Wired Funds Information

Washington Mutual
Long Beach Mortgage

ACCOUNTING

Borrower: Laura Richardson

Loan Numbe

Wire Funds Today: N

Time: 01:21 PM

Date of Wire Request: 01/10/2007

Funding Date: 01/10/2007

Bank ABA Number	Entry Remark
Receiver Name comerica bank	Type/Sub-Type
Additional Credit To	TCB Confirmation Number
Originator Avenue Mortgage Inc	A/C [redacted]
Total Funds Wired 531,275.22	RFB
Approved By Monique Bailon	Final Wire Approval
Beneficiary Stewart Title Of Sacramento	Transmit to Accounting
Beneficiary CSZ Sacramento , CA 95816	OBI

For Accounting Use Only

Account	Sub	Amount	R/C

WIRE1 (0605) - WIRED FUNDS REPORT

JPMC- 000001
CONFIDENTIAL

Washington Mutual

Long Beach Mortgage

Auto Pay - Enrollment Form

YES, please sign me/us up for Auto Pay, the convenient service that automatically deducts my/our mortgage loan payment from the designated Bank account each month in accordance with the Terms and Conditions on page 2, and other provisions of this Enrollment Form.

My/Our Washington Mutual Loan Number is:

The name(s) on the account is/are as follows:

Laura Richardson

Borrower Name

Co-Borrower Name (if applicable)

(562) 706-[redacted]

Daytime Phone Number

Evening Phone Number

Select a payment date

Your payment will automatically be deducted from your Bank account each month on the Deduction Date you choose below. The Deduction Date must be at least one day prior to the last day of your late-charge grace period under the terms of your loan documents. If you choose a Deduction Date that is on or after the last day of your late-charge grace period, or if you do not choose a Deduction Date at all, the deduction will occur on the payment due date. If the Deduction Date falls on a weekend or a legal or business holiday, the deduction will occur on the following business day. If you would like additional information about your available draft dates, please call us toll free at 1-866-926-8937.

☐ I choose the following Deduction Date: The _____ day of each month.

Choose a Payment Option

If you have a fixed-rate loan or an adjustable rate loan (other than an Option ARM), please choose from the following payment options:

☐ Minimum Monthly Payment Only

☐ Minimum Monthly Payment, together with an additional amount of $_____, for a total payment of $_____.

This additional amount will be deducted from the designated Bank account and applied each month to pay down the principal balance of your loan. If you have an adjustable rate loan, see the Terms and Conditions regarding changes in your monthly payments.

If you have an Option ARM loan, please choose from the following payment options:

Option 1: Minimum Payment

This amount pays the interest and, if applicable, principal that is currently due under your loan note. This amount may not be sufficient to pay all of the accrued interest for the previous month or to pay the loan in full over the remaining scheduled term. Negative amortization may result, which means that any unpaid interest will be added to the principal loan balance and will accrue additional interest.

Option 2: Interest Only Payment

This amount pays all of the accrued interest for the previous month (including the amount that exceeds the Minimum Payment). However, no portion of the payment will be applied to reduce the principal balance of your loan.

Option 3: Full Principal and Interest Payment (based on the remaining scheduled term of your loan)

This amount pays all of the accrued interest for the previous month (including the amount that exceeds the Minimum Payment) and a sufficient amount of principal to pay off your loan based on the remaining scheduled term under your loan documents.

Option 4: Full Principal and Interest Payment (based on a 15-year term)

This amount pays all of the accrued interest for the previous month (including the amount that exceeds the Minimum Payment) and a sufficient amount of principal to pay off your loan based on a 15-year term.

The Minimum Payment is the LEAST amount that you must pay. One or more of the other options may not be available each month. If other options are available, the payment amounts for those options will always be equal to or greater than the Minimum Payment.

If you do not select one of the above payment options, only the Minimum Payment will be deducted. If the selected payment option is not available or is less than your Minimum Payment in a given month, the Minimum Payment will be deducted. In any event, other amounts described in the Terms and Conditions will also be deducted. Payment amounts for all of the Option ARM loan payment options listed above are subject to change, as described in the Terms and Conditions.

In addition to the Option ARM loan payment option you have chosen above, you may also have an additional fixed amount deducted from your Bank account each month and applied to pay down the principal balance of your loan.

☐ Yes, please deduct the additional amount of $_____ each month and apply it to pay down the principal balance of the loan.

Provide account information

Please choose one of the following accounts from which your home loan payment will be deducted each month:

☐ Checking Account OR ☐ Savings Account

Please provide the following information about your designated checking or savings account:

Financial Institution: _____

Account Number: _____

Nine-Digit Transit/ABA Routing Number: _____

(You will find these numbers at the bottom left-hand corner of your check or savings account deposit slip.)

If you have selected a checking account, please enclose a voided check with this form. If you have selected a savings account, please include a deposit slip (if available) with this form. If a deposit slip is not available, contact your financial institution for its Transit/ABA Routing Number.

Sign

By signing below, I/we authorize Washington Mutual to debit mortgage payments (in the amount indicated) for the referenced loan number each month from the Bank account noted above. I/We have reviewed and accepted the Terms and Conditions and other provisions of this Enrollment Form.

X_____ Signature Date

X_____ Signature Date

Your signature is required to process this automatic payment request. If the checking or savings account requires multiple signatures, please include all necessary signatures.

Note: It is important to make your loan payment directly to Washington Mutual until you have received an Auto Pay confirmation letter, which will indicate the start date of Auto Pay.

If you have questions about Auto Pay, please call us toll free at 1-866-926-8937.

JPMC- 000002
CONFIDENTIAL

CSOC.RICH.001434

Terms and Conditions

The monthly deductions from the designated account at your financial institution ("Bank") will include all principal, interest, escrow payments (such as taxes, property insurance and mortgage insurance) and payments for optional products with respect to your loan, as the same may change from time to time under the terms of the governing documents, plus any additional payments that you authorize, on the monthly dates ("Deduction Dates") as indicated. You agree to maintain sufficient available funds in the account on the business day prior to each Deduction Date to cover the amount of the deduction. If there are insufficient funds in the account to cover the deduction, Washington Mutual Bank, FA ("Washington Mutual") has the right to assess a rejection fee as well as any late charge that may be due, and it is authorized to attempt to make the deduction at any later time(s). Washington Mutual reserves the right to change its rejection fee at any time without notice. You are responsible for any fees that may be imposed by your Bank. In any event, if the automated deduction is not made, you remain responsible for making your payment on time by remitting a check to Washington Mutual for the full payment due. You also remain responsible for paying directly to Washington Mutual any late charges and other fees and amounts due with respect to your loan. Washington Mutual is not liable for any losses incurred by reason of any failure in the automated deduction process. If your loan is not current, Washington Mutual may suspend the automated deductions from your Bank account and you will be responsible for making your payments directly. If your loan is paid ahead, the drafting of your next payment will occur after your prepaid amount has been used. You acknowledge that your receipt of the loan was not conditioned upon your agreement to authorize these automated deductions. You will continue to pay your loan payments directly to Washington Mutual until you have received a confirmation letter that advises you of the commencement date of the automated deductions. You may change your automated deductions online or by notifying Washington Mutual in writing, and the changes will be effective within ten (10) business days after the date the notice is received. You may terminate your authorization for automated deductions by notifying Washington Mutual in writing, and the termination will be effective ten (10) business days after the date the notice is received. You will need to terminate the automated deduction service once your loan is paid off. Washington Mutual may modify or terminate the automated deduction service by notifying you in writing at the address set forth in its loan records. Following the effective date of any termination by Washington Mutual or you, you will be responsible for making your payments directly and in a timely manner. These Terms and Conditions and the other provisions of this Enrollment Form shall be governed by and interpreted in accordance with the laws of the United States of America and, to the extent that the laws of the United States of America are not applicable, with the internal laws of the State of California (without giving effect to any choice of law of rule that would cause the application of the laws of any jurisdiction other than the United States of America or the State of California to the rights and duties of the parties). By signing and returning the Enrollment Form, you agree to these Terms and Conditions and the other provisions of the Enrollment Form. If Washington Mutual so agrees, then, in accordance with Washington Mutual's instructions, either you or Washington Mutual may fax documents to the other, and the faxed documents and any signature(s) thereon shall be regarded as the same as original(s).

Please retain a copy of the completed, signed Enrollment Form for your records.

JPMC- 000003
CONFIDENTIAL

CSOC.RICH.001435

RECEIPT NO. 5406

Stewart Title of Sacramento
730 Alhambra Blvd., Suite 202
Sacramento, CA 95817
(916) 492-7220

ESCROW NO. [redacted]

DATE
12/26/2006

Property: 3621 West Curtis Drive
Sacramento, CA 95818

RECEIVED OF Laura Richardson

AMOUNT
$*****5,000.00

FIVE THOUSAND AND 00/100 DOLLARS

	ABA Number	Check Number	Description
CASH			
CHECK			
CASHIER'S CHECK	[redacted]	170379	buyer closing funds
DRAFT			
OTHER			

Checking Account Number [redacted]

Received on behalf of BUYER/BORROWER

BY
TITLE

LBS Financial Credit Union
562.598.9007 • 714.893.5111
PO Box 4860, Long Beach, CA 90804-0860
www.lbsfcu.org

No. 170379

CASHIER'S CHECK

Pay To The Order of *******STEWART TITLE********* Date 12/22/2006

Five Thousand 00/100 Dollars $ 5,000.00

Re: Laura Richardson [redacted]

Authorized Signature

WARNING
AN ARTISTICAL WATERMARK - IN - CROSSCROSS PATTERN - IS PRESENT ON THE REVERSE SIDE - TO VIEW WATERMARK HOLD AT AN ANGLE

WesCorp
San Dimas, CA

Two Signatures required for amounts of $10,000 or over

[redacted]

3957/N.

JPMC- 000004
CONFIDENTIAL

CSOC.RICH.001436

RECEIPT NO. 5406

Stewart Title of Sacramento
730 Alhambra Blvd., Suite 202
Sacramento, CA 95816
(916) 492-7220

ESCROW NO.

DATE
12/26/2006

Property: 3622 West Curtis Drive
Sacramento, CA 95818

RECEIVED OF Laura Richardson

AMOUNT
$*****5,000.00

FIVE THOUSAND AND 00/100 DOLLARS

	ABA Number	Check Number	Description
CASH			
CHECK			
CASHIER'S CHECK		170379	buyer closing funds
DRAFT			
OTHER			

Checking Account Number

Received on behalf of BUYER/BORROWER

BY
ND

FILE COPY

JPMC- 000005
CONFIDENTIAL

CSOC.RICH.001437

RECEIPT NO. 5381

Stewart Title of Sacramento
730 Alhambra Blvd., Suite 202
Sacramento, CA 95816
(916) 492-7220

ESCROW NO.

DATE
12/07/2006

Property: 3622 West Curtis Drive
Sacramento, CA 95818

RECEIVED OF Laura Richardson

AMOUNT
$******1,000.00

ONE THOUSAND AND 00/100 DOLLARS

	ABA Number	Check Number	Description
CASH			
CHECK		1361	B Deposit
CASHIER'S CHECK			
DRAFT			
OTHER			

Checking Account Number

Received on behalf of BUYER/BORROWER

BY
HP

ORIGINAL

JPMC- 000006
CONFIDENTIAL

CSOC.RICH.001438

RECEIPT NO. 5405

Stewart Title of Sacramento
730 Alhambra Blvd., Suite 202
Sacramento, CA 95816
(916) 492-7220

ESCROW NO. [redacted]

DATE
12/26/2006

Property: 3622 West Curtis Drive
Sacramento, CA 95818

RECEIVED OF Laura Richardson

AMOUNT
$*****22,172.22

TWENTY-TWO THOUSAND ONE HUNDRED SEVENTY-TWO AND 22/100 DOLLARS

	ABA Number	Check Number	Description
CASH			
CHECK			
CASHIER'S CHECK	[redacted]	145600	buyer closing funds
DRAFT			
OTHER			

Checking Account Number [redacted]

Received on behalf of BUYER/BORROWER

BY
ND

THIS DOCUMENT CONTAINS A TRUE WATERMARK. HOLD UP TO LIGHT FOR VERIFICATION. SEE REVERSE SIDE FOR ADDITIONAL SECURITY FEATURES.

145600

Farmers & Merchants Bank

Main Office
302 Pine Avenue
Long Beach, CA 90802
(562) 437-0011

DATE 12/22/06

PAY TO THE ORDER OF STEWART TITLE

EXACTLY **22,172 AND 22/100 DOLLARS $ $22,172.22

CASHIER'S CHECK

THE PURCHASE OF AN INDEMNITY BOND WILL BE REQUIRED BEFORE ANY CASHIER'S CHECK OF THIS BANK WILL BE REPLACED OR REFUNDED IN THE EVENT IT IS LOST, MISPLACED OR STOLEN.

FARMERS & MERCHANTS BANK

AUTHORIZED SIGNATURE

COMMENT Ac[redacted]ND 3622 W. Curtis Drive

THIS DOCUMENT CONTAINS HEAT SENSITIVE INK. TOUCH OR PRESS HERE - INK FADES WITH HEAT

3957nd

JPMC- 000007
CONFIDENTIAL

Washington Mutual
Long Beach Mortgage

Applicant Identification Verification

Loan No.:

AIV

IDENTIFICATION INFORMATION

Fax, Mail, Telephone, or Internet Submitted Applications: If your application was submitted by mail, telephone, or through the Internet, please provide the following information for each loan applicant and return.

Face to Face Applications: If your application was taken in person, the Loan Consultant or broker captures the identification information requested below. Please verify that information provided is complete and accurate. If not, make any needed corrections and return.

Applicant's Name: Laura Richardson	**Co-Applicant's Name:**
Date of Birth:	Date of Birth:
U.S. Citizens / Permanent Resident Aliens (check one): ☐ Driver's License ☐ State ID ☐ Military / Government ☐ Passport	U.S. Citizens / Permanent Resident Aliens (check one): ☐ Driver's License ☐ State ID ☐ Military / Government ID ☐ Passport
Nonpermanent Resident / Nonresident Aliens: ☐ Passport	Nonpermanent Resident / Nonresident Aliens: ☐ Passport
Number:	Number:
Issue Date:	Issue Date:
Expiration Date:	Expiration Date:
Country/State Issue Authority:	Country/State Issue Authority:

Co-Applicant's Name:	**Co-Applicant's Name:**
Date of Birth:	Date of Birth:
U.S. Citizens / Permanent Resident Aliens (check one): ☐ Driver's License ☐ State ID ☐ Military / Government ID ☐ Passport	U.S. Citizens / Permanent Resident Aliens (check one): ☐ Driver's License ☐ State ID ☐ Military / Government ID ☐ Passport
Nonpermanent Resident / Nonresident Aliens: ☐ Passport	Nonpermanent Resident / Nonresident Aliens: ☐ Passport
Number:	Number:
Issue Date:	Issue Date:
Expiration Date:	Expiration Date:
Country/State Issue Authority:	Country/State Issue Authority:

CERTIFICATION OF RESIDENT ALIEN STATUS
(Required for Verification of Permanent Resident Aliens in addition to the above)
From the front of the Resident Alien Card, complete the following information:

Applicant's Name:	**Co-Applicant's Name:**
Resident Alien Card No.:	Resident Alien Card No.:
Issue Date:	Issue Date:
Expiration Date:	Expiration Date:

Co-Applicant's Name:	**Co-Applicant's Name:**
Resident Alien Card No.:	Resident Alien Card No.:
Issue Date:	Issue Date:
Expiration Date:	Expiration Date:

CERTIFICATION OF IMMIGRATION STATUS
(Required for Verification of Nonpermanent Resident and Nonresident Aliens in addition to the above)

Applicant's Name:	**Co-Applicant's Name:**
Visa Classification in passport? ☐ Yes ☐ No	Visa Classification in passport? ☐ Yes ☐ No
Visa Classification No.:	Visa Classification No.:
Valid Through Date:	Valid Through Date:
I-94 Admitted Until Date:	I-94 Admitted Until Date:

Co-Applicant's Name:	**Co-Applicant's Name:**
Visa Classification in passport? ☐ Yes ☐ No	Visa Classification in passport? ☐ Yes ☐ No
Visa Classification No.:	Visa Classification No.:
Valid Through Date:	Valid Through Date:
I-94 Admitted Until Date:	I-94 Admitted Until Date:

Instructions to the Closing Agent, Signing Service Agent or Loan Closer:
This form must be completed and returned prior to loan funding. If the information above has been provided by the lender, obtain the identification documents from the applicant and compare it to what is listed and verify the accuracy. If the information has not been completed, obtain one of the identification types indicated above and complete the form. Provide your signature indicating that you have verified and completed the form.

If the lender provided ID information is different from what has been provided by the borrower, contact the Loan Coordinator immediately, do not proceed with the loan signing.

Please sign below to acknowledge viewing the identification indicated above.

Closing Agent/Signing Service Agent/Loan Officer _____ Date _____

JPMC- 000008
CONFIDENTIAL

CSOC.RICH.001440

Washington Mutual
Long Beach Mortgage

Applicant Identification Verification

Loan No.:

IDENTIFICATION INFORMATION
Fax, Mail, Telephone, or Internet Submitted Applications: If your application was submitted by mail, telephone, or through the Internet, please provide the following information for each loan applicant and return.

Face to Face Applications: If your application was taken in person, the Loan Consultant or broker captures the identification information requested below. Please verify that information provided is complete and accurate. If not, make any needed corrections and return.

Applicant's Name: Laura Richardson	**Co-Applicant's Name:**
Date of Birth: 9-19-62	Date of Birth:
U.S. Citizens / Permanent Resident Aliens (check one): ☑ Driver's License ☐ State ID ☐ Military / Government ☐ Passport	U.S. Citizens / Permanent Resident Aliens (check one): ☐ Driver's License ☐ State ID ☐ Military / Government ID ☐ Passport
Nonpermanent Resident / Nonresident Aliens: ☐ Passport	Nonpermanent Resident / Nonresident Aliens: ☐ Passport
Number: J	Number:
Issue Date: 8/8/03	Issue Date:
Expiration Date: 4/14/08	Expiration Date:
Country/State Issue Authority: CA DMV	Country/State Issue Authority:

Co-Applicant's Name:	**Co-Applicant's Name:**
Date of Birth:	Date of Birth:
U.S. Citizens / Permanent Resident Aliens (check one): ☐ Driver's License ☐ State ID ☐ Military / Government ID ☐ Passport	U.S. Citizens / Permanent Resident Aliens (check one): ☐ Driver's License ☐ State ID ☐ Military / Government ID ☐ Passport
Nonpermanent Resident / Nonresident Aliens: ☐ Passport	Nonpermanent Resident / Nonresident Aliens: ☐ Passport
Number:	Number:
Issue Date:	Issue Date:
Expiration Date:	Expiration Date:
Country/State Issue Authority:	Country/State Issue Authority:

CERTIFICATION OF RESIDENT ALIEN STATUS
(Required for Verification of Permanent Resident Aliens in addition to the above)
From the front of the Resident Alien Card, complete the following information:

Applicant's Name:	**Co-Applicant's Name:**
Resident Alien Card No.:	Resident Alien Card No.:
Issue Date:	Issue Date:
Expiration Date:	Expiration Date:

Co-Applicant's Name:	**Co-Applicant's Name:**
Resident Alien Card No.:	Resident Alien Card No.:
Issue Date:	Issue Date:
Expiration Date:	Expiration Date:

CERTIFICATION OF IMMIGRATION STATUS
(Required for Verification of Nonpermanent Resident and Nonresident Aliens in addition to the above)

Applicant's Name:	**Co-Applicant's Name:**
Visa Classification in passport? ☐ Yes ☐ No	Visa Classification in passport? ☐ Yes ☐ No
Visa Classification No.:	Visa Classification No.:
Valid Through Date:	Valid Through Date:
I-94 Admitted Until Date:	I-94 Admitted Until Date:

Co-Applicant's Name:	**Co-Applicant's Name:**
Visa Classification in passport? ☐ Yes ☐ No	Visa Classification in passport? ☐ Yes ☐ No
Visa Classification No.:	Visa Classification No.:
Valid Through Date:	Valid Through Date:
I-94 Admitted Until Date:	I-94 Admitted Until Date:

Instructions to the Closing Agent, Signing Service Agent or Loan Closer:
This form must be completed and returned prior to loan funding. If the information above has been provided by the lender, obtain the identification documents from the applicant and compare it to what is listed and verify the accuracy. If the information has not been completed, obtain one of the identification types indicated above and complete the form. Provide your signature indicating that you have verified and completed the form.

If the lender provided ID information is different from what has been provided by the borrower, contact the Loan Coordinator immediately, do not proceed with the loan signing.

Please sign below to acknowledge viewing the identification indicated above.

Closing Agent/Signing Service Agent/Loan Officer — Date: 1-4-07

4140507 (0504) - APPLICANT VERIFICATION INFORMATION

0729942433

JPMC- 000009
CONFIDENTIAL

Uniform Residential Loan Application

This application is designed to be completed by the applicant(s) with the Lender's assistance. Applicants should complete this form as "Borrower" or "Co-Borrower", as applicable. Co-Borrower information must also be provided (and the appropriate box checked) when ☐ the income or assets of a person other than the "Borrower" (including the Borrower's spouse) will be used as a basis for loan qualification or ☐ the income or assets of the Borrower's spouse or other person who has community property rights pursuant to state law will not be used as a basis for loan qualification, but his or her liabilities must be considered because the spouse or other person has community property rights pursuant to applicable law and Borrower resides in a community property state, the security property is located in a community property state, or the Borrower is relying on other property located in a community property state as a basis for repayment of the loan.

If this is an application for joint credit, Borrower and Co-Borrower each agree that we intend to apply for joint credit (sign below):

Borrower _____ Co-Borrower _____

APPLICATION

I. TYPE OF MORTGAGE AND TERMS OF LOAN

Mortgage Applied for:	☐ VA ☐ FHA	☑ Conventional ☐ USDA/Rural Housing Service	☐ Other (explain):	Agency Case Number	Lender Case Number

Amount	Interest Rate	No. of Months	Amortization Type:	☑ Fixed Rate ☐ GPM	☐ Other (explain): ☐ ARM (type):
$ 535,001	8.500 %	360/360			

II. PROPERTY INFORMATION AND PURPOSE OF LOAN

Subject Property Address (street, city, state, & ZIP): 3622 CURTIS DR., Sacramento, CA 95816 County: Sacramento — No. of Units: 1

Legal Description of Subject Property (attach description if necessary): PLEASE SEE PRELIM REPORT — Year Built:

Purpose of Loan: ☑ Purchase ☐ Refinance ☐ Construction ☐ Construction-Permanent ☐ Other (explain):

Property will be: ☑ Primary Residence ☐ Secondary Residence ☐ Investment

Complete this line if construction or construction-permanent loan.

Year Lot Acquired	Original Cost	Amount Existing Liens	(a) Present Value of Lot	(b) Cost of Improvements	Total (a+b)
	$	$	$	$	$

Complete this line if this is a refinance loan.

Year Acquired	Original Cost	Amount Existing Liens	Purpose of Refinance	Describe Improvements ☐ made ☐ to be made
	$	$		Cost: $

Title will be held in what Name(s): LAURA RICHARDSON

Manner in which Title will be held: A SINGLE WOMAN

Estate will be held in: ☑ Fee Simple ☐ Leasehold (show expiration date)

Source of Down Payment, Settlement Charges and/or Subordinate Financing (explain): Checking/Savings

III. BORROWER INFORMATION

Borrower	Co-Borrower
Borrower's Name (include Jr. or Sr. if applicable): LAURA RICHARDSON	Co-Borrower's Name (include Jr. or Sr. if applicable):
Social Security Number: [redacted] / Home Phone (incl. area code): [redacted] / DOB (mm/dd/yyyy): 04/04/1963 / Yrs. School: 18	Social Security Number: / Home Phone (incl. area code): / DOB (mm/dd/yyyy): / Yrs. School:
☐ Married ☐ Separated ☑ Unmarried (include single, divorced, widowed) / Dependents (not listed by Co-Borrower): no. ages	☐ Married ☐ Separated ☐ Unmarried (include single, divorced, widowed) / Dependents (not listed by Borrower): no. ages
Present Address (street, city, state, ZIP): 717 E. VERNON ST. Long Beach, CA 90806 ☑ Own ☐ Rent ____ No. Yrs.	Present Address (street, city, state, ZIP): ☐ Own ☐ Rent ____ No. Yrs.
Mailing Address, if different from Present Address:	Mailing Address, if different from Present Address:

If residing at present address for less than two years, complete the following:

Former Address (street, city, state, ZIP)	Former Address (street, city, state, ZIP)
☐ Own ☐ Rent ____ No. Yrs.	☐ Own ☐ Rent ____ No. Yrs.
Former Address (street, city, state, ZIP): ☐ Own ☐ Rent ____ No. Yrs.	Former Address (street, city, state, ZIP): ☐ Own ☐ Rent ____ No. Yrs.

JPMC- 000010
CONFIDENTIAL

IV. EMPLOYMENT INFORMATION

Borrower			Co-Borrower		
Name & Address of Employer ☐ Self Employed STATE OF CALIFORNIA STATE CAPITAL 1020 N. STREET STE., 300 Sacramento, CA 95814	Yrs. on this job 2 yr(s) Yrs. employed in this line of work/profession 10		Name & Address of Employer ☐ Self Employed	Yrs. on this job Yrs. employed in this line of work/profession	
Position/Title/Type of Business STATE ASSEMBLY REP.	Business Phone (incl. area code) 916-319-3700		Position/Title/Type of Business	Business Phone (incl. area code)	
If employed in current position for less than two years or if currently employed in more than one position, complete the following:					
Name & Address of Employer ☐ Self Employed CITY OF LONG BEACH 333 W. OCEAN BLVD. Long Beach, CA 90802	Dates (from-to) 1999 - 2006 Monthly Income $ 3,037.50		Name & Address of Employer ☐ Self Employed	Dates (from-to) Monthly Income $	
Position/Title/Type of Business CITY COUNCIL REP.	Business Phone (incl. area code) 562-570-6385		Position/Title/Type of Business	Business Phone (incl. area code)	
Name & Address of Employer ☐ Self Employed	Dates (from-to) Monthly Income $		Name & Address of Employer ☐ Self Employed	Dates (from-to) Monthly Income $	
Position/Title/Type of Business	Business Phone (incl. area code)		Position/Title/Type of Business	Business Phone (incl. area code)	
Name & Address of Employer ☐ Self Employed	Dates (from-to) Monthly Income $		Name & Address of Employer ☐ Self Employed	Dates (from-to) Monthly Income $	
Position/Title/Type of Business	Business Phone (incl. area code)		Position/Title/Type of Business	Business Phone (incl. area code)	
Name & Address of Employer ☐ Self Employed	Dates (from-to) Monthly Income $		Name & Address of Employer ☐ Self Employed	Dates (from-to) Monthly Income $	
Position/Title/Type of Business	Business Phone (incl. area code)		Position/Title/Type of Business	Business Phone (incl. area code)	

V. MONTHLY INCOME AND COMBINED HOUSING EXPENSE INFORMATION

Gross Monthly Income	Borrower	Co-Borrower	Total	Combined Monthly Housing Expense	Present	Proposed
Base Empl. Income*	$ 9,428.83	$	$ 9,428.83	Rent	$	
Overtime				First Mortgage (P&I)		$ 4,227.97
Bonuses				Other Financing (P&I)		
Commissions				Hazard Insurance		158.04
Dividends/Interest				Real Estate Taxes		557.29
Net Rental Income				Mortgage Insurance		
Other (before completing, see the notes in "describe other income," below)	3,037.50		3,037.50	Homeowner Assn. Dues		
				Other:		
Total	$ 12,466.33	$	$ 12,466.33	Total	$	$ 4,941.30

* Self Employed Borrower(s) may be required to provide additional documentation such as tax returns and financial statements.

Describe Other Income *Notice:* Alimony, child support, or separate maintenance income need not be revealed if the Borrower (B) or Co-Borrower (C) does not choose to have it considered for repaying this loan.

B/C		Monthly Amount
		$

Uniform Residential Loan Application

This application is designed to be completed by the applicant(s) with the Lender's assistance. Applicants should complete this form as "Borrower" or "Co-Borrower", as applicable. Co-Borrower information must also be provided (and the appropriate box checked) when ☐ the income or assets of a person other than the "Borrower" (including the Borrower's spouse) will be used as a basis for loan qualification or ☐ the income or assets of the Borrower's spouse or other person who has community property rights pursuant to state law will not be used as a basis for loan qualification, but his or her liabilities must be considered because the spouse or other person has community property rights pursuant to applicable law and Borrower resides in a community property state, the security property is located in a community property state, or the Borrower is relying on other property located in a community property state as a basis for repayment of the loan.

If this is an application for joint credit, Borrower and Co-Borrower each agree that we intend to apply for joint credit (sign below):

Borrower _____ Co-Borrower _____

I. TYPE OF MORTGAGE AND TERMS OF LOAN

Mortgage Applied for:	☐ VA ☐ FHA	☑ Conventional ☐ USDA/Rural Housing Service	☐ Other (explain):	Agency Case Number	Lender Case Number

Amount	Interest Rate	No. of Months	Amortization Type:	☑ Fixed Rate ☐ GPM	☐ Other (explain): ☐ ARM (type):
$ 535,001	8.800 %	360/360			

II. PROPERTY INFORMATION AND PURPOSE OF LOAN

Subject Property Address (street, city, state, & ZIP): 3622 CURTIS DR., Sacramento, CA 95818 County: Sacramento — No. of Units: 1

Legal Description of Subject Property (attach description if necessary): PLEASE SEE PRELIM REPORT — Year Built:

Purpose of Loan: ☑ Purchase ☐ Refinance ☐ Construction ☐ Construction-Permanent ☐ Other (explain): — Property will be: ☑ Primary Residence ☐ Secondary Residence ☐ Investment

Complete this line if construction or construction-permanent loan.

Year Lot Acquired	Original Cost	Amount Existing Liens	(a) Present Value of Lot	(b) Cost of Improvements	Total (a+b)
	$	$	$	$	$

Complete this line if this is a refinance loan.

Year Acquired	Original Cost	Amount Existing Liens	Purpose of Refinance	Describe Improvements ☐ made ☐ to be made
	$	$		Cost: $

Title will be held in what Name(s): LAURA RICHARDSON — Manner in which Title will be held: A SINGLE WOMAN — Estate will be held in: ☑ Fee Simple ☐ Leasehold (show expiration date)

Source of Down Payment, Settlement Charges and/or Subordinate Financing (explain): Checking/Savings

III. BORROWER INFORMATION

Borrower	Co-Borrower
Borrower's Name (include Jr. or Sr. if applicable): LAURA RICHARDSON	Co-Borrower's Name (include Jr. or Sr. if applicable):
Social Security Number: [redacted] — Home Phone (incl. area code): [redacted] — DOB (mm/dd/yyyy): 04/04/1963 — Yrs. School: 18	Social Security Number: — Home Phone (incl. area code): — DOB (mm/dd/yyyy): — Yrs. School:
☐ Married ☐ Separated ☑ Unmarried (include single, divorced, widowed) — Dependents (not listed by Co-Borrower): no. ___ ages	☐ Married ☐ Separated ☐ Unmarried (include single, divorced, widowed) — Dependents (not listed by Borrower): no. ___ ages
Present Address (street, city, state, ZIP): 717 E. VERNON ST. Long Beach, CA 90806 — ☑ Own ☐ Rent ___ No. Yrs.	Present Address (street, city, state, ZIP): ☐ Own ☐ Rent ___ No. Yrs.
Mailing Address, if different from Present Address:	Mailing Address, if different from Present Address:

If residing at present address for less than two years, complete the following:

Former Address (street, city, state, ZIP): ☐ Own ☐ Rent ___ No. Yrs.	Former Address (street, city, state, ZIP): ☐ Own ☐ Rent ___ No. Yrs.
Former Address (street, city, state, ZIP): ☐ Own ☐ Rent ___ No. Yrs.	Former Address (street, city, state, ZIP): ☐ Own ☐ Rent ___ No. Yrs.

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IV. EMPLOYMENT INFORMATION

Borrower			Co-Borrower		
Name & Address of Employer STATE OF CALIFORNIA STATE CAPITAL 1020 N. STREET STE., 300 Sacramento, CA 95814	☐ Self Employed	Yrs. on this job 2 yr(s) Yrs. employed in this line of work/profession 10	Name & Address of Employer	☐ Self Employed	Yrs. on this job Yrs. employed in this line of work/profession
Position/Title/Type of Business STATE ASSEMBLY REP.		Business Phone (incl. area code) 916-319-3700	Position/Title/Type of Business		Business Phone (incl. area code)

If employed in current position for less than two years or if currently employed in more than one position, complete the following:

Name & Address of Employer CITY OF LONG BEACH 333 W. OCEAN BLVD. Long Beach, CA 90802	☐ Self Employed	Dates (from-to) 2002 - 2006 Monthly Income $ 3,037.50	Name & Address of Employer	☐ Self Employed	Dates (from-to) Monthly Income $
Position/Title/Type of Business CITY COUNCIL REP.		Business Phone (incl. area code) 562-570-6555	Position/Title/Type of Business		Business Phone (incl. area code)
Name & Address of Employer	☐ Self Employed	Dates (from-to) Monthly Income $	Name & Address of Employer	☐ Self Employed	Dates (from-to) Monthly Income $
Position/Title/Type of Business		Business Phone (incl. area code)	Position/Title/Type of Business		Business Phone (incl. area code)
Name & Address of Employer	☐ Self Employed	Dates (from-to) Monthly Income $	Name & Address of Employer	☐ Self Employed	Dates (from-to) Monthly Income $
Position/Title/Type of Business		Business Phone (incl. area code)	Position/Title/Type of Business		Business Phone (incl. area code)
Name & Address of Employer	☐ Self Employed	Dates (from-to) Monthly Income $	Name & Address of Employer	☐ Self Employed	Dates (from-to) Monthly Income $
Position/Title/Type of Business		Business Phone (incl. area code)	Position/Title/Type of Business		Business Phone (incl. area code)

V. MONTHLY INCOME AND COMBINED HOUSING EXPENSE INFORMATION

Gross Monthly Income	Borrower	Co-Borrower	Total	Combined Monthly Housing Expense	Present	Proposed
Base Empl. Income*	$ 9,428.83	$	$ 9,428.83	Rent	$	
Overtime				First Mortgage (P&I)		$ 4,227.97
Bonuses				Other Financing (P&I)		
Commissions				Hazard Insurance		156.04
Dividends/Interest				Real Estate Taxes		557.29
Net Rental Income				Mortgage Insurance		
Other (before completing, see the notes in "describe other income," below)	3,037.80		3,037.80	Homeowner Assn. Dues		
				Other:		
Total	$ 12,466.63	$	$ 12,466.63	Total	$	$ 4,941.30

* Self Employed Borrower(s) may be required to provide additional documentation such as tax returns and financial statements.

Describe Other Income *Notice:* Alimony, child support, or separate maintenance income need not be revealed if the Borrower (B) or Co-Borrower (C) does not choose to have it considered for repaying this loan.

B/C		Monthly Amount
		$

Uniform Residential Loan Application

This application is designed to be completed by the applicant(s) with the Lender's assistance. Applicants should complete this form as "Borrower" or "Co-Borrower", as applicable. Co-Borrower information must also be provided (and the appropriate box checked) when ☐ the income or assets of a person other than the "Borrower" (including the Borrower's spouse) will be used as a basis for loan qualification or ☐ the income or assets of the Borrower's spouse or other person who has community property rights pursuant to state law will not be used as a basis for loan qualification, but his or her liabilities must be considered because the spouse or other person has community property rights pursuant to applicable law and Borrower resides in a community property state, the security property is located in a community property state, or the Borrower is relying on other property located in a community property state as a basis for repayment of the loan.

If this is an application for joint credit, Borrower and Co-Borrower each agree that we intend to apply for joint credit (sign below):

Borrower _____ Co-Borrower _____

I. TYPE OF MORTGAGE AND TERMS OF LOAN

Mortgage Applied for: ☐ VA ☐ FHA ☑ Conventional ☐ USDA/Rural Housing Service ☐ Other (explain):

Agency Case Number | Lender Case Number

Amount	Interest Rate	No. of Months	Amortization Type:
$ 535,001	8.800 %	360/360	☑ Fixed Rate ☐ GPM ☐ Other (explain): ☐ ARM (type):

II. PROPERTY INFORMATION AND PURPOSE OF LOAN

Subject Property Address (street, city, state, & ZIP): 3822 CURTIS DR., Sacramento, CA 95610 County: Sacramento | No. of Units: 1

Legal Description of Subject Property (attach description if necessary): PLEASE SEE PRELIM REPORT | Year Built:

Purpose of Loan: ☑ Purchase ☐ Refinance ☐ Construction ☐ Construction-Permanent ☐ Other (explain):

Property will be: ☑ Primary Residence ☐ Secondary Residence ☐ Investment

Complete this line if construction or construction-permanent loan.

Year Lot Acquired	Original Cost	Amount Existing Liens	(a) Present Value of Lot	(b) Cost of Improvements	Total (a+b)
	$	$	$	$	$

Complete this line if this is a refinance loan.

Year Acquired	Original Cost	Amount Existing Liens	Purpose of Refinance	Describe Improvements	
	$	$		Cost: $	☐ made ☐ to be made

Title will be held in what Name(s): LAURA RICHARDSON

Manner in which Title will be held: A SINGLE MAN

Estate will be held in: ☑ Fee Simple ☐ Leasehold (show expiration date)

Source of Down Payment, Settlement Charges and/or Subordinate Financing (explain)

III. BORROWER INFORMATION

Borrower	Co-Borrower
Borrower's Name (include Jr. or Sr. if applicable): LAURA RICHARDSON	Co-Borrower's Name (include Jr. or Sr. if applicable):
Social Security Number: [redacted]	Social Security Number:
Home Phone (incl. area code): [redacted]	Home Phone (incl. area code):
DOB (mm/dd/yyyy): 04/04/1963	DOB (mm/dd/yyyy):
Yrs. School: 18	Yrs. School:
☐ Married ☐ Separated ☑ Unmarried (include single, divorced, widowed)	☐ Married ☐ Separated ☐ Unmarried (include single, divorced, widowed)
Dependents (not listed by Co-Borrower): no. / ages	Dependents (not listed by Borrower): no. / ages
Present Address (street, city, state, ZIP): 717 E. VERNON ST. Long Beach, CA 90806 ☑ Own ☐ Rent ____ No. Yrs.	Present Address (street, city, state, ZIP): ☐ Own ☐ Rent ____ No. Yrs.
Mailing Address, if different from Present Address	Mailing Address, if different from Present Address

If residing at present address for less than two years, complete the following:

Former Address (street, city, state, ZIP): ☐ Own ☐ Rent ____ No. Yrs.	Former Address (street, city, state, ZIP): ☐ Own ☐ Rent ____ No. Yrs.
Former Address (street, city, state, ZIP): ☐ Own ☐ Rent ____ No. Yrs.	Former Address (street, city, state, ZIP): ☐ Own ☐ Rent ____ No. Yrs.

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IV. EMPLOYMENT INFORMATION

Borrower			Co-Borrower		
Name & Address of Employer STATE OF CALIFORNIA STATE CAPITAL 1020 N. STREET STE., 300 Sacramento, CA 95814	☐ Self Employed	Yrs. on this job 2 yr(s) Yrs. employed in this line of work/profession 10	Name & Address of Employer	☐ Self Employed	Yrs. on this job Yrs. employed in this line of work/profession
Position/Title/Type of Business STATE ASSEMBLY REP.	Business Phone (incl. area code) 916-319-3705		Position/Title/Type of Business		Business Phone (incl. area code)

If employed in current position for less than two years or if currently employed in more than one position, complete the following:

Name & Address of Employer CITY OF LONG BEACH 333 W. OCEAN BLVD. Long Beach, CA 90802	☐ Self Employed	Dates (from-to) 2002 - PRESENT Monthly Income $ 3,037.80	Name & Address of Employer	☐ Self Employed	Dates (from-to) Monthly Income $
Position/Title/Type of Business CITY COUNCIL REP.	Business Phone (incl. area code) 562-570-6555		Position/Title/Type of Business		Business Phone (incl. area code)
Name & Address of Employer	☐ Self Employed	Dates (from-to) Monthly Income $	Name & Address of Employer	☐ Self Employed	Dates (from-to) Monthly Income $
Position/Title/Type of Business	Business Phone (incl. area code)		Position/Title/Type of Business		Business Phone (incl. area code)
Name & Address of Employer	☐ Self Employed	Dates (from-to) Monthly Income $	Name & Address of Employer	☐ Self Employed	Dates (from-to) Monthly Income $
Position/Title/Type of Business	Business Phone (incl. area code)		Position/Title/Type of Business		Business Phone (incl. area code)
Name & Address of Employer	☐ Self Employed	Dates (from-to) Monthly Income $	Name & Address of Employer	☐ Self Employed	Dates (from-to) Monthly Income $
Position/Title/Type of Business	Business Phone (incl. area code)		Position/Title/Type of Business		Business Phone (incl. area code)

V. MONTHLY INCOME AND COMBINED HOUSING EXPENSE INFORMATION

Gross Monthly Income	Borrower	Co-Borrower	Total	Combined Monthly Housing Expense	Present	Proposed
Base Empl. Income*	$ 9,428.83	$	$ 9,428.83	Rent	$	
Overtime				First Mortgage (P&I)		$ 4,237.97
Bonuses				Other Financing (P&I)		
Commissions				Hazard Insurance		156.04
Dividends/Interest				Real Estate Taxes		557.29
Net Rental Income				Mortgage Insurance		
Other (before completing, see the notice in "describe other income," below)	3,037.80		3,037.80	Homeowner Assn. Dues		
				Other:		
Total	$ 12,466.63	$	$ 12,466.63	Total	$	$ 4,947.30

* Self Employed Borrower(s) may be required to provide additional documentation such as tax returns and financial statements.

Describe Other Income *Notice:* Alimony, child support, or separate maintenance income need not be revealed if the Borrower (B) or Co-Borrower (C) does not choose to have it considered for repaying this loan.

B/C			Monthly Amount
			$

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VI. ASSETS AND LIABILITIES

This Statement and any applicable supporting schedules may be completed jointly by both married and unmarried Co-borrowers if their assets and liabilities are sufficiently joined so that the Statement can be meaningfully and fairly presented on a combined basis; otherwise, separate Statements and Schedules are required. If the Co-Borrower section was completed about a non-applicant spouse or other person, this Statement and supporting schedules must be completed by that spouse or other person also.

Completed ☑ Jointly ☐ Not Jointly

Description ASSETS	Cash or Market Value
Cash deposit toward purchase held by: KELLER WILLIAMS	$ 1,000
List checking and savings accounts below	
Name and address of Bank, S&L, or Credit Union: FARMERS & MERCHANTS	
Acct. no.	$ 40,000
Name and address of Bank, S&L, or Credit Union	
Acct. no.	$
Name and address of Bank, S&L, or Credit Union	
Acct. no.	$
Stocks & Bonds (Company name/number description)	$
Life insurance net cash value	$
Face amount: $ 250,000	
Subtotal Liquid Assets	$ 41,000
Real estate owned (enter market value from schedule of real estate owned)	$ 1,050,000
Vested interest in retirement fund	$
Net worth of business(es) owned (attach financial statement)	$
Automobiles owned (make and year)	$
Other Assets (itemize) PERSONAL ITEMS	$ 35,000
Total Assets a.	$ 1,126,000

Liabilities and Pledged Assets. List the creditor's name, address and account number for all outstanding debts, including automobile loans, revolving charge accounts, real estate loans, alimony, child support, stock pledges, etc. Use continuation sheet, if necessary. Indicate by (*) those liabilities which will be satisfied upon sale of real estate owned or upon refinancing of the subject property.

