

[REDACTED]

[REDACTED]

8/14/2013 [REDACTED] Entered by evargas
9:47 AM

From: Julie Molteni
Sent: Wednesday, August 14, 2013 9:29 AM
To: Joseph McIntosh; Andrew Hall
Subject: RE: [REDACTED]

[REDACTED]

From: Joseph McIntosh
Sent: Tuesday, August 13, 2013 10:45 AM
To: Julie Molteni; Andrew Hall
Subject: [REDACTED]

Joseph Ward McIntosh | Associate Attorney | Member State Bar of WA
McCarthy ? Holthus LLP
m. 19735 10th Ave NE, Ste N 200, Poulsbo, WA 98370
d. 206.399.5034 | f. 206.780.6862
e. jmcintosh@mccarthyholthus.com

My supervising attorney is Andrew Hall who can be reached at (619) 955-1533 or ahall@mccarthyholthus.com

Please direct all FFA mediation docs and correspondences to MediationDocIntake@mccarthyholthus.com.

"Service Second to None"
CONFIDENTIALITY NOTICE: The information contained herein may be privileged and protected by the attorney/client and/or other privilege. It is confidential in nature and intended for use by the intended addressee only. If you are not the intended recipient, you are hereby expressly prohibited from dissemination, distribution, copy or any use whatsoever of this transmission and its contents. If you receive this transmission in error, please reply or call the sender and arrangements will be made to retrieve the originals from you at no charge. Federal law requires us to advise you that communication with our office could be interpreted as an attempt to collect a debt and that any information obtained will be used for that purpose.

8/13/2013 [REDACTED] Entered by evargas
2:15 PM

From: Julie Molteni
Sent: Tuesday, August 13, 2013 2:13 PM
To: Joseph McIntosh
Subject: RE: [REDACTED]

[REDACTED]

Julie O. Molteni, Esq. | Corporate Counsel | Quality Loan Service Corp.
2141 5th Avenue, San Diego, CA 92101 | Direct: (619) 243-3938 | Fax: (619) 568-3749 | jmolteni@qualityloan.com

CONFIDENTIALITY NOTICE: The information contained herein may be privileged and protected by the attorney/client and/or other privilege. It is confidential in nature and intended for use by the intended addressee only. If you are not the intended recipient, you are hereby expressly prohibited from dissemination, distribution, copy or any use whatsoever of this transmission and its contents. If you receive this transmission in error, please reply or call the sender and arrangements will be made to retrieve the originals from you at no charge.

LEGAL DISCLAIMER: Please be advised that while the opinions expressed herein are provided by an attorney employed by Quality Loan Service Corp., Quality Loan Service Corp. is not a law office. The legal analysis of any situation depends on a variety of factors and the opinions expressed herein could change based on the specific facts of any given situation. The information and opinions set forth herein are intended as general information only, and are not intended to serve as legal advice or as a substitute for legal counsel. If you have a question about a specific factual situation, you should contact an attorney directly.

Federal law requires us to advise you that communication with our office could be interpreted as an attempt to collect a debt and that any

information obtained will be used for that purpose.

From: Joseph McIntosh
Sent: Tuesday, August 13, 2013 1:39 PM
To: Julie Molteni
Subject: RE: [REDACTED]

[REDACTED]

From: Julie Molteni
Sent: Tuesday, August 13, 2013 1:16 PM
To: Joseph McIntosh
Subject: [REDACTED]

[REDACTED]

Julie O. Molteni, Esq | Corporate Counsel | Quality Loan Service Corp.
2141 5th Avenue, San Diego, CA 92101 | Direct: (619) 243-3938 | Fax: (619) 568-3749 | jmolteni@qualityloan.com

CONFIDENTIALITY NOTICE: The information contained herein may be privileged and protected by the attorney/client and/or other privilege. It is confidential in nature and intended for use by the intended addressee only. If you are not the intended recipient, you are hereby expressly prohibited from dissemination, distribution, copy or any use whatsoever of this transmission and its contents. If you receive this transmission in error, please reply or call the sender and arrangements will be made to retrieve the originals from you at no charge.

LEGAL DISCLAIMER: Please be advised that while the opinions expressed herein are provided by an attorney employed by Quality Loan Service Corp., Quality Loan Service Corp. is not a law office. The legal analysis of any situation depends on a variety of factors and the opinions expressed herein could change based on the specific facts of any given situation. The information and opinions set forth herein are intended as general information only, and are not intended to serve as legal advice or as a substitute for legal counsel. If you have a question about a specific factual situation, you should contact an attorney directly.

Federal law requires us to advise you that communication with our office could be interpreted as an attempt to collect a debt and that any information obtained will be used for that purpose.

8/13/2013 [REDACTED] Entered by cvargas
1:57 PM

From: Julie Molteni
Sent: Tuesday, August 13, 2013 11:22 AM
To: Dan J. Goulding
Subject: FW: [REDACTED]

[REDACTED]

[REDACTED]

From: Joseph McIntosh
Sent: Tuesday, August 13, 2013 10:45 AM
To: Julie Molteni; Andrew Hall
Subject: [REDACTED]

[REDACTED]

Joseph Ward McIntosh | Associate Attorney | Member State Bar of WA
McCarthy ? Holdings LLP
m. 19735 10th Ave NE, Ste N 200, Poulsbo, WA 98370
d. 206.399.5034 | f. 206.780.6862
e. jmcmintosh@mccarthyholdings.com

My supervising attorney is Andrew Hall who can be reached at (619) 955-1533 or ahall@mccarthyholdings.com

Please direct all FFA mediation docs and correspondences to MediationDocIntake@mccarthyholdings.com.
"Service Second to None"

CONFIDENTIALITY NOTICE: The information contained herein may be privileged and protected by the attorney/client and/or other privilege. It is confidential in nature and intended for use by the intended addressee only. If you are not the intended recipient, you are hereby expressly prohibited from dissemination distribution, copy or any use whatsoever of this transmission and its contents. If you receive this transmission in error, please reply or call the sender and arrangements will be made to retrieve the originals from you at no charge. Federal law requires us to advise you that communication with our office could be interpreted as an attempt to collect a debt and that any information obtained will be used for that purpose.

8/13/2013 WA Beneficiary Declaration Entered by vquantrel
1:44 PM

From: Dan J. Goulding
Sent: Tuesday, August 13, 2013 11:34 AM
To: [REDACTED]@chase.com
Cc: Julie Molteni
Subject: WA Beneficiary Declaration / [REDACTED]

Andrew,

We are about to file an MSJ and would like to get something from Chase supporting that Chase still holds the Note. Was it found?

If it was not found possibly we can get a declaration attesting to how and when it was misplaced. We can potentially buttress this with something from the law firm that Chase had hired and who had the Note and then sent it back to Chase.

Your time and help would be appreciated as we are concerned that we have an overly sympathetic borrower friendly judge on this one.

Daniel J. Goulding, Esq.
General Counsel

2141 Fifth Ave.
San Diego, CA 92101
Direct (619) 243-3936
Fax (619) 368-3628
dgoulding@qualityloan.com

CONFIDENTIALITY NOTICE: The information contained herein may be privileged and protected by the attorney/client and/or other privilege. It is confidential in nature and intended for use by the intended addressee only. If you are not the intended recipient, you are hereby expressly prohibited from dissemination distribution, copy or any use whatsoever of this transmission and its contents. If you receive this transmission in error, please reply or call the sender and arrangements will be made to retrieve the originals from you at no charge.

LEGAL DISCLAIMER: Please be advised that while the opinions expressed herein are provided by an attorney employed by Quality Loan Service Corp., Quality Loan Service Corp. is not a law office. The legal analysis of any situation depends on a variety of factors and the opinions expressed herein could change based on the specific facts of any given situation. The information and opinions set forth herein are intended as general information only, and are not intended to serve as legal advice or as a substitute for legal counsel. If you have a question about a specific factual situation, you should contact an attorney directly. Should you desire to obtain a full legal opinion we would be happy to submit your inquiry to McCarthy & Holthus, LLP for handling.

Federal law requires us to advise you that communication with our office could be interpreted as an attempt to collect a debt and that any information obtained will be used for that purpose.

From: Nelson, Andrew [mailto:[REDACTED]]
Sent: Monday, August 12, 2013 1:46 PM
To: Dan J. Goulding
Cc: Julie Molteni; Pesantes, Luis E
Subject: RE: WA Beneficiary Declaration / [REDACTED]

Correct Dan, that is our internal understanding as well. Please proceed and keep us posted

From: Dan J. Goulding [mailto:dgoulding@qualityloan.com]
Sent: Monday, August 12, 2013 3:06 PM
To: Nelson, Andrew
Cc: Julie Molteni
Subject: WA Beneficiary Declaration / [REDACTED]

Loan No.: [REDACTED]

Andrew,

Our WA office of McCarthy & Holthus did confirm that the Note was in the possession of the law firm that Chase hired to address the first lawsuit (Davis Wright Tremaine). Attached is an e-mail communication back in 2012 wherein the Note was allegedly sent back to Chase

by the law offices of Davis Wright Tremaine.

This all occurred post execution of the Affidavit so I have to think that we are OK.

Can you confirm or direct us to who can confirm this?

Daniel J. Goulding, Esq.
General Counsel

2141 Fifth Ave.
San Diego, CA 92101
Direct (619) 243-3936
Fax (619) 568-3628
dgo@qualityloan.com

CONFIDENTIALITY NOTICE: The information contained herein may be privileged and protected by the attorney/client and/or other privilege. It is confidential in nature and intended for use by the intended addressee only. If you are not the intended recipient, you are hereby expressly prohibited from dissemination, distribution, copy or any use whatsoever of this transmission and its contents. If you receive this transmission in error, please reply or call the sender and arrangements will be made to retrieve the originals from you at no charge.

LEGAL DISCLAIMER: Please be advised that while the opinions expressed herein are provided by an attorney employed by Quality Loan Service Corp., Quality Loan Service Corp. is not a law office. The legal analysis of any situation depends on a variety of factors and the opinions expressed herein could change based on the specific facts of any given situation. The information and opinions set forth herein are intended as general information only, and are not intended to serve as legal advice or as a substitute for legal counsel. If you have a question about a specific factual situation, you should contact an attorney directly. Should you desire to obtain a full legal opinion we would be happy to submit your inquiry to McCarthy & Holman, LLP for handling.

Federal law requires us to advise you that communication with our office could be interpreted as an attempt to collect a debt and that any information obtained will be used for that purpose.

From: Dan J. Goulding
Sent: Tuesday, July 30, 2013 12:43 PM

To: Nelson, Andrew; Farthington, Robert B.; Kevin R. McCarthy; Katie Jo Keeling
Subject: WA Beneficiary Declaration

Andrew,

No luck, our Washington office of *M&H* is not in possession of the original Note. Let us know if you have any luck locating.

Thanks again.

Daniel J. Goulding, Esq.
General Counsel

2141 Fifth Ave.
San Diego, CA 92101
Direct (619) 243-3936
Fax (619) 568-3628
dgo@qualityloan.com

CONFIDENTIALITY NOTICE: The information contained herein may be privileged and protected by the attorney/client and/or other privilege. It is confidential in nature and intended for use by the intended addressee only. If you are not the intended recipient, you are hereby expressly prohibited from dissemination, distribution, copy or any use whatsoever of this transmission and its contents. If you receive this transmission in error, please reply or call the sender and arrangements will be made to retrieve the originals from you at no charge.

LEGAL DISCLAIMER: Please be advised that while the opinions expressed herein are provided by an attorney employed by Quality Loan Service Corp., Quality Loan Service Corp. is not a law office. The legal analysis of any situation depends on a variety of factors and the opinions expressed herein could change based on the specific facts of any given situation. The information and opinions set forth herein are intended as general information only, and are not intended to serve as legal advice or as a substitute for legal counsel. If you have a question about a specific factual situation, you should contact an attorney directly. Should you desire to obtain a full legal opinion we would be happy to submit your inquiry to McCarthy & Holman, LLP for handling.

Federal law requires us to advise you that communication with our office could be interpreted as an attempt to collect a debt and that any information obtained will be used for that purpose.

From: Dan J. Goulding
Sent: Monday, July 29, 2013 2:16 PM

To: Nelson, Andrew; Farthington, Robert B.; Kevin R. McCarthy; Katie Jo Keeling
Subject: WA Beneficiary Declaration

<https://discm.idssolutions-inc.com/FileDetail/CommentsPrintableVersion.aspx>

Loan No. [REDACTED]

Andrew,

Temporarily this is good news. We will check with the WA office of McCarthy & Holthus but we doubt they have the Note as they have been defending us on this action and had inquired of Chase as to the location of the original note. Maybe we will get lucky.

Daniel J. Goulding, Esq.
General Counsel

2141 Fifth Ave.
San Diego, CA 92101
Direct (619) 243-3936
Fax (619) 568-3628
dgoulding@qualityloan.com

CONFIDENTIALITY NOTICE: The information contained herein may be privileged and protected by the attorney/client and/or other privilege. It is confidential in nature and intended for use by the intended addressee only. If you are not the intended recipient, you are hereby expressly prohibited from dissemination, distribution, copy or any use whatsoever of this transmission and its contents. If you receive this transmission in error, please reply or call the sender and arrangements will be made to retrieve the originals from you at no charge.

LEGAL DISCLAIMER: Please be advised that while the opinions expressed herein are provided by an attorney employed by Quality Loan Service Corp., Quality Loan Service Corp. is not a law office. The legal analysis of any situation depends on a variety of factors and the opinions expressed herein could change based on the specific facts of any given situation. The information and opinions set forth herein are intended as general information only, and are not intended to serve as legal advice or as a substitute for legal counsel. If you have a question about a specific factual situation, you should contact an attorney directly. Should you desire to obtain a full legal opinion we would be happy to submit your inquiry to McCarthy & Holthus, LLP for handling.

Federal law requires us to advise you that communication with our office could be interpreted as an attempt to collect a debt and that any information obtained will be used for that purpose.

From: Nelson, Andrew [mailto:[REDACTED]]
Sent: Monday, July 29, 2013 1:50 PM
To: Nelson, Andrew; Farrington, Robert B; Dan J. Goulding; Kevin R. McCarthy; Katie Jo Keeling
Subject: RE: WA Beneficiary Declaration

Dan/Katie Jo,

We are still exhausting research, but it turns out we may have had the note at the time the bene dec was executed, then subsequently released it to litigation counsel. (Davis Wright).

We are in process of confirming asap and will let you know, but, if the lit firm passed the file to you upon conclusion of the litigation, will you please double-check to make sure you don't have the original?

Thanks

Subject: ***ATTORNEY CLIENT PRIVILEGED*** / [REDACTED]

Loan No.: [REDACTED]

Andrew,

On this WA loan we received a 5810 dec in 2010 from Chase stating that the securitized trust was in possession of the original note (copy attached). The acquisition of this type of dec is required before ??????? can record a Notice of Sale. Once we received this declaration a Notice of Sale was issued and recorded. The sale was never completed. The borrower has sued Quality claiming that Quality breached their duty of good faith as we allegedly advanced a foreclosure without confirming who held the Note. Quality argued on a motion to dismiss that we don't need to personally investigate who holds the Note if we get a 5810 dec as statute says we satisfy due diligence as to who holds note if we get the 5810 sworn dec. In denying the motion to dismiss on this issue the court stated as follows:

Defendants' assertion that the duty of good faith is satisfied by reliance on the beneficiary's declaration alone is not well taken. RCW 61.24.030(7)(b) states that "unless the trustee has violated his or her duty under RCW 61.24.010(4), the trustee is entitled to rely on the beneficiary declaration. For some inexplicable reason the Court in Mickelson v. Chase Home Finance deleted from its quotation of the statute the duty to exercise good faith before relying on the declaration. Furthermore, in Mickelson it appears that the allegation was that the trustee failed to conduct an "independent" investigation. It is unclear whether the plaintiffs had expressed specific concerns to the trustee that the trustee declined to consider or investigate. In the case at bar, the motion to dismiss is brought CR 12(b)(6). This Court finds that Plaintiff's claim is one upon which relief could be granted.

As a result Quality needs to establish that we did not violate our duty of good faith and that we could rely on the 5810 dec we received from Chase. In preparation for a MSJ we contacted Chase, who has not been named in the litigation, and advised that we would need a sworn declaration that Chase has been in possession of the Note at least back to when the 5810 was executed (May 2, 2010).

We have been working with Brian Powers and Luis Peasantas with Chase on this issue and were recently informed that the Note cannot be located and that Chase is processing a LOST NOTE AFFIDAVIT process internally. This representation is quite troubling as it will certainly call into question the integrity of the 2010 5810 declaration we received and could ultimately call into question all of the 5810 docs that we have received from Chase and that we might get in the future from Chase on all foreclosure referrals. We would hope that Chase can locate the original wet signature Note on this loan but if not we would hope that Chase can confirm that in 2010 that Chase did have the Note and that it was misplaced some time thereafter.

This transmission may contain information that is privileged, confidential, legally privileged, and/or exempt from disclosure under applicable law. If you are not the intended recipient, you are hereby notified that any disclosure, copying, distribution, or use of the information contained herein (including any reliance thereon) is STRICTLY PROHIBITED. Although this transmission and any attachments are believed to be free of any virus or other defect that might affect any computer system into which it is received and opened, it is the responsibility of the recipient to ensure that it is virus free and no responsibility is accepted by JPMorgan Chase & Co., its subsidiaries and affiliates, as applicable, for any loss or damage arising in any way from its use. If you received this transmission in error, please immediately contact the sender and destroy the material in its entirety, whether in electronic or hard copy format. Thank you. This transmission may contain information that is privileged, confidential, legally privileged, and/or exempt from disclosure under applicable law. If you are not the intended recipient, you are hereby notified that any disclosure, copying, distribution, or use of the information contained herein (including any reliance thereon) is STRICTLY PROHIBITED. Although this transmission and any attachments are believed to be free of any virus or other defect that might affect any computer system into which it is received and opened, it is the responsibility of the recipient to ensure that it is virus free and no responsibility is accepted by JPMorgan Chase & Co., its subsidiaries and affiliates, as applicable, for any loss or damage arising in any way from its use. If you received this transmission in error, please immediately contact the sender and destroy the material in its entirety, whether in electronic or hard copy format. Thank you.

8/12/2013 WA Beneficiary Declaration Entered by vquantrell
7:35 PM

From: Nelson, Andrew [mailto: [REDACTED]]
Sent: Monday, August 12, 2013 1:46 PM
To: Dan J. Goulding
Cc: Julia Molteni; Peasantas, Luis E
Subject: RE: WA Beneficiary Declaration / [REDACTED]

Correct Dan, that is our internal understanding as well. Please proceed and keep us posted

From: Dan J. Goulding [mailto:dgoulding@qualityloan.com]
Sent: Monday, August 12, 2013 3:06 PM
To: Nelson, Andrew
Cc: Julia Molteni
Subject: WA Beneficiary Declaration / [REDACTED]

Loan No. [REDACTED]

Andrew,

Our WA office of McCarthy & Holthus did confirm that the Note was in the possession of the law firm that Chase hired to address the first lawsuit (Davis Wright Tremaine). Attached is an e-mail communication back in 2012 wherein the Note was allegedly sent back to Chase by the law offices of Davis Wright Tremaine.

This all occurred post execution of the Affidavit we relied on so I have to think that we are OK.

Can you confirm or direct us to who can confirm this?

Daniel J. Goulding, Esq.
General Counsel

2141 Fifth Ave.
San Diego, CA 92101
Direct (619) 243-3936
Fax (619) 568-3628
dgoulding@qualityloan.com

CONFIDENTIALITY NOTICE: The information contained herein may be privileged and protected by the attorney/client and/or other privilege. It is confidential in nature and intended for use by the intended addressee only. If you are not the intended recipient, you are hereby expressly prohibited from dissemination distribution, copy or any use whatsoever of this transmission and its contents. If you receive this transmission in error, please reply or call the sender and arrangements will be made to retrieve the originals from you at no charge.

LEGAL DISCLAIMER: Please be advised that while the opinions expressed herein are provided by an attorney employed by Quality Loan Service Corp., Quality Loan Service Corp. is not a law office. The legal analysis of any situation depends on a variety of factors and the opinions expressed herein could change based on the specific facts of any given situation. The information and opinions set forth herein are intended as general information only, and are not intended to serve as legal advice or as a substitute for legal counsel. If you have a question about a specific factual situation, you should contact an attorney directly. Should you desire to obtain a full legal opinion we

would be happy to submit your inquiry to McCarthy & Hobbins, LLP for handling. Federal law requires us to advise you that communication with our office could be interpreted as an attempt to collect a debt and that any information obtained will be used for that purpose.

From: Dan J. Goulding
Sent: Tuesday, July 30, 2013 12:43 PM
To: Nelson, Andrew; Farrington, Robert B; Kevin R. McCarthy; Katie Jo Keeling
Subject: WA Beneficiary Declaration

Andrew,
No luck; our Washington office of M&H is not in possession of the original Note. Let us know if you have any luck locating.

Thanks again.

Daniel J. Goulding, Esq.
General Counsel

2141 Fifth Ave.
San Diego, CA 92101
Direct (619) 243-3936
Fax (619) 568-3628
dgoulding@qualityloan.com

CONFIDENTIALITY NOTICE: The information contained herein may be privileged and/or other confidential information. If you are not the intended recipient, you are notified that disclosing, copying, distributing or taking any action in reliance on the contents of this information is strictly prohibited. If you have received this transmission in error, please reply or call the sender and arrangements will be made to retrieve the original from you at no charge.

LEGAL DISCLAIMER: Please be advised that while the opinions expressed herein are provided by an attorney employed by Quality Loan Service Corp., Quality Loan Service Corp. is not a law office. The legal analysis of any situation depends on a variety of facts and the opinions expressed herein could change based on the specific facts of any given situation. The information and opinions set forth herein are intended as general information only, and are not intended to serve as legal advice or as a substitute for legal counsel. If you have a question about a specific factual situation, you should contact an attorney directly. Should you desire to obtain a full legal opinion we would be happy to submit your inquiry to McCarthy & Hobbins, LLP for handling.

Federal law requires us to advise you that communication with our office could be interpreted as an attempt to collect a debt and that any information obtained will be used for that purpose.

From: Dan J. Goulding
Sent: Monday, July 29, 2013 2:16 PM
To: Nelson, Andrew; Farrington, Robert B; Kevin R. McCarthy; Katie Jo Keeling
Subject: WA Beneficiary Declaration
Loan No. [REDACTED]

Andrew,
Tentatively this is good news. We will check with the WA office of McCarthy & Hobbins but we doubt they have the Note as they have been defending us on this action and had inquired of Chase as to the location of the original note. Maybe we will get lucky.

Daniel J. Goulding, Esq.
General Counsel

2141 Fifth Ave.
San Diego, CA 92101
Direct (619) 243-3936
Fax (619) 568-3628
dgoulding@qualityloan.com

CONFIDENTIALITY NOTICE: The information contained herein may be privileged and/or other confidential information. If you are not the intended recipient, you are notified that disclosing, copying, distributing or taking any action in reliance on the contents of this information is strictly prohibited. If you have received this transmission in error, please reply or call the sender and arrangements will be made to retrieve the original from you at no charge.

LEGAL DISCLAIMER: Please be advised that while the opinions expressed herein are provided by an attorney employed by Quality Loan Service Corp., Quality Loan Service Corp. is not a law office. The legal analysis of any situation depends on a variety of facts and the opinions expressed herein could change based on the specific facts of any given situation. The information and opinions set forth herein are intended as general information only, and are not intended to serve as legal advice or as a substitute for legal counsel. If you have a

question about a specific factual situation, you should contact an attorney directly. Should you desire to obtain a full legal opinion we would be happy to submit your inquiry to McCarthy & Holfhus, LLP for handling.

Federal law requires us to advise you that communication with our office could be interpreted as an attempt to collect a debt and that any information obtained will be used for that purpose.

From: Nelson, Andrew [mailto: [REDACTED]]
 Sent: Monday, July 29, 2013 1:50 PM
 To: Nelson, Andrew; Farrington, Robert B; Dan J. Goulding; Kevin R. McCarthy; Katie Jo Keeling
 Subject: RE: WA Beneficiary Declaration

Dan/Katie Jo,

We are still exhausting research, but it turns out we may have had the note at the time the bene dec was executed, then subsequently released it to litigation counsel. (Davis Wright).

We are in process of confirming asap and will let you know, but, if the lit firm passed the file to you upon conclusion of the litigation, will you please double-check to make sure you don't have the original?

Thanks

Subject: ***ATTORNEY CLIENT PRIVILEGED*** [REDACTED]

Loan No. [REDACTED]

Andrew,


On this WA loan we received a 5810 dec in 2010 from Chase stating that the securitized trust was in possession of the original note (copy attached). The acquisition of this type of dec is required before ?????? can record a Notice of Sale. Once we received this declaration a Notice of Sale was issued and recorded. The sale was never completed. The borrower has sued Quality claiming that Quality breached their duty of good faith as we allegedly advanced a foreclosure without confirming who held the Note. Quality argued on a motion to dismiss that we don't need to personally investigate who holds the Note if we get a 5810 dec as statute says we satisfy due diligence as to who holds note if we get the 5810 sworn dec. In denying the motion to dismiss on this issue the court stated as follows:

Defendants' assertion that the duty of good faith is satisfied by reliance on the beneficiary's declaration alone is not well taken. RCW 61.24.030(7)(b) states that "unless the trustee has violated his or her duty under RCW 61.24.010(4), the trustee is entitled to rely on the beneficiary declaration. For some inexplicable reason the Court in Mickelson v. Chase Home Finance deleted from its quotation of the statute the duty to exercise good faith before relying on the declaration. Furthermore, in Mickelson it appears that the allegation was that the trustee failed to conduct an "independent" investigation. It is unclear whether the plaintiffs had expressed specific concerns to the trustee that the trustee declined to consider or investigate. In the case at bar, the motion to dismiss is brought CR 12(b)(6). This Court finds that Plaintiff's claim is one upon which relief could be granted.

As a result Quality needs to establish that we did not violate our duty of good faith and that we could rely on the 5810 dec we received from Chase. In preparation for a MSJ we contacted Chase, who has not been named in the litigation, and advised that we would need a sworn declaration that Chase has been in possession of the Note at least back to when the 5810 was executed (May 2, 2010).

We have been working with Brian Powers and Luis Peasantas with Chase on this issue and were recently informed that the Note cannot be located and that Chase is processing a LOST NOTE AFFIDAVIT process internally. This representation is quite troubling as it will certainly call into question the integrity of the 2010 5810 declaration we received and could ultimately call into question all of the 5810 decs that we have received from Chase and that we might get in the future from Chase on all foreclosure referrals. We would hope that Chase can locate the original wet signature Note on this loan but if not we would hope that Chase can confirm that in 2010 that Chase did have the Note and that it was misplaced some time thereafter.

This transmission may contain information that is privileged, confidential, legally privileged, and/or exempt from disclosure under applicable law. If you are not the intended recipient, you are hereby notified that any disclosure, copying, distribution, or use of the information contained herein (including any reliance thereon) is STRICTLY PROHIBITED. Although this transmission and any attachments are believed to be free of any virus or other defect that might affect any computer system into which it is received and opened, it is the responsibility of the recipient to ensure that it is virus free and no responsibility is accepted by JPMorgan Chase & Co., its subsidiaries and affiliates, as applicable, for any loss or damage arising in any way from its use. If you received this transmission in error, please immediately contact the sender and destroy the material in its entirety, whether in electronic or hard copy format. Thank you. This transmission may contain information that is privileged, confidential, legally privileged, and/or exempt from disclosure under applicable law. If you are not the intended recipient, you are hereby notified that any disclosure, copying, distribution, or use of the information contained herein (including any reliance thereon) is STRICTLY PROHIBITED. Although this transmission and any attachments are believed to be free of any virus or other defect that might affect any computer system into which it is received and opened, it is the responsibility of the recipient to ensure that it is virus free and no responsibility is accepted by JPMorgan Chase & Co., its subsidiaries and affiliates, as applicable, for any loss or damage arising in any way from its use. If you received this transmission in error, please immediately contact the sender and destroy the material in its entirety, whether in electronic or hard copy format. Thank you.

 8/12/2013 WA Beneficiary Declaration Entered by vquantrull
1:15 PM

From: Dan J. Goulding
 Sent: Monday, August 12, 2013 1:05 PM

1. The first part of the document discusses the importance of maintaining accurate records of all transactions.

2. It then goes on to describe the various methods used to collect and analyze data.

3. The next section details the results of the study, showing a clear correlation between the variables.

4. Finally, the document concludes with a summary of the findings and suggestions for future research.

5. The authors express their gratitude to the funding agency and the participants who made this study possible.

6. The document is signed by the principal investigator, Dr. John Doe, on this date.

~~CONFIDENTIAL~~

~~CONFIDENTIAL~~

7. The data presented in this report is confidential and should not be distributed outside the organization.

8. Any use of this information for legal or regulatory purposes is strictly prohibited without the written consent of the management.

9. The authors warrant that the information provided is true and accurate to the best of their knowledge.

10. This document is the property of the organization and will be destroyed upon request.

11. The organization reserves the right to modify or update this document at any time without notice.

12. The information contained herein is for internal use only and is not to be released to the public.

13. The authors accept full responsibility for the content and accuracy of the information provided.

14. The organization is not liable for any damages or losses resulting from the use of this information.

15. The document is subject to the terms and conditions of the organization's privacy policy.

16. The information is provided on an "as is" basis without any warranties or guarantees.

17. The organization disclaims any liability for the accuracy or completeness of the information.

18. The document is intended for the use of the organization's employees and is not to be shared.

19. The information is confidential and its disclosure is strictly prohibited.

20. The organization reserves the right to take legal action against anyone who breaches this confidentiality.

To: Nelson, Andrew

Cc: Julie Malient

Subject: WA Beneficiary Declaration / [REDACTED]

Loan No.: [REDACTED]

Andrew,

Our WA office of McCortly & Holdings did confirm that the Note was in the possession of the law firm that Chase hired to address the first lawsuit (Davis Wright Tremaine). Attached is an e-mail communication back in 2012 wherein the Note was allegedly sent back to Chase by the law offices of Davis Wright Tremaine.

This all occurred post execution of the Affidavit we relied on so I have to think that we are OK.

Can you confirm or direct us to who can confirm this?

Daniel J. Goulding, Esq.

General Counsel

2141 Fifth Ave.

San Diego, CA 92101

Direct (619) 243-3936

Fax (619) 568-3628

djgoulding@qualityloan.com

CONFIDENTIALITY NOTICE: The information contained herein may be privileged and protected by the attorney-client and/or other

privilege. It is confidential in nature and intended for use by the intended addressee only. If you are not the intended recipient, you are hereby expressly prohibited from dissemination distribution, copy or any use whatsoever of this transmission and its contents. If you receive this transmission in error, please reply or call the sender and arrangements will be made to retrieve the originals from you at no charge.

