATION IN ERROR, PLEASE NOTIFY US IMMEDIATELY AND SEND THE ORIGINAL TRANSMISSION TO US BY MAIL. RETURN POSTAGE IS GUARANTEED. IF THE READER OF THIS MESSAGE IS NOT THE INTENDED RECIPIENT, YOU ARE HEREBY NOTIFIED THAT ANY DISCRIMINATION, DISCLOSURE, DISTRIBUTION AND/OR COPYING OF THIS COMMUNICATION OR ITS CONTENT ARE STRICTLY PROHIBITED.

**From:** Jones, Kristin [<mailto:kristin.jones@mlis.state.md.us>]  
**Sent:** Friday, November 30, 2012 5:45 PM  
**To:** Anne B. Norton  
**Subject:** Warwick - mortgage issue

Anne – Thank you again for your willingness to help navigate mortgage issues for the Rob & Laurie Warwick. I've attached a few relevant documents. Obviously there are many more but I tried to include communications from both Chase and First Fidelity. Specifically, I included the (1) notice from Chase indicating that their debt has been cancelled; (2) followed by an email from someone at S&A Partners / 1<sup>st</sup> Fidelity Loan Servicing LLC informing Laurie that "upper management" at Chase has decided that they will not be honoring their letter of cancellation. She indicates that someone from Chase would call the Warwicks and confirm that – something that never happened; (3) followed by another email from same individual at 1<sup>st</sup> Fidelity indicating that if they do not receive at least 2 payments by December 5, 2012 they will initiate foreclosure proceedings; (4) followed by a 2009 "notification of loan transfer" from 1<sup>st</sup> Fidelity indicating that they had purchased the Warwick's loan from Chase; and (5) followed by a 2009 letter indicating their payment arrangement.

I'm afraid based on the notification of loan transfer that Chase sold their loan some years ago. Even so, why would Chase cancel their debt and not Fidelity. Further, I question whether Chase is somehow getting credit for a write-off they never actually have to honor.

As you can imagine, Rob & Laurie are at their wits' end (in addition to being financially strapped mostly due to the recession's impact on their small landscaping business) and I know they will appreciate any assistance you are able to provide. See their contact information below. If you or anyone in your office needs to reach me, my office contact shows below and my cell is (443) 852-0308. Thanks so much again. – Kristin

Laurie Warwick  
443 336-4733 cell  
410 695-2977 home

Kristin F. Jones, Chief of Staff  
Office of the Speaker  
State House, Room H-4  
Annapolis, Maryland 21401  
(410) 841-3916  
(410) 841-3888 fax

## Larry Schneider

---

**From:** larry@sacapitalpartners.com  
**Sent:** Monday, January 07, 2013 3:38 PM  
**To:** mtonkins@dilr.state.md.us  
**Subject:** Robert Warwick - 100900426430035543  
  
**Importance:** High

Dear Ms Tonkins,

Per our conversation earlier today, I am forwarding the original email that I sent to Chase on September 14<sup>th</sup>, 2012 which was literally several minutes after we received a copy of the "Debt Cancellation Letter". As you can see by the date of the email below, we immediately addressed the issue with Chase. We have spent hundreds of hours and have sent over one hundred pieces of correspondence to Chase trying to resolve this and other similar situations with them regarding erroneous debt cancellation letters. As I mentioned, I am unable to discuss the particular details of any related situation with other borrowers' loans which we acquired from J.P. Morgan Chase but I assure you that we are unaware of any similar problems with loans which are owned by 1<sup>st</sup> Fidelity Loan and serviced through BSI Servicing.

At the moment, we still do not have a copy of the "Retraction Letter" that was supposed to be sent out to the borrower. In response to your compliance inquiry, I've attached the contact information for representatives at Chase that should be able to provide you with answers to your inquiry.

Once again, we truly understand the anger and anguish expressed by the Warwick's due to Chase's erroneous debt cancellation letter and that they have not acted promptly to remedy the situation. I hope that you can bring this situation to an expedited and beneficial resolution.

Per your inquiry:

My direct contact at Chase is Omar Kassem. Omar Kassem reports to Patrick Boyle (whose signature is on all of the DOJ Debt Forgiveness Letters). Patrick Boyle reports to Mark Davis. I believe Mark Davis reports to Gary Miller. I believe Gary Miller reports to Steven Hemperly.