LIABILITIES	Monthly Payment & Months Left to Pay	Unpaid Balance
Name and address of Company: OPTION ONE	$ Payment/Months	$
Acct. no.	(2,592)	445,336
Name and address of Company: WELLS FARGO	$ Payment/Months	$
Acct. no.	(2,475)	353,198
Name and address of Company: XEROX	$ Payment/Months	$
Acct. no.	133 /(R)	1,682
Name and address of Company: CAP ONE	$ Payment/Months	$
Acct. no.	29 /(R)	941
Name and address of Company	$ Payment/Months	$
Acct. no.		
Name and address of Company	$ Payment/Months	$
Acct. no.		
Alimony/Child Support/Separate Maintenance Payments Owed to:	$	
Job-Related Expense (child care, union dues, etc.)	$	
Total Monthly Payments	$ 182	
Net Worth (a minus b) => $ 326,044	Total Liabilities b.	$ 800,956

Schedule of Real Estate Owned (If additional properties are owned, use continuation sheet)

Property Address (enter S if sold, PS if pending sale or R if rental being held for income)		Type of Property	Present Market Value	Amount of Mortgages & Liens	Gross Rental Income	Mortgage Payments	Insurance, Maintenance, Taxes & Misc.	Net Rental Income
3623 S. PARKER ST. SAN PEDRO, CA 90731	R	SFR	$ 550,000	$ 353,000	$ 2,000	$ 2,474	$ IMP	$ -674
717 E. VERNON ST. LONG BEACH, CA 90806	R	SFR	500,000	445,103	2,250	2,592	IMP	-567
		Totals	$ 1,050,000	$ 798,103	$ 4,250	$ 5,066	$	$ -1,241

List any additional names under which credit has previously been received and indicate appropriate creditor name(s) and account number(s):

Alternate Name	Creditor Name	Account Number

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VII. DETAILS OF TRANSACTION

a. Purchase price	$ 535,001.00
b. Alterations, improvements, repairs	
c. Land (if acquired separately)	
d. Refinance (incl. debts to be paid off)	
e. Estimated prepaid items	1,901.67
f. Estimated closing costs	15,909.35
g. PMI, MIP, Funding Fee	
h. Discount (if Borrower will pay)	
i. Total costs (add items a through h)	552,871.02
j. Subordinate financing	
k. Borrower's closing costs paid by Seller	
l. Other Credits (explain)	
Cash Deposit	1,000.00
Seller Credit	15,000.00
m. Loan amount (exclude PMI, MIP, Funding Fee financed)	535,001.00
n. PMI, MIP, Funding Fee financed	
o. Loan amount (add m & n)	535,001.00
p. Cash from/to Borrower (subtract j, k, l & o from i)	1,870.02

VIII. DECLARATIONS

If you answer "Yes" to any questions a through i, please use continuation sheet for explanation.

	Borrower Yes	Borrower No	Co-Borrower Yes	Co-Borrower No
a. Are there any outstanding judgments against you?	☐	☑	☐	☐
b. Have you been declared bankrupt within the past 7 years?	☐	☑	☐	☐
c. Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years?	☐	☑	☐	☐
d. Are you a party to a lawsuit?	☐	☑	☐	☐
e. Have you directly or indirectly been obligated on any loan which resulted in foreclosure, transfer of title in lieu of foreclosure, or judgment? (This would include such loans as home mortgage loans, SBA loans, home improvement loans, educational loans, manufactured (mobile) home loans, any mortgage, financial obligation, bond, or loan guarantee. If "Yes," provide details, including date, name and address of Lender, FHA or VA case number, if any, and reasons for the action.)	☐	☑	☐	☐
f. Are you presently delinquent or in default on any Federal debt or any other loan, mortgage, financial obligation, bond, or loan guarantee? If "Yes," give details as described in the preceding question.	☐	☑	☐	☐
g. Are you obligated to pay alimony, child support, or separate maintenance?	☐	☑	☐	☐
h. Is any part of the down payment borrowed?	☐	☑	☐	☐
i. Are you a co-maker or endorser on a note?	☐	☑	☐	☐
j. Are you a U. S. citizen?	☑	☐	☐	☐
k. Are you a permanent resident alien?	☐	☐	☐	☐
l. Do you intend to occupy the property as your primary residence? If "Yes," complete question m below.	☑	☐	☐	☐
m. Have you had an ownership interest in a property in the last three years?	☑	☐	☐	☐
(1) What type of property did you own-principal residence (PR), second home (SH), or investment property (IP)?	PR			
(2) How did you hold title to the home-solely by yourself (S), jointly with your spouse (SP), or jointly with another person (O)?	S			

IX. ACKNOWLEDGEMENT AND AGREEMENT

Each of the undersigned specifically represents to Lender and to Lender's actual or potential agents, brokers, processors, attorneys, insurers, servicers, successors and assigns and agrees and acknowledges that: (1) the information provided in this application is true and correct as of the date set forth opposite my signature and that any intentional or negligent misrepresentation of this information contained in this application may result in civil liability, including monetary damages, to any person who may suffer any loss due to reliance upon any misrepresentation that I have made on this application, and/or in criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Sec. 1001, et seq.; (2) the loan requested pursuant to this application (the "Loan") will be secured by a mortgage or deed of trust on the property described in this application; (3) the property will not be used for any illegal or prohibited purpose or use; (4) all statements made in this application are made for the purpose of obtaining a residential mortgage loan; (5) the property will be occupied as indicated in this application; (6) the Lender, its servicers, successors or assigns may retain the original and/or an electronic record of this application, whether or not the Loan is approved; (7) the Lender and its agents, brokers, insurers, servicers, successors and assigns may continuously rely on the information contained in the application, and I am obligated to amend and/or supplement the information provided in this application if any of the material facts that I have represented herein should change prior to closing of the Loan; (8) in the event that my payments on the Loan become delinquent, the Lender, its servicers, successors or assigns may, in addition to any other rights and remedies that it may have relating to such delinquency, report my name and account information to one or more consumer reporting agencies; (9) ownership of the Loan and/or administration of the Loan account may be transferred with such notice as may be required by law; (10) neither Lender nor its agents, brokers, insurers, servicers, successors or assigns has made any representation or warranty, express or implied, to me regarding the property or the condition or value of the property; and (11) my transmission of this application as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or my facsimile transmission of this application containing a facsimile of my signature, shall be as effective, enforceable and valid as if a paper version of this application were delivered containing my original written signature.

Acknowledgement. Each of the undersigned hereby acknowledges that any owner of the Loan, its servicers, successors and assigns, may verify or reverify any information contained in this application or obtain any information or data relating to the Loan, for any legitimate purpose through any source, including a source named in this application or a consumer reporting agency.

Borrower's Signature	Date	Co-Borrower's Signature	Date
X [signature]	1/4/07	X	

X. INFORMATION FOR GOVERNMENT MONITORING PURPOSES

The following information is requested by the Federal Government for certain types of loans related to a dwelling in order to monitor the lender's compliance with equal credit opportunity, fair housing and home mortgage disclosure laws. You are not required to furnish this information, but are encouraged to do so. The law provides that a Lender may not discriminate either on the basis of this information, or on whether you choose to furnish it. If you furnish the information, please provide both ethnicity and race. For race, you may check more than one designation. If you do not furnish ethnicity, race, or sex, under Federal regulations, this lender is required to note the information on the basis of visual observation and surname if you have made this application in person. If you do not wish to furnish the information, please check the box below. (Lender must review the above material to assure that the disclosures satisfy all requirements to which the lender is subject under applicable state law for the particular type of loan applied for.)

BORROWER		CO-BORROWER	
	☑ I do not wish to furnish this information		☐ I do not wish to furnish this information
Ethnicity:	☐ Hispanic or Latino ☐ Not Hispanic or Latino	Ethnicity:	☐ Hispanic or Latino ☐ Not Hispanic or Latino
Race:	☐ American Indian or Alaska Native ☐ Asian ☐ Black or African American ☐ Native Hawaiian or Other Pacific Islander ☐ White	Race:	☐ American Indian or Alaska Native ☐ Asian ☐ Black or African American ☐ Native Hawaiian or Other Pacific Islander ☐ White
Sex:	☑ Female ☐ Male	Sex:	☐ Female ☐ Male

To be Completed by Interviewer	Interviewer's Name (print or type)	Name and Address of Interviewer's Employer
This application was taken by: ☐ Face-to-face interview ☐ Mail ☑ Telephone ☐ Internet	CHARLES THOMAS	AVENUE MORTGAGE, INC 14241 E FIRESTONE BLVD STE 110 LA MIRADA, CA 90638 (P) 562-229-9399 (F) 562-229-9564
	Interviewer's Signature / Date	
	Interviewer's Phone Number (incl. area code)	

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CSOC.RICH.001449

Uniform Residential Loan Application

This application is designed to be completed by the applicant(s) with the Lender's assistance. Applicants should complete this form as "Borrower" or "Co-Borrower", as applicable. Co-Borrower information must also be provided (and the appropriate box checked) when ☐ the income or assets of a person other than the "Borrower" (including the Borrower's spouse) will be used as a basis for loan qualification or ☐ the income or assets of the Borrower's spouse or other person who has community property rights pursuant to state law will not be used as a basis for loan qualification, but his or her liabilities must be considered because the spouse or other person has community property rights pursuant to applicable law and Borrower resides in a community property state, the security property is located in a community property state, or the Borrower is relying on other property located in a community property state as a basis for repayment of the loan.

If this is an application for joint credit, Borrower and Co-Borrower each agree that we intend to apply for joint credit (sign below):

Borrower _____ Co-Borrower _____

I. TYPE OF MORTGAGE AND TERMS OF LOAN

Mortgage Applied for	Agency Case Number	Lender Case Number
☐ VA ☐ FHA ☑ Conventional ☐ USDA/Rural Housing Service ☐ Other (explain):		

Amount	Interest Rate	No. of Months	Amortization Type:
$ 535,000	6.000 %	360/360	☑ Fixed Rate ☐ GPM ☐ Other (explain): ☐ ARM (type):

II. PROPERTY INFORMATION AND PURPOSE OF LOAN

Subject Property Address (street, city, state, & ZIP): 6622 CURTIS DR., Sacramento, CA 95818 County: Sacramento — No. of Units: 1

Legal Description of Subject Property (attach description if necessary): PLEASE SEE PRELIM REPORT — Year Built:

Purpose of Loan: ☑ Purchase ☐ Refinance ☐ Construction ☐ Construction-Permanent ☐ Other (explain):

Property will be: ☑ Primary Residence ☐ Secondary Residence ☐ Investment

Complete this line if construction or construction-permanent loan.

Year Lot Acquired	Original Cost	Amount Existing Liens	(a) Present Value of Lot	(b) Cost of Improvements	Total (a+b)
	$	$	$	$	$

Complete this line if this is a refinance loan.

Year Acquired	Original Cost	Amount Existing Liens	Purpose of Refinance	Describe Improvements	☐ made ☐ to be made
	$	$		Cost: $	

Title will be held in what Name(s): LAURA RICHARDSON

Manner in which Title will be held: A SINGLE MAN

Estate will be held in: ☑ Fee Simple ☐ Leasehold (show expiration date)

Source of Down Payment, Settlement Charges and/or Subordinate Financing (explain)

III. BORROWER INFORMATION

Borrower	Co-Borrower
Borrower's Name (include Jr. or Sr. if applicable): LAURA RICHARDSON	Co-Borrower's Name (include Jr. or Sr. if applicable):
Social Security Number: [redacted]	Social Security Number:
Home Phone (incl. area code): [redacted]	Home Phone (incl. area code):
DOB (mm/dd/yyyy): 04/04/1963	DOB (mm/dd/yyyy):
Yrs. School: 18	Yrs. School:
☐ Married ☐ Separated ☑ Unmarried (include single, divorced, widowed)	☐ Married ☐ Separated ☐ Unmarried (include single, divorced, widowed)
Dependents (not listed by Co-Borrower): no. / ages	Dependents (not listed by Borrower): no. / ages
Present Address (street, city, state, ZIP): 717 E. VERNON ST. Long Beach, CA 90806 — ☑ Own ☐ Rent ____ No. Yrs.	Present Address (street, city, state, ZIP): ☐ Own ☐ Rent ____ No. Yrs.
Mailing Address, if different from Present Address	Mailing Address, if different from Present Address

If residing at present address for less than two years, complete the following:

Former Address (street, city, state, ZIP): ☐ Own ☐ Rent ____ No. Yrs.	Former Address (street, city, state, ZIP): ☐ Own ☐ Rent ____ No. Yrs.
Former Address (street, city, state, ZIP): ☐ Own ☐ Rent ____ No. Yrs.	Former Address (street, city, state, ZIP): ☐ Own ☐ Rent ____ No. Yrs.

JPMC- 000018
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Uniform Residential Loan Application

This application is designed to be completed by the applicant(s) with the Lender's assistance. Applicants should complete this form as "Borrower" or "Co-Borrower", as applicable. Co-Borrower information must also be provided (and the appropriate box checked) when ☐ the income or assets of a person other than the "Borrower" (including the Borrower's spouse) will be used as a basis for loan qualification or ☐ the income or assets of the Borrower's spouse or other person who has community property rights pursuant to state law will not be used as a basis for loan qualification, but his or her liabilities must be considered because the spouse or other person has community property rights pursuant to applicable law and Borrower resides in a community property state, the security property is located in a community property state, or the Borrower is relying on other property located in a community property state as a basis for repayment of the loan.

If this is an application for joint credit, Borrower and Co-Borrower each agree that we intend to apply for joint credit (sign below):

Borrower _____ Co-Borrower _____

I. TYPE OF MORTGAGE AND TERMS OF LOAN

Mortgage Applied for: ☐ VA ☐ FHA ☑ Conventional ☐ USDA/Rural Housing Service ☐ Other (explain):

Agency Case Number | Lender Case Number

Amount	Interest Rate	No. of Months	Amortization Type:
$ 535,001	9.500 %	360/360	☑ Fixed Rate ☐ GPM ☐ Other (explain): ☐ ARM (type):

II. PROPERTY INFORMATION AND PURPOSE OF LOAN

Subject Property Address (street, city, state, & ZIP): 3822 CURTIS DR., Sacramento, CA 95818 County: Sacramento | No. of Units: 1

Legal Description of Subject Property (attach description if necessary): PLEASE SEE PRELIM REPORT | Year Built:

Purpose of Loan: ☑ Purchase ☐ Refinance ☐ Construction ☐ Construction-Permanent ☐ Other (explain):

Property will be: ☑ Primary Residence ☐ Secondary Residence ☐ Investment

Complete this line if construction or construction-permanent loan.

Year Lot Acquired	Original Cost	Amount Existing Liens	(a) Present Value of Lot	(b) Cost of Improvements	Total (a+b)
	$	$	$	$	$

Complete this line if this is a refinance loan.

Year Acquired	Original Cost	Amount Existing Liens	Purpose of Refinance	Describe Improvements ☐ made ☐ to be made
	$	$		Cost: $

Title will be held in what Name(s): LAURA RICHARSON

Manner in which Title will be held: A SINGLE MAN

Estate will be held in: ☑ Fee Simple ☐ Leasehold (show expiration date)

Source of Down Payment, Settlement Charges and/or Subordinate Financing (explain)

III. BORROWER INFORMATION

Borrower	Co-Borrower
Borrower's Name (include Jr. or Sr. if applicable): LAURA RICHARDSON	Co-Borrower's Name (include Jr. or Sr. if applicable):
Social Security Number: [redacted]	Social Security Number:
Home Phone (incl. area code): [redacted]	Home Phone (incl. area code):
DOB (mm/dd/yyyy): 04/04/1983	DOB (mm/dd/yyyy):
Yrs. School: 18	Yrs. School:
☐ Married ☐ Separated ☑ Unmarried (include single, divorced, widowed)	☐ Married ☐ Separated ☐ Unmarried (include single, divorced, widowed)
Dependents (not listed by Co-Borrower): no. ___ ages ___	Dependents (not listed by Borrower): no. ___ ages ___
Present Address (street, city, state, ZIP): 717 E. VERNON ST. Long Beach, CA 90806 ☑ Own ☐ Rent ___ No. Yrs.	Present Address (street, city, state, ZIP) ☐ Own ☐ Rent ___ No. Yrs.
Mailing Address, if different from Present Address	Mailing Address, if different from Present Address
If residing at present address for less than two years, complete the following:	
Former Address (street, city, state, ZIP) ☐ Own ☐ Rent ___ No. Yrs.	Former Address (street, city, state, ZIP) ☐ Own ☐ Rent ___ No. Yrs.
Former Address (street, city, state, ZIP) ☐ Own ☐ Rent ___ No. Yrs.	Former Address (street, city, state, ZIP) ☐ Own ☐ Rent ___ No. Yrs.

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IV. EMPLOYMENT INFORMATION

Borrower			Co-Borrower		
Name & Address of Employer ☐ Self Employed STATE OF CALIFORNIA STATE CAPITAL 1020 N. STREET STE., 300 Sacramento, CA 95814	Yrs. on this job 2 yr(s) Yrs. employed in this line of work/profession 10		Name & Address of Employer ☐ Self Employed	Yrs. on this job Yrs. employed in this line of work/profession	
Position/Title/Type of Business STATE ASSEMBLY REP.	Business Phone (incl. area code) 916-319-3700		Position/Title/Type of Business	Business Phone (incl. area code)	
If employed in current position for less than two years or if currently employed in more than one position, complete the following:					
Name & Address of Employer ☐ Self Employed CITY OF LONG BEACH 333 W. OCEAN BLVD. Long Beach, CA 90802	Dates (from-to) 2002 - PRESENT Monthly Income $ 3,037.80		Name & Address of Employer ☐ Self Employed	Dates (from-to) Monthly Income $	
Position/Title/Type of Business CITY COUNCIL REP.	Business Phone (incl. area code) 562-570-6555		Position/Title/Type of Business	Business Phone (incl. area code)	
Name & Address of Employer ☐ Self Employed	Dates (from-to) Monthly Income $		Name & Address of Employer ☐ Self Employed	Dates (from-to) Monthly Income $	
Position/Title/Type of Business	Business Phone (incl. area code)		Position/Title/Type of Business	Business Phone (incl. area code)	
Name & Address of Employer ☐ Self Employed	Dates (from-to) Monthly Income $		Name & Address of Employer ☐ Self Employed	Dates (from-to) Monthly Income $	
Position/Title/Type of Business	Business Phone (incl. area code)		Position/Title/Type of Business	Business Phone (incl. area code)	
Name & Address of Employer ☐ Self Employed	Dates (from-to) Monthly Income $		Name & Address of Employer ☐ Self Employed	Dates (from-to) Monthly Income $	
Position/Title/Type of Business	Business Phone (incl. area code)		Position/Title/Type of Business	Business Phone (incl. area code)	

V. MONTHLY INCOME AND COMBINED HOUSING EXPENSE INFORMATION

Gross Monthly Income	Borrower	Co-Borrower	Total	Combined Monthly Housing Expense	Present	Proposed
Base Empl. Income*	$ 9,428.83	$	$ 9,428.83	Rent	$	
Overtime				First Mortgage (P&I)		$ 4,498.58
Bonuses				Other Financing (P&I)		
Commissions				Hazard Insurance		156.04
Dividends/Interest				Real Estate Taxes		557.29
Net Rental Income				Mortgage Insurance		
Other (before completing, see the notes in "describe other income," below)	3,037.80		3,037.80	Homeowner Assn. Dues		
				Other:		
Total	$ 12,466.63	$	$ 12,466.63	Total	$	$ 5,211.91

* Self Employed Borrower(s) may be required to provide additional documentation such as tax returns and financial statements.

Describe Other Income *Notice:* Alimony, child support, or separate maintenance income need not be revealed if the Borrower (B) or Co-Borrower (C) does not choose to have it considered for repaying this loan.

B/C		Monthly Amount
		$

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VI. ASSETS AND LIABILITIES

This Statement and any applicable supporting schedules may be completed jointly by both married and unmarried Co-borrowers if their assets and liabilities are sufficiently joined so that the Statement can be meaningfully and fairly presented on a combined basis; otherwise, separate Statements and Schedules are required. If the Co-Borrower section was completed about a non-applicant spouse or other person, this Statement and supporting schedules must be completed by that spouse or other person also.

Completed ☑ Jointly ☐ Not Jointly

ASSETS Description	Cash or Market Value
Cash deposit toward purchase held by: KELLER WILLIAMS	$ 1,000
List checking and savings accounts below	
Name and address of Bank, S&L, or Credit Union: FARMERS & MERCHANTS	
Acct. no.	$ 40,000
Name and address of Bank, S&L, or Credit Union	
Acct. no.	$
Name and address of Bank, S&L, or Credit Union	
Acct. no.	$
Stocks & Bonds (Company name/number description)	$
Life insurance net cash value	$
Face amount: $ 250,000	
Subtotal Liquid Assets	$ 41,000
Real estate owned (enter market value from schedule of real estate owned)	$ 1,050,000
Vested interest in retirement fund	$
Net worth of business(es) owned (attach financial statement)	$
Automobiles owned (make and year)	$
Other Assets (itemize) PERSONAL ITEMS	$ 35,000
Total Assets a.	$ 1,126,000

Liabilities and Pledged Assets. List the creditor's name, address and account number for all outstanding debts, including automobile loans, revolving charge accounts, real estate loans, alimony, child support, stock pledges, etc. Use continuation sheet, if necessary. Indicate by (*) those liabilities which will be satisfied upon sale of real estate owned or upon refinancing of the subject property.

LIABILITIES	Monthly Payment & Months Left to Pay	Unpaid Balance
Name and address of Company: OPTION ONE	$ Payment/Months	$
Acct. no.	(2,582)	445,335
Name and address of Company: WELLS FARGO	$ Payment/Months	$
Acct. no.	(2,475)	353,198
Name and address of Company: XEROX	$ Payment/Months	$
Acct. no.	131 /(R)	1,582
Name and address of Company: CAP ONE	$ Payment/Months	$
Acct. no.	20 /(R)	841
Name and address of Company	$ Payment/Months	$
Acct. no.		
Name and address of Company	$ Payment/Months	$
Acct. no.		
Alimony/Child Support/Separate Maintenance Payments Owed to:	$	
Job-Related Expense (child care, union dues, etc.)	$	
Total Monthly Payments	$ 162	
Net Worth (a minus b) =>	$ 325,044	Total Liabilities b. $ 800,956

Schedule of Real Estate Owned (If additional properties are owned, use continuation sheet)

Property Address (enter S if sold, PS if pending sale or R if rental being held for income)		Type of Property	Present Market Value	Amount of Mortgages & Liens	Gross Rental Income	Mortgage Payments	Insurance, Maintenance, Taxes & Misc.	Net Rental Income
3623 S. PARKER ST. SAN PEDRO, CA 90731	R	SFR	$ 550,000	$ 353,000	$ 2,000	$ 2,474	$ IMP	$ -674
717 E. VERNON ST. LONG BEACH, CA 90806	R	SFR	500,000	445,103	2,250	2,592	IMP	-567
		Totals	$ 1,050,000	$ 798,103	$ 4,250	$ 5,066	$	$ -1,241

List any additional names under which credit has previously been received and indicate appropriate creditor name(s) and account number(s):

Alternate Name	Creditor Name	Account Number

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VII. DETAILS OF TRANSACTION

a. Purchase price	$ 538,001.00
b. Alterations, improvements, repairs	
c. Land (if acquired separately)	
d. Refinance (incl. debts to be paid off)	
e. Estimated prepaid items	2,117.71
f. Estimated closing costs	15,008.35
g. PMI, MIP, Funding Fee	
h. Discount (if Borrower will pay)	
i. Total costs (add items a through h)	553,027.06
j. Subordinate financing	
k. Borrower's closing costs paid by Seller	
l. Other Credits (explain)	
Cash Deposit	1,000.00
Seller Credit	15,000.00
m. Loan amount (exclude PMI, MIP, Funding Fee financed)	538,001.00
n. PMI, MIP, Funding Fee financed	
o. Loan amount (add m & n)	538,001.00
p. Cash from/to Borrower (subtract j, k, l & o from i)	2,026.06

VIII. DECLARATIONS

If you answer "Yes" to any questions a through i, please use continuation sheet for explanation.

	Borrower Yes	Borrower No	Co-Borrower Yes	Co-Borrower No
a. Are there any outstanding judgments against you?	☐	☑	☐	☐
b. Have you been declared bankrupt within the past 7 years?	☐	☑	☐	☐
c. Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years?	☐	☑	☐	☐
d. Are you a party to a lawsuit?	☐	☑	☐	☐
e. Have you directly or indirectly been obligated on any loan which resulted in foreclosure, transfer of title in lieu of foreclosure, or judgment? (This would include such loans as home mortgage loans, SBA loans, home improvement loans, educational loans, manufactured (mobile) home loans, any mortgage, financial obligation, bond, or loan guarantee. If "Yes," provide details, including date, name and address of Lender, FHA or VA case number, if any, and reasons for the action.)	☐	☑	☐	☐
f. Are you presently delinquent or in default on any Federal debt or any other loan, mortgage, financial obligation, bond, or loan guarantee? If "Yes," give details as described in the preceding question.	☐	☑	☐	☐
g. Are you obligated to pay alimony, child support, or separate maintenance?	☐	☑	☐	☐
h. Is any part of the down payment borrowed?	☐	☑	☐	☐
i. Are you a co-maker or endorser on a note?	☐	☑	☐	☐
j. Are you a U. S. citizen?	☑	☐	☐	☐
k. Are you a permanent resident alien?	☐	☐	☐	☐
l. Do you intend to occupy the property as your primary residence? If "Yes," complete question m below.	☑	☐	☐	☐
m. Have you had an ownership interest in a property in the last three years?	☑	☐	☐	☐
(1) What type of property did you own-principal residence (PR), second home (SH), or investment property (IP)?	PR			
(2) How did you hold title to the home-solely by yourself (S), jointly with your spouse (SP), or jointly with another person (O)?	S			

IX. ACKNOWLEDGEMENT AND AGREEMENT

Each of the undersigned specifically represents to Lender and to Lender's actual or potential agents, brokers, processors, attorneys, insurers, servicers, successors and assigns and agrees and acknowledges that: (1) the information provided in this application is true and correct as of the date set forth opposite my signature and that any intentional or negligent misrepresentation of this information contained in this application may result in civil liability, including monetary damages, to any person who may suffer any loss due to reliance upon any misrepresentation that I have made on this application, and/or in criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Sec. 1001, et seq.; (2) the loan requested pursuant to this application (the "Loan") will be secured by a mortgage or deed of trust on the property described in this application; (3) the property will not be used for any illegal or prohibited purpose or use; (4) all statements made in this application are made for the purpose of obtaining a residential mortgage loan; (5) the property will be occupied as indicated in this application; (6) the Lender, its servicers, successors or assigns may retain the original and/or an electronic record of this application, whether or not the Loan is approved; (7) the Lender and its agents, brokers, insurers, servicers, successors and assigns may continuously rely on the information contained in the application, and I am obligated to amend and/or supplement the information provided in this application if any of the material facts that I have represented herein should change prior to closing of the Loan; (8) in the event that my payments on the Loan become delinquent, the Lender, its servicers, successors or assigns may, in addition to any other rights and remedies that it may have relating to such delinquency, report my name and account information to one or more consumer reporting agencies; (9) ownership of the Loan and/or administration of the Loan account may be transferred with such notice as may be required by law; (10) neither I nor its agents, brokers, insurers, servicers, successors or assigns has made any representation or warranty, express or implied, to me regarding the property or the condition or value of the property; and (11) my transmission of this application as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or my facsimile transmission of this application containing a facsimile of my signature, shall be as effective, enforceable and valid as if a paper version of this application were delivered containing my original written signature.

Acknowledgement. Each of the undersigned hereby acknowledges that any owner of the Loan, its servicers, successors and assigns, may verify or reverify any information contained in this application or obtain any information or data relating to the Loan, for any legitimate purpose through any source, including a source named in this application or a consumer reporting agency.

Borrower's Signature	Date	Co-Borrower's Signature	Date
X		X	

X. INFORMATION FOR GOVERNMENT MONITORING PURPOSES

The following information is requested by the Federal Government for certain types of loans related to a dwelling in order to monitor the lender's compliance with equal credit opportunity, fair housing and home mortgage disclosure laws. You are not required to furnish this information, but are encouraged to do so. The law provides that a Lender may not discriminate either on the basis of this information, or on whether you choose to furnish it. If you furnish the information, please provide both ethnicity and race. For race, you may check more than one designation. If you do not furnish ethnicity, race, or sex, under Federal regulations, this lender is required to note the information on the basis of visual observation and surname if you have made this application in person. If you do not wish to furnish the information, please check the box below. (Lender must review the above material to assure that the disclosures satisfy all requirements to which the lender is subject under applicable state law for the particular type of loan applied for.)

BORROWER	☑ I do not wish to furnish this information		CO-BORROWER	☐ I do not wish to furnish this information	
Ethnicity:	☐ Hispanic or Latino	☐ Not Hispanic or Latino	Ethnicity:	☐ Hispanic or Latino	☐ Not Hispanic or Latino
Race:	☐ American Indian or Alaska Native	☐ Asian	☐ Black or African American	Race: ☐ American Indian or Alaska Native	☐ Asian	☐ Black or African American
	☐ Native Hawaiian or Other Pacific Islander	☐ White		☐ Native Hawaiian or Other Pacific Islander	☐ White
Sex:	☑ Female	☐ Male		Sex: ☐ Female	☐ Male

To be Completed by Interviewer	Interviewer's Name (print or type)	Name and Address of Interviewer's Employer
This application was taken by: ☐ Face-to-face interview ☐ Mail ☑ Telephone ☐ Internet	CHARLES THOMAS	AVENUE MORTGAGE, INC 14241 E FIRESTONE BLVD STE 110 LA MIRADA, CA 90638 (P) 562-229-9399 (F) 562-229-9554
	Interviewer's Signature / Date	
	Interviewer's Phone Number (incl. area code)	

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Uniform Residential Loan Application

This application is designed to be completed by the applicant(s) with the Lender's assistance. Applicants should complete this form as "Borrower" or "Co-Borrower", as applicable. Co-Borrower information must also be provided (and the appropriate box checked) when ☐ the income or assets of a person other than the "Borrower" (including the Borrower's spouse) will be used as a basis for loan qualification or ☐ the income or assets of the Borrower's spouse or other person who has community property rights pursuant to state law will not be used as a basis for loan qualification, but his or her liabilities must be considered because the spouse or other person has community property rights pursuant to applicable law and Borrower resides in a community property state, the security property is located in a community property state, or the Borrower is relying on other property located in a community property state as a basis for repayment of the loan.

If this is an application for joint credit, Borrower and Co-Borrower each agree that we intend to apply for joint credit (sign below):

Borrower _____ Co-Borrower _____

I. TYPE OF MORTGAGE AND TERMS OF LOAN

Mortgage Applied for:	☐ VA ☐ FHA	☑ Conventional ☐ USDA/Rural Housing Service	☐ Other (explain):	Agency Case Number	Lender Case Number

Amount	Interest Rate	No. of Months	Amortization Type:	☑ Fixed Rate ☐ GPM	☐ Other (explain): ☐ ARM (type):
$ 535,000	9.500 %	360/360			

II. PROPERTY INFORMATION AND PURPOSE OF LOAN

Subject Property Address (street, city, state, & ZIP): 3622 CURTIS DR., Sacramento, CA 95818 County: Sacramento — No. of Units: 1

Legal Description of Subject Property (attach description if necessary): PLEASE SEE PRELIM REPORT — Year Built:

Purpose of Loan: ☑ Purchase ☐ Refinance ☐ Construction ☐ Construction-Permanent ☐ Other (explain):

Property will be: ☑ Primary Residence ☐ Secondary Residence ☐ Investment

Complete this line if construction or construction-permanent loan.

Year Lot Acquired	Original Cost	Amount Existing Liens	(a) Present Value of Lot	(b) Cost of Improvements	Total (a+b)
	$	$	$	$	$

Complete this line if this is a refinance loan.

Year Acquired	Original Cost	Amount Existing Liens	Purpose of Refinance	Describe Improvements ☐ made ☐ to be made
	$	$		Cost: $

Title will be held in what Name(s): LAURA RICHAESON

Manner in which Title will be held: A SINGLE MAN

Estate will be held in: ☑ Fee Simple ☐ Leasehold (show expiration date)

Source of Down Payment, Settlement Charges and/or Subordinate Financing (explain):

III. BORROWER INFORMATION

Borrower	Co-Borrower
Borrower's Name (include Jr. or Sr. if applicable): LAURA RICHARDSON	Co-Borrower's Name (include Jr. or Sr. if applicable):
Social Security Number: [redacted] Home Phone (incl. area code): [redacted] DOB (mm/dd/yyyy): 04/04/1963 Yrs. School: 18	Social Security Number: Home Phone (incl. area code): DOB (mm/dd/yyyy): Yrs. School:
☐ Married ☐ Separated ☑ Unmarried (include single, divorced, widowed) Dependents (not listed by Co-Borrower) no. ages	☐ Married ☐ Separated ☐ Unmarried (include single, divorced, widowed) Dependents (not listed by Borrower) no. ages
Present Address (street, city, state, ZIP): ☑ Own ☐ Rent ____ No. Yrs. 717 E. VERNON ST. Long Beach, CA 90806	Present Address (street, city, state, ZIP): ☐ Own ☐ Rent ____ No. Yrs.
Mailing Address, if different from Present Address	Mailing Address, if different from Present Address

If residing at present address for less than two years, complete the following:

Former Address (street, city, state, ZIP): ☐ Own ☐ Rent ____ No. Yrs.	Former Address (street, city, state, ZIP): ☐ Own ☐ Rent ____ No. Yrs.
Former Address (street, city, state, ZIP): ☐ Own ☐ Rent ____ No. Yrs.	Former Address (street, city, state, ZIP): ☐ Own ☐ Rent ____ No. Yrs.

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IV. EMPLOYMENT INFORMATION

Borrower			Co-Borrower		
Name & Address of Employer ☐ Self Employed STATE OF CALIFORNIA STATE CAPITAL 1020 N. STREET STE., 300 Sacramento, CA 95814	Yrs. on this job 2 yr(s) Yrs. employed in this line of work/profession 10		Name & Address of Employer ☐ Self Employed	Yrs. on this job Yrs. employed in this line of work/profession	
Position/Title/Type of Business STATE ASSEMBLY REP.	Business Phone (incl. area code) 916-319-3700		Position/Title/Type of Business	Business Phone (incl. area code)	
If employed in current position for less than two years or if currently employed in more than one position, complete the following:					
Name & Address of Employer ☐ Self Employed CITY OF LONG BEACH 333 W. OCEAN BLVD. Long Beach, CA 90802	Dates (from-to) 2002 - PRESENT Monthly Income $ 3,037.80		Name & Address of Employer ☐ Self Employed	Dates (from-to) Monthly Income $	
Position/Title/Type of Business CITY COUNCIL REP.	Business Phone (incl. area code) 562-570-6666		Position/Title/Type of Business	Business Phone (incl. area code)	
Name & Address of Employer ☐ Self Employed	Dates (from-to) Monthly Income $		Name & Address of Employer ☐ Self Employed	Dates (from-to) Monthly Income $	
Position/Title/Type of Business	Business Phone (incl. area code)		Position/Title/Type of Business	Business Phone (incl. area code)	
Name & Address of Employer ☐ Self Employed	Dates (from-to) Monthly Income $		Name & Address of Employer ☐ Self Employed	Dates (from-to) Monthly Income $	
Position/Title/Type of Business	Business Phone (incl. area code)		Position/Title/Type of Business	Business Phone (incl. area code)	
Name & Address of Employer ☐ Self Employed	Dates (from-to) Monthly Income $		Name & Address of Employer ☐ Self Employed	Dates (from-to) Monthly Income $	
Position/Title/Type of Business	Business Phone (incl. area code)		Position/Title/Type of Business	Business Phone (incl. area code)	

V. MONTHLY INCOME AND COMBINED HOUSING EXPENSE INFORMATION

Gross Monthly Income	Borrower	Co-Borrower	Total	Combined Monthly Housing Expense	Present	Proposed
Base Empl. Income*	$ 9,428.83	$	$ 9,428.83	Rent	$	
Overtime				First Mortgage (P&I)		$ 4,498.57
Bonuses				Other Financing (P&I)		
Commissions				Hazard Insurance		156.04
Dividends/Interest				Real Estate Taxes		557.29
Net Rental Income				Mortgage Insurance		
Other (before completing, see the notice in "describe other income," below)	3,037.80		3,037.80	Homeowner Assn. Dues		
				Other:		
Total	$ 12,466.63	$	$ 12,466.63	Total	$	$ 5,211.90

* Self Employed Borrower(s) may be required to provide additional documentation such as tax returns and financial statements.

Describe Other Income *Notice:* Alimony, child support, or separate maintenance income need not be revealed if the Borrower (B) or Co-Borrower (C) does not choose to have it considered for repaying this loan.

B/C		Monthly Amount
		$

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VI. ASSETS AND LIABILITIES

This Statement and any applicable supporting schedules may be completed jointly by both married and unmarried Co-borrowers if their assets and liabilities are sufficiently joined so that the Statement can be meaningfully and fairly presented on a combined basis; otherwise, separate Statements and Schedules are required. If the Co-Borrower section was completed about a non-applicant spouse or other person, this Statement and supporting schedules must be completed by that spouse or other person also.

Completed ☑ Jointly ☐ Not Jointly

ASSETS Description	Cash or Market Value
Cash deposit toward purchase held by: KELLER WILLIAMS	$ 1,000
List checking and savings accounts below	
Name and address of Bank, S&L, or Credit Union: FARMERS & MERCHANTS	
Acct. no.	$ 40,000
Name and address of Bank, S&L, or Credit Union	
Acct. no.	$
Name and address of Bank, S&L, or Credit Union	
Acct. no.	$
Stocks & Bonds (Company name/number description)	$
Life Insurance net cash value	$
Face amount: $ 250,000	
Subtotal Liquid Assets	$ 41,000
Real estate owned (enter market value from schedule of real estate owned)	$ 1,050,000
Vested interest in retirement fund	$
Net worth of business(es) owned (attach financial statement)	$
Automobiles owned (make and year)	$
Other Assets (itemize) PERSONAL ITEMS	$ 35,000
Total Assets a.	$ 1,126,000

Liabilities and Pledged Assets. List the creditor's name, address and account number for all outstanding debts, including automobile loans, revolving charge accounts, real estate loans, alimony, child support, stock pledges, etc. Use continuation sheet, if necessary. Indicate by (*) those liabilities which will be satisfied upon sale of real estate owned or upon refinancing of the subject property.

LIABILITIES	Monthly Payment & Months Left to Pay	Unpaid Balance
Name and address of Company: OPTION ONE Acct. no.	$ Payment/Months (2,592)	$ 445,335
Name and address of Company: WELLS FARGO Acct. no.	$ Payment/Months (2,475)	$ 353,198
Name and address of Company: XEROX Acct. no.	$ Payment/Months 133 /(R)	$ 1,582
Name and address of Company: CAP ONE Acct. no.	$ Payment/Months 29 /(R)	$ 841
Name and address of Company Acct. no.	$ Payment/Months	$
Name and address of Company Acct. no.	$ Payment/Months	$
Alimony/Child Support/Separate Maintenance Payments Owed to:	$	
Job-Related Expense (child care, union dues, etc.)	$	
Total Monthly Payments	$ 152	
Net Worth (a minus b) ⇒ $ 325,044	Total Liabilities b.	$ 800,956

Schedule of Real Estate Owned (If additional properties are owned, use continuation sheet)

Property Address (enter S if sold, PS if pending sale or R if rental being held for income)		Type of Property	Present Market Value	Amount of Mortgages & Liens	Gross Rental Income	Mortgage Payments	Insurance, Maintenance, Taxes & Misc.	Net Rental Income
3623 S. PARKER ST. SAN PEDRO, CA 90731	R	SFR	$ 550,000	$ 353,050	$ 2,000	$ 2,474	$ IMP	$ -674
717 E. VERNON ST. LONG BEACH, CA 90806	R	SFR	500,000	445,153	2,250	2,592	IMP	-967
		Totals	$ 1,050,000	$ 798,103	$ 4,250	$ 5,066	$	$ -1,241

List any additional names under which credit has previously been received and indicate appropriate creditor name(s) and account number(s):

Alternate Name	Creditor Name	Account Number

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VII. DETAILS OF TRANSACTION

a. Purchase price	$ 535,000.00
b. Alterations, improvements, repairs	
c. Land (if acquired separately)	
d. Refinance (incl. debts to be paid off)	
e. Estimated prepaid items	2,117.71
f. Estimated closing costs	15,908.33
g. PMI, MIP, Funding Fee	
h. Discount (if Borrower will pay)	
i. Total costs (add items a through h)	553,026.04
j. Subordinate financing	
k. Borrower's closing costs paid by Seller	
l. Other Credits (explain)	
Cash Deposit	1,000.00
Seller Credit	15,000.00
m. Loan amount (exclude PMI, MIP, Funding Fee financed)	535,000.00
n. PMI, MIP, Funding Fee financed	
o. Loan amount (add m & n)	535,000.00
p. Cash from/to Borrower (subtract j, k, l & o from i)	2,026.04

VIII. DECLARATIONS

If you answer "Yes" to any questions a through i, please use continuation sheet for explanation.	Borrower Yes	Borrower No	Co-Borrower Yes	Co-Borrower No
a. Are there any outstanding judgments against you?	☐	☑	☐	☐
b. Have you been declared bankrupt within the past 7 years?	☐	☑	☐	☐
c. Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years?	☐	☑	☐	☐
d. Are you a party to a lawsuit?	☐	☑	☐	☐
e. Have you directly or indirectly been obligated on any loan which resulted in foreclosure, transfer of title in lieu of foreclosure, or judgment? (This would include such loans as home mortgage loans, SBA loans, home improvement loans, educational loans, manufactured (mobile) home loans, any mortgage, financial obligation, bond, or loan guarantee. If "Yes," provide details, including date, name and address of Lender, FHA or VA case number, if any, and reasons for the action.)	☐	☑	☐	☐
f. Are you presently delinquent or in default on any Federal debt or any other loan, mortgage, financial obligation, bond, or loan guarantee? If "Yes," give details as described in the preceding question.	☐	☑	☐	☐
g. Are you obligated to pay alimony, child support, or separate maintenance?	☐	☑	☐	☐
h. Is any part of the down payment borrowed?	☐	☑	☐	☐
i. Are you a co-maker or endorser on a note?	☐	☑	☐	☐
j. Are you a U. S. citizen?	☑	☐	☐	☐
k. Are you a permanent resident alien?	☐	☐	☐	☐
l. Do you intend to occupy the property as your primary residence? If "Yes," complete question m below.	☑	☐	☐	☐
m. Have you had an ownership interest in a property in the last three years?	☑	☐	☐	☐
(1) What type of property did you own-principal residence (PR), second home (SH), or investment property (IP)?	PR			
(2) How did you hold title to the home-solely by yourself (S), jointly with your spouse (SP), or jointly with another person (O)?	S			

IX. ACKNOWLEDGEMENT AND AGREEMENT

Each of the undersigned specifically represents to Lender and to Lender's actual or potential agents, brokers, processors, attorneys, insurers, servicers, successors and assigns and agrees and acknowledges that: (1) the information provided in this application is true and correct as of the date set forth opposite my signature and that any intentional or negligent misrepresentation of this information contained in this application may result in civil liability, including monetary damages, to any person who may suffer any loss due to reliance upon any misrepresentation that I have made on this application, and/or in criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Sec. 1001, et seq.; (2) the loan requested pursuant to this application (the "Loan") will be secured by a mortgage or deed of trust on the property described in this application; (3) the property will not be used for any illegal or prohibited purpose or use; (4) all statements made in this application are made for the purpose of obtaining a residential mortgage loan; (5) the property will be occupied as indicated in this application; (6) the Lender, its servicers, successors or assigns may retain the original and/or an electronic record of this application, whether or not the Loan is approved; (7) the Lender and its agents, brokers, insurers, servicers, successors and assigns may continuously rely on the information contained in the application, and I am obligated to amend and/or supplement the information provided in this application if any of the material facts that I have represented herein should change prior to closing of the Loan; (8) in the event that my payments on the Loan become delinquent, the Lender, its servicers, successors or assigns may, in addition to any other rights and remedies that it may have relating to such delinquency, report my name and account information to one or more consumer reporting agencies; (9) ownership of the Loan and/or administration of the Loan account may be transferred with such notice as may be required by law; (10) neither Lender nor its agents, brokers, insurers, servicers, successors or assigns has made any representation or warranty, express or implied, to me regarding the property or the condition or value of the property; and (11) my transmission of this application as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or my facsimile transmission of this application containing a facsimile of my signature, shall be as effective, enforceable and valid as if a paper version of this application were delivered containing my original written signature.

Acknowledgement. Each of the undersigned hereby acknowledges that any owner of the Loan, its servicers, successors and assigns, may verify or reverify any information contained in this application or obtain any information or data relating to the Loan, for any legitimate purpose through any source, including a source named in this application or a consumer reporting agency.

Borrower's Signature	Date	Co-Borrower's Signature	Date
X		X	

X. INFORMATION FOR GOVERNMENT MONITORING PURPOSES

The following information is requested by the Federal Government for certain types of loans related to a dwelling in order to monitor the lender's compliance with equal credit opportunity, fair housing and home mortgage disclosure laws. You are not required to furnish this information, but are encouraged to do so. The law provides that a Lender may not discriminate either on the basis of this information, or on whether you choose to furnish it. If you furnish the information, please provide both ethnicity and race. For race, you may check more than one designation. If you do not furnish ethnicity, race, or sex, under Federal regulations, this lender is required to note the information on the basis of visual observation and surname if you have made this application in person. If you do not wish to furnish the information, please check the box below. (Lender must review the above material to assure that the disclosures satisfy all requirements to which the lender is subject under applicable state law for the particular type of loan applied for.)