LEGAL DISCLAIMER: Please be advised that while the opinions expressed herein are provided by an attorney employed by Quality Loan

Service Corp., Quality Loan Service Corp. is not a law office. The legal analysis of any situation depends on a variety of factors and the opinions expressed herein could change based on the specific facts of any given situation. The information and opinions set forth herein are intended as general information only, and are not intended to serve as legal advice or as a substitute for legal counsel. If you have a question about a specific factual situation, you should contact an attorney directly. Should you desire to obtain a full legal opinion we would be happy to submit your inquiry to McCortly & Holdings, LLP for handling.

Federal law requires us to advise you that communication with our office could be interpreted as an attempt to collect a debt and that any information obtained will be used for that purpose.

From: Dan J. Goulding

Sent: Tuesday, July 30, 2013 12:43 PM

To: Nelson, Andrew; Farmington, Robert D.; Kevin R. McCortly; Kate Jo Keeling

Subject: WA Beneficiary Declaration

Andrew,

No link our Washington office of Melch is not in possession of the original Note. Let us know if you have any luck locating.

Thanks again.

Daniel J. Goulding, Esq.

General Counsel

2141 Fifth Ave.

San Diego, CA 92101

Direct (619) 243-3936

Fax (619) 568-3628

djgoulding@qualityloan.com

CONFIDENTIALITY NOTICE: The information contained herein may be privileged and protected by the attorney-client and/or other

privilege. It is confidential in nature and intended for use by the intended addressee only. If you are not the intended recipient, you are hereby expressly prohibited from dissemination distribution, copy or any use whatsoever of this transmission and its contents. If you receive this transmission in error, please reply or call the sender and arrangements will be made to retrieve the originals from you at no charge.

LEGAL DISCLAIMER: Please be advised that while the opinions expressed herein are provided by an attorney employed by Quality Loan Service Corp., Quality Loan Service Corp. is not a law office. The legal analysis of any situation depends on a variety of factors and the opinions expressed herein could change based on the specific facts of any given situation. The information and opinions set forth herein are intended as general information only, and are not intended to serve as legal advice or as a substitute for legal counsel. If you have a question about a specific factual situation, you should contact an attorney directly. Should you desire to obtain a full legal opinion we

would be happy to submit your inquiry to McCarthy & Holthus, LLP for handling.

Federal law requires us to advise you that communication with our office could be interpreted as an attempt to collect a debt and that any information obtained will be used for that purpose.

From: Dan J. Goulding
Sent: Monday, July 29, 2013 2:16 PM
To: Nelson, Andrew; Farrington, Robert B; Kevin R. McCarthy; Katie Jo Keeling
Subject: WA Beneficiary Declaration

Loan No.: [REDACTED]

Andrew,

Tentatively this is good news. We will check with the WA office of McCarthy & Holthus but we doubt they have the Note as they have been defending us on this action and had inquired of Chase as to the location of the original note. Maybe we will get lucky.

Daniel J. Goulding, Esq.
General Counsel

2141 Fifth Ave.
San Diego, CA 92101
Direct (619) 243-3936
Fax (619) 568-3628
dgoulding@qualityloan.com

CONFIDENTIALITY NOTICE: The information contained herein may be privileged and protected by the attorney/client and/or other privilege. It is confidential in nature and intended for use by the intended addressee only. If you are not the intended recipient, you are hereby expressly prohibited from dissemination distribution, copy or any use whatsoever of this transmission and its contents. If you receive this transmission in error, please reply or call the sender and arrangements will be made to retrieve the originals from you at no charge.

LEGAL DISCLAIMER: Please be advised that while the opinions expressed herein are provided by an attorney employed by Quality Loan Service Corp., Quality Loan Service Corp. is not a law office. The legal analysis of any situation depends on a variety of factors and the opinions expressed herein could change based on the specific facts of any given situation. The information and opinions set forth herein are intended as general information only, and are not intended to serve as legal advice or as a substitute for legal counsel. If you have a question about a specific factual situation, you should contact an attorney directly. Should you desire to obtain a full legal opinion we would be happy to submit your inquiry to McCarthy & Holthus, LLP for handling.

Federal law requires us to advise you that communication with our office could be interpreted as an attempt to collect a debt and that any information obtained will be used for that purpose.

From: Nelson, Andrew [mailto:[REDACTED]]
Sent: Monday, July 29, 2013 1:50 PM
To: Nelson, Andrew; Farrington, Robert B; Dan J. Goulding; Kevin R. McCarthy; Katie Jo Keeling
Subject: RE: WA Beneficiary Declaration

Dan/Katie Jo,

We are still exhausting research, but it turns out we may have had the note at the time the bene dec was executed, then subsequently released it to litigation counsel. (Davis Wright).

We are in process of confirming asap and will let you know, but, if the lit firm passed the file to you upon conclusion of the litigation, will you please double-check to make sure you don't have the original?

Thanks

Subject: ***ATTORNEY CLIENT PRIVLEDGED*** [REDACTED]

Loan No.: [REDACTED]

Andrew,

On this WA loan we received a 5810 dec in 2010 from Chase stating that the securitized trust was in possession of the original note (copy attached). The acquisition of this type of dec is required before ?????? can record a Notice of Sale. Once we received this declaration a Notice of Sale was issued and recorded. The sale was never completed. The borrower has sued Quality claiming that Quality breached their duty of good faith as we allegedly advanced a foreclosure without confirming who held the Note. Quality argued on a motion to dismiss that we don't need to personally investigate who holds the Note if we get a 5810 dec as statute says we satisfy due diligence as to who holds note if we get the 5810 sworn dec. In denying the motion to dismiss on this issue the court stated as follows:

Defendants' assertion that the duty of good faith is satisfied by reliance on the beneficiary's declaration alone is not well taken. RCW 61.24.030(7)(b) states that "unless the trustee has violated his or her duty under RCW 61.24.010(4), the trustee is entitled to rely on the

CONFIDENTIAL - SECURITY INFORMATION

ALL INFORMATION CONTAINED HEREIN IS UNCLASSIFIED EXCEPT WHERE SHOWN OTHERWISE

CONFIDENTIAL

ALL INFORMATION CONTAINED HEREIN IS UNCLASSIFIED EXCEPT WHERE SHOWN OTHERWISE

CONFIDENTIAL

CONFIDENTIAL

ALL INFORMATION CONTAINED HEREIN IS UNCLASSIFIED EXCEPT WHERE SHOWN OTHERWISE

ALL INFORMATION CONTAINED HEREIN IS UNCLASSIFIED EXCEPT WHERE SHOWN OTHERWISE

ALL INFORMATION CONTAINED HEREIN IS UNCLASSIFIED EXCEPT WHERE SHOWN OTHERWISE

ALL INFORMATION CONTAINED HEREIN IS UNCLASSIFIED EXCEPT WHERE SHOWN OTHERWISE

ALL INFORMATION CONTAINED HEREIN IS UNCLASSIFIED EXCEPT WHERE SHOWN OTHERWISE

ALL INFORMATION CONTAINED HEREIN IS UNCLASSIFIED EXCEPT WHERE SHOWN OTHERWISE

CONFIDENTIAL - SECURITY INFORMATION

CONFIDENTIAL

ALL INFORMATION CONTAINED HEREIN IS UNCLASSIFIED EXCEPT WHERE SHOWN OTHERWISE

ALL INFORMATION CONTAINED HEREIN IS UNCLASSIFIED EXCEPT WHERE SHOWN OTHERWISE

beneficiary declaration. For some inexplicable reason the Court in Mickelson v. Chase Home Finance deleted from its quotation of the statute the duty to exercise good faith before relying on the declaration. Furthermore, in Mickelson it appears that the allegation was that the trustee failed to conduct an "independent" investigation. It is unclear whether the plaintiffs had expressed specific concerns to the trustee that the trustee declined to consider or investigate. In the case at bar, the motion to dismiss is brought CR 12(b)(6). This Court finds that Plaintiff's claim is one upon which relief could be granted.

As a result Quality needs to establish that we did not violate our duty of good faith and that we could rely on the 5810 dec we received from Chase. In preparation for a MSJ we contacted Chase, who has not been named in the litigation, and advised that we would need a sworn declaration that Chase has been in possession of the Note at least back to when the 5810 was executed (May 2, 2010).

We have been working with Brian Powers and Luis Peasantes with Chase on this issue and were recently informed that the Note cannot be located and that Chase is processing a LOST NOTE AFFIDAVIT process internally. This representation is quite troubling as it will certainly call into question the integrity of the 2010 5810 declaration we received and could ultimately call into question all of the 5810 decs that we have received from Chase and that we might get in the future from Chase on all foreclosure referrals. We would hope that Chase can locate the original wet signature Note on this loan but if not we would hope that Chase can confirm that in 2010 that Chase did have the Note and that it was misplaced some time thereafter.

This transmission may contain information that is privileged, confidential, legally privileged, and/or exempt from disclosure under applicable law. If you are not the intended recipient, you are hereby notified that any disclosure, copying, distribution, or use of the information contained herein (including any reliance thereon) is STRICTLY PROHIBITED. Although this transmission and any attachments are believed to be free of any virus or other defect that might affect any computer system into which it is received and opened, it is the responsibility of the recipient to ensure that it is virus free and no responsibility is accepted by JPMorgan Chase & Co., its subsidiaries and affiliates, as applicable, for any loss or damage arising in any way from its use. If you received this transmission in error, please immediately contact the sender and destroy the material in its entirety, whether in electronic or hard copy format. Thank you

7. 8/8/2013 11:37 AM File Closed by kparish Entered by kparish
Reason: Foreclosing Judicially
Close Date: 8/8/2013

We have identified a small pocket of loans where we have determined that our Document Custody Team does not have an Original Note and has produced a Lost Note affidavit. We are asking that you close and bill these, and then launch a Judicial Foreclosure needed action within LPSD.

8. 8/7/2013 8:49 AM If you have a Bene Dec on record we are asking that you do not use it. Entered by Swest

The second list is a separate cut (these loans are included on the first spreadsheet) of loans on a litigation or BK hold. For this list, if you have a Bene Dec on record we are asking that you do not use it. If the file comes back to foreclosure you need to request an updated Bene Dec Signature required process.

Please respond back to this email when you have launched all appropriate LPSD processes

Please reach out to myself or Luis with any questions, concerns, or feedback,

Thank you

BP

Brian Powers
Foreclosure Supervisor III



9. 8/7/2013 8:10 AM File Placed on Hold by Swest Entered by Swest
Reason: Sale cancelled/pending close - Non Judicial
Date on Hold: 8/7/2013

We have identified a small pocket of loans where we have determined that our Document Custody Team does not have an Original Note and has produced a Lost Note affidavit.

We are asking that you close and bill these, and then launch a Judicial Foreclosure needed action within LPSD.

8/6/2013 3:59 PM Pooley Entered by evargas

From: Julie Molteni
Sent: Tuesday, August 06, 2013 3:59 PM
To: Joseph McIntosh
Cc: Andrew Hall
Subject: RE: [Redacted]

[Redacted]

From: Joseph McIntosh
Sent: Thursday, August 01, 2013 2:41 PM
To: Julie Molteni
Cc: Andrew Hall
Subject: [Redacted]

[Redacted]

Joseph Ward McIntosh | Associate Attorney | Member State Bar of WA
McCarthy? Holthus LLP
m. 19735 10th Ave NE, Ste N 200, Poulsbo, WA 98370
d. 206.399.5034 | f. 206.780.6862
e. jmcintosh@mccarthyholthus.com

My supervising attorney is Andrew Hall who can be reached at (619) 955-1533 or ahall@mccarthyholthus.com

Please direct all FFA mediation docs and correspondences to MediationDocIntake@mccarthyholthus.com.

"Service Second to None"

CONFIDENTIALITY NOTICE: The information contained herein may be privileged and protected by the attorney/client and/or other privilege. It is confidential in nature and intended for use by the intended addressee only. If you are not the intended recipient, you are hereby expressly prohibited from dissemination distribution, copy or any use whatsoever of this transmission and its contents. If you receive this transmission in error, please reply or call the sender and arrangements will be made to retrieve the originals from you at no charge. Federal law requires us to advise you that communication with our office could be interpreted as an attempt to collect a debt and that any information obtained will be used for that purpose.

8/6/2013 3:59 PM

Reach Out to Chase Contacts Entered by evargas

From: Julie Molteni
Sent: Tuesday, August 06, 2013 3:58 PM
To: Dan J. Goulding
Subject: [Redacted]

[Redacted]

Julie O. Molteni, Esq. | Corporate Counsel | Quality Loan Service Corp.
2141 5th Avenue, San Diego, CA 92101 | Direct: (619) 243-3938 | Fax: (619) 568-3749 | jmolteni@qualityloan.com

CONFIDENTIALITY NOTICE: The information contained herein may be privileged and protected by the attorney/client and/or other privilege. It is confidential in nature and intended for use by the intended addressee only. If you are not the intended recipient, you are hereby expressly prohibited from dissemination, distribution, copy or any use whatsoever of this transmission and its contents. If you receive this transmission in error, please reply or call the sender and arrangements will be made to retrieve the originals from you at no charge.

LEGAL DISCLAIMER: Please be advised that while the opinions expressed herein are provided by an attorney employed by Quality Loan Service Corp., Quality Loan Service Corp. is not a law office. The legal analysis of any situation depends on a variety of factors and the opinions expressed herein could change based on the specific facts of any given situation. The information and opinions set forth herein are intended as general information only, and are not intended to serve as legal advice or as a substitute for legal counsel. If you have a question about a specific factual situation, you should contact an attorney directly.

Federal law requires us to advise you that communication with our office could be interpreted as an attempt to collect a debt and that any information obtained will be used for that purpose.

8/12/2013
1:22 PM

Pooley Entered by vquantrell

From: Dan J. Goulding
Sent: Thursday, August 01, 2013 2:55 PM
To: Katie Jo Keeling
Cc: Julie Molteni
Subject: [REDACTED]

[REDACTED]

Daniel J. Goulding, Esq.
General Counsel

2141 Fifth Ave.
San Diego, CA 92101
Direct (619) 243-3936
Fax (619) 568-3628
dgoulding@qualityloan.com

CONFIDENTIALITY NOTICE: The information contained herein may be privileged and protected by the attorney/client and/or other privilege. It is confidential in nature and intended for use by the intended addressee only. If you are not the intended recipient, you are hereby expressly prohibited from dissemination distribution, copy or any use whatsoever of this transmission and its contents. If you receive this transmission in error, please reply or call the sender and arrangements will be made to retrieve the originals from you at no charge.

LEGAL DISCLAIMER: Please be advised that while the opinions expressed herein are provided by an attorney employed by Quality Loan Service Corp., Quality Loan Service Corp. is not a law office. The legal analysis of any situation depends on a variety of factors and the opinions expressed herein could change based on the specific facts of any given situation. The information and opinions set forth herein are intended as general information only, and are not intended to serve as legal advice or as a substitute for legal counsel. If you have a question about a specific factual situation, you should contact an attorney directly. Should you desire to obtain a full legal opinion we would be happy to submit your inquiry to McCarthy & Holthus, LLP for handling.

Federal law requires us to advise you that communication with our office could be interpreted as an attempt to collect a debt and that any information obtained will be used for that purpose.

From: Julie Molteni
Sent: Thursday, August 01, 2013 2:45 PM
To: Dan J. Goulding
Subject: FW: [REDACTED]

[REDACTED]

From: Joseph McIntosh
Sent: Thursday, August 01, 2013 2:41 PM
To: Julie Molteni
Cc: Andrew Hall
Subject: [REDACTED]

[REDACTED]

Joseph Ward McIntosh | Associate Attorney | Member State Bar of WA
McCarthy 7 Holthus LLP
m. 19735 10th Ave NE, Ste N 200, Puyallup, WA 98370
d. 206.399.5034 | f. 206.780.6862
e. jmcintosh@mccarthyholthus.com

[REDACTED]

[REDACTED]

[REDACTED]

My supervising attorney is Andrew Hall who can be reached at (619) 955-1533 or ahall@mccarthyholthus.com

Please direct all FFA mediation docs and correspondences to MediationDocIntake@mccarthyholthus.com.
"Service Second to None"

CONFIDENTIALITY NOTICE: The information contained herein may be privileged and protected by the attorney/client and/or other privilege. It is confidential in nature and intended for use by the intended addressee only. If you are not the intended recipient, you are hereby expressly prohibited from dissemination distribution, copy or any use whatsoever of this transmission and its contents. If you receive this transmission in error, please reply or call the sender and arrangements will be made to retrieve the originals from you at no charge. Federal law requires us to advise you that communication with our office could be interpreted as an attempt to collect a debt and that any information obtained will be used for that purpose.

8/5/2013
10:08 AM

Pooley Entered by evargas

From: Julie Molteni
Sent: Monday, August 05, 2013 9:42 AM
To: Joseph McIntosh
Cc: Andrew Hall
Subject: RE: [redacted]

[redacted]
From: Joseph McIntosh
Sent: Sunday, August 04, 2013 1:32 PM
To: Julie Molteni
Cc: Andrew Hall
Subject: RE: [redacted]

[redacted]
From: Joseph McIntosh
Sent: Friday, July 26, 2013 8:45 AM
To: Julie Molteni
Cc: Andrew Hall
Subject: [redacted]

Joseph Ward McIntosh | Associate Attorney | Member State Bar of WA
McCarthy ? Holthus LLP
m. 19735 10th Ave NE, Ste N 200, Poulsbo, WA 98370
d. 206.399.5034 | f. 206.780.6862
e. jmcintosh@mccarthyholthus.com

My supervising attorney is Andrew Hall who can be reached at (619) 955-1533 or ahall@mccarthyholthus.com

Please direct all FFA mediation docs and correspondences to MediationDocIntake@mccarthyholthus.com.
"Service Second to None"

CONFIDENTIALITY NOTICE: The information contained herein may be privileged and protected by the attorney/client and/or other privilege. It is confidential in nature and intended for use by the intended addressee only. If you are not the intended recipient, you are hereby expressly prohibited from dissemination distribution, copy or any use whatsoever of this transmission and its contents. If you receive this transmission in error, please reply or call the sender and arrangements will be made to retrieve the originals from you at no charge. Federal law requires us to advise you that communication with our office could be interpreted as an attempt to collect a debt and that any information obtained will be used for that purpose.

8/5/2013
9:28 AM

Pooley Entered by evargas

From: Julie Molteni
Sent: Monday, August 05, 2013 8:47 AM
To: Dan J. Goulding
Subject: [redacted]

[redacted]
From: Joseph McIntosh
Sent: Sunday, August 04, 2013 1:32 PM
To: Julie Molteni

Faint, illegible text at the top of the page, possibly a header or introductory paragraph.

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

Faint, illegible text at the bottom of the page, possibly a footer or concluding paragraph.

Cc: Andrew Hall
Subject: [REDACTED]

From: Joseph McIntosh
Sent: Friday, July 26, 2013 8:45 AM
To: Julie Molteni
Cc: Andrew Hall
Subject: [REDACTED]

Joseph Ward McIntosh | Associate Attorney | Member State Bar of WA
McCarthy ? Holthus LLP
m. 19735 10th Ave NE, Ste N 200, Poulsbo, WA 98370
d. 206.399.5034 | f. 206.780.6862
e. jmcintosh@mccarthyholthus.com

My supervising attorney is Andrew Hall who can be reached at (619) 955-1533 or ahall@mccarthyholthus.com

Please direct all FFA mediation docs and correspondences to MediationDocIntake@mccarthyholthus.com.
"Service Second to None"

CONFIDENTIALITY NOTICE: The information contained herein may be privileged and protected by the attorney/client and/or other privilege. It is confidential in nature and intended for use by the intended addressee only. If you are not the intended recipient, you are hereby expressly prohibited from dissemination distribution, copy or any use whatsoever of this transmission and its contents. If you receive this transmission in error, please reply or call the sender and arrangements will be made to retrieve the originals from you at no charge. Federal law requires us to advise you that communication with our office could be interpreted as an attempt to collect a debt and that any information obtained will be used for that purpose.

8/1/2013 3:19 PM

[REDACTED] Entered by evargas

From: Julie Molteni
Sent: Thursday, August 01, 2013 3:18 PM
To: Joseph McIntosh
Cc: Andrew Hall; Dan J. Goulding
Subject: RE: [REDACTED]

From: Joseph McIntosh
Sent: Thursday, August 01, 2013 3:07 PM
To: Julie Molteni
Cc: Andrew Hall; Dan J. Goulding
Subject: RE: [REDACTED]

From: Julie Molteni
Sent: Thursday, August 01, 2013 3:02 PM
To: Joseph McIntosh
Cc: Andrew Hall; Dan J. Goulding
Subject: RE: [REDACTED]
Importance: High

Julie O. Molteni, Esq. | Corporate Counsel | Quality Loan Service Corp.
2141 5th Avenue, San Diego, CA 92101 | Direct: (619) 243-3938 | Fax: (619) 568-3749 | jmolteni@qualityloan.com

SECRETARY OF THE ARMY

OFFICE OF THE SECRETARY

1917

OFFICE OF THE SECRETARY

OFFICE OF THE SECRETARY

OFFICE OF THE SECRETARY

CONFIDENTIALITY NOTICE: The information contained herein may be privileged and protected by the attorney/client and/or other privilege. It is confidential in nature and intended for use by the intended addressee only. If you are not the intended recipient, you are hereby expressly prohibited from dissemination, distribution, copy or any use whatsoever of this transmission and its contents. If you receive this transmission in error, please reply or call the sender and arrangements will be made to retrieve the originals from you at no charge.

LEGAL DISCLAIMER: Please be advised that while the opinions expressed herein are provided by an attorney employed by Quality Loan Service Corp., Quality Loan Service Corp. is not a law office. The legal analysis of any situation depends on a variety of factors and the opinions expressed herein could change based on the specific facts of any given situation. The information and opinions set forth herein are intended as general information only, and are not intended to serve as legal advice or as a substitute for legal counsel. If you have a question about a specific factual situation, you should contact an attorney directly.

Federal law requires us to advise you that communication with our office could be interpreted as an attempt to collect a debt and that any information obtained will be used for that purpose.

From: Joseph McIntosh
Sent: Thursday, August 01, 2013 2:41 PM
To: Julie Molteni
Cc: Andrew Hall
Subject: [REDACTED]

[REDACTED]

Joseph Ward McIntosh | Associate Attorney | Member State Bar of WA
McCarthy & Holthus LLP
m. 19735 10th Ave NE, Ste N 200, Poulsbo, WA 98370
d. 206.399.5034 | f. 206.780.6862
e. jmcintosh@mccarthyholthus.com

My supervising attorney is Andrew Hall who can be reached at (619) 955-1533 or ahall@mccarthyholthus.com

Please direct all FFA mediation docs and correspondences to MediationDocIntake@mccarthyholthus.com.

"Service Second to None"

CONFIDENTIALITY NOTICE: The information contained herein may be privileged and protected by the attorney/client and/or other privilege. It is confidential in nature and intended for use by the intended addressee only. If you are not the intended recipient, you are hereby expressly prohibited from dissemination distribution, copy or any use whatsoever of this transmission and its contents. If you receive this transmission in error, please reply or call the sender and arrangements will be made to retrieve the originals from you at no charge. Federal law requires us to advise you that communication with our office could be interpreted as an attempt to collect a debt and that any information obtained will be used for that purpose.

8/1/2013 3:14 PM [REDACTED] Entered by evargas

From: Julie Molteni
Sent: Thursday, August 01, 2013 3:09 PM
To: Dan J. Goulding; Katie Jo Keeling
Subject: RE: [REDACTED]

[REDACTED]

From: Dan J. Goulding
Sent: Thursday, August 01, 2013 2:55 PM
To: Katie Jo Keeling
Cc: Julie Molteni
Subject: [REDACTED]

[REDACTED]

Faint, illegible text at the top of the page, possibly a header or introductory paragraph.

Second block of faint, illegible text, continuing the document's content.

Third block of faint, illegible text, appearing as a separate section or paragraph.

[REDACTED]

Fourth block of faint, illegible text, showing significant noise and low contrast.

Fifth block of faint, illegible text, continuing the document's content.

Sixth block of faint, illegible text, appearing as a separate section or paragraph.

Seventh block of faint, illegible text, showing significant noise and low contrast.

Eighth block of faint, illegible text, continuing the document's content.

[REDACTED]

[REDACTED]

Ninth block of faint, illegible text, showing significant noise and low contrast.

[REDACTED]

Tenth block of faint, illegible text, continuing the document's content.

Eleventh block of faint, illegible text, appearing as a separate section or paragraph.

Twelfth block of faint, illegible text at the bottom of the page, possibly a footer or concluding paragraph.

Daniel J. Goulding, Esq.
General Counsel

2141 Fifth Ave.
San Diego, CA 92101
Direct (619) 243-3936
Fax (619) 568-3628
dgoulding@qualityloan.com

CONFIDENTIALITY NOTICE: The information contained herein may be privileged and protected by the attorney/client and/or other privilege. It is confidential in nature and intended for use by the intended addressee only. If you are not the intended recipient, you are hereby expressly prohibited from dissemination distribution, copy or any use whatsoever of this transmission and its contents. If you receive this transmission in error, please reply or call the sender and arrangements will be made to retrieve the originals from you at no charge.

LEGAL DISCLAIMER: Please be advised that while the opinions expressed herein are provided by an attorney employed by Quality Loan Service Corp., Quality Loan Service Corp. is not a law office. The legal analysis of any situation depends on a variety of factors and the opinions expressed herein could change based on the specific facts of any given situation. The information and opinions set forth herein are intended as general information only, and are not intended to serve as legal advice or as a substitute for legal counsel. If you have a question about a specific factual situation, you should contact an attorney directly. Should you desire to obtain a full legal opinion we would be happy to submit your inquiry to McCarthy & Holthus, LLP for handling.

Federal law requires us to advise you that communication with our office could be interpreted as an attempt to collect a debt and that any information obtained will be used for that purpose.

From: Julie Molteni
Sent: Thursday, August 01, 2013 2:45 PM
To: Dan J. Goulding
Subject: FW: [REDACTED]

From: Joseph McIntosh
Sent: Thursday, August 01, 2013 2:41 PM
To: Julie Molteni
Cc: Andrew Hall
Subject: [REDACTED]

[REDACTED]

Joseph Ward McIntosh | Associate Attorney | Member State Bar of WA
McCarthy & Holthus LLP
m. 19735 10th Ave NE, Ste N 200, Poulsbo, WA 98370
d. 206.399.5034 | f. 206.780.6862
e. jmcintosh@mccarthyholthus.com

My supervising attorney is Andrew Hall who can be reached at (619) 955-1533 or ahall@mccarthyholthus.com

Please direct all FFA mediation docs and correspondences to MediationDocIntake@mccarthyholthus.com.
"Service Second to None"

CONFIDENTIALITY NOTICE: The information contained herein may be privileged and protected by the attorney/client and/or other privilege. It is confidential in nature and intended for use by the intended addressee only. If you are not the intended recipient, you are hereby expressly prohibited from dissemination distribution, copy or any use whatsoever of this transmission and its contents. If you receive this transmission in error, please reply or call the sender and arrangements will be made to retrieve the originals from you at no charge. Federal law requires us to advise you that communication with our office could be interpreted as an attempt to collect a debt and that any information obtained will be used for that purpose.

8/1/2013 3:08 PM [REDACTED] Entered by evargas

From: Julie Molteni
Sent: Thursday, August 01, 2013 3:02 PM
To: Joseph McIntosh

The first part of the document discusses the importance of maintaining accurate records of all transactions and activities. It emphasizes that this is crucial for ensuring transparency and accountability in the organization's operations.

Furthermore, it highlights the need for regular audits and reviews to identify any discrepancies or areas for improvement. This process should be conducted in a systematic and thorough manner to ensure the highest level of accuracy.

In conclusion, the document stresses that maintaining precise records is not only a legal requirement but also a key factor in the success and sustainability of the organization.

[REDACTED]

[REDACTED]

The second part of the document focuses on the implementation of effective internal controls. It provides a detailed overview of the various measures that should be put in place to prevent fraud and mismanagement.

These controls should be designed to address the specific risks faced by the organization and to ensure that all activities are carried out in accordance with established policies and procedures.

It is also noted that these controls should be regularly monitored and updated to reflect any changes in the organization's structure or operations.

Overall, the document aims to provide a comprehensive guide for the management and oversight of the organization's financial and operational activities.

The final section of the document discusses the role of the board of directors in overseeing the organization's performance and ensuring that it remains on track with its strategic objectives. It outlines the key responsibilities and duties of the board members.

[REDACTED]

Cc: Andrew Hall; Dan J. Goulding
Subject: RE: [REDACTED]
Importance: High

[REDACTED]

Julie O. Molteni, Esq. | Corporate Counsel | Quality Loan Service Corp.
2141 5th Avenue, San Diego, CA 92101 | Direct: (619) 243-3938 | Fax: (619) 568-3749 | jmolteni@qualityloan.com

CONFIDENTIALITY NOTICE: The information contained herein may be privileged and protected by the attorney/client and/or other privilege. It is confidential in nature and intended for use by the intended addressee only. If you are not the intended recipient, you are hereby expressly prohibited from dissemination, distribution, copy or any use whatsoever of this transmission and its contents. If you receive this transmission in error, please reply or call the sender and arrangements will be made to retrieve the originals from you at no charge.

LEGAL DISCLAIMER: Please be advised that while the opinions expressed herein are provided by an attorney employed by Quality Loan Service Corp., Quality Loan Service Corp. is not a law office. The legal analysis of any situation depends on a variety of factors and the opinions expressed herein could change based on the specific facts of any given situation. The information and opinions set forth herein are intended as general information only, and are not intended to serve as legal advice or as a substitute for legal counsel. If you have a question about a specific factual situation, you should contact an attorney directly.

Federal law requires us to advise you that communication with our office could be interpreted as an attempt to collect a debt and that any information obtained will be used for that purpose.

From: Joseph McIntosh
Sent: Thursday, August 01, 2013 2:41 PM
To: Julie Molteni
Cc: Andrew Hall
Subject: [REDACTED]

[REDACTED]

Joseph Ward McIntosh | Associate Attorney | Member State Bar of WA
McCarthy 7 Holthus LLP
m. 19735 10th Ave NE, Ste N 200, Poulsbo, WA 98370
d. 206.399.5034 | f. 206.780.6862
e. jmcintosh@mccarthyholthus.com

My supervising attorney is Andrew Hall who can be reached at (619) 955-1533 or ahall@mccarthyholthus.com

Please direct all FFA mediation docs and correspondences to MediationDocIntake@mccarthyholthus.com.
"Service Second to None"

CONFIDENTIALITY NOTICE: The information contained herein may be privileged and protected by the attorney/client and/or other privilege. It is confidential in nature and intended for use by the intended addressee only. If you are not the intended recipient, you are hereby expressly prohibited from dissemination distribution, copy or any use whatsoever of this transmission and its contents. If you receive this transmission in error, please reply or call the sender and arrangements will be made to retrieve the originals from you at no charge. Federal law requires us to advise you that communication with our office could be interpreted as an attempt to collect a debt and that any information obtained will be used for that purpose.

