

From: [Caren Castle](#)
To: [Larry Castle](#)
Subject: FW: HB 1276
Date: Tuesday, March 24, 2009 10:32:47 AM

How do you want me to handle? Caren

Caren Jacobs Castle
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999 Eighteenth Street, Suite 2201
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(303) 865-1405 (telephone)
(303) 865-1505 (direct fax)

From: Stacey Aronowitz [mailto:Stacey@aflegal.com]
Sent: Tuesday, March 24, 2009 9:42 AM
To: Caren Castle
Subject: HB 1276

Hi Caren-

Hope you had a good weekend!

So I just wanted to follow up on our brief discussion about the posting/affidavits for this new bill. If I am reading this right- it seems that our office has to send this "affidavit of posting" to the PT, specifically the holder or attorney for the holder (38-38-802.5 (d)). I know you had mentioned the "posting company" usually sends this affidavit....but seems they are requiring us to do this here (or maybe I am reading this wrong- who knows).

I just wanted our offices to try and get on the same page on what we are charging for all of this....

Let me know what you all are thinking of doing.....I will be in the office all week if its easier to talk about this over the phone.

Stacey Aronowitz

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From: [Stacey Aronowitz](#)
To: [Caren Castle](#)
Subject: 1276 junk
Date: Tuesday, April 28, 2009 4:06:51 PM

Hi Caren-

Overall- I have no objection to our office charging \$125 in total for the posting and certification to be sent (and arguably dealing with all the tracking that will be going on w/files that do in fact go on this 90 day time out).

Here is my question for you- its more to how our clients would look at this from a billing perspective.

When you are talking about this \$125 flat amount, are you saying that you would bill it as a flat 125 cost or would you separate it out into the cost for the posting and the fee for the certification/affidavit? Just to put some numbers to this- lets say Kathleen is charging you 75 across the board for every posting in the state, leaving \$50 for the certification. Technically since this certification is something that has to be signed by our offices, I would think that this is something that should be billed as a fee vs. cost. Where this would come into play I think is at least with Chase, and to a lesser extent, Countrywide, in our financial audits. Just from our experience, if we have an invoice from Kathleen saying the posting was 75, we are going to have issues on an audit explaining why we are including an additional 50 dollar amount that does not have an invoice in the "cost" section. I may be catastrophizing this, but if you have a solution to this- I would love to know what that would be!

Maybe you guys were thinking of structuring this differently than what I was thinking, so if so, please feel free to fill me in. Also I know you have a lot of experience in other states, so you may have a better perspective on this that I am missing ;-)

I will be in the rest of the day if it is easier to answer this via phone (I will be in the rest of the week too for whatever its worth!)

Talk to you soon!

Stacey Aronowitz

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From: Stacey Aronowiz
Sent: Wednesday, May 27, 2009 1:09 PM
To: group/cn=recipients/cn=nataflegal.com; nate@aflegal.com;
group/cn=recipients/cn=greg; greg@aflegal.com; group/cn=recipients/cn=mandy;
mandy@aflegal.com
Subject: FW: Just got your message...

It scares me how fast news like this travels.....

From: Caren Castle [mailto:ccastle@cmsatty.com]
Sent: Wednesday, May 27, 2009 12:10 PM
To: Stacey Aronowitz
Subject: Re: Just got your message...

Congratulations on the engagement!!

Sent from my iPhone

Caren Castle

(303) 210-2795 (cell)

(303) 865-1405 (office)

On May 26, 2009, at 4:38 PM, "Stacey Aronowitz" <Stacey@amlawco.com <mailto:Stacey@amlawco.com>> wrote:

About FNMA approving the \$125.00 for the posting. Nice work!

Sorry I didn't respond to you sooner- I was on an official "vacation" last week in Hawaii (well from Wed. until this morning that is!). You may actually find me a less pasty shade of white next time I see you ;-)

Thanks again for talking to FNMA....now all we need is for this bill to finally pass!!

Stacey Aronowitz

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From: [Deanne Stodden](#)
To: [Ty Coleman](#); [Michelle Kelm](#); [Liz Marcus](#); [Britney Beall-Eder](#); [Jennifer Rogers](#); [Katie Fisher](#); [Chris Groen](#); [Mike McGrail](#); [Casey Duncan](#)
Subject: Bids/ 1276 eligible files
Date: Sunday, December 06, 2009 10:22:55 PM

I am reviewing some bids on files where borrower was eligible under 1276. The posting cost of \$125.00 has been listed as an "Attorney fee - Other."

It is not a fee. It is a cost and needs to be reflected as such on the bid.

I am not sure how many files this is going to impact. I have come across two so far.

Casey/ Ty, can anybody give me an idea of how many files have this error?

Deanne R. Stodden

From: [Thomas Hill](#)
To: castle@cmsatty.com; "[Caren Castle](#)"; [Deanne Stodden](#)
Subject: 1276 Cleanup Bill Suggestion
Date: Thursday, March 04, 2010 3:41:53 PM

Larry,

I talked over amending the 1276 cleanup bill with Rep. Ferrandino this afternoon. I explained your suggestion for a replacement amendment to the one that was added onto the bill by Rep. Massey. Ferrandino said he will talk with Morgan Carroll about it. She is the Senate sponsor. He asked me if I thought the PT's would be OK with adding another posting requirement. I said I hadn't discussed it with them.

His question made me think about how they might view the suggested amendment. I imagine that they will point out that a second posting will be another thing for them to track and will have to be verified to them in some manner and that if no 120 posting is done (or at least no verification sent to the PT) there will have to be a penalty/postponement. Still, I can't say whether they might approve or oppose of the idea.

So, do you want to discuss the posting amendment idea with Carol and Bob, or would you like me to?

Tom

Thomas Hill

Ackerman Information Corp.

1453 Downing St.

Denver, CO 80218

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Fax: 303-831-0164

From: [Thomas Hill](#)
To: lcastle@cmsattv.com; "[Caren Castle](#)"; "[Deanne Stodden](#)"
Cc: [Arlene Briody](#)
Subject: HB 1240 - Deferment Cleanup
Date: Thursday, March 18, 2010 3:26:12 PM
Attachments: [HB1240 L 006.pdf](#)

The hearing on HB 1240 today went well, with the bill and all amendments passing unanimously. Sen. Carroll really liked the amendment requiring posting of the notice of Rule 120 hearing and happily sold it to the committee as coming from 'the coalition' of parties who had worked so hard on the bill. I never mentioned to her or anyone else connected with this bill – except the PT's – where the idea for the second posting came from. Tom Mowle testified in support of the bill and amendments (he didn't mention the 120 posting amendment) for the PT's. Mike Rosser spoke in support of the bill and all of the amendments for CMLA and the foreclosure hotline. He also had impressive statistics to share with the committee about how the number of homeowners getting help had jumped since 1276 went into effect. He especially stressed that posting of the properties had affected the increase in calls to the hotline. Expect bill, as amended, will easily pass the full Senate and that the House will concur with the Senate amendments.

The amendments adopted by the committee today were the DOLA amendment that you saw earlier, an amendment striking the Massey floor amendment that would have required PT's to do certified mailings, and the attached amendment requiring posting of the 120 hearing notice on residential properties (had to be limited to residential properties to fit under the bill's title).

Tom

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