BORROWER				CO-BORROWER			
☑ I do not wish to furnish this information				☐ I do not wish to furnish this information			
Ethnicity:	☐ Hispanic or Latino	☐ Not Hispanic or Latino		Ethnicity:	☐ Hispanic or Latino	☐ Not Hispanic or Latino	
Race:	☐ American Indian or Alaska Native	☐ Asian	☐ Black or African American	Race:	☐ American Indian or Alaska Native	☐ Asian	☐ Black or African American
	☐ Native Hawaiian or Other Pacific Islander	☐ White			☐ Native Hawaiian or Other Pacific Islander	☐ White	
Sex:	☑ Female	☐ Male		Sex:	☐ Female	☐ Male	

To be Completed by Interviewer	Interviewer's Name (print or type)	Name and Address of Interviewer's Employer
This application was taken by:	CHARLES THOMAS	AVENUE MORTGAGE, INC
☐ Face-to-face interview	Interviewer's Signature / Date	14241 E FIRESTONE BLVD STE 110
☐ Mail		LA MIRADA, CA 90638
☑ Telephone	Interviewer's Phone Number (incl. area code)	(P) 562-229-8399
☐ Internet		(F) 562-229-9554

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CSOC.RICH.001458

Uniform Residential Loan Application

This application is designed to be completed by the applicant(s) with the Lender's assistance. Applicants should complete this form as "Borrower" or "Co-Borrower", as applicable. Co-Borrower information must also be provided (and the appropriate box checked) when ☐ the income or assets of a person other than the "Borrower" (including the Borrower's spouse) will be used as a basis for loan qualification or ☐ the income or assets of the Borrower's spouse or other person who has community property rights pursuant to state law will not be used as a basis for loan qualification, but his or her liabilities must be considered because the spouse or other person has community property rights pursuant to applicable law and Borrower resides in a community property state, the security property is located in a community property state, or the Borrower is relying on other property located in a community property state as a basis for repayment of the loan.

If this is an application for joint credit, Borrower and Co-Borrower each agree that we intend to apply for joint credit (sign below):

Borrower _____ Co-Borrower _____

I. TYPE OF MORTGAGE AND TERMS OF LOAN

Mortgage Applied for:	Agency Case Number	Lender Case Number
☐ VA ☐ FHA ☑ Conventional ☐ USDA/Rural Housing Service ☐ Other (explain):		

Amount	Interest Rate	No. of Months	Amortization Type:
$ 535,000	9.500 %	360/360	☑ Fixed Rate ☐ GPM ☐ Other (explain): ☐ ARM (type):

II. PROPERTY INFORMATION AND PURPOSE OF LOAN

Subject Property Address (street, city, state, & ZIP): 3622 Curtis Dr., Sacramento, CA 95818 County: Sacramento

No. of Units: 1

Legal Description of Subject Property (attach description if necessary)

Year Built

Purpose of Loan: ☑ Purchase ☐ Construction ☐ Other (explain): ☐ Refinance ☐ Construction-Permanent

Property will be: ☑ Primary Residence ☐ Secondary Residence ☐ Investment

Complete this line if construction or construction-permanent loan.

Year Lot Acquired	Original Cost	Amount Existing Liens	(a) Present Value of Lot	(b) Cost of Improvements	Total (a+b)
	$	$	$	$	$

Complete this line if this is a refinance loan.

Year Acquired	Original Cost	Amount Existing Liens	Purpose of Refinance	Describe Improvements ☐ made ☐ to be made
	$	$		Cost: $

Title will be held in what Name(s): Laura Richardson

Manner in which Title will be held: Single woman

Estate will be held in: ☑ Fee Simple ☐ Leasehold (show expiration date)

Source of Down Payment, Settlement Charges and/or Subordinate Financing (explain): Seller Credit/Savings

III. BORROWER INFORMATION

Borrower	Co-Borrower
Borrower's Name (include Jr. or Sr. if applicable): Laura Richardson	Co-Borrower's Name (include Jr. or Sr. if applicable)
Social Security Number: [redacted]	Social Security Number:
Home Phone (incl. area code): [redacted]	Home Phone (incl. area code):
DOB (mm/dd/yyyy): 04/14/1962	DOB (mm/dd/yyyy):
Yrs. School: 17	Yrs. School:
☐ Married ☐ Separated ☑ Unmarried (include single, divorced, widowed)	☐ Married ☐ Separated ☐ Unmarried (include single, divorced, widowed)
Dependents (not listed by Co-Borrower): no. ; ages	Dependents (not listed by Borrower): no. ; ages
Present Address (street, city, state, ZIP): 717 E. Vernon St. Long Beach, CA 90806 ☑ Own ☐ Rent 3 No. Yrs.	Present Address (street, city, state, ZIP) ☐ Own ☐ Rent ____ No. Yrs.
Mailing Address, if different from Present Address	Mailing Address, if different from Present Address
If residing at present address for less than two years, complete the following:	
Former Address (street, city, state, ZIP) ☐ Own ☐ Rent ____ No. Yrs.	Former Address (street, city, state, ZIP) ☐ Own ☐ Rent ____ No. Yrs.
Former Address (street, city, state, ZIP) ☐ Own ☐ Rent ____ No. Yrs.	Former Address (street, city, state, ZIP) ☐ Own ☐ Rent ____ No. Yrs.

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CSOC.RICH.001459

IV. EMPLOYMENT INFORMATION

Borrower			Co-Borrower		
Name & Address of Employer ☐ Self Employed State of California State Capital 1020 N Street, Ste 300 Sacramento, CA 95814	Yrs. on this job 10 yr(s) Yrs. employed in this line of work/profession 2		Name & Address of Employer ☐ Self Employed	Yrs. on this job Yrs. employed in this line of work/profession	
Position/Title/Type of Business State Assembly Rep.	Business Phone (incl. area code) 916-319-3700		Position/Title/Type of Business	Business Phone (incl. area code)	
If employed in current position for less than two years or if currently employed in more than one position, complete the following:					
Name & Address of Employer ☐ Self Employed City of Long Beach 333 W. Ocean Blvd. Long Beach, CA 90802	Dates (from-to) 2002 - present Monthly Income $ 2,500.00		Name & Address of Employer ☐ Self Employed	Dates (from-to) Monthly Income $	
Position/Title/Type of Business City Council Rep.	Business Phone (incl. area code) 562-570-6555		Position/Title/Type of Business	Business Phone (incl. area code)	
Name & Address of Employer ☐ Self Employed	Dates (from-to) Monthly Income $		Name & Address of Employer ☐ Self Employed	Dates (from-to) Monthly Income $	
Position/Title/Type of Business	Business Phone (incl. area code)		Position/Title/Type of Business	Business Phone (incl. area code)	
Name & Address of Employer ☐ Self Employed	Dates (from-to) Monthly Income $		Name & Address of Employer ☐ Self Employed	Dates (from-to) Monthly Income $	
Position/Title/Type of Business	Business Phone (incl. area code)		Position/Title/Type of Business	Business Phone (incl. area code)	
Name & Address of Employer ☐ Self Employed	Dates (from-to) Monthly Income $		Name & Address of Employer ☐ Self Employed	Dates (from-to) Monthly Income $	
Position/Title/Type of Business	Business Phone (incl. area code)		Position/Title/Type of Business	Business Phone (incl. area code)	

V. MONTHLY INCOME AND COMBINED HOUSING EXPENSE INFORMATION

Gross Monthly Income	Borrower	Co-Borrower	Total	Combined Monthly Housing Expense	Present	Proposed
Base Empl. Income*	$ 9,424.83	$	$ 9,424.83	Rent	$	
Overtime				First Mortgage (P&I)		$ 4,498.57
Bonuses				Other Financing (P&I)		
Commissions				Hazard Insurance		
Dividends/Interest				Real Estate Taxes		
Net Rental Income				Mortgage Insurance		
Other (before completing, see the notice in "describe other income," below)				Homeowner Assn. Dues		
	3,037.50		3,037.50	Other:		
Total	$ 12,462.33	$	$ 12,462.33	Total	$	$ 4,498.57

* Self Employed Borrower(s) may be required to provide additional documentation such as tax returns and financial statements.

Describe Other Income *Notice:* Alimony, child support, or separate maintenance income need not be revealed if the Borrower (B) or Co-Borrower (C) does not choose to have it considered for repaying this loan.

B/C		Monthly Amount
B	City of Long Beach -per Diem	$ 3,037.50

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CSOC.RICH.001460

VI. ASSETS AND LIABILITIES

This Statement and any applicable supporting schedules may be completed jointly by both married and unmarried Co-borrowers if their assets and liabilities are sufficiently joined so that the Statement can be meaningfully and fairly presented on a combined basis; otherwise, separate Statements and Schedules are required. If the Co-Borrower section was completed about a non-applicant spouse or other person, this Statement and supporting schedules must be completed by that spouse or other person also.

Completed ☑ Jointly ☐ Not Jointly

ASSETS Description	Cash or Market Value
Cash deposit toward purchase held by: Keller Williams	$ 1,000
List checking and savings accounts below	
Name and address of Bank, S&L, or Credit Union: Farmers & Merchants (Checkings)	
Acct. no. 3465640	$ 40,000
Name and address of Bank, S&L, or Credit Union	
Acct. no.	$
Name and address of Bank, S&L, or Credit Union	
Acct. no.	$
Stocks & Bonds (Company name/number description)	$
Life insurance net cash value	$
Face amount: $ 250,000	
Subtotal Liquid Assets	$ 41,000
Real estate owned (enter market value from schedule of real estate owned)	$ 1,050,000
Vested interest in retirement fund	$
Net worth of business(es) owned (attach financial statement)	$
Automobiles owned (make and year)	$
Other Assets (itemize) Personal Items	$ 35,000
Total Assets a.	$ 1,126,000

Liabilities and Pledged Assets. List the creditor's name, address and account number for all outstanding debts, including automobile loans, revolving charge accounts, real estate loans, alimony, child support, stock pledges, etc. Use continuation sheet, if necessary. Indicate by (*) those liabilities which will be satisfied upon sale of real estate owned or upon refinancing of the subject property.

LIABILITIES	Monthly Payment & Months Left to Pay	Unpaid Balance
Name and address of Company: Option One	$ Payment/Months	$
Acct. no.	2,592	445,334
Name and address of Company: Wells Fargo	$ Payment/Months	$
Acct. no.	2,475	353,198
Name and address of Company: Xerox	$ Payment/Months	$
Acct. no.	133	1,582
Name and address of Company: Bally's	$ Payment/Months	$
Acct. no.	29	841
Name and address of Company: Cap One	$ Payment/Months	$
Acct. no.	15	92
Name and address of Company	$ Payment/Months	$
Acct. no.		
Alimony/Child Support/Separate Maintenance Payments Owed to:	$	
Job-Related Expense (child care, union dues, etc.)	$	
Total Monthly Payments	$ 5,244	
Net Worth (a minus b) => $ 324,953	Total Liabilities b.	$ 801,047

Schedule of Real Estate Owned (if additional properties are owned, use continuation sheet)

Property Address (enter S if sold, PS if pending sale or R if rental being held for income)		Type of Property	Present Market Value	Amount of Mortgages & Liens	Gross Rental Income	Mortgage Payments	Insurance, Maintenance, Taxes & Misc.	Net Rental Income
3623 S. Parker St. San Pedro, CA 90731	R	SFR	$ 550,000	$ 353,000	$ 2,000	$ 2,474	$ IMP	$ -2,474
717 E. Vernon St. Long Beach, CA	R	SFR	500,000	445,103	2,250	2,592	IMP	-2,592
		Totals	$ 1,050,000	$ 798,103	$ 4,250	$ 5,066	$	$ -5,066

List any additional names under which credit has previously been received and indicate appropriate creditor name(s) and account number(s):

Alternate Name | Creditor Name | Account Number

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CSOC.RICH.001461

VII. DETAILS OF TRANSACTION

a. Purchase price	$ 538,000.00
b. Alterations, improvements, repairs	
c. Land (if acquired separately)	
d. Refinance (incl. debts to be paid off)	
e. Estimated prepaid items	1,995.90
f. Estimated closing costs	9,993.33
g. PMI, MIP, Funding Fee	
h. Discount (if Borrower will pay)	5,350.00
i. Total costs (add items a through h)	555,249.23
j. Subordinate financing	
k. Borrower's closing costs paid by Seller	
l. Other Credits (explain) **Cash Deposit**	1,000.00
m. Loan amount (exclude PMI, MIP, Funding Fee financed)	535,000.00
n. PMI, MIP, Funding Fee financed	
o. Loan amount (add m & n)	535,000.00
p. Cash from/to Borrower (subtract j, k, l & o from i)	19,249.23

VIII. DECLARATIONS

If you answer "Yes" to any questions a through i, please use continuation sheet for explanation.	Borrower Yes	Borrower No	Co-Borrower Yes	Co-Borrower No
a. Are there any outstanding judgments against you?	☐	☑	☐	☐
b. Have you been declared bankrupt within the past 7 years?	☐	☑	☐	☐
c. Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years?	☐	☑	☐	☐
d. Are you a party to a lawsuit?	☐	☑	☐	☐
e. Have you directly or indirectly been obligated on any loan which resulted in foreclosure, transfer of title in lieu of foreclosure, or judgment? (This would include such loans as home mortgage loans, SBA loans, home improvement loans, educational loans, manufactured (mobile) home loans, any mortgage, financial obligation, bond, or loan guarantee. If "Yes," provide details, including date, name and address of Lender, FHA or VA case number, if any, and reasons for the action.)	☐	☑	☐	☐
f. Are you presently delinquent or in default on any Federal debt or any other loan, mortgage, financial obligation, bond, or loan guarantee? If "Yes," give details as described in the preceding question.	☐	☑	☐	☐
g. Are you obligated to pay alimony, child support, or separate maintenance?	☐	☑	☐	☐
h. Is any part of the down payment borrowed?	☐	☑	☐	☐
i. Are you a co-maker or endorser on a note?	☐	☑	☐	☐
j. Are you a U. S. citizen?	☑	☐	☐	☐
k. Are you a permanent resident alien?	☐	☐	☐	☐
l. Do you intend to occupy the property as your primary residence? If "Yes," complete question m below.	☑	☐	☐	☐
m. Have you had an ownership interest in a property in the last three years?	☑	☐	☐	☐
(1) What type of property did you own-principal residence (PR), second home (SH), or investment property (IP)?	PR			
(2) How did you hold title to the home-solely by yourself (S), jointly with your spouse (SP), or jointly with another person (O)?	S			

IX. ACKNOWLEDGEMENT AND AGREEMENT

Each of the undersigned specifically represents to Lender and to Lender's actual or potential agents, brokers, processors, attorneys, insurers, servicers, successors and assigns and agrees and acknowledges that: (1) the information provided in this application is true and correct as of the date set forth opposite my signature and that any intentional or negligent misrepresentation of this information contained in this application may result in civil liability, including monetary damages, to any person who may suffer any loss due to reliance upon any misrepresentation that I have made on this application, and/or in criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Sec. 1001, et seq.; (2) the loan requested pursuant to this application (the "Loan") will be secured by a mortgage or deed of trust on the property described in this application; (3) the property will not be used for any illegal or prohibited purpose or use; (4) all statements made in this application are made for the purpose of obtaining a residential mortgage loan; (5) the property will be occupied as indicated in this application; (6) the Lender, its servicers, successors or assigns may retain the original and/or an electronic record of this application, whether or not the Loan is approved; (7) the Lender and its agents, brokers, insurers, servicers, successors and assigns may continuously rely on the information contained in the application, and I am obligated to amend and/or supplement the information provided in this application if any of the material facts that I have represented herein should change prior to closing of the Loan; (8) in the event that my payments on the Loan become delinquent, the Lender, its servicers, successors or assigns may, in addition to any other rights and remedies that it may have relating to such delinquency, report my name and account information to one or more consumer reporting agencies; (9) ownership of the Loan and/or administration of the Loan account may be transferred with such notice as may be required by law; (10) neither Lender nor its agents, brokers, insurers, servicers, successors or assigns has made any representation or warranty, express or implied, to me regarding the property or the condition or value of the property; and (11) my transmission of this application as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or my facsimile transmission of this application containing a facsimile of my signature, shall be as effective, enforceable and valid as if a paper version of this application were delivered containing my original written signature.

Acknowledgement. Each of the undersigned hereby acknowledges that any owner of the Loan, its servicers, successors and assigns, may verify or reverify any information contained in this application or obtain any information or date relating to the Loan, for any legitimate purpose through any source, including a source named in this application or a consumer reporting agency.

Borrower's Signature	Date	Co-Borrower's Signature	Date
X		X	

X. INFORMATION FOR GOVERNMENT MONITORING PURPOSES

The following information is requested by the Federal Government for certain types of loans related to a dwelling in order to monitor the lender's compliance with equal credit opportunity, fair housing and home mortgage disclosure laws. You are not required to furnish this information, but are encouraged to do so. The law provides that a Lender may not discriminate either on the basis of this information, or on whether you choose to furnish it. If you furnish the information, please provide both ethnicity and race. For race, you may check more than one designation. If you do not furnish ethnicity, race, or sex, under Federal regulations, this lender is required to note the information on the basis of visual observation and surname if you have made this application in person. If you do not wish to furnish the information, please check the box below. (Lender must review the above material to assure that the disclosures satisfy all requirements to which the lender is subject under applicable state law for the particular type of loan applied for.)

BORROWER	☑ I do not wish to furnish this information		CO-BORROWER	☐ I do not wish to furnish this information	
Ethnicity:	☐ Hispanic or Latino	☐ Not Hispanic or Latino	Ethnicity:	☐ Hispanic or Latino	☐ Not Hispanic or Latino
Race:	☐ American Indian or Alaska Native	☐ Asian	Race:	☐ American Indian or Alaska Native	☐ Asian
	☐ Black or African American			☐ Black or African American	
	☐ Native Hawaiian or Other Pacific Islander	☐ White		☐ Native Hawaiian or Other Pacific Islander	☐ White
Sex:	☐ Female	☐ Male	Sex:	☐ Female	☐ Male

To be Completed by Interviewer	Interviewer's Name (print or type)	Name and Address of Interviewer's Employer
This application was taken by:	Charles Thomas	
☐ Face-to-face interview	Interviewer's Signature / Date	
☐ Mail		
☑ Telephone	Interviewer's Phone Number (incl. area code)	
☐ Internet		

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Form **W-9**
(Rev. November 2005)
Department of the Treasury
Internal Revenue Service

Request for Taxpayer Identification Number and Certification

Give form to the requester. Do not send to the IRS.

Name (as shown on your income tax return)
Laura Richardson

Business name, if different from above

Check appropriate box: ☐ Individual/Sole proprietor ☐ Corporation ☐ Partnership ☐ Other ☐ Exempt from backup withholding

Address (number, street, and apt. or suite no.)
717 E Vernon St

Requester's name and address (optional)

City, state, and ZIP code
Long Beach, CA 90806

List account number(s) here (optional)

Part I Taxpayer Identification Number (TIN)

Enter your TIN in the appropriate box. The TIN provided must match the name given on Line 1 to avoid backup withholding. For individuals, this is your social security number (SSN). However, for a resident alien, sole proprietor, or disregarded entity, see the Part I instructions on page 3. For other entities, it is your employer identification number (EIN). If you do not have a number, see *How to get a TIN* on page 3.

Note. If the account is in more than one name, see the chart on page 4 for guidelines on whose number to enter.

Social security number
[redacted]

or

Employer identification number

Part II Certification

Under penalties of perjury, I certify that:

1. The number shown on this form is my correct taxpayer identification number (or I am waiting for a number to be issued to me), and
2. I am not subject to backup withholding because: (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding, and
3. I am a U.S. person (including a U.S. resident alien).

Certification instructions. You must cross out item 2 above if you have been notified by the IRS that you are currently subject to backup withholding because you have failed to report all interest and dividends on your tax return. For real estate transactions, item 2 does not apply. For mortgage interest paid, acquisition or abandonment of secured property, cancellation of debt, contributions to an individual retirement arrangement (IRA), and generally, payments other than interest and dividends, you are not required to sign the Certification, but you must provide your correct TIN. (See the instructions on page 4.)

Sign Here Signature of U.S. person [signature] Date 1/4/07

Purpose of Form

A person who is required to file an information return with the IRS, must obtain your correct taxpayer identification number (TIN) to report, for example, income paid to you, real estate transactions, mortgage interest you paid, acquisition or abandonment of secured property, cancellation of debt, or contributions you made to an IRA.

U.S. person. Use Form W-9 only if you are a U.S. person (including a resident alien), to provide your correct TIN to the person requesting it (the requester) and, when applicable, to:

1. Certify that the TIN you are giving is correct (or you are waiting for a number to be issued),
2. Certify that you are not subject to backup withholding, or
3. Claim exemption from backup withholding if you are a U.S. exempt payee.

In 3 above, if applicable, you are also certifying that as a U.S. person, your allocable share of any partnership income from a U.S. trade or business is not subject to the withholding tax on foreign partners' share of effectively connected income.

Note. If a requester gives you a form other than Form W-9 to request your TIN, you must use the requester's form if it is substantially similar to this Form W-9.

For federal tax purposes you are considered a person if you are:

- An individual who is a citizen or resident of the United States,
- A partnership, corporation, company, or association created or organized in the United States or under the laws of the United States, or
- Any estate (other than a foreign estate) or trust. See Regulations sections 301.7701-6(a) and 7(a) for additional information.

Special rules for partnerships. Partnerships that conduct a trade or business in the United States are generally required to pay a withholding tax on any foreign partners' share of income from such business. Further, in certain cases where a Form W-9 has not been received, a partnership is required to presume that a partner is a foreign person, and pay the withholding tax. Therefore, if you are a U.S. person that is a partner in a partnership conducting a trade or business in the United States, provide Form W-9 to the partnership to establish your U.S. status and avoid withholding on your share of partnership income.

The person who gives Form W-9 to the partnership for purpose of establishing its U.S. status and avoiding withholding on its allocable share of net income from the partnership conducting a trade or business in the United States is in the following cases:

- The U.S. owner of a disregarded entity and not the entity,
- The U.S. grantor or the other owner of a grantor trust and not the trust, and

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- The U.S. trust (other than a grantor trust) and not the beneficiaries of the trust.

Foreign person. If you are a foreign person, do not use Form W-9. Instead, use the appropriate Form W-8 (see Publication 515, Withholding of Tax on Nonresident Aliens and Foreign Entities).

Nonresident alien who becomes a resident alien. Generally, only a nonresident alien individual may use the terms of a tax treaty to reduce or eliminate U.S. tax on certain types of income. However, most tax treaties contain a provision known as a "saving clause." Exceptions specified in the saving clause may permit an exemption from tax to continue for certain types of income even after the recipient has otherwise become a U.S. resident alien for tax purposes.

If you are a U.S. resident alien who is relying on an exception contained in the saving clause of a tax treaty to claim an exemption from U.S. tax on certain types of income, you must attach a statement to Form W-9 that specifies the following five items:

1. The treaty country. Generally, this must be the same treaty under which you claimed exemption from tax as a nonresident alien.
2. The treaty article addressing the income.
3. The article number (or location) in the tax treaty that contains the saving clause and its exceptions.
4. The type and amount of income that qualifies for the exemption from tax.
5. Sufficient facts to justify the exemption from tax under the terms of the treaty article.

Example. Article 20 of the U.S.-China income tax treaty allows an exemption from tax for scholarship income received by a Chinese student temporarily present in the United States. Under U.S. law, this student will become a resident alien for tax purposes if his or her stay in the United States exceeds 5 calendar years. However, paragraph 2 of the first Protocol to the U.S.-China treaty (dated April 30, 1984) allows the provisions of Article 20 to continue to apply even after the Chinese student becomes a resident alien of the United States. A Chinese student who qualifies for this exception (under paragraph 2 of the first protocol) and is relying on this exception to claim an exemption from tax on his or her scholarship or fellowship income would attach to Form W-9 a statement that includes the information described above to support that exemption.

If you are a nonresident alien or a foreign entity not subject to backup withholding, give the requester the appropriate completed Form W-8.

What is backup withholding? Persons making certain payments to you must under certain conditions withhold and pay to the IRS 28% of such payments (after December 31, 2002). This is called "backup withholding." Payments that may be subject to backup withholding include interest, dividends, broker and barter exchange transactions, rents, royalties, nonemployee pay, and certain payments from fishing boat operators. Real estate transactions are not subject to backup withholding.

You will not be subject to backup withholding on payments you receive if you give the requester your correct TIN, make the proper certifications, and report all your taxable interest and dividends on your tax return.

Payments you receive will be subject to backup withholding if:

1. You do not furnish your TIN to the requester,
2. You do not certify your TIN when required (see the Part II instructions on page 4 for details),
3. The IRS tells the requester that you furnished an incorrect TIN,
4. The IRS tells you that you are subject to backup withholding because you did not report all your interest and dividends on your tax return (for reportable interest and dividends only), or
5. You do not certify to the requester that you are not subject to backup withholding under 4 above (for reportable interest and dividend accounts opened after 1983 only).

Certain payees and payments are exempt from backup withholding. See the instructions below and the separate instructions for the Requester of Form W-9.

Also see *Special rules regarding partnerships* on page 1.

Penalties

Failure to furnish TIN. If you fail to furnish your correct TIN to a requester, you are subject to a penalty of $50 for each such failure unless your failure is due to reasonable cause and not to willful neglect.

Civil penalty for false information with respect to withholding. If you make a false statement with no reasonable basis that results in no backup withholding, you are subject to a $500 penalty.

Criminal penalty for falsifying information. Willfully falsifying certifications or affirmations may subject you to criminal penalties including fines and/or imprisonment.

Misuse of TINs. If the requester discloses or uses TINs in violation of federal law, the requester may be subject to civil and criminal penalties.

Specific Instructions

Name

If you are an individual, you must generally enter the name shown on your income tax return. However, if you have changed your last name, for instance, due to marriage without informing the Social Security Administration of the name change, enter your first name, the last name shown on your social security card, and your new last name.

If the account is in joint names, list first, and then circle, the name of the person or entity whose number you entered in Part I of the form.

Sole proprietor. Enter your individual name as shown on your income tax return on the "Name" line. You may enter your business, trade, or "doing business as (DBA)" name on the "Business name" line.

Limited liability company (LLC). If you are a single-member LLC (including a foreign LLC with a domestic owner) that is disregarded as an entity separate from its owner under Treasury regulations section 301.7701-3, enter the owner's name on the "Name" line. Enter the LLC's name on the "Business name" line. Check the appropriate box for your filing status (sole proprietor, corporation, etc.), then check the box for "Other" and enter "LLC" in the space provided.

Other entities. Enter your business name as shown on required Federal tax documents on the "Name" line. This name should match the name shown on the charter or other legal document creating the entity. You may enter any business, trade, or DBA name on the "Business name" line.

Note. You are requested to check the appropriate box for your status (individual/sole proprietor, corporation, etc.).

Exempt From Backup Withholding

If you are exempt, enter your name as described above and check the appropriate box for your status, then check the "Exempt from backup withholding" box in the line following the business name, sign and date the form.

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Generally, individuals (including sole proprietors) are not exempt from backup withholding. Corporations are exempt from backup withholding for certain payments, such as interest and dividends.

Note. If you are exempt from backup withholding, you should still complete this form to avoid possible erroneous backup withholding.

Exempt payees. Backup withholding is not required on any payments made to the following payees:

1. An organization exempt from tax under section 501(a), any IRA, or a custodial account under section 403(b)(7) if the account satisfies the requirements of section 401(f)(2),

2. The United States or any of its agencies or instrumentalities,

3. A state, the District of Columbia, a possession of the United States, or any of their political subdivisions or instrumentalities,

4. A foreign government or any of its political subdivisions, agencies, or instrumentalities, or

5. An international organization or any of its agencies or instrumentalities.

Other payees that may be exempt from backup withholding include:

6. A corporation,

7. A foreign central bank of issue,

8. A dealer in securities or commodities required to register in the United States, the District of Columbia, or a possession of the United States,

9. A futures commission merchant registered with the Commodity Futures Trading Commission,

10. A real estate investment trust,

11. An entity registered at all times during the tax year under the Investment Company Act of 1940,

12. A common trust fund operated by a bank under section 584(a),

13. A financial institution,

14. A middleman known in the investment community as a nominee or custodian, or

15. A trust exempt from tax under section 664 or described in section 4947.

The chart below shows types of payments that may be exempt from backup withholding. The chart applies to the exempt recipients listed above, 1 through 15.

IF the payment is for . . .	THEN the payment is exempt for . . .
Interest and dividend payments	All exempt recipients except for 9
Broker transactions	Exempt recipients 1 through 13. Also, a person registered under the Investment Advisers Act of 1940 who regularly acts as a broker
Barter exchange transactions and patronage dividends	Exempt recipients 1 through 5
Payments over $600 required to be reported and direct sales over $5,000[1]	Generally, exempt recipients 1 through 7[2]

[1] See Form 1099-MISC, Miscellaneous Income, and its instructions.

[2] However, the following payments made to a corporation (including gross proceeds paid to an attorney under section 6045(f), even if the attorney is a corporation) and reportable on Form 1099-MISC are not exempt from backup withholding: medical and health care payments, attorneys' fees; and payments for services paid by a Federal executive agency.

Part I. Taxpayer Identification Number (TIN)

Enter your TIN in the appropriate box. If you are a resident alien and you do not have and are not eligible to get an SSN, your TIN is your IRS individual taxpayer identification number (ITIN). Enter it in the social security number box. If you do not have an ITIN, see *How to get a TIN* below.

If you are a sole proprietor and you have an EIN, you may enter either your SSN or EIN. However, the IRS prefers that you use your SSN.

If you are a single-owner LLC that is disregarded as an entity separate from its owner (see *Limited liability company (LLC)* on page 2), enter your SSN (or EIN, if you have one). If the LLC is a corporation, partnership, etc., enter the entity's EIN.

Note. See the chart on page 4 for further clarification of name and TIN combinations.

How to get a TIN. If you do not have a TIN, apply for one immediately. To apply for an SSN, get Form SS-5, Application for a Social Security Card, from your local Social Security Administration office or get this form on-line at *www.socialsecurity.gov*. You may also get this form by calling 1-800-772-1213. Use Form W-7, Application for IRS Individual Taxpayer Identification Number, to apply for an ITIN, or Form SS-4, Application for Employer Identification Number, to apply for an EIN. You can apply for an EIN online by accessing the IRS website at *www.irs.gov/businesses* and clicking on Employer ID Numbers under Related Topics. You can get Forms W-7 and SS-4 from the IRS by visiting *www.irs.gov* or by calling 1-800-TAX-FORM (1-800-829-3676).

If you are asked to complete Form W-9 but do not have a TIN, write "Applied For" in the space for the TIN, sign and date the form, and give it to the requester. For interest and dividend payments, and certain payments made with respect to readily tradable instruments, generally you will have 60 days to get a TIN and give it to the requester before you are subject to backup withholding on payments. The 60-day rule does not apply to other types of payments. You will be subject to backup withholding on all such payments until you provide your TIN to the requester.

Note. Writing "Applied For" means that you have already applied for a TIN or that you intend to apply for one soon.

Caution: *A disregarded domestic entity that has a foreign owner must use the appropriate Form W-8.*

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Part II. Certification

To establish to the withholding agent that you are a U.S. person, or resident alien, sign Form W-9. You may be requested to sign by the withholding agent even if items 1, 4, and 5 below indicate otherwise.

For a joint account, only the person whose TIN is shown in Part I should sign (when required). Exempt recipients, see *Exempt From Backup Withholding* on page 2.

Signature requirements. Complete the certification as indicated in 1 through 5 below.

1. Interest, dividend, and barter exchange accounts opened before 1984 and broker accounts considered active during 1983. You must give your correct TIN, but you do not have to sign the certification.

2. Interest, dividend, broker, and barter exchange accounts opened after 1983 and broker accounts considered inactive during 1983. You must sign the certification or backup withholding will apply. If you are subject to backup withholding and you are merely providing your correct TIN to the requester, you must cross out item 2 in the certification before signing the form.

3. Real estate transactions. You must sign the certification. You may cross out item 2 of the certification.

4. Other payments. You must give your correct TIN, but you do not have to sign the certification unless you have been notified that you have previously given an incorrect TIN. "Other payments" include payments made in the course of the requester's trade or business for rents, royalties, goods (other than bills for merchandise), medical and health care services (including payments to corporations), payments to a nonemployee for services, payments to certain fishing boat crew members and fishermen, and gross proceeds paid to attorneys (including payments to corporations).

5. Mortgage interest paid by you, acquisition or abandonment of secured property, cancellation of debt, qualified tuition program payments (under section 529), IRA, Coverdell ESA, Archer MSA or HSA contributions or distributions, and pension distributions. You must give your correct TIN, but you do not have to sign the certification.

What Name and Number To Give the Requester

For this type of account:	Give name and SSN of:
1. Individual	The individual
2. Two or more individuals (joint account)	The actual owner of the account or, if combined funds, the first individual on the account [1]
3. Custodian account of a minor (Uniform Gift to Minors Act)	The minor [2]
4. a. The usual revocable savings trust (grantor is also trustee)	The grantor-trustee [1]
b. So-called trust account that is not a legal or valid trust under state law	The actual owner [1]
5. Sole proprietorship or single-owner LLC	The owner [3]
For this type of account:	**Give name and EIN of:**
6. Sole proprietorship or single-owner LLC	The owner [3]
7. A valid trust, estate, or pension trust	Legal entity [4]
8. Corporate or LLC electing corporate status on Form 8832	The corporation
9. Association, club, religious, charitable, educational, or other tax-exempt organization	The organization
10. Partnership or multi-member LLC	The partnership
11. A broker or registered nominee	The broker or nominee
12. Account with the Department of Agriculture in the name of a public entity (such as a state or local government, school district, or prison) that receives agricultural program payments	The public entity

[1] List first and circle the name of the person whose number you furnish. If only one person on a joint account has an SSN, that person's number must be furnished.

[2] Circle the minor's name and furnish the minor's SSN.

[3] You must show your individual name and you may also enter your business or "DBA" name on the second name line. You may use either your SSN or EIN (if you have one). If you are a sole proprietor, IRS encourages you to use your SSN.

[4] List first and circle the name of the legal trust, estate, or pension trust. (Do not furnish the TIN of the personal representative or trustee unless the legal entity itself is not designated in the account title.) Also see *Special rules regarding partnerships* on page 1.

Note. If no name is circled when more than one name is listed, the number will be considered to be that of the first name listed.

Privacy Act Notice

Section 6109 of the Internal Revenue Code requires you to provide your correct TIN to persons who must file information returns with the IRS to report interest, dividends, and certain other income paid to you, mortgage interest you paid, the acquisition or abandonment of secured property, cancellation of debt, or contributions you made to an IRA, or Archer MSA or HSA. The IRS uses the numbers for identification purposes and to help verify the accuracy of your tax return. The IRS may also provide this information to the Department of Justice for civil and criminal litigation, and to cities, states, and the District of Columbia, and U.S. possessions to carry out their tax laws. We may also disclose this information to other countries under a tax treaty, to federal and state agencies to enforce federal nontax criminal laws, or to federal law enforcement and intelligence agencies to combat terrorism.

You must provide your TIN whether or not you are required to file a tax return. Payers must generally withhold 28% of taxable interest, dividend, and certain other payments to a payee who does not give a TIN to a payer. Certain penalties may also apply.

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File No. 411001990

APPRS OTHER

********* INVOICE *********

File Number:

H&R Block Mortgage

Borrower : Laura Richardson

Invoice # :
Order Date :
Reference/Case # :
PO Number :

3622 W Curtis Drive
Sacramento, CA 95818

	$	350.00
	$	

Invoice Total	$	350.00
State Sales Tax @	$	0.00
Deposit	($	)
Deposit	($	)
Amount Due	$	350.00

Terms: The appraisal fee was paid by the borrower at the time of the inspection

Please Make Check Payable To:

Sean B. Gallagher
1515 42nd Street
Sacramento, CA 95819

Fed. I.D. #:

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CSOC.RICH.001467

File No. 411001990

********* INVOICE *********

File Number:

H&R Block Mortgage

Borrower: Laura Richardson

Invoice # :
Order Date :
Reference/Case # :
PO Number :

3622 W Curtis Drive
Sacramento, CA 95818

	$	350.00
	$	
Invoice Total	$	350.00
State Sales Tax @	$	0.00
Deposit	($	)
Deposit	($	)
Amount Due	$	350.00

Terms: The appraisal fee was paid by the borrower at the time of the inspection

Please Make Check Payable To:

Sean B. Gallagher
1515 42nd Street
Sacramento, CA 95819

Fed. I.D. #:

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Washington Mutual
Long Beach Mortgage

Washington Mutual Appraisal Management
Long Beach Mortgage
UNDERWRITER APPRAISAL CHECKLIST (UWAC)

Address: 3622 Curtis Dr City: Sacramento State: CA

Loan Number: [redacted]

SECTION 1 – Complete the following checklist.
- If you answer "No", consult with your local Appraisal representative (APA or Senior Appraiser) for resolution. See the attached Job Aid for action required by Underwriter if the response to any question below is No
- If you answer "Yes" to ALL the following items, the appraisal report is acceptable.

Note: ONLY licensed Appraisers may make changes to the appraisal or appraised value.

Yes	No		
All Transactions			
☑	☐	1.	Is the age of the appraisal report within 3 months of the date of submission and within 4 months of the date of closing? If the appraisal is over 4 months but less than 6 months, is a compliant Appraisal Update included? If the original appraisal is over 6 months, a new report is needed. Appraiser/supervising appraiser is not on the WaMu Ineligible Appraiser List.
☑	☐	2.	Does the property address and legal description on the appraisal report match the Title Commitment or Prelim?
☑	☐	3.	Does the proposed occupancy status in FITECH match what is determined on the appraisal. (primary residence, second home, investment property)?
☑	☐	4.	If the site has excessive acreage does it meet guidelines? (Refer to State Specific Manual)
☑	☐	5.	Is the property legal and conforming?
☑	☐	6.	Is there public road access to the property?
☑	☐	7.	Is the site clear of any apparent adverse site conditions? (e.g. easements, encroachments, slide areas, special assessments, limitations on use, etc.)
☑	☐	8.	Is the roof clear of any problems?
☑	☐	9.	Is the ratio of land to total value typical to area and supported by comps?
☑	☐	10.	Does the appraisal report indicate the property is clear of any probable or known pest problems?
☑	☐	11.	Is the subject at least 75% complete at the time of the appraisal? Note: This % estimate is based on underwriting analysis of the information provided. Current policy does NOT require the appraiser to provide a % of completion as part of the reporting process. ξ The property should be 100% complete at funding. **IF LESS THAN 75% COMPLETE DO NOT ACCEPT APPRAISAL REPORT**
☐	N/A	12.	If the value is <=$40,000 is the home typical for the area? (For Piggybacks $50,000)
Condominiums			
☐	N/A	13.	Does the appraisal provide the condominium project information?
☐	N/A	14.	Does the subject phase meet the requirements for the requested product?
Purchases			For all Purchase transactions, review the term of the purchase contract before completing the checklist.
☑	☐	15.	Does the borrower on the appraisal report match the buyer on the purchase contract/FITECH?
☑	☐	16.	Does the current owner on the appraisal match the seller on the purchase contract/prelim or title commitment/FITECH?
☑	☐	17.	Does the transaction appear to be an "arms-length transactions"? (no excessive concessions or below market sale terms and the parties involved are not related by a conflict of interest)

SECTION 2 – AFTER COMPLETION OF CHECKLIST, SIGN AND INSERT THIS CHECKLIST INTO THE LOAN FILE.

Employee Signature: Sandra Watson Date: 1/4/07

Print Name: Sandra Watson

☑ Underwriter

☐ Other

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WOOD DESTROYING PESTS AND ORGANISMS INSPECTION REPORT

Building No.	Street	City	Zip	Date of Inspection	Reference No.
3622	W. Curtis Drive	Sacramento	95818	12/11/2006	

Bouey Termite Service, Inc
3639 4th Avenue
Sacramento CA 95817
Tel (916) 733-0520 Fax (916) 733-0520

Report #: 20913
Registration #: [illegible]
Escrow #:

Ordered by:	Property Owner and/or Party of Interest:	Report sent to:
Sharon Helmar 3622 W. Curtis Drive Sacramento, CA 95818	Sharon Helmar Cook Realty FX 451-2754 Martin Pierucci	

COMPLETE REPORT [X] LIMITED REPORT [ ] SUPPLEMENTAL REPORT [ ] REINSPECTION REPORT [ ]

GENERAL DESCRIPTION: 2 Story Framed residence on raised foundation

Inspection Tag Posted:

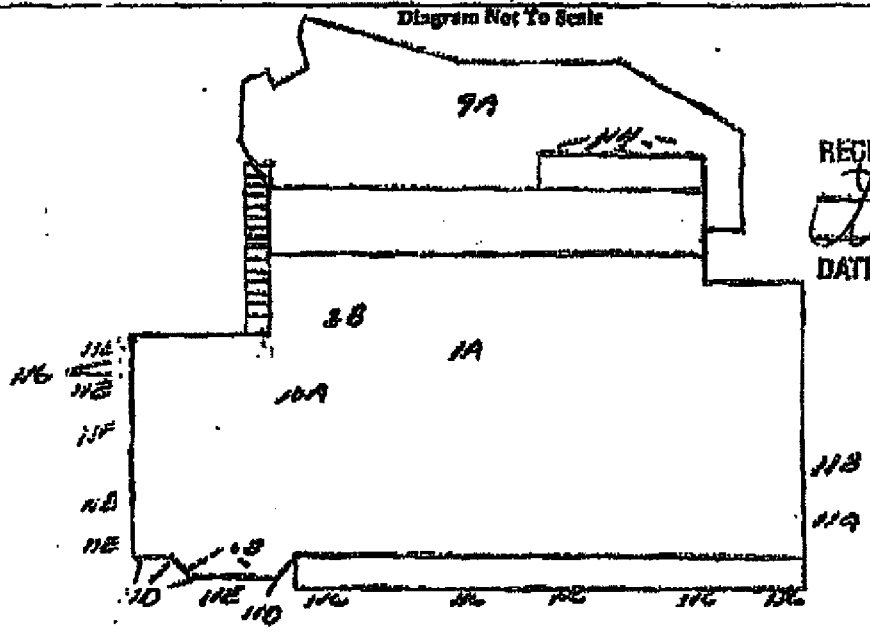
Other Tags Posted:

An inspection has been made of the structure(s) shown on the diagram in accordance with the Structural Pest Control Act. Detached porches, detached steps, detached decks and any other structures not on the diagram were not inspected.

Subterranean Termites [ ] Drywood Termites [ ] Fungus / Dryrot [X] Other Findings [X] Further Inspection [X]

If any of the above boxes are checked, it indicates that there were visible problems in accessible areas. Read the report for details on checked boxes.

Diagram Not To Scale



Front

RECEIVED & READ:
DATE: 12/22/06

Inspected By: Shawn K. Bouey State License No. OPS 9099 Signature: [illegible]

You are entitled to obtain copies of all reports and completion notices on this property reported to the Structural Pest Control Board during the preceding two years. To obtain copies contact Structural Pest Control Board, 1418 Howe Avenue, Suite 18, Sacramento, California, 95825-3204.
NOTE: Questions or problems concerning the above report should be directed to the manager of the company. Unresolved questions or problems with work performed may be directed to the Structural Pest Control Board at (916) 561-8704, (800) 737-8188 or www.pestboard.ca.gov. [illegible]

Condition

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STANDARD NOTICE OF WORK COMPLETED AND NOT COMPLETED

NOTICE - All recommendations may not have been completed - See below - Recommendations not completed.
This form is prescribed by the Structural Pest Control Board.

Number	Street	City	Zip	Date of Inspection
3423	N. Curtis Drive	Sacramento	95815	

Bousey Termite Service, Inc
5838 4th Avenue
Sacramento CA 95817
Tel (916) 736-[illegible] Fax (916) 736-[illegible]

Report #: 18553
Registration #: 3036
Exp. Date:

Ordered By	Property Owner and/or Party of Interest	Complete Bill To:
Sharon Reimer 3423 N. Curtis Drive Sacramento, CA 95815	Sharon Reimer Occupant Shakhora 916 452-2221 Charline Slagley	

The following recommendations on the above designated property, as outlined in Wood Destroying Pests and Organisms Inspection Report No. 18553, dated 12/21/06, have been and/or have not been completed.

Recommendations completed by this firm but are in compliance with the Structural Pest Control Board's Rules and Regulations:
1b, 1g, 2i.h

Recommendations completed by this firm but are contained exclusions and extended coverage under Section 1002 of the Structural Pest Control Board's Rules and Regulations including permit requesting Accessory Structure.

Cost of work completed: RECEIVED & PAID

Cost $	$ 295.00
Inspection Fee $	$ 315.00
Other $	
Total $	$ 610.00

DATE: 12/29/06

Recommendations not completed by this firm:
2h

Estimated Cost:

Remarks:
The following recommendation is in compliance with the Structural Pest Control Act, Section 8516 of the Business and Professions Code, and pertains to the visible and accessible areas inspected on the date of our Original Inspection Report, and Supplemental Inspection Reports, if any, and does not imply the absence or presence of infestation or infection in areas which further inspection was recommended and not completed. This is to certify that the structure described herein is now free of evidence of active infestation or infection in visible, accessible areas.