- Omar Kassem, CFA  
Vice President, Portfolio Manager  
1820 E. Sky Harbor Circle S, Floor  
Phoenix, AZ 85034  
PH: 602.627.8661  
[Omar.kassem@jpmorganchase.com](mailto:Omar.kassem@jpmorganchase.com)
- Patrick M Boyle  
Vice-President, Loss Mitigation and Recovery  
1820 E. Sky Harbor Circle S  
Phoenix, AZ 85034  
Mail Code AZ1-2514  
PH: 602-627-2489  
[patrick.m.boyle@jpmchase.com](mailto:patrick.m.boyle@jpmchase.com)
- Mark Davis



Senior Vice President, Default Operations  
[mark.w.davis@jpmchase.com](mailto:mark.w.davis@jpmchase.com)

- Gary Miller  
Senior Vice-President. Default Servicing and Housing
- Steven Hemperly  
Senior Vice- President, Default Operations Management

Please let me know if I can be of any additional assistance in this matter and advise me of the outcome of your investigation.

Please keep this email confidential and do not forward to Chase.

Sincerely,

Larry Schneider  
1<sup>st</sup> Fidelity Loan Servicing  
S & A Capital Partners  
2901 Clintmoore Road, Suite 410  
Boca Raton, FL 33496  
Tel: 561-893-9805 x 204  
Fax: 561-893-9808  
Cel: 305-710-4201  
[sacapitalpartners.com](http://sacapitalpartners.com)

---

**From:** Larry Schneider  
**Sent:** Friday, September 14, 2012 4:28 PM  
**To:** Kassem, Omar  
**Subject:** Robert Warwick - 100900426430035543  
**Importance:** High

Hi Omar,

I hope you had a good trip to Vegas. I'm sure your busy with lots or important things but I think we may have another potential problem on our hands. This is the 2<sup>nd</sup> paying borrower who has received this letter from Chase "Cancelling Her Debt", signed by Patrick Boyle. She said she is getting an attorney and is no longer going to be sending payments. I don't necessarily need you to intervene on this particular borrower but I need to know if this can potentially affect hundreds of my borrowers. Was this DOJ scrubbed before being sent out?

If not, I need to know immediately so I can preemptively attempt to remedy the situation for all affected borrowers so the problem does not become a major legal issue between our entities, Chase and the Department of Justice. As you know, I've always handled any issues regarding challenging situations that arise in the best interest of Chase and will continue to do so. However, I do need to know that Chase will handle these as buyback/trade out situations if the borrowers are adamant about not paying their contractual obligation to us. Please let me know how you would like me to handle the situation regarding these letters?

Please call me to discuss.

Sincerely,

Larry Schneider  
1st Fidelity Loan Servicing  
2101 NW Corporate Blvd., Suite 102  
Boca Raton, FL 33431  
Tel: 561-893-9805 x 204  
Fax: 561-893-9808

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# EXHIBIT 9

IN THE DISTRICT COURT OF CLEVELAND COUNTY  
STATE OF OKLAHOMA

STATE OF OKLAHOMA  
CLEVELAND COUNTY S.S.  
675

FIRST FIDELITY LOAN SERVICING,

Plaintiff,

v

SALEH AHMED,  
BEVERLY AHMED,  
JOHN DOE, AS OCCUPANT OF THE  
PREMISES,  
JANE DOE, AS OCCUPANT OF THE  
PREMISES,  
JPMORGAN CHASE BANK NA,  
CAPITAL ONE BANK (USA) NA,  
CAPITAL ONE AUTO FINANCE INC,  
OKLAHOMA STATE OF EX REL  
OKLAHOMA TAX COMMISSION

Defendants.

JAN 09 2014

In The Office of the  
Court Clerk RHONDA HALL

Case No. CJ-2012-1367

**ANSWER TO PLAINTIFF'S PETITION**

COMES NOW, Defendant SALEH AHMED, and Answers the Plaintiff's Petition  
as follows:

1. The Defendant admits facts in paragraph one as to organization, but does not have sufficient information to determine the authority of Plaintiff.
2. Defendant admits facts stated in paragraph two.
3. Defendant admits facts of paragraph 3 and clarifies that the Payee was JPMorgan Chase Bank.
4. Defendant admits facts of paragraph 4.
5. Defendant denies facts of paragraph 5. The Plaintiff has shown no proof of assignment of the note or mortgage to be effective.

100168

6. Defendant denies facts of paragraph 6 as to Plaintiff because Plaintiff has not shown that it is the effective holder of the note or mortgage.