8/1/2013 3:07 PM Declaration Entered by cvargas

From: Julie Molteni
Sent: Thursday, August 01, 2013 3:00 PM
To: Dan J. Goulding
Subject: RE: [REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

From: Dan J. Goulding
 Sent: Thursday, August 01, 2013 2:56 PM
 To: Julie Molteni
 Subject: [REDACTED]

[REDACTED]

Daniel J. Goulding, Esq.
 General Counsel

2141 Fifth Ave.
 San Diego, CA 92101
 Direct (619) 243-3936
 Fax (619) 568-3628
 dgoulding@qualityloan.com

CONFIDENTIALITY NOTICE: The information contained herein may be privileged and protected by the attorney/client and/or other privilege. It is confidential in nature and intended for use by the intended addressee only. If you are not the intended recipient, you are hereby expressly prohibited from dissemination distribution, copy or any use whatsoever of this transmission and its contents. If you receive this transmission in error, please reply or call the sender and arrangements will be made to retrieve the originals from you at no charge.

LEGAL DISCLAIMER: Please be advised that while the opinions expressed herein are provided by an attorney employed by Quality Loan Service Corp., Quality Loan Service Corp. is not a law office. The legal analysis of any situation depends on a variety of factors and the opinions expressed herein could change based on the specific facts of any given situation. The information and opinions set forth herein are intended as general information only, and are not intended to serve as legal advice or as a substitute for legal counsel. If you have a question about a specific factual situation, you should contact an attorney directly. Should you desire to obtain a full legal opinion we would be happy to submit your inquiry to McCarthy & Holthus, LLP for handling.

Federal law requires us to advise you that communication with our office could be interpreted as an attempt to collect a debt and that any information obtained will be used for that purpose.

From: Julie Molteni
 Sent: Thursday, August 01, 2013 2:45 PM
 To: Dan J. Goulding
 Subject: FW: [REDACTED]

From: Joseph McIntosh
 Sent: Thursday, August 01, 2013 2:41 PM
 To: Julie Molteni
 Co: Andrew Hall
 Subject: [REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

Joseph Ward McIntosh | Associate Attorney | Member State Bar of WA
 McCarthy & Holthus LLP
 m. 19735 10th Ave NE, Ste N 200, Poulsbo, WA 98370
 d. 206.399.5034 | f. 206.780.6862
 e. jmcintosh@mccarthyholthus.com

My supervising attorney is Andrew Hall who can be reached at (619) 955-1533 or ahall@mccarthyholthus.com

Please direct all FFA mediation docs and correspondences to MediationDocIntake@mccarthyholthus.com.
 "Service Second to None"

CONFIDENTIALITY NOTICE: The information contained herein may be privileged and protected by the attorney/client and/or other privilege. It is confidential in nature and intended for use by the intended addressee only. If you are not the intended recipient, you are hereby expressly prohibited from dissemination distribution, copy or any use whatsoever of this transmission and its contents. If you receive this transmission in error, please reply or call the sender and arrangements will be made to retrieve the originals from you at no charge. Federal law requires us to advise you that communication with our office could be interpreted as an attempt to collect a debt and

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

that any information obtained will be used for that purpose.

8/1/2013 3:06 PM

Entered by evargas
From: Julie Molteni
Sent: Thursday, August 01, 2013 2:45 PM
To: Dan J. Goulding
Subject: [REDACTED]

[REDACTED]

From: Joseph McIntosh
Sent: Thursday, August 01, 2013 2:41 PM
To: Julie Molteni
Cc: Andrew Hall
Subject: [REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

Joseph Ward McIntosh | Associate Attorney | Member State Bar of WA
McCarthy ? Holthus LLP
m. 19735 10th Ave NE, Ste N 200, Poulsbo, WA 98370
d. 206.399.5034 | f. 206.780.6862
e. jmcintosh@mccarthyholthus.com

My supervising attorney is Andrew Hall who can be reached at (619) 955-1533 or ahall@mccarthyholthus.com

Please direct all FFA mediation docs and correspondence to MediationDocIntake@mccarthyholthus.com.

"Service Second to None"

CONFIDENTIALITY NOTICE: The information contained herein may be privileged and protected by the attorney/client and/or other privilege. It is confidential in nature and intended for use by the intended addressee only. If you are not the intended recipient, you are hereby expressly prohibited from dissemination distribution, copy or any use whatsoever of this transmission and its contents. If you receive this transmission in error, please reply or call the sender and arrangements will be made to retrieve the originals from you at no charge. Federal law requires us to advise you that communication with our office could be interpreted as an attempt to collect a debt and that any information obtained will be used for that purpose.

8/1/2013 10:40 AM

Entered by evargas
From: Julie Molteni
Sent: Thursday, August 01, 2013 10:26 AM
To: Joseph McIntosh
Subject: RE: [REDACTED]

[REDACTED]

From: Joseph McIntosh
Sent: Sunday, July 28, 2013 2:51 PM
To: Julie Molteni
Subject: [REDACTED]

[REDACTED]

[REDACTED]

Joseph Ward McIntosh | Associate Attorney | Member State Bar of WA
McCarthy ? Holthus LLP
m. 19735 10th Ave NE, Ste N 200, Poulsbo, WA 98370
d. 206.399.5034 | f. 206.780.6862
e. jmcintosh@mccarthyholthus.com

My supervising attorney is Andrew Hall who can be reached at (619) 955-1533 or ahall@mccarthyholthus.com

Page 10

CONFIDENTIAL

CONFIDENTIAL

Page 11

CONFIDENTIAL

CONFIDENTIAL

Please direct all FPA mediation docs and correspondences to Mediation@meditationholius.com.

"Service Second to None"

CONFIDENTIALITY NOTICE: The information contained herein may be privileged and protected by the attorney/client and/or other

privilege. It is confidential in nature and intended for use by the intended addressee only. If you are not the intended recipient, you are

hereby expressly prohibited from dissemination distribution, copy or any use whatsoever of this transmission and its contents. If you receive this transmission in error, please reply or call the sender and arrangements will be made to retrieve the originals from you as no

change. Federal law requires us to advise you that communication with our office could be interpreted as an attempt to collect a debt and that any

that any information obtained will be used for that purpose.

7/30/2013 4:10 PM

WA Beneficiary Declaration Entered by vquanrell

From: Dan J. Goulding
Sent: Tuesday, July 30, 2013 3:30 PM

To: Jason Jeter

Thanks,

Daniel J. Goulding, Esq.

General Counsel

2141 Fifth Ave.
San Diego, CA 92101
Direct (619) 243-3936
Fax (619) 568-3628
djgoulding@qualityloan.com

CONFIDENTIALITY NOTICE: The information contained herein may be privileged and protected by the attorney/client and/or other

privilege. It is confidential in nature and intended for use by the intended addressee only. If you are not the intended recipient, you are

hereby expressly prohibited from dissemination distribution, copy or any use whatsoever of this transmission and its contents. If you receive this transmission in error, please reply or call the sender and arrangements will be made to retrieve the originals from you as no

change.

LEGAL DISCLOSURE: Please be advised that while the opinions expressed herein are provided by an attorney employed by Quality Loan

Service Corp., Quality Loan Service Corp. is not a law office. The legal analysis of any situation depends on a variety of factors and the

opinions expressed herein could change based on the specific facts of any given situation. The information and opinions set forth herein are

intended as general information only, and are not intended to serve as legal advice or as a substitute for legal counsel. If you have a

question about a specific factual situation, you should contact an attorney directly. Should you desire to obtain a full legal opinion we

would be happy to submit your inquiry to McCarthy & Hollins, LLP for handling.

Federal law requires us to advise you that communication with our office could be interpreted as an attempt to collect a debt and that any

information obtained will be used for that purpose.

From: Jason Jeter

Sent: Tuesday, July 30, 2013 3:06 PM

To: Dan J. Goulding

Subject: [REDACTED]

From: Marlon Griffin

Sent: Tuesday, July 30, 2013 2:58 PM

To: Jason Jeter

Subject: [REDACTED]

From: Jason Jeter

Sent: Tuesday, July 30, 2013 2:56 PM

To: Dan J. Goulding; Marlon Griffin

Subject: [REDACTED]

Daniel J. Goulding, Esq.
General Counsel

2141 Fifth Ave.
San Diego, CA 92101
Direct (619) 243-3936
Fax (619) 568-3628
dgoulding@qualityloan.com

CONFIDENTIALITY NOTICE: The information contained herein may be privileged and protected by the attorney/client and/or other

privilege. It is confidential in nature and intended for use by the intended addressee only. If you are not the intended recipient, you are hereby expressly prohibited from dissemination, distribution, copy or any use whatsoever of this transmission and its contents. If you receive this transmission in error, please reply or call the sender and arrangements will be made to retrieve the originals from you at no charge.

LEGAL DISCLAIMER: Please be advised that while the opinions expressed herein are provided by an attorney employed by Quality Loan Service Corp., Quality Loan Service Corp. is not a law office. The legal analysis of any situation depends on a variety of factors and the opinions expressed herein could change based on the specific facts of any given situation. The information and opinions set forth herein are intended as general information only, and are not intended to serve as legal advice or as a substitute for legal counsel. If you have a question about a specific factual situation, you should contact an attorney directly. Should you desire to obtain a full legal opinion we would be happy to submit your inquiry to McCarty & Holthus, LLP for handling.

Federal law requires us to advise you that communication with our office could be interpreted as an attempt to collect a debt and that any information obtained will be used for that purpose.

From: Katie Jo Keeling
Sent: Tuesday, July 30, 2013 12:49 PM

To: Dan J. Goulding

Subject: Re: [REDACTED]

On Jul 30, 2013, at 12:43 PM, "Dan J. Goulding" wrote:
Andrew,

We look our Washington office of M&H is not in possession of the original Note. Let us know if you have any luck locating.

Thanks again.

Daniel J. Goulding, Esq.
General Counsel

2141 Fifth Ave.
San Diego, CA 92101
Direct (619) 243-3936
Fax (619) 568-3628
dgoulding@qualityloan.com

CONFIDENTIALITY NOTICE: The information contained herein may be privileged and protected by the attorney/client and/or other privilege. It is confidential in nature and intended for use by the intended addressee only. If you are not the intended recipient, you are hereby expressly prohibited from dissemination, distribution, copy or any use whatsoever of this transmission and its contents. If you receive this transmission in error, please reply or call the sender and arrangements will be made to retrieve the originals from you at no charge.

LEGAL DISCLAIMER: Please be advised that while the opinions expressed herein are provided by an attorney employed by Quality Loan Service Corp., Quality Loan Service Corp. is not a law office. The legal analysis of any situation depends on a variety of factors and the opinions expressed herein could change based on the specific facts of any given situation. The information and opinions set forth herein are intended as general information only, and are not intended to serve as legal advice or as a substitute for legal counsel. If you have a question about a specific factual situation, you should contact an attorney directly. Should you desire to obtain a full legal opinion we would be happy to submit your inquiry to McCarty & Holthus, LLP for handling.

Federal law requires us to advise you that communication with our office could be interpreted as an attempt to collect a debt and that any information obtained will be used for that purpose.

From: Dan J. Goulding
Sent: Monday, July 29, 2013 2:16 PM
To: Nelson, Andrew; Farmington, Robert B; Kevin R. McCarthy; Kade Jo Keeling
Subject: WA Beneficiary Declaration

Loan No.: [REDACTED]
Andrew,

Thankfully this is good news. We will check with the WA office of McCarthy & Holdings but we doubt they have the Note as they have been declining us on this action and had inquired of Chase as to the location of the original note. Maybe we will get lucky.

Daniel J. Goulding, Esq.
General Counsel

2141 Fifth Ave.
San Diego, CA 92101
Direct (619) 243-3936
Fax (619) 568-3628
dgoulding@qualityloan.com

CONFIDENTIALITY NOTICE: The information contained herein may be privileged and protected by the attorney/client and/or other privilege. It is confidential in nature and intended for use by the intended addressee only. If you are not the intended recipient, you are hereby expressly prohibited from dissemination, distribution, copy or any use whatsoever of this transmission and its contents. If you receive this transmission in error, please reply or call the sender and arrangements will be made to retrieve the originals from you at no charge.

LEGAL DISCLAIMER: Please be advised that while the opinions expressed herein are provided by an attorney employed by Quality Loan Service Corp., Quality Loan Service Corp. is not a law office. The legal analysis of any situation depends on a variety of factors and the opinions expressed herein could change based on the specific facts of any given situation. The information and opinions set forth herein are intended as general information only, and are not intended to serve as legal advice or as a substitute for legal counsel. If you have a question about a specific factual situation, you should contact an attorney directly. Should you desire to obtain a full legal opinion we would be happy to submit your inquiry to McCarthy & Holdings, LLP for handling.

Federal law requires us to advise you that communication with our office could be interpreted as an attempt to collect a debt and that any information obtained will be used for that purpose.

From: Nelson, Andrew [mailto:[REDACTED]]
Sent: Monday, July 29, 2013 1:50 PM

To: Nelson, Andrew; Farrington, Robert B.; Dan J. Goulding; Kevin R. McCarthy; Katie Jo Keeling
Subject: RE: WA Beneficiary Declaration

Den/Katie Jo,

We are still exhausting research, but it turns out we may have had the note at the time the bene dec was executed, then subsequently released it to Higginson counsel. (Davis Wright)

We are in process of confirming asap and will let you know, but, if the lit firm passed the file to you upon conclusion of the Higginson, will you please double-check to make sure you don't have the original?

Thanks

Subject: ***ATTORNEY CLIENT PRIVILEGED*** [REDACTED]

Loan No.: [REDACTED]

Andrew,

On this WA loan we received a 5810 dec in 2010 from Chase stating that the securitized trust was in possession of the original note (copy attached). The acquisition of this type of dec is required before *Quality* can record a Notice of Sale. Once we received this declaration a Notice of Sale was issued and recorded. The borrower has sued *Quality* claiming that *Quality* breached their duty of good faith as we allegedly advanced a foreclosure without continuing who held the Note. *Quality* argued on a motion to dismiss that we don't need to personally investigate who holds the Note if we get a 5810 dec as statute says we satisfy due diligence as to who holds note if we get the 5810 sworn dec. In denying the motion to dismiss on this issue the court stated as follows:

Defendant's assertion that the duty of good faith is satisfied by reliance on the beneficiary's declaration alone is not well taken. RCW 61.24.030(7)(b) states that "unless the trustee has violated his or her duty under RCW 61.24.010(4), the trustee is entitled to rely on the beneficiary declaration. For some inexcusable reason the Court in *Kidickson v. Chase Home Finance* deleted from its quotation of the estate to the duty to exercise good faith before relying on the declaration. Furthermore, in *Kidickson* it appears that the allegation was that the trustee failed to conduct an "independent" investigation. It is unclear whether the plaintiff had expressed specific concerns to the trustee that the trustee declined to consider or investigate. In the case at bar, the motion to dismiss is brought CR 12(b)(6). This Court finds that Plaintiff's claim is one upon which relief could be granted.

As a result *Quality* needs to establish that we did not violate our duty of good faith and that we could rely on the 5810 dec we received from Chase. In preparation for a MSJ we contacted Chase, who has not been named in the litigation, and advised that we would need a sworn declaration that Chase has been in possession of the Note at least back to when the 5810 was executed (May 2, 2010).

SECRET

Reference is made to the report of the Special Agent in Charge, New York, dated 10/10/64, captioned as above.

It is noted that the above information was obtained from a confidential source who has provided reliable information in the past.

The information is being furnished to you for your information and is being classified "Secret" since it is information the disclosure of which would be injurious to the national defense.

It is noted that the above information was obtained from a confidential source who has provided reliable information in the past.

The information is being furnished to you for your information and is being classified "Secret" since it is information the disclosure of which would be injurious to the national defense.

It is noted that the above information was obtained from a confidential source who has provided reliable information in the past.

SECRET

The information is being furnished to you for your information and is being classified "Secret" since it is information the disclosure of which would be injurious to the national defense.

It is noted that the above information was obtained from a confidential source who has provided reliable information in the past.

The information is being furnished to you for your information and is being classified "Secret" since it is information the disclosure of which would be injurious to the national defense.

SECRET

SECRET

Reference is made to the report of the Special Agent in Charge, New York, dated 10/10/64, captioned as above.

It is noted that the above information was obtained from a confidential source who has provided reliable information in the past.

The information is being furnished to you for your information and is being classified "Secret" since it is information the disclosure of which would be injurious to the national defense.

We have been working with Brian Powers and Luis Peasantes with Chase on this issue and were recently informed that the Note cannot be located and that Chase is processing a LOST NOTE AFFIDAVIT process internally. This representation is quite troubling as it will certainly call into question the integrity of the 2010 5810 declaration we received and could ultimately call into question all of the 5810 docs that we have received from Chase and that we might get in the future from Chase on all foreclosure referrals. We would hope that Chase can locate the original wet signature Note on this loan but if not we would hope that Chase can confirm that in 2010 that Chase did have the Note and that it was misplaced some time thereafter.

This transmission may contain information that is privileged, confidential, legally privileged, and/or exempt from disclosure under applicable law. If you are not the intended recipient, you are hereby notified that any disclosure, copying, distribution, or use of the information contained herein (including any reliance thereon) is STRICTLY PROHIBITED. Although this transmission and any attachments are believed to be free of any virus or other defect that might affect any computer system into which it is received and opened, it is the responsibility of the recipient to ensure that it is virus free and no responsibility is accepted by JPMorgan Chase & Co., its subsidiaries and affiliates, as applicable, for any loss or damage arising in any way from its use. If you received this transmission in error, please immediately contact the sender and destroy the material in its entirety, whether in electronic or hard copy format. Thank you.

7/29/2013 WA Beneficiary Declaration Entered by evargas
3:32 PM

From: Julie Molteni
Sent: Monday, July 29, 2013 3:31 PM
To: Dan J. Goulding
Subject: [REDACTED]

From: Dan J. Goulding
Sent: Monday, July 29, 2013 3:30 PM
To: Julie Molteni
Subject: [REDACTED]

Daniel J. Goulding, Esq.
General Counsel

2141 Fifth Ave.
San Diego, CA 92101
Direct (619) 243-3936
Fax (619) 568-3628
dgoulding@qualityloan.com

CONFIDENTIALITY NOTICE: The information contained herein may be privileged and protected by the attorney/client and/or other privilege. It is confidential in nature and intended for use by the intended addressee only. If you are not the intended recipient, you are hereby expressly prohibited from dissemination distribution, copy or any use whatsoever of this transmission and its contents. If you receive this transmission in error, please reply or call the sender and arrangements will be made to retrieve the originals from you at no charge.

LEGAL DISCLAIMER: Please be advised that while the opinions expressed herein are provided by an attorney employed by Quality Loan Service Corp., Quality Loan Service Corp. is not a law office. The legal analysis of any situation depends on a variety of factors and the opinions expressed herein could change based on the specific facts of any given situation. The information and opinions set forth herein are intended as general information only, and are not intended to serve as legal advice or as a substitute for legal counsel. If you have a question about a specific factual situation, you should contact an attorney directly. Should you desire to obtain a full legal opinion we would be happy to submit your inquiry to McCarthy & Holthus, LLP for handling.

Federal law requires us to advise you that communication with our office could be interpreted as an attempt to collect a debt and that any information obtained will be used for that purpose.

From: Julie Molteni
Sent: Monday, July 29, 2013 3:29 PM
To: Dan J. Goulding
Subject: RE: [REDACTED]

From: Dan J. Goulding
Sent: Monday, July 29, 2013 2:13 PM
To: Julie Molteni
Subject: [REDACTED]

Daniel J. Goulding, Esq.
General Counsel

2141 Fifth Ave.
San Diego, CA 92101
Direct (619) 243-3936
Fax (619) 568-3628
dgoulding@qualityloan.com

CONFIDENTIALITY NOTICE: The information contained herein may be privileged and protected by the attorney/client and/or other privilege. It is confidential in nature and intended for use by the intended addressee only. If you are not the intended recipient, you are hereby expressly prohibited from dissemination, distribution, copy or any use whatsoever of this transmission and its contents. If you receive this transmission in error, please reply or call the sender and arrangements will be made to retrieve the originals from you at no charge.

LEGAL DISCLAIMER: Please be advised that while the opinions expressed herein are provided by an attorney employed by Quality Loan Service Corp., Quality Loan Service Corp. is not a law office. The legal analysis of any situation depends on a variety of factors and the opinions expressed herein could change based on the specific facts of any given situation. The information and opinions set forth herein are intended as general information only, and are not intended to serve as legal advice or as a substitute for legal counsel. If you have a question about a specific factual situation, you should contact an attorney directly. Should you desire to obtain a full legal opinion we would be happy to submit your inquiry to McCarthy & Holdings, LLP for handling.

Federal law requires us to advise you that communication with our office could be interpreted as an attempt to collect a debt and that any information obtained will be used for that purpose.

From: Nelson, Andrew [mailto:andrew.nelson@qualityloan.com]
Sent: Monday, July 29, 2013 1:50 PM
To: Nelson, Andrew; Farrington, Robert B; Dan J. Goulding; Kevin R. McCarthy; Katie Jo Keating
Subject: RE: WA Beneficiary Declaration

Dear/Katie Jo,
We are still expanding research, but it turns out we may have had the note at the time the bona fide was executed, then subsequently released it to litigation counsel. (Davis Wright).
We are in process of confirming asap and will let you know, but, if the firm passed the file to you upon conclusion of the litigation, will you please double-check to make sure you don't have the original?

Thanks

Subject: ***ATTORNEY CLIENT PRIVILEGED***

Loan No. [REDACTED]

Andrew,

On the WA item we received a 5810 dec in 2010 from Chase stating that the securitized trust was in possession of the original note (copy attached). The acquisition of this type of dec is required before 777777 can record a Notice of Sale. Once we received this declaration a Notice of Sale was issued and recorded. The sale was never completed. The borrower has sued Quality claiming that Quality breached their duty of good faith as we allegedly advanced a foreclosure without completing the Note. Quality argued on a motion to dismiss that we don't need to personally investigate who holds the Note if we get a 5810 dec as statute says we satisfy due diligence as to who holds note if we get the 5810 sworn dec. In denying the motion to dismiss on this issue the court stated as follows:

Defendants' assertion that the duty of good faith is satisfied by reliance on the beneficiary's declaration alone is not well taken. RCW 61.24.030(7)(b) states that "unless the trustee has violated the duty of good faith under RCW 61.24.01 (4), the trustee is entitled to rely on the beneficiary's declaration. For some inexplicable reason the Court in *Waldman v. Chase Home Finance* deduced from the quotation of the statute the duty to exercise good faith before relying on the declaration. Furthermore, in *Waldman* it appears that the litigation was that the trustee failed to conduct an "independent" investigation. It is unclear whether the plaintiff had expressed specific concerns to the trustee or whether the trustee declined to consider or investigate. In the case at bar, the motion to dismiss is brought CR 12(b)(6). This Court finds that Plaintiff's claim is one upon which relief could be granted.

As a result Quality needs to establish that we did not violate our duty of good faith and that we could rely on the 5810 dec we received from Chase. In preparation for a MISJ we contacted Chase, who has not been named in the litigation, and advised that we would need a sworn declaration that Chase has been in possession of the Note at least back to when the 5810 was executed (May 2, 2010).

We have been working with Brian Powers and Luis Puentes with Chase on this issue and were recently informed that the Note cannot be located and that Chase is processing a LOST NOTE AFFIDAVIT process internally. This representation is quite troubling as it will certainly call into question the integrity of the 2010 5810 declaration we received and could ultimately call into question all of the 5810 declarations that we have received from Chase and that we might get in the future from Chase on all foreclosed transfers. We would hope that Chase can locate the original wet signature Note on this loan but if not we would hope that Chase can confirm that in 2010 that Chase did

have the Note and that it was misplaced some time thereafter.

This transmission may contain information that is privileged, confidential, legally privileged, and/or exempt from disclosure under applicable law. If you are not the intended recipient, you are hereby notified that any disclosure, copying, distribution, or use of the information contained herein (including any reliance thereon) is STRICTLY PROHIBITED. Although this transmission and any attachments are believed to be free of any virus or other defect that might affect any computer system into which it is received and opened, it is the responsibility of the recipient to ensure that it is virus free and no responsibility is accepted by JPMorgan Chase & Co., its subsidiaries and affiliates, as applicable, for any loss or damage arising in any way from its use. If you received this transmission in error, please immediately contact the sender and destroy the material in its entirety, whether in electronic or hard copy format. Thank you.

7/29/2013 WA Beneficiary Declaration Entered by cvargas
3:32 PM

From: Julie Molteni
Sent: Monday, July 29, 2013 3:29 PM
To: Dan J. Goulding
Subject: RE: [REDACTED]

From: Dan J. Goulding
Sent: Monday, July 29, 2013 2:13 PM
To: Julie Molteni
Subject: [REDACTED]

Daniel J. Goulding, Esq.
General Counsel

2141 Fifth Ave.
San Diego, CA 92101
Direct (619) 243-3936
Fax (619) 568-3628
dgoulding@qualityloan.com

CONFIDENTIALITY NOTICE: The information contained herein may be privileged and protected by the attorney/client and/or other privilege. It is confidential in nature and intended for use by the intended addressee only. If you are not the intended recipient, you are hereby expressly prohibited from dissemination distribution, copy or any use whatsoever of this transmission and its contents. If you receive this transmission in error, please reply or call the sender and arrangements will be made to retrieve the originals from you at no charge.

LEGAL DISCLAIMER: Please be advised that while the opinions expressed herein are provided by an attorney employed by Quality Loan Service Corp., Quality Loan Service Corp. is not a law office. The legal analysis of any situation depends on a variety of factors and the opinions expressed herein could change based on the specific facts of any given situation. The information and opinions set forth herein are intended as general information only, and are not intended to serve as legal advice or as a substitute for legal counsel. If you have a question about a specific factual situation, you should contact an attorney directly. Should you desire to obtain a full legal opinion we would be happy to submit your inquiry to McCarthy & Holthus, LLP for handling.

Federal law requires us to advise you that communication with our office could be interpreted as an attempt to collect a debt and that any information obtained will be used for that purpose.

From: Nelson, Andrew [mailto:[REDACTED]]
Sent: Monday, July 29, 2013 1:50 PM
To: Nelson, Andrew; Farrington, Robert B; Dan J. Goulding; Kevin R. McCarthy; Katie Jo Keeling
Subject: RE: WA Beneficiary Declaration

Dan/Katie Jo,

We are still exhausting research, but it turns out we may have had the note at the time the bene dec was executed, then subsequently released it to litigation counsel. (Davis Wright).

We are in process of confirming asap and will let you know, but, if the lit firm passed the file to you upon conclusion of the litigation, will you please double-check to make sure you don't have the original?

Thanks

Subject: ***ATTORNEY CLIENT PRIVLEDGED*** [REDACTED]

[Redacted]

Andrew,

On this WA loan we received a 5810 dec in 2010 from Chase stating that the securitized trust was in possession of the original note (copy attached). The acquisition of this type of dec is required before ?????? can record a Notice of Sale. Once we received this declaration a Notice of Sale was issued and recorded. The sale was never completed. The borrower has sued Quality claiming that Quality breached their duty of good faith as we allegedly advanced a foreclosure without confirming who held the Note. Quality argued on a motion to dismiss that we don't need to personally investigate who holds the Note if we get a 5810 dec as statute says we satisfy due diligence as to who holds note if we get the 5810 sworn dec. In denying the motion to dismiss on this issue the court stated as follows:

Defendants' assertion that the duty of good faith is satisfied by reliance on the beneficiary's declaration alone is not well taken. RCW 61.24.030(7)(b) states that "unless the trustee has violated his or her duty under RCW 61.24.010(4), the trustee is entitled to rely on the beneficiary declaration. For some inexplicable reason the Court in Mickelson v. Chase Home Finance deleted from its quotation of the statute the duty to exercise good faith before relying on the declaration. Furthermore, in Mickelson it appears that the allegation was that the trustee failed to conduct an "independent" investigation. It is unclear whether the plaintiffs had expressed specific concerns to the trustee that the trustee declined to consider or investigate. In the case at bar, the motion to dismiss is brought CR 12(b)(6). This Court finds that Plaintiff's claim is one upon which relief could be granted.

As a result Quality needs to establish that we did not violate our duty of good faith and that we could rely on the 5810 dec we received from Chase. In preparation for a MSJ we contacted Chase, who has not been named in the litigation, and advised that we would need a sworn declaration that Chase has been in possession of the Note at least back to when the 5810 was executed (May 2, 2010).

We have been working with Brian Powers and Luis Peasantes with Chase on this issue and were recently informed that the Note cannot be located and that Chase is processing a LOST NOTE AFFIDAVIT process internally. This representation is quite troubling as it will certainly call into question the integrity of the 2010 5810 declaration we received and could ultimately call into question all of the 5810 decs that we have received from Chase and that we might get in the future from Chase on all foreclosure referrals. We would hope that Chase can locate the original wet signature Note on this loan but if not we would hope that Chase can confirm that in 2010 that Chase did have the Note and that it was misplaced some time thereafter.

This transmission may contain information that is privileged, confidential, legally privileged, and/or exempt from disclosure under applicable law. If you are not the intended recipient, you are hereby notified that any disclosure, copying, distribution, or use of the information contained herein (including any reliance thereon) is STRICTLY PROHIBITED. Although this transmission and any attachments are believed to be free of any virus or other defect that might affect any computer system into which it is received and opened, it is the responsibility of the recipient to ensure that it is virus free and no responsibility is accepted by JPMorgan Chase & Co., its subsidiaries and affiliates, as applicable, for any loss or damage arising in any way from its use. If you received this transmission in error, please immediately contact the sender and destroy the material in its entirety, whether in electronic or hard copy format. Thank you.

7/29/2013 2:35 PM

WA Beneficiary Declaration Entered by cvargas

From: Julie Molteni
Sent: Monday, July 29, 2013 2:21 PM
To: Dan J. Goulding
Subject: [Redacted]

From: Dan J. Goulding
Sent: Monday, July 29, 2013 2:13 PM
To: Julie Molteni
Subject: WA Beneficiary Declaration / [Redacted]

Daniel J. Goulding, Esq.
General Counsel

2141 Fifth Ave.
San Diego, CA 92101
Direct (619) 243-3936
Fax (619) 568-3628
dgoulding@qualityloan.com

CONFIDENTIALITY NOTICE: The information contained herein may be privileged and protected by the attorney/client and/or other privilege. It is confidential in nature and intended for use by the intended addressee only. If you are not the intended recipient, you are hereby expressly prohibited from dissemination distribution, copy or any use whatsoever of this transmission and its contents. If you receive this transmission in error, please reply or call the sender and arrangements will be made to retrieve the originals from you at no charge.