Signature

You are entitled to obtain copies of all reports and certificates issued on this property inspected in the Board during the preceding two years upon payment of a reasonable fee to the Structural Pest Control Board, 1418 Howe Ave., Ste. 18, Sacramento, California, 95825-3236.
NOTE: Complaints or problems concerning this pest control report should be directed to the manager of the company. Unresolved questions or problems may be referred to the Structural Pest Control Board at 916-561-8704, 800-737-8188 or www.pestboard.ca.gov

File No. 411001990

********* INVOICE *********

File Number: [redacted]

H&R Block Mortgage

Borrower : Laura Richardson

Invoice # :
Order Date :
Reference/Case # :
PO Number :

3622 W Curtis Drive
Sacramento, CA 95816

	$	350.00
	$	
Invoice Total	$	350.00
State Sales Tax @	$	0.00
Deposit	($	)
Deposit	($	)
Amount Due	$	350.00

Terms: The appraisal fee was paid by the borrower at the time of the inspection

Please Make Check Payable To:

Sean B. Gallagher
1516 42nd Street
Sacramento, CA 95819

Fed. I.D. #:

JPMC- 000040
CONFIDENTIAL

(#4)

Items 1 through 11 relate to locations, accessibility, conditions, infestations, and infections noted at the time of this inspection. Although we make a visual inspection, there are areas, which are inaccessible for inspection. These include areas to which there is no access without defacing or tearing out lumber, masonry, or finished work. We do not move furniture, appliances, or raised floor coverings, under concrete slabs, the interiors of the hollow walls, bay windows, Porte coheres, columns, or ornaments. Unless there are specific areas noted in the body of this report, any further inspection other than set forth in this report would be impractical.
This inspection only pertains to the structure(s) indicated on the diagram. This report is a statement of conditions at the time of this inspection only. BOUEY TERMITE SERVICE, INC. does not certify the water integrity of roofs.
Please read all of the information contained with this report. We recommend all items in our report be completed. If work is performed by others we cannot be responsible to certify absence or presence of infestations or infections if this company is not contracted to reinspect prior to closing any areas. BOUEY TERMITE SERVICE, INC. will not guarantee work performed by others.
This report is not to be used to satisfy escrow requirements unless our inspection fee is paid. See the attached work order for the cost of recommended items. An authorized signature is necessary before any work can be performed.

REINSPECTIONS

This company will reinspect repairs done by others within four months of the original inspection. A charge, if any, can be no greater than the original inspection fee for each reinspection. The reinspection must be done within ten (10) working days of request. The reinspection is a visual inspection and if inspection of concealed areas is desired, inspection of work in progress will be necessary. Any guarantees must be received from parties performing repairs.

GUARANTEES

BOUEY TERMITE SERVICE, INC. operators are licensed and regulated by the Structural Pest Control Board, and apply pesticides which are registered and approved for use by the California Department of Food and Agriculture and the United States Environmental Protection Agency. Registration is granted when the State finds that, based on the existing scientific evidence, there are no appreciable risks if proper use conditions are followed or that the risks are outweighed by the benefits. The degree of risk depends upon the degree of exposure should be minimized.
BOUEY TERMITE SERVICE, INC. guarantees the work completed by this company for a period of one (1) year from the date of completion unless otherwise stated in the body of this Report with the exception of plumbing, grounding, caulking, resetting of toilets, resetting of enclosures, or floor covering, which are guaranteed for thirty (30) days, as these are Owner maintenance areas.
If within twenty-four (24) hours following application you experienced symptoms similar to common seasonal illness or a possible flu, contact your physician or Poison Control Center (listed below) and your pest control operator immediately. For further information, contact any of the following: your local office of BOUEY TERMITE SERVICE, INC; for health questions, your County Health Department (listed below); for application information, your County Agricultural Commissioner (listed below); and for regulatory information, the Structural Pest Control Board at (916) 561-8708, 1418 Howe Avenue Ste. 18, Sacramento, CA 95825

POISON CONTROL CENTER

Sacramento 1-800-876-4766

California County Agricultural Commissioner

Sacramento (916) 875-6603 El Dorado (530) 621-5520
Placer (530) 889-7372 Yolo (530) 666-8140

PESTICIDES THAT MAY BE USED ON YOUR PROPERTY DURING THE COURSE OF OUR WORK:
The name of materials actually used during each visit will be on the Completion Notice or the Invoice/Service slip. Active ingredients will be shown below in parenthesis:
TIMBOR (Sodium Borate) PREMISE 75 (Imidacloprid)
FUMIGANTS: CHLOROPICRIN, VIKANE (Sulfuryl Flouride)
Effects of overexposure to this material can include nasal and respiratory irritation, dizziness, headache and fatigue.
Effects of overexposure to this material will cause teary eyes.
Effects of overexposure to this material can include poor coordination, slurring words, and confusion

CSOC.RICH.001473

Bouey Termite Service, Inc

1622 W. Curtis Drive		Sacramento	CA	95818
Address of Property Inspected		City	State	Zip
Stamp No.	12/11/06 Date of Inspection	26011 Co. Report No.	Beetow No.	

NOTICE The Structural Pest Control Board encourages competitive business practices among registered companies. Reports on this structure prepared by various registered companies should list the same findings, (i.e.- termite infestations, termite damage, fungus damage, etc.). However, recommendations to correct these findings may vary from company to company. You have a right to seek a second opinion from another company.

Under the California Mechanics Lien Law, any Structural Pest Control Operator who contracts to do work for any contractor, subcontractor, laborer, supplier, or other person who helps to improve your property but has not been paid for his work or supplies, has a right to enforce a claim against your property. This means that after a hearing, your property could be sold by a court officer and the proceeds of the sale used to satisfy the debt. This can happen even if you paid your contractor in full if the subcontractor, laborers, or suppliers remain unpaid. We reserve the right to file a claim or lien against your property. Certain claimants, such as subcontractors or material suppliers are required to provide you with a document entitled "Preliminary Notice". General contractors and laborers for wages do not provide this notice. A "Preliminary Notice" is not a lien against the property. Its' purpose is to notify you of persons who may have a right to file a lien against your property for debts that are not paid.

Bouey Pest Control cannot certify the roof nor do we offer any opinion as to its' quality.

The exterior surface of the roof will not be inspected. If you want the water tightness of the roof determined, you should contact a roofing contractor who is licensed by the Contractor's State License Board.

Most exposed areas repaired will be painted or primed with one (1) coat of paint or primer. No guarantee is given on color match or quality of painting.

If damage extends into inaccessible areas, a Supplemental Inspection will be made and Report issued outlining our findings, recommendations, and additional work.

This is a separated report which is defined as Section I/Section II conditions evident on the date of the inspection. Section I contains items where there is visible evidence of active infestation, infection or conditions that have resulted in or from infestation or infection. Section II items are conditions deemed likely to lead to infestation or infection but where no visible evidence of such was found. Further inspection items are defined as recommendations to inspect area(s) which during the original inspection did not allow the inspector access to complete the inspection and cannot be defined as Section I or Section II.

All work performed by others must be seen in progress.

MOLD DISCLAIMER: BOUEY PEST CONTROL cannot inspect, certify or identify molds, nor do we offer any opinion as to the type of condition of a mold. If there is a mold present, the home owner or interested parties should contact a qualified expert in this field of work to outline findings and recommendations.

Bouey Pest Control does not inspect tub and shower enclosures for water tightness.

Bouey Termite Service, Inc

3632	N Curtis Drive	Sacramento	CA	95010
Address of Property Inspected		City	State	Zip

Stamp No.	12/13/05	26813	
	Date of Inspection	Co. Report No.	Escrow No.

1 SUBSTRUCTURE

FINDING 1A: Cellulose debris noted in the subarea.
RECOMMENDATION 1A: Remove cellulose debris.
SECTION 2.

1B NOTE Addition built over concrete slyper floor.

2 STALL SHOWER

2A NOTE Upstairs stall shower not water tested due to finished ceiling below. No water stains noted. If water test of upstairs shower is desired, it will be done at Owner's responsibility and expense by opening the ceiling beneath the shower. A Supplemental Inspection will be made and Report issued outlining our findings, recommendations, and additional cost.

FINDING 2B: Cracked or missing grout noted at shower and tub.
RECOMMENDATION 2B: Grout areas as necessary. As part of routine maintenance, keep areas grouted to prevent possible damage.
SECTION 2.

9 DECK

FINDING 9A: Deck is inaccessible for inspection due to no access.
RECOMMENDATION 9A: Pull decking as needed to make area accessible for inspection. A Supplemental Inspection will be made and Report issued outlining our findings, recommendations, and additional cost.
FURTHER INSPECTION ITEM.

10 INTERIOR

FINDING 10A: Toilet at half bath downstairs noted to be loose.
RECOMMENDATION 10A: Remove toilet. Install new seal and reset the toilet.

If damage extends into the subfloor or if plumbing requiring repairs is disclosed, a Supplemental Inspection will be made and Report issued outlining our findings, recommendations, and additional cost.
SECTION 2.

FINDING 10B: Fungus infection and damage noted at two (2) four lite windows.
RECOMMENDATION 10B: Remove and replace two (2) windows.
SECTION 1.

10C NOTE Cracked tile and missing grout at kitchen counter.

11 EXTERIOR

FINDING 11A: Fungus infection and damage noted at 2nd story corner trim.
RECOMMENDATION 11A: Remove and replace trim.
SECTION 1.

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CSOC.RICH.001475

Bauey Termite Service, Inc

Page 5 of 5 of Standard Inspection Report

3622 W. Curtis Drive Sacramento CA 95816
Address of Property Inspected City State Zip

Stamp No 12/13/05 Date of Inspection 26913 Co. Report No. Exempt No.

FINDING 11B: Fungus infection and damage noted at trim and sill at vent.
RECOMMENDATION 11B: Remove and replace trim and sills.
SECTION 1.

FINDING 11C: Fungus infection and damage noted at trim around posts.
RECOMMENDATION 11C: Remove and replace trim.
SECTION 1.

FINDING 11D: Fungus infection and damage noted at corner trim.
RECOMMENDATION 11D: Remove and replace trim.
SECTION 1.

FINDING 11E: Fungus infection and damage noted at window trim and jambs.
RECOMMENDATION 11E: Remove and replace trim and jambs.
SECTION 1.

11F NOTE Bowed siding.

FINDING 11G: Fungus infection and damage noted at rafter tails.
RECOMMENDATION 11G: Remove and replace rafter tails.
SECTION 1.

FINDING 11H: Fungus infection and damage noted at trim at screen area.
RECOMMENDATION 11H: Remove and replace trim.
SECTION 1.

JPMC- 000044
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Bouey Termite Service, Inc
3630 4th Avenue
Sacramento CA 95817
Tel (916) 733-0520 Fax (916) 733-0510

AGREEMENT

No work will be performed until a signed copy of this agreement has been received.

Address of Property: 3623 N. Curtis Drive
City: Sacramento
State/Zip: CA 95819

The inspection report of the company dated, 12/13/05, is incorporated herein by reference as though fully set forth.

The company is authorized to proceed with the work outlined in the items circled below from the Termite Inspection Report for the property indicated, for a total sum of $ _____. This total amount is due and payable within Ten (10) days from completion of work and/or chemical application.

THE COMPANY AGREES

To guarantee all repairs performed by this company for one year from date of completion except for roofing, grounding or plumbing, which is guaranteed for a period of Ninety (90) days. We can not be responsible for work performed by others, to be bound to perform this work for the price quoted in our cost breakdown for period not to exceed 30 days, to use reasonable care in the performance of our work but is assumed no responsibility for damage to any hidden pipes, wiring, other facilities or to any structure, plants or roof.

THE OWNER OR OWNER'S AGENT AGREES

To pay for services rendered and any additional services requested upon completion of work, to pay a service charge of one and one-half percent (1 1/2%) for each month, or portion of any month, annual interest rate of eighteen percent (18%) on accounts exceeding the ten (10) day full payment schedule. The Owner grants to The Company a security interest in the property to secure payment suit for work and inspection fee completed. In case of non-payment by The Owner, reasonable attorney fees and costs of collection shall be paid by owner, whether suit be filed or not.

ALL PARTIES AGREE

If any additional work is deemed necessary by the local building inspector, said work will not be performed without additional authorization from owner or owner's agent. This contract price does not include the charge of any Inspection Report fees. Circle the items you wish performed by The Company, initial and write in amount above.

NOTICE TO OWNER

Under the California Mechanic's Lien Law any structural pest control company which contracts to do work for you, any contractor, subcontractor, laborer, supplier or other person who helps to improve your property, but is not paid for his or her work or supplies, has a right to enforce a claim against your property. This means that after a civil hearing, your property could be sold by a court officer and the proceeds of the sale used to satisfy the indebtedness. This can happen even if you have paid your structural pest control company in full if the subcontractor, laborers or suppliers remain unpaid.

To protect their right to file a claim or lien against your property, certain claimants such as subcontractors or material suppliers are required to provide you with a document entitled "Preliminary Notice." Firms contractors and laborers for wages do not have to provide this notice. A Preliminary Notice is not a lien against your property. Its purpose is to notify you of persons who may have a right to file a lien against your property if they are not paid.

ITEMS

SECTION 1 ITEM(S):	10B.....$	415.00	SECTION 2 ITEM(S):	1A.....$	80.00
	11A.....$	110.00		2B.....$	90.00
	11B.....$	330.00		10A.....$	65.00
	11C.....$	305.00			
	11D.....$	240.00		TOTAL...$	240.00
	11E.....$	270.00			
	11G.....$	265.00			
	11H.....$	235.00	FURTHER INSPECTION ITEM(S):	9A.....$	100.00
	TOTAL...$	2280.00		TOTAL...$	

RECEIVED & READ

DATE: 12/22/05

MINIMUM JOB PRICE...$ 250.00

If all items on Report are not completed by Bouey price per item may be repriced

$ 50.00 - cancellation fee will be assessed for any scheduled appts if not notified within 24 hours during business hours

Property Owner _____ Date: _____ Presented by: _____ Date: _____

Owner's Agent _____ Date: _____

JPMC- 000045
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CSOC.RICH.001477

WOOD DESTROYING PESTS AND ORGANISMS INSPECTION REPORT

Building No.	Street	City	Zip	Date of Inspection	Number of Pages
3622	W. Curtis Drive	Sacramento	95818	12/13/2005	1

Bouey Termite Service, Inc
3639 4th Avenue
Sacramento CA 95817
Tel (916) 733-0830 Fax (916) 733-0828

Report # : 26013
Registration # : [illegible]
Escrow # :

Ordered by	Property Owner and/or Party of Interest:	Report sent to:
Sharon Halmar 3622 W. Curtis Drive Sacramento, CA 95818	Sharon Halmar Cook Realty FR 461-2754 Martin Pierucci	

COMPLETE REPORT ☐ LIMITED REPORT ☒ SUPPLEMENTAL REPORT ☐ REINSPECTION REPORT ☐

GENERAL DESCRIPTION: Garage

Inspection Tag Posted:

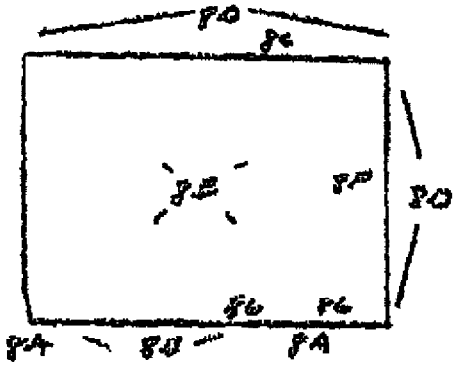
Other Tags Posted:

An inspection has been made of the structure(s) shown on the diagram in accordance with the Structural Pest Control Act. Detached porches, detached steps, detached decks and any other structures not on the diagram were not inspected.

Subterranean Termites ☐ Drywood Termites ☐ Fungus / Dryrot ☒ Other Findings ☒ Further Inspection ☒

If any of the above boxes are checked, it indicates that there were visible problems in accessible areas. Read the report for details on check.

Diagram Not To Scale



RECEIVED & READ:
DATE: 12/22/06

Front

Inspected By: Shawn K. Bouey State License No. OPR 9099 Signature:

You are entitled to obtain copies of all reports and completion notices on this property reported to the Structural Pest Control Board during the preceding two years. To obtain copies contact Structural Pest Control Board, 1418 Howe Avenue, Suite 18, Sacramento, California, 95825-3204.
NOTE: Questions or problems concerning the above report should be directed to the manager of the company. Unresolved questions or problems with services performed may be directed to the Structural Pest Control Board at (916) 561-8708, (800) 737-6188 or www.pestboard.ca.gov. 43M-41 (Rev. 10/01)

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DISCLAIMER

Items 1 through 11 relate to locations, accessibility, conditions, infestations, and infections noted at the time of this inspection. Although we make a visual inspection, there are areas, which are inaccessible for inspection. These include areas to which there is no access without defacing or tearing out lumber, masonry, or finished work. We do not move furniture, appliances, or raised floor coverings, under concrete slabs, the interiors of the hollow walls, bay windows, Porte cocheres, columns, or abutments. Unless there are specific areas noted in the body of this report, any further inspection other than set forth in this report would be impractical.
This inspection only pertains to the structure(s) indicated on the diagram. This report is a statement of conditions at the time of this inspection only. BOUEY TERMITE SERVICE, INC. does not certify the water integrity of roofs.
Please read all of the information contained with this report. We recommend all items in our report be completed. If work is performed by others we cannot be responsible to certify absence or presence of infestations or infections if this company is not contacted to reinspect prior to closing any areas. BOUEY TERMITE SERVICE, INC. will not guarantee work performed by others.
This report is not to be used to satisfy escrow requirements unless our inspection fee is paid. See the attached work order for the cost of recommended items. An authorized signature is necessary before any work can be performed.

REINSPECTIONS

This company will reinspect repairs done by others within four months of the original inspection. A charge, if any, will be no greater than the original inspection fee for each reinspection. The reinspection must be done within ten (10) working days of request. The reinspection is a visual inspection and if inspection of concealed areas is desired, inspection of work in progress will be necessary. Any guarantees must be received from parties performing repairs.

GUARANTEES

BOUEY TERMITE SERVICE, INC. operators are licensed and regulated by the Structural Pest Control Board, and apply pesticides which are registered and approved for use by the California Department of Food and Agriculture and the United States Environmental Protection Agency. Registration is granted when the State finds that, based on the existing scientific evidence, there are no appreciable risks if proper use conditions are followed so that the risks are outweighed by the benefits. The degree of risk depends upon the degree of exposure should be minimized.
BOUEY TERMITE SERVICE, INC. guarantees the work completed by this company for a period of one (1) year from the date of completion unless otherwise stated in the body of this Report with the exception of plumbing, grounding, caulking, resetting of toilets, resetting of cabinets, or floor covering, which are guaranteed for thirty (30) days, as these are Owner maintenance areas.
If within twenty-four (24) hours following application you experience symptoms similar to common seasonal illness (comparable flu, contact your physician or Poison Control Center (listed below) and you pest control operator immediately. For further information, contact any of the followings: you local office of BOUEY TERMITE SERVICE, INC; for health questions, your County Health Department (listed below); for application information, your County Agricultural Commissioner (listed below); and for regulatory information, the Structural Pest Control Board at (916) 561-8704, 1418 Howe Avenue Ste. 18, Sacramento, CA. 95815

POISON CONTROL CENTER

Sacramento 1-800-876-4766

California County Agricultural Commissioner

Sacramento (916) 875-5805 El Dorado (530) 621-5520
Placer (530) 889-7372 Yolo (530) 666-8140

PESTICIDES THAT MAY BE USED ON YOUR PROPERTY DURING THE COURSE OF OUR WORK:
The names of materials actually used during each visit will be on the Completion Notice or the Invoice Service slip. Active ingredients will be shown below in parenthesis:
TIMBOR (Sodium Borate) PREMISE 75 (Imidacloprid)
FUMIGANTS: CHLOROPICRIN, VIKANE (Sulfuryl Fluoride)
Effects of overexposure to this material can include nasal and respiratory irritation, dizziness, headache, and fatigue.
Effects of overexposure to this material will cause teary eyes.
Effects of overexposure to this material can include poor coordination, slurring words, and confusion.

Bouey Termite Service, Inc

Page 3 of 6 of Standard Inspection Report

3622 11. Curtis Drive		Sacramento	CA	95819
Address of Property Inspected		City	State	Zip
	12/13/06	26814		
Stamp No.	Date of Inspection	Co. Report No.	Escrow No.	

"NOTICE" The Structural Pest Control Board encourages competitive business practices among registered companies. Reports on this structure prepared by various registered companies should list the same findings. (i.e.- termite infestations, termite damage, fungus damage etc.). However, recommendations to correct these findings may vary from company to company. You have a right to seek a second opinion from another company.

Under the California Mechanics Lien Law, any Structural Pest Control Operator who contracts to do work for any contractor, subcontractor, laborer, supplier, or other person who helps to improve your property but has not been paid for his work or supplies, has the right to enforce a claim against your property. This means that after a hearing, your property could be sold by a court officer and the proceeds of the sale used to satisfy the debt. This can happen even if you paid your contractor in full if the subcontractor, laborers, or suppliers remain unpaid. We reserve the right to file a claim or lien against your property. Certain claimants, such as subcontractors or material suppliers, are required to provide you with a document entitled "Preliminary Notice". General contractors and laborers for wages do not provide this notice. A "Preliminary Notice" is not a lien against the property. Its' purpose is to notify you of persons who may have a right to file a lien against your property for debts that are not paid.

Bouey Pest Control cannot certify the roof nor do we offer any opinion as to its' quality.

The exterior surface of the roof will not be inspected. If you want the water tightness of the roof determined, you should contact a roofing contractor who is licensed by the Contractor's State License Board.

Most exposed areas repaired will be painted or primed with one (1) coat of paint or primer. No guarantee is given on color match or quality of painting.

If damage extends into inaccessible areas, a Supplemental Inspection will be made and Report issued outlining our findings, recommendations, and additional cost.

Structure is constructed on a concrete slab with finished walls on the interior and exterior. These areas are inaccessible for inspection and interior conditions are not known.

This is a separated report which is defined as Section I/Section II conditions evident on the date of the inspection. Section I contains items where there is visible evidence of active infestation, infection or conditions that have resulted in or from infestation or infection. Section II items are conditions deemed likely to lead to infestation or infection but where no visible evidence of such was found. Further inspection items are defined as recommendations to inspect area(s) which during the original inspection did not allow the inspector access to complete the inspection and cannot be defined as Section I or Section II.

All work performed by others must be seen in progress.

MOLD DISCLAIMER: BOUEY PEST CONTROL cannot inspect, certify or identify molds, nor do we offer any opinion as to the type of condition of a mold. If there is a mold present, the home owner or interested parties should contact a qualified expert in this field of work to outline findings and recommendations.

This is a Limited Inspection and Report at the request of Sharon Malmur and pertains to garage only. We recommend a complete inspection of this property.

Bousy Termite Service, Inc

Page 4 of 4 of Standard Inspection Report

3622	W. Curtis Drive	Sacramento	CA	95813
Address of Property Inspected		City	State	Zip

Stamp No.	12/11/06	26814	Escrow No.
	Date of Inspection	Co. Report No.	

8 GARAGE

FINDING 8A: Fungus infection and damage noted at trim.
RECOMMENDATION 8A: Remove and replace trim.
SECTION 1.

FINDING 8B: Fungus infection and damage noted at doors.
RECOMMENDATION 8B: Remove and replace base of doors as needed.
SECTION 1.

FINDING 8C: Broken siding.
RECOMMENDATION 8C: Remove and replace siding.
SECTION 2.

FINDING 8D: Fungus infection noted in siding.
RECOMMENDATION 8D: Remove surface fungus and treat area with the registered fungicide, Timbor (Sodium Borate).
SECTION 1.

FINDING 8E: 1st and 2nd story garages are partially inaccessible for inspection due to storage.
RECOMMENDATION 8E: Homeowner to make area accessible for inspection. A Supplemental Inspection will be made and Report issued outlining our findings, recommendations, and additional cost.
FURTHER INSPECTION ITEM.

FINDING 8F: Fungus infection and damage noted at two (2) windows.
RECOMMENDATION 8F: Remove and replace two (2) windows.
SECTION 1.

FINDING 8G: Fungus infection and damage noted at door jambs.
RECOMMENDATION 8G: Remove and replace sections of jambs.
SECTION 1.

JPMC- 000049
CONFIDENTIAL

Bouey Termite Service, Inc
3639 4th Avenue
Sacramento CA 95817
Tel (916) 733-6238 Fax (916) 733-0628

AGREEMENT

No work will be performed until a signed copy of this agreement has been received.

Address of Property: 3623 W. Curtis Drive
City: Sacramento
State/Zip: CA 95818

The inspection report of the company dated, 12/13/06 is incorporated herein by reference as though fully set forth.

The company is authorized to proceed with the work outlined in the items circled below from the Termite Inspection Report for the property inspected, for a total sum of $ _____. This total amount is due and payable within Ten (10) days from completion repair work and/or chemical application.

THE COMPANY AGREES

To guarantee all repair completed by this company for one year from date of completion except for caulking, grouting or plumbing, which is guaranteed for a period of Ninety (90) days. We assume no responsibility for work performed by others, to be found to perform the work for the price quoted in our cost breakdown for period not to exceed 30 days, to use reasonable care in the performance of our work but to assume no responsibility for damage to any hidden pipes, wiring, other facilities or to any concrete, plants or roof

THE OWNER OR OWNER'S AGENT AGREES

To pay for services rendered + any additional services requested upon completion of work to pay a service charge of one and one-half percent (1 1/2%) interest per month, or portion of any month, annual interest rate of eighteen percent (18%) on accounts exceeding the ten (10) day full payment schedule. The owner grants to The Company a security interest in the property to secure payment sum for work and inspection fee completed. In case of non-payment by The Owner, reasonable attorney fees and costs of collection shall be paid by owner, whether suit be filed or not.

ALL PARTIES AGREE

If any additional work is deemed necessary by the local building inspector, said work will not be performed without additional authorization from owner or owner's agent. The contract price does not include the charge of any Inspection Report fees. Circle the items you wish performed by The Company, using the chart below to compute the amount above.

NOTICE TO OWNER

Under the California Mechanic's Lien Law any structural pest control company which contracts to do work for you, any contractor, subcontractor, laborer, supplier or other person who helps to improve your property, but is not paid for his or her work or supplies, has a right to enforce a claim against your property. This right may lead after a court hearing, your property could be sold by a court officer and the proceeds of the sale used to satisfy the indebtedness. This can happen even if you have paid your structural pest control company in full if the subcontractor, laborers or suppliers remain unpaid.
To preserve their right to file a claim or lien against your property, certain claimants such as subcontractors or material suppliers are required to provide you with a document entitled "Preliminary Notice." Prime contractors and laborers for wages do not have to provide this notice. A Preliminary Notice is not a lien against your property. Its purpose is to notify you of persons who may have a right to file a lien against your property if they are not paid.

ITEMS

SECTION 1 ITEM(S)#	8A.....$	195.00	SECTION 2 ITEM(S)#	8C.....$	88.00
	8B.....$	480.00			
	8D.....$	130.00		TOTAL...$	88.00
	8F.....$	310.00			
	8G.....$	180.00			
	TOTAL...$	1305.00	FURTHER INSPECTION ITEM(S)#	8E.....$	Homeowner

MINIMUM JOB PRICE...$ 290.00

If all items on Report are not completed by Bouey price per item may be repriced

$ 50.00 - Cancellation fee will be assessed for any scheduled appts if not notified within 24 hours during business hours

RECEIVED & READ:
DATE: 12/27/06

Property Owner: Date: Inspected by: Date:

Owner's Agent: Date:

JPMC- 000050
CONFIDENTIAL

CSOC.RICH.001482

STANDARD NOTICE OF WORK COMPLETED AND NOT COMPLETED

NOTICE - All recommendations may not have been completed - See below - Recommendations not completed.
This form is prescribed by the Structural Pest Control Board.

Building No.	Street	City	Zip	Date of Completion
3623	W. Curtis Drive	Sacramento	95819	2/10/05

Bouey Termite Service, Inc
3539 4th Avenue
Sacramento CA 95817
Tel (916) 733-0520 Fax (916) 733-0539

Report #: 26813
Registration #: [illegible]
Estimate #:

Ordered By:	Property Owner and/or Party of Interest	Completion Sent To:
Sharon Helmar 3623 W. Curtis Drive Sacramento, CA 95819	Sharon Helmar Cook Realty FX 451-2754 Martin Pisrucci	

The following recommendations on the above designated property, as outlined in Wood Destroying Pests and Organisms Inspection Report No. 26813, dated 12/13/05, have been and/or have not been completed.

Recommendations completed by this firm that are in accordance with the Structural Pest Control Board's Rules and Regulations:
1A, 2B, 10A, 10I, 11A, 11B, 11C, 11D, 11E, 11G, and 11H.

Recommendations completed by this firm that are considered secondary and substandard measures under Section 1002 of the Structural Pest Control Board's Rules and Regulations including person requesting secondary measure.

Cost of work completed: THIS IS A BILL

Cost: $	$ 2,490.00
Inspection Fee: $	
Other: $	
Total: $	$ 2,490.00

RECEIVED & BOARD

Recommendations not completed by this firm:
9A - Further Inspection Item

Estimated Cost: DATE 2/22/06

Remarks
The following certification is in compliance with the Structural Pest Control Act, Section 8519, of the Business and Professions Code, and pertains to the visible and accessible areas inspected on the date of our Original Inspection Report, and Supplemental Inspection Reports, if any, and does not imply the absence or presence of infestation or infection in areas where further inspection was recommended and not completed. This is to certify that the structure described herein is now free of evidence of active infestation or infection in visible, accessible areas.

Signature

You are entitled to obtain copies of all reports and completion notices on this property received by the Board during the preceding two years upon payment of [illegible] fee to: Structural Pest Control Board, 1418 Howe Ave., Ste. 18, Sacramento, California, 95825-3204.
NOTE: Questions or problems concerning the above report should be directed to the manager of this company. Unresolved questions or problems with services performed may be directed to the Structural Pest Control Board at (916) 561-8708, (800) 737-8188 or www.pestboard.ca.gov.

JPMC- 000051
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CSOC.RICH.001483

STANDARD NOTICE OF WORK COMPLETED AND NOT COMPLETED

NOTICE - All recommendations may not have been completed - See below - Recommendations not completed.
This form is prescribed by the Structural Pest Control Board.

Building No.	Street	City	Zip	Date of Completion
3622	W. Curtis Drive	Sacramento	95810	

Bouey Termite Service, Inc
3839 4th Avenue
Sacramento CA 95817
Tel (916) 733-0920 Fax (916) 733-0520

Report #: 28038
Registration #: [illegible]
Reserve #:

Ordered By:	Property Owner and/or Party of Interest:	Completion Sent To:
Sharon Holmer 3622 W. Curtis Drive Sacramento, CA 95810	Sharon Holmer Dunnigan Realtors FX 482-2221 Charlene Singley	

The following recommendations on the above designated property, as outlined in Wood Destroying Pests and Organisms Inspection Report No. 28025, dated 12/23/06, have been and/or have not been completed.

Recommendations completed by this firm that are in accordance with the Structural Pest Control Board's Rules and Regulations:
1A, 1B, 11A

Recommendations completed by this firm that are considered secondary and substandard measures under Section 1993 of the Structural Pest Control Board's Rules and Regulations including person requesting secondary measures.

Cost of work completed.

RECEIVED & READ:
X [signature]
DATE: 12/[illegible]

Cost: $	$ 290.00
Inspection Fee: $	$ 115.00
Other: $	
Total: $	$ 405.00

Recommendations not completed by this firm:
NA

Estimated Cost

Remarks:
The following certification is in compliance with the Structural Pest Control Act, Section 8519 of the Business and Professions Code, and pertains to the visible and accessible areas inspected on the date of our Original Inspection Report, and Supplemental Inspection Reports, if any, and does not imply the absence or presence of infestation or infection in areas where further inspection was recommended and not completed. This is to certify that the structure described herein is now free of evidence of active infestation or infection in visible, accessible areas.

Signature [signature]

You are entitled to obtain copies of all reports and completion notices on this property reported to the Board during the preceding two year upon payment of a record fee to Structural Pest Control Board, 1418 Howe Ave., Ste. 18, Sacramento, California, 95825-3201.
NOTE: Questions or problems concerning this above report should be directed to the manager of the company. Unresolved questions or problems with services performed may be a report to the Structural Pest Control Board at (916) 561-8704, (800) 737-8188 or www.pestboard.ca.gov.

Dec. 27. 2006 8:51AM BOUEY PEST CONTROL No. 7429 P 8/8

JPMC- 000052
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WOOD DESTROYING PESTS AND ORGANISMS INSPECTION REPORT

Building No.	Street	City	Zip	Date of Inspection	Number of Pages
3022	W. Curtis Drive	Sacramento	95818	12/22/2006	4

Bouey Termite Service, Inc
3939 4th Avenue
Sacramento CA 95817
Tel (916) 733-0820 Fax (916) 733-0829

Report #: 20046
Registration #: [illegible] 5015
Sheet #:

Ordered by:	Property Owner and/or Party of Interest:	Report sent to:
Sharon Holmar 3022 W. Curtis Drive Sacramento, CA 95818	Sharon Holmar Donnigan Realtors FX 492-2221 Charlene Bingley	

COMPLETE REPORT [X] LIMITED REPORT [ ] SUPPLEMENTAL REPORT [ ] REINSPECTION REPORT [ ]

GENERAL DESCRIPTION: 2 Story framed residence on raised foundation

Inspection Tag Posted:

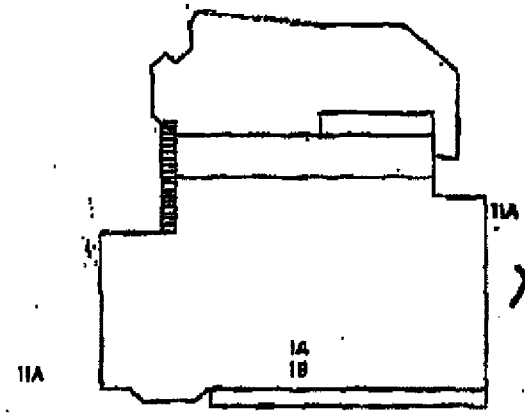
Other Tags Posted:

An inspection has been made of the structure(s) shown on this diagram in accordance with the Structural Pest Control Act. Detached porches, detached steps, detached decks and any other structures not on the diagram were not inspected.

Subterranean Termites [ ] Drywood Termites [ ] Fungus / Dryrot [X] Other Findings [X] Further Inspection [X]

If any of the above boxes are checked, it indicates that there were visible problems in accessible areas. Read the report for details on other pages.

Diagram Not To Scale



RECEIVED & READ:
X [signature]
DATE 12/27/07

Front

Inspected By: Owen L. Bouey State License No. FR 10718 Signature: [signature]

You are entitled to obtain copies of all reports and completion notices on this property reported to the Structural Pest Control Board during the preceding two years. To obtain copies contact Structural Pest Control Board, 1418 Howe Avenue, Suite 18, Sacramento, California, 95825-3209.
NOTE: Questions or problems concerning the above report should be directed to the manager of the company. Unresolved questions or problems with the inspection performed may be directed to the Structural Pest Control Board at (916) 561-8708, (800) 737-8188 or www.pestboard.ca.gov. 4321-01 (Rev. 10/01)

Dec.27. 2008 8:50AM BOUEY PEST CONTROL No.7428 P 2/8

JPMC- 000053
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DISCLAIMER PAGE 2

Items 1 through 11 relate to locations, accessibility, conditions, infestations, and infections noted at the time of this inspection. Although we make a visual inspection, there are areas, which are inaccessible for inspection. These include areas to which there is no access without defacing or tearing out lumber, masonry, or finished work. We do not move furniture, appliances, or raised floor coverings, under concrete slabs, the interiors of the hollow walls, bay windows, Porte cotheres, columns, or abutments. Unless there are specific areas noted in the body of this report, any further inspection other than set forth in this report would be impractical.

This inspection only pertains to the structure(s) indicated on the diagram. This report is a statement of conditions at the time of this inspection only. BOUEY TERMITE SERVICE, INC. does not certify the water integrity of roofs.

Please read all of the information contained with this report. We recommend all items in our report be completed. If work is performed by others we cannot be responsible to certify absence or presence of infestations or infections if this company is not contacted to reinspect prior to closing any areas. BOUEY TERMITE SERVICE, INC. will not guarantee work performed by others.

This report is not to be used to satisfy escrow requirements unless our inspection fee is paid. See the attached work order for the cost of recommended items. An authorized signature is necessary before any work can be performed.

REINSPECTIONS

This company will reinspect repairs done by others within four months of the original inspection. A charge, if any, can be no greater than the original inspection fee for each reinspection. The reinspection must be done within ten (10) working days of request. The reinspection is a visual inspection and if inspection of concealed areas is desired, inspection of work in progress will be necessary. Any guarantees must be received from parties performing repairs.

GUARANTEES

BOUEY TERMITE SERVICE, INC. operators are licensed and regulated by the Structural Pest Control Board, and apply pesticides which are registered and approved for use by the California Department of Food and Agriculture and the United States Environmental Protection Agency. Registration is granted when the State finds that, based on the existing scientific evidence, there are no appreciable risks if proper use conditions are followed or that the risks are outweighed by the benefits. The degree of risk depends upon the degree of exposure should be minimized.

BOUEY TERMITE SERVICE, INC. guarantees the work completed by this company for a period of one (1) year from the date of completion unless otherwise stated in the body of this Report with the exception of plumbing, grouting, caulking, resetting of toilets, resetting of enclosures, or floor covering, which are guaranteed for thirty (30) days, as there are Owner maintenance areas.

If within twenty-four (24) hours following application you experience symptoms similar to common cases of illness comparable fin, contact your physician or Poison Control Center (listed below) and you pest control operator immediately. For further information, contact any of the following: you local office of BOUEY TERMITE SERVICE, INC; for health questions, your County Health Department (listed below); for application information, you County Agricultural Commissioner (listed below); and for regulatory information, the Structural Pest Control Board at (916) 561-5700, 1418 Howe Avenue Ste. 15, Sacramento, CA 95825

POISON CONTROL CENTER

Sacramento 1-800-876-4766

California County Agricultural Commissioner

Sacramento (916) 876-6603 El Dorado (530) 621-5520

Placer (530) 889-7373 Yolo (530) 666-8140

PESTICIDES THAT MAY BE USED ON YOUR PROPERTY DURING THE COURSE OF OUR WORK:

The names of materials actually used during such visit will be on the Completion Notice or the Invoice/Service slip. Active ingredients will be shown below in parenthesis:

TIMBOR (Sodium Borate) PREMISE 75 (Imidacloprid)

FUGGANTS: CHLOROPICRIN, VIKANE (Sulfuryl Fluoride)

Effects of overexposure to this material can include nasal and respiratory irritation, dizziness, headache, and fatigue.

Effects of overexposure to this material will cause teary eyes.

Effects of overexposure to this material can include poor coordination, stuttering words, and confusion.

Dec.27. 2006 8:60AM BOUEY PEST CONTROL No.7428 P. 3/8

JPMC- 000054
CONFIDENTIAL

CSOC.RICH.001486

Bouey Termite Service, Inc

Page 3 of 4 of Standard Inspection Report

3623	W. Curtis Drive	Sacramento	CA	95820
Address of Property Inspected		City	State	Zip
	12/22/06	28938		
Stamp No.	Date of Inspection	Co. Report No.	Escrow No.	

"NOTICE" The Structural Pest Control Board encourages competitive business practices among registered companies. Reports on this structure prepared by various registered companies should list the same findings. (i.e.- termite infestations, termite damage, fungus damage, etc.). However, recommendations to correct these findings may vary from company to company. You have a right to seek a second opinion from another company.

Under the California Mechanics Lien Law, any Structural Pest Control Operator who contracts to do work for any contractor, subcontractor, laborer, supplier, or other person who helps to improve your property but has not been paid for his work or supplies, has a right to enforce a claim against your property. This means that after a hearing, your property could be sold by a court officer and the proceeds of the sale used to satisfy the debt. This can happen even if you paid your contractor in full if the subcontractors, laborers, or suppliers remain unpaid. We reserve the right to file a claim or lien against your property. Certain claimants, such as subcontractors or material suppliers are required to provide you with a document entitled "Preliminary Notice". General contractors and laborers for wages do not provide this notice. A "Preliminary Notice" is not a lien against the property. Its' purpose is to notify you of persons who may have a right to file a lien against your property for debts that are not paid.

Bouey Pest Control cannot certify the roof nor do we offer any opinion as to its' quality.

The exterior surface of the roof will not be inspected. If you want the water tightness of the roof determined, you should contact a roofing contractor who is licensed by the Contractor's State License Board.

Most exposed areas repaired will be painted or primed with one (1) coat of paint or primer. No guarantee is given on color match or quality of painting.

If damage extends into inaccessible areas, a Supplemental Inspection will be made and Report issued outlining our findings, recommendations, and additional cost.

This is a separated report which is defined as Section I/Section II conditions evident on the date of the inspection. Section I contains items where there is visible evidence of active infestation, infection or conditions that have resulted in or from infestation or infection. Section II items are conditions deemed likely to lead to infestation or infection but where no visible evidence of such was found. Further inspection items are defined as recommendations to inspect area(s) which during the original inspection did not allow the inspector access to complete the inspection and cannot be defined as Section I or Section II.

All work performed by others must be seen in progress.

MOLD DISCLAIMER: BOUEY PEST CONTROL cannot inspect, certify or identify molds, nor do we offer any opinion as to the type of condition of a mold. If there is a mold present, the home owner or interested parties should contact a qualified expert in this field of work to outline findings and recommendations.

Due to the age of the structure, replacement material may not be available in the same dimension or quality and substitute material will be used.

Bouey Pest Control does not inspect tub and shower enclosures for water tightness.

JPMC- 000055
CONFIDENTIAL

Bouey Termite Service, Inc

Page 4 of 4 of Standard Inspection Report

1622	W. Curtis Drive	Sacramento	CA	95810
Address of Property Inspected		City	State	Zip

	12/22/06	28925	
Stamp No.	Date of Inspection	Co. Report No.	Escrow No.

1 SUBSTRUCTURE

FINDING 1A: Fungus infection noted in stairjack base.
RECOMMENDATION 1A: Remove and replace with pressure treat.
SECTION 1.

FINDING 1B: Fungus infection noted in post base.
RECOMMENDATION 1B: Remove and replace post base.
SECTION 1.

1 NOTE A raised wood floor has been constructed over a concrete slab, making the area under the flooring inaccessible for inspection. No visible evidence of active infestation or infection noted to warrant further inspection.

2 STALL

2 NOTE Upstairs stall shower not water tested due to finished ceiling below. No water stains noted. If water test of upstairs shower is desired, it will be done at Owner's responsibility and expense by opening the ceiling beneath the shower. A Supplemental Inspection will be made and Report issued outlining our findings, recommendations, and additional cost.

9 DECK

FINDING 9A: Deck is inaccessible for inspection due to no access.
RECOMMENDATION 9A: Remove decking as needed to make area accessible for inspection. A Supplemental Inspection will be made and Report issued outlining our findings, recommendations, and additional cost.
FURTHER INSPECTION ITEM.

11 EXTERIOR

FINDING 11A: Fungus infection and damage noted in trim.
RECOMMENDATION 11A: Remove and replace trim.
SECTION 1.

Bouey Termite Service, Inc

3639 4th Avenue
Sacramento CA 95817
Tel (916) 733-0820 Fax (916) 733-0820

AGREEMENT

No work will be performed until a signed copy of this agreement has been received.

Address of Property: 3933 N. Curtis Drive
City: Sacramento
State/Zip: CA 95816

The inspection report of the company dated, 12/22/06 is incorporated herein by reference as though fully set forth.

The company is authorized to proceed with the work outlined in the items circled below from the Termite Inspection Report for the property mentioned, for a total sum of $ _____. This total amount is due and payable within Ten (10) days from completion report upon receipt of chemical application.

THE COMPANY AGREES

To guarantee all repair completed by this company for one year from date of completion except for caulking, painting or plumbing, which is guaranteed for a period of ninety (90) days. We assume no responsibility for work performed by others, to be bound to perform the work for the price quoted in our cost estimate for a period not to exceed 30 days, to use reasonable care in the performance of our work but to assume no responsibility for damage to any hidden pipes, wiring, or other facilities or to any shrubs, plants or roots.

THE OWNER OR OWNER'S AGENT AGREES

To pay for services rendered in any additional services requested upon completion of work to pay a service charge of one and one-half percent (1 1/2%) interest per month, or portion of any month, annual interest rate of eighteen percent (18%) on accounts exceeding the ten (10) day full payment schedule. The Owner grants to The Company a security interest in the property to secure payment sum for work and inspection fee completed. In case of default by the Owner, reasonable attorney fees and costs of collection shall be paid by owner, whether suit be filed or not.