7. Defendant admits facts of paragraph 7, and adds the claim that the loan is now canceled therefore payment is no longer required.

8. Defendant denies facts of paragraph 8 regarding the expenses Plaintiff incurred on its own being secured by the Mortgage.

9. Defendant denies facts of paragraph 9 as to a foreclosure action brought with proper authority.

10. Defendant denies allegations of paragraph 10.

11. Defendant admits facts of paragraph 11.

12. Defendant admits facts of paragraph 12.

13. Paragraph 13 does not include any allegations against Defendant.

14. Paragraph 14 does not include any allegations against Defendant.

15. Paragraph 15 does not include any allegations against Defendant.

16. Defendant does not have sufficient information to admit or deny the facts in paragraph 16.

17. Paragraph 17 does not include any allegations against Defendant.

18. Paragraph 18 does not include any allegations against Defendant.

19. Paragraph 19 does not include any allegations against Defendant.

20. Any items not specifically admitted are presumed to be not admitted.

21. Defendant, Saleh Ahmed, asserts that Defendant, JPMorgan Chase Bank, NA, forgave and canceled the loan referenced in Plaintiff's petition, and that Defendants Saleh Ahmed, and Beverly Ahmed, were no longer obligated to perform on the loan.

22. JPMorgan Chase Bank also stated that there were no further actions required on the behalf of Defendants, Saleh Ahmed and Beverly Ahmed, to allow for the complete cancelation of the loan, and that the cancelation was due to a mortgage servicing settlement reached with the states and federal government.

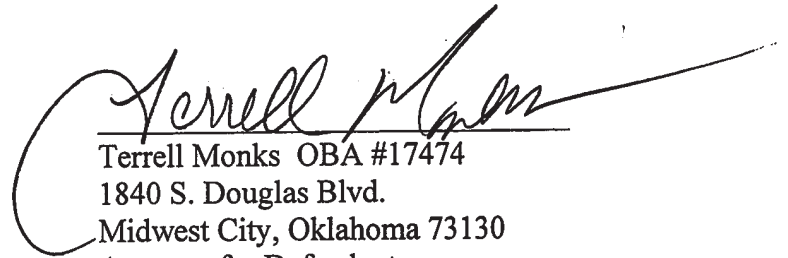
23. The account number appears to correspond with the loan number on the letter from JPMorgan Chase Bank and the number stated on the documents attached to Plaintiff's Petition.

24. Defendant Saleh Ahmed relied to his detriment on the letter from JPMorgan Chase Bank canceling the loan, and did not continue to pay or cure the loan to the note holder.

#### DEFENSES:

Defendant Saleh Ahmed asserts that the loan was included in the settlement agreement that Defendant JPMorgan Chase Bank had with the states and federal government, and that the loan was canceled as to Defendants Saleh Ahmed and Beverly Ahmed. In the alternative, Defendant, Saleh Ahmed, asserts that the loan was sold to Plaintiff at a time when JPMorgan Chase bank knew or should have known that the loan may qualify under the settlement agreement and by equity should be required to honor the cancelation of the debt as to Defendants Saleh Ahmed and Beverly Ahmed.

WHEREFORE, Defendants demand judgment denying Plaintiff's Petition as to the Defendants named on the cancelation letter from JPMorgan Chase Bank, and in rem as to the property, and for Judgment against Plaintiff for their costs and fees incurred herein.



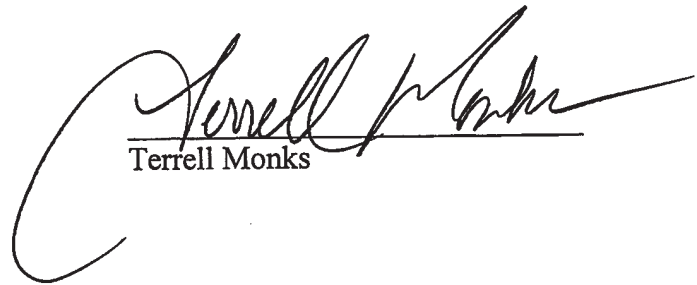
Terrell Monks OBA #17474  
1840 S. Douglas Blvd.  
Midwest City, Oklahoma 73130

Attorney for Defendant  
Phone: (405) 733-8686  
Fax: (405) 212-4403  
Terrell@TerrellMonks.Com

CERTIFICATE OF MAILING

I hereby certify that on this 9 day of January, 2014, a true and correct copy of the foregoing Answer to Plaintiff's Petition and Cross Claim was mailed to:

James H. Thiesen  
Baer, Timberlake, Coulson & Cates, P.C.  
P.O. Box 18486  
Oklahoma City, OK 73154-0486



Terrell Monks

REC'D JAN 10 2014



IN THE DISTRICT COURT OF CLEVELAND COUNTY  
STATE OF OKLAHOMA

STATE OF OKLAHOMA  
CLEVELAND COUNTY  
FILED

JAN 09 2014

In The Office of the  
Court Clerk RHONDA HALL

FIRST FIDELITY LOAN SERVICING,

Plaintiff,

v

SALEH AHMED,  
BEVERLY AHMED,  
JOHN DOE, AS OCCUPANT OF THE  
PREMISES,  
JANE DOE, AS OCCUPANT OF THE  
PREMISES,  
JPMORGAN CHASE BANK NA,  
CAPITAL ONE BANK (USA) NA,  
CAPITAL ONE AUTO FINANCE INC,  
OKLAHOMA STATE OF EX REL  
OKLAHOMA TAX COMMISSION

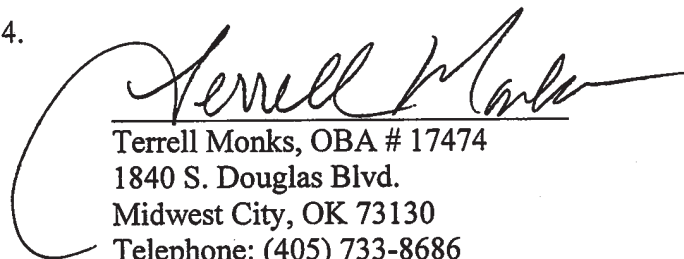
Defendants.

Case No. CJ-2012-1367

**LIMITED ENTRY OF APPEARANCE**

COMES NOW, Terrell Monks, and hereby enters his limited entry of appearance as counsel of record, for SALEH AHMED, Defendant in the above-styled and numbered action with representation limited to drafting and filing an answer to Plaintiff's Petition, and drafting initial discovery documents.

DATED this 8<sup>th</sup> day of January, 2014.

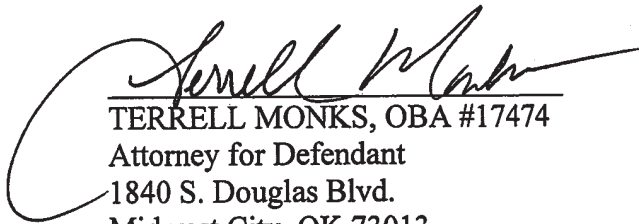


Terrell Monks, OBA # 17474  
1840 S. Douglas Blvd.  
Midwest City, OK 73130  
Telephone: (405) 733-8686  
Fax: (405) 212-4403  
[Terrell@terrellmonks.com](mailto:Terrell@terrellmonks.com)  
Attorney for Saleh Ahmed

CERTIFICATE OF MAILING

I hereby certify that on this 9<sup>th</sup> day of Jan, 2014, a true and correct copy of the foregoing Entry of Appearance was mailed and emailed to:

James H. Thiessen  
Baer, Timberlake, Coulson & Cates, P.C.  
P.O. Box 18486  
Oklahoma City, OK 73154-0486  
jim@baer-timberlake.com



TERRELL MONKS, OBA #17474  
Attorney for Defendant  
1840 S. Douglas Blvd.  
Midwest City, OK 73013  
Phone: (405) 733-8686  
Fax: (405) 737-6507  
Terrell@terrellmonks.com

REC'D JAN 10 2014

LAW OFFICES OF  
TERRELL MONKS

1840 S. Douglas Blvd., Midwest City, OK 73130



James H. Thiessen  
Baer, Timberlake, Coulson & Cates, P.C.  
P.O. Box 18486  
Oklahoma City, OK 73154-7722

REC'D JAN 10 2014

7315490486 8007



# EXHIBIT 10



September 13, 2012

**WE ARE CANCELLING  
THE REMAINING AMOUNT  
OWED TO CHASE!**

---

Teresa M Hancock  
204 New Haven Ave Unit 8E  
Derby, CT 06418-2150

Property Address: 204 New Haven Avenue 8E  
Derby, CT 06418

Dear Teresa M Hancock:

We are writing to let you know that we are cancelling the amount owed to Chase on the loan referenced below, totaling \$28,209.15, as a result of a recent mortgage servicing settlement reached with the states and federal government.