LEGAL DISCLAIMER: Please be advised that while the opinions expressed herein are provided by an attorney employed by Quality Loan Service Corp., Quality Loan Service Corp. is not a law office. The legal analysis of any situation depends on a variety of factors and the opinions expressed herein could change based on the specific facts of any given situation. The information and opinions set forth herein are intended as general information only, and are not intended to serve as legal advice or as a substitute for legal counsel. If you have a question about a specific factual situation, you should contact an attorney directly. Should you desire to obtain a full legal opinion we would be happy to submit your inquiry to McCarthy & Holdhus, LLP for handling.

Federal law requires us to advise you that communication with our office could be interpreted as an attempt to collect a debt and that any information obtained will be used for that purpose.

From: Nelson, Andrew [mailto: [REDACTED]]
 Sent: Monday, July 29, 2013 1:50 PM
 To: Nelson, Andrew; Farrington, Robert B; Dan J. Goulding; Kevin R. McCarthy; Katie Jo Keeling
 Subject: RE: WA Beneficiary Declaration

Dan/Katie Jo,

We are still exhausting research, but it turns out we may have had the note at the time the bene dec was executed, then subsequently released it to litigation counsel. (Davis Wright).

We are in process of confirming asap and will let you know, but, if the lit firm passed the file to you upon conclusion of the litigation, will you please double-check to make sure you don't have the original?

Thanks

Subject: ***ATTORNEY CLIENT PRIVILEGED**** [REDACTED]

Loan No. [REDACTED]

Andrew,

On this WA loan we received a 5810 dec in 2010 from Chase stating that the securitized trust was in possession of the original note (copy attached). The acquisition of this type of dec is required before ?????? can record a Notice of Sale. Once we received this declaration a Notice of Sale was issued and recorded. The sale was never completed. The borrower has sued Quality claiming that Quality breached their duty of good faith as we allegedly advanced a foreclosure without confirming who held the Note. Quality argued on a motion to dismiss that we don't need to personally investigate who holds the Note if we get a 5810 dec as statute says we satisfy due diligence as to who holds note if we get the 5810 sworn dec. In denying the motion to dismiss on this issue the court stated as follows:

Defendants' assertion that the duty of good faith is satisfied by reliance on the beneficiary's declaration alone is not well taken. RCW 61.24.030(7)(b) states that "unless the trustee has violated his or her duty under RCW 61.24.010(4), the trustee is entitled to rely on the beneficiary declaration. For some inexplicable reason the Court in Mickelson v. Chase Home Finance deleted from its quotation of the statute the duty to exercise good faith before relying on the declaration. Furthermore, in Mickelson it appears that the allegation was that the trustee failed to conduct an "independent" investigation. It is unclear whether the plaintiffs had expressed specific concerns to the trustee that the trustee declined to consider or investigate. In the case at bar, the motion to dismiss is brought CR 12(b)(6). This Court finds that Plaintiff's claim is one upon which relief could be granted.

As a result Quality needs to establish that we did not violate our duty of good faith and that we could rely on the 5810 dec we received from Chase. In preparation for a MSJ we contacted Chase, who has not been named in the litigation, and advised that we would need a sworn declaration that Chase has been in possession of the Note at least back to when the 5810 was executed (May 2, 2010).

We have been working with Brian Powers and Luis Peasantes with Chase on this issue and were recently informed that the Note cannot be located and that Chase is processing a LOST NOTE AFFIDAVIT process internally. This representation is quite troubling as it will certainly call into question the integrity of the 2010 5810 declaration we received and could ultimately call into question all of the 5810 decs that we have received from Chase and that we might get in the future from Chase on all foreclosure referrals. We would hope that Chase can locate the original wet signature Note on this loan but if not we would hope that Chase can confirm that in 2010 that Chase did have the Note and that it was misplaced some time thereafter.

This transmission may contain information that is privileged, confidential, legally privileged, and/or exempt from disclosure under applicable law. If you are not the intended recipient, you are hereby notified that any disclosure, copying, distribution, or use of the information contained herein (including any reliance thereon) is STRICTLY PROHIBITED. Although this transmission and any attachments are believed to be free of any virus or other defect that might affect any computer system into which it is received and opened, it is the responsibility of the recipient to ensure that it is virus free and no responsibility is accepted by JPMorgan Chase & Co., its subsidiaries and affiliates, as applicable, for any loss or damage arising in any way from its use. If you received this transmission in error, please immediately contact the sender and destroy the material in its entirety, whether in electronic or hard copy format. Thank you.

7/29/2013 WA Beneficiary Declaration Entered by evargas
 2:34 PM

From: Julie Moltani
 Sent: Monday, July 29, 2013 2:20 PM
 To: Andrew Hall
 Subject: [REDACTED]

Faint, illegible text at the top of the page, possibly a header or introductory paragraph.

Second block of faint, illegible text.

Third block of faint, illegible text.

[REDACTED]

[REDACTED]

Fourth block of faint, illegible text.

Fifth block of faint, illegible text.

Sixth block of faint, illegible text.

Seventh block of faint, illegible text.

Eighth block of faint, illegible text.

[REDACTED]

Ninth block of faint, illegible text at the bottom of the page.

[REDACTED]

Julie O. Molteni, Esq. | Corporate Counsel | Quality Loan Service Corp.
2141 5th Avenue, San Diego, CA 92101 | Direct: (619) 243-3938 | Fax: (619) 568-3749 | jmolteni@qualityloan.com

CONFIDENTIALITY NOTICE: The information contained herein may be privileged and protected by the attorney/client and/or other privilege. It is confidential in nature and intended for use by the intended addressee only. If you are not the intended recipient, you are hereby expressly prohibited from dissemination, distribution, copy or any use whatsoever of this transmission and its contents. If you receive this transmission in error, please reply or call the sender and arrangements will be made to retrieve the originals from you at no charge.

LEGAL DISCLAIMER: Please be advised that while the opinions expressed herein are provided by an attorney employed by Quality Loan Service Corp., Quality Loan Service Corp. is not a law office. The legal analysis of any situation depends on a variety of factors and the opinions expressed herein could change based on the specific facts of any given situation. The information and opinions set forth herein are intended as general information only, and are not intended to serve as legal advice or as a substitute for legal counsel. If you have a question about a specific factual situation, you should contact an attorney directly.

Federal law requires us to advise you that communication with our office could be interpreted as an attempt to collect a debt and that any information obtained will be used for that purpose.

7/29/2013 WA Beneficiary Declaration Entered by vquantrell
2:19 PM

From: Dan J. Goulding
Sent: Monday, July 29, 2013 2:16 PM
To: 'Nelson, Andrew'; Farrington, Robert B; Kevin R. McCarthy; Katie Jo Keeling
Subject: WA Beneficiary Declaration

Loan No.: [REDACTED]

Andrew,

Tentatively this is good news. We will check with the WA office of McCarthy & Holthus but we doubt they have the Note as they have been defending us on this action and had inquired of Chase as to the location of the original note. Maybe we will get lucky.

Daniel J. Goulding, Esq.
General Counsel

2141 Fifth Ave.
San Diego, CA 92101
Direct (619) 243-3936
Fax (619) 568-3628
dgoulding@qualityloan.com

CONFIDENTIALITY NOTICE: The information contained herein may be privileged and protected by the attorney/client and/or other privilege. It is confidential in nature and intended for use by the intended addressee only. If you are not the intended recipient, you are hereby expressly prohibited from dissemination distribution, copy or any use whatsoever of this transmission and its contents. If you receive this transmission in error, please reply or call the sender and arrangements will be made to retrieve the originals from you at no charge.

LEGAL DISCLAIMER: Please be advised that while the opinions expressed herein are provided by an attorney employed by Quality Loan Service Corp., Quality Loan Service Corp. is not a law office. The legal analysis of any situation depends on a variety of factors and the opinions expressed herein could change based on the specific facts of any given situation. The information and opinions set forth herein are intended as general information only, and are not intended to serve as legal advice or as a substitute for legal counsel. If you have a question about a specific factual situation, you should contact an attorney directly. Should you desire to obtain a full legal opinion we would be happy to submit your inquiry to McCarthy & Holthus, LLP for handling.

Federal law requires us to advise you that communication with our office could be interpreted as an attempt to collect a debt and that any information obtained will be used for that purpose.

From: Nelson, Andrew [mailto:[REDACTED]]
Sent: Monday, July 29, 2013 1:50 PM
To: Nelson, Andrew; Farrington, Robert B; Dan J. Goulding; Kevin R. McCarthy; Katie Jo Keeling
Subject: RE: WA Beneficiary Declaration

Dan/Katie Jo,

We are still exhausting research, but it turns out we may have had the note at the time the bene dec was executed, then subsequently released it to litigation counsel. (Davis Wright).

We are in process of confirming asap and will let you know, but, if the lit firm passed the file to you upon conclusion of the litigation, will you please double-check to make sure you don't have the original?

Thanks

Subject: ***ATTORNEY CLIENT PRIVILEGED**** [REDACTED]

Loan No. [REDACTED]

Andrew,


On this WA loan we received a 5810 dec in 2010 from Chase stating that the securitized trust was in possession of the original note (copy attached). The acquisition of this type of dec is required before ?????? can record a Notice of Sale. Once we received this declaration a Notice of Sale was issued and recorded. The sale was never completed. The borrower has sued Quality claiming that Quality breached their duty of good faith as we allegedly advanced a foreclosure without confirming who held the Note. Quality argued on a motion to dismiss that we don't need to personally investigate who holds the Note if we get a 5810 dec as statute says we satisfy due diligence as to who holds note if we get the 5810 sworn dec. In denying the motion to dismiss on this issue the court stated as follows:

Defendants' assertion that the duty of good faith is satisfied by reliance on the beneficiary's declaration alone is not well taken. RCW 61.24.030(7)(b) states that "unless the trustee has violated his or her duty under RCW 61.24.010(4), the trustee is entitled to rely on the beneficiary declaration. For some inexplicable reason the Court in Mickelson v. Chase Home Finance deleted from its quotation of the statute the duty to exercise good faith before relying on the declaration. Furthermore, in Mickelson it appears that the allegation was that the trustee failed to conduct an "independent" investigation. It is unclear whether the plaintiffs had expressed specific concerns to the trustee that the trustee declined to consider or investigate. In the case at bar, the motion to dismiss is brought CR 12(b)(6). This Court finds that Plaintiff's claim is one upon which relief could be granted.

As a result Quality needs to establish that we did not violate our duty of good faith and that we could rely on the 5810 dec we received from Chase. In preparation for a MSJ we contacted Chase, who has not been named in the litigation, and advised that we would need a sworn declaration that Chase has been in possession of the Note at least back to when the 5810 was executed (May 2, 2010).

We have been working with Brian Powers and Luis Puentes with Chase on this issue and were recently informed that the Note cannot be located and that Chase is processing a LOST NOTE AFFIDAVIT process internally. This representation is quite troubling as it will certainly call into question the integrity of the 2010 5810 declaration we received and could ultimately call into question all of the 5810 decs that we have received from Chase and that we might get in the future from Chase on all foreclosure referrals. We would hope that Chase can locate the original wet signature Note on this loan but if not we would hope that Chase can confirm that in 2010 that Chase did have the Note and that it was misplaced some time thereafter.

This transmission may contain information that is privileged, confidential, legally privileged, and/or exempt from disclosure under applicable law. If you are not the intended recipient, you are hereby notified that any disclosure, copying, distribution, or use of the information contained herein (including any reliance thereon) is STRICTLY PROHIBITED. Although this transmission and any attachments are believed to be free of any virus or other defect that might affect any computer system into which it is received and opened, it is the responsibility of the recipient to ensure that it is virus free and no responsibility is accepted by JPMorgan Chase & Co., its subsidiaries and affiliates, as applicable, for any loss or damage arising in any way from its use. If you received this transmission in error, please immediately contact the sender and destroy the material in its entirety, whether in electronic or hard copy format. Thank you.

 7/29/2013 9:50 AM Pooley Entered by vquantrell

From: Dan J. Goulding
Sent: Monday, July 29, 2013 8:42 AM
To: Nelson, Andrew
Cc: Farrington, Robert B; Kevin R. McCarthy; Katie Jo Keeling
Subject: ***ATTORNEY CLIENT PRIVILEGED**** [REDACTED]

Yes, this works for me. Let me know what works for you.

Daniel J. Goulding, Esq.
General Counsel

2141 Fifth Ave
San Diego, CA 92101
Direct (619) 243-3936
Fax (619) 568-3628
dgoulding@qualityloan.com

CONFIDENTIALITY NOTICE: The information contained herein may be privileged and protected by the attorney/client and/or other privilege. It is confidential in nature and intended for use by the intended addressee only. If you are not the intended recipient, you are hereby expressly prohibited from dissemination distribution, copy or any use whatsoever of this transmission and its contents. If you

Faint, illegible text at the top of the page, possibly a header or introductory paragraph.

[REDACTED]

[REDACTED]

Second block of faint, illegible text.

Third block of faint, illegible text.

Fourth block of faint, illegible text.

Fifth block of faint, illegible text.

Sixth block of faint, illegible text.

[REDACTED]

Final block of faint, illegible text at the bottom of the page.

receive this transmission in error, please reply or call the sender and arrangements will be made to retrieve the originals from you at no charge.

LEGAL DISCLAIMER: Please be advised that while the opinions expressed herein are provided by an attorney employed by Quality Loan Service Corp., Quality Loan Service Corp. is not a law office. The legal analysis of any situation depends on a variety of factors and the opinions expressed herein could change based on the specific facts of any given situation. The information and opinions set forth herein are intended as general information only, and are not intended to serve as legal advice or as a substitute for legal counsel. If you have a question about a specific factual situation, you should contact an attorney directly. Should you desire to obtain a full legal opinion we would be happy to submit your inquiry to McCarthy & Holthus, LLP for handling.

Federal law requires us to advise you that communication with our office could be interpreted as an attempt to collect a debt and that any information obtained will be used for that purpose.

From: Nelson, Andrew [mailto:]
Sent: Monday, July 29, 2013 6:29 AM
To: Dan J. Goulding
Cc: Farrington, Robert B; Kevin R. McCarthy; Katie Jo Keeling
Subject: RE: ***ATTORNEY CLIENT PRIVLEDGED**** [redacted]

Dan,

Apologies as I was away from the office on Friday and just received your VM re: the below. Are you available anytime between 2:30 and 4 central this afternoon to discuss?

Thanks
Andrew

Andrew Nelson
Assistant General Counsel

[redacted]
[redacted]
[redacted]
[redacted]
[redacted]
[redacted]
[redacted]

From: Dan J. Goulding [mailto:djgoulding@qualityloan.com]
Sent: Friday, July 26, 2013 2:28 PM
To: Nelson, Andrew
Cc: Farrington, Robert B; Kevin R. McCarthy; Katie Jo Keeling
Subject: ***ATTORNEY CLIENT PRIVLEDGED**** / [redacted]

Loan No. [redacted]

Andrew,

On this WA loan we received a 5810 dec in 2010 from Chase stating that the securitized trust was in possession of the original note (copy attached). The acquisition of this type of dec is required before ?????? can record a Notice of Sale. Once we received this declaration a Notice of Sale was issued and recorded. The sale was never completed. The borrower has sued Quality claiming that Quality breached their duty of good faith as we allegedly advanced a foreclosure without confirming who held the Note. Quality argued on a motion to dismiss that we don't need to personally investigate who holds the Note if we get a 5810 dec as statute says we satisfy due diligence as to who holds note if we get the 5810 sworn dec. In denying the motion to dismiss on this issue the court stated as follows:

Defendants' assertion that the duty of good faith is satisfied by reliance on the beneficiary's declaration alone is not well taken. RCW 61.24.030(7)(b) states that "unless the trustee has violated his or her duty under RCW 61.24.010(4), the trustee is entitled to rely on the beneficiary declaration. For some inexplicable reason the Court in Mickelson v. Chase Home Finance deleted from its quotation of the statute the duty to exercise good faith before relying on the declaration. Furthermore, in Mickelson it appears that the allegation was that the trustee failed to conduct an "independent" investigation. It is unclear whether the plaintiffs had expressed specific concerns to the trustee that the trustee declined to consider or investigate. In the case at bar, the motion to dismiss is brought CR 12(b)(6). This Court finds that Plaintiff's claim is one upon which relief could be granted.

As a result Quality needs to establish that we did not violate our duty of good faith and that we could rely on the 5810 dec we received from Chase. In preparation for a MSJ we contacted Chase, who has not been named in the litigation, and advised that we would need a sworn declaration that Chase has been in possession of the Note at least back to when the 5810 was executed (May 2, 2010).

We have been working with Brian Powers and Luis Peasantes with Chase on this issue and were recently informed that the Note cannot be located and that Chase is processing a LOST NOTE AFFIDAVIT process internally. This representation is quite troubling as it will certainly call into question the integrity of the 2010 5810 declaration we received and could ultimately call into question all of the 5810

The first part of the document discusses the importance of maintaining accurate records. It emphasizes that proper record-keeping is essential for the effective management of any organization. This section also touches upon the legal implications of record retention and the role of various departments in ensuring compliance.

[REDACTED]

The second part of the document details the specific procedures for data collection and analysis. It outlines the steps involved in identifying key performance indicators and the methods used to gather and interpret this data. The text highlights the need for consistency and transparency in the reporting process to ensure that decision-makers have access to reliable information.

[REDACTED]

[REDACTED]

The final section of the document provides a comprehensive overview of the findings and recommendations. It summarizes the key insights derived from the data and offers practical suggestions for improving organizational performance. The text concludes by reiterating the commitment to continuous improvement and the importance of regular communication and collaboration among all stakeholders.

docs that we have received from Chase and that we might get in the future from Chase on all foreclosure referrals. We would hope that Chase can locate the original wet signature Note on this loan but if not we would hope that Chase can confirm that in 2010 that Chase did have the Note and that it was misplaced some time thereafter.

I felt it prudent to escalate this issue to you. Any help you can provide would be appreciated.

Daniel J. Goulding, Esq.
General Counsel


2141 Fifth Ave.
San Diego, CA 92101
Direct (619) 243-3936
Fax (619) 568-3628
dgoulding@qualityloan.com

CONFIDENTIALITY NOTICE: The information contained herein may be privileged and protected by the attorney/client and/or other privilege. It is confidential in nature and intended for use by the intended addressee only. If you are not the intended recipient, you are hereby expressly prohibited from dissemination distribution, copy or any use whatsoever of this transmission and its contents. If you receive this transmission in error, please reply or call the sender and arrangements will be made to retrieve the originals from you at no charge.

LEGAL DISCLAIMER: Please be advised that while the opinions expressed herein are provided by an attorney employed by Quality Loan Service Corp., Quality Loan Service Corp. is not a law office. The legal analysis of any situation depends on a variety of factors and the opinions expressed herein could change based on the specific facts of any given situation. The information and opinions set forth herein are intended as general information only, and are not intended to serve as legal advice or as a substitute for legal counsel. If you have a question about a specific factual situation, you should contact an attorney directly. Should you desire to obtain a full legal opinion we would be happy to submit your inquiry to McCarthy & Holthus, LLP for handling.


Federal law requires us to advise you that communication with our office could be interpreted as an attempt to collect a debt and that any information obtained will be used for that purpose.

This transmission may contain information that is privileged, confidential, legally privileged, and/or exempt from disclosure under applicable law. If you are not the intended recipient, you are hereby notified that any disclosure, copying, distribution, or use of the information contained herein (including any reliance thereon) is STRICTLY PROHIBITED. Although this transmission and any attachments are believed to be free of any virus or other defect that might affect any computer system into which it is received and opened, it is the responsibility of the recipient to ensure that it is virus free and no responsibility is accepted by JPMorgan Chase & Co., its subsidiaries and affiliates, as applicable, for any loss or damage arising in any way from its use. If you received this transmission in error, please immediately contact the sender and destroy the material in its entirety, whether in electronic or hard copy format. Thank you.

 7/29/2013 Preliminary Injunction Hold dated 11/16/2012 was updated Entered by nbergvall
8:08 AM

PI was granted on 11/16/2012 document uploaded

 7/26/2013 Response to Chase Entered by vquantrell
4:17 PM

From: Dan J. Goulding
Sent: Friday, July 26, 2013 3:35 PM
To: Farrington, Robert B
Cc: Nelson, Andrew; Leary, Dan P; Portuondo, Nuris E; Santos, Eric; Kevin R. McCarthy; Katie Jo Keeling
Subject: ***ATTORNEY CLIENT PRIVLEDGED*** 

Bob,

The foreclosure file was initially referred on January 29, 2010. In 2010 we had processed the foreclosure and had a sale set, however, prior to the sale date the borrower filed a lawsuit naming Quality and the investor and obtained a TRO. Chase placed the foreclosure on a Client Managed Litigation hold. Days before the hearing on Quality and the investor's Motion for Judgment on the Pleadings the borrower dismissed the litigation, without prejudice, in July of 2011. A copy of the dismissal by the Court is attached.

As we had lost the prior sale date we set a new sale, giving proper notice. In November of 2012, just days prior to the new scheduled sale date, the borrower filed a new lawsuit (copy attached). This new lawsuit only named Quality. The borrower, despite our opposition, obtained an Injunction stopping the scheduled sale and the sale was canceled. As a result no sale is currently pending.

If more detail than this is needed let me know.

Thanks for your help sir!

Daniel J. Goulding, Esq.
General Counsel

2141 Fifth Ave.

San Diego, CA 92101
Direct (619) 243-3936
Fax (619) 568-3628
dgoulding@qualityloan.com

CONFIDENTIALITY NOTICE: The information contained herein may be privileged and protected by the attorney/client and/or other privilege. It is confidential in nature and intended for use by the intended addressee only. If you are not the intended recipient, you are hereby expressly prohibited from dissemination distribution, copy or any use whatsoever of this transmission and its contents. If you receive this transmission in error, please reply or call the sender and arrangements will be made to retrieve the originals from you at no charge.

LEGAL DISCLAIMER: Please be advised that while the opinions expressed herein are provided by an attorney employed by Quality Loan Service Corp., Quality Loan Service Corp. is not a law office. The legal analysis of any situation depends on a variety of factors and the opinions expressed herein could change based on the specific facts of any given situation. The information and opinions set forth herein are intended as general information only, and are not intended to serve as legal advice or as a substitute for legal counsel. If you have a question about a specific factual situation, you should contact an attorney directly. Should you desire to obtain a full legal opinion we would be happy to submit your inquiry to McCarthy & Holthus, LLP for handling.

Federal law requires us to advise you that communication with our office could be interpreted as an attempt to collect a debt and that any information obtained will be used for that purpose.

From: Farrington, Robert B [mailto: [REDACTED]]
Sent: Friday, July 26, 2013 12:57 PM
To: Dan J. Goulding
Cc: Nelson, Andrew; Leary, Dan P; Portuondo, Nuris E; Santos, Eric
Subject: FW: ***ATTORNEY CLIENT PRIVLEDGED*** [REDACTED]

Dan -

Please provide us with a more specific summary of this case, including when the foreclosure was referred, why the sale did not take place and if the foreclosure has been re-referred to your office. Also, please advise when the borrower filed the lawsuit against Quality and attach a copy of the Complaint.

Thank you.

Bob

Robert B. Farrington
Vice President, Assistant General Counsel

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

PRIVILEGED AND CONFIDENTIAL / DO NOT FORWARD: This communication may contain confidential information that is subject to the attorney-client privilege or other legal privileges. If you received this communication in error, please advise the sender by reply e-mail and immediately delete this message and any attachments without copying or disclosing the contents. Thank you.

From: Dan J. Goulding [mailto:dgoulding@qualityloan.com]
Sent: Friday, July 26, 2013 3:28 PM
To: Nelson, Andrew
Cc: Farrington, Robert B; Kevin R. McCarthy; Katie Jo Keeling
Subject: ***ATTORNEY CLIENT PRIVLEDGED*** [REDACTED]

Loan No.: [REDACTED]

Andrew,

On this WA loan we received a 5810 dec in 2010 from Chase stating that the securitized trust was in possession of the original note (copy attached). The acquisition of this type of dec is required before ?????? can record a Notice of Sale. Once we received this declaration a Notice of Sale was issued and recorded. The sale was never completed. The borrower has sued Quality claiming that Quality breached their duty of good faith as we allegedly advanced a foreclosure without confirming who held the Note. Quality argued on a motion to dismiss that we don't need to personally investigate who holds the Note if we get a 5810 dec as statute says we satisfy due diligence as to who holds note if we get the 5810 sworn dec. In denying the motion to dismiss on this issue the court stated as follows:

Defendants' assertion that the duty of good faith is satisfied by reliance on the beneficiary's declaration alone is not well taken. RCW 61.24.030(7)(b) states that "unless the trustee has violated his or her duty under RCW 61.24.010(4), the trustee is entitled to rely on the beneficiary declaration. For some inexplicable reason the Court in Mickelson v. Chase Home Finance deleted from its quotation of the statute the duty to exercise good faith before relying on the declaration. Furthermore, in Mickelson it appears that the allegation was that the trustee failed to conduct an "independent" investigation. It is unclear whether the plaintiffs had expressed specific concerns to the trustee that the trustee declined to consider or investigate. In the case at bar, the motion to dismiss is brought CR 12(b)(6). This Court finds that Plaintiff's claim is one upon which relief could be granted.

As a result Quality needs to establish that we did not violate our duty of good faith and that we could rely on the 5810 doc we received from Chase. In preparation for a MSJ we contacted Chase, who has not been named in the litigation, and advised that we would need a sworn declaration that Chase has been in possession of the Note at least back to when the 5810 was executed (May 2, 2010).

We have been working with Brian Powers and Luis Peasantes with Chase on this issue and were recently informed that the Note cannot be located and that Chase is processing a LOST NOTE AFFIDAVIT process internally. This representation is quite troubling as it will certainly call into question the integrity of the 2010 5810 declaration we received and could ultimately call into question all of the 5810 docs that we have received from Chase and that we might get in the future from Chase on all foreclosure referrals. We would hope that Chase can locate the original wet signature Note on this loan but if not we would hope that Chase can confirm that in 2010 that Chase did have the Note and that it was misplaced some time thereafter.

I felt it prudent to escalate this issue to you. Any help you can provide would be appreciated.

Daniel J. Goulding, Esq.
General Counsel

2141 Fifth Ave.
San Diego, CA 92101
Direct (619) 243-3936
Fax (619) 568-3628
dgoulding@qualityloan.com

CONFIDENTIALITY NOTICE: The information contained herein may be privileged and protected by the attorney/client and/or other privilege. It is confidential in nature and intended for use by the intended addressee only. If you are not the intended recipient, you are hereby expressly prohibited from dissemination, distribution, copy or any use whatsoever of this transmission and its contents. If you receive this transmission in error, please reply or call the sender and arrangements will be made to retrieve the originals from you at no charge.

LEGAL DISCLAIMER: Please be advised that while the opinions expressed herein are provided by an attorney employed by Quality Loan Service Corp., Quality Loan Service Corp. is not a law office. The legal analysis of any situation depends on a variety of factors and the opinions expressed herein could change based on the specific facts of any given situation. The information and opinions set forth herein are intended as general information only, and are not intended to serve as legal advice or as a substitute for legal counsel. If you have a question about a specific factual situation, you should contact an attorney directly. Should you desire to obtain a full legal opinion we would be happy to submit your inquiry to McCarthy & Hotthus, LLP for handling.

Federal law requires us to advise you that communication with our office could be interpreted as an attempt to collect a debt and that any information obtained will be used for that purpose.

This communication is for informational purposes only. It is not intended as an offer or solicitation for the purchase or sale of any financial instrument or as an official confirmation of any transaction. All market prices, data and other information are not warranted as to completeness or accuracy and are subject to change without notice. Any comments or statements made herein do not necessarily reflect those of JPMorgan Chase & Co., its subsidiaries and affiliates. This transmission may contain information that is privileged, confidential, legally privileged, and/or exempt from disclosure under applicable law. If you are not the intended recipient, you are hereby notified that any disclosure, copying, distribution, or use of the information contained herein (including any reliance thereon) is STRICTLY PROHIBITED. Although this transmission and any attachments are believed to be free of any virus or other defect that might affect any computer system into which it is received and opened, it is the responsibility of the recipient to ensure that it is virus free and no responsibility is accepted by JPMorgan Chase & Co., its subsidiaries and affiliates, as applicable, for any loss or damage arising in any way from its use. If you received this transmission in error, please immediately contact the sender and destroy the material in its entirety, whether in electronic or hard copy format. Thank you. Please refer to <http://www.jpmorgan.com/pages/disclosures> for disclosures relating to European legal entities.

7/26/2013 Request for Draft Response Entered by vquantrell
2:35 PM

From: Dan J. Goulding
Sent: Friday, July 26, 2013 2:13 PM
To: Julie Molteni
Subject: ***ATTORNEY CLIENT PRIVILEGED*** [REDACTED]

Daniel J. Goulding, Esq.
General Counsel

2141 Fifth Ave.
San Diego, CA 92101
Direct (619) 243-3936
Fax (619) 568-3628
dgoulding@qualityloan.com

CONFIDENTIALITY NOTICE: The information contained herein may be privileged and protected by the attorney/client and/or other privilege. It is confidential in nature and intended for use by the intended addressee only. If you are not the intended recipient, you are hereby expressly prohibited from dissemination, distribution, copy or any use whatsoever of this transmission and its contents. If you receive this transmission in error, please reply or call the sender and arrangements will be made to retrieve the originals from you at no charge.

LEGAL DISCLAIMER: Please be advised that while the opinions expressed herein are provided by an attorney employed by Quality Loan Service Corp., Quality Loan Service Corp. is not a law office. The legal analysis of any situation depends on a variety of factors and the opinions expressed herein could change based on the specific facts of any given situation. The information and opinions set forth herein are intended as general information only, and are not intended to serve as legal advice or as a substitute for legal counsel. If you have a question about a specific factual situation, you should contact an attorney directly. Should you desire to obtain a full legal opinion we would be happy to submit your inquiry to McCarthy & Holdius, LLP for handling.

Federal law requires us to advise you that communication with our office could be interpreted as an attempt to collect a debt and that any information obtained will be used for that purpose.

From: Farrington, Robert B [mailto: [REDACTED]]
 Sent: Friday, July 26, 2013 12:57 PM
 To: Dan J. Goulding
 Cc: Nelson, Andrew; Leary, Dan P; Portuondo, Nuris E; Santos, Eric
 Subject: FW: ***ATTORNEY CLIENT PRIVLEDGED*** / [REDACTED]

Dan--

Please provide us with a more specific summary of this case, including when the foreclosure was referred, why the sale did not take place and if the foreclosure has been re-referred to your office. Also, please advise when the borrower filed the lawsuit against Quality and attach a copy of the Complaint.