ALL PARTIES AGREE

If any additional work is deemed necessary by the local building inspector, said work will not be performed without additional authorization from owner or owner's agent. This contract price does not include the charge of any Inspection Report fees. Circle the items you wish performed by The Company, initial and count total amount above.

NOTICE TO OWNER

Under the California Mechanics Lien Law any structural pest control company which contracts to do work for you, any contractor, subcontractor, laborer, supplier or other person who has a to improve your property, and is not paid for his or her work or supplies, has a right to enforce a claim against your property. This means that after a court hearing, your property could be sold by a court officer and the proceeds of the sale used to satisfy the indebtedness. This can happen even if you have paid your structural pest control company in full if the subcontractor, laborers or suppliers remain unpaid.
To preserve their right to file a claim or lien against your property, certain claimants such as subcontractors or material suppliers are required to provide you with a document entitled "Preliminary Notice." Prime contractors and laborers for wages do not have to provide this notice. A Preliminary Notice is not a lien against your property. Its purpose is to notify you of persons who may have a right to file a lien against your property if they are not paid.

ITEMS

SECTION 1 ITEM(S) 1A, 1B, & 11A.....$ 290.00

TOTAL...$ 290.00

MINIMUM JOB PRICE...$ 290.00

$ 50.00 - Cancellation fee will be assessed for any scheduled appts if not notified within 24 hours during business hours

Property Owner _____ Date _____ Contractor _____ Date _____

Owner's Agent _____ Date _____

JPMC- 000057
CONFIDENTIAL

CSOC.RICH.001489

CALIFORNIA ASSOCIATION OF REALTORS®

BUYER'S INSPECTION ADVISORY

(C.A.R. Form BIA, Revised 10/00)

Property Address: 3622 Y Castle Drive, Sacramento CA ("Property").

A. IMPORTANCE OF PROPERTY INVESTIGATION: The physical condition of the land and improvements being purchased is not guaranteed by either Seller or Brokers. For this reason, you should conduct thorough investigations of the Property personally and with professionals who should provide written reports of their investigations. A general physical inspection typically does not cover all aspects of the Property nor items affecting the Property that are not physically located on the Property. If the professionals recommend further investigations, including a recommendation by a pest control operator to inspect inaccessible areas of the Property, you should contact qualified experts to conduct such additional investigations.

B. BUYER RIGHTS AND DUTIES: You have an affirmative duty to exercise reasonable care to protect yourself, including discovery of the legal, practical and technical implications of disclosed facts, and the investigation and verification of information and facts that you know or that are within your diligent attention and observation. The purchase agreement gives you the right to investigate the Property. If you exercise this right, and you should, you must do so in accordance with the terms of that agreement. This is the best way for you to protect yourself. It is extremely important for you to read all written reports provided by professionals and to discuss the results of inspections with the professional who conducted the inspection. You have the right to request that Seller make repairs, corrections or take other action based upon items discovered in your investigations or disclosed by Seller. If Seller is unwilling or unable to satisfy your requests, or you do not want to purchase the Property in its disclosed and discovered condition, you have the right to cancel the agreement if you act within specific time periods. If you do not cancel the agreement in a timely and proper manner, you may be in breach of contract.

C. SELLER RIGHTS AND DUTIES: Seller is required to disclose to you material facts known to him/her that affect the value or desirability of the Property. However, Seller may not be aware of some Property defects or conditions. Seller does not have an obligation to inspect the Property for your benefit or is Seller obligated to repair, correct or otherwise cure known defects that are disclosed to you or previously unknown defects that are discovered by you or your inspectors during escrow. The purchase agreement obligates Seller to make the Property available to you for investigations.

D. BROKER OBLIGATIONS: Brokers do not have expertise in all areas and therefore cannot advise you on many items, such as soil stability, geologic or environmental conditions, hazardous or illegal controlled substances, structural conditions of the foundation or other improvements, or the condition of the roof, plumbing, heating, air conditioning, electrical, sewer, septic, waste disposal, or other systems. The only way to accurately determine the condition of the Property is through an inspection by an appropriate professional selected by you. If Seller gives you referrals to such professionals, Broker does not guarantee their performance. You may select any professional of your choosing. In sales involving residential dwellings with no more than four units, Brokers have a duty to make a diligent visual inspection of the accessible areas of the Property and to disclose the results of that inspection. However, as some Property defects or conditions may not be discoverable from a visual inspection, it is possible Brokers are not aware of them. If you have entered into a written agreement with a Broker, the specific terms of that agreement will determine the nature and extent of that Broker's duty to you. **YOU ARE STRONGLY ADVISED TO INVESTIGATE THE CONDITION AND SUITABILITY OF ALL ASPECTS OF THE PROPERTY. IF YOU DO NOT DO SO, YOU ARE ACTING AGAINST THE ADVICE OF BROKERS.**

E. YOU ARE ADVISED TO CONDUCT INVESTIGATIONS OF THE ENTIRE PROPERTY, INCLUDING, BUT NOT LIMITED TO THE FOLLOWING:

1. **GENERAL CONDITION OF THE PROPERTY, ITS SYSTEMS AND COMPONENTS:** Foundation, roof, plumbing, heating, air conditioning, electrical, mechanical, security, pool/spa, other structural and non-structural systems and components, fixtures, built-in appliances, any personal property included in the sale, and energy efficiency of the Property. (Structural engineers are best suited to determine possible design or construction defects, and whether improvements are structurally sound.)
2. **SQUARE FOOTAGE, AGE, BOUNDARIES:** Square footage, room dimensions, lot size, age of improvements and boundaries. Any numerical statements regarding these items are APPROXIMATIONS ONLY and have not been verified by Seller and cannot be verified by Brokers. Fences, hedges, walls, retaining walls and other natural or constructed barriers or markers do not necessarily identify the Property boundaries. (Professionals such as appraisers, architects, surveyors and civil engineers are best suited to determine square footage, dimensions and boundaries of the Property.)
3. **WOOD DESTROYING PESTS:** Presence of, or conditions likely to lead to the presence of wood destroying pests and organisms and other infestation or infection. Inspection reports covering these items can be separated into two sections: Section 1 identifies areas where infestation or infection is evident. Section 2 identifies areas where there are conditions likely to lead to infestation or infection. A registered structural pest control company is best suited to perform these inspections.
4. **SOIL STABILITY:** Existence of fill or compacted soil, expansive or contracting soil, susceptibility to slippage, settling or movement, and the adequacy of drainage. (Geotechnical engineers are best suited to determine such conditions, causes and remedies.)

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BIA REVISED 10/00 (PAGE 1 OF 2)

Buyer's Initials ( ) ( )
Seller's Initials ( ) ( )
Reviewed by _____ Date _____

Agent: Keller Williams Phone: (916) 394-8400 Fax: (916) 394-8400 Prepared using WinForms® Software
Broker: Keller Williams Realty 350 Howe Av., Sacramento CA 95825

JPMC- 000058
CONFIDENTIAL

CSOC.RICH.001490

01/04/2007 09:53:44 PT

APPRAISAL

Washington Mutual — Collateral Valuation Report

Originating Office:	ORANGE LFC-SPECIALTY HOME LOANS/LB	**Originating Phone:**	714-939-5273
Consultant/Acct. Mgr.:	CHRISTINA PALMQUIST	**Consultant/Acct. Mgr. Phone:**	714-937-4831
Coordinator/Team:	DONNA PLASCENCIA	**Coordinator/Team Phone:**	714-939-5281
LFC Name:	ORANGE LFC-SPECIALTY HOME LOANS/LB	**LFC Phone:**	714-939-5273
Service Provider:	SEAN B. GALLAGHER	**Service Provider Phone:**	

*** Refer to Underwriter:** Yes
Loan Number: 00-[redacted]
Job Number: SW-070104-0183-2
Borrower: LAURA RICHARDSON
Property Address: 3622 W CURTIS DR, SACRAMENTO, SACRAMENTO County, CA 95818
Property Type: SINGLE FAMILY
Service Type: COLLATERAL APPROVAL-WHOLESALE
Date of Service: 06-Dec-2006 00:00:00
Valuation Report Date: 04-Jan-2007 09:52:56
Date of Signature and Report: 03-Jan-2007 00:00:00
Year Built: n/a
Assessor's Parcel #: 013-0363-001-0000
Foundation Walls: CONCRETE/AVG
Exterior Walls: WOOD/AVG
Non Owner Occupied: No
Occupancy: n/a

Unit	BR	Rent
	2	

This Appraisal is Made:
AS-IS

Purchase – There is financial assistance by someone other than the borrower.

Required repairs, required inspections, or additional reviewer comments:

Sandra Watson

All required repairs/conditions/inspections must be completed in a workmanlike manner and in conformance with Bank policy.

Appraised Value: Appraiser Value $543,000.00

Billing

		Fee	Cost Center
Inspected By:	SEAN B. GALLAGHER	$0.00	0003332

We have charged the appropriate cost center for the above charges. Please reconcile the GL account at closing.

04-Jan-2007 09:53:03

CONDITION # 11

JPMC- 000059
CONFIDENTIAL

Uniform Residential Appraisal Report

File No. 411001990

The purpose of this summary appraisal report is to provide the lender/client with an accurate, and adequately supported, opinion of the market value of the subject property.

Property Address 3622 W Curtis Drive | City Sacramento | State CA | Zip Code 95818
Borrower Laura Richardson | Owner of Public Record | County Sacramento
Legal Description Lot 259 South Curtis Oaks 06
Assessor's Parcel | Tax Year 2006 | R.E. Taxes $ 903.00
Neighborhood Name Curtis Park | Map Reference 317-E2 | Census Tract 25.00
Occupant [ ] Owner [ ] Tenant [X] Vacant | Special Assessments $ N/A | [ ] PUD | HOA $ N/A | [ ] per year [ ] per month
Property Rights Appraised [X] Fee Simple [ ] Leasehold [ ] Other (describe)
Assignment Type [X] Purchase Transaction [ ] Refinance Transaction [ ] Other (describe)
Lender/Client H&R Block Mortgage Corporation | Address 6561 Irvine Center Drive Irvine, CA 92618, CA
Is the subject property currently offered for sale or has it been offered for sale in the twelve months prior to the effective date of this appraisal? [X] Yes [ ] No
Report data source(s) used, offering price(s), and date(s). Subject was originally listed on 2/27/06 for $649,000 and withdrawn/cancelled on 6/7/06. The subject was listed again on 7/3/06 for $569000 and withdrawn/cancelled on 10/13/06. Current listing date:10/24/06.

I [X] did [ ] did not analyze the contract for sale for the subject purchase transaction. Explain the results of the analysis of the contract for sale or why the analysis was not performed.
Seller to credit buyer $15000 towards closing costs and upgrades.

Contract Price $ 535,000 | Date of Contract 12-1-06 | Is the property seller the owner of public record? [X] Yes [ ] No | Data Source(s) MLS
Is there any financial assistance (loan charges, sale concessions, gift or downpayment assistance, etc.) to be paid by any party on behalf of the borrower? [X] Yes [ ] No
If Yes, report the total dollar amount and describe the items to be paid. $ 15,000 Seller to credit buyer $15000 in escrow towards closing costs and upgrades.

Note: Race and the racial composition of the neighborhood are not appraisal factors.

Neighborhood Characteristics			One-Unit Housing Trends			One-Unit Housing		Present Land Use %	
Location	[ ] Urban	[X] Suburban	[ ] Rural	Property Values	[ ] Increasing	[X] Stable	[ ] Declining	PRICE	AGE	One-Unit	98 %
Built-Up	[X] Over 75%	[ ] 25-75%	[ ] Under 25%	Demand/Supply	[ ] Shortage	[X] In Balance	[ ] Over Supply	$(000)	(yrs)	2-4 Unit	2 %
Growth	[ ] Rapid	[X] Stable	[ ] Slow	Marketing Time	[X] Under 3 mths	[ ] 3-6 mths	[ ] Over 6 mths	319 Low	46	Multi-Family	%
								842 High	106	Commercial	%
								600 Pred.	76	Other	%

Neighborhood Boundaries Franklin Blvd to the east. Sutterville Road to the south. A lightrail line to the west. Broadway to the north.

Neighborhood Description Neighborhood is located in area known as Curtis Park. The neighborhood consists of older good quality built sfrs all of varying but compatible styles, sizes and ages. The neighborhood has large park called Curtis Park. Schools and shopping facilities are all located nearby the neighborhood.

Market Conditions (including support for the above conclusions) Property values are stabilizing to new market conditions as supply of available sfrs have increased faster than demand.

Dimensions Normal | Area .11 ac | Shape Rectangular | View None
Specific Zoning Classification R1 | Zoning Description Single Family
Zoning Compliance [X] Legal [ ] Legal Nonconforming (Grandfathered Use) [ ] No Zoning [ ] Illegal (describe)
Is the highest and best use of the subject property as improved (or as proposed per plans and specifications) the present use? [X] Yes [ ] No If No, describe.

Utilities	Public	Other (describe)		Public	Other (describe)	Off-site Improvements—Type	Public	Private
Electricity	[X]	[ ]	Water	[X]	[ ]	Street Asphalt	[X]	[ ]
Gas	[X]	[ ]	Sanitary Sewer	[X]	[ ]	Alley	[ ]	[ ]

FEMA Special Flood Hazard Area [X] Yes [ ] No | FEMA Flood Zone AR | FEMA Map # 06026600025F | FEMA Map Date 7/8/98
Are the utilities and off-site improvements typical for the market area? [X] Yes [ ] No If No, describe.
Are there any adverse site conditions or external factors (easements, encroachments, environmental conditions, land uses, etc.)? [ ] Yes [X] No If Yes, describe.

GENERAL DESCRIPTION			FOUNDATION		EXTERIOR DESCRIPTION materials/condition		INTERIOR materials/condition	
Units	[X] One	[ ] One with Accessory Unit	[X] Concrete Slab	[X] Crawl Space	Foundation Walls	Concrete/Avg	Floors	Cp/Wd/Vr/T/A
# of Stories	Two		[ ] Full Basement	[X] Partial Basement	Exterior Walls	Wood/Avg	Walls	Plaster/Avg
Type	[X] Det.	[ ] Att. [ ] S-Det./End Unit	Basement Area	0 sq. ft.	Roof Surface	Comp/Rolled/Avg	Trim/Finish	Wd/Avg
[X] Existing	[ ] Proposed	[ ] Under Const.	Basement Finish	100 %	Gutters & Downspouts	G.I./Avg	Bath Floor	Tile/Vrl/Avg
Design (Style)	Two Story		[ ] Outside Entry/Exit	[X] Sump Pump	Window Type	Wood/Avg	Bath Wainscot	Tile/Avg
Year Built	1926		Evidence of [ ] Infestation		Storm Sash/Insulated	None	Car Storage	[X] None
Effective Age (Yrs)	46		[ ] Dampness	[ ] Settlement	Screens	None	[X] Driveway	# of Cars 2
Attic		[ ] None	Heating [X] FWA	[ ] HWBB [ ] Radiant	Amenities	[ ] Wood Stove(s) #	Driveway Surface	Concrete
[ ] Drop Stair		[ ] Stairs	[ ] Other	Fuel Gas	[X] Fireplace(s) #	[X] Fence	[ ] Garage	# of Cars
[ ] Floor		[X] Scuttle	Cooling [X] Central Air Conditioning		[X] Patio/Deck	[ ] Porch	[ ] Carport	# of Cars
[ ] Finished		[ ] Heated	[ ] Individual	[ ] Other	[ ] Pool	[ ] Other	[ ] Att.	[ ] Det. [ ] Built-In

Appliances [ ] Refrigerator [X] Range/Oven [X] Dishwasher [X] Disposal [ ] Microwave [ ] Washer/Dryer [ ] Other (describe)
Finished area above grade contains: 6 Rooms 2 Bedrooms 1.5 Bath(s) 1,918 Square Feet of Gross Living Area Above Grade
Additional features (special energy efficient items, etc.). Detached storage room was once a garage. Hobby room located above garage has carpet, finished walls, wall ac and no heat. Inside laundry room. Above ground spa not included in value.
Describe the condition of the property (including needed repairs, deterioration, renovations, remodeling, etc.). Kitchen and bathrooms have no evidence of recent updating. Overall condition of the improvements are rated average.

Are there any physical deficiencies or adverse conditions that affect the livability, soundness, or structural integrity of the property? [ ] Yes [X] No If Yes, describe.

Does the property generally conform to the neighborhood (functional utility, style, condition, use, construction, etc.)? [X] Yes [ ] No If No, describe.

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Uniform Residential Appraisal Report

File No. 411001990

There are 22 comparable properties currently offered for sale in the subject neighborhood ranging in price from $ 283,500 to $ 849,000

There are 58 comparable sales in the subject neighborhood within the past twelve months ranging in sale price from $ 319,000 to $ 842,000

FEATURE	SUBJECT	COMPARABLE SALE NO. 1		COMPARABLE SALE NO. 2		COMPARABLE SALE NO. 3	
Address	3622 W Curtis Drive Sacramento	3646 W Curtis Drive Sacramento		2776 Marty Way Sacramento		2750 3rd Avenue Sacramento	
Proximity to Subject		0.03 miles S		1.26 miles NW		0.77 miles N	
Sale Price	$ 535,000		$ 529,000		$ 542,000		$ 615,000
Sale Price/Gross Liv. Area	$ 278.94 sq. ft.	$ 375.71 sq. ft.		$ 352.18 sq. ft.		$ 313.30 sq. ft.	
Data Source(s)		MLS#60093503		MLS#60069929		MLS#60101932	
Verification Source(s)		Tax Records Doc#1768		Tax Records Doc#1425		Tax Records Doc#1932	
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) $ Adjustment	DESCRIPTION	+(-) $ Adjustment	DESCRIPTION	+(-) $ Adjustment
Sale or Financing Concessions	15000	Conv		Conv		Conv	
Date of Sale/Time	12-1-06	10/06		7/06		10/06	
Location	Suburban	Suburban		Suburban		Suburban	
Leasehold/Fee Simple	Fee Simple	Fee Simple		Fee Simple		Fee Simple	
Site	.11 ac	.09 ac		.12 ac		.12 ac	
View	None	None		None		None	
Design (Style)	Two Story/Gd	Two Story/Gd		Two Story/Gd		Two Story/Gd+	-20,000
Quality of Construction	Average	Average		Average		Average	
Actual Age	80 Years	67 yrs		66 yrs		78 yrs	
Condition	Average	Average		Good	-10,000	Average	
Above Grade Room Count (Total / Bdrms. / Baths)	6 / 2 / 1.5	6 / 3 / 2	-2,000	6 / 2 / 1.5		6 / 3 / 2.5	-2,000
			-1,500				-3,000
Gross Living Area	1,918 sq. ft.	1,408 sq. ft.	+13,000	1,539 sq. ft.	+11,000	1,963 sq. ft.	
Basement & Finished Rooms Below Grade	Partial Basement	Partial Basement		Partial Basement		Partial Basement	
Functional Utility	Average	Average		Average		Average	
Heating/Cooling	FWA C/Air	FWA C/Air		FWA C/Air		FWA C/Air	
Energy Efficient Items	None	None		None		None	
Garage/Carport	None	None		None		None	
Porch/Patio/Deck	Patio/Deck	Similar		Similar		Similar	
	F/P	F/P		F/P		F/P	
	Storage Room	Conv. Garage		1-Garage	-1,500	2-Garage	-3,000
	Bonus Room	None	+1,000	None	+1,000	None	+1,000
Net Adjustment (Total)		[X] + [ ] -	$ 10,500	[X] + [ ] -	$ 500	[ ] + [X] -	$ 27,000
Adjusted Sale Price of Comparables		Net Adj. 2.0% Gross Adj. 3.3%	$ 539,500	Net Adj. 0.1% Gross Adj. 4.3%	$ 542,500	Net Adj. -4.4% Gross Adj. 4.7%	$ 588,000

I [X] did [ ] did not research the sale or transfer history of the subject property and comparable sales. If not, explain

My research [ ] did [X] did not reveal any prior sales or transfers of the subject property for the three years prior to the effective date of this appraisal.

Data source(s) MLS Tax Records

My research [ ] did [X] did not reveal any prior sales or transfers of the comparable sales for the year prior to the date of sale of the comparable sale.

Data source(s) MLS Tax Records

Report the results of the research and analysis of the prior sale or transfer history of the subject property and comparable sales (report additional prior sales on page 3).

ITEM	SUBJECT	COMPARABLE SALE NO. 1	COMPARABLE SALE NO. 2	COMPARABLE SALE NO. 3
Date of Prior Sale/Transfer	N/A	N/A	N/A	N/A
Price of Prior Sale/Transfer				
Data Source(s)				
Effective Date of Data Source(s)				

Analysis of prior sale or transfer history of the subject property and comparable sales N/A

Summary of Sales Comparison Approach. Equal consideration given to all three comparables. Comparable #1 is located nearest to the subject. Comparable #2 has a similar bedroom/bathroom count and comparable #3 required no square footage adjustment. Comparable #3 is located further than a mile from the subject but still in the subjects market area. Comparable #3 is adjusted down for superior design due to having a brick exterior.

Indicated Value by Sales Comparison Approach $ 543,000

Indicated Value by: Sales Comparison Approach $ 543,000 Cost Approach (if developed) $ N/A Income Approach (if developed) $ N/A

Greatest weight given to the Sales Comparison Approach best indicator of well informed buyers and sellers. Cost Approach not developed due to difficulty is estimating depreciation. Income Approach not developed due to sfrs in the area are mostly owner occupied thus the Income Approach is not applicable.

This appraisal is made [X] "as is," [ ] subject to completion per plans and specifications on the basis of a hypothetical condition that the improvements have been completed, [ ] subject to the following repairs or alterations on the basis of a hypothetical condition that the repairs or alterations have been completed, or [ ] subject to the following required inspection based on the extraordinary assumption that the condition or deficiency does not require alteration or repair:

Based on a complete visual inspection of the interior and exterior areas of the subject property, defined scope of work, statement of assumptions and limiting conditions, and appraiser's certification, my (our) opinion of the market value, as defined, of the real property that is the subject of this report is $ 543,000 as of December 6,2006, which is the date of inspection and the effective date of this appraisal.

Sean Gallagher

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Uniform Residential Appraisal Report

File No. 411001990

COST APPROACH TO VALUE (not required by Fannie Mae)

Provide adequate information for the lender/client to replicate the below cost figures and calculations.

Support for the opinion of site value (summary of comparable land sales or other methods for estimating site value)

ESTIMATED ☐ REPRODUCTION OR ☐ REPLACEMENT COST NEW	OPINION OF SITE VALUE ..... = $		
Source of cost data	Dwelling 1,918 Sq. Ft. @ $ ..... = $		0
Quality rating from cost service Effective date of cost data	Bsmt: 100 Sq.Ft. Sq. Ft. @ $ ..... = $		0
Comments on Cost Approach (gross living area calculations, depreciation, etc.)			
	Garage/Carport 0 Sq. Ft. @ $ ..... = $		0
	Total Estimate of Cost-New ..... = $		0
	Less Physical	Functional	External
	Depreciation		= $ (0)
	Depreciated Cost of Improvements ..... = $		0
	"As-is" Value of Site Improvements ..... = $		
Estimated Remaining Economic Life (HUD and VA only) 40 Years	INDICATED VALUE BY COST APPROACH ..... = $		0

INCOME APPROACH TO VALUE (not required by Fannie Mae)

Estimated Monthly Market Rent $ X Gross Rent Multiplier = $ Indicated Value by Income Approach

Summary of Income Approach (including support for market rent and GRM)

PROJECT INFORMATION FOR PUDs (if applicable)

Is the developer/builder in control of the Homeowners' Association (HOA)? ☐ Yes ☐ No Unit type(s) ☐ Detached ☐ Attached

Provide the following information for PUDs ONLY if the developer/builder is in control of the HOA and the subject property is an attached dwelling unit.

Legal name of project

Total number of phases Total number of units Total number of units sold

Total number of units rented Total number of units for sale Data source(s)

Was the project created by the conversion of an existing building(s) into a PUD? ☐ Yes ☐ No If Yes, date of conversion.

Does the project contain any multi-dwelling units? ☐ Yes ☐ No Data source(s)

Are the units, common elements, and recreation facilities complete? ☐ Yes ☐ No If No, describe the status of completion.

Are the common elements leased to or by the Homeowners' Association? ☐ Yes ☐ No If Yes, describe the rental terms and options.

Describe common elements and recreational facilities.

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Uniform Residential Appraisal Report

File No. 411001990

This report form is designed to report an appraisal of a one-unit property or a one-unit property with an accessory unit; including a unit in a planned unit development (PUD). This report form is not designed to report an appraisal of a manufactured home or a unit in a condominium or cooperative project.

This appraisal report is subject to the following scope of work, intended use, intended user, definition of market value, statement of assumptions and limiting conditions, and certifications. Modifications, additions, or deletions to the intended use, intended user, definition of market value, or assumptions and limiting conditions are not permitted. The appraiser may expand the scope of work to include any additional research or analysis necessary based on the complexity of this appraisal assignment. Modifications or deletions to the certifications are also not permitted. However, additional certifications that do not constitute material alterations to this appraisal report, such as those required by law or those related to the appraiser's continuing education or membership in an appraisal organization, are permitted.

SCOPE OF WORK: The scope of work for this appraisal is defined by the complexity of this appraisal assignment and the reporting requirements of this appraisal report form, including the following definition of market value, statement of assumptions and limiting conditions, and certifications. The appraiser must, at a minimum: (1) perform a complete visual inspection of the interior and exterior areas of the subject property, (2) inspect the neighborhood, (3) inspect each of the comparable sales from at least the street, (4) research, verify, and analyze data from reliable public and/or private sources, and (5) report his or her analysis, opinions, and conclusions in this appraisal report.

INTENDED USE: The intended use of this appraisal report is for the lender/client to evaluate the property that is the subject of this appraisal for a mortgage finance transaction.

INTENDED USER: The intended user of this appraisal report is the lender/client.

DEFINITION OF MARKET VALUE: The most probable price which a property should bring in a competitive and open market under all conditions requisite to a fair sale, the buyer and seller, each acting prudently, knowledgeably and assuming the price is not affected by undue stimulus. Implicit in this definition is the consummation of a sale as of a specified date and the passing of title from seller to buyer under conditions whereby: (1) buyer and seller are typically motivated; (2) both parties are well informed or well advised, and each acting in what he or she considers his or her own best interest; (3) a reasonable time is allowed for exposure in the open market; (4) payment is made in terms of cash in U. S. dollars or in terms of financial arrangements comparable thereto; and (5) the price represents the normal consideration for the property sold unaffected by special or creative financing or sales concessions* granted by anyone associated with the sale.

*Adjustments to the comparables must be made for special or creative financing or sales concessions. No adjustments are necessary for those costs which are normally paid by sellers as a result of tradition or law in a market area; these costs are readily identifiable since the seller pays these costs in virtually all sales transactions. Special or creative financing adjustments can be made to the comparable property by comparisons to financing terms offered by a third party institutional lender that is not already involved in the property or transaction. Any adjustment should not be calculated on a mechanical dollar for dollar cost of the financing or concession but the dollar amount of any adjustment should approximate the market's reaction to the financing or concessions based on the appraiser's judgment.

STATEMENT OF ASSUMPTIONS AND LIMITING CONDITIONS: The appraiser's certification in this report is subject to the following assumptions and limiting conditions:

1. The appraiser will not be responsible for matters of a legal nature that affect either the property being appraised or the title to it, except for information that he or she became aware of during the research involved in performing this appraisal. The appraiser assumes that the title is good and marketable and will not render any opinions about the title.

2. The appraiser has provided a sketch in this appraisal report to show the approximate dimensions of the improvements. The sketch is included only to assist the reader in visualizing the property and understanding the appraiser's determination of its size.

3. The appraiser has examined the available flood maps that are provided by the Federal Emergency Management Agency (or other data sources) and has noted in this appraisal report whether any portion of the subject site is located in an identified Special Flood Hazard Area. Because the appraiser is not a surveyor, he or she makes no guarantees, express or implied, regarding this determination.

4. The appraiser will not give testimony or appear in court because he or she made an appraisal of the property in question, unless specific arrangements to do so have been made beforehand, or as otherwise required by law.

5. The appraiser has noted in this appraisal report any adverse conditions (such as needed repairs, deterioration, the presence of hazardous wastes, toxic substances, etc.) observed during the inspection of the subject property or that he or she became aware of during the research involved in performing this appraisal. Unless otherwise stated in this appraisal report, the appraiser has no knowledge of any hidden or unapparent physical deficiencies or adverse conditions of the property (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) that would make the property less valuable, and has assumed that there are no such conditions and makes no guarantees or warranties, express or implied. The appraiser will not be responsible for any such conditions that do exist or for any engineering or testing that might be required to discover whether such conditions exist. Because the appraiser is not an expert in the field of environmental hazards, this appraisal report must not be considered as an environmental assessment of the property.

6. The appraiser has based his or her appraisal report and valuation conclusion for an appraisal that is subject to satisfactory completion, repairs, or alterations on the assumption that the completion, repairs, or alterations of the subject property will be performed in a professional manner.

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CSOC.RICH.001495

Uniform Residential Appraisal Report

File No. 411001990

APPRAISER'S CERTIFICATION: The Appraiser certifies and agrees that:

1. I have, at a minimum, developed and reported this appraisal in accordance with the scope of work requirements stated in this appraisal report.

2. I performed a complete visual inspection of the interior and exterior areas of the subject property. I reported the condition of the improvements in factual, specific terms. I identified and reported the physical deficiencies that could affect the liveability, soundness, or structural integrity of the property.

3. I performed this appraisal in accordance with the requirements of the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.

4. I developed my opinion of the market value of the real property that is the subject of this report based on the sales comparison approach to value. I have adequate comparable market data to develop a reliable sales comparison approach for this appraisal assignment. I further certify that I considered the cost and income approaches to value but did not develop them, unless otherwise indicated in this report.

5. I researched, verified, analyzed, and reported on any current agreement for sale for the subject property, any offering for sale of the subject property in the twelve months prior to the effective date of this appraisal, and the prior sales of the subject property for a minimum of three years prior to the effective date of this appraisal, unless otherwise indicated in this report.

6. I researched, verified, analyzed, and reported on the prior sales of the comparable sales for a minimum of one year prior to the date of sale of the comparable sale, unless otherwise indicated in this report.

7. I selected and used comparable sales that are locationally, physically, and functionally the most similar to the subject property.

8. I have not used comparable sales that were the result of combining a land sale with the contract purchase price of a home that has been built or will be built on the land.

9. I have reported adjustments to the comparable sales that reflect the market's reaction to the differences between the subject property and the comparable sales.

10. I verified, from a disinterested source, all information in this report that was provided by parties who have a financial interest in the sale or financing of the subject property.

11. I have knowledge and experience in appraising this type of property in this market area.

12. I am aware of, and have access to, the necessary and appropriate public and private data sources, such as multiple listing services, tax assessment records, public land records and other such data sources for the area in which the property is located.

13. I obtained the information, estimates, and opinions furnished by other parties and expressed in this appraisal report from reliable sources that I believe to be true and correct.

14. I have taken into consideration the factors that have an impact on value with respect to the subject neighborhood, subject property, and the proximity of the subject property to adverse influences in the development of my opinion of market value. I have noted in this appraisal report any adverse conditions (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) observed during the inspection of the subject property or that I became aware of during the research involved in performing this appraisal. I have considered these adverse conditions in my analysis of the property value, and have reported on the effect of the conditions on the value and marketability of the subject property.

15. I have not knowingly withheld any significant information from this appraisal report and, to the best of my knowledge, all statements and information in this appraisal report are true and correct.

16. I stated in this appraisal report my own personal, unbiased, and professional analysis, opinions, and conclusions, which are subject only to the assumptions and limiting conditions in this appraisal report.

17. I have no present or prospective interest in the property that is the subject of this report, and I have no present or prospective personal interest or bias with respect to the participants in the transaction. I did not base, either partially or completely, my analysis and/or opinion of market value in this appraisal report on the race, color, religion, sex, age, marital status, handicap, familial status, or national origin of either the prospective owners or occupants of the subject property or of the present owners or occupants of the properties in the vicinity of the subject property or on any other basis prohibited by law.

18. My employment and/or compensation for performing this appraisal or any future or anticipated appraisals was not conditioned on any agreement or understanding, written or otherwise, that I would report (or present analysis supporting) a predetermined specific value, a predetermined minimum value, a range or direction in value, a value that favors the cause of any party, or the attainment of a specific result or occurrence of a specific subsequent event (such as approval of a pending mortgage loan application).

19. I personally prepared all conclusions and opinions about the real estate that were set forth in this appraisal report. If I relied on significant real property appraisal assistance from any individual or individuals in the performance of this appraisal or the preparation of this appraisal report, I have named such individual(s) and disclosed the specific tasks performed in this appraisal report. I certify that any individual so named is qualified to perform the tasks. I have not authorized anyone to make a change to any item in this appraisal report; therefore, any change made to this appraisal is unauthorized and I will take no responsibility for it.

20. I identified the lender/client in this appraisal report who is the individual, organization, or agent for the organization that ordered and will receive this appraisal report.

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21. The lender/client may disclose or distribute this appraisal report to: the borrower; another lender at the request of the borrower; the mortgagee or its successors and assigns; mortgage insurers; government sponsored enterprises; other secondary market participants; data collection or reporting services; professional appraisal organizations; any department, agency, or instrumentality of the United States; and any state, the District of Columbia, or other jurisdictions; without having to obtain the appraiser's or supervisory appraiser's (if applicable) consent. Such consent must be obtained before this appraisal report may be disclosed or distributed to any other party (including, but not limited to, the public through advertising, public relations, news, sales, or other media).

22. I am aware that any disclosure or distribution of this appraisal report by me or the lender/client may be subject to certain laws and regulations. Further, I am also subject to the provisions of the Uniform Standards of Professional Appraisal Practice that pertain to disclosure or distribution by me.

23. The borrower, another lender at the request of the borrower, the mortgagee or its successors and assigns, mortgage insurers, government sponsored enterprises, and other secondary market participants may rely on this appraisal report as part of any mortgage finance transaction that involves any one or more of these parties.

24. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.

25. Any intentional or negligent misrepresentation(s) contained in this appraisal report may result in civil liability and/or criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Section 1001, et seq., or similar state laws.

SUPERVISORY APPRAISER'S CERTIFICATION: The Supervisory Appraiser certifies and agrees that:

1. I directly supervised the appraiser for this appraisal assignment, have read the appraisal report, and agree with the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.

2. I accept full responsibility for the contents of this appraisal report including, but not limited to, the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.

3. The appraiser identified in this appraisal report is either a sub-contractor or an employee of the supervisory appraiser (or the appraisal firm), is qualified to perform this appraisal, and is acceptable to perform this appraisal under the applicable state law.

4. This appraisal report complies with the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.

5. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.

APPRAISER

Signature Sean B. Gallagher
Name Sean B. Gallagher
Company Name Sean B. Gallagher Appraiser
Company Address 1515 42nd Street
Sacramento, CA 95819
Telephone Number 916-454-0685
Email Address
Date of Signature and Report 12/08/2006
Effective Date of Appraisal December 6,2006
State Certification # AR002720
or State License #
or Other (describe) State #
State CA
Expiration Date of Certification or License 12/12/08

ADDRESS OF PROPERTY APPRAISED
3622 W Curtis Drive
Sacramento, CA 95818

APPRAISED VALUE OF SUBJECT PROPERTY $ 543,000

LENDER/CLIENT
Name
Company Name H&R Block Mortgage Corporation
Company Address 6561 Irvine Center Drive Irvine, CA 92618
CA
Email Address

SUPERVISORY APPRAISER (ONLY IF REQUIRED)

Signature
Name
Company Name
Company Address

Telephone Number
Email Address
Date of Signature
State Certification #
or State License #
State
Expiration Date of Certification or License

SUBJECT PROPERTY
☐ Did not inspect subject property
☐ Did inspect exterior of subject property from street
Date of Inspection
☐ Did inspect interior and exterior of subject property
Date of Inspection

COMPARABLE SALES
☐ Did not inspect exterior of comparable sales from street
☐ Did inspect exterior of comparable sales from street
Date of Inspection

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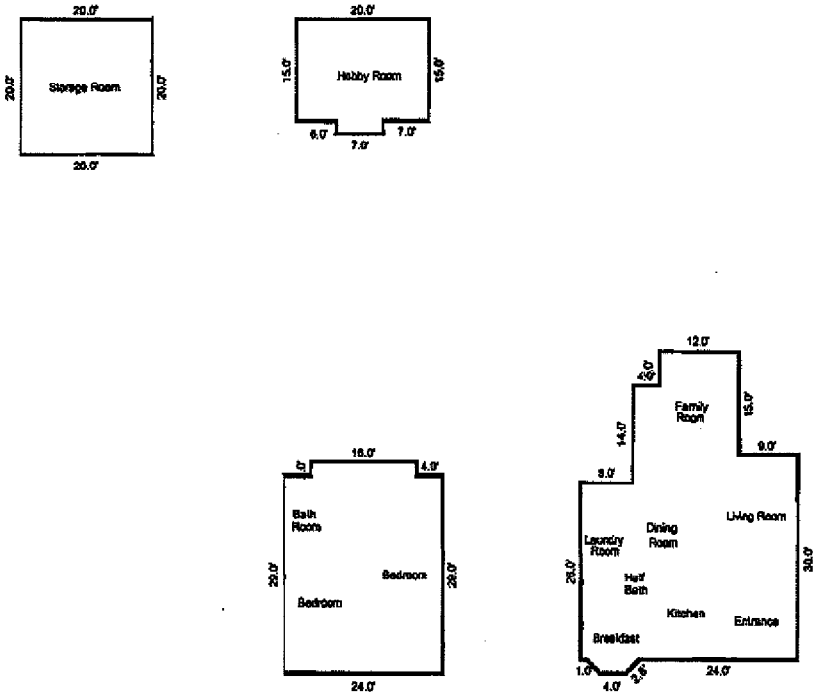
FLOORPLAN

Borrower: Laura Richardson	File No.: 411001990
Property Address: 3622 W Curtis Drive	Case No.:
City: Sacramento State: CA	Zip: 95818
Lender: H&R Block Mortgage Corporation	



Sketch by Apex IV™

Comments:

AREA CALCULATIONS SUMMARY

Code	Description	Size	Net Totals
GLA1	First Floor	1190.00	1190.00
GLA2	Second Floor	728.00	728.00
OTH	Storage	400.00	
	Hobby Room	314.00	714.00
TOTAL LIVABLE	(rounded)		1918

LIVING AREA BREAKDOWN

Breakdown				Subtotals
First Floor				
	9.0	x	26.0	234.00
	2.0	x	4.0	8.00
0.5 x	2.0	x	3.0	3.00
0.5 x	2.0	x	2.0	2.00
	1.0	x	14.0	14.00
	12.0	x	45.0	540.00
	9.0	x	30.0	270.00
	3.0	x	40.0	120.00
Second Floor				
	2.0	x	16.0	32.00
	24.0	x	29.0	696.00
10 Calculations Total (rounded)				1918

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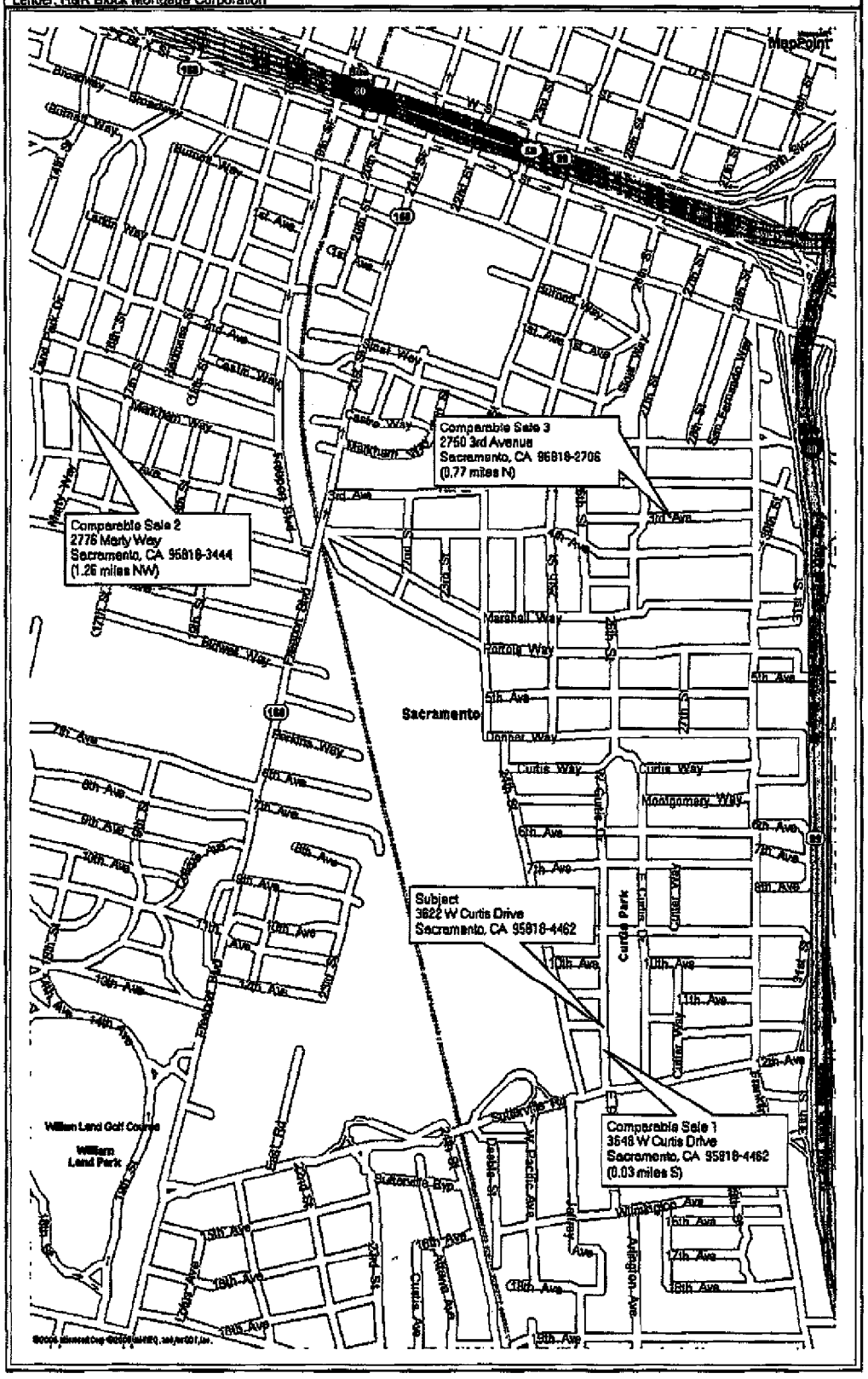
LOCATION MAP

Borrower: Laura Richardson | File No.: 411001990
Property Address: 3622 W Curtis Drive | Case No.:
City: Sacramento | State: CA | Zip: 95818
Lender: H&R Block Mortgage Corporation



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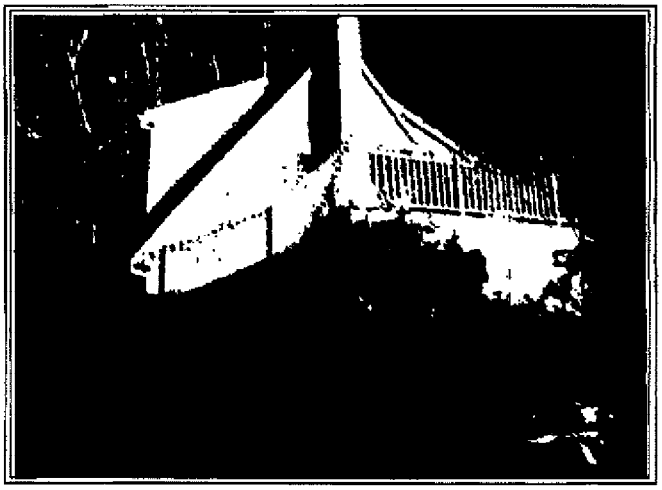
SUBJECT PROPERTY PHOTO ADDENDUM

Borrower: Laura Richardson		File No.: 411001990
Property Address: 3622 W Curtis Drive		Case No.:
City: Sacramento	State: CA	Zip: 95818
Lender: H&R Block Mortgage Corporation		

FRONT VIEW OF
SUBJECT PROPERTY

Appraised Date: December 6, 2006
Appraised Value: $ 543,000



REAR VIEW OF
SUBJECT PROPERTY

STREET SCENE

JPMC- 000068
CONFIDENTIAL

COMPARABLE PROPERTY PHOTO ADDENDUM

Borrower: Laura Richardson		File No.: 411001990
Property Address: 3622 W Curtis Drive		Case No.:
City: Sacramento	State: CA	Zip: 95818
Lender: H&R Block Mortgage Corporation		

COMPARABLE SALE #1

3648 W Curtis Drive
Sacramento
Sale Date: 10/06
Sale Price: $ 529,000

COMPARABLE SALE #2

2776 Marty Way
Sacramento
Sale Date: 7/06
Sale Price: $ 542,000

COMPARABLE SALE #3

2750 3rd Avenue
Sacramento
Sale Date: 10/06
Sale Price: $ 615,000

Borrower: Laura Richardson		File No.: 411001990
Property Address: 3622 W Curtis Drive		Case No.:
City: Sacramento	State: CA	Zip: 95818
Lender: H&R Block Mortgage Corporation		

Detached storage room and hobby room

JPMC- 000070
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Uniform Residential Appraisal Report

File No. 411001990

The purpose of this summary appraisal report is to provide the lender/client with an accurate, and adequately supported, opinion of the market value of the subject property.