**This means nothing more is owed on the loan and the debt will be cancelled. Nothing needs to be signed or returned for this to happen.**

**As part of cancelling the amount owed, we will:**

- Report the cancellation of the debt to the Internal Revenue Service.  
If you have questions about how this affects your taxes, please contact your tax advisor.
- Report the cancellation of the debt to various credit bureau reporting agencies.  
We do not know what, if any, effect this will have on your credit score.
- Release the lien held by Chase and forward the release to your county records office for processing. Depending on your county's procedures, this may take several months.
- No longer pay property taxes or insurance on the property if this was part of the mortgage. The escrow account as well as any optional insurance product will close.
- Refund any remaining escrow balances on the account to you.
- No longer be responsible for securing the property and/or providing maintenance required by the city if the property is vacant.

**All you need to do:**

- Contact your insurance company and/or taxing authority to make arrangements for paying any remaining or new amounts due.
- Pay any taxes and/or insurance premiums associated with the property.
- Provide your address to your homeowners' insurance agent, as well as your taxing authority, so they will forward future bills and correspondence directly to your address.

If you have any questions, call us at 877-836-3040.

Sincerely,

A handwritten signature in black ink that reads "Patrick Boyle".

Patrick Boyle  
Vice President

Your account number:  
100900427011269656

**Please see important disclosures on the next page.**

**Keep this letter with your other mortgage documents for your records.**

**If you are represented by an attorney, please refer this letter to your attorney and provide us with the attorney's name, address and telephone number.**

**To the extent your original obligation was discharged, or is subject to an automatic stay of bankruptcy under Title 11 of the United States Code, this notice is for compliance and/or informational purposes only and does not constitute an attempt to collect a debt or to impose personal liability for such obligation.**





## FREQUENTLY ASKED QUESTIONS

**Q: Why are you cancelling the amount owed to Chase?**

A: Chase and four other mortgage servicers have agreed to a mortgage servicing settlement with the states and federal government. As part of the settlement, we are waiving the mortgage balance. For more information, visit [nationalmortgagesettlement.com](http://nationalmortgagesettlement.com).

**Q: What are the benefits of cancelling the amount owed?**

A: Nothing more is owed on the account.

**Q: What are the effects of cancelling the amount owed?**

A: The cancellation of the debt will be reported to the credit bureaus, but we do not know the impact, if any, this will have on your credit score. Cancelling the amount owed on the account may also have tax implications. Please consult with your tax advisor to discuss those possible implications.

**Q: Will Chase release the lien on the property?**

A: Yes. We will release the lien held by Chase and forward the release to your county records office for processing. Depending on your county's procedures, this may take several months.

**Q: Do I need to sign and return anything to accept this offer?**

A: No action is needed on your part. Keep this letter with your other mortgage documents for your records.

**Q: What if I do not want the mortgage balance cancelled?**

A: There are no closing costs or fees for this change. It is part of the mortgage servicing settlement with the states and federal government. However, if you don't want the debt cancelled, you must call us at the telephone number listed on the front of the letter by October 1, 2012.





# EXHIBIT 11

RECORDATION REQUESTED BY:

S & A Capital Partners, Inc.

WHEN RECORDED MAIL TO:

S & A Capital Partners, Inc.  
2101 NW Corporate Blvd., #102  
Boca Raton, FL 33431

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY

### ASSIGNMENT of MORTGAGE

For value received, the receipt and sufficiency of which are hereby acknowledged, **JPMORGAN CHASE BANK, N.A.**, hereby grants, assigns and transfers to **S & A CAPITAL PARTNERS, INC.**, all beneficial interest under that certain **Mortgage** for **\$69,390.00** dated **October 20, 2007**, and executed by **PATRICIA B KING, A SINGLE WOMAN**, Grantors, to **CHASE BANK USA, N.A.** and recorded as Document No. **2007-246690**, in Book **xx**, Page **xx**, on **November 1, 2007**, of Official Records in the County Recorder's office of **Volusia**, State of **Florida**, as described in said Mortgage and more commonly known as **5092 Dundee Ave, De Leon Springs, FL 32130**.