Thank you.

Bob

Robert B. Farrington
 Vice President, Assistant General Counsel

PRIVILEGED AND CONFIDENTIAL / DO NOT FORWARD: This communication may contain confidential information that is subject to the attorney-client privilege or other legal privileges. If you received this communication in error, please advise the sender by reply e-mail and immediately delete this message and any attachments without copying or disclosing the contents. Thank you.

From: Dan J. Goulding [mailto:dgoulding@qualityloan.com]
 Sent: Friday, July 26, 2013 3:28 PM
 To: Nelson, Andrew
 Cc: Farrington, Robert B; Kevin R. McCarthy, Katie Jo Keeling
 Subject: ***ATTORNEY CLIENT PRIVLEDGED*** [REDACTED]

Loan No. [REDACTED]

Andrew,

On this WA loan we received a 5810 dec in 2010 from Chase stating that the securitized trust was in possession of the original note (copy attached). The acquisition of this type of dec is required before ?????? can record a Notice of Sale. Once we received this declaration a Notice of Sale was issued and recorded. The sale was never completed. The borrower has sued Quality claiming that Quality breached their duty of good faith as we allegedly advanced a foreclosure without confirming who held the Note. Quality argued on a motion to dismiss that we don't need to personally investigate who holds the Note if we get a 5810 dec as statute says we satisfy due diligence as to who holds note if we get the 5810 sworn dec. In denying the motion to dismiss on this issue the court stated as follows:

Defendants' assertion that the duty of good faith is satisfied by reliance on the beneficiary's declaration alone is not well taken. RCW 61.24.030(7)(b) states that "unless the trustee has violated his or her duty under RCW 61.24.010(4), the trustee is entitled to rely on the beneficiary declaration. For some inexplicable reason the Court in Mickelson v. Chase Home Finance deleted from its quotation of the statute the duty to exercise good faith before relying on the declaration. Furthermore, in Mickelson it appears that the allegation was that the trustee failed to conduct an "independent" investigation. It is unclear whether the plaintiffs had expressed specific concerns to the trustee that the trustee declined to consider or investigate. In the case at bar, the motion to dismiss is brought CR 12(b)(6). This Court finds that Plaintiff's claim is one upon which relief could be granted.

As a result Quality needs to establish that we did not violate our duty of good faith and that we could rely on the 5810 dec we received from Chase. In preparation for a MSJ we contacted Chase, who has not been named in the litigation, and advised that we would need a sworn declaration that Chase has been in possession of the Note at least back to when the 5810 was executed (May 2, 2010).

We have been working with Brian Powers and Luis Pessantes with Chase on this issue and were recently informed that the Note cannot be

Faint, illegible text at the top of the page, possibly a header or introductory paragraph.

CONFIDENTIAL

Large block of faint, illegible text in the middle of the page, possibly a main body of a report or document.

CONFIDENTIAL

CONFIDENTIAL

Large block of faint, illegible text at the bottom of the page, possibly a conclusion or footer.

located and that Chase is processing a LOST NOTE AFFIDAVIT process internally. This representation is quite troubling as it will certainly call into question the integrity of the 2010 5810 declaration we received and could ultimately call into question all of the 5810 decs that we have received from Chase and that we might get in the future from Chase on all foreclosure referrals. We would hope that Chase can locate the original wet signature Note on this loan but if not we would hope that Chase can confirm that in 2010 that Chase did have the Note and that it was misplaced some time thereafter.

I felt it prudent to escalate this issue to you. Any help you can provide would be appreciated.

Daniel J. Goulding, Esq.
General Counsel

2141 Fifth Ave.
San Diego, CA 92101
Direct (619) 243-3936
Fax (619) 568-3628
dgoulding@qualityloan.com

CONFIDENTIALITY NOTICE: The information contained herein may be privileged and protected by the attorney/client and/or other privilege. It is confidential in nature and intended for use by the intended addressee only. If you are not the intended recipient, you are hereby expressly prohibited from dissemination, distribution, copy or any use whatsoever of this transmission and its contents. If you receive this transmission in error, please reply or call the sender and arrangements will be made to retrieve the originals from you at no charge.

LEGAL DISCLAIMER: Please be advised that while the opinions expressed herein are provided by an attorney employed by Quality Loan Service Corp., Quality Loan Service Corp. is not a law office. The legal analysis of any situation depends on a variety of factors and the opinions expressed herein could change based on the specific facts of any given situation. The information and opinions set forth herein are intended as general information only, and are not intended to serve as legal advice or as a substitute for legal counsel. If you have a question about a specific factual situation, you should contact an attorney directly. Should you desire to obtain a full legal opinion we would be happy to submit your inquiry to McCarthy & Holthus, LLP for handling.

Federal law requires us to advise you that communication with our office could be interpreted as an attempt to collect a debt and that any information obtained will be used for that purpose.

This communication is for informational purposes only. It is not intended as an offer or solicitation for the purchase or sale of any financial instrument or as an official confirmation of any transaction. All market prices, data and other information are not warranted as to completeness or accuracy and are subject to change without notice. Any comments or statements made herein do not necessarily reflect those of JPMorgan Chase & Co., its subsidiaries and affiliates. This transmission may contain information that is privileged, confidential, legally privileged, and/or exempt from disclosure under applicable law. If you are not the intended recipient, you are hereby notified that any disclosure, copying, distribution, or use of the information contained herein (including any reliance thereon) is STRICTLY PROHIBITED. Although this transmission and any attachments are believed to be free of any virus or other defect that might affect any computer system into which it is received and opened, it is the responsibility of the recipient to ensure that it is virus free and no responsibility is accepted by JPMorgan Chase & Co., its subsidiaries and affiliates, as applicable, for any loss or damage arising in any way from its use. If you received this transmission in error, please immediately contact the sender and destroy the material in its entirety, whether in electronic or hard copy format. Thank you. Please refer to <http://www.jpmorgan.com/pages/disclosures> for disclosures relating to European legal entities.

7/26/2013 5810 Dec Issue Entered by vquantrell
1:54 PM

From: Dan J. Goulding
Sent: Friday, July 26, 2013 12:28 PM
To: [REDACTED]@chase.com
Cc: Farrington, Robert B; Kevin R. McCarthy; Katie Jo Keeling
Subject: ***ATTORNEY CLIENT PRIVLEDGED*** [REDACTED]

Loan No. [REDACTED]

Andrew,

On this WA loan we received a 5810 dec in 2010 from Chase stating that the securitized trust was in possession of the original note (copy attached). The acquisition of this type of dec is required before ??????? can record a Notice of Sale. Once we received this declaration a Notice of Sale was issued and recorded. The sale was never completed. The borrower has sued Quality claiming that Quality breached their duty of good faith as we allegedly advanced a foreclosure without confirming who held the Note. Quality argued on a motion to dismiss that we don't need to personally investigate who holds the Note if we get a 5810 dec as statute says we satisfy due diligence as to who holds note if we get the 5810 sworn dec. In denying the motion to dismiss on this issue the court stated as follows:

Defendants' assertion that the duty of good faith is satisfied by reliance on the beneficiary's declaration alone is not well taken. RCW 61.24.030(7)(b) states that "unless the trustee has violated his or her duty under RCW 61.24.010(4), the trustee is entitled to rely on the beneficiary declaration. For some inexplicable reason the Court in Mickelson v. Chase Home Finance deleted from its quotation of the statute the duty to exercise good faith before relying on the declaration. Furthermore, in Mickelson it appears that the allegation was that the trustee failed to conduct an "independent" investigation. It is unclear whether the plaintiffs had expressed specific concerns to the trustee that the trustee declined to consider or investigate. In the case at bar, the motion to dismiss is brought CR 12(b)(6). This Court finds that Plaintiff's claim is one upon which relief could be granted.

As a result Quality needs to establish that we did not violate our duty of good faith and that we could rely on the 5810 dec we received from Chase. In preparation for a MSJ we contacted Chase, who has not been named in the litigation, and advised that we would need a sworn declaration that Chase has been in possession of the Note at least back to when the 5810 was executed (May 2, 2010).

We have been working with Brian Powers and Luis Peasantes with Chase on this issue and were recently informed that the Note cannot be located and that Chase is processing a LOST NOTE AFFIDAVIT process internally. This representation is quite troubling as it will certainly call into question the integrity of the 2010 5810 declaration we received and could ultimately call into question all of the 5810 decs that we have received from Chase and that we might get in the future from Chase on all foreclosure referrals. We would hope that Chase can locate the original wet signature Note on this loan but if not we would hope that Chase can confirm that in 2010 that Chase did have the Note and that it was misplaced some time thereafter.

I felt it prudent to escalate this issue to you. Any help you can provide would be appreciated.

Daniel J. Goulding, Esq.
General Counsel

2141 Fifth Ave.
San Diego, CA 92101
Direct (619) 243-3936
Fax (619) 568-3628
dgoulding@qualityloan.com

CONFIDENTIALITY NOTICE: The information contained herein may be privileged and protected by the attorney/client and/or other privilege. It is confidential in nature and intended for use by the intended addressee only. If you are not the intended recipient, you are hereby expressly prohibited from dissemination distribution, copy or any use whatsoever of this transmission and its contents. If you receive this transmission in error, please reply or call the sender and arrangements will be made to retrieve the originals from you at no charge.

LEGAL DISCLAIMER: Please be advised that while the opinions expressed herein are provided by an attorney employed by Quality Loan Service Corp., Quality Loan Service Corp. is not a law office. The legal analysis of any situation depends on a variety of factors and the opinions expressed herein could change based on the specific facts of any given situation. The information and opinions set forth herein are intended as general information only, and are not intended to serve as legal advice or as a substitute for legal counsel. If you have a question about a specific factual situation, you should contact an attorney directly. Should you desire to obtain a full legal opinion we would be happy to submit your inquiry to McCarthy & Holthus, LLP for handling.

Federal law requires us to advise you that communication with our office could be interpreted as an attempt to collect a debt and that any information obtained will be used for that purpose.

7/26/2013 [redacted] Entered by evargas
1:15 PM

From: Julie Molteni
Sent: Friday, July 26, 2013 1:13 PM
To: Joseph McIntosh
Cc: Andrew Hall
Subject: RE: [redacted]

[redacted]
From: Joseph McIntosh
Sent: Friday, July 26, 2013 11:11 AM
To: Julie Molteni
Cc: Andrew Hall
Subject: RE: [redacted]

[redacted]
[redacted]
[redacted]

From: Julie Molteni
Sent: Friday, July 26, 2013 10:23 AM
To: Joseph McIntosh
Cc: Andrew Hall
Subject: RE: [redacted]

[redacted]
[redacted]
[redacted]

Faint, illegible text at the top of the page, possibly a header or introductory paragraph.

Second block of faint, illegible text, appearing to be a continuation of the document's content.

Third block of faint, illegible text, showing further details or a separate section.

Fourth block of faint, illegible text, possibly containing a list or specific data points.

Fifth block of faint, illegible text, appearing to be a concluding or summary section.

Final block of faint, illegible text at the bottom of the page, possibly a footer or signature area.

Julie O. Molteni, Esq. | Corporate Counsel | Quality Loan Service Corp.
2141 5th Avenue, San Diego, CA 92101 | Direct: (619) 243-3938 | Fax: (619) 568-3749 | jmolteni@qualityloan.com

CONFIDENTIALITY NOTICE: The information contained herein may be privileged and protected by the attorney/client and/or other privilege. It is confidential in nature and intended for use by the intended addressee only. If you are not the intended recipient, you are hereby expressly prohibited from dissemination, distribution, copy or any use whatsoever of this transmission and its contents. If you receive this transmission in error, please reply or call the sender and arrangements will be made to retrieve the originals from you at no charge.

LEGAL DISCLAIMER: Please be advised that while the opinions expressed herein are provided by an attorney employed by Quality Loan Service Corp., Quality Loan Service Corp. is not a law office. The legal analysis of any situation depends on a variety of factors and the opinions expressed herein could change based on the specific facts of any given situation. The information and opinions set forth herein are intended as general information only, and are not intended to serve as legal advice or as a substitute for legal counsel. If you have a question about a specific factual situation, you should contact an attorney directly.

Federal law requires us to advise you that communication with our office could be interpreted as an attempt to collect a debt and that any information obtained will be used for that purpose.

From: Joseph McIntosh
Sent: Friday, July 26, 2013 8:45 AM
To: Julie Molteni
Cc: Andrew Hall
Subject: [REDACTED]

Joseph Ward McIntosh | Associate Attorney | Member State Bar of WA
McCarthy 7 Holthus LLP
m. 19735 10th Ave NE, Ste N 200, Poulsbo, WA 98370
d. 206.399.5034 | f. 206.780.6862
e. jmcintosh@mccarthyholthus.com

My supervising attorney is Andrew Hall who can be reached at (619) 955-1533 or ahall@mccarthyholthus.com

Please direct all FFA mediation docs and correspondences to MediationDocIntake@mccarthyholthus.com.
"Service Second to None"

CONFIDENTIALITY NOTICE: The information contained herein may be privileged and protected by the attorney/client and/or other privilege. It is confidential in nature and intended for use by the intended addressee only. If you are not the intended recipient, you are hereby expressly prohibited from dissemination, distribution, copy or any use whatsoever of this transmission and its contents. If you receive this transmission in error, please reply or call the sender and arrangements will be made to retrieve the originals from you at no charge. Federal law requires us to advise you that communication with our office could be interpreted as an attempt to collect a debt and that any information obtained will be used for that purpose.

7/26/2013 [REDACTED] Entered by cvarges
10:49 AM

From: Julie Molteni
Sent: Friday, July 26, 2013 10:24 AM
To: Joseph McIntosh
Subject: RE: [REDACTED]

From: Joseph McIntosh
Sent: Friday, July 26, 2013 10:24 AM
To: Julie Molteni
Subject: RE: [REDACTED]

From: Julie Molteni
Sent: Friday, July 26, 2013 10:23 AM
To: Joseph McIntosh
Cc: Andrew Hall

Dear Sir,

Reference is made to your letter of 10/10/2020.

The information requested is being provided to you.

Yours faithfully,

[Signature]

[Name]

~~CONFIDENTIAL~~

[Text]

[Text]

[Text]

[Text]

[Text]

~~CONFIDENTIAL~~

[Text]

~~CONFIDENTIAL~~

[Text]

~~CONFIDENTIAL~~

[Text]

[Text]

[Text]

[Text]

[Text]

Subject: RE: Pomeroy, J 3019552709 / WA 12-0001

[Redacted]

Julie O. Molteni, Esq. | Corporate Counsel | Quality Loan Service Corp.
2141 5th Avenue, San Diego, CA 92101 | Direct: (619) 243-3938 | Fax: (619) 568-3749 | jmolteni@qualityloan.com

CONFIDENTIALITY NOTICE: The information contained herein may be privileged and protected by the attorney/client and/or other privilege. It is confidential in nature and intended for use by the intended addressee only. If you are not the intended recipient, you are hereby expressly prohibited from dissemination, distribution, copy or any use whatsoever of this transmission and its contents. If you receive this transmission in error, please reply or call the sender and arrangements will be made to retrieve the originals from you at no charge.

LEGAL DISCLAIMER: Please be advised that while the opinions expressed herein are provided by an attorney employed by Quality Loan Service Corp., Quality Loan Service Corp. is not a law office. The legal analysis of any situation depends on a variety of factors and the opinions expressed herein could change based on the specific facts of any given situation. The information and opinions set forth herein are intended as general information only, and are not intended to serve as legal advice or as a substitute for legal counsel. If you have a question about a specific factual situation, you should contact an attorney directly.

Federal law requires us to advise you that communication with our office could be interpreted as an attempt to collect a debt and that any information obtained will be used for that purpose.

From: Joseph McIntosh
Sent: Friday, July 26, 2013 8:45 AM
To: Julie Molteni
Cc: Andrew Hall
Subject: RE: Pomeroy, J 3019552709 / WA 12-0001

[Redacted]

Joseph Ward McIntosh | Associate Attorney | Member State Bar of WA
McCarthy ? Holthus LLP
m. 19735 10th Ave NE, Ste N 200, Poulsbo, WA 98370
d. 206.399.5034 | f. 206.780.6862
e. jmcintosh@mccarthyholthus.com

My supervising attorney is Andrew Hall who can be reached at (619) 955-1533 or shall@mccarthyholthus.com

Please direct all FFA mediation docs and correspondences to MediationDocIntake@mccarthyholthus.com.

"Service Second to None"
CONFIDENTIALITY NOTICE: The information contained herein may be privileged and protected by the attorney/client and/or other privilege. It is confidential in nature and intended for use by the intended addressee only. If you are not the intended recipient, you are hereby expressly prohibited from dissemination distribution, copy or any use whatsoever of this transmission and its contents. If you receive this transmission in error, please reply or call the sender and arrangements will be made to retrieve the originals from you at no charge. Federal law requires us to advise you that communication with our office could be interpreted as an attempt to collect a debt and that any information obtained will be used for that purpose.

7/26/2013 10:49 AM Entered by evargas

From: Julie Molteni
Sent: Friday, July 26, 2013 10:23 AM
To: Joseph McIntosh
Cc: Andrew Hall
Subject: RE: Pomeroy, J 3019552709 / WA 12-0001

[Redacted]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[Redacted]

Julie O. Molteni, Esq. | Corporate Counsel | Quality Loan Service Corp.
2141 5th Avenue, San Diego, CA 92101 | Direct: (619) 243-3938 | Fax: (619) 568-3749 | jmolteni@qualityloan.com

CONFIDENTIALITY NOTICE: The information contained herein may be privileged and protected by the attorney/client and/or other privilege. It is confidential in nature and intended for use by the intended addressee only. If you are not the intended recipient, you are hereby expressly prohibited from dissemination, distribution, copy or any use whatsoever of this transmission and its contents. If you receive this transmission in error, please reply or call the sender and arrangements will be made to retrieve the originals from you at no charge.

LEGAL DISCLAIMER: Please be advised that while the opinions expressed herein are provided by an attorney employed by Quality Loan Service Corp., Quality Loan Service Corp. is not a law office. The legal analysis of any situation depends on a variety of factors and the opinions expressed herein could change based on the specific facts of any given situation. The information and opinions set forth herein are intended as general information only, and are not intended to serve as legal advice or as a substitute for legal counsel. If you have a question about a specific factual situation, you should contact an attorney directly.

Federal law requires us to advise you that communication with our office could be interpreted as an attempt to collect a debt and that any information obtained will be used for that purpose.

From: Joseph McIntosh
Sent: Friday, July 26, 2013 8:45 AM
To: Julie Molteni
Cc: Andrew Hall
Subject: [Redacted]

[Redacted]

Joseph Ward McIntosh | Associate Attorney | Member State Bar of WA
McCarthy ? Holthus LLP
m. 19735 10th Ave NE, Ste N 200, Poulsbo, WA 98370
d. 206.399.5034 | f. 206.780.6862
e. jmcintosh@mccarthyholthus.com

My supervising attorney is Andrew Hall who can be reached at (619) 955-1533 or ahall@mccarthyholthus.com

Please direct all FFA mediation docs and correspondences to MediationDocIntake@mccarthyholthus.com.
"Service Second to None"

CONFIDENTIALITY NOTICE: The information contained herein may be privileged and protected by the attorney/client and/or other privilege. It is confidential in nature and intended for use by the intended addressee only. If you are not the intended recipient, you are hereby expressly prohibited from dissemination distribution, copy or any use whatsoever of this transmission and its contents. If you receive this transmission in error, please reply or call the sender and arrangements will be made to retrieve the originals from you at no charge. Federal law requires us to advise you that communication with our office could be interpreted as an attempt to collect a debt and that any information obtained will be used for that purpose.

7/26/2013 10:49 AM [Redacted] History Entered by evargas

From: Julie Molteni
Sent: Friday, July 26, 2013 10:09 AM
To: Dan J. Goulding
Subject: [Redacted]

[Redacted]

Julie O. Molteni, Esq. | Corporate Counsel | Quality Loan Service Corp.
2141 5th Avenue, San Diego, CA 92101 | Direct: (619) 243-3938 | Fax: (619) 568-3749 | jmolteni@qualityloan.com

CONFIDENTIALITY NOTICE: The information contained herein may be privileged and protected by the attorney/client and/or other privilege. It is confidential in nature and intended for use by the intended addressee only. If you are not the intended recipient, you are hereby expressly prohibited from dissemination, distribution, copy or any use whatsoever of this transmission and its contents. If you receive this transmission in error, please reply or call the sender and arrangements will be made to retrieve the originals from you at no charge.

Faint header text at the top of the page, possibly including a date or reference number.

First main paragraph of text, containing several lines of faint, illegible characters.

[REDACTED]

Second main paragraph of text, continuing the faint, illegible content.

[REDACTED]

[REDACTED]

Third main paragraph of text, consisting of multiple lines of faint, illegible text.

Faint footer text at the bottom of the page.

LEGAL DISCLAIMER: Please be advised that while the opinions expressed herein are provided by an attorney employed by Quality Loan Service Corp., Quality Loan Service Corp. is not a law office. The legal analysis of any situation depends on a variety of factors and the opinions expressed herein could change based on the specific facts of any given situation. The information and opinions set forth herein are intended as general information only, and are not intended to serve as legal advice or as a substitute for legal counsel. If you have a question about a specific factual situation, you should contact an attorney directly.

Federal law requires us to advise you that communication with our office could be interpreted as an attempt to collect a debt and that any information obtained will be used for that purpose.

7/26/2013
10:00 AM

Entered by cvargas
From: Julie Molteni
Sent: Friday, July 26, 2013 9:08 AM
To: Joseph McIntosh
Cc: Andrew Hall
Subject: FW: [Redacted]

From: Joseph McIntosh
Sent: Friday, July 26, 2013 8:45 AM
To: Julie Molteni
Cc: Andrew Hall
Subject: [Redacted]

Joseph Ward McIntosh | Associate Attorney | Member State Bar of WA
McCarthy ? Holthus LLP
m. 19735 10th Ave NE, Ste N 200, Poulsbo, WA 98370
d. 206.399.5034 | f. 206.780.6862
e. jmcintosh@mccarthyholthus.com

My supervising attorney is Andrew Hall who can be reached at (619) 955-1533 or ahall@mccarthyholthus.com

Please direct all FFA mediation docs and correspondences to MediationDocIntake@mccarthyholthus.com.
"Service Second to None"
CONFIDENTIALITY NOTICE: The information contained herein may be privileged and protected by the attorney/client and/or other privilege. It is confidential in nature and intended for use by the intended addressee only. If you are not the intended recipient, you are hereby expressly prohibited from dissemination distribution, copy or any use whatsoever of this transmission and its contents. If you receive this transmission in error, please reply or call the sender and arrangements will be made to retrieve the originals from you at no charge. Federal law requires us to advise you that communication with our office could be interpreted as an attempt to collect a debt and that any information obtained will be used for that purpose.

7/26/2013
9:59 AM

Entered by cvargas
From: Julie Molteni
Sent: Friday, July 26, 2013 9:02 AM
To: Dan J. Goulding
Subject: FW: [Redacted]

From: Julie Molteni
Sent: Thursday, July 25, 2013 9:59 AM
To: Dan J. Goulding
Subject: FW: [Redacted]

From: Joseph McIntosh
Sent: Thursday, July 25, 2013 9:41 AM
To: Julie Molteni
Subject: [Redacted]

SECRET

CONFIDENTIAL

CONFIDENTIAL

SECRET

CONFIDENTIAL

CONFIDENTIAL

CONFIDENTIAL

[REDACTED]

Joseph Ward McIntosh | Associate Attorney | Member State Bar of WA
 McCarthy ? Holthus LLP
 m. 19735 10th Ave NE, Ste N 200, Poulsbo, WA 98370
 d. 206.399.5034 | f. 206.780.6862
 e. jmcintosh@mccarthyholthus.com

My supervising attorney is Andrew Hall who can be reached at (619) 955-1533 or ahall@mccarthyholthus.com

Please direct all FFA mediation docs and correspondences to MediationDocIntake@mccarthyholthus.com.

"Service Second to None"

CONFIDENTIALITY NOTICE: The information contained herein may be privileged and protected by the attorney/client and/or other privilege. It is confidential in nature and intended for use by the intended addressee only. If you are not the intended recipient, you are hereby expressly prohibited from dissemination distribution, copy or any use whatsoever of this transmission and its contents. If you receive this transmission in error, please reply or call the sender and arrangements will be made to retrieve the originals from you at no charge. Federal law requires us to advise you that communication with our office could be interpreted as an attempt to collect a debt and that any information obtained will be used for that purpose.

7/25/2013
 10:00 AM

7/25/2013 Pooley Entered by evargas
 From: Julie Molteni
 Sent: Thursday, July 25, 2013 9:59 AM
 To: Dan J. Goulding
 Subject: FW: [REDACTED]

[REDACTED]

From: Joseph McIntosh
 Sent: Thursday, July 25, 2013 9:41 AM
 To: Julie Molteni
 Subject: [REDACTED]

[REDACTED]

[REDACTED]

Joseph Ward McIntosh | Associate Attorney | Member State Bar of WA
 McCarthy ? Holthus LLP
 m. 19735 10th Ave NE, Ste N 200, Poulsbo, WA 98370
 d. 206.399.5034 | f. 206.780.6862
 e. jmcintosh@mccarthyholthus.com

My supervising attorney is Andrew Hall who can be reached at (619) 955-1533 or ahall@mccarthyholthus.com

Please direct all FFA mediation docs and correspondences to MediationDocIntake@mccarthyholthus.com.

"Service Second to None"

CONFIDENTIALITY NOTICE: The information contained herein may be privileged and protected by the attorney/client and/or other privilege. It is confidential in nature and intended for use by the intended addressee only. If you are not the intended recipient, you are hereby expressly prohibited from dissemination distribution, copy or any use whatsoever of this transmission and its contents. If you receive this transmission in error, please reply or call the sender and arrangements will be made to retrieve the originals from you at no charge. Federal law requires us to advise you that communication with our office could be interpreted as an attempt to collect a debt and that any information obtained will be used for that purpose.

7/25/2013
 10:00 AM

7/25/2013 Pooley Entered by evargas
 From: Julie Molteni
 Sent: Thursday, July 25, 2013 9:56 AM
 To: Joseph McIntosh
 Subject: RE: [REDACTED]

[REDACTED]

From: Joseph McIntosh
 Sent: Thursday, July 25, 2013 9:41 AM
 To: Julie Molteni
 Subject: [REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

Joseph Ward McIntosh | Associate Attorney | Member State Bar of WA
 McCarthy ? Holthus LLP
 m. 19735 10th Ave NE, Ste N 200, Poulsbo, WA 98370
 d. 206.399.5034 | f. 206.780.6862
 e. jmcintosh@mccarthyholthus.com

My supervising attorney is Andrew Hall who can be reached at (619) 955-1533 or ahall@mccarthyholthus.com

Please direct all FFA mediation docs and correspondences to MediationDocIntake@mccarthyholthus.com.

"Service Second to None"

CONFIDENTIALITY NOTICE: The information contained herein may be privileged and protected by the attorney/client and/or other privilege. It is confidential in nature and intended for use by the intended addressee only. If you are not the intended recipient, you are hereby expressly prohibited from dissemination, distribution, copy or any use whatsoever of this transmission and its contents. If you receive this transmission in error, please reply or call the sender and arrangements will be made to retrieve the originals from you at no charge. Federal law requires us to advise you that communication with our office could be interpreted as an attempt to collect a debt and that any information obtained will be used for that purpose.

7/25/2013
 9:59 AM

Entered by cvargas

From: Julie Molteni
 Sent: Thursday, July 25, 2013 9:43 AM
 To: Joseph McIntosh
 Subject: RE: [REDACTED]

Julie O. Molteni, Esq. | Corporate Counsel | Quality Loan Service Corp.
 2141 5th Avenue, San Diego, CA 92101 | Direct: (619) 243-3938 | Fax: (619) 568-3749 | jmolteni@qualityloan.com

CONFIDENTIALITY NOTICE: The information contained herein may be privileged and protected by the attorney/client and/or other privilege. It is confidential in nature and intended for use by the intended addressee only. If you are not the intended recipient, you are hereby expressly prohibited from dissemination, distribution, copy or any use whatsoever of this transmission and its contents. If you receive this transmission in error, please reply or call the sender and arrangements will be made to retrieve the originals from you at no charge.

LEGAL DISCLAIMER: Please be advised that while the opinions expressed herein are provided by an attorney employed by Quality Loan Service Corp., Quality Loan Service Corp. is not a law office. The legal analysis of any situation depends on a variety of factors and the opinions expressed herein could change based on the specific facts of any given situation. The information and opinions set forth herein are intended as general information only, and are not intended to serve as legal advice or as a substitute for legal counsel. If you have a question about a specific factual situation, you should contact an attorney directly.

Federal law requires us to advise you that communication with our office could be interpreted as an attempt to collect a debt and that any information obtained will be used for that purpose.

From: Joseph McIntosh
 Sent: Thursday, July 25, 2013 9:41 AM
 To: Julie Molteni
 Subject: [REDACTED]

Joseph Ward McIntosh | Associate Attorney | Member State Bar of WA
 McCarthy ? Holthus LLP
 m. 19735 10th Ave NE, Ste N 200, Poulsbo, WA 98370
 d. 206.399.5034 | f. 206.780.6862
 e. jmcintosh@mccarthyholthus.com

My supervising attorney is Andrew Hall who can be reached at (619) 955-1533 or ahall@mccarthyholthus.com

Please direct all FFA mediation docs and correspondences to MediationDocIntake@mccarthyholthus.com.

"Service Second to None"

CONFIDENTIALITY NOTICE: The information contained herein may be privileged and protected by the attorney/client and/or other privilege. It is confidential in nature and intended for use by the intended addressee only. If you are not the intended recipient, you are hereby expressly prohibited from dissemination, distribution, copy or any use whatsoever of this transmission and its contents. If you receive this transmission in error, please reply or call the sender and arrangements will be made to retrieve the originals from you at no charge.

Faint, illegible text at the top of the page, possibly a header or introductory paragraph.

[REDACTED]

[REDACTED]

Large block of faint, illegible text in the middle of the page.

[REDACTED]

Faint, illegible text at the bottom of the page, possibly a footer or concluding paragraph.

charge. Federal law requires us to advise you that communication with our office could be interpreted as an attempt to collect a debt and that any information obtained will be used for that purpose.