Property Address 3622 W Curtis Drive | City Sacramento | State CA | Zip Code 95816
Borrower Laura Richardson | Owner of Public Record | County Sacramento
Legal Description Lot 259 South Curtis Oaks 06
Assessor's Parcel # | Tax Year 2006 | R.E. Taxes $ 903.00
Neighborhood Name Curtis Park | Map Reference 317-E2 | Census Tract 25.00
Occupant [ ] Owner [ ] Tenant [X] Vacant | Special Assessments $ N/A | [ ] PUD HOA $ N/A [ ] per year [ ] per month
Property Rights Appraised [X] Fee Simple [ ] Leasehold [ ] Other (describe)
Assignment Type [X] Purchase Transaction [ ] Refinance Transaction [ ] Other (describe)
Lender/Client H&R Block Mortgage Corporation | Address 6561 Irvine Center Drive Irvine, CA 92618, CA
Is the subject property currently offered for sale or has it been offered for sale in the twelve months prior to the effective date of this appraisal? [X] Yes [ ] No
Report data source(s) used, offering price(s), and date(s). Subject was originally listed on 2/27/06 for $649,000 and withdrawn/cancelled on 6/7/06. The subject was listed again on 7/3/06 for $569000 and withdrawn/cancelled on 10/13/06. Current listing date:10/24/06.

I [X] did [ ] did not analyze the contract for sale for the subject purchase transaction. Explain the results of the analysis of the contract for sale or why the analysis was not performed.
Seller to credit buyer $16000 towards closing costs and upgrades.

Contract Price $ 535,000 | Date of Contract 12-1-06 | Is the property seller the owner of public record? [X] Yes [ ] No | Data Source(s) MLS
Is there any financial assistance (loan charges, sale concessions, gift or downpayment assistance, etc.) to be paid by any party on behalf of the borrower? [X] Yes [ ] No
If Yes, report the total dollar amount and describe the items to be paid. $ 15,000 Seller to credit buyer $15000 in escrow towards closing costs and upgrades.

Note: Race and the racial composition of the neighborhood are not appraisal factors.

Location	[ ] Urban	[X] Suburban	[ ] Rural	Property Values	[ ] Increasing	[X] Stable	[ ] Declining	PRICE $(000)	AGE (yrs)	One-Unit	98 %
Built-Up	[X] Over 75%	[ ] 25-75%	[ ] Under 25%	Demand/Supply	[ ] Shortage	[X] In Balance	[ ] Over Supply	319 Low	46	2-4 Unit	2 %
Growth	[ ] Rapid	[X] Stable	[ ] Slow	Marketing Time	[X] Under 3 mths	[ ] 3-6 mths	[ ] Over 6 mths	842 High	106	Multi-Family	%
								600 Pred.	76	Commercial	%
										Other	%

Neighborhood Boundaries Franklin Blvd to the east. Sutterville Road to the south. A lightrail line to the west. Broadway to the north.

Neighborhood Description Neighborhood is located in area known as Curtis Park. The neighborhood consists of older good quality built sfrs all of varying but compatible styles, sizes and ages. The neighborhood has large park called Curtis Park. Schools and shopping facilities are all located nearby the neighborhood.

Market Conditions (including support for the above conclusions) Property values are stabilizing to new market conditions as supply of available sfrs have increased faster than demand.

Dimensions Normal | Area .11 ac | Shape Rectangular | View None
Specific Zoning Classification R1 | Zoning Description Single Family
Zoning Compliance [X] Legal [ ] Legal Nonconforming (Grandfathered Use) [ ] No Zoning [ ] Illegal (describe)
Is the highest and best use of the subject property as improved (or as proposed per plans and specifications) the present use? [X] Yes [ ] No If No, describe.

Utilities	Public	Other (describe)		Public	Other (describe)	Off-site Improvements—Type	Public	Private
Electricity	[X]	[ ]	Water	[X]	[ ]	Street Asphalt	[X]	[ ]
Gas	[X]	[ ]	Sanitary Sewer	[X]	[ ]	Alley	[ ]	[ ]

FEMA Special Flood Hazard Area [X] Yes [ ] No | FEMA Flood Zone AR | FEMA Map # 0602860025F | FEMA Map Date 7/8/98
Are the utilities and off-site improvements typical for the market area? [X] Yes [ ] No If No, describe.
Are there any adverse site conditions or external factors (easements, encroachments, environmental conditions, land uses, etc.)? [ ] Yes [X] No If Yes, describe.

Units [X] One [ ] One with Accessory Unit	[X] Concrete Slab [X] Crawl Space	Foundation Walls Concrete/Avg	Floors Cpt/Wd/Vn/T/A
# of Stories Two	[ ] Full Basement [X] Partial Basement	Exterior Walls Wood/Avg	Walls Plaster/Avg
Type [X] Det. [ ] Att. [ ] S-Det./End Unit	Basement Area 0 sq. ft.	Roof Surface Comp/Rolled/Avg	Trim/Finish Wd/Avg
[X] Existing [ ] Proposed [ ] Under Const.	Basement Finish 100 %	Gutters & Downspouts G.I./Avg	Bath Floor Tile/Vn/Avg
Design (Style) Two Story	[ ] Outside Entry/Exit [X] Sump Pump	Window Type Wood/Avg	Bath Wainscot Tile/Avg
Year Built 1926	Evidence of [ ] Infestation	Storm Sash/Insulated None	Car Storage [X] None
Effective Age (Yrs) 46	[ ] Dampness [ ] Settlement	Screens None	[X] Driveway # of Cars 2
Attic [ ] None	Heating [X] FWA [ ] HWBB [ ] Radiant	Amenities [ ] WoodStove(s) #	Driveway Surface Concrete
[ ] Drop Stair [ ] Stairs	[ ] Other Fuel Gas	[X] Fireplace(s) # [X] Fence	[ ] Garage # of Cars
[ ] Floor [X] Scuttle	Cooling [X] Central Air Conditioning	[X] Patio/Deck [ ] Porch	[ ] Carport # of Cars
[ ] Finished [ ] Heated	[ ] Individual [ ] Other	[ ] Pool [ ] Other	[ ] Att. [ ] Det. [ ] Built-In

Appliances [ ] Refrigerator [X] Range/Oven [X] Dishwasher [X] Disposal [ ] Microwave [ ] Washer/Dryer [ ] Other (describe)
Finished area above grade contains: 6 Rooms 2 Bedrooms 1.5 Bath(s) 1,916 Square Feet of Gross Living Area Above Grade
Additional features (special energy efficient items, etc.). Detached storage room was once a garage. Hobby room located above garage has carpet, finished walls, wall ac and no heat. Inside laundry room. Above ground spa not included in value.
Describe the condition of the property (including needed repairs, deterioration, renovations, remodeling, etc.). Kitchen and bathrooms have no evidence of recent updating. Overall condition of the improvements are rated average.

Are there any physical deficiencies or adverse conditions that affect the livability, soundness, or structural integrity of the property? [ ] Yes [X] No If Yes, describe.

Does the property generally conform to the neighborhood (functional utility, style, condition, use, construction, etc.)? [X] Yes [ ] No If No, describe.

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Uniform Residential Appraisal Report

File No. 411001990

There are 22 comparable properties currently offered for sale in the subject neighborhood ranging in price from $ 283,500 to $ 849,000

There are 58 comparable sales in the subject neighborhood within the past twelve months ranging in sale price from $ 319,000 to $ 842,000

FEATURE	SUBJECT	COMPARABLE SALE NO. 1		COMPARABLE SALE NO. 2		COMPARABLE SALE NO. 3	
Address	3622 W Curtis Drive Sacramento	3648 W Curtis Drive Sacramento		2778 Marty Way Sacramento		2750 3rd Avenue Sacramento	
Proximity to Subject		0.03 miles S		1.26 miles NW		0.77 miles N	
Sale Price	$ 535,000	$ 529,000		$ 542,000		$ 615,000	
Sale Price/Gross Liv. Area	$ 278.94 sq. ft.	$ 375.71 sq. ft.		$ 352.18 sq. ft.		$ 313.30 sq. ft.	
Data Source(s)		MLS#60093503		MLS#60069929		MLS#60101932	
Verification Source(s)		Tax Records Doc#1758		Tax Records Doc#1425		Tax Records Doc#1932	
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) $ Adjustment	DESCRIPTION	+(-) $ Adjustment	DESCRIPTION	+(-) $ Adjustment
Sale or Financing Concessions		Conv		Conv		Conv	
Date of Sale/Time		10/06		7/06		10/06	
Location	Suburban	Suburban		Suburban		Suburban	
Leasehold/Fee Simple	Fee Simple	Fee Simple		Fee Simple		Fee Simple	
Site	.11 ac	.09 ac		.12 ac		.12 ac	
View	None	None		None		None	
Design (Style)	Two Story/Gd	Two Story/Gd		Two Story/Gd		Two Story/Gd+	-20,000
Quality of Construction	Average	Average		Average		Average	
Actual Age	80 Years	67 yrs		66 yrs		78 yrs	
Condition	Average	Average		Good	-10,000	Average	
Above Grade Room Count (Total / Bdrms / Baths)	6 / 2 / 1.5	6 / 3 / 2	-2,000	6 / 2 / 1.5		5 / 3 / 2.5	-2,000
			-1,500				-3,000
Gross Living Area	1,918 sq. ft.	1,408 sq. ft.	+13,000	1,539 sq. ft.	+11,000	1,963 sq. ft.	
Basement & Finished Rooms Below Grade	Partial Basement	Partial Basement		Partial Basement		Partial Basement	
Functional Utility	Average	Average		Average		Average	
Heating/Cooling	FWA C/Air	FWA C/Air		FWA C/Air		FWA C/Air	
Energy Efficient Items	None	None		None		None	
Garage/Carport	None	None		None		None	
Porch/Patio/Deck	Patio/Deck	Similar		Similar		Similar	
	F/P	F/P		F/P		F/P	
	Storage Room	Conv. Garage		1-Garage	-1,500	2-Garage	-3,000
	Bonus Room	None	+1,000	None	+1,000	None	+1,000
Net Adjustment (Total)		[X] + [ ] -	$ 10,500	[X] + [ ] -	$ 500	[ ] + [X] -	$ 27,000
Adjusted Sale Price of Comparables		Net Adj. 2.0% Gross Adj. 3.3%	$ 539,500	Net Adj. 0.1% Gross Adj. 4.3%	$ 542,500	Net Adj. -4.4% Gross Adj. 4.7%	$ 588,000

I [X] did [ ] did not research the sale or transfer history of the subject property and comparable sales. If not, explain

My research [ ] did [X] did not reveal any prior sales or transfers of the subject property for the three years prior to the effective date of this appraisal.

Data source(s) MLS Tax Records

My research [ ] did [X] did not reveal any prior sales or transfers of the comparable sales for the year prior to the date of sale of the comparable sale.

Data source(s) MLS Tax Records

Report the results of the research and analysis of the prior sale or transfer history of the subject property and comparable sales (report additional prior sales on page 3).

ITEM	SUBJECT	COMPARABLE SALE NO. 1	COMPARABLE SALE NO. 2	COMPARABLE SALE NO. 3
Date of Prior Sale/Transfer	N/A	N/A	N/A	N/A
Price of Prior Sale/Transfer				
Data Source(s)				
Effective Date of Data Source(s)				

Analysis of prior sale or transfer history of the subject property and comparable sales N/A

Summary of Sales Comparison Approach. Equal consideration given to all three comparables. Comparable #1 is located nearest to the subject. Comparable #2 has a similar bedroom/bathroom count and comparable #3 required no square footage adjustment. Comparable #3 is located further than a mile from the subject but still in the subjects market area. Comparable #3 is adjusted down for superior design due to having a brick exterior.

Indicated Value by Sales Comparison Approach $ 543,000

Indicated Value by: Sales Comparison Approach $ 543,000 Cost Approach (if developed) $ N/A Income Approach (if developed) $ N/A

Greatest weight given to the Sales Comparison Approach best indicator of well informed buyers and sellers. Cost Approach not developed due to difficulty is estimating depreciation. Income Approach not developed due to sfrs in the area are mostly owner occupied thus the Income Approach is not applicable.

This appraisal is made [X] "as is," [ ] subject to completion per plans and specifications on the basis of a hypothetical condition that the improvements have been completed, [ ] subject to the following repairs or alterations on the basis of a hypothetical condition that the repairs or alterations have been completed, or [ ] subject to the following required inspection based on the extraordinary assumption that the condition or deficiency does not require alteration or repair:

Based on a complete visual inspection of the interior and exterior areas of the subject property, defined scope of work, statement of assumptions and limiting conditions, and appraiser's certification, my (our) opinion of the market value, as defined, of the real property that is the subject of this report is $ 543,000 as of December 6,2006, which is the date of inspection and the effective date of this appraisal.

Sean Gallagher

JPMC- 000072
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Uniform Residential Appraisal Report

File No. WCurtis

COST APPROACH TO VALUE (not required by Fannie Mae)

Provide adequate information for the lender/client to replicate the below cost figures and calculations.

Support for the opinion of site value (summary of comparable land sales or other methods for estimating site value) Land value is estimated by the Abstraction Approach.

ESTIMATED ☐ REPRODUCTION OR ☒ REPLACEMENT COST NEW	OPINION OF SITE VALUE ..... = $		260,000
Source of cost data Marshall Swift	Dwelling 1,918 Sq. Ft. @ $ 160.00 ..... = $		306,880
Quality rating from cost service Effective date of cost data	Bsmt: 100 Sq.Ft. Sq. Ft. @ $ 20.00 ..... = $		2,000
Comments on Cost Approach (gross living area calculations, depreciation, etc.)	Storage Room/Bonus Room		14,000
	Garage/Carport 0 Sq. Ft. @ $ ..... = $		0
	Total Estimate of Cost-New ..... = $		322,880
	Less Physical / Functional / External		
	Depreciation $50,000 / $0 / $0 = $		50,000
	Depreciated Cost of Improvements ..... = $		272,880
	"As-is" Value of Site Improvements ..... = $		10,000
Estimated Remaining Economic Life (HUD and VA only) 40 Years	INDICATED VALUE BY COST APPROACH ..... = $		542,900

INCOME APPROACH TO VALUE (not required by Fannie Mae)

Estimated Monthly Market Rent $ X Gross Rent Multiplier = $ Indicated Value by Income Approach

Summary of Income Approach (including support for market rent and GRM)

PROJECT INFORMATION FOR PUDs (if applicable)

Is the developer/builder in control of the Homeowners' Association (HOA)? ☐ Yes ☐ No Unit type(s) ☐ Detached ☐ Attached

Provide the following information for PUDs ONLY if the developer/builder is in control of the HOA and the subject property is an attached dwelling unit.

Legal name of project

Total number of phases Total number of units Total number of units sold

Total number of units rented Total number of units for sale Data source(s)

Was the project created by the conversion of an existing building(s) into a PUD? ☐ Yes ☐ No If Yes, date of conversion.

Does the project contain any multi-dwelling units? ☐ Yes ☐ No Data source(s)

Are the units, common elements, and recreation facilities complete? ☐ Yes ☐ No If No, describe the status of completion.

Are the common elements leased to or by the Homeowners' Association? ☐ Yes ☐ No If Yes, describe the rental terms and options.

Describe common elements and recreational facilities.

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WaMu®

JULY 15, 2008

LAURA RICHARDSON
717 E VERNON ST
LONG BEACH CA 90806

Via FEDEX

WE ARE A DEBT COLLECTOR. THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

WE HAVE TOLD A CREDIT BUREAU ABOUT A LATE PAYMENT, MISSED PAYMENT, OR OTHER DEFAULT ON YOUR ACCOUNT. THIS INFORMATION MAY BE REFLECTED IN YOUR CREDIT REPORT.

RE: Washington Mutual Loan No. [redacted]
Property Address: **3622 W CURTIS DRIVE**
SACRAMENTO, CALIFORNIA 95818

Dear **LAURA RICHARDSON**

Thank you for your continued interest in our Homeownership Preservation Program. Enclosed is your proposed Loan Modification Agreement ("Agreement") (three identical sets of documents). The Agreement was prepared consistent with the terms you discussed with a loan workout specialist. The Agreement will not be binding or effective until is has been signed by both you and the lender in compliance with the instructions and conditions in this letter.

Please review the Agreement carefully and if you so desire, consult your own attorney. When you are satisfied with the Agreement and if you wish to proceed with the loan modification, sign all the documents **in black ink, in the presence of a notary** and keep one for your records and return two signed originals to Washington Mutual Bank in the envelope provided. *Please sign your name exactly as it is printed under the signature line. Where appropriate, witness signatures must be from two different individuals and require their printed name under their signature.*

Along with the signed Agreement, you must also send a **certified check or cashier's check** in the amount of **$ 0.00** . This amount includes charges for the modification fee and necessary advances including but not limited to recording fees, attorney fees and costs, returned check fees and late charge fees, if any. Additional sums may become due as a result of the timing of this letter and Agreement. Nothing in this letter or Agreement precludes our collections of additional advances.

The signed Agreement and certified or cashier's check must be received by Washington Mutual Bank at the following address on or before **JULY 30, 2008**.

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WASHINGTON MUTUAL BANK
7255 BAYMEADOWS WAY
JACKSONVILLE, FLORIDA 32256

A title search and endorsement to the original title policy or new title policy must be obtained prior to recording the Agreement.

There is no Agreement if:

- clear title is not confirmed to the satisfaction of the lender;
- the mortgage insurer does not approve; or
- there are any material adverse changes in the circumstances or property condition.

Failure to comply with the requirements and conditions within the specified time period may result in the resumption of normal collection and foreclosure efforts, without further notice.

Upon the Agreement becoming binding and effective, the principal and interest amount of your monthly payments will be $ **4,267.58** . Your first payment including taxes and insurance (if applicable) is due **SEPTEMBER 1, 2008** , the total payment amount is $ **4,352.32** . This payment amount is subject to change upon escrow analysis, if applicable.

If you are currently in an active bankruptcy, or have been discharged from a bankruptcy previously, then this letter and Agreement does not in any way mean that Washington Mutual Bank, the Trust, or anyone acting on their behalf is attempting to hold you personally liable for the loan. This notice is intended to inform you of your rights as they refer to the lender's ability to foreclose on your property per the loan documents if the loan is not timely brought current.

If you have any further questions please consult with your Washington Mutual Homeowner's Assistance representative by calling the toll-free phone number below.

Sincerely,

Homeowner's Assistance Department

1-866-WAMU-YES (1-866-926-8937)

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CSOC.RICH.001507

WHEN RECORDED MAIL TO:
FIRST AMERICAN TITLE
P.O. BOX 27670
SANTA ANA, CA 92799-7670
ATTN: LMTS

PREPARED BY:
ORISKA HAYWOOD
WASHINGTON MUTUAL BANK
7255 BAYMEADOWS WAY
JACKSONVILLE, FLORIDA 32256
ATTN: LMTS

Tax Parcel No.:

Loan No.

SPACE ABOVE THIS LINE FOR RECORDER'S USE

LOAN MODIFICATION AGREEMENT
PROVIDING FOR DEFERRED PAYMENT OF ARREARS AND FIXED RATE

This Loan Modification Agreement ("Agreement") is effective this 1ST day of AUGUST, 2008, ("Effective Date") between **LAURA RICHARDSON, AN UNMARRIED WOMAN**

(hereinafter, "the Borrower"), and
Washington Mutual Bank

(the "Trust"), the note holder and mortgagee c/o Washington Mutual Bank. Together, the Borrower and the Trust are referred to herein as "the Parties".

RECITALS

The Parties enter into this Agreement with reference to the following stipulated facts:

A. On 01/04/2007, Borrower purchased, re-financed or otherwise obtained an interest in a certain real property in SACRAMENTO County, CALIFORNIA. In connection with the acquisition of the real property the Borrower delivered a certain promissory note dated 01/04/2007, in the original principal amount of $ 535,001.00 ("Note").

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B. The Note was and is secured by a deed of trust, mortgage, applicable riders, addenda or other security instrument ("Security Instrument"), dated **01/04/2007**, and recorded **01/10/2007**, **in Book or Liber 20070110**, **Page(s) 1818** in the official records of **SACRAMENTO** County as a lien against the real property described in the Security Instrument, and located at **3622 W CURTIS DRIVE, SACRAMENTO, CALIFORNIA 95818** (the "Subject Property"), and is more particularly described as:

SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF;

TAX ID #:

C. Borrower is the current owner of record of the Subject Property. No other persons or business entities have ownership, management or control of the Subject Property. Borrower has not assigned, transferred, mortgaged or hypothecated the Subject Property, or any fee estate therein, nor the rents, income and profits of the Subject Property as may be described in the Security Instrument, except as set forth in these recitals.

D. Borrower has failed to make one or more payments on the Note before expiration of the applicable grace period. Borrower has requested that the terms of the Note and Security Instrument be modified. The Parties have agreed to do so pursuant to the terms and conditions stated in this Agreement.

AGREEMENT

NOW, THEREFORE, In consideration of the mutual promises and agreements exchanged, the Parties hereto agree as follows:

1. **Incorporation of Recitals.** The Recitals are an integral part of this Agreement and are incorporated by reference herein.

2. **Unpaid Principal Balance.** The Parties agree that the unpaid principal balance of the Note and Security Instrument prior to signing this Agreement was **$ 533,455.31**. ("Unpaid Principal Balance.")

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3. **Capitalization.** The Borrower acknowledges that interest on the Unpaid Principal Balance has accrued but has not been paid and the Trust, or the servicer on behalf of the Trust, has incurred, paid or otherwise advanced taxes, insurance premiums and other expenses necessary to protect the interest of the Note holder or mortgagee and that such accrued and unpaid interest, costs and expenses in the total amount of $ **63,875.45** (the "Capitalized Amount") has been added to the indebtedness under the terms of the Note and Security Instrument, as of **08/01/2008.** The Capitalized Amount shall be due and payable on the Maturity Date.

4. **Modified Principal Balance.** When payments resume on **09/01/2008**, the new balance due on the loan will be $ **597,330.76** ("Modified Principal Balance"), which consists of $ **533,455.31** plus $ **63,875.45**. The Borrower does not have any defenses, offsets or counterclaims to the Modified Principal Balance.

5. **Reamortization.** The Modified Principal Balance will be reamortized over **480** months.

6. **Interest Rate.** Currently the interest rate is **8.800** %. The interest rate is hereby modified and fixed to **8.254** % ("Modified Interest Rate"). Therefore, Borrower will pay the Modified Interest Rate on the Modified Principal Balance each month until the Modified Principal Balance, interest, and any other amounts due under the Note, Security Instrument, or this Agreement are paid in full.

7. **Monthly Payments.** Beginning with the payment due on **09/01/2008** the Borrower promises to pay monthly payments in the amount of $ **4,267.58** and each month thereafter pursuant to this Agreement.

8. **Maturity Date.** The maturity date under the Note and Security Instrument remain unchanged. Borrower acknowledges and understands that, as a result of this Agreement which may defer payment of an arrearage, or extend the loan amortization period, or both, a lump sum payment may be due on the Maturity Date. All amounts due an owing under the Note, Security Instrument and this Agreement are due in full on the Maturity Date.

9. **Delivery of Payments.** The Borrower promises to make the periodic Monthly Payments described in this Agreement and any other amounts due under the Note and Security Instrument, to the order of Washington Mutual Bank. Borrower(s) shall make the Monthly Payments described herein as follows, or at such other place that Washington Mutual may designate:

Washington Mutual Bank
7301 Baymeadows Way
Jacksonville, FL 32256

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10. **Acceleration Upon Unauthorized Transfer.** If all or any part of the Subject Property or any interest is sold or transferred (or if a beneficial interest in the Borrower is sold or transferred and the Borrower is not a natural person) without the Note holder and mortgagee's prior written consent, the Note holder may, at its option require immediate payment in full of all sums due under the Note, Security Instrument and this Agreement. If the Note holder exercises this option, the Note holder shall give the Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is mailed within which the Borrower must pay all sums due under the Note, Security Instrument and this Agreement. If the Borrower fails to pay these sums prior to the expiration of the 30 day period, the Note holder may invoke any remedies permitted by the Note, Security Instrument and applicable law.

11. **Effect of this Agreement.** Except to the extent that they are modified by this Agreement, the Borrower(s) hereby reaffirm all of the covenants, agreements and requirements of the Note and Security Instrument, including without limitation, the Borrower's covenants and agreements to make all payments of taxes, insurance premiums, assessments, escrow items, impounds, and all other payments that the Borrower is obliged to make under the Security Instrument. Borrower(s) further agree to be bound by the terms and provisions of the Note and Security Instrument, as modified hereby.

12. **No Release.** Nothing in this Agreement shall be understood or construed to be a satisfaction or release in whole or in part of the Note and/or Security Instrument. Except as expressly provided in this Agreement, all of the terms, covenants agreements and the Note and Security Instrument will remain unchanged and the Parties will be bound by, and comply with, all of the terms and provisions of the instruments, as amended by this Agreement.

13. **Warranties.** Borrower does hereby state and warrant that the above described Note is valid and enforceable in all respects and is not subject to any claims, defenses or right of offset or credit except as herein specifically provided. Borrower does further hereby extend all liens and security interests on all of the Subject Property and any other rights and interests which now or hereafter secure said Note until said Note as modified hereby has been fully paid, and agree that this modification and extension will in no manner impair the Note or any of the liens and security interests securing the same and that all of the liens, equities, rights, remedies and security interests securing said Note shall remain in full force and effect and shall not in any manner be waived. Borrower further agrees that all of the terms, covenants, warranties and provisions contained in the original Note and Security Instrument are now and shall be and remain in full force and effect as therein written, except as otherwise expressly provided herein, until the Note is paid in full and all other obligations under the Security Instrument and this Agreement are fulfilled.

14. **Further Assurances.** Borrower does further state and warrant that all of the recitals, statements and agreements contained herein are true and correct and that Borrower is the sole owner of the fee simple title to all of the Subject Property securing the Note.

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15. ~~**Acknowledgment by Borrower.** As part of the consideration for this Agreement, Borrower agrees to release and waive all claims Borrower might assert against the Trust and or its agents, and arising from any act or omission to act on the part of the Trust or it's agents, officers, directors, attorneys, employees and any predecessor-in-interest to the Note and Security Instrument, and which Borrower contends caused Borrower damage or injury, or which Borrower contends renders the Note or the Security Instrument void, voidable, or unenforceable. This release extends to any claims arising from any judicial foreclosure proceedings or power of sale proceedings if any, conducted prior to the date of this Agreement. Borrowers have and claim no defenses, counterclaims or rights of offset of any kind against Lender or against collection of the Loan.~~

9/8/08

16. **Bankruptcy Considerations.** Notwithstanding anything to the contrary contained in this Agreement, the Parties hereto acknowledge the effect of a discharge in bankruptcy that may have been granted to the Borrower prior to the execution hereof and that the Note holder may not pursue the Borrower for personal liability. However, the Parties acknowledge that the mortgagee/beneficiary retains certain rights, including but not limited to the right to foreclose its lien against the Subject Property under appropriate circumstances. Nothing herein shall be construed to be an attempt to collect against the Borrower personally or an attempt to revive personal liability, if the Borrower has obtained a discharge of that liability from a United States Bankruptcy Court.

[signature pages follow]

JPMC-000640
CONFIDENTIAL

CSOC.RICH.001512

BORROWER(S):

Date: August 8, 2008

LAURA RICHARDSON

STATE OF California)
)ss:
COUNTY OF Los Angeles)

On August 08, 2008, before me, JANA CURRY, NOTARY PUBLIC personally appeared LAURA RICHARDSON

who proved to me on the basis of satisfactory evidence to be the person~~(s)~~ whose name~~(s)~~ is~~are~~ subscribed to the within instrumentand acknowledged to me that ~~he/she/they~~ executed the same in ~~his/her/their~~ authorized capacity~~(ies)~~, and that by ~~his/her/their~~ signature~~(s)~~ on the instrument the person~~(s)~~, or the entity upon behalf of which the person~~(s)~~ acted, executed the instrument.

I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Jana Curry
Signature of Notary
My commission expires: Aug. 12, 2009

JANA CURRY
COMM. # 1600546
Notary Public — California
LOS ANGELES COUNTY
MY COMMISSION EXPIRES AUGUST 12, 2009

JPMC-000641
CONFIDENTIAL

CSOC.RICH.001513

TRUST:
Washington Mutual Bank

Date: 8/28/08

BY: **Washington Mutual Bank, its Attorney-in-fact**

(Name) **CHRISTINA M. LOPEZ**

VICE PRESIDENT
(title)

Witness Signature

Orisha Haywood
Print Name

Witness Signature

Elizabeth Matthews
Print Name

STATE OF **FLORIDA**)
)ss:
COUNTY OF **DUVAL**)

On 8/28/08, before me, Clarence W. Herring
personally appeared **CHRISTINA M. LOPEZ**,
who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrumentand acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Signature of Notary

My commission expires: 5-11-09

NOTARY PUBLIC STATE OF FLORIDA
CLARENCE W. HERRING
MY COMMISSION # DD428367
EXPIRES: May 11, 2009
(407) 398-0153 FloridaNotaryService.com

JPMC-000642
CONFIDENTIAL

CSOC.RICH.001514

RICHARDSON
3622 W CURTIS DRIVE
SACRAMENTO, CALIFORNIA 95818
WASHINGTON MUTUAL BANK

NOTICE OF NO ORAL AGREEMENTS

THIS WRITTEN LOAN AGREEMENT REPRESENTS THE FINAL AGREEMENT BETWEEN THE PARTIES AND MAY NOT BE CONTRADICTED BY EVIDENCE OF PRIOR, CONTEMPORANEOUS OR SUBSEQUENT ORAL AGREEMENTS OF THE PARTIES.

THERE ARE NO UNWRITTEN ORAL AGREEMENTS BETWEEN THE PARTIES.

Receipt of Notice. The undersigned hereby admit to having each received and read a copy of this Notice on or before execution of the Loan Agreement. "Loan Agreement" means one or more promises, promissory notes, agreements, undertakings, security agreements, deeds of trust or other documents, or commitments, or any combination of those actions or documents, pursuant to which a financial institution loans or delays repayment of or agrees to loan or delay repayment of money, goods or any other thing of value or to otherwise extend credit or make a financial accommodation.

Laura Richardson — August 8, 2008

Borrower — Date
LAURA RICHARDSON

Borrower — Date

Borrower — Date

Borrower — Date

Borrower — Date

Borrower — Date

FAND# FAND033 Rev. 06-11-02

RICHARDSON
3622 W CURTIS DRIVE
SACRAMENTO, CALIFORNIA 95818
WASHINGTON MUTUAL BANK

ERRORS AND OMISSIONS COMPLIANCE AGREEMENT

In consideration of
WASHINGTON MUTUAL BANK

(the "Lender") agreeing to modify the referenced loan (the "Loan") to the Borrower, the Borrower agrees that if requested by the Lender, the Borrower will correct, or cooperate in the correction of, any clerical errors made in any document or agreement entered into in connection with the modification of the Loan, if deemed necessary or desirable in the reasonable discretion of the Lender, to enable Lender to sell, convey, seek guaranty or market the Loan to any entity, including without limitation, the Federal National Mortgage Association, the Federal Home Loan Mortgage Corporation, the Government National Mortgage Association, the Federal Housing Authority, the Department of Veterans Affairs or any municipal bond authority.

The Borrower agrees to comply with all such requests made by the Lender within 30 days of receipt of written request from the Lender. Borrower agrees to assume all costs that may be incurred by the Lender, including without limitation, actual expenses, legal fees and marketing losses, as a result of the Borrower's failure to comply with all such requests within such 30 day time period.

The Borrower makes this agreement in order to assure that the documents and agreements executed in connection with the modification of the Loan will conform to and be acceptable in the marketplace in the event the Loan is transferred, conveyed, guaranteed or marketed by the Lender.

LAURA RICHARDSON — August 8, 2008
Date

Date

Date

Date

Date

Date

FAND# FAND034 Rev. 06-18-02

WaMu®

JULY 15, 2008

LAURA RICHARDSON
717 E VERNON ST
LONG BEACH CA 90806

Via FEDEX

WE ARE A DEBT COLLECTOR. THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

WE HAVE TOLD A CREDIT BUREAU ABOUT A LATE PAYMENT, MISSED PAYMENT, OR OTHER DEFAULT ON YOUR ACCOUNT. THIS INFORMATION MAY BE REFLECTED IN YOUR CREDIT REPORT.

RE: Washington Mutual Loan No.
Property Address: **3622 W CURTIS DRIVE**
SACRAMENTO, CALIFORNIA 95818

Dear **LAURA RICHARDSON**

Thank you for your continued interest in our Homeownership Preservation Program. Enclosed is your proposed Loan Modification Agreement ("Agreement") (three identical sets of documents). The Agreement was prepared consistent with the terms you discussed with a loan workout specialist. The Agreement will not be binding or effective until is has been signed by both you and the lender in compliance with the instructions and conditions in this letter.

Please review the Agreement carefully and if you so desire, consult your own attorney. When you are satisfied with the Agreement and if you wish to proceed with the loan modification, sign all the documents **in black ink, in the presence of a notary** and keep one for your records and return two signed originals to Washington Mutual Bank in the envelope provided. *Please sign your name exactly as it is printed under the signature line. Where appropriate, witness signatures must be from two different individuals and require their printed name under their signature.*

Along with the signed Agreement, you must also send a **certified check or cashier's check** in the amount of $ **0.00** . This amount includes charges for the modification fee and necessary advances including but not limited to recording fees, attorney fees and costs, returned check fees and late charge fees, if any. Additional sums may become due as a result of the timing of this letter and Agreement. Nothing in this letter or Agreement precludes our collections of additional advances.

The signed Agreement and certified or cashier's check must be received by Washington Mutual Bank at the following address on or before **JULY 30, 2008** .

JPMC-000645
CONFIDENTIAL

CSOC.RICH.001517

WASHINGTON MUTUAL BANK
7255 BAYMEADOWS WAY
JACKSONVILLE, FLORIDA 32256

A title search and endorsement to the original title policy or new title policy must be obtained prior to recording the Agreement.

There is no Agreement if:

- clear title is not confirmed to the satisfaction of the lender;
- the mortgage insurer does not approve; or
- there are any material adverse changes in the circumstances or property condition.

Failure to comply with the requirements and conditions within the specified time period may result in the resumption of normal collection and foreclosure efforts, without further notice.

Upon the Agreement becoming binding and effective, the principal and interest amount of your monthly payments will be $ **4,267.58** . Your first payment including taxes and insurance (if applicable) is due **SEPTEMBER 1, 2008** , the total payment amount is $ **4,352.32** . This payment amount is subject to change upon escrow analysis, if applicable.

If you are currently in an active bankruptcy, or have been discharged from a bankruptcy previously, then this letter and Agreement does not in any way mean that Washington Mutual Bank, the Trust, or anyone acting on their behalf is attempting to hold you personally liable for the loan. This notice is intended to inform you of your rights as they refer to the lender's ability to foreclose on your property per the loan documents if the loan is not timely brought current.

If you have any further questions please consult with your Washington Mutual Homeowner's Assistance representative by calling the toll-free phone number below.

Sincerely,

Homeowner's Assistance Department

1-866-WAMU-YES (1-866-926-8937)

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CSOC.RICH.001518

WHEN RECORDED MAIL TO:
FIRST AMERICAN TITLE
P.O. BOX 27670
SANTA ANA, CA 92799-7670
ATTN: LMTS

PREPARED BY:
ORISKA HAYWOOD
WASHINGTON MUTUAL BANK
7255 BAYMEADOWS WAY
JACKSONVILLE, FLORIDA 32256
ATTN: LMTS

Tax Parcel No.:

Loan No. SPACE ABOVE THIS LINE FOR RECORDER'S USE

LOAN MODIFICATION AGREEMENT
PROVIDING FOR DEFERRED PAYMENT OF ARREARS AND FIXED RATE

This Loan Modification Agreement ("Agreement") is effective this **1ST** day of **AUGUST, 2008**, ("Effective Date") between **LAURA RICHARDSON, AN UNMARRIED WOMAN**

(hereinafter, "the Borrower"), and **Washington Mutual Bank**

(the "Trust"), the note holder and mortgagee c/o Washington Mutual Bank. Together, the Borrower and the Trust are referred to herein as "the Parties".

RECITALS

The Parties enter into this Agreement with reference to the following stipulated facts:

A. On **01/04/2007**, Borrower purchased, re-financed or otherwise obtained an interest in a certain real property in **SACRAMENTO** County, **CALIFORNIA**. In connection with the acquisition of the real property the Borrower delivered a certain promissory note dated **01/04/2007**, in the original principal amount of $ **535,001.00** ("Note").

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B. The Note was and is secured by a deed of trust, mortgage, applicable riders, addenda or other security instrument ("Security Instrument"), dated **01/04/2007**, and recorded **01/10/2007**, **in Book or Liber 20070110**, **Page(s) 1818** in the official records of **SACRAMENTO** County as a lien against the real property described in the Security Instrument, and located at **3622 W CURTIS DRIVE, SACRAMENTO, CALIFORNIA 95818** (the "Subject Property"), and is more particularly described as:

SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF;

TAX ID #:

C. Borrower is the current owner of record of the Subject Property. No other persons or business entities have ownership, management or control of the Subject Property. Borrower has not assigned, transferred, mortgaged or hypothecated the Subject Property, or any fee estate therein, nor the rents, income and profits of the Subject Property as may be described in the Security Instrument, except as set forth in these recitals.

D. Borrower has failed to make one or more payments on the Note before expiration of the applicable grace period. Borrower has requested that the terms of the Note and Security Instrument be modified. The Parties have agreed to do so pursuant to the terms and conditions stated in this Agreement.

AGREEMENT

NOW, THEREFORE, In consideration of the mutual promises and agreements exchanged, the Parties hereto agree as follows:

1. **Incorporation of Recitals.** The Recitals are an integral part of this Agreement and are incorporated by reference herein.

2. **Unpaid Principal Balance.** The Parties agree that the unpaid principal balance of the Note and Security Instrument prior to signing this Agreement was **$ 533,455.31**. ("Unpaid Principal Balance.")

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3. **Capitalization.** The Borrower acknowledges that interest on the Unpaid Principal Balance has accrued but has not been paid and the Trust, or the servicer on behalf of the Trust, has incurred, paid or otherwise advanced taxes, insurance premiums and other expenses necessary to protect the interest of the Note holder or mortgagee and that such accrued and unpaid interest, costs and expenses in the total amount of $ **63,875.45** (the "Capitalized Amount") has been added to the indebtedness under the terms of the Note and Security Instrument, as of **08/01/2008**. The Capitalized Amount shall be due and payable on the Maturity Date.

4. **Modified Principal Balance.** When payments resume on **09/01/2008** , the new balance due on the loan will be $ **597,330.76** ("Modified Principal Balance"), which consists of $ **533,455.31** plus $ **63,875.45** . The Borrower does not have any defenses, offsets or counterclaims to the Modified Principal Balance.

5. **Reamortization.** The Modified Principal Balance will be reamortized over **480** months.

6. **Interest Rate.** Currently the interest rate is **8.800** %. The interest rate is hereby modified and fixed to **8.254** % ("Modified Interest Rate"). Therefore, Borrower will pay the Modified Interest Rate on the Modified Principal Balance each month until the Modified Principal Balance, interest, and any other amounts due under the Note, Security Instrument, or this Agreement are paid in full.

7. **Monthly Payments.** Beginning with the payment due on **09/01/2008** the Borrower promises to pay monthly payments in the amount of $ **4,267.58** and each month thereafter pursuant to this Agreement.

8. **Maturity Date.** The maturity date under the Note and Security Instrument remain unchanged. Borrower acknowledges and understands that, as a result of this Agreement which may defer payment of an arrearage, or extend the loan amortization period, or both, a lump sum payment may be due on the Maturity Date. All amounts due an owing under the Note, Security Instrument and this Agreement are due in full on the Maturity Date.

9. **Delivery of Payments.** The Borrower promises to make the periodic Monthly Payments described in this Agreement and any other amounts due under the Note and Security Instrument, to the order of Washington Mutual Bank. Borrower(s) shall make the Monthly Payments described herein as follows, or at such other place that Washington Mutual may designate:

Washington Mutual Bank
7301 Baymeadows Way
Jacksonville, FL 32256

JPMC-000649
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CSOC.RICH.001521

10. **Acceleration Upon Unauthorized Transfer.** If all or any part of the Subject Property or any interest is sold or transferred (or if a beneficial interest in the Borrower is sold or transferred and the Borrower is not a natural person) without the Note holder and mortgagee's prior written consent, the Note holder may, at its option require immediate payment in full of all sums due under the Note, Security Instrument and this Agreement. If the Note holder exercises this option, the Note holder shall give the Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is mailed within which the Borrower must pay all sums due under the Note, Security Instrument and this Agreement. If the Borrower fails to pay these sums prior to the expiration of the 30 day period, the Note holder may invoke any remedies permitted by the Note, Security Instrument and applicable law.

11. **Effect of this Agreement.** Except to the extent that they are modified by this Agreement, the Borrower(s) hereby reaffirm all of the covenants, agreements and requirements of the Note and Security Instrument, including without limitation, the Borrower's covenants and agreements to make all payments of taxes, insurance premiums, assessments, escrow items, impounds, and all other payments that the Borrower is obliged to make under the Security Instrument. Borrower(s) further agree to be bound by the terms and provisions of the Note and Security Instrument, as modified hereby.

12. **No Release.** Nothing in this Agreement shall be understood or construed to be a satisfaction or release in whole or in part of the Note and/or Security Instrument. Except as expressly provided in this Agreement, all of the terms, covenants agreements and the Note and Security Instrument will remain unchanged and the Parties will be bound by, and comply with, all of the terms and provisions of the instruments, as amended by this Agreement.

13. **Warranties.** Borrower does hereby state and warrant that the above described Note is valid and enforceable in all respects and is not subject to any claims, defenses or right of offset or credit except as herein specifically provided. Borrower does further hereby extend all liens and security interests on all of the Subject Property and any other rights and interests which now or hereafter secure said Note until said Note as modified hereby has been fully paid, and agree that this modification and extension will in no manner impair the Note or any of the liens and security interests securing the same and that all of the liens, equities, rights, remedies and security interests securing said Note shall remain in full force and effect and shall not in any manner be waived. Borrower further agrees that all of the terms, covenants, warranties and provisions contained in the original Note and Security Instrument are now and shall be and remain in full force and effect as therein written, except as otherwise expressly provided herein, until the Note is paid in full and all other obligations under the Security Instrument and this Agreement are fulfilled.

14. **Further Assurances.** Borrower does further state and warrant that all of the recitals, statements and agreements contained herein are true and correct and that Borrower is the sole owner of the fee simple title to all of the Subject Property securing the Note.

JPMC-000650
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CSOC.RICH.001522

~~15. **Acknowledgment by Borrower.** As part of the consideration for this Agreement, Borrower agrees to release and waive all claims Borrower might assert against the Trust and or its agents, and arising from any act or omission to act on the part of the Trust or it's agents, officers, directors, attorneys, employees and any predecessor in interest to the Note and Security Instrument, and which Borrower contends caused Borrower damage or injury, or which Borrower contends renders the Note or the Security Instrument void, voidable, or unenforceable. This release extends to any claims arising from any judicial foreclosure proceedings or power of sale proceedings if any, conducted prior to the date of this Agreement. Borrowers have and claim no defenses, counterclaims or rights of offset of any kind against Lender or against collection of the Loan.~~

16. **Bankruptcy Considerations.** Notwithstanding anything to the contrary contained in this Agreement, the Parties hereto acknowledge the effect of a discharge in bankruptcy that may have been granted to the Borrower prior to the execution hereof and that the Note holder may not pursue the Borrower for personal liability. However, the Parties acknowledge that the mortgagee/beneficiary retains certain rights, including but not limited to the right to foreclose its lien against the Subject Property under appropriate circumstances. Nothing herein shall be construed to be an attempt to collect against the Borrower personally or an attempt to revive personal liability, if the Borrower has obtained a discharge of that liability from a United States Bankruptcy Court.

[signature pages follow]

JPMC-000651
CONFIDENTIAL

CSOC.RICH.001523

BORROWER(S):

Date: August 8, 2008

LAURA RICHARDSON

STATE OF CALIFORNIA)
)ss:
COUNTY OF LOS ANGELES)

On August 08, 2008, before me, JANA CURRY, NOTARY PUBLIC, personally appeared LAURA RICHARDSON

who proved to me on the basis of satisfactory evidence to be the person(~~s~~) whose name(~~s~~) (~~is~~)/~~are~~ subscribed to the within instrumentand acknowledged to me that ~~he~~/(~~she~~)/~~they~~ executed the same in ~~his~~/(~~her~~)/~~their~~ authorized capacity(~~ies~~), and that by ~~his~~/(~~her~~)/~~their~~ signature(~~s~~) on the instrument the person(~~s~~), or the entity upon behalf of which the person(~~s~~) acted, executed the instrument.