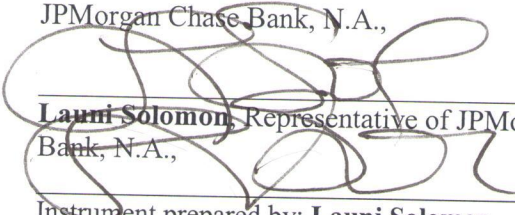
**LEGAL DESCRIPTION:** SEE ATTACHED LEGAL DESCRIPTION AS EXHIBIT "A"

JPMORGAN CHASE BANK, N.A., sells to Assignee all of Assignor's right, title and interest in the Mortgage Loan, Deed of Trust/Mortgage and Note in "As Is" condition, with all faults, without any recourse to Assignor whatsoever and without any warranty expressed or implied, character or nature. JPMORGAN CHASE BANK, N.A., further makes no representations or warranties regarding the Mortgage loan, Note or Deed of Trust/Mortgage. Assignee confirms that it has taken such steps as it deems appropriate with respect to conducting due diligence with respect to the status and quality of the Mortgage Loan, Note and Deed of Trust/Mortgage.

TOGETHER with the note or notes therein described or referred to, the money due and to become due thereon with interest, and all rights accrued or to accrue under said **Mortgage**.

Dated: February 16, 2010

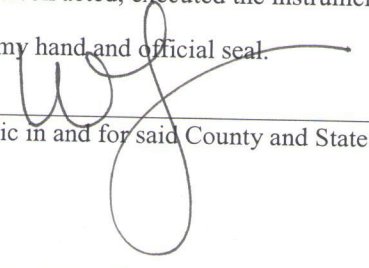
JPMorgan Chase Bank, N.A.,

  
\_\_\_\_\_  
**Launi Solomon**, Representative of JPMorgan Chase Bank, N.A.,

Instrument prepared by: **Launi Solomon**  
150 W. University Dr. Floor 1, Tempe, AZ 85281

STATE OF **ARIZONA**  
COUNTY OF **MARICOPA**

On 16 Feb 2010, before me, the undersigned Notary Public in and for said County and State, personally appeared, Launi Solomon, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by the signature(s) on the instrument the person(s), or entity upon behalf of which the person acted, executed the instrument.

WITNESS my hand and official seal.  
  
\_\_\_\_\_  
Notary Public in and for said County and State



WORD/NT/BANK ONE/ASSIGNMENTS/OHIO/PHX5-KING

**EXHIBIT "A"**

**Lots 15 and 16, Block 12, BEARDSLEY'S DELEON SPRINGS, according to the Plat thereof, as recorded in Map Book 1, Page 37, of the Public Records of Volusia County, Florida**

# EXHIBIT 12

Loan #: [REDACTED]

Document Prepared By:  
E.Lance/NTC, 2100 Alt. 19 North,  
Palm Harbor, FL 34683  
(800)346-9152

When Recorded Return To:  
JPMorgan Chase Bank, N.A.  
C/O NTC 2100 Alt. 19 North  
Palm Harbor, FL 34683

**RELEASE OF LIEN**

KNOW ALL MEN BY THESE PRESENTS, that JPMORGAN CHASE BANK, N.A. is the owner and holder of a certain Mortgage executed by PATRICIA B. KING in the amount of and recorded in Official Records Book 6148, Page 4414, or Document # [REDACTED] in the office of the Clerk of the Circuit Court of VOLUSIA County, Florida, hereby authorizes the Recorder to discharge the same of record. The property situated in said State and County is more fully described in said Mortgage.

IN WITNESS WHEREOF, said owner and holder has caused its presents to be executed by its VICE PRESIDENT on 11/06/2013 (MM/DD/YYYY).

JPMORGAN CHASE BANK, N.A.

By: [Signature]  
Amy Kight  
VICE PRESIDENT

[Signature]  
Vicki Strickland Witness

[Signature]  
Ednique Williams Witness



STATE OF LOUISIANA  
PARISH OF OUACHITA

On 11/06/2013 (MM/DD/YYYY), before me appeared Amy Kight, to me personally known, who did say that he/she/they is/are the VICE PRESIDENT of JPMORGAN CHASE BANK, N.A. and that the instrument was signed on behalf of the corporation (or association), by authority from its board of directors, and that he/she/they acknowledged the instrument to be the free act and deed of the corporation (or association).

[Signature]  
Bridget A. Chunn #64479  
Notary Public - State of LOUISIANA  
Commission expires: LIFETIME

BRIDGET A. CHUNN  
OUACHITA PARISH, LOUISIANA  
LIFETIME COMMISSION  
NOTARY ID # 64479

CHASE 22091581 PRIME C15711748 T0513113714 [C-1] SPOEL  
[REDACTED] [REDACTED] [REDACTED]  
D0004152144