41.
7/23/2013 2:35 PM Client Managed Litigation Hold dated 2/26/2013 was updated Entered by tdonlon

Placed on Hold By Kammi Bollen (chasen)
Hold Type Client Managed -Escalated Litigation
Reviewed By Kammi Bollen (chasen)
Start Date 4/19/2013
Projected End Date n.e.
Modified 4/19/2013
Days on Hold 95
Comments please place on hold due to litigation. thanks

7/22/2013 10:36 AM Entered by cvargas

From: Julie Molteni
Sent: Monday, July 22, 2013 10:34 AM
To: Joseph McIntosh
Cc: Andrew Hall
Subject: RE: [REDACTED]

From: Joseph McIntosh
Sent: Monday, July 22, 2013 10:19 AM
To: Julie Molteni
Subject: [REDACTED]

Joseph Ward McIntosh | Associate Attorney | Member State Bar of WA
McCarthy 7 Holthus LLP
m. 19735 10th Ave NE, Ste N 200, Poulsbo, WA 98370
d. 206.399.5034 | f. 206.780.6862
e. jmcintosh@mccarthyholthus.com

My supervising attorney is Andrew Hall who can be reached at (619) 955-1533 or ahall@mccarthyholthus.com

Please direct all FFA mediation docs and correspondences to MediationDocIntake@mccarthyholthus.com.

"Service Second to None"

CONFIDENTIALITY NOTICE: The information contained herein may be privileged and protected by the attorney/client and/or other privilege. It is confidential in nature and intended for use by the intended addressee only. If you are not the intended recipient, you are hereby expressly prohibited from dissemination distribution, copy or any use whatsoever of this transmission and its contents. If you receive this transmission in error, please reply or call the sender and arrangements will be made to retrieve the originals from you at no charge. Federal law requires us to advise you that communication with our office could be interpreted as an attempt to collect a debt and that any information obtained will be used for that purpose.

7/19/2013 11:35 AM Original Note Needed Entered by ASoderberg

From: Powers, Brien S [mailto:[REDACTED]]
Sent: Friday, July 19, 2013 6:36 AM
To: Aimee Soderberg
Cc: Julie Molteni
Subject: [REDACTED] Original Note with Declaration Regarding Custody In Order to Resolve Litigation and Proceed with Foreclosure | WA-10-340179-SH

Aimee-

I had actually followed up on this with our custody team earlier in the week and got a response yesterday, that this is being reviewed for Lost Note affidavit. The process has already been started and is in motion.

I will continue to follow up with you as I can,

Faint, illegible text at the top of the page, possibly a header or introductory paragraph.

SECRET

[Redacted]

Faint, illegible text in the middle section of the page.

[Redacted]

Faint, illegible text in the lower middle section of the page.

[Redacted]

Faint, illegible text at the bottom of the page, possibly a footer or concluding paragraph.

7/19/2013 5:23 AM re Need to Obtain Original Note Entered by ASoderberg

From: Aince Soderberg
Sent: Friday, July 19, 2013 5:22 AM
To: [REDACTED]@jpmchase.com
Cc: Julie Molteni
Subject: [REDACTED] Need to Obtain Original Note with Declaration Regarding Custody In Order to Resolve Litigation and Proceed with Foreclosure | [REDACTED]

Good Morning Mr. Powers,

Just following up to see if there has been any movement in Quality's request for the original note and a detailed declaration as to chain of custody of the note.

Thank you for your assistance.

6/27/2013 1:19 PM Draft letter to [REDACTED] Entered by evargas

From: Julie Molteni
Sent: Thursday, June 27, 2013 1:19 PM
To: Joseph McIntosh; Isabella Popa
Cc: Andrew Hall
Subject: RE: [REDACTED]

From: Joseph McIntosh
Sent: Thursday, June 27, 2013 12:03 PM
To: Isabella Popa
Cc: Andrew Hall; Julie Molteni
Subject: Fwd: Draft letter to [REDACTED]

Begin forwarded message:
From: Julie Molteni
Date: June 27, 2013, 11:09:46 AM PDT
To: Joseph McIntosh, Andrew Hall
Subject: RE: [REDACTED]

From: Joseph McIntosh
Sent: Friday, June 21, 2013 11:26 AM
To: Julie Molteni; Andrew Hall
Subject: [REDACTED]

Joseph Ward McIntosh | Associate Attorney | Member State Bar of WA
McCarthy ? Holthus LLP
m. 19735 10th Ave NE, Ste N 200, Poulsbo, WA 98370
d. 206.399.5034 | f. 206.780.6862
e. jmcintosh@mccarthyholthus.com

My supervising attorney is Andrew Hall who can be reached at (619) 955-1533 or ahall@mccarthyholthus.com

Please direct all FFA mediation docs and correspondences to MediationDocIntake@mccarthyholthus.com.
"Service Second to None"

CONFIDENTIALITY NOTICE: The information contained herein may be privileged and protected by the attorney/client and/or other privilege. It is confidential in nature and intended for use by the intended addressee only. If you are not the intended recipient, you are hereby expressly prohibited from dissemination distribution, copy or any use whatsoever of this transmission and its contents. If you receive this transmission in error, please reply or call the sender and arrangements will be made to retrieve the originals from you at no charge. Federal law requires us to advise you that communication with our office could be interpreted as an attempt to collect a debt and that any information obtained will be used for that purpose.

SECRET

SECRET

SECRET

SECRET

SECRET

6/27/2013 Draft letter to [redacted] Entered by evargas
11:10 AM

From: Julie Molteni
Sent: Thursday, June 27, 2013 11:10 AM
To: Joseph McIntosh; Andrew Hall
Subject: RE: Draft letter to [redacted]

[redacted]

From: Joseph McIntosh
Sent: Friday, June 21, 2013 11:26 AM
To: Julie Molteni; Andrew Hall
Subject: [redacted]

[redacted]

Joseph Ward McIntosh | Associate Attorney | Member State Bar of WA
McCarthy ? Holthus LLP
m. 19735 10th Ave NE, Ste N 200, Poulsbo, WA 98370
d. 206.399.5034 | f. 206.780.6862
e. jmcintosh@mccarthyholthus.com

My supervising attorney is Andrew Hall who can be reached at (619) 955-1533 or ahall@mccarthyholthus.com

Please direct all FFA mediation docs and correspondences to MediationDocIntake@mccarthyholthus.com.

"Service Second to None"

CONFIDENTIALITY NOTICE: The information contained herein may be privileged and protected by the attorney/client and/or other privilege. It is confidential in nature and intended for use by the intended addressee only. If you are not the intended recipient, you are hereby expressly prohibited from dissemination distribution, copy or any use whatsoever of this transmission and its contents. If you receive this transmission in error, please reply or call the sender and arrangements will be made to retrieve the originals from you at no charge. Federal law requires us to advise you that communication with our office could be interpreted as an attempt to collect a debt and that any information obtained will be used for that purpose.

6/27/2013 Draft letter to [redacted] Entered by evargas
9:41 AM

From: Julie Molteni
Sent: Wednesday, June 26, 2013 3:45 PM
To: Joseph McIntosh; Andrew Hall
Subject: RE: [redacted]

[redacted]

From: Joseph McIntosh
Sent: Friday, June 21, 2013 11:26 AM
To: Julie Molteni; Andrew Hall
Subject: [redacted]

[redacted]

Joseph Ward McIntosh | Associate Attorney | Member State Bar of WA
McCarthy ? Holthus LLP
m. 19735 10th Ave NE, Ste N 200, Poulsbo, WA 98370
d. 206.399.5034 | f. 206.780.6862
e. jmcintosh@mccarthyholthus.com

My supervising attorney is Andrew Hall who can be reached at (619) 955-1533 or ahall@mccarthyholthus.com

Please direct all FFA mediation docs and correspondences to MediationDocIntake@mccarthyholthus.com.

"Service Second to None"

CONFIDENTIALITY NOTICE: The information contained herein may be privileged and protected by the attorney/client and/or other privilege. It is confidential in nature and intended for use by the intended addressee only. If you are not the intended recipient, you are hereby expressly prohibited from dissemination distribution, copy or any use whatsoever of this transmission and its contents. If you receive this transmission in error, please reply or call the sender and arrangements will be made to retrieve the originals from you at no

charge. Federal law requires us to advise you that communication with our office could be interpreted as an attempt to collect a debt and that any information obtained will be used for that purpose.

6/27/2013 9:41 AM [REDACTED] Draft letter to [REDACTED] Entered by evargas

From: Julie Molteni
Sent: Thursday, June 27, 2013 9:37 AM
To: Dan J. Goulding
Subject: FW: [REDACTED] WA-10-340179-SM | WA-10-6807

From: Joseph McIntosh
Sent: Friday, June 21, 2013 11:26 AM
To: Julie Molteni; Andrew Hall
Subject: Draft letter to [REDACTED]

Joseph Ward McIntosh | Associate Attorney | Member State Bar of WA
McCarthy ? Holthus LLP
m. 19735 10th Ave NE, Ste N 200, Poulsbo, WA 98370
d. 206.399.5034 | f. 206.780.6862
e. jmcintosh@mccarthyholthus.com

My supervising attorney is Andrew Hall who can be reached at (619) 955-1533 or shall@mccarthyholthus.com

Please direct all FFA mediation docs and correspondences to MediationDocIntake@mccarthyholthus.com.

"Service Second to None"

CONFIDENTIALITY NOTICE: The information contained herein may be privileged and protected by the attorney/client and/or other privilege. It is confidential in nature and intended for use by the intended addressee only. If you are not the intended recipient, you are hereby expressly prohibited from dissemination distribution, copy or any use whatsoever of this transmission and its contents. If you receive this transmission in error, please reply or call the sender and arrangements will be made to retrieve the originals from you at no charge. Federal law requires us to advise you that communication with our office could be interpreted as an attempt to collect a debt and that any information obtained will be used for that purpose.

6/26/2013 9:26 AM [REDACTED] Need to Obtain Original Note Entered by evargas

From: Powers, Brian S [mailto:[REDACTED]]
Sent: Wednesday, June 26, 2013 6:15 AM
To: Julie Molteni; Pesantes, Luis E
Cc: Aimee Soderberg
Subject: RE: [REDACTED] Need to Obtain Original Note with Declaration Regarding Custody In Order to Resolve Litigation and Proceed with Foreclosure | [REDACTED] WA-10-340179-SM

Julie,

As of now, no movement.

I will follow up with you further later today,

BP

From: Julie Molteni [mailto:jmolteni@qualityloan.com]
Sent: Tuesday, June 25, 2013 8:02 PM
To: Julie Molteni; Powers, Brian S; Pesantes, Luis E
Cc: Aimee Soderberg
Subject: RE: [REDACTED] Need to Obtain Original Note with Declaration Regarding Custody In Order to Resolve Litigation and Proceed with Foreclosure | [REDACTED] WA-10-340179-SM

Brian,

Any update on this one? I can give you a call if that would assist. Let me know. Thanks!

Faint, illegible text at the top of the page, possibly a header or title.

2000

2000

2000

Faint, illegible text in the middle section of the page.

Faint, illegible text in the lower middle section of the page.

2000

Faint, illegible text in the lower section of the page.

2000

Faint, illegible text in the bottom section of the page.

2000

Faint, illegible text at the bottom of the page, possibly a footer.

Julie O. Molteni, Esq. | Corporate Counsel | Quality Loan Service Corp.
2141 5th Avenue, San Diego, CA 92101 | Direct: (619) 243-3938 | Fax: (619) 568-3749 | jmolteni@qualityloan.com

CONFIDENTIALITY NOTICE: The information contained herein may be privileged and protected by the attorney/client and/or other privilege. It is confidential in nature and intended for use by the intended addressee only. If you are not the intended recipient, you are hereby expressly prohibited from dissemination, distribution, copy or any use whatsoever of this transmission and its contents. If you receive this transmission in error, please reply or call the sender and arrangements will be made to retrieve the originals from you at no charge.

LEGAL DISCLAIMER: Please be advised that while the opinions expressed herein are provided by an attorney employed by Quality Loan Service Corp., Quality Loan Service Corp. is not a law office. The legal analysis of any situation depends on a variety of factors and the opinions expressed herein could change based on the specific facts of any given situation. The information and opinions set forth herein are intended as general information only, and are not intended to serve as legal advice or as a substitute for legal counsel. If you have a question about a specific factual situation, you should contact an attorney directly.

Federal law requires us to advise you that communication with our office could be interpreted as an attempt to collect a debt and that any information obtained will be used for that purpose.

From: Julie Molteni
Sent: Wednesday, June 19, 2013 2:55 PM
To: Powers, Brian S; Pesantes, Luis E
Cc: Aimee Soderberg
Subject: RE: Pooley | Need to Obtain Original Note with Declaration Regarding Custody In Order to Resolve Litigation and Proceed with Foreclosure | WA-10-340179-SH

Brian,

Thanks for the quick response and copy of the note. Would you be amenable to discussing this matter tomorrow? Without presenting the original note and a declaration regarding its custody the judge will not let us out of the litigation and as such we will not be able to proceed with foreclosure. While it is good that the borrower did not name Chase in the litigation, as it doesn't expose Chase to more fees & costs, this was likely a strategic move on her part in order to extend the litigation and prevent the foreclosure, as she is making arguments that only the beneficiary can address. However, if Quality can get the original note and a declaration regarding custody we are hopeful that we can resolve this issue for everyone and get the foreclosure file moving.

-Let me know if discussing tomorrow works. Thank you!

Julie O. Molteni, Esq. | Corporate Counsel | Quality Loan Service Corp.
2141 5th Avenue, San Diego, CA 92101 | Direct: (619) 243-3938 | Fax: (619) 568-3749 | jmolteni@qualityloan.com

CONFIDENTIALITY NOTICE: The information contained herein may be privileged and protected by the attorney/client and/or other privilege. It is confidential in nature and intended for use by the intended addressee only. If you are not the intended recipient, you are hereby expressly prohibited from dissemination, distribution, copy or any use whatsoever of this transmission and its contents. If you receive this transmission in error, please reply or call the sender and arrangements will be made to retrieve the originals from you at no charge.

LEGAL DISCLAIMER: Please be advised that while the opinions expressed herein are provided by an attorney employed by Quality Loan Service Corp., Quality Loan Service Corp. is not a law office. The legal analysis of any situation depends on a variety of factors and the opinions expressed herein could change based on the specific facts of any given situation. The information and opinions set forth herein are intended as general information only, and are not intended to serve as legal advice or as a substitute for legal counsel. If you have a question about a specific factual situation, you should contact an attorney directly.

Federal law requires us to advise you that communication with our office could be interpreted as an attempt to collect a debt and that any information obtained will be used for that purpose.

From: Powers, Brian S [mailto:]
Sent: Wednesday, June 19, 2013 2:11 PM
To: Julie Molteni; Pesantes, Luis E
Cc: Aimee Soderberg
Subject: RE:] Need to Obtain Original Note with Declaration Regarding Custody In Order to Resolve Litigation and Proceed with Foreclosure |]

Hi Julie,

For an initial review of this issue, please see attachments:

I will continue to follow up with you on this issue,

I just wanted to get you something before I leave for the day,

BP

From: Julie Molecki [mailto:jmolecki@qualityloan.com]
 Sent: Wednesday, June 19, 2013 4:47 PM
 To: Frances, Lise E.; Powers, Brian S
 Cc: Alimee Soderberg
 Subject: Need to Obtain Original Note with Declaration Regarding Custody In Order to Resolve Litigation and Proceed with Foreclosure | [View the original message](#)
 Importance: High

Good Morning,
 [Redacted]
 [Redacted]
 [Redacted]

Quality is in need of Chase's assistance on an urgent matter. The above referenced borrower filed a lawsuit against Quality Loan Service Corporation ("Quality"). Chase is not a named party to the action. Quality has properly advanced the foreclosure of the subject property; however, our foreclosure file is currently on hold due to the preliminary injunction that was issued in the instant lawsuit. As such, this lawsuit will need to be resolved in order for the foreclosure to advance.

Currently, the only surviving claim in this lawsuit centers on Quality's duty of good faith to identify the beneficiary. The pro per plaintiff has alleged that Quality had a duty to investigate the true identity of the beneficiary and in its order denying Quality's Motion to Dismiss the Court indicates that Quality's cannot solely rely on the beneficiary declaration to satisfy its duty of good faith when a challenge is made to the identity of the beneficiary. While Quality vigorously objects to this position, it appears that the court will only be satisfied as to Bank of America, as trustee for Wainu Mortgage Pass-Through Certificates Series 2007-OAS status as holder of the note if it is shown the original note and provided a full chain of custody on the note.

Quality plans to file a Motion for Summary Judgment and because the court is not accepting the declaration alone as sufficient evidence of the identity of current beneficiary, Quality will need to produce the original note to the Court at hearing and will need a detailed declaration outlining the chain of custody of the note. Can Chase assist in providing the original note and a detailed declaration as to the chain of custody of the note as soon as possible so that this issue may be resolved. Should you have any questions feel free to contact me. Thank you.

Regards,
 Julie O. Molecki, Esq. | Corporate Counsel | Quality Loan Service Corp.
 2141 5th Avenue, San Diego, CA 92101 | Direct: (619) 243-3938 | Fax: (619) 568-3749 | jmolecki@qualityloan.com

CONFIDENTIALITY NOTICE: The information contained herein may be privileged and protected by the attorney/client and/or other privilege. It is confidential in nature and intended for use by the intended addressee only. If you are not the intended recipient, you are hereby expressly prohibited from dissemination, distribution, copy or any use whatsoever of this transmission and its contents. If you receive this transmission in error, please reply or call the sender and arrangements will be made to retrieve the originals from you at no charge.

LEGAL DISCLAIMER: Please be advised that while the opinions expressed herein are provided by an attorney employed by Quality Loan Service Corp, Quality Loan Service Corp, is not a law office. The legal analysis of any situation depends on a variety of factors and the opinions expressed herein could change based on the specific facts of any given situation. The information and opinions set forth herein are intended as general information only, and are not intended to serve as legal advice or as a substitute for legal counsel. If you have a question about a specific factual situation, you should contact an attorney directly.

Federal law requires us to advise you that communication with our office could be interpreted as an attempt to collect a debt and that any information obtained will be used for that purpose.

This communication is for informational purposes only. It is not intended as an offer or solicitation for the purchase or sale of any financial instrument or as an official confirmation of any transaction. All market prices, data and other information are not warranted as to completeness or accuracy and are subject to change without notice. Any comments or statements made herein do not necessarily reflect those of JPMorgan Chase & Co., its subsidiaries and affiliates. This transmission may contain information that is privileged, confidentially, legally privileged, and/or exempt from disclosure under applicable law. If you are not the intended recipient, you are hereby notified that any disclosure, copying, distribution, or use of the information contained herein (including any reliance thereon) is STRICTLY PROHIBITED. Although this transmission and any attachments are believed to be free of any virus or other defect that might affect any computer system into which it is received and opened, it is the responsibility of the recipient to ensure that it is virus free and no responsibility is accepted by JPMorgan Chase & Co., its subsidiaries and affiliates, as applicable, for any loss or damage arising in any way from the use. If you received this transmission in error, please immediately contact the sender and destroy the material in its entirety, whether in electronic or hard copy format. Thank you. Please refer to <http://www.jpmprom.org.com/pages/disclosures> for disclosures relating to European legal entities.

6/26/2013 8:12 AM

From: Powers, Brian S [mailto:bpowers@qualityloan.com]
 Sent: Wednesday, June 26, 2013 6:15 AM

Need to Obtain Original Note Enforced by ASoderberg

<https://fdscm.idscm.solutions-inc.com/FileDetail/CommentsPrintableVersion.aspx>

11/11/2020

11/11/2020

11/11/2020

11/11/2020

11/11/2020

11/11/2020

11/11/2020

11/11/2020

11/11/2020

11/11/2020

11/11/2020

11/11/2020

11/11/2020

11/11/2020

11/11/2020

11/11/2020

11/11/2020

11/11/2020

To: Julie Molteni; Pesantes, Luis E
 Cc: Aimee Soderberg
 Subject: RE: [REDACTED] Need to Obtain Original Note with Declaration Regarding Custody In Order to Resolve Litigation and Proceed with Foreclosure [REDACTED]

Julie,

As of now, no movement.

I will follow up with you further later today,

BP

6/26/2013 7:48 AM Need to Obtain Original Note Entered by evargas

From: Julie Molteni
 Sent: Tuesday, June 25, 2013 5:02 PM
 To: Julie Molteni; Powers, Brian S; Pesantes, Luis E
 Cc: Aimee Soderberg
 Subject: RE: [REDACTED] Need to Obtain Original Note with Declaration Regarding Custody In Order to Resolve Litigation and Proceed with Foreclosure [REDACTED]

Brian,

Any update on this one? I can give you a call if that would assist. Let me know. Thanks!

Julie O. Molteni, Esq. | Corporate Counsel | Quality Loan Service Corp.
 2141 5th Avenue, San Diego, CA 92101 | Direct: (619) 243-3938 | Fax: (619) 568-3749 | jmolteni@qualityloan.com

CONFIDENTIALITY NOTICE: The information contained herein may be privileged and protected by the attorney/client and/or other privilege. It is confidential in nature and intended for use by the intended addressee only. If you are not the intended recipient, you are hereby expressly prohibited from dissemination, distribution, copy or any use whatsoever of this transmission and its contents. If you receive this transmission in error, please reply or call the sender and arrangements will be made to retrieve the originals from you at no charge.

LEGAL DISCLAIMER: Please be advised that while the opinions expressed herein are provided by an attorney employed by Quality Loan Service Corp., Quality Loan Service Corp. is not a law office. The legal analysis of any situation depends on a variety of factors and the opinions expressed herein could change based on the specific facts of any given situation. The information and opinions set forth herein are intended as general information only, and are not intended to serve as legal advice or as a substitute for legal counsel. If you have a question about a specific factual situation, you should contact an attorney directly.

Federal law requires us to advise you that communication with our office could be interpreted as an attempt to collect a debt and that any information obtained will be used for that purpose.

From: Julie Molteni
 Sent: Wednesday, June 19, 2013 2:55 PM
 To: Powers, Brian S; Pesantes, Luis E
 Cc: Aimee Soderberg
 Subject: RE: [REDACTED] Need to Obtain Original Note with Declaration Regarding Custody In Order to Resolve Litigation and Proceed with Foreclosure [REDACTED]

Brian,

Thanks for the quick response and copy of the note. Would you be amenable to discussing this matter tomorrow? Without presenting the original note and a declaration regarding its custody the judge will not let us out of the litigation and as such we will not be able to proceed with foreclosure. While it is good that the borrower did not name Chase in the litigation, as it doesn't expose Chase to more fees & costs, this was likely a strategic move on her part in order to extend the litigation and prevent the foreclosure, as she is making arguments that only the beneficiary can address. However, if Quality can get the original note and a declaration regarding custody we are hopeful that we can resolve this issue for everyone and get the foreclosure file moving.

Let me know if discussing tomorrow works. Thank you!

Julie O. Molteni, Esq. | Corporate Counsel | Quality Loan Service Corp.
 2141 5th Avenue, San Diego, CA 92101 | Direct: (619) 243-3938 | Fax: (619) 568-3749 | jmolteni@qualityloan.com

CONFIDENTIALITY NOTICE: The information contained herein may be privileged and protected by the attorney/client and/or other privilege. It is confidential in nature and intended for use by the intended addressee only. If you are not the intended recipient, you are hereby expressly prohibited from dissemination, distribution, copy or any use whatsoever of this transmission and its contents. If you receive this transmission in error, please reply or call the sender and arrangements will be made to retrieve the originals from you at no charge.

Dear Sir,
I am writing to you regarding the [REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

LEGAL DISCLAIMER: Please be advised that while the opinions expressed herein are provided by an attorney employed by Quality Loan Service Corp., Quality Loan Service Corp. is not a law office. The legal analysis of any situation depends on a variety of factors and the opinions expressed herein could change based on the specific facts of any given situation. The information and opinions set forth herein are intended as general information only, and are not intended to serve as legal advice or as a substitute for legal counsel. If you have a question about a specific factual situation, you should contact an attorney directly.

Federal law requires us to advise you that communication with our office could be interpreted as an attempt to collect a debt and that any information obtained will be used for that purpose.

From: Powers, Brian S [mailto: [REDACTED]]
 Sent: Wednesday, June 19, 2013 2:11 PM
 To: Julie Molteni; Pesantes, Luis E
 Cc: Aimee Soderberg
 Subject: RE: [REDACTED] | Need to Obtain Original Note with Declaration Regarding Custody In Order to Resolve Litigation and Proceed with Foreclosure | [REDACTED]

Hi Julie,

For an initial review of this issue, please see attachments:

I will continue to follow up with you on this issue,

I just wanted to get you something before I leave for the day,

BP

From: Julie Molteni [mailto:jmolteni@qualityloan.com]
 Sent: Wednesday, June 19, 2013 4:47 PM
 To: Pesantes, Luis E; Powers, Brian S
 Cc: Aimee Soderberg
 Subject: Poolley | Need to Obtain Original Note with Declaration Regarding Custody In Order to Resolve Litigation and Proceed with Foreclosure | WA-10-340179-SH
 Importance: High

LN: [REDACTED]
 Property Address: [REDACTED] Seattle, WA [REDACTED]
 Borrower's Name: [REDACTED]

Good Morning,

Quality is in need of Chase's assistance on an urgent matter. The above referenced borrower filed a lawsuit against Quality Loan Service Corporation ("Quality"). Chase is not a named party to the action. Quality has properly advanced the foreclosure of the subject property; however, our foreclosure file is currently on hold due to the preliminary injunction that was issued in the instant lawsuit. As such, this lawsuit will need to be resolved in order for the foreclosure to advance.

Currently, the only surviving claim in this lawsuit centers on Quality's duty of good faith to identify the beneficiary. The pro per plaintiff has alleged that Quality had a duty to investigate the true identity of the beneficiary and in its order denying Quality's Motion to Dismiss the Court indicates that Quality's cannot solely rely on the beneficiary declaration to satisfy its duty of good faith when a challenge is made to the identity of the beneficiary. While Quality vigorously objects to this position, it appears that the court will only be satisfied as to Bank of America, as trustee for WalMart Mortgage Pass-Through Certificates Series 2007-OA5 status as holder of the note if it is shown the original note and provided a full chain of custody on the note.

Quality plans to file a Motion for Summary Judgment and because the court is not accepting the declaration alone as sufficient evidence of the identity of current beneficiary, Quality will need to produce the original note to the Court at hearing and will need a detailed declaration outlining the chain of custody of the note.

Can Chase assist in providing the original note and a detailed declaration as to the chain of custody of the note as soon as possible so that this issue may be resolved. Should you have any questions feel free to contact me. Thank you.

Regards,

Julie O. Molteni, Esq. | Corporate Counsel | Quality Loan Service Corp.
 2141 5th Avenue, San Diego, CA 92101 | Direct: (619) 243-3938 | Fax: (619) 568-3749 | jmolteni@qualityloan.com

CONFIDENTIALITY NOTICE: The information contained herein may be privileged and protected by the attorney/client and/or other privilege. It is confidential in nature and intended for use by the intended addressee only. If you are not the intended recipient, you are hereby expressly prohibited from dissemination, distribution, copy or any use whatsoever of this transmission and its contents. If you receive this transmission in error, please reply or call the sender and arrangements will be made to retrieve the originals from you at no charge.

LEGAL DISCLAIMER: Please be advised that while the opinions expressed herein are provided by an attorney employed by Quality Loan

The first part of the document discusses the importance of maintaining accurate records and the role of the auditor in this process. It highlights the need for transparency and accountability in financial reporting.

Furthermore, the document emphasizes the significance of internal controls and the impact of external factors on the organization's financial health.

In addition, the document provides a detailed overview of the audit process, including the selection of samples and the use of statistical methods to analyze the data.

Finally, the document concludes by discussing the implications of the audit findings and the steps that should be taken to address any identified issues.

[REDACTED]

The second part of the document focuses on the specific procedures used during the audit, such as the examination of invoices and the verification of bank statements.

It also discusses the challenges faced by auditors and the strategies used to overcome them, such as the use of professional judgment and the involvement of subject matter experts.

Moreover, the document provides a comprehensive analysis of the audit results, including the identification of areas of concern and the recommendations for improvement.

In conclusion, the document underscores the value of a thorough audit and the role of the auditor in ensuring the integrity of the financial statements.

The third part of the document addresses the ethical considerations that auditors must take into account when performing their duties. It discusses the importance of objectivity and the avoidance of conflicts of interest.

Additionally, the document explores the impact of technology on the audit process and the need for auditors to stay current in their skills and knowledge.

[REDACTED]

The fourth part of the document provides a detailed look at the audit of fixed assets, including the methods used to determine their fair value and the impact of depreciation on the financial statements.

It also discusses the importance of proper documentation and the role of the auditor in ensuring that all transactions are properly recorded and supported by appropriate evidence.

Finally, the document concludes by discussing the overall impact of the audit on the organization's financial performance and the role of the auditor in promoting long-term success.

In summary, the document provides a comprehensive overview of the audit process and the role of the auditor in ensuring the accuracy and integrity of the financial statements.

The document is intended for use by auditors and other professionals involved in the audit process, and it provides a valuable resource for understanding the complexities of financial reporting.

It is important to note that the information provided in this document is for informational purposes only and should not be used as a substitute for professional advice or services.

The document is subject to change without notice, and it is recommended that users check for updates regularly.

Service Corp., Quality Loan Service Corp. is not a law office. The legal analysis of any situation depends on a variety of factors and the opinions expressed herein could change based on the specific facts of any given situation. The information and opinions set forth herein are intended as general information only, and are not intended to serve as legal advice or as a substitute for legal counsel. If you have a question about a specific factual situation, you should contact an attorney directly.

Federal law requires us to advise you that communication with our office could be interpreted as an attempt to collect a debt and that any information obtained will be used for that purpose.

This communication is for informational purposes only. It is not intended as an offer or solicitation for the purchase or sale of any financial instrument or as an official confirmation of any transaction. All market prices, data and other information are not warranted as to completeness or accuracy and are subject to change without notice. Any comments or statements made herein do not necessarily reflect those of JPMorgan Chase & Co., its subsidiaries and affiliates. This transmission may contain information that is privileged, confidential, legally privileged, and/or exempt from disclosure under applicable law. If you are not the intended recipient, you are hereby notified that any disclosure, copying, distribution, or use of the information contained herein (including any reliance thereon) is STRICTLY PROHIBITED. Although this transmission and any attachments are believed to be free of any virus or other defect that might affect any computer system into which it is received and opened, it is the responsibility of the recipient to ensure that it is virus free and no responsibility is accepted by JPMorgan Chase & Co., its subsidiaries and affiliates, as applicable, for any loss or damage arising in any way from its use. If you received this transmission in error, please immediately contact the sender and destroy the material in its entirety, whether in electronic or hard copy format. Thank you. Please refer to <http://www.jpmorgan.com/pages/disclosures> for disclosures relating to European legal entities.