I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Signature of Notary

My commission expires: Aug 12, 2009

JANA CURRY
COMM. # 1600546
Notary Public ~ California
LOS ANGELES COUNTY
MY COMMISSION EXPIRES AUGUST 12, 2009

JPMC-000652
CONFIDENTIAL

CSOC.RICH.001524

TRUST:
Washington Mutual Bank

Date: 8/28/08

BY: **Washington Mutual Bank, its Attorney-in-fact**

(Name) **CHRISTINA M. LOPEZ**

VICE PRESIDENT
(title)

Witness Signature

Onika Haywood
Print Name

Witness Signature

Elizabeth Matthews
Print Name

STATE OF **FLORIDA**)
)ss:
COUNTY OF **DUVAL**)

On 8/28/08, before me, Clarence W. Herring personally appeared **CHRISTINA M. LOPEZ**, who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrumentand acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Signature of Notary

My commission expires: 5/11/09

CLARENCE W. HERRING
MY COMMISSION # DD428367
EXPIRES: May 11, 2009
(407) 398-0153 FloridaNotaryServices.com

JPMC-000653
CONFIDENTIAL

CSOC.RICH.001525

RICHARDSON
3622 W CURTIS DRIVE
SACRAMENTO, CALIFORNIA 95818
WASHINGTON MUTUAL BANK

NOTICE OF NO ORAL AGREEMENTS

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THERE ARE NO UNWRITTEN ORAL AGREEMENTS BETWEEN THE PARTIES.

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August 8, 2008

Borrower — Date
LAURA RICHARDSON

Borrower — Date

Borrower — Date

Borrower — Date

Borrower — Date

Borrower — Date

FAND# FAND033 Rev. 06-11-02

JPMC-000654
CONFIDENTIAL

RICHARDSON
3622 W CURTIS DRIVE
SACRAMENTO, CALIFORNIA 95818
WASHINGTON MUTUAL BANK

ERRORS AND OMISSIONS COMPLIANCE AGREEMENT

In consideration of
WASHINGTON MUTUAL BANK

(the "Lender") agreeing to modify the referenced loan (the "Loan") to the Borrower, the Borrower agrees that if requested by the Lender, the Borrower will correct, or cooperate in the correction of, any clerical errors made in any document or agreement entered into in connection with the modification of the Loan, if deemed necessary or desirable in the reasonable discretion of the Lender, to enable Lender to sell, convey, seek guaranty or market the Loan to any entity, including without limitation, the Federal National Mortgage Association, the Federal Home Loan Mortgage Corporation, the Government National Mortgage Association, the Federal Housing Authority, the Department of Veterans Affairs or any municipal bond authority.

The Borrower agrees to comply with all such requests made by the Lender within 30 days of receipt of written request from the Lender. Borrower agrees to assume all costs that may be incurred by the Lender, including without limitation, actual expenses, legal fees and marketing losses, as a result of the Borrower's failure to comply with all such requests within such 30 day time period.

The Borrower makes this agreement in order to assure that the documents and agreements executed in connection with the modification of the Loan will conform to and be acceptable in the marketplace in the event the Loan is transferred, conveyed, guaranteed or marketed by the Lender.

LAURA RICHARDSON August 8, 2008
Date

Date

Date

Date

Date

Date

FAND# FAND034 Rev. 06-18-02

JPMC-000655
CONFIDENTIAL

Financial Review Worksheet

Center	Ownership	Imminent Default
Foreclosure	Asset	No

Property Address		
Address:	City	Zip
717 E VERNON	long beach	90806
Occupancy Status:		

Loan#	Current Date
	07/10/08
Borrower's name	No. of Autos:
Richardson	
1st Pmt Date:	No. of People:
03/01/07	
FCL Sale Date:	Prop. State:
0	ca

$ On Hand	30.00
LPI:	07/01/2007
ARM/FIXED	a
Interest Rate:	8.800%
Original PB:	$535,001.00
Original Value:	$543,000.00
Orig Amort Term:	360

Mtg. Insurer	
MI %:	
Cert. #	
Loan Type:	
Pool Insurer	
Cert #	
Investor Name	WMW
Investor #	a23
Client #	156
Mod Status	Approved

Store

Assets		
Appraised property value:	Value Date: 07/01/2008	$ 550,000.00
Checking:		$ -
Savings:		$ -
Other Real Estate:		$ -
Boats/RV's:		$ -
IRA:		$ -
401k		$ -
Stocks/Bonds:		$ -
Other:		$ -
Total:		$ 550,000.00

Liabilities		
UPB:		$ 523,455.31
Waive Dlq Int	$0.00	
Delinquent Interest:		$ 50,556.13
Escrow/ADVANCE:		$ 9,087.44
Other Mortgages:		$ -
Liens:		$ -
Autos:		$ -
Credit Cards:		$ -
Personal Loan:		$ -
HOA Fees:		$ -
Medical:		$ -
Other:		$ -
Total:		$ 583,398.88

Delinquent interest calculated thru date:
Calculated thru: 09/01/08

Term Calculation		
First PMT Date	Maturity Date	Term
03/2007	02/2037	360
09/2008	02/2037	342
08/2007	02/2037	355

LTV	106.61%
amount capitalized	$ 63,875.45
12 PMTS made	0
Imminent Default	
Reset Date	01/01/1900
Margin	0.000%

Income Calculations:

Borrower 1	Borrower 2	Borrower 3	not included or not available
$ -	$ -	$ -	$ -
$ -	$ -	$ -	$ -
$ -	$ -	$ -	$ -
$ -	$ -	$ -	$ -
$ -	$ -	$ -	$ -
$ -	$ -	$ -	$ -
$ -	$ -	$ -	$ -
			$ -
			$ -
			$ -
			$ -

Expenses		
P & I:		$ 4,227.98
Taxes:	$0.00	
Insurance:	$0.00	
Non Escrowed:		$ -
Taxes:	$84.74	
Insurance:	$0.00	
Old Escrow:	$0.00	
New Escrow (Escrowed Loan):		$ 84.74
Other Mortgages:		$ 8,100.00
Liens:		$ -
Autos:		$ -
Auto Maintenance:		$ 350.00
Credit Cards:		$ 13.00
Child Care:		$ -
Child Support/Alimony:		$ -
Personal Loan:		$ 29.00
Food:		$ 375.00
Utilities:		$ 320.00
RPA Plan amt:		$ -
Medical:		$ 135.00
Spending Money:		$ 160.00
Total:		$ 11,180.72

Monthly Income		
Borrower:	$ -	$ -
Co Borrower:	$ -	$ -
Self Employed	$ 14,100.00	$ 11,280.00
Unemployment:		$ -
Disability:		$ -
Child Support		$ -
Rents Received:		$ -
Other:		$ -
Total:		$ 11,280.00

Modification Information:		
Atty Paid F/C & P&P	$ 3,338.78	$ -
Atty Unpaid F/C	$ -	$ 3,338.78
Modification Fee:		$ -
Negative Escrow Balance:		$ 9,087.44
Positive Balance	$ -	Required amount $ -
Escrow Shortage:		$ 9,087.44
BPO:		$ -
Title Work:		$ -
Suspense Amount:		$ -
Borrower Contribution		$ -
Deferment Amount:		$ -
Potential Capitalized Amount:		$ 13,019.32
$ 63,875.45		
Income Available after Expenses:		$ 90.28

$535,001.00

Loan Modification Calculator:	
New UPB:	$ 507,330.76
Rate:	8.254%
Term:	360
New P & I:	$ 4,267.58
New Income Available After Expenses:	$ 50.08
Amortization Term Calculator:	
Original PB:	$535,001.00
Rate:	8.254%
Term:	360
New P & I:	$ 4,026.79
New Income Available After Expenses:	$ 297.87
Extend amort term by:	13
New Term:	355
# Pmts Missed:	0
# of payments to be repaid: 00/00 to 00/00	0
Income Available after Expenses:	$ -
Del. Pmts:	$ -
Additional Costs:	$ 13,019.32
Total Costs:	$ 13,019.32

All blue shaded fields are calculated by Excel, no input is necessary.

NOTES:
RFD: 08-Curtailment of Income

Recommended Terms: 4175 Mod/Alt Term Ext & Reduce Rate; ARM to Fixed
Mod: Recommend Modification, Am Term Extension & Reduce Rate

Repay:

SPF:

Analyzed by: *Savannah Rogers*

Type of Workout: RPA, SPF, MOD

WORKOUT: Approved ____ Denied ____

Signature: Claun
Date: 7/15/08

Litigated File!

JPMC-000656
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LOAN MODIFICATION / PARTIAL CLAIM WORKSHEET

LOAN NUMBER [redacted]

Unpaid Principal Balance: $ 533,455.31

Delinquent Interest: From: 07/01/2007 To: 06/01/2008

Delinquent interest dates:	Interest Rate:	Interest:	PC Payment:	Capitalized / PC Amount	Borrowers Funds
	0.000%		$ -		
	0.000%		$ -		
	0.000%		$ -		
	0.000%		$ -		
	0.000%		$ -		
	0.000%		$ -		
	0.000%		$ -		
	0.000%		$ -		
	0.000%		$ -		
	0.000%		$ -	# of months	
	0.000%		$ -		
Total:		50,856.13	$ - $ -	$ 50,856.13	$ -
Escrow Adv/ Funding:		$ 9,680.56		$ 9,680.56	$ -
Foreclosure Fees:		$ 3,338.76		$ 3,338.76	$ -
Attorney Fees:		$ -		$ -	$ -
Modification Fees:		$ -		$ -	$ -
Title/Recording:		$ -		$ -	$ -
BPO or other value		$ -		$ -	$ -
Property & Preservation		$ -		$ -	$ -
Suspense balance		$ -		$ -	$ -
Total:		$ 63,875.45		$ 63,875.45	$ -
				Total Amount due with Docs:	$ -

New Principal Balance: $ 597,330.76

LOAN WORKOUT TERMS

		Current:		Modified:
Due Date:	FROM:	08/01/2007	TO:	06/01/2008
Unpaid Principal Balance:	FROM:	$ 533,455.31	TO:	$ 597,330.76
Interest Rate:	FROM:	8.800%	TO:	8.254%
Remaining Term:	FROM:	355	TO:	180
P & I Payment:	FROM:	$ 4,227.98	TO:	$ 4,267.58
Escrow:	FROM:	$0.00	TO:	$ 84.74
Maturity date		02/01/2037		02/01/2037
TOTAL PAYMENT (PITI):	FROM:	$ 4,227.98	TO:	$ 4,352.32
Workout Effective Dates:	FROM:	07/01/2007	TO:	08/01/2008
Deferment Amount:		$ -		

Comments: MARITAL STATUS Unmarried

ADDED CO SIGNERS		Waive Delinquent Interest	$0.00
STATE	CA	Arm Rate Extension	
MI COMPANY	0	Interest Rate % to be extended	
RECORD ALTA		Date to resume ARM:	
RECORD MPG		AM Term Ext/Balloon	Yes
ASSIGNMENT		Amort Term 480	
DO NOT RECORD	x	Maturity Term 342	
PREV BNK & CHP		Interest Only :	No
PREV MOD	no	New PB:	
ARM/FIXED	arm to fixed	Interest Rate:	
Modify Code	4175 Mod/AM Term Ext & Reduce Rate; ARM to Fixed	New Term:	
		Modified Int. Pmt:	$0.00
		Escrow Payment:	
		New Payment:	
		IO Maturity Date	

Step Rate:	Year 1	Year 2	Year 3	Year 4
Rate:				
Term:				
P&I:				
1st pyt date:				

Prepared by: Savannah Rogers 07/10/2008

COMMITTEE APPROVAL

JPMC-000657
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Abbreviated MOD Checklist

Last updated 06/30/08

Loan Number_____ Mtgr's Name_____

✓ Verify Negotiator U ID is on LMT3
✓ Loan Number
✓ Verify Investor
✓ Verify MI & approval is in file if required
✓ Verify LPI
✓ Verify Current Interest Rate on FRW in the Mod Calculator Box & Mod Wrksht
✓ Verify 1st Payment Date
✓ Verify Current UPB on FRW & Mod Wrksht
✓ Delinquent Interest thru Date
✓ Delinquent interest
✓ Current Escrow Payment on Mod wrksht
✓ New Escrow Payment on FRW & Mod wrksht
✓ Current Maturity Date on FRW & Mod wrksht
✓ Current Due Date & Modified Due Date on Mod wkst
✓ Escrow Advance/Balance
✓ Escrow Shortage
✓ Verify Contribution (if contribution must be on both FRW & Mod wrksht)

Verify **Optimizer** to **FRW** to **Mod wrksht** to **AM Sched** to **Sys Adj Form**

- ✓ Modified Principal Balance (matches FRW/Mod wrksht/AM Sched)
- ✓ New Interest Rate
- ✓ Amortization Term
- ✓ New P&I Amount & Current P&I
- ___ Modified Maturity Date (Should only be different from original maturity date for balloon mods)

Modification Worksheet

- ✓ Validate marital status
- ✓ Verify if recording/not recording, if recording, LMT3 M84 step added with date
- ✓ arm to fixed, arm to arm, step NOTE: ALL SP MODS MUST RESULT IN A FIXED RATE
- ✓ modify code (See modify code matrix)
- ✓ verify if arm rate extension (WE WILL NOT BE DOING THIS MOD TYPE)
  - ✓ interest rate
  - ✓ date to resume arm
- ✓ verify if am term ext/balloon
  - ✓ amortization term
  - ✓ maturity term
- ___ verify if step rate
  - ___ validate steps against amortization schedule

QA REVIEWED: Clarion DATE: 7/15/08

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FYI
After much discussion regarding recording Kentucky workouts the extend the term or increase the modified UPB past the origination amount First American states the following " Most Counties in KY WILL record loan modifications, however, Fayette County and a handful of others small Counties will not record loan modifications, Lydia will then contact the county to verify if the workout can be recorded. Lydia will then email the outcome to the negotiator

Litigated File!

From: Origin ID: ZPHA (888)926-8937
OrtskaHaywood
Washington Mutual (5602)
7255 Baymeadows WAY

Jacksonville, FL 32256

FedEx Express

Ship Date: 23JUL08
ActWgt: 1 LB
System#: 4486045/ESDS0400
Account#: S *********

Delivery Address Bar Code

SHIP TO: (562)706-4694 BILL SENDER
LAURA RICHARSON
*
1

WASHINGTON, DC 20003

Ref # none
Invoice # 20009945
PO # none
Dept #

TRK# 0201 7989 8483 7921

THU - 24JUL A1
STANDARD OVERNIGHT

XC XSMA

20003
DC-US
IAD

FEDEX SHIPPING LABEL

To prepare your package for shipment, you need to do the following:

1. **Use the Print button in your browser to print this page to your laser printer.**
2. **Fold the first printed page in half and use as the shipping label. The second page is for your records, and contains both the terms and conditions of shipping, and information useful for tracking your package.**
3. **After printing the label, place it in a waybill pouch and affix it to your shipment so that the barcode portion of the label can be read and scanned.**

Legal Terms and Conditions

Tendering packages by using this system constitutes your agreement to the service conditions for the transportation of your shipments as found in the applicable FedEx Service Guide, available upon request. FedEx will not be responsible for any claim in excess of the applicable declared value, whether the result of loss, damage, delay, non-delivery, misdelivery, or misinformation, unless you declare a higher value, pay an additional charge, document your actual loss and file a timely claim. Limitations found in the applicable FedEx Service Guide apply. Your right to recover from FedEx for any loss, including intrinsic value of the package, loss of sales, income interest, profit, attorney's fees, costs, and other forms of damage whether direct, incidental, consequential, or special is limited to the greater of $100 or the authorized declared value. Recovery cannot exceed actual documented loss. Maximum for items of extraordinary value is $500, e.g. jewelry, precious metals, negotiable instruments and other items listed in our Service Guide. Written claims must be filed within strict time limits, see applicable FedEx Service Guide. FedEx will not be liable for loss or damage to prohibited items in any event or for your acts or omissions, including, without limitation, improper or insufficient packaging, securing, marking or addressing, or the acts or omissions of the recipient or anyone else with an interest in the package. See the applicable FedEx Service Guide for complete terms and conditions. To obtain information regarding how to file a claim or to obtain a Service Guide, please call 1-800-GO-FEDEX (1-800-463-3339).

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From: Origin ID: ZPHA (866)926-8937
AMY NORVELL
WASHINGTON MUTUAL BANK
7255 BAYMEADOWS WAY
ATTN: LOSS MITIGATION
JACKSONVILLE, FL 32256

FedEx Express

Ship Date: 23JUL08
ActWgt: 1 LB
System#: 4466045/ESDS0400
Account#: S **********

Delivery Address Bar Code

SHIP TO: (866)926-8937 BILL SENDER
ORISKA HAYWOOD
WASHINGTON MUTUAL BANK
7255 BAYMEADOWS WAY

JACKSONVILLE, FL 32256

Ref # none
Invoice # 21001275
PO # none
Dept #

THU - 24JUL A2
TRK# 0201 7905 4976 8659 PRIORITY OVERNIGHT

32256
FL-US
31 ZPHA JAX

FEDEX SHIPPING LABEL

To prepare your package for shipment, you need to do the following:

1. **Use the Print button in your browser to print this page to your laser printer.**
2. **Fold the first printed page in half and use as the shipping label. The second page is for your records, and contains both the terms and conditions of shipping, and information useful for tracking your package.**
3. **After printing the label, place it in a waybill pouch and affix it to your shipment so that the barcode portion of the label can be read and scanned.**

Legal Terms and Conditions

Tendering packages by using this system constitutes your agreement to the service conditions for the transportation of your shipments as found in the applicable FedEx Service Guide, available upon request. FedEx will not be responsible for any claim in excess of the applicable declared value, whether the result of loss, damage, delay, non-delivery, misdelivery, or misinformation, unless you declare a higher value, pay an additional charge, document your actual loss and file a timely claim. Limitations found in the applicable FedEx Service Guide apply. Your right to recover from FedEx for any loss, including intrinsic value of the package, loss of sales, income interest, profit, attorney's fees, costs, and other forms of damage whether direct, incidental, consequential, or special is limited to the greater of $100 or the authorized declared value. Recovery cannot exceed actual documented loss. Maximum for items of extraordinary value is $500, e.g. jewelry, precious metals, negotiable instruments and other items listed in our Service Guide. Written claims must be filed within strict time limits, see applicable FedEx Service Guide. FedEx will not be liable for loss or damage to prohibited items in any event or for your acts or omissions, including, without limitation, improper or insufficient packaging, securing, marking or addressing, or the acts or omissions of the recipient or anyone else with an interest in the package. See the applicable FedEx Service Guide for complete terms and conditions. To obtain information regarding how to file a claim or to obtain a Service Guide, please call 1-800-GO-FEDEX (1-800-463-3339).

JPMC-000660
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CSOC.RICH.001532

WaMu®

JULY 15, 2008

LAURA RICHARDSON
717 E VERNON ST
LONG BEACH CA 90806

Via FEDEX

WE ARE A DEBT COLLECTOR. THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

WE HAVE TOLD A CREDIT BUREAU ABOUT A LATE PAYMENT, MISSED PAYMENT, OR OTHER DEFAULT ON YOUR ACCOUNT. THIS INFORMATION MAY BE REFLECTED IN YOUR CREDIT REPORT.

RE: Washington Mutual Loan No. [redacted]
Property Address: **3622 W CURTIS DRIVE**
SACRAMENTO, CALIFORNIA 95818

Dear **LAURA RICHARDSON**

:

Thank you for your continued interest in our Homeownership Preservation Program. Enclosed is your proposed Loan Modification Agreement ("Agreement") (three identical sets of documents). The Agreement was prepared consistent with the terms you discussed with a loan workout specialist. The Agreement will not be binding or effective until is has been signed by both you and the lender in compliance with the instructions and conditions in this letter.

Please review the Agreement carefully and if you so desire, consult your own attorney. When you are satisfied with the Agreement and if you wish to proceed with the loan modification, sign all the documents **in black ink, in the presence of a notary** and keep one for your records and return two signed originals to Washington Mutual Bank in the envelope provided. *Please sign your name exactly as it is printed under the signature line. Where appropriate, witness signatures must be from two different individuals and require their printed name under their signature.*

Along with the signed Agreement, you must also send a **certified check or cashier's check** in the amount of $ **0.00** . This amount includes charges for the modification fee and necessary advances including but not limited to recording fees, attorney fees and costs, returned check fees and late charge fees, if any. Additional sums may become due as a result of the timing of this letter and Agreement. Nothing in this letter or Agreement precludes our collections of additional advances.

The signed Agreement and certified or cashier's check must be received by Washington Mutual Bank at the following address on or before **JULY 30, 2008** .

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WASHINGTON MUTUAL BANK
7255 BAYMEADOWS WAY
JACKSONVILLE, FLORIDA 32256

A title search and endorsement to the original title policy or new title policy must be obtained prior to recording the Agreement.

There is no Agreement if:

- clear title is not confirmed to the satisfaction of the lender;
- the mortgage insurer does not approve; or
- there are any material adverse changes in the circumstances or property condition.

Failure to comply with the requirements and conditions within the specified time period may result in the resumption of normal collection and foreclosure efforts, without further notice.

Upon the Agreement becoming binding and effective, the principal and interest amount of your monthly payments will be $ **4,267.58** . Your first payment including taxes and insurance (if applicable) is due **SEPTEMBER 1, 2008** , the total payment amount is $ **4,352.32** . This payment amount is subject to change upon escrow analysis, if applicable.

If you are currently in an active bankruptcy, or have been discharged from a bankruptcy previously, then this letter and Agreement does not in any way mean that Washington Mutual Bank, the Trust, or anyone acting on their behalf is attempting to hold you personally liable for the loan. This notice is intended to inform you of your rights as they refer to the lender's ability to foreclose on your property per the loan documents if the loan is not timely brought current.

If you have any further questions please consult with your Washington Mutual Homeowner's Assistance representative by calling the toll-free phone number below.

Sincerely,

Homeowner's Assistance Department

1-866-WAMU-YES (1-866-926-8937)

JPMC- 000662
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CSOC.RICH.001534

WHEN RECORDED MAIL TO:
FIRST AMERICAN TITLE
P.O. BOX 27670
SANTA ANA, CA 92799-7670
ATTN: LMTS

PREPARED BY:
ORISKA HAYWOOD
WASHINGTON MUTUAL BANK
7255 BAYMEADOWS WAY
JACKSONVILLE, FLORIDA 32256
ATTN: LMTS

Tax Parcel No.:

Loan No. SPACE ABOVE THIS LINE FOR RECORDER'S USE

LOAN MODIFICATION AGREEMENT
PROVIDING FOR DEFERRED PAYMENT OF ARREARS AND FIXED RATE

This Loan Modification Agreement ("Agreement") is effective this **1ST** day of **AUGUST, 2008** , ("Effective Date") between **LAURA RICHARDSON, AN UNMARRIED WOMAN**

(hereinafter, "the Borrower"), and **Washington Mutual Bank**

(the "Trust"), the note holder and mortgagee c/o Washington Mutual Bank. Together, the Borrower and the Trust are referred to herein as "the Parties".

RECITALS

The Parties enter into this Agreement with reference to the following stipulated facts:

A. On **01/04/2007** , Borrower purchased, re-financed or otherwise obtained an interest in a certain real property in **SACRAMENTO** County, **CALIFORNIA** . In connection with the acquisition of the real property the Borrower delivered a certain promissory note dated **01/04/2007** , in the original principal amount of $ **535,001.00** ("Note").

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B. The Note was and is secured by a deed of trust, mortgage, applicable riders, addenda or other security instrument ("Security Instrument"), dated **01/04/2007**, and recorded **01/10/2007** **, in Book or Liber 20070110 , Page(s) 1818** in the official records of **SACRAMENTO** County as a lien against the real property described in the Security Instrument, and located at **3622 W CURTIS DRIVE, SACRAMENTO, CALIFORNIA 95818** (the "Subject Property"), and is more particularly described as:

SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF;

TAX ID #:

C. Borrower is the current owner of record of the Subject Property. No other persons or business entities have ownership, management or control of the Subject Property. Borrower has not assigned, transferred, mortgaged or hypothecated the Subject Property, or any fee estate therein, nor the rents, income and profits of the Subject Property as may be described in the Security Instrument, except as set forth in these recitals.

D. Borrower has failed to make one or more payments on the Note before expiration of the applicable grace period. Borrower has requested that the terms of the Note and Security Instrument be modified. The Parties have agreed to do so pursuant to the terms and conditions stated in this Agreement.

AGREEMENT

NOW, THEREFORE, In consideration of the mutual promises and agreements exchanged, the Parties hereto agree as follows:

1. **Incorporation of Recitals.** The Recitals are an integral part of this Agreement and are incorporated by reference herein.

2. **Unpaid Principal Balance.** The Parties agree that the unpaid principal balance of the Note and Security Instrument prior to signing this Agreement was **$ 533,455.31** . ("Unpaid Principal Balance.")

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3. **Capitalization.** The Borrower acknowledges that interest on the Unpaid Principal Balance has accrued but has not been paid and the Trust, or the servicer on behalf of the Trust, has incurred, paid or otherwise advanced taxes, insurance premiums and other expenses necessary to protect the interest of the Note holder or mortgagee and that such accrued and unpaid interest, costs and expenses in the total amount of $ **63,875.45** (the "Capitalized Amount") has been added to the indebtedness under the terms of the Note and Security Instrument, as of **08/01/2008.** The Capitalized Amount shall be due and payable on the Maturity Date.

4. **Modified Principal Balance.** When payments resume on **09/01/2008** , the new balance due on the loan will be $ **597,330.76** ("Modified Principal Balance"), which consists of $ **533,455.31** plus $ **63,875.45** . The Borrower does not have any defenses, offsets or counterclaims to the Modified Principal Balance.

5. **Reamortization.** The Modified Principal Balance will be reamortized over **480** months.

6. **Interest Rate.** Currently the interest rate is **8.800** %. The interest rate is hereby modified and fixed to **8.254** % ("Modified Interest Rate"). Therefore, Borrower will pay the Modified Interest Rate on the Modified Principal Balance each month until the Modified Principal Balance, interest, and any other amounts due under the Note, Security Instrument, or this Agreement are paid in full.

7. **Monthly Payments.** Beginning with the payment due on **09/01/2008** the Borrower promises to pay monthly payments in the amount of $ **4,267.58** and each month thereafter pursuant to this Agreement.

8. **Maturity Date.** The maturity date under the Note and Security Instrument remain unchanged. Borrower acknowledges and understands that, as a result of this Agreement which may defer payment of an arrearage, or extend the loan amortization period, or both, a lump sum payment may be due on the Maturity Date. All amounts due an owing under the Note, Security Instrument and this Agreement are due in full on the Maturity Date.

9. **Delivery of Payments.** The Borrower promises to make the periodic Monthly Payments described in this Agreement and any other amounts due under the Note and Security Instrument, to the order of Washington Mutual Bank. Borrower(s) shall make the Monthly Payments described herein as follows, or at such other place that Washington Mutual may designate:

Washington Mutual Bank
7301 Baymeadows Way
Jacksonville, FL 32256

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10. **Acceleration Upon Unauthorized Transfer.** If all or any part of the Subject Property or any interest is sold or transferred (or if a beneficial interest in the Borrower is sold or transferred and the Borrower is not a natural person) without the Note holder and mortgagee's prior written consent, the Note holder may, at its option require immediate payment in full of all sums due under the Note, Security Instrument and this Agreement. If the Note holder exercises this option, the Note holder shall give the Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is mailed within which the Borrower must pay all sums due under the Note, Security Instrument and this Agreement. If the Borrower fails to pay these sums prior to the expiration of the 30 day period, the Note holder may invoke any remedies permitted by the Note, Security Instrument and applicable law.

11. **Effect of this Agreement.** Except to the extent that they are modified by this Agreement, the Borrower(s) hereby reaffirm all of the covenants, agreements and requirements of the Note and Security Instrument, including without limitation, the Borrower's covenants and agreements to make all payments of taxes, insurance premiums, assessments, escrow items, impounds, and all other payments that the Borrower is obliged to make under the Security Instrument. Borrower(s) further agree to be bound by the terms and provisions of the Note and Security Instrument, as modified hereby.

12. **No Release.** Nothing in this Agreement shall be *understood or construed* to be a satisfaction or release in whole or in part of the Note and/or Security Instrument. Except as expressly provided in this Agreement, all of the terms, covenants agreements and the Note and Security Instrument will remain unchanged and the Parties will be bound by, and comply with, all of the terms and provisions of the instruments, as amended by this Agreement.

13. **Warranties.** Borrower does hereby state and warrant that the above described Note is valid and enforceable in all respects and is not subject to any claims, defenses or right of offset or credit except as herein specifically provided. Borrower does further hereby extend all liens and security interests on all of the Subject Property and any other rights and interests which now or hereafter secure said Note until said Note as modified hereby has been fully paid, and agree that this modification and extension will in no manner impair the Note or any of the liens and security interests securing the same and that all of the liens, equities, rights, remedies and security interests securing said Note shall remain in full force and effect and shall not in any manner be waived. Borrower further agrees that all of the terms, covenants, warranties and provisions contained in the original Note and Security Instrument are now and shall be and remain in full force and effect as therein written, except as otherwise expressly provided herein, until the Note is paid in full and all other obligations under the Security Instrument and this Agreement are fulfilled.

14. **Further Assurances.** Borrower does further state and warrant that all of the recitals, statements and agreements contained herein are true and correct and that Borrower is the sole owner of the fee simple title to all of the Subject Property securing the Note.

JPMC- 000666
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CSOC.RICH.001538

15. **Acknowledgment by Borrower.** As part of the consideration for this Agreement, Borrower agrees to release and waive all claims Borrower might assert against the Trust and or its agents, and arising from any act or omission to act on the part of the Trust or it's agents, officers, directors, attorneys, employees and any predecessor-in-interest to the Note and Security Instrument, and which Borrower contends caused Borrower damage or injury, or which Borrower contends renders the Note or the Security Instrument void, voidable, or unenforceable. This release extends to any claims arising from any judicial foreclosure proceedings or power of sale proceedings if any, conducted prior to the date of this Agreement. Borrowers have and claim no defenses, counterclaims or rights of offset of any kind against Lender or against collection of the Loan.

16. **Bankruptcy Considerations.** Notwithstanding anything to the contrary contained in this Agreement, the Parties hereto acknowledge the effect of a discharge in bankruptcy that may have been granted to the Borrower prior to the execution hereof and that the Note holder may not pursue the Borrower for personal liability. However, the Parties acknowledge that the mortgagee/beneficiary retains certain rights, including but not limited to the right to foreclose its lien against the Subject Property under appropriate circumstances. Nothing herein shall be construed to be an attempt to collect against the Borrower personally or an attempt to revive personal liability, if the Borrower has obtained a discharge of that liability from a United States Bankruptcy Court.

[signature pages follow]

JPMC- 000667
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CSOC.RICH.001539

BORROWER(S):

Date:

_____
LAURA RICHARDSON

STATE OF_____)
)ss:
COUNTY OF _____)

On _____, before me, _____
personally appeared LAURA RICHARDSON

who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrumentand acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

_____
Signature of Notary

My commission expires: _____

JPMC- 000668
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CSOC.RICH.001540

TRUST:
Washington Mutual Bank

Date: _____

BY: **Washington Mutual Bank, its Attorney-in-fact**

_____
(Name) **CHRISTINA M. LOPEZ**
VICE PRESIDENT
(title)

_____ _____
Witness Signature **Witness Signature**

_____ _____
Print Name Print Name

STATE OF **FLORIDA**)
)ss:
COUNTY OF **DUVAL**)

On _____, before me, _____
personally appeared **CHRISTINA M. LOPEZ** ,
who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrumentand acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

_____
Signature of Notary

My commission expires: _____

JPMC- 000669
CONFIDENTIAL

CSOC.RICH.001541

RICHARDSON
3622 W CURTIS DRIVE
SACRAMENTO, CALIFORNIA 95818
WASHINGTON MUTUAL BANK

NOTICE OF NO ORAL AGREEMENTS

THIS WRITTEN LOAN AGREEMENT REPRESENTS THE FINAL AGREEMENT BETWEEN THE PARTIES AND MAY NOT BE CONTRADICTED BY EVIDENCE OF PRIOR, CONTEMPORANEOUS OR SUBSEQUENT ORAL AGREEMENTS OF THE PARTIES.

THERE ARE NO UNWRITTEN ORAL AGREEMENTS BETWEEN THE PARTIES.

Receipt of Notice. The undersigned hereby admit to having each received and read a copy of this Notice on or before execution of the Loan Agreement. "Loan Agreement" means one or more promises, promissory notes, agreements, undertakings, security agreements, deeds of trust or other documents, or commitments, or any combination of those actions or documents, pursuant to which a financial institution loans or delays repayment of or agrees to loan or delay repayment of money, goods or any other thing of value or to otherwise extend credit or make a financial accommodation.

Borrower Date
LAURA RICHARDSON

Borrower Date

Borrower Date

Borrower Date

Borrower Date

Borrower Date

FAND# FAND033 Rev. 06-11-02

RICHARDSON
3622 W CURTIS DRIVE
SACRAMENTO, CALIFORNIA 95818
WASHINGTON MUTUAL BANK

ERRORS AND OMISSIONS COMPLIANCE AGREEMENT

In consideration of
WASHINGTON MUTUAL BANK

(the "Lender") agreeing to modify the referenced loan (the "Loan") to the Borrower, the Borrower agrees that if requested by the Lender, the Borrower will correct, or cooperate in the correction of, any clerical errors made in any document or agreement entered into in connection with the modification of the Loan, if deemed necessary or desirable in the reasonable discretion of the Lender, to enable Lender to sell, convey, seek guaranty or market the Loan to any entity, including without limitation, the Federal National Mortgage Association, the Federal Home Loan Mortgage Corporation, the Government National Mortgage Association, the Federal Housing Authority, the Department of Veterans Affairs or any municipal bond authority.

The Borrower agrees to comply with all such requests made by the Lender within 30 days of receipt of written request from the Lender. Borrower agrees to assume all costs that may be incurred by the Lender, including without limitation, actual expenses, legal fees and marketing losses, as a result of the Borrower's failure to comply with all such requests within such 30 day time period.

The Borrower makes this agreement in order to assure that the documents and agreements executed in connection with the modification of the Loan will conform to and be acceptable in the marketplace in the event the Loan is transferred, conveyed, guaranteed or marketed by the Lender.

LAURA RICHARDSON _____ Date

_____ Date

_____ Date

_____ Date

_____ Date

_____ Date

FAND# FAND034 Rev. 06-18-02

PAYMENT CALCULATOR & AMORTIZATION SCHEDULE

Mortgagor	Richardson
Investor	wamu
Principal Bal	$ 597,330.76
Interest Rate	8.254%
Term	480
Payment Amt	$4,267.58
First Payment Dat	September-08

Step Rate:
Rate:
Term:
P&I :
1st pyt date:

		Prin App	Interest App
	$597,330.76		
Sep-08	$597,171.82	$158.94	$4,108.64
Oct-08	$597,011.79	$160.03	$4,107.55
Nov-08	$596,850.66	$161.13	$4,106.45
Dec-08	$596,688.42	$162.24	$4,105.34
Jan-09	$596,525.07	$163.35	$4,104.22
Feb-09	$596,360.59	$164.48	$4,103.10
Mar-09	$596,194.98	$165.61	$4,101.97
Apr-09	$596,028.23	$166.75	$4,100.83
May-09	$595,860.34	$167.90	$4,099.68
Jun-09	$595,691.29	$169.05	$4,098.53
Jul-09	$595,521.07	$170.21	$4,097.36
Aug-09	$595,349.69	$171.38	$4,096.19
Sep-09	$595,177.13	$172.56	$4,095.01
Oct-09	$595,003.38	$173.75	$4,093.83
Nov-09	$594,828.43	$174.94	$4,092.63
Dec-09	$594,652.28	$176.15	$4,091.43
Jan-10	$594,474.92	$177.36	$4,090.22
Feb-10	$594,296.34	$178.58	$4,089.00
Mar-10	$594,116.54	$179.81	$4,087.77
Apr-10	$593,935.49	$181.04	$4,086.53
May-10	$593,753.20	$182.29	$4,085.29
Jun-10	$593,569.66	$183.54	$4,084.03
Jul-10	$593,384.85	$184.81	$4,082.77
Aug-10	$593,198.77	$186.08	$4,081.50
Sep-10	$593,011.42	$187.36	$4,080.22
Oct-10	$592,822.77	$188.65	$4,078.93
Nov-10	$592,632.83	$189.94	$4,077.63
Dec-10	$592,441.57	$191.25	$4,076.33
Jan-11	$592,249.01	$192.57	$4,075.01
Feb-11	$592,055.12	$193.89	$4,073.69
Mar-11	$591,859.89	$195.22	$4,072.35
Apr-11	$591,663.33	$196.57	$4,071.01

May-11	$591,465.41	$197.92	$4,069.66
Jun-11	$591,266.13	$199.28	$4,068.30
Jul-11	$591,065.48	$200.65	$4,066.93
Aug-11	$590,863.45	$202.03	$4,065.55
Sep-11	$590,660.03	$203.42	$4,064.16
Oct-11	$590,455.21	$204.82	$4,062.76
Nov-11	$590,248.98	$206.23	$4,061.35
Dec-11	$590,041.33	$207.65	$4,059.93
Jan-12	$589,832.25	$209.08	$4,058.50
Feb-12	$589,621.74	$210.51	$4,057.06
Mar-12	$589,409.78	$211.96	$4,055.61
Apr-12	$589,196.36	$213.42	$4,054.16
May-12	$588,981.47	$214.89	$4,052.69
Jun-12	$588,765.11	$216.37	$4,051.21
Jul-12	$588,547.25	$217.85	$4,049.72
Aug-12	$588,327.90	$219.35	$4,048.22
Sep-12	$588,107.04	$220.86	$4,046.72
Oct-12	$587,884.66	$222.38	$4,045.20
Nov-12	$587,660.75	$223.91	$4,043.67
Dec-12	$587,435.30	$225.45	$4,042.13
Jan-13	$587,208.30	$227.00	$4,040.58
Feb-13	$586,979.74	$228.56	$4,039.01
Mar-13	$586,749.60	$230.13	$4,037.44
Apr-13	$586,517.88	$231.72	$4,035.86
May-13	$586,284.57	$233.31	$4,034.27
Jun-13	$586,049.66	$234.92	$4,032.66
Jul-13	$585,813.13	$236.53	$4,031.04
Aug-13	$585,574.97	$238.16	$4,029.42
Sep-13	$585,335.17	$239.80	$4,027.78
Oct-13	$585,093.72	$241.45	$4,026.13
Nov-13	$584,850.62	$243.11	$4,024.47
Dec-13	$584,605.84	$244.78	$4,022.80
Jan-14	$584,359.38	$246.46	$4,021.11
Feb-14	$584,111.22	$248.16	$4,019.42
Mar-14	$583,861.35	$249.86	$4,017.71
Apr-14	$583,609.77	$251.58	$4,015.99
May-14	$583,356.46	$253.31	$4,014.26
Jun-14	$583,101.40	$255.06	$4,012.52
Jul-14	$582,844.59	$256.81	$4,010.77
Aug-14	$582,586.01	$258.58	$4,009.00
Sep-14	$582,325.66	$260.36	$4,007.22
Oct-14	$582,063.51	$262.15	$4,005.43
Nov-14	$581,799.56	$263.95	$4,003.63
Dec-14	$581,533.79	$265.77	$4,001.81

Jan-15	$581,266.20	$267.59	$3,999.98
Feb-15	$580,996.77	$269.43	$3,998.14
Mar-15	$580,725.48	$271.29	$3,996.29
Apr-15	$580,452.33	$273.15	$3,994.42
May-15	$580,177.29	$275.03	$3,992.54
Jun-15	$579,900.37	$276.92	$3,990.65
Jul-15	$579,621.54	$278.83	$3,988.75
Aug-15	$579,340.80	$280.75	$3,986.83
Sep-15	$579,058.12	$282.68	$3,984.90
Oct-15	$578,773.50	$284.62	$3,982.95
Nov-15	$578,486.92	$286.58	$3,981.00
Dec-15	$578,198.37	$288.55	$3,979.03
Jan-16	$577,907.83	$290.54	$3,977.04
Feb-16	$577,615.30	$292.53	$3,975.04
Mar-16	$577,320.75	$294.55	$3,973.03
Apr-16	$577,024.18	$296.57	$3,971.00
May-16	$576,725.57	$298.61	$3,968.96
Jun-16	$576,424.90	$300.67	$3,966.91
Jul-16	$576,122.17	$302.73	$3,964.84
Aug-16	$575,817.35	$304.82	$3,962.76
Sep-16	$575,510.44	$306.91	$3,960.66
Oct-16	$575,201.42	$309.02	$3,958.55
Nov-16	$574,890.27	$311.15	$3,956.43
Dec-16	$574,576.98	$313.29	$3,954.29
Jan-17	$574,261.53	$315.44	$3,952.13
Feb-17	$573,943.92	$317.61	$3,949.96
Mar-17	$573,624.12	$319.80	$3,947.78
Apr-17	$573,302.12	$322.00	$3,945.58
May-17	$572,977.91	$324.21	$3,943.36
Jun-17	$572,651.46	$326.44	$3,941.13
Jul-17	$572,322.77	$328.69	$3,938.89
Aug-17	$571,991.82	$330.95	$3,936.63
Sep-17	$571,658.60	$333.23	$3,934.35
Oct-17	$571,323.08	$335.52	$3,932.06
Nov-17	$570,985.25	$337.83	$3,929.75
Dec-17	$570,645.10	$340.15	$3,927.43
Jan-18	$570,302.62	$342.49	$3,925.09
Feb-18	$569,957.77	$344.85	$3,922.73
Mar-18	$569,610.55	$347.22	$3,920.36
Apr-18	$569,260.95	$349.61	$3,917.97
May-18	$568,908.94	$352.01	$3,915.57
Jun-18	$568,554.51	$354.43	$3,913.15
Jul-18	$568,197.64	$356.87	$3,910.71
Aug-18	$567,838.31	$359.32	$3,908.25

Sep-18	$567,476.52	$361.80	$3,905.78
Oct-18	$567,112.24	$364.28	$3,903.29
Nov-18	$566,745.45	$366.79	$3,900.79
Dec-18	$566,376.13	$369.31	$3,898.26
Jan-19	$566,004.28	$371.85	$3,895.72
Feb-19	$565,629.87	$374.41	$3,893.17
Mar-19	$565,252.88	$376.99	$3,890.59
Apr-19	$564,873.31	$379.58	$3,888.00
May-19	$564,491.12	$382.19	$3,885.39
Jun-19	$564,106.30	$384.82	$3,882.76
Jul-19	$563,718.83	$387.47	$3,880.11
Aug-19	$563,328.70	$390.13	$3,877.45
Sep-19	$562,935.89	$392.81	$3,874.76
Oct-19	$562,540.37	$395.52	$3,872.06
Nov-19	$562,142.14	$398.24	$3,869.34
Dec-19	$561,741.16	$400.98	$3,866.60
Jan-20	$561,337.43	$403.73	$3,863.84
Feb-20	$560,930.92	$406.51	$3,861.07
Mar-20	$560,521.61	$409.31	$3,858.27
Apr-20	$560,109.49	$412.12	$3,855.45
May-20	$559,694.53	$414.96	$3,852.62
Jun-20	$559,276.72	$417.81	$3,849.77
Jul-20	$558,856.03	$420.68	$3,846.89
Aug-20	$558,432.46	$423.58	$3,844.00
Sep-20	$558,005.96	$426.49	$3,841.08
Oct-20	$557,576.54	$429.43	$3,838.15
Nov-20	$557,144.16	$432.38	$3,835.20
Dec-20	$556,708.81	$435.35	$3,832.22
Jan-21	$556,270.46	$438.35	$3,829.23
Feb-21	$555,829.10	$441.36	$3,826.21
Mar-21	$555,384.70	$444.40	$3,823.18
Apr-21	$554,937.24	$447.46	$3,820.12
May-21	$554,486.71	$450.53	$3,817.04
Jun-21	$554,033.08	$453.63	$3,813.94
Jul-21	$553,576.32	$456.75	$3,810.82
Aug-21	$553,116.43	$459.89	$3,807.68
Sep-21	$552,653.37	$463.06	$3,804.52
Oct-21	$552,187.13	$466.24	$3,801.33
Nov-21	$551,717.68	$469.45	$3,798.13
Dec-21	$551,245.00	$472.68	$3,794.90
Jan-22	$550,769.07	$475.93	$3,791.65
Feb-22	$550,289.87	$479.20	$3,788.37
Mar-22	$549,807.37	$482.50	$3,785.08
Apr-22	$549,321.55	$485.82	$3,781.76