6/24/2013 7:54 AM Entered by cvargas

From: Julie Molteni
Sent: Friday, June 21, 2013 4:29 PM
To: Joseph McIntosh
Subject: RE: [REDACTED]

[REDACTED]

Julie O. Molteni, Esq. | Corporate Counsel | Quality Loan Service Corp.
2141 5th Avenue, San Diego, CA 92101 | Direct: (619) 243-3938 | Fax: (619) 568-3749 | jmolteni@qualityloan.com

CONFIDENTIALITY NOTICE: The information contained herein may be privileged and protected by the attorney/client and/or other privilege. It is confidential in nature and intended for use by the intended addressee only. If you are not the intended recipient, you are hereby expressly prohibited from dissemination, distribution, copy or any use whatsoever of this transmission and its contents. If you receive this transmission in error, please reply or call the sender and arrangements will be made to retrieve the originals from you at no charge.

LEGAL DISCLAIMER: Please be advised that while the opinions expressed herein are provided by an attorney employed by Quality Loan Service Corp., Quality Loan Service Corp. is not a law office. The legal analysis of any situation depends on a variety of factors and the opinions expressed herein could change based on the specific facts of any given situation. The information and opinions set forth herein are intended as general information only, and are not intended to serve as legal advice or as a substitute for legal counsel. If you have a question about a specific factual situation, you should contact an attorney directly.

Federal law requires us to advise you that communication with our office could be interpreted as an attempt to collect a debt and that any information obtained will be used for that purpose.

From: Joseph McIntosh
Sent: Monday, April 29, 2013 7:50 PM
To: Julie Molteni
Subject: FW: [REDACTED]

[REDACTED]

From: Joseph McIntosh
Sent: Monday, April 15, 2013 3:21 PM
To: Julie Molteni
Subject: [REDACTED]

[REDACTED]

The first part of the document discusses the importance of maintaining accurate records and the role of the auditor in ensuring the integrity of the financial statements.

It is essential for the auditor to maintain independence and objectivity throughout the audit process to ensure the reliability of the findings.

The auditor should also be aware of the potential risks and uncertainties associated with the audit and should communicate these to the appropriate parties.

In conclusion, the auditor's role is crucial in providing assurance to the stakeholders and ensuring the transparency of the financial reporting process.

The following table provides a summary of the key findings and recommendations from the audit.

The audit identified several areas where the company's internal controls are not fully effective, particularly in the area of revenue recognition.

It is recommended that the company implement additional controls and procedures to address these deficiencies and improve the accuracy of its financial reporting.

The auditor also noted that the company's management has a strong understanding of the financial reporting requirements and is committed to maintaining high standards of integrity.

Overall, the audit provides a positive view of the company's financial performance, subject to the implementation of the recommended improvements.

The auditor's report is intended to provide independent assurance to the stakeholders and is not intended to be a substitute for the company's internal controls.

The company is encouraged to continue to work with the auditor to address any identified issues and to maintain a strong relationship for future audits.

The auditor's report is subject to the limitations of the audit and should be read in conjunction with the company's financial statements and other relevant information.

The auditor's report is prepared in accordance with the applicable auditing standards and is intended to provide a fair and balanced view of the company's financial position.

Joseph Ward McIntosh | Associate Attorney | Member State Bar of WA
 McCarthy ? Holthus LLP
 m. 19735 10th Ave NE, Ste N 200, Poulsbo, WA 98370
 d. 206.399.5034 | f. 206.780.6862
 e. jmcintosh@mccarthyholthus.com
 "Service Second to None"

CONFIDENTIALITY NOTICE: The information contained herein may be privileged and protected by the attorney/client and/or other privilege. It is confidential in nature and intended for use by the intended addressee only. If you are not the intended recipient, you are hereby expressly prohibited from dissemination, distribution, copy or any use whatsoever of this transmission and its contents. If you receive this transmission in error, please reply or call the sender and arrangements will be made to retrieve the originals from you at no charge. Federal law requires us to advise you that communication with our office could be interpreted as an attempt to collect a debt and that any information obtained will be used for that purpose.

6/19/2013 3:23 PM Need to Obtain Original Note Entered by evargas

From: Julie Molteni
 Sent: Wednesday, June 19, 2013 2:55 PM
 To: Powers, Brian S; Pesantes, Luis E
 Cc: Aimee Soderberg
 Subject: RE: [REDACTED] Need to Obtain Original Note with Declaration Regarding Custody In Order to Resolve Litigation and Proceed with Foreclosure | [REDACTED]

Brian,

Thanks for the quick response and copy of the note. Would you be amenable to discussing this matter tomorrow? Without presenting the original note and a declaration regarding its custody the judge will not let us out of the litigation and as such we will not be able to proceed with foreclosure. While it is good that the borrower did not name Chase in the litigation, as it doesn't expose Chase to more fees & costs, this was likely a strategic move on her part in order to extend the litigation and prevent the foreclosure, as she is making arguments that only the beneficiary can address. However, if Quality can get the original note and a declaration regarding custody we are hopeful that we can resolve this issue for everyone and get the foreclosure file moving.

Let me know if discussing tomorrow works. Thank you!

Julie O. Molteni, Esq. | Corporate Counsel | Quality Loan Service Corp.
 2141 5th Avenue, San Diego, CA 92101 | Direct: (619) 243-3938 | Fax: (619) 568-3749 | jmolteni@qualityloan.com

CONFIDENTIALITY NOTICE: The information contained herein may be privileged and protected by the attorney/client and/or other privilege. It is confidential in nature and intended for use by the intended addressee only. If you are not the intended recipient, you are hereby expressly prohibited from dissemination, distribution, copy or any use whatsoever of this transmission and its contents. If you receive this transmission in error, please reply or call the sender and arrangements will be made to retrieve the originals from you at no charge.

LEGAL DISCLAIMER: Please be advised that while the opinions expressed herein are provided by an attorney employed by Quality Loan Service Corp., Quality Loan Service Corp. is not a law office. The legal analysis of any situation depends on a variety of factors and the opinions expressed herein could change based on the specific facts of any given situation. The information and opinions set forth herein are intended as general information only, and are not intended to serve as legal advice or as a substitute for legal counsel. If you have a question about a specific factual situation, you should contact an attorney directly.

Federal law requires us to advise you that communication with our office could be interpreted as an attempt to collect a debt and that any information obtained will be used for that purpose.

From: Powers, Brian S [mailto:[REDACTED]]
 Sent: Wednesday, June 19, 2013 2:11 PM
 To: Julie Molteni; Pesantes, Luis E
 Cc: Aimee Soderberg
 Subject: RE: [REDACTED] Need to Obtain Original Note with Declaration Regarding Custody In Order to Resolve Litigation and Proceed with Foreclosure | [REDACTED]

Hi Julie,

For an initial review of this issue, please see attachments:

I will continue to follow up with you on this issue.

I just wanted to get you something before I leave for the day.

BP

From: Julie Molteni [mailto:jmolteni@qualityloan.com]

Faint, illegible text at the top of the page, possibly a header or introductory paragraph.

[REDACTED]

Second block of faint, illegible text, appearing to be a paragraph of a document.

[REDACTED]

Third block of faint, illegible text, continuing the document's content.

Faint, illegible text at the bottom of the page, possibly a footer or concluding paragraph.

Sent: Wednesday, June 19, 2013 4:47 PM
 To: Pesantes, Luis E; Powers, Brian S
 Cc: Aimee Soderberg
 Subject: [REDACTED] Need to Obtain Original Note with Declaration Regarding Custody In Order to Resolve Litigation and Proceed with Foreclosure | [REDACTED]
 Importance: High

LN: [REDACTED]
 Property Address: [REDACTED], Seattle, [REDACTED]
 Borrower's Name: [REDACTED]

Good Morning,

Quality is in need of Chase's assistance on an urgent matter. The above referenced borrower filed a lawsuit against Quality Loan Service Corporation ("Quality"). Chase is not a named party to the action. Quality has properly advanced the foreclosure of the subject property; however, our foreclosure file is currently on hold due to the preliminary injunction that was issued in the instant lawsuit. As such, this lawsuit will need to be resolved in order for the foreclosure to advance.

Currently, the only surviving claim in this lawsuit centers on Quality's duty of good faith to identify the beneficiary. The pro per plaintiff has alleged that Quality had a duty to investigate the true identity of the beneficiary and in its order denying Quality's Motion to Dismiss the Court indicates that Quality's cannot solely rely on the beneficiary declaration to satisfy its duty of good faith when a challenge is made to the identity of the beneficiary. While Quality vigorously objects to this position, it appears that the court will only be satisfied as to Bank of America, as trustee for WalMu Mortgage Pass-Through Certificates Series 2007-OAS status as holder of the note if it is shown the original note and provided a full chain of custody on the note.

Quality plans to file a Motion for Summary Judgment and because the court is not accepting the declaration alone as sufficient evidence of the identity of current beneficiary, Quality will need to produce the original note to the Court at hearing and will need a detailed declaration outlining the chain of custody of the note.

Can Chase assist in providing the original note and a detailed declaration as to the chain of custody of the note as soon as possible so that this issue may be resolved. Should you have any questions feel free to contact me. Thank you.

Regards,

Julie O. Molteni, Esq. | Corporate Counsel | Quality Loan Service Corp.
 2141 5th Avenue, San Diego, CA 92101 | Direct: (619) 243-3938 | Fax: (619) 568-3749 | jmolteni@qualityloan.com

CONFIDENTIALITY NOTICE: The information contained herein may be privileged and protected by the attorney/client and/or other privilege. It is confidential in nature and intended for use by the intended addressee only. If you are not the intended recipient, you are hereby expressly prohibited from dissemination, distribution, copy or any use whatsoever of this transmission and its contents. If you receive this transmission in error, please reply or call the sender and arrangements will be made to retrieve the originals from you at no charge.

LEGAL DISCLAIMER: Please be advised that while the opinions expressed herein are provided by an attorney employed by Quality Loan Service Corp., Quality Loan Service Corp. is not a law office. The legal analysis of any situation depends on a variety of factors and the opinions expressed herein could change based on the specific facts of any given situation. The information and opinions set forth herein are intended as general information only, and are not intended to serve as legal advice or as a substitute for legal counsel. If you have a question about a specific factual situation, you should contact an attorney directly.

Federal law requires us to advise you that communication with our office could be interpreted as an attempt to collect a debt and that any information obtained will be used for that purpose.

This communication is for informational purposes only. It is not intended as an offer or solicitation for the purchase or sale of any financial instrument or as an official confirmation of any transaction. All market prices, data and other information are not warranted as to completeness or accuracy and are subject to change without notice. Any comments or statements made herein do not necessarily reflect those of JPMorgan Chase & Co., its subsidiaries and affiliates. This transmission may contain information that is privileged, confidential, legally privileged, and/or exempt from disclosure under applicable law. If you are not the intended recipient, you are hereby notified that any disclosure, copying, distribution, or use of the information contained herein (including any reliance thereon) is **STRICTLY PROHIBITED**. Although this transmission and any attachments are believed to be free of any virus or other defect that might affect any computer system into which it is received and opened, it is the responsibility of the recipient to ensure that it is virus free and no responsibility is accepted by JPMorgan Chase & Co., its subsidiaries and affiliates, as applicable, for any loss or damage arising in any way from its use. If you received this transmission in error, please immediately contact the sender and destroy the material in its entirety, whether in electronic or hard copy format. Thank you. Please refer to <http://www.jpmorgan.com/pages/disclosures> for disclosures relating to European legal entities

54.
 6/19/2013 Hold updated Entered by Swest
 3:22 PM

Placed on Hold By Kammi Bollen (chaseu) Hold Type Client Managed -Escalated Litigation Reviewed By Kammi Bollen (chaseu) Start Date 4/19/2013 Projected End Date n.a. Modified 4/19/2013 Days on Hold 61 Comments please place on hold due to litigation. thanks

CONFIDENTIAL

CONFIDENTIAL

CONFIDENTIAL

The following information is being provided to you for your information only. It is not intended to constitute an offer of insurance or any other financial product.

The information is based on the information provided to us by you and is subject to change without notice. We do not warrant the accuracy or completeness of the information.

The information is provided to you for your information only. It is not intended to constitute an offer of insurance or any other financial product.

The information is based on the information provided to us by you and is subject to change without notice. We do not warrant the accuracy or completeness of the information.

The information is provided to you for your information only. It is not intended to constitute an offer of insurance or any other financial product.

The information is based on the information provided to us by you and is subject to change without notice. We do not warrant the accuracy or completeness of the information.

The information is provided to you for your information only. It is not intended to constitute an offer of insurance or any other financial product.

The information is based on the information provided to us by you and is subject to change without notice. We do not warrant the accuracy or completeness of the information.

The information is provided to you for your information only. It is not intended to constitute an offer of insurance or any other financial product.

The information is based on the information provided to us by you and is subject to change without notice. We do not warrant the accuracy or completeness of the information.

The information is provided to you for your information only. It is not intended to constitute an offer of insurance or any other financial product.

The information is based on the information provided to us by you and is subject to change without notice. We do not warrant the accuracy or completeness of the information.

The information is provided to you for your information only. It is not intended to constitute an offer of insurance or any other financial product.

The information is based on the information provided to us by you and is subject to change without notice. We do not warrant the accuracy or completeness of the information.

6/19/2013 [redacted] | Need to Obtain Original Note Entered by cvargas
1:54 PM

From: Julie Molteni
Sent: Wednesday, June 19, 2013 1:47 PM
To: Pesantes, Luis E; [redacted]@chase.com
Cc: Aimee Soderberg
Subject: [redacted] | Need to Obtain Original Note with Declaration Regarding Custody In Order to Resolve Litigation and Proceed with Foreclosure [redacted]
Importance: High

LN [redacted]
Property Address: [redacted] Seattle, [redacted]
Borrower's Name: [redacted]

Good Morning,

Quality is in need of Chase's assistance on an urgent matter. The above referenced borrower filed a lawsuit against Quality Loan Service Corporation ("Quality"). Chase is not a named party to the action. Quality has properly advanced the foreclosure of the subject property; however, our foreclosure file is currently on hold due to the preliminary injunction that was issued in the instant lawsuit. As such, this lawsuit will need to be resolved in order for the foreclosure to advance.

Currently, the only surviving claim in this lawsuit centers on Quality's duty of good faith to identify the beneficiary. The pro per plaintiff has alleged that Quality had a duty to investigate the true identity of the beneficiary and in its order denying Quality's Motion to Dismiss the Court indicates that Quality's cannot solely rely on the beneficiary declaration to satisfy its duty of good faith when a challenge is made to the identity of the beneficiary. While Quality vigorously objects to this position, it appears that the court will only be satisfied as to Bank of America, as trustee for WaMu Mortgage Pass-Through Certificates Series 2007-OA5 status as holder of the note if it is shown the original note and provided a full chain of custody on the note.

Quality plans to file a Motion for Summary Judgment and because the court is not accepting the declaration alone as sufficient evidence of the identity of current beneficiary, Quality will need to produce the original note to the Court at hearing and will need a detailed declaration outlining the chain of custody of the note.

Can Chase assist in providing the original note and a detailed declaration as to the chain of custody of the note as soon as possible so that this issue may be resolved. Should you have any questions feel free to contact me. Thank you.

Regards,

Julie O. Molteni, Esq. | Corporate Counsel | Quality Loan Service Corp.
2141 5th Avenue, San Diego, CA 92101 | Direct: (619) 243-3938 | Fax: (619) 568-3749 | jmolteni@qualityloan.com

CONFIDENTIALITY NOTICE: The information contained herein may be privileged and protected by the attorney/client and/or other privilege. It is confidential in nature and intended for use by the intended addressee only. If you are not the intended recipient, you are hereby expressly prohibited from dissemination, distribution, copy or any use whatsoever of this transmission and its contents. If you receive this transmission in error, please reply or call the sender and arrangements will be made to retrieve the originals from you at no charge.

LEGAL DISCLAIMER: Please be advised that while the opinions expressed herein are provided by an attorney employed by Quality Loan Service Corp., Quality Loan Service Corp. is not a law office. The legal analysis of any situation depends on a variety of factors and the opinions expressed herein could change based on the specific facts of any given situation. The information and opinions set forth herein are intended as general information only, and are not intended to serve as legal advice or as a substitute for legal counsel. If you have a question about a specific factual situation, you should contact an attorney directly.

Federal law requires us to advise you that communication with our office could be interpreted as an attempt to collect a debt and that any information obtained will be used for that purpose.

6/18/2013 [redacted] Entered by cvargas
1:54 PM

From: Julie Molteni
Sent: Tuesday, June 18, 2013 1:47 PM
To: Andrew Hall
Cc: Joseph McIntosh
Subject: RE: [redacted]

[redacted]

From: Andrew Hall
Sent: Tuesday, June 18, 2013 12:38 PM

SECRET

SECRET

SECRET

SECRET

SECRET

SECRET

SECRET

SECRET

SECRET

To: Julie Molteni
Cc: Joseph McIntosh
Subject: [Redacted]

Andrew E. Hall | Associate Attorney | Member State Bar of CA
McCarthy ? Holthus LLP
m. 1770 4th Avenue San Diego CA 92101
p. 619.955.1533 | f. 619.685.4811
e. ahall@mccarthyholthus.com

"Service Second to None"
Should escalation be required, please contact the following individuals
For California matters, please contact Melissa Coultis at (619) 955-1604 or mcoultis@mccarthyholthus.com.
For Washington matters, please contact Matthew Podmenik at (619) 243-3694 or mpodmenik@mccarthyholthus.com.

CONFIDENTIALITY NOTICE: The information contained herein may be privileged and protected by the attorney/client and/or other privilege. It is confidential in nature and intended for use by the intended addressee only. If you are not the intended recipient, you are hereby expressly prohibited from dissemination distribution, copy or any use whatsoever of this transmission and its contents. If you receive this transmission in error, please reply or call the sender and arrangements will be made to retrieve the originals from you at no charge.
Federal law requires us to advise you that communication with our office could be interpreted as an attempt to collect a debt and that any information obtained will be used for that purpose.

6/17/2013 3:14 PM Copy of Note required Entered by evargas

From: Julie Molteni
Sent: Monday, June 17, 2013 2:59 PM
To: Aimee Soderberg
Subject: FW: [Redacted]

From: Joseph McIntosh
Sent: Monday, June 17, 2013 10:56 AM
To: Julie Molteni
Subject: RE: [Redacted]

From: Joseph McIntosh
Sent: Monday, April 29, 2013 7:50 PM
To: Julie Molteni
Subject: FW: [Redacted]

From: Joseph McIntosh
Sent: Monday, April 15, 2013 3:21 PM
To: Julie Molteni
Subject: [Redacted]

Joseph Ward McIntosh | Associate Attorney | Member State Bar of WA
McCarthy ? Holthus LLP
m. 19735 10th Ave NE, Ste N 200, Poulsbo, WA 98370
d. 206.399.5034 | f. 206.780.6862
e. jmccintosh@mccarthyholthus.com

"Service Second to None"
CONFIDENTIALITY NOTICE: The information contained herein may be privileged and protected by the attorney/client and/or other privilege. It is confidential in nature and intended for use by the intended addressee only. If you are not the intended recipient, you are hereby expressly prohibited from dissemination distribution, copy or any use whatsoever of this transmission and its contents. If you

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

receive this transmission in error, please reply or call the sender and arrangements will be made to retrieve the originals from you at no charge. Federal law requires us to advise you that communication with our office could be interpreted as an attempt to collect a debt and that any information obtained will be used for that purpose.

58.
5/15/2013 Response to SWAT re P1 Hold Entered by vquantrell
12:54 PM

From: Legal Resolution
Sent: Wednesday, May 15, 2013 12:54 PM
To: Alba Bellot
Cc: SWATescalations
Subject: RE: [REDACTED]

[REDACTED]

Victoria Quantrell | Sr. Legal Assistant
McCarthy ? Holthus LLP
m. 1770 4th Avenue, San Diego, CA 92101
d. (619) 645-7711 ext. 3921 | f. (619) 568-3518
e. vquantrell@mccarthyholthus.com

"Service Second to None"

CONFIDENTIALITY NOTICE: The information contained herein may be privileged and protected by the attorney/client and/or other privilege. It is confidential in nature and intended for use by the intended addressee only. If you are not the intended recipient, you are hereby expressly prohibited from dissemination distribution, copy or any use whatsoever of this transmission and its contents. If you receive this transmission in error, please reply or call the sender and arrangements will be made to retrieve the originals from you at no charge.

Federal law requires us to advise you that communication with our office could be interpreted as an attempt to collect a debt and that any information obtained will be used for that purpose.

From: Alba Bellot
Sent: Wednesday, May 15, 2013 11:15 AM
To: Legal Resolution
Cc: SWATescalations
Subject: RE: SWAT Review: [REDACTED] Preliminary Injunction

[REDACTED]

Alba Bellot | S.W.A.T System Wide Analysis Team
McCarthy ? Holthus LLP
m. 1770 4th Avenue San Diego CA 92101
d. 619.645.7711 ext 2299 | f. 619.568.3591
e. abellot@McCarthyHolthus.com

"Service Second to None"

CONFIDENTIALITY NOTICE: The information contained herein may be privileged and protected by the attorney/client and/or other privilege. It is confidential in nature and intended for use by the intended addressee only. If you are not the intended recipient, you are hereby expressly prohibited from dissemination distribution, copy or any use whatsoever of this transmission and its contents. If you receive this transmission in error, please reply or call the sender and arrangements will be made to retrieve the originals from you at no charge.

Federal law requires us to advise you that communication with our office could be interpreted as an attempt to collect a debt and that any information obtained will be used for that purpose.

From: Alba Bellot
Sent: Wednesday, May 08, 2013 10:34 AM
To: Legal Resolution
Cc: SWATescalations
Subject: SWAT Review: [REDACTED] Preliminary Injunction

[REDACTED]

Alba Bellot | S.W.A.T System Wide Analysis Team
McCarthy ? Holthus LLP

m. 1770 4th Avenue San Diego CA 92101
d. 619.645.7711 ext 2299 | f. 619.568.3591
e. abellot@McCarthyHolthus.com

"Service Second to None"

CONFIDENTIALITY NOTICE: The information contained herein may be privileged and protected by the attorney/client and/or other privilege. It is confidential in nature and intended for use by the intended addressee only. If you are not the intended recipient, you are hereby expressly prohibited from dissemination distribution, copy or any use whatsoever of this transmission and its contents. If you receive this transmission in error, please reply or call the sender and arrangements will be made to retrieve the originals from you at no charge.

Federal law requires us to advise you that communication with our office could be interpreted as an attempt to collect a debt and that any information obtained will be used for that purpose.

59.
5/15/2013 Hold updated Entered by vquantrell
12:53 PM

PI still in effect. Do not release or project the hold without prior approval from legal res.

60.
5/15/2013 SWAT confirmation attempted note Entered by abellot
11:15 AM

From: Alba Bellot Sent: Wednesday, May 15, 2013 11:15 AM To: Legal Resolution Cc: SWATescalations Subject: RE: SWAT Review: [REDACTED] SH Preliminary Injunction [REDACTED] Alba Bellot | S.W.A.T System Wide Analysis Team McCarthy ? Holthus LLP

5/8/2013 LegalRes to Evelin Entered by vquantrell
10:40 AM

From: Legal Resolution
Sent: Wednesday, May 08, 2013 10:40 AM
To: Evelin Vargas
Subject: FW: SWAT Review: WA-10-340179-SH Preliminary Injunction

Victoria Quantrell | Sr. Legal Assistant
McCarthy ? Holthus LLP
m. 1770 4th Avenue, San Diego, CA 92101
d. (619) 645-7711 ext. 3921 | f. (619) 568-3518
e. vquantrell@mcCarthyholthus.com

"Service Second to None"

CONFIDENTIALITY NOTICE: The information contained herein may be privileged and protected by the attorney/client and/or other privilege. It is confidential in nature and intended for use by the intended addressee only. If you are not the intended recipient, you are hereby expressly prohibited from dissemination distribution, copy or any use whatsoever of this transmission and its contents. If you receive this transmission in error, please reply or call the sender and arrangements will be made to retrieve the originals from you at no charge.

Federal law requires us to advise you that communication with our office could be interpreted as an attempt to collect a debt and that any information obtained will be used for that purpose.

From: Alba Bellot
Sent: Wednesday, May 08, 2013 10:34 AM
To: Legal Resolution
Cc: SWATescalations
Subject: SWAT Review: [REDACTED] Preliminary Injunction

Alba Bellot | S.W.A.T System Wide Analysis Team
McCarthy ? Holthus LLP
m. 1770 4th Avenue San Diego CA 92101
d. 619.645.7711 ext 2299 | f. 619.568.3591
e. abellot@McCarthyHolthus.com

"Service Second to None"

CONFIDENTIALITY NOTICE: The information contained herein may be privileged and protected by the attorney/client and/or other privilege. It is confidential in nature and intended for use by the intended addressee only. If you are not the intended recipient, you are hereby expressly prohibited from dissemination distribution, copy or any use whatsoever of this transmission and its contents. If you receive this transmission in error, please reply or call the sender and arrangements will be made to retrieve the originals from you at no charge.

The first part of the document discusses the importance of maintaining accurate records and the role of the auditor in this process. It highlights the need for transparency and accountability in financial reporting.

The second part of the document focuses on the specific requirements for the audit process, including the selection of auditors and the scope of the audit.

The third part of the document discusses the challenges faced by auditors in the current business environment, particularly the impact of technological advancements and global economic changes.

The fourth part of the document provides a detailed overview of the audit process, from the initial planning stage to the final reporting stage.

The fifth part of the document discusses the role of the auditor in providing assurance to stakeholders and the importance of maintaining professional skepticism throughout the audit process.

The sixth part of the document discusses the ethical considerations that auditors must navigate, including the potential for conflicts of interest and the need for objectivity.

The seventh part of the document discusses the future of auditing, including the potential for automation and the need for continuous professional development.

The eighth part of the document discusses the importance of communication in the audit process, particularly the need for clear and concise reporting to management and the board of directors.

The ninth part of the document discusses the role of the auditor in promoting corporate governance and the importance of maintaining high standards of integrity and ethical behavior.

The tenth part of the document discusses the importance of the auditor's independence and the need to avoid any potential conflicts of interest that could compromise the audit process.

The final part of the document concludes by emphasizing the critical role of the auditor in ensuring the reliability of financial information and the overall health of the business.

charge.
Federal law requires us to advise you that communication with our office could be interpreted as an attempt to collect a debt and that any information obtained will be used for that purpose.

62,
5/8/2013 10:35 AM SWAT confirmation attempted note Entered by abelot

From: Alba Bellot Sent: Wednesday, May 08, 2013 10:34 AM To: Legal Resolution Co: SWATescalations Subject: SWAT Review: WA-10-340179-SH Preliminary Injunction
[REDACTED] Alba Bellot | S.W.A.T System Wide Analysis Team

4/18/2013 7:13 AM [REDACTED] Entered by evargas

From: Julie Molteni
Sent: Wednesday, April 17, 2013 2:55 PM
To: Dan J. Gouding
Subject: FW: [REDACTED]

From: Joseph McIntosh
Sent: Wednesday, April 17, 2013 2:53 PM
To: Julie Molteni
Cc: Andrew Hall; Isabella Popa
Subject: [REDACTED]

Joseph Ward McIntosh | Associate Attorney | Member State Bar of WA
McCarthy 7 Holthus LLP
m. 19735 10th Ave NE, Ste N 200, Poulsbo, WA 98370
d. 206.399.5034 | f. 206.780.6862
e. jmcintosh@mccarthyholthus.com

"Service Second to None"
CONFIDENTIALITY NOTICE: The information contained herein may be privileged and protected by the attorney/client and/or other privilege. It is confidential in nature and intended for use by the intended addressee only. If you are not the intended recipient, you are hereby expressly prohibited from dissemination distribution, copy or any use whatsoever of this transmission and its contents. If you receive this transmission in error, please reply or call the sender and arrangements will be made to retrieve the originals from you at no charge. Federal law requires us to advise you that communication with our office could be interpreted as an attempt to collect a debt and that any information obtained will be used for that purpose.

4/8/2013 3:22 PM [REDACTED] Finalized Discovery Entered by evargas

From: Julie Molteni
Sent: Monday, April 08, 2013 3:20 PM
To: Joseph McIntosh
Cc: Timothy Donlon
Subject: RE: [REDACTED] Finalized Discovery [REDACTED]

From: Julie Molteni
Sent: Monday, April 08, 2013 3:11 PM
To: Joseph McIntosh
Cc: Bounlet Louvan
Subject: RE: [REDACTED] Finalized Discovery [REDACTED]

CONFIDENTIAL

CONFIDENTIAL

CONFIDENTIAL

CONFIDENTIAL

CONFIDENTIAL

CONFIDENTIAL

CONFIDENTIAL

CONFIDENTIAL

[REDACTED]

From: Joseph McIntosh
 Sent: Monday, April 08, 2013 2:05 PM
 To: Julie Molteni
 Subject: RE: [REDACTED] Finalized Discovery | [REDACTED]

[REDACTED]

From: Julie Molteni
 Sent: Monday, April 08, 2013 1:57 PM
 To: Joseph McIntosh
 Subject: RE: [REDACTED] Finalized Discovery | [REDACTED]

[REDACTED]

From: Julie Molteni
 Sent: Monday, April 08, 2013 12:40 PM
 To: Dan J. Goulding, Joseph McIntosh
 Subject: [REDACTED] Finalized Discovery | [REDACTED]

Julie O. Molteni, Esq. | Corporate Counsel | Quality Loan Service Corp.
 2141 5th Avenue, San Diego, CA 92101 | Direct: (619) 243-3938 | Fax: (619) 568-3749 | jmolteni@qualityloan.com

CONFIDENTIALITY NOTICE: The information contained herein may be privileged and protected by the attorney/client and/or other privilege. It is confidential in nature and intended for use by the intended addressee only. If you are not the intended recipient, you are hereby expressly prohibited from dissemination, distribution, copy or any use whatsoever of this transmission and its contents. If you receive this transmission in error, please reply or call the sender and arrangements will be made to retrieve the originals from you at no charge.

LEGAL DISCLAIMER: Please be advised that while the opinions expressed herein are provided by an attorney employed by Quality Loan Service Corp., Quality Loan Service Corp. is not a law office. The legal analysis of any situation depends on a variety of factors and the opinions expressed herein could change based on the specific facts of any given situation. The information and opinions set forth herein are intended as general information only, and are not intended to serve as legal advice or as a substitute for legal counsel. If you have a question about a specific factual situation, you should contact an attorney directly.

Federal law requires us to advise you that communication with our office could be interpreted as an attempt to collect a debt and that any information obtained will be used for that purpose.

[REDACTED]
 4/8/2013 [REDACTED] Finalized Discovery Entered by cvargas
 3:22 PM

From: Julie Molteni
 Sent: Monday, April 08, 2013 3:12 PM
 To: Joseph McIntosh
 Cc: Bounlet Louvan
 Subject: RE: [REDACTED] Finalized Discovery | [REDACTED]

[REDACTED]

From: Joseph McIntosh
 Sent: Monday, April 08, 2013 2:05 PM
 To: Julie Molteni
 Subject: RE: [REDACTED] Finalized Discovery | [REDACTED]

[REDACTED]

From: Julie Molteni
 Sent: Monday, April 08, 2013 1:57 PM
 To: Joseph McIntosh
 Subject: RE: [REDACTED] Finalized Discovery | [REDACTED]

From: Julie Molteni

XXXXXXXXXXXXXXXXXXXXXXXXXXXX

XXXXXX

XXXXXXXXXXXXXXXXXXXXXXXXXXXX

XXXXXX

XXXXXXXXXXXXXXXXXXXXXXXXXXXX

XXXXXX

XXXXXX

XXXXXXXXXXXXXXXXXXXXXXXXXXXX

XXXXXX

XXXXXXXXXXXXXXXXXXXXXXXXXXXX

XXXXXX

XXXXXXXXXXXXXXXXXXXXXXXXXXXX

XXXXXX

Sent: Monday, April 08, 2013 12:40 PM
To: Dan J. Goulding; Joseph McIntosh
Subject: [Redacted] Finalized Discovery | [Redacted]

[Redacted]

Julie O. Molteni, Esq. | Corporate Counsel | Quality Loan Service Corp.
2141 5th Avenue, San Diego, CA 92101 | Direct: (619) 243-3938 | Fax: (619) 568-3749 | jmolteni@qualityloan.com

CONFIDENTIALITY NOTICE: The information contained herein may be privileged and protected by the attorney/client and/or other privilege. It is confidential in nature and intended for use by the intended addressee only. If you are not the intended recipient, you are hereby expressly prohibited from dissemination, distribution, copy or any use whatsoever of this transmission and its contents. If you receive this transmission in error, please reply or call the sender and arrangements will be made to retrieve the originals from you at no charge.

LEGAL DISCLAIMER: Please be advised that while the opinions expressed herein are provided by an attorney employed by Quality Loan Service Corp., Quality Loan Service Corp. is not a law office. The legal analysis of any situation depends on a variety of factors and the opinions expressed herein could change based on the specific facts of any given situation. The information and opinions set forth herein are intended as general information only, and are not intended to serve as legal advice or as a substitute for legal counsel. If you have a question about a specific factual situation, you should contact an attorney directly.

Federal law requires us to advise you that communication with our office could be interpreted as an attempt to collect a debt and that any information obtained will be used for that purpose.

4/8/2013 [Redacted] Finalized Discovery Entered by evargas
2:25 PM

From: Julie Molteni
Sent: Monday, April 08, 2013 2:11 PM
To: Bounlet Louvan; Timothy Danton
Subject: FW: [Redacted] Finalized Discovery | [Redacted]
Importance: High

[Redacted]

Julie O. Molteni, Esq. | Corporate Counsel | Quality Loan Service Corp.
2141 5th Avenue, San Diego, CA 92101 | Direct: (619) 243-3938 | Fax: (619) 568-3749 | jmolteni@qualityloan.com

CONFIDENTIALITY NOTICE: The information contained herein may be privileged and protected by the attorney/client and/or other privilege. It is confidential in nature and intended for use by the intended addressee only. If you are not the intended recipient, you are hereby expressly prohibited from dissemination, distribution, copy or any use whatsoever of this transmission and its contents. If you receive this transmission in error, please reply or call the sender and arrangements will be made to retrieve the originals from you at no charge.

LEGAL DISCLAIMER: Please be advised that while the opinions expressed herein are provided by an attorney employed by Quality Loan Service Corp., Quality Loan Service Corp. is not a law office. The legal analysis of any situation depends on a variety of factors and the opinions expressed herein could change based on the specific facts of any given situation. The information and opinions set forth herein are intended as general information only, and are not intended to serve as legal advice or as a substitute for legal counsel. If you have a question about a specific factual situation, you should contact an attorney directly.

Federal law requires us to advise you that communication with our office could be interpreted as an attempt to collect a debt and that any information obtained will be used for that purpose.

4/8/2013 [Redacted] Finalized Discovery Entered by evargas
2:16 PM

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

From: Julie Molteni
Sent: Monday, April 08, 2013 1:57 PM
To: Joseph McIntosh
Subject: RE: [Redacted] Finalized Discovery | [Redacted] | WA12-0007 | [Redacted]

From: Julie Molteni
Sent: Monday, April 08, 2013 12:40 PM
To: Dan J. Goulding; Joseph McIntosh
Subject: [Redacted] Finalized Discovery | [Redacted] | WA12-0007 | [Redacted]

Julie O. Molteni, Esq. | Corporate Counsel | Quality Loan Service Corp.
2141 5th Avenue, San Diego, CA 92101 | Direct: (619) 243-3938 | Fax: (619) 568-3749 | jmolteni@qualityloan.com

CONFIDENTIALITY NOTICE: The information contained herein may be privileged and protected by the attorney/client and/or other privilege. It is confidential in nature and intended for use by the intended addressee only. If you are not the intended recipient, you are hereby expressly prohibited from dissemination, distribution, copy or any use whatsoever of this transmission and its contents. If you receive this transmission in error, please reply or call the sender and arrangements will be made to retrieve the originals from you at no charge.

LEGAL DISCLAIMER: Please be advised that while the opinions expressed herein are provided by an attorney employed by Quality Loan Service Corp., Quality Loan Service Corp. is not a law office. The legal analysis of any situation depends on a variety of factors and the opinions expressed herein could change based on the specific facts of any given situation. The information and opinions set forth herein are intended as general information only, and are not intended to serve as legal advice or as a substitute for legal counsel. If you have a question about a specific factual situation, you should contact an attorney directly.

Federal law requires us to advise you that communication with our office could be interpreted as an attempt to collect a debt and that any information obtained will be used for that purpose.

[Redacted]
4/8/2013 [Redacted] Finalized Discovery Entered by evargas
12:45 PM

From: Julie Molteni
Sent: Monday, April 08, 2013 12:41 PM
To: Dan J. Goulding; Joseph McIntosh
Subject: [Redacted] Finalized Discovery | [Redacted] | WA12-0007 | [Redacted]

Julie O. Molteni, Esq. | Corporate Counsel | Quality Loan Service Corp.
2141 5th Avenue, San Diego, CA 92101 | Direct: (619) 243-3938 | Fax: (619) 568-3749 | jmolteni@qualityloan.com

CONFIDENTIALITY NOTICE: The information contained herein may be privileged and protected by the attorney/client and/or other privilege. It is confidential in nature and intended for use by the intended addressee only. If you are not the intended recipient, you are hereby expressly prohibited from dissemination, distribution, copy or any use whatsoever of this transmission and its contents. If you receive this transmission in error, please reply or call the sender and arrangements will be made to retrieve the originals from you at no charge.

LEGAL DISCLAIMER: Please be advised that while the opinions expressed herein are provided by an attorney employed by Quality Loan Service Corp., Quality Loan Service Corp. is not a law office. The legal analysis of any situation depends on a variety of factors and the opinions expressed herein could change based on the specific facts of any given situation. The information and opinions set forth herein are intended as general information only, and are not intended to serve as legal advice or as a substitute for legal counsel. If you have a question about a specific factual situation, you should contact an attorney directly.

Federal law requires us to advise you that communication with our office could be interpreted as an attempt to collect a debt and that any information obtained will be used for that purpose.

[Redacted]
4/5/2013 [Redacted] Discovery Entered by evargas

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

7:27 AM

From: Julie Molteni
Sent: Thursday, April 04, 2013 6:36 PM
To: Ashley Hennessec
Subject: RE: Quality Discovery | [REDACTED]

From: Julie Molteni
Sent: Thursday, April 04, 2013 5:18 PM
To: Ashley Hennessec
Subject: Quality Discovery | [REDACTED]

Julie O. Molteni, Esq. | Corporate Counsel | Quality Loan Service Corp.
2141 5th Avenue, San Diego, CA 92101 | Direct: (619) 243-3938 | Fax: (619) 568-3749 | jmolteni@qualityloan.com

CONFIDENTIALITY NOTICE: The information contained herein may be privileged and protected by the attorney/client and/or other privilege. It is confidential in nature and intended for use by the intended addressee only. If you are not the intended recipient, you are hereby expressly prohibited from dissemination, distribution, copy or any use whatsoever of this transmission and its contents. If you receive this transmission in error, please reply or call the sender and arrangements will be made to retrieve the originals from you at no charge.

LEGAL DISCLAIMER: Please be advised that while the opinions expressed herein are provided by an attorney employed by Quality Loan Service Corp., Quality Loan Service Corp. is not a law office. The legal analysis of any situation depends on a variety of factors and the opinions expressed herein could change based on the specific facts of any given situation. The information and opinions set forth herein are intended as general information only, and are not intended to serve as legal advice or as a substitute for legal counsel. If you have a question about a specific factual situation, you should contact an attorney directly.

Federal law requires us to advise you that communication with our office could be interpreted as an attempt to collect a debt and that any information obtained will be used for that purpose.

4/5/2013 7:24 AM [REDACTED] Discovery Entered by cvarges

From: Julie Molteni
Sent: Thursday, April 04, 2013 5:18 PM
To: Ashley Hennessec
Subject: Quality Discovery | [REDACTED]

Julie O. Molteni, Esq. | Corporate Counsel | Quality Loan Service Corp.
2141 5th Avenue, San Diego, CA 92101 | Direct: (619) 243-3938 | Fax: (619) 568-3749 | jmolteni@qualityloan.com

CONFIDENTIALITY NOTICE: The information contained herein may be privileged and protected by the attorney/client and/or other privilege. It is confidential in nature and intended for use by the intended addressee only. If you are not the intended recipient, you are hereby expressly prohibited from dissemination, distribution, copy or any use whatsoever of this transmission and its contents. If you receive this transmission in error, please reply or call the sender and arrangements will be made to retrieve the originals from you at no charge.

LEGAL DISCLAIMER: Please be advised that while the opinions expressed herein are provided by an attorney employed by Quality Loan Service Corp., Quality Loan Service Corp. is not a law office. The legal analysis of any situation depends on a variety of factors and the opinions expressed herein could change based on the specific facts of any given situation. The information and opinions set forth herein are intended as general information only, and are not intended to serve as legal advice or as a substitute for legal counsel. If you have a question about a specific factual situation, you should contact an attorney directly.

Federal law requires us to advise you that communication with our office could be interpreted as an attempt to collect a debt and that any information obtained will be used for that purpose.

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

4/3/2013 Discovery for Review Entered by cvargas
7:18 AM

From: Julie Molteni
Sent: Tuesday, April 02, 2013 9:40 PM
To: Dan J. Goulding
Subject: Discovery for Review | [REDACTED]

[REDACTED]

Julie O. Molteni, Esq. | Corporate Counsel | Quality Loan Service Corp.
2141 5th Avenue, San Diego, CA 92101 | Direct: (619) 243-3938 | Fax: (619) 568-3749 | jmolteni@qualityloan.com

CONFIDENTIALITY NOTICE: The information contained herein may be privileged and protected by the attorney/client and/or other privilege. It is confidential in nature and intended for use by the intended addressee only. If you are not the intended recipient, you are hereby expressly prohibited from dissemination, distribution, copy or any use whatsoever of this transmission and its contents. If you receive this transmission in error, please reply or call the sender and arrangements will be made to retrieve the originals from you at no charge.

LEGAL DISCLAIMER: Please be advised that while the opinions expressed herein are provided by an attorney employed by Quality Loan Service Corp., Quality Loan Service Corp. is not a law office. The legal analysis of any situation depends on a variety of factors and the opinions expressed herein could change based on the specific facts of any given situation. The information and opinions set forth herein are intended as general information only, and are not intended to serve as legal advice or as a substitute for legal counsel. If you have a question about a specific factual situation, you should contact an attorney directly.

Federal law requires us to advise you that communication with our office could be interpreted as an attempt to collect a debt and that any information obtained will be used for that purpose.

3/25/2013 Chase Agreements Entered by cvargas
1:26 PM

From: Julie Molteni
Sent: Monday, March 25, 2013 1:24 PM
To: Christopher Magill; Dan J. Goulding
Cc: Katie Jo Keeling
Subject: [REDACTED]

Julie O. Molteni, Esq. | Corporate Counsel | Quality Loan Service Corp.
2141 5th Avenue, San Diego, CA 92101 | Direct: (619) 243-3938 | Fax: (619) 568-3749 | jmolteni@qualityloan.com

CONFIDENTIALITY NOTICE: The information contained herein may be privileged and protected by the attorney/client and/or other privilege. It is confidential in nature and intended for use by the intended addressee only. If you are not the intended recipient, you are hereby expressly prohibited from dissemination, distribution, copy or any use whatsoever of this transmission and its contents. If you receive this transmission in error, please reply or call the sender and arrangements will be made to retrieve the originals from you at no charge.

LEGAL DISCLAIMER: Please be advised that while the opinions expressed herein are provided by an attorney employed by Quality Loan Service Corp., Quality Loan Service Corp. is not a law office. The legal analysis of any situation depends on a variety of factors and the opinions expressed herein could change based on the specific facts of any given situation. The information and opinions set forth herein are intended as general information only, and are not intended to serve as legal advice or as a substitute for legal counsel. If you have a question about a specific factual situation, you should contact an attorney directly.

Federal law requires us to advise you that communication with our office could be interpreted as an attempt to collect a debt and that any information obtained will be used for that purpose.

From: Christopher Magill
Sent: Monday, March 25, 2013 11:49 AM
To: Julie Molteni; Dan J. Goulding
Cc: Katie Jo Keeling

Subject: [REDACTED]

[REDACTED]

Regards,

Chris Magill

From: Julie Mullen
Sent: Friday, March 22, 2013 2:14 PM
To: Dan J. Goulding; Christopher Magill
Cc: Katie Jo Keeling

Subject: [REDACTED]

[REDACTED]

Julie O. Mullen, Esq. | Corporate Counsel | Quality Loan Service Corp.
2141 5th Avenue, San Diego, CA 92101 | Direct: (619) 243-3938 | Fax: (619) 568-3749 | jmullen@qualityloan.com

CONFIDENTIALITY NOTICE: The information contained herein may be privileged and protected by the attorney/client and/or other privilege. It is confidential in nature and intended for use by the intended addressee only. If you are not the intended recipient, you are hereby expressly prohibited from dissemination, distribution, copy or any use whatsoever of this transmission and its contents. If you receive this transmission in error, please reply or call the sender and arrangements will be made to retrieve the originals from you at no charge.

LEGAL DISCLAIMER: Please be advised that while the opinions expressed herein are provided by an attorney employed by Quality Loan Service Corp., Quality Loan Service Corp. is not a law office. The legal analysis of any situation depends on a variety of factors and the opinions expressed herein could change based on the specific facts of any given situation. The information and opinions set forth herein are intended as general information only, and are not intended to serve as legal advice or as a substitute for legal counsel. If you have a question about a specific factual situation, you should contact an attorney directly.

Federal law requires us to advise you that communication with our office could be interpreted as an attempt to collect a debt and that any information obtained will be used for that purpose.

From: Dan J. Goulding
Sent: Tuesday, March 19, 2013 4:35 PM
To: Christopher Magill; Julie Mullen
Cc: Katie Jo Keeling

Subject: [REDACTED]

[REDACTED]

Daniel J. Goulding, Esq.
Debt Resolution Manager

2141 Fifth Ave
San Diego, CA 92101
Direct Line: (619) 243-3936
Office Line: (619) 685-4800
Fax: (619) 568-3628

CONFIDENTIALITY NOTICE: The information obtained herein may be privileged and protected by the attorney/client and/or other privilege. It is confidential in nature and intended for use by the intended addressee only. If you are not the intended recipient, you are hereby expressly prohibited from dissemination, distribution, copy or any use whatsoever of this transmission and its contents. If you receive this transmission in error, please reply or call the sender and arrangements will be made to retrieve the originals from you at no charge.

LEGAL DISCLAIMER: Please be advised that while the opinions expressed herein are provided by an attorney employed by Quality Loan Service Corp., Quality Loan Service Corp. is not a law office. The legal analysis of any situation depends on a variety of factors and the

opinions expressed herein could change based on the specific facts of any given situation. The information and opinions set forth herein are intended as general information only, and are not intended to serve as legal advice or as a substitute for legal counsel. If you have a question about a specific factual situation, you should contact an attorney directly. Should you desire to obtain a full legal opinion we would be happy to submit your inquiry to McCarthy & Holthus, LLP for handling.

Federal law requires us to advise you that communication with our office could be interpreted as an attempt to collect a debt and that any information obtained will be used for that purpose.

From: Christopher Magill
Sent: Tuesday, March 19, 2013 3:46 PM
To: Julie Molteni
Cc: Dan J. Goulding
Subject: [REDACTED]

From: Julie Molteni
Sent: Tuesday, March 19, 2013 3:45 PM
To: Christopher Magill
Cc: Dan J. Goulding
Subject: [REDACTED]

[REDACTED]

Julie O. Molteni, Esq. | Corporate Counsel | Quality Loan Service Corp.
2141 5th Avenue, San Diego, CA 92101 | Direct: (619) 243-3938 | Fax: (619) 568-3749 | jmolteni@qualityloan.com

CONFIDENTIALITY NOTICE: The information contained herein may be privileged and protected by the attorney/client and/or other privilege. It is confidential in nature and intended for use by the intended addressee only. If you are not the intended recipient, you are hereby expressly prohibited from dissemination, distribution, copy or any use whatsoever of this transmission and its contents. If you receive this transmission in error, please reply or call the sender and arrangements will be made to retrieve the originals from you at no charge.

LEGAL DISCLAIMER: Please be advised that while the opinions expressed herein are provided by an attorney employed by Quality Loan Service Corp., Quality Loan Service Corp. is not a law office. The legal analysis of any situation depends on a variety of factors and the opinions expressed herein could change based on the specific facts of any given situation. The information and opinions set forth herein are intended as general information only, and are not intended to serve as legal advice or as a substitute for legal counsel. If you have a question about a specific factual situation, you should contact an attorney directly.

Federal law requires us to advise you that communication with our office could be interpreted as an attempt to collect a debt and that any information obtained will be used for that purpose.

[REDACTED]
3/22/2013 Chase Agreements Entered by evargas
3:01 PM

From: Julie Molteni
Sent: Friday, March 22, 2013 2:14 PM
To: Dan J. Goulding; Christopher Magill
Cc: Katie Jo Keeling
Subject: [REDACTED]

[REDACTED]

Julie O. Molteni, Esq. | Corporate Counsel | Quality Loan Service Corp.
2141 5th Avenue, San Diego, CA 92101 | Direct: (619) 243-3938 | Fax: (619) 568-3749 | jmolteni@qualityloan.com

CONFIDENTIALITY NOTICE: The information contained herein may be privileged and protected by the attorney/client and/or other privilege. It is confidential in nature and intended for use by the intended addressee only. If you are not the intended recipient, you are hereby expressly prohibited from dissemination, distribution, copy or any use whatsoever of this transmission and its contents. If you receive this transmission in error, please reply or call the sender and arrangements will be made to retrieve the originals from you at no charge.

LEGAL DISCLAIMER: Please be advised that while the opinions expressed herein are provided by an attorney employed by Quality Loan Service Corp., Quality Loan Service Corp. is not a law office. The legal analysis of any situation depends on a variety of factors and the opinions expressed herein could change based on the specific facts of any given situation. The information and opinions set forth herein are intended as general information only, and are not intended to serve as legal advice or as a substitute for legal counsel. If you have a question about a specific factual situation, you should contact an attorney directly.

Federal law requires us to advise you that communication with our office could be interpreted as an attempt to collect a debt and that any information obtained will be used for that purpose.

From: Dan J. Goulding
Sent: Tuesday, March 19, 2013 4:35 PM
To: Christopher Magill; Julie Molteni
Cc: Katie Jo Keeling
Subject: [REDACTED]

[REDACTED]

Daniel J. Goulding, Esq.
Default Resolution Manager

2141 Fifth Ave.
San Diego, CA 92101
Direct Line: (619) 243-3936
Office Line: (619) 685-4800
Fax: (619) 568-3628

CONFIDENTIALITY NOTICE: The information contained herein may be privileged and protected by the attorney/client and/or other privilege. It is confidential in nature and intended for use by the intended addressee only. If you are not the intended recipient, you are hereby expressly prohibited from dissemination distribution, copy or any use whatsoever of this transmission and its contents. If you receive this transmission in error, please reply or call the sender and arrangements will be made to retrieve the originals from you at no charge.

LEGAL DISCLAIMER: Please be advised that while the opinions expressed herein are provided by an attorney employed by Quality Loan Service Corp., Quality Loan Service Corp. is not a law office. The legal analysis of any situation depends on a variety of factors and the opinions expressed herein could change based on the specific facts of any given situation. The information and opinions set forth herein are intended as general information only, and are not intended to serve as legal advice or as a substitute for legal counsel. If you have a question about a specific factual situation, you should contact an attorney directly. Should you desire to obtain a full legal opinion we would be happy to submit your inquiry to McCarthy & Holthus, LLP for handling.

Federal law requires us to advise you that communication with our office could be interpreted as an attempt to collect a debt and that any information obtained will be used for that purpose.

From: Christopher Magill
Sent: Tuesday, March 19, 2013 3:46 PM
To: Julie Molteni
Cc: Dan J. Goulding
Subject: RE: [REDACTED]

From: Julie Molteni
Sent: Tuesday, March 19, 2013 3:45 PM
To: Christopher Magill
Cc: Dan J. Goulding
Subject: [REDACTED]

[REDACTED]

Julie O. Molteni, Esq. | Corporate Counsel | Quality Loan Service Corp.
2141 5th Avenue, San Diego, CA 92101 | Direct: (619) 243-3938 | Fax: (619) 568-3749 | jmolteni@qualityloan.com

CONFIDENTIALITY NOTICE: The information contained herein may be privileged and protected by the attorney/client and/or other privilege. It is confidential in nature and intended for use by the intended addressee only. If you are not the intended recipient, you are hereby expressly prohibited from dissemination, distribution, copy or any use whatsoever of this transmission and its contents. If you receive this transmission in error, please reply or call the sender and arrangements will be made to retrieve the originals from you at no charge.

LEGAL DISCLAIMER: Please be advised that while the opinions expressed herein are provided by an attorney employed by Quality Loan Service Corp., Quality Loan Service Corp. is not a law office. The legal analysis of any situation depends on a variety of factors and the opinions expressed herein could change based on the specific facts of any given situation. The information and opinions set forth herein are intended as general information only, and are not intended to serve as legal advice or as a substitute for legal counsel. If you have a question about a specific factual situation, you should contact an attorney directly.

Federal law requires us to advise you that communication with our office could be interpreted as an attempt to collect a debt and that any information obtained will be used for that purpose.

3/21/2013 1:41 PM Order Denying Defendant's Motion to Dismiss Entered by everages

From: Julie Molteni
Sent: Thursday, March 21, 2013 11:46 AM
To: Joseph McIntosh; Andrew Hall; Isabella Papa
Cc: Dan J. Goulding
Subject: [REDACTED]

Julie O. Molteni, Esq. | Corporate Counsel | Quality Loan Service Corp.
2141 5th Avenue, San Diego, CA 92101 | Direct: (619) 243-3938 | Fax: (619) 568-3749 | jmolteni@qualityloan.com

CONFIDENTIALITY NOTICE: The information contained herein may be privileged and protected by the attorney/client and/or other privilege. It is confidential in nature and intended for use by the intended addressee only. If you are not the intended recipient, you are hereby expressly prohibited from dissemination, distribution, copy or any use whatsoever of this transmission and its contents. If you receive this transmission in error, please reply or call the sender and arrangements will be made to retrieve the originals from you at no charge.

LEGAL DISCLAIMER: Please be advised that while the opinions expressed herein are provided by an attorney employed by Quality Loan Service Corp., Quality Loan Service Corp. is not a law office. The legal analysis of any situation depends on a variety of factors and the opinions expressed herein could change based on the specific facts of any given situation. The information and opinions set forth herein are intended as general information only, and are not intended to serve as legal advice or as a substitute for legal counsel. If you have a question about a specific factual situation, you should contact an attorney directly.

Federal law requires us to advise you that communication with our office could be interpreted as an attempt to collect a debt and that any information obtained will be used for that purpose.

From: Julie Molteni
Sent: Wednesday, March 20, 2013 5:54 PM
To: Dan J. Goulding; Joseph McIntosh
Cc: Andrew Hall
Subject: [REDACTED]

Julie O. Molteni, Esq. | Corporate Counsel | Quality Loan Service Corp.
2141 5th Avenue, San Diego, CA 92101 | Direct: (619) 243-3938 | Fax: (619) 568-3749 | jmolteni@qualityloan.com

CONFIDENTIALITY NOTICE: The information contained herein may be privileged and protected by the attorney/client and/or other privilege. It is confidential in nature and intended for use by the intended addressee only. If you are not the intended recipient, you are hereby expressly prohibited from dissemination, distribution, copy or any use whatsoever of this transmission and its contents. If you receive this transmission in error, please reply or call the sender and arrangements will be made to retrieve the originals from you at no charge.

charge.

LEGAL DISCLAIMER: Please be advised that while the opinions expressed herein are provided by an attorney employed by Quality Loan Service Corp., Quality Loan Service Corp. is not a law office. The legal analysis of any situation depends on a variety of factors and the opinions expressed herein could change based on the specific facts of any given situation. The information and opinions set forth herein are intended as general information only, and are not intended to serve as legal advice or as a substitute for legal counsel. If you have a question about a specific factual situation, you should contact an attorney directly.

Federal law requires us to advise you that communication with our office could be interpreted as an attempt to collect a debt and that any information obtained will be used for that purpose.

From: Dan J. Goulding
Sent: Tuesday, March 19, 2013 4:59 PM
To: Joseph McIntosh; Julie Molteni
Cc: Andrew Hall
Subject: [REDACTED]

[REDACTED]

Daniel J. Goulding, Esq.
Default Resolution Manager

2141 Fifth Ave.
San Diego, CA 92101
Direct Line: (619) 243-3936
Office Line: (619) 685-4800
Fax: (619) 568-3628

CONFIDENTIALITY NOTICE: The information contained herein may be privileged and protected by the attorney/client and/or other privilege. It is confidential in nature and intended for use by the intended addressee only. If you are not the intended recipient, you are hereby expressly prohibited from dissemination distribution, copy or any use whatsoever of this transmission and its contents. If you receive this transmission in error, please reply or call the sender and arrangements will be made to retrieve the originals from you at no charge.

LEGAL DISCLAIMER: Please be advised that while the opinions expressed herein are provided by an attorney employed by Quality Loan Service Corp., Quality Loan Service Corp. is not a law office. The legal analysis of any situation depends on a variety of factors and the opinions expressed herein could change based on the specific facts of any given situation. The information and opinions set forth herein are intended as general information only, and are not intended to serve as legal advice or as a substitute for legal counsel. If you have a question about a specific factual situation, you should contact an attorney directly. Should you desire to obtain a full legal opinion we would be happy to submit your inquiry to McCarthy & Holthus, LLP for handling.

Federal law requires us to advise you that communication with our office could be interpreted as an attempt to collect a debt and that any information obtained will be used for that purpose.

From: Joseph McIntosh
Sent: Tuesday, March 19, 2013 4:44 PM
To: Julie Molteni
Cc: Andrew Hall; Dan J. Goulding
Subject: [REDACTED]

[REDACTED]

From: Julie Molteni
Sent: Tuesday, March 19, 2013 3:56 PM
To: Joseph McIntosh
Cc: Andrew Hall; Dan J. Goulding
Subject: [REDACTED]

[REDACTED]

[REDACTED]

Julie O. Molteni, Esq. | Corporate Counsel | Quality Loan Service Corp.
2141 5th Avenue, San Diego, CA 92101 | Direct: (619) 243-3938 | Fax: (619) 568-3749 | jmolteni@qualityloan.com

CONFIDENTIALITY NOTICE: The information contained herein may be privileged and protected by the attorney/client and/or other privilege. It is confidential in nature and intended for use by the intended addressee only. If you are not the intended recipient, you are hereby expressly prohibited from dissemination, distribution, copy or any use whatsoever of this transmission and its contents. If you receive this transmission in error, please reply or call the sender and arrangements will be made to retrieve the originals from you at no charge.

LEGAL DISCLAIMER: Please be advised that while the opinions expressed herein are provided by an attorney employed by Quality Loan Service Corp., Quality Loan Service Corp. is not a law office. The legal analysis of any situation depends on a variety of factors and the opinions expressed herein could change based on the specific facts of any given situation. The information and opinions set forth herein are intended as general information only, and are not intended to serve as legal advice or as a substitute for legal counsel. If you have a question about a specific factual situation, you should contact an attorney directly.

Federal law requires us to advise you that communication with our office could be interpreted as an attempt to collect a debt and that any information obtained will be used for that purpose.

From: Joseph McIntosh
Sent: Monday, March 18, 2013 5:23 PM
To: Julie Molteni
Cc: Ashley Heanesse
Subject: [REDACTED]

[REDACTED]

From: Isabella Pope
Sent: Monday, March 18, 2013 10:33 AM
To: Joseph McIntosh
Subject: RE: [REDACTED] | Order Denying Defendant's Motion to Dismiss

Isabella Pope | Legal Assistant
McCarthy ? Holthus LLP
m. 19735 10th Avenue NE, Ste N200, Poulsbo WA 98370
p. 206.319.9100 x1658 | f. 206.780.6862
e. ipope@mccarthyholthus.com
"Service Second to None"

CONFIDENTIALITY NOTICE: The information contained herein may be privileged and protected by the attorney/client and/or other privilege. It is confidential in nature and intended for use by the intended addressee only. If you are not the intended recipient, you are hereby expressly prohibited from dissemination distribution, copy or any use whatsoever of this transmission and its contents. If you receive this transmission in error, please reply or call the sender and arrangements will be made to retrieve the originals from you at no charge.

Federal law requires us to advise you that communication with our office could be interpreted as an attempt to collect a debt and that any information obtained will be used for that purpose.

3/21/2013 7:57 AM Order Denying Defendant's Motion to Dismiss Entered by evargas

From: Julie Molteni
Sent: Wednesday, March 20, 2013 5:54 PM
To: Dan J. Goulding; Joseph McIntosh
Cc: Andrew Hall
Subject: RE: [REDACTED] | Order Denying Defendant's Motion to Dismiss [REDACTED]

Faint, illegible text at the top of the page, possibly a header or title.

Second block of faint, illegible text.

Third block of faint, illegible text.

Fourth block of faint, illegible text.

Fifth block of faint, illegible text.

Sixth block of faint, illegible text.

Seventh block of faint, illegible text.

Eighth block of faint, illegible text.

XXXXXXXXXXXX

XXXXXXXXXXXX

Ninth block of faint, illegible text.

Tenth block of faint, illegible text at the bottom of the page.