May-22	$548,832.39	$489.16	$3,778.42
Jun-22	$548,339.87	$492.52	$3,775.05
Jul-22	$547,843.96	$495.91	$3,771.66
Aug-22	$547,344.63	$499.32	$3,768.25
Sep-22	$546,841.88	$502.76	$3,764.82
Oct-22	$546,335.66	$506.22	$3,761.36
Nov-22	$545,825.96	$509.70	$3,757.88
Dec-22	$545,312.76	$513.20	$3,754.37
Jan-23	$544,796.02	$516.73	$3,750.84
Feb-23	$544,275.74	$520.29	$3,747.29
Mar-23	$543,751.87	$523.87	$3,743.71
Apr-23	$543,224.40	$527.47	$3,740.11
May-23	$542,693.30	$531.10	$3,736.48
Jun-23	$542,158.55	$534.75	$3,732.83
Jul-23	$541,620.12	$538.43	$3,729.15
Aug-23	$541,077.99	$542.13	$3,725.44
Sep-23	$540,532.13	$545.86	$3,721.71
Oct-23	$539,982.51	$549.62	$3,717.96
Nov-23	$539,429.11	$553.40	$3,714.18
Dec-23	$538,871.91	$557.20	$3,710.37
Jan-24	$538,310.87	$561.04	$3,706.54
Feb-24	$537,745.98	$564.89	$3,702.68
Mar-24	$537,177.20	$568.78	$3,698.80
Apr-24	$536,604.51	$572.69	$3,694.88
May-24	$536,027.88	$576.63	$3,690.94
Jun-24	$535,447.28	$580.60	$3,686.98
Jul-24	$534,862.69	$584.59	$3,682.98
Aug-24	$534,274.07	$588.61	$3,678.96
Sep-24	$533,681.41	$592.66	$3,674.92
Oct-24	$533,084.67	$596.74	$3,670.84
Nov-24	$532,483.83	$600.84	$3,666.73
Dec-24	$531,878.86	$604.98	$3,662.60
Jan-25	$531,269.72	$609.14	$3,658.44
Feb-25	$530,656.39	$613.33	$3,654.25
Mar-25	$530,038.85	$617.54	$3,650.03
Apr-25	$529,417.06	$621.79	$3,645.78
May-25	$528,790.99	$626.07	$3,641.51
Jun-25	$528,160.61	$630.38	$3,637.20
Jul-25	$527,525.90	$634.71	$3,632.86
Aug-25	$526,886.82	$639.08	$3,628.50
Sep-25	$526,243.35	$643.47	$3,624.10
Oct-25	$525,595.45	$647.90	$3,619.68
Nov-25	$524,943.09	$652.36	$3,615.22
Dec-25	$524,286.25	$656.84	$3,610.73

Jan-26	$523,624.89	$661.36	$3,606.22
Feb-26	$522,958.98	$665.91	$3,601.67
Mar-26	$522,288.49	$670.49	$3,597.09
Apr-26	$521,613.39	$675.10	$3,592.47
May-26	$520,933.64	$679.75	$3,587.83
Jun-26	$520,249.22	$684.42	$3,583.16
Jul-26	$519,560.09	$689.13	$3,578.45
Aug-26	$518,866.22	$693.87	$3,573.71
Sep-26	$518,167.58	$698.64	$3,568.93
Oct-26	$517,464.13	$703.45	$3,564.13
Nov-26	$516,755.85	$708.29	$3,559.29
Dec-26	$516,042.69	$713.16	$3,554.42
Jan-27	$515,324.63	$718.06	$3,549.51
Feb-27	$514,601.62	$723.00	$3,544.57
Mar-27	$513,873.65	$727.98	$3,539.60
Apr-27	$513,140.67	$732.98	$3,534.59
May-27	$512,402.64	$738.02	$3,529.55
Jun-27	$511,659.54	$743.10	$3,524.48
Jul-27	$510,911.33	$748.21	$3,519.36
Aug-27	$510,157.97	$753.36	$3,514.22
Sep-27	$509,399.43	$758.54	$3,509.04
Oct-27	$508,635.68	$763.76	$3,503.82
Nov-27	$507,866.66	$769.01	$3,498.57
Dec-27	$507,092.36	$774.30	$3,493.28
Jan-28	$506,312.74	$779.63	$3,487.95
Feb-28	$505,527.75	$784.99	$3,482.59
Mar-28	$504,737.36	$790.39	$3,477.19
Apr-28	$503,941.54	$795.82	$3,471.75
May-28	$503,140.24	$801.30	$3,466.28
Jun-28	$502,333.43	$806.81	$3,460.77
Jul-28	$501,521.07	$812.36	$3,455.22
Aug-28	$500,703.12	$817.95	$3,449.63
Sep-28	$499,879.55	$823.57	$3,444.00
Oct-28	$499,050.31	$829.24	$3,438.34
Nov-28	$498,215.37	$834.94	$3,432.63
Dec-28	$497,374.68	$840.69	$3,426.89
Jan-29	$496,528.21	$846.47	$3,421.11
Feb-29	$495,675.92	$852.29	$3,415.29
Mar-29	$494,817.77	$858.15	$3,409.42
Apr-29	$493,953.72	$864.05	$3,403.52
May-29	$493,083.72	$870.00	$3,397.58
Jun-29	$492,207.74	$875.98	$3,391.59
Jul-29	$491,325.73	$882.01	$3,385.57
Aug-29	$490,437.65	$888.07	$3,379.50

Sep-29	$489,543.47	$894.18	$3,373.39
Oct-29	$488,643.14	$900.33	$3,367.24
Nov-29	$487,736.61	$906.53	$3,361.05
Dec-29	$486,823.85	$912.76	$3,354.81
Jan-30	$485,904.81	$919.04	$3,348.54
Feb-30	$484,979.45	$925.36	$3,342.22
Mar-30	$484,047.72	$931.73	$3,335.85
Apr-30	$483,109.59	$938.13	$3,329.44
May-30	$482,165.00	$944.59	$3,322.99
Jun-30	$481,213.91	$951.08	$3,316.49
Jul-30	$480,256.29	$957.63	$3,309.95
Aug-30	$479,292.07	$964.21	$3,303.36
Sep-30	$478,321.23	$970.85	$3,296.73
Oct-30	$477,343.70	$977.52	$3,290.05
Nov-30	$476,359.46	$984.25	$3,283.33
Dec-30	$475,368.44	$991.02	$3,276.56
Jan-31	$474,370.61	$997.83	$3,269.74
Feb-31	$473,365.91	$1,004.70	$3,262.88
Mar-31	$472,354.30	$1,011.61	$3,255.97
Apr-31	$471,335.73	$1,018.57	$3,249.01
May-31	$470,310.16	$1,025.57	$3,242.00
Jun-31	$469,277.54	$1,032.63	$3,234.95
Jul-31	$468,237.81	$1,039.73	$3,227.85
Aug-31	$467,190.93	$1,046.88	$3,220.70
Sep-31	$466,136.84	$1,054.08	$3,213.49
Oct-31	$465,075.51	$1,061.33	$3,206.24
Nov-31	$464,006.88	$1,068.63	$3,198.94
Dec-31	$462,930.90	$1,075.98	$3,191.59
Jan-32	$461,847.51	$1,083.38	$3,184.19
Feb-32	$460,756.68	$1,090.84	$3,176.74
Mar-32	$459,658.34	$1,098.34	$3,169.24
Apr-32	$458,552.45	$1,105.89	$3,161.68
May-32	$457,438.95	$1,113.50	$3,154.08
Jun-32	$456,317.79	$1,121.16	$3,146.42
Jul-32	$455,188.92	$1,128.87	$3,138.71
Aug-32	$454,052.28	$1,136.64	$3,130.94
Sep-32	$452,907.83	$1,144.45	$3,123.12
Oct-32	$451,755.50	$1,152.33	$3,115.25
Nov-32	$450,595.25	$1,160.25	$3,107.32
Dec-32	$449,427.02	$1,168.23	$3,099.34
Jan-33	$448,250.75	$1,176.27	$3,091.31
Feb-33	$447,066.39	$1,184.36	$3,083.22
Mar-33	$445,873.89	$1,192.50	$3,075.07
Apr-33	$444,673.18	$1,200.71	$3,066.87

May-33	$443,464.22	$1,208.97	$3,058.61
Jun-33	$442,246.93	$1,217.28	$3,050.29
Jul-33	$441,021.28	$1,225.65	$3,041.92
Aug-33	$439,787.19	$1,234.09	$3,033.49
Sep-33	$438,544.62	$1,242.57	$3,025.00
Oct-33	$437,293.50	$1,251.12	$3,016.46
Nov-33	$436,033.77	$1,259.73	$3,007.85
Dec-33	$434,765.38	$1,268.39	$2,999.19
Jan-34	$433,488.27	$1,277.12	$2,990.46
Feb-34	$432,202.37	$1,285.90	$2,981.68
Mar-34	$430,907.62	$1,294.74	$2,972.83
Apr-34	$429,603.97	$1,303.65	$2,963.93
May-34	$428,291.36	$1,312.62	$2,954.96
Jun-34	$426,969.71	$1,321.65	$2,945.93
Jul-34	$425,638.97	$1,330.74	$2,936.84
Aug-34	$424,299.08	$1,339.89	$2,927.69
Sep-34	$422,949.98	$1,349.11	$2,918.47
Oct-34	$421,591.59	$1,358.39	$2,909.19
Nov-34	$420,223.86	$1,367.73	$2,899.85
Dec-34	$418,846.73	$1,377.14	$2,890.44
Jan-35	$417,460.12	$1,386.61	$2,880.97
Feb-35	$416,063.97	$1,396.15	$2,871.43
Mar-35	$414,658.22	$1,405.75	$2,861.83
Apr-35	$413,242.80	$1,415.42	$2,852.16
May-35	$411,817.65	$1,425.15	$2,842.42
Jun-35	$410,382.69	$1,434.96	$2,832.62
Jul-35	$408,937.86	$1,444.83	$2,822.75
Aug-35	$407,483.10	$1,454.77	$2,812.81
Sep-35	$406,018.32	$1,464.77	$2,802.80
Oct-35	$404,543.48	$1,474.85	$2,792.73
Nov-35	$403,058.49	$1,484.99	$2,782.58
Dec-35	$401,563.28	$1,495.21	$2,772.37
Jan-36	$400,057.79	$1,505.49	$2,762.09
Feb-36	$398,541.94	$1,515.85	$2,751.73
Mar-36	$397,015.67	$1,526.27	$2,741.30
Apr-36	$395,478.90	$1,536.77	$2,730.81
May-36	$393,931.56	$1,547.34	$2,720.24
Jun-36	$392,373.58	$1,557.98	$2,709.59
Jul-36	$390,804.88	$1,568.70	$2,698.88
Aug-36	$389,225.39	$1,579.49	$2,688.09
Sep-36	$387,635.03	$1,590.35	$2,677.22
Oct-36	$386,033.74	$1,601.29	$2,666.28
Nov-36	$384,421.43	$1,612.31	$2,655.27
Dec-36	$382,798.03	$1,623.40	$2,644.18

Jan-37	$381,163.47	$1,634.56	$2,633.01
Feb-37	$379,517.66	$1,645.81	$2,621.77
Mar-37	$377,860.53	$1,657.13	$2,610.45
Apr-37	$376,192.01	$1,668.53	$2,599.05
May-37	$374,512.00	$1,680.00	$2,587.57
Jun-37	$372,820.45	$1,691.56	$2,576.02
Jul-37	$371,117.25	$1,703.19	$2,564.38
Aug-37	$369,402.35	$1,714.91	$2,552.67
Sep-37	$367,675.64	$1,726.70	$2,540.87
Oct-37	$365,937.06	$1,738.58	$2,529.00
Nov-37	$364,186.52	$1,750.54	$2,517.04
Dec-37	$362,423.94	$1,762.58	$2,505.00
Jan-38	$360,649.24	$1,774.70	$2,492.87
Feb-38	$358,862.33	$1,786.91	$2,480.67
Mar-38	$357,063.12	$1,799.20	$2,468.37
Apr-38	$355,251.55	$1,811.58	$2,456.00
May-38	$353,427.51	$1,824.04	$2,443.54
Jun-38	$351,590.92	$1,836.58	$2,430.99
Jul-38	$349,741.71	$1,849.22	$2,418.36
Aug-38	$347,879.77	$1,861.94	$2,405.64
Sep-38	$346,005.03	$1,874.74	$2,392.83
Oct-38	$344,117.39	$1,887.64	$2,379.94
Nov-38	$342,216.77	$1,900.62	$2,366.95
Dec-38	$340,303.07	$1,913.70	$2,353.88
Jan-39	$338,376.21	$1,926.86	$2,340.72
Feb-39	$336,436.10	$1,940.11	$2,327.46
Mar-39	$334,482.64	$1,953.46	$2,314.12
Apr-39	$332,515.75	$1,966.89	$2,300.68
May-39	$330,535.33	$1,980.42	$2,287.15
Jun-39	$328,541.28	$1,994.04	$2,273.53
Jul-39	$326,533.52	$2,007.76	$2,259.82
Aug-39	$324,511.95	$2,021.57	$2,246.01
Sep-39	$322,476.48	$2,035.48	$2,232.10
Oct-39	$320,427.00	$2,049.48	$2,218.10
Nov-39	$318,363.43	$2,063.57	$2,204.00
Dec-39	$316,285.66	$2,077.77	$2,189.81
Jan-40	$314,193.60	$2,092.06	$2,175.52
Feb-40	$312,087.16	$2,106.45	$2,161.13
Mar-40	$309,966.22	$2,120.94	$2,146.64
Apr-40	$307,830.69	$2,135.53	$2,132.05
May-40	$305,680.48	$2,150.21	$2,117.36
Jun-40	$303,515.48	$2,165.00	$2,102.57
Jul-40	$301,335.58	$2,179.90	$2,087.68
Aug-40	$299,140.69	$2,194.89	$2,072.69

Sep-40	$296,930.70	$2,209.99	$2,057.59
Oct-40	$294,705.51	$2,225.19	$2,042.39
Nov-40	$292,465.02	$2,240.49	$2,027.08
Dec-40	$290,209.12	$2,255.90	$2,011.67
Jan-41	$287,937.69	$2,271.42	$1,996.16
Feb-41	$285,650.65	$2,287.05	$1,980.53
Mar-41	$283,347.87	$2,302.78	$1,964.80
Apr-41	$281,029.26	$2,318.62	$1,948.96
May-41	$278,694.69	$2,334.56	$1,933.01
Jun-41	$276,344.07	$2,350.62	$1,916.96
Jul-41	$273,977.28	$2,366.79	$1,900.79
Aug-41	$271,594.21	$2,383.07	$1,884.51
Sep-41	$269,194.75	$2,399.46	$1,868.12
Oct-41	$266,778.79	$2,415.97	$1,851.61
Nov-41	$264,346.20	$2,432.58	$1,834.99
Dec-41	$261,896.89	$2,449.32	$1,818.26
Jan-42	$259,430.73	$2,466.16	$1,801.41
Feb-42	$256,947.60	$2,483.13	$1,784.45
Mar-42	$254,447.40	$2,500.21	$1,767.37
Apr-42	$251,929.99	$2,517.40	$1,750.17
May-42	$249,395.27	$2,534.72	$1,732.86
Jun-42	$246,843.12	$2,552.15	$1,715.42
Jul-42	$244,273.42	$2,569.71	$1,697.87
Aug-42	$241,686.03	$2,587.38	$1,680.19
Sep-42	$239,080.85	$2,605.18	$1,662.40
Oct-42	$236,457.75	$2,623.10	$1,644.48
Nov-42	$233,816.61	$2,641.14	$1,626.44
Dec-42	$231,157.31	$2,659.31	$1,608.27
Jan-43	$228,479.71	$2,677.60	$1,589.98
Feb-43	$225,783.69	$2,696.02	$1,571.56
Mar-43	$223,069.13	$2,714.56	$1,553.02
Apr-43	$220,335.90	$2,733.23	$1,534.34
May-43	$217,583.86	$2,752.03	$1,515.54
Jun-43	$214,812.90	$2,770.96	$1,496.61
Jul-43	$212,022.88	$2,790.02	$1,477.55
Aug-43	$209,213.67	$2,809.21	$1,458.36
Sep-43	$206,385.13	$2,828.54	$1,439.04
Oct-43	$203,537.14	$2,847.99	$1,419.59
Nov-43	$200,669.56	$2,867.58	$1,400.00
Dec-43	$197,782.26	$2,887.30	$1,380.27
Jan-44	$194,875.09	$2,907.16	$1,360.41
Feb-44	$191,947.93	$2,927.16	$1,340.42
Mar-44	$189,000.64	$2,947.29	$1,320.28
Apr-44	$186,033.07	$2,967.57	$1,300.01

May-44	$183,045.09	$2,987.98	$1,279.60
Jun-44	$180,036.56	$3,008.53	$1,259.05
Jul-44	$177,007.33	$3,029.23	$1,238.35
Aug-44	$173,957.27	$3,050.06	$1,217.52
Sep-44	$170,886.23	$3,071.04	$1,196.54
Oct-44	$167,794.07	$3,092.16	$1,175.41
Nov-44	$164,680.63	$3,113.43	$1,154.14
Dec-44	$161,545.79	$3,134.85	$1,132.73
Jan-45	$158,389.38	$3,156.41	$1,111.17
Feb-45	$155,211.25	$3,178.12	$1,089.45
Mar-45	$152,011.27	$3,199.98	$1,067.59
Apr-45	$148,789.28	$3,221.99	$1,045.58
May-45	$145,545.13	$3,244.15	$1,023.42
Jun-45	$142,278.66	$3,266.47	$1,001.11
Jul-45	$138,989.72	$3,288.94	$978.64
Aug-45	$135,678.16	$3,311.56	$956.02
Sep-45	$132,343.82	$3,334.34	$933.24
Oct-45	$128,986.55	$3,357.27	$910.30
Nov-45	$125,606.19	$3,380.36	$887.21
Dec-45	$122,202.57	$3,403.62	$863.96
Jan-46	$118,775.55	$3,427.03	$840.55
Feb-46	$115,324.95	$3,450.60	$816.98
Mar-46	$111,850.62	$3,474.33	$793.24
Apr-46	$108,352.39	$3,498.23	$769.35
May-46	$104,830.09	$3,522.29	$745.28
Jun-46	$101,283.57	$3,546.52	$721.06
Jul-46	$97,712.66	$3,570.91	$696.66
Aug-46	$94,117.18	$3,595.48	$672.10
Sep-46	$90,496.97	$3,620.21	$647.37
Oct-46	$86,851.87	$3,645.11	$622.47
Nov-46	$83,181.69	$3,670.18	$597.40
Dec-46	$79,486.26	$3,695.43	$572.15
Jan-47	$75,765.42	$3,720.84	$546.73
Feb-47	$72,018.98	$3,746.44	$521.14
Mar-47	$68,246.77	$3,772.21	$495.37
Apr-47	$64,448.62	$3,798.15	$469.42
May-47	$60,624.34	$3,824.28	$443.30
Jun-47	$56,773.76	$3,850.58	$416.99
Jul-47	$52,896.69	$3,877.07	$390.51
Aug-47	$48,992.96	$3,903.74	$363.84
Sep-47	$45,062.37	$3,930.59	$336.99
Oct-47	$41,104.75	$3,957.62	$309.95
Nov-47	$37,119.91	$3,984.84	$282.73
Dec-47	$33,107.65	$4,012.25	$255.32

Jan-48	$29,067.80	$4,039.85	$227.73
Feb-48	$25,000.16	$4,067.64	$199.94
Mar-48	$20,904.55	$4,095.62	$171.96
Apr-48	$16,780.76	$4,123.79	$143.79
May-48	$12,628.61	$4,152.15	$115.42
Jun-48	$8,447.89	$4,180.71	$86.86
Jul-48	$4,238.42	$4,209.47	$58.11
Aug-48	$0.00	$4,238.42	$29.15

Mathis, Julie A.

From: Lyman, Daryl W.
Sent: Wednesday, July 09, 2008 1:38 PM
To: Thorn, Ann; Rogers, Savannah L.
Cc: Coker, Darlene; Mathis, Julie A.; Beal, Pamela S.; Battaglia, Paul J.
Subject: RE: [redacted] Richardson

Okay good. I looked at Savannah's numbers and the math adds up, so you're good to go forward and prepare the mod documents based on these numbers. If not already done, I recommend someone make a call to Richardson to inform her that the taxes are included (capitalized) in the MOD and documents are on the way. From her e-mail to Julie and Ann yesterday she is inquiring about the taxes.

-Daryl

From: Thorn, Ann
Sent: Wednesday, July 09, 2008 10:31 AM
To: Lyman, Daryl W.; Rogers, Savannah L.; Battaglia, Paul J.
Cc: Coker, Darlene; Mathis, Julie A.; Beal, Pamela S.
Subject: RE: [redacted] Richardson

Taxes are included and new mod figs need to be communicated to richardson to let her know that taxes are now included, but we amended the interest and maturity to keep payments the same as originally communicated.
I talked with Paul about this and he was fine

Ann Thorn, FVP
Washington Mutual
National Asset Recovery Manager
office: 904-462-2150
cell: 414-418-8174

For Internal Use Only

From: Lyman, Daryl W.
Sent: Wednesday, July 09, 2008 1:24 PM
To: Thorn, Ann; Rogers, Savannah L.; Battaglia, Paul J.
Cc: Coker, Darlene; Mathis, Julie A.; Beal, Pamela S.
Subject: RE: [redacted] Richardson

Ann: Yes. Per my voice mail message, I'm trying to understand the MOD terms as they were communicated to Richardson. Are the terms the same as listed below by Savannah? Or does the recently discovered tax advance crate an issue?

Daryl W. Lyman
First Vice President & Senior Counsel

Washington Mutual
Legal Department

JPMC- 000684
CONFIDENTIAL

CSOC.RICH.001556

1301 Second Avenue, WMC 3501
Seattle, WA 98101

206.500.4260 direct | 206.377.2784 fax
daryl.lyman@wamu.net

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From: Thorn, Ann
Sent: Tuesday, July 08, 2008 5:44 AM
To: Rogers, Savannah L.; Battaglia, Paul J.; Lyman, Daryl W.
Cc: Coker, Darlene; Mathis, Julie A.; Beal, Pamela S.
Subject: RE: [redacted]

Daryl, not sure if you are covering for Paul in his absence....

Ann Thorn, FVP
Washington Mutual
National Asset Recovery Manager
office: 904-462-2150
cell: 414-418-8174

For Internal Use Only

From: Rogers, Savannah L.
Sent: Tuesday, July 08, 2008 8:42 AM
To: Battaglia, Paul J.
Cc: Thorn, Ann; Coker, Darlene; Mathis, Julie A.; Beal, Pamela S.
Subject: RE: [redacted] Richardson

Paul,
These are the new terms that will be communicated to the mortgagor once you approve them so the documents can be sent out.

Current UPB $533,455.31
Capitalized Amount $73,314.03
  Delinquent Interest 07/07-08/08 $50,856.13
  Escrow (Taxes) $19,119.14
  Foreclosure Fees $3,338.76
New Modified UPB $606,769.34
1st payment date 9/1/08 $4,060.73
New P&I $2,627.62
New Escrow $1,433.11
Amortization term 480; Maturity term 342

Step Rate Extending Amortization Term (Balloon will be due at the Maturity date 2/1/2037)

Step Rate:	Year 1	Year 2	Year 3	Year 4
Rate:	4.241%	4.241%	5.241%	6.241%
Term:	480	468	456	444

P&I :	$2,627.62	$2,627.62	$3,009.88	$3,407.00
1st pyt date:	9/1/08	9/1/09	9/1/10	9/1/11

Please let me know if you have any questions on the terms.

Savannah Rogers
Homeownership Preservation
Washington Mutual
Toll Free 866 926 8037
Direct fax 469 549 5978
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From: Thorn, Ann
Sent: Monday, July 07, 2008 6:12 PM
To: Thomas, Michelle M.; Pound, Robert A.; Rogers, Savannah L.
Cc: Coker, Darlene; Mathis, Julie A.
Subject: RE: [redacted] Richardson

thank you for your help.

Savannah, let's get our part done tomorrow and get copies of new documents out and communicated to Richardson

From: Thomas, Michelle M.
Sent: Mon 07/07/2008 05:00 PM
To: Thorn, Ann; Pound, Robert A.
Cc: Coker, Darlene
Subject: RE: [redacted] Richardson

Done

Michelle M. Thomas
Real Estate Tax Associate Sr.
1-800-353-3860 ext. 4726
email: michelle.m.thomas@wamu.net

From: Thorn, Ann
Sent: Monday, July 07, 2008 5:33 PM
To: Pound, Robert A.
Cc: Coker, Darlene; Thomas, Michelle M.
Subject: RE: [redacted] Richardson

Remove the stop and pay the taxes

From: Pound, Robert A.
Sent: Mon 07/07/2008 04:16 PM
To: Thorn, Ann

Cc: Coker, Darlene; Thomas, Michelle M.
Subject: RE: Richardson

Ann,

In regards to your request, we have reached out to several people to have the disbursement stop 1 removed and have been unsuccessful. If you give me permission to remove the stop, we will be able to disburse taxes.

Thanks

Robert Pound
Washington Mutual
LS Section Manager I
843-673-4007

From: Thorn, Ann
Sent: Monday, July 07, 2008 3:50 PM
To: Rogers, Savannah L.; Thomas, Michelle M.
Cc: Battaglia, Paul J.; Beal, Pamela S.; Mathis, Julie A.; Pound, Robert A.; Coker, Darlene
Subject: RE: Richardson

Michelle, can you please get this changed today as this is a highly escalated matter.
Thank you.

Ann Thorn, FVP
Washington Mutual
National Asset Recovery Manager
office: 904-462-2150
cell: 414-418-8174

For Internal Use Only

From: Rogers, Savannah L.
Sent: Monday, July 07, 2008 3:39 PM
To: Thomas, Michelle M.
Cc: Thorn, Ann; Battaglia, Paul J.; Beal, Pamela S.; Mathis, Julie A.; Pound, Robert A.
Subject: FW: Richardson
Importance: High

Michelle,
Please request the disbursement stop be removed so we can get this file out immediately. Ann Thorn is requesting we escalate this issue... in case you are not getting a response.

Please let us know this has been taken care of so Loss Mit can proceed.

Thank you,

Savannah Rogers
Homeownership Preservation

JPMC- 000687
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CSOC.RICH.001559

Washington Mutual
Toll Free 866 926 8937
Direct fax 469 549 5978
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From: Thomas, Michelle M.
Sent: Thursday, July 03, 2008 10:51 AM
To: Rogers, Savannah L.
Cc: Thorn, Ann; Battaglia, Paul J.; Beal, Pamela S.; Mathis, Julie A.; Pound, Robert A.
Subject: RE: [redacted] Richardson

Savannah

There is now a disbursement stop 1 preventing me from disbursing these taxes. I am attempting to contact the appropriate person to have that stop removed. Also California tax offices are adding redemption amounts to their tax roll. I have to verify with them the new amount to be paid for the month of July after it becomes available.

Michelle M. Thomas
Real Estate Tax Associate Sr.
1-800-353-3860 ext. 4726
email: michelle.m.thomas@wamu.net
<< OLE Object: Picture (Metafile) >>

From: Rogers, Savannah L.
Sent: Thursday, July 03, 2008 10:38 AM
To: Thomas, Michelle M.
Cc: Thorn, Ann; Battaglia, Paul J.; Beal, Pamela S.; Mathis, Julie A.
Subject: FW: [redacted] Richardson

Hi Michelle,
Can you give us an idea on how long it will take for the escrow to appear? Can this be done today or will it take until Monday to see the changes in the system?

Thank you very much-

Savannah Rogers
Homeownership Preservation
Washington Mutual
Toll Free 866 926 8937
Direct fax 469 549 5978
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From: Thorn, Ann
Sent: Thursday, July 03, 2008 10:19 AM
To: Rogers, Savannah L.; Battaglia, Paul J.
Cc: Beal, Pamela S.; Mathis, Julie A.
Subject: RE: [redacted] Richardson

JPMC- 000688
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CSOC.RICH.001560

Ok, that is probably going to be a problem.....

What are the new numbers and what changes are being made? Paul, fyi.....

Ann Thorn, FVP
Washington Mutual
National Asset Recovery Manager
904-462-2150

For Internal Use Only

From: Rogers, Savannah L.
Sent: Thursday, July 03, 2008 9:50 AM
To: Thorn, Ann
Cc: Beal, Pamela S.; Mathis, Julie A.
Subject: RE: [redacted] Richardson

Yes, you are correct.

Savannah Rogers
Homeownership Preservation
Washington Mutual
Toll Free 866 926 8937
Direct fax 469 549 5978

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From: Thorn, Ann
Sent: Thursday, July 03, 2008 9:03 AM
To: Rogers, Savannah L.; Mathis, Julie A.
Cc: Beal, Pamela S.
Subject: RE: [redacted] Richardson
Importance: High

Ok, I need to understand something. We already talked to Richardson and told her the terms of the Modification as I understood. Then we realized taxes/insurance were not paid by Red Rock and now need to pay 2-3 weeks later and get back to her with new figures? Is that the case?

I need to understand this because it is my impression that Richardson thinks she has a new deal.....please clarify.

************Please note my phone number has changed to* **904-462-2150**

Ann Thorn, FVP
Washington Mutual

JPMC- 000689
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CSOC.RICH.001561

National Asset Recovery Manager
904-462-2150

For Internal Use Only

From: Rogers, Savannah L.
Sent: Thursday, July 03, 2008 8:56 AM
To: Thorn, Ann
Cc: Mathis, Julie A.; Beal, Pamela S.; Thomas, Michelle M.
Subject: RE: [redacted] Richardson

Ann.
Once the taxes are disbursed and the escrow is set up I will work up the Modification terms. We will contact the mortgagor to verify the terms and have the documents sent.

Thanks,

Savannah Rogers
Homeownership Preservation
Washington Mutual
Toll Free 866 926 8937
Direct fax 469 549 5978
This communication may contain privileged or other confidential information. If you have received it in error, please advise the sender by reply email and immediately delete the message and any attachments without copying or disclosing the contents.

From: Thorn, Ann
Sent: Thursday, July 03, 2008 8:47 AM
To: Rogers, Savannah L.; Thomas, Michelle M.
Cc: Mathis, Julie A.; Beal, Pamela S.
Subject: RE: [redacted] Richardson

What is going on with the Mod?

**********Please note my phone number has changed to **904-462-2150**

Ann Thorn, FVP
Washington Mutual
National Asset Recovery Manager
904-462-2150

For Internal Use Only

From: Rogers, Savannah L.
Sent: Thursday, July 03, 2008 8:36 AM
To: Thomas, Michelle M.
Cc: Thorn, Ann; Mathis, Julie A.; Beal, Pamela S.

Subject: FW: (Richardson

Hi Michelle,
Please see below, the foeclosure stop 7 has been removed. Please disburse the tax payment so we can proceed with the Mod.

Thanks

Savannah Rogers
Homeownership Preservation
Washington Mutual
Toll Free 866 926 8937
Direct fax 469 549 5978
This communication may contain privileged or other confidential information. If you have received it in error, please advise the sender by reply email and immediately delete the message and any attachments without copying or disclosing the contents.

From: Thorn, Ann
Sent: Wednesday, July 02, 2008 3:39 PM
To: Mathis, Julie A.; Beal, Pamela S.; Rogers, Savannah L.
Subject: FW: (Richardson

**********Please note my phone number has changed to **904-462-2150**

Ann Thorn, FVP
Washington Mutual
National Asset Recovery Manager
904-462-2150

For Internal Use Only

From: Boulton, Elizabeth A.
Sent: Wednesday, July 02, 2008 3:37 PM
To: Thorn, Ann
Subject: RE: Richardson

Done.

Thank you,

Beth

From: Thorn, Ann
Sent: Wednesday, July 02, 2008 1:01 PM
To: Boulton, Elizabeth A.

JPMC- 000691
CONFIDENTIAL

CSOC.RICH.001563

Subject: FW: [redacted] Richardson
Importance: High

Can you change back to presale stop code

**********Please note my phone number has changed to **904-462-2150**

Ann Thom, FVP
Washington Mutual
National Asset Recovery Manager
904-462-2150

For Internal Use Only

From: Mathis, Julie A.
Sent: Wednesday, July 02, 2008 12:01 PM
To: Thom, Ann
Cc: Rogers, Savannah L.; Beal, Pamela S.
Subject: FW: [redacted] Richardson
Importance: High

Ann, do you know how we can have the FC stop 7 removed?

From: Rogers, Savannah L.
Sent: Wednesday, July 02, 2008 10:57 AM
To: Mathis, Julie A.
Cc: Beal, Pamela S.
Subject: RE: [redacted] Richardson

I sent an email to Chrissy 6/26/08 but didn't hear anything back. Do you know how/when the fc stop 7 will be removed? That is preventing us from getting the taxes disbursed and escrow set up.

<< Message: RE: [redacted] Richardson >>
Thank you,
Savannah Rogers
Homeownership Preservation
Washington Mutual
Toll Free 866 926 8937
Direct fax 469 549 5978
This communication may contain privileged or confidential information. If you have received it in error, please advise the sender by reply email and immediately delete the message and any attachments without copying or disclosing the contents.

From: Mathis, Julie A.
Sent: Tuesday, July 01, 2008 9:20 PM
To: Rogers, Savannah L.
Cc: Beal, Pamela S.
Subject: FW: [redacted] Richardson

Are we ok with this one?

Thanks!

Julie

From: Thomas, Michelle M.
Sent: Thursday, June 26, 2008 11:03 AM
To: Rogers, Savannah L.; Lopez, Christina; Haywood, Oriska S.; Mathis, Julie A.
Cc: Springs, Sonya E.; Pound, Robert A.
Subject: RE: [redacted] Richardson

Please see tax notes on the above reference loan number indicating I will not be able to disburse tax payment until the foreclosure stop 7 has been removed. I will monitor the account for the removal of the foreclosure stop.

Michelle M. Thomas
Real Estate Tax Associate Sr.
1-800-353-3860 ext. 4726
email: michelle.m.thomas@wamu.net
<< OLE Object: Picture (Metafile) >>

From: Thomas, Michelle M.
Sent: Thursday, June 26, 2008 9:57 AM
To: Rogers, Savannah L.; Lopez, Christina; Haywood, Oriska S.; 'Jullie.Mathis@wamu.net'
Cc: Springs, Sonya E.; Pound, Robert A.
Subject: RE: [redacted] Richardson

Michelle M. Thomas
Real Estate Tax Associate Sr.
1-800-353-3860 ext. 4726
email: michelle.m.thomas@wamu.net
<< OLE Object: Picture (Metafile) >>

From: Springs, Sonya E.
Sent: Wednesday, June 25, 2008 2:27 PM
To: Thomas, Michelle M.
Subject: FW: [redacted] Richardson

Michelle,

I am copying you on this email so you can respond to the original parties on the email.

Thanks,

Sonya Springs
<< OLE Object: Picture (Metafile) >>
Tax Mitigation Specialist, Senior
Phone (843)673-3706
Fax (843) 673-4728
Mailstop FSC0211

JPMC- 000693
CONFIDENTIAL

CSOC.RICH.001565

Sonya.Springs@Wamu.net

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Please refer to tax notes dated 06-26-08. I will not be able to disburse tax payment for the delinquent taxes until the foreclosure stop =7 is removed. I will monitor account for the removal of the stop.

From: Pound, Robert A.
Sent: Wednesday, June 25, 2008 2:23 PM
To: Springs, Sonya E.; Morris, Linda
Cc: Kirby, Louise L.
Subject: RE: Richardson

I have reassigned this to Michelle Thomas. But until the FCL Stop 7 is removed she will not be able to pay taxes.

Robert Pound

From: Springs, Sonya E.
Sent: Wednesday, June 25, 2008 2:08 PM
To: Morris, Linda
Cc: Pound, Robert A.; Kirby, Louise L.
Subject: RE: Richardson
Importance: High

Louise,
There is already a NON123 task open and its assigned to Linda Morris.

Linda,
Can you go ahead and research this loan? Then e-mail a response to the all parties the e-mail below.

Thanks,

Sonya Springs

<< OLE Object: Picture (Metafile) >>

Tax Mitigation Specialist, Senior
Phone (843)673-3706
Fax (843) 673-4728
Mailstop FSC0211

Sonya.Springs@Wamu.net

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From: Kirby, Louise L.
Sent: Wednesday, June 25, 2008 12:02 PM

To: Lopez, Christina; Rogers, Savannah L.
Cc: Springs, Sonya E.
Subject: RE: [redacted] Richardson

Sonya,
Please assign this account to someone on the non/esc team to follow up and respond to Savannah and Christina.

Thanks.

LOUISE KIRBY
LS Section Manager II
Tax Mitigation
(843) 673-4737 (phone)
(843) 673-4728 (fax)

From: Lopez, Christina
Sent: Wednesday, June 25, 2008 9:16 AM
To: Rogers, Savannah L.
Cc: Kirby, Louise L.
Subject: RE: [redacted] Richardson

Louise,

Loss Mit only blocks taxes on short sales. This is not a short sale and it doesn't appear that we placed the disbursement stop. Per SAF1, processor EDC placed the block on there on 5/14/08. It appears her name is Veronica McNeil-Ellis. Can you check with her to determine if the block can be removed?

Thanks

From: Rogers, Savannah L.
Sent: Wednesday, June 25, 2008 8:56 AM
To: Lopez, Christina
Cc: Kirby, Louise L.
Subject: RE: [redacted] Richardson

Chrissy,
This fc sale was rescinded...what should I do to get this moving? Do you know if the fc dept should remove their stops?

Thanks,

Savannah Rogers
Homeownership Preservation
Washington Mutual
Toll Free 866 926 8937
Direct fax 469 549 5978
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From: Kirby, Louise L.
Sent: Wednesday, June 25, 2008 8:50 AM
To: Rogers, Savannah L.
Subject: RE: [redacted] Richardson

Savannah,
Per instructions we have received by Christina Lopez dated 12/3/07, we cannot disburse tax if the man code is "w" with disbursement stop 1.

So with the codes that are on the account now, we are not able to pay any tax payments.

Also there is a foreclosure code 7--conveyed, which also prevents us from paying.

LOUISE KIRBY
LS Section Manager II
Tax Mitigation
(843) 673-4737 (phone)
(843) 673-4728 (fax)

From: Rogers, Savannah L.
Sent: Wednesday, June 25, 2008 8:35 AM
To: Kirby, Louise L.
Subject: FW: [redacted] Richardson
Importance: High

Louise,
Management is requesting we get this Mod out asap. I just want to make sure I asked the right person (Wonza) to help me set up the escrow - property taxes are delinquent. There is a note on the loan from 5/20/08 saying the taxes were not going to be paid because of the mancode. Now that the mancode is W - can this be taken care of? Do you have a timeframe for completion so I can let managament know?

Thanks,

Savannah Rogers
Homeownership Preservation
Washington Mutual
Toll Free 866 926 8937
Direct fax 469 549 5978
This communication may contain privileged or other confidential information. If you have received it in error, please advise the sender by reply email and immediately delete the message and any attachments without copying or disclosing the contents.

From: Rogers, Savannah L.
Sent: Tuesday, June 24, 2008 9:39 AM
To: Johnson, Wonza L.

JPMC- 000696
CONFIDENTIAL

CSOC.RICH.001568

Cc: Haywood, Oriska S.; Mathis, Julie A.
Subject: Richardson
Importance: High

Hi Wonza,
There were two checks returned 4/21/08 for delinquent property taxes $8109.81 + $405.49. This loan went to fc sale which has been rescinded and we will be modifying this loan. Who can send the task to set up the escrow for these taxes and possibly research if those taxes are still delinquent since the checks came back from Sacramento County?

Thanks,

Savannah Rogers
Homeownership Preservation
Washington Mutual
Toll Free 866 926 8937
Direct fax 469 549 5978
This communication may contain privileged or other confidential information. If you have received it in error, please advise the sender by reply email and immediately delete the message and any attachments without copying or disclosing the contents.

JPMC- 000697
CONFIDENTIAL

CSOC.RICH.001569

Merge(1)

Prepared By:

TransUnion.

6200 Oak Tree Bv., Suite 140
Independence, OH 44131
800-362-7255 Fax: 800-804-4058

Prepared For:
Washington Mutual
7255 Bay Meadows Way
Jacksonville, FL 32256

Report ID: 16347075
Customer Code: TU04085
Requested By: msld04085

Ordered	Released	Reissued	Price	Repositories Requested
06/08/2008	06/06/2008		$1.50	TransUnion

Applicant

Name	Social Security Number	Age	Dependents	Marital Status
Laura Richardson	[redacted]			

Current Address: 3622 West Curtis Dr, Sacramento, CA 95818

Former Address:

Employer: State of Calif Lt Gov Off, Los Angeles, CA

Former Employer:

Position: Director

Co-Applicant

Name	Social Security Number	Age	Dependents	Marital Status

Current Address:

Former Address:

Employer:

Former Employer:

Repository Files

Name	Social Security Number	Repository	Score(s)	Pulled	File ID
Laura A. Richardson	[redacted]	TransUnion	526	06/06/2008	TUC-A1

Credit History

Summary

Number of Accounts	Number of Open Accounts	Number of Delinquent Accounts	Credit Limit	High Credit	Past Due	Payment	Balance
23	10	6	$10,100	$2975851	$63,809	$10,014	$1,327,838

WSHNGTN MUTL

Account Number: [redacted]

ECOA	Opened	Last Activity	Closed	Reported	Credit Limit	High Credit
Individual	01/2007	10/2007		04/2008A		$535,001

Account Type	Collateral	Terms	Reported On	Maximum Delinquency	Manner of Payment
Mortgage	Conventional Re Mortgage	360 Months	TUC-A1	09/2007, $16,911, 120-149 Days Late	120-149 Days Late (M05)

Months Reviewed	30-59 Days Late	60-89 Days Late	90+ Days Late
15	1 Time 06/2007	1 Time 07/2007	8 Times 03/2008, 02/2008, 01/2008, 12/2007, 11/2007, 10/2007, 09/2007, 08/2007

Comment: FORECLOSURE INITIATED

Past Due	Payment	Balance
$38,051	$4,228	$533,455

*

LITTON LOAN

Account Number: [redacted]

ECOA	Opened	Last Activity	Closed	Reported	Credit Limit	High Credit
Individual	05/2006	04/2008		04/2008A		$446,250

Account Type	Collateral	Terms	Reported On	Maximum Delinquency	Manner of Payment
Mortgage	Conventional Re Mortgage	360 Months	TUC-A1	04/2007, 120-149 Days Late	120-149 Days Late (M05)

Months Reviewed	30-59 Days Late	60-89 Days Late	90+ Days Late
21	2 Times 05/2007, 01/2007	2 Times 06/2007, 02/2007	11 Times 03/2008, 02/2008, 01/2008, 12/2007, 11/2007, 10/2007, 09/2007, 08/2007, 07/2007, 04/2007, 03/2007

Comment: FORECLOSURE INITIATED

Past Due	Payment	Balance
$10,914	$2,594	$441,985

*

JPMC- 000698
CONFIDENTIAL

Applicant	Applicant's SSN	Co-Applicant	Co-Applicant's SSN	Loan Number	Report ID
Laura Richardson	[redacted]				18347075

Credit History (continued)

WLSFGR HMMTG *

Account Number [redacted]

ECOA	Opened	Last Activity	Closed	Reported	Credit Limit	High Credit
Individual	05/2005	11/2007		03/2008A		$359,000

Account Type	Collateral	Terms	Reported On	Maximum Delinquency	Manner of Payment
Mortgage	Conventional Re Mortgage	360 Months	TUC-A1	10/2007, $9,978, 120-149 Days Late	120-149 Days Late (M05)

Months Reviewed	30-59 Days Late	60-89 Days Late	90+ Days Late
30	4 Times 07/2007, 06/2006, 04/2006, 12/2005	2 Times 12/2007, 08/2007	5 Times 02/2008, 01/2008, 11/2007, 10/2007, 09/2007

Comment: FORECLOSURE INITIATED / FRD261355686

Past Due	Payment	Balance
$12,473	$2,495	$348,926

WACHDLRSERV *

Agency: WESTERN FINL SV

Account Number [redacted]

ECOA	Opened	Last Activity	Frozen	Reported	Credit Limit	High Credit
Individual	12/2003	10/2005	02/2006	05/2008A		$29,549

Account Type	Collateral	Terms	Reported On	Manner of Payment
Installment	Automobile	69 Months	TUC-A1	Charged Off (I09)

Comment: PROFIT AND LOSS WRITEOFF

Past Due	Payment	Balance
$2,371	$655	$2,371

SEARS / CBSD

Account Number [redacted]

ECOA	Opened	Last Activity	Closed	Reported	Credit Limit	High Credit
Authorized User	12/2002	04/2008		05/2008A	$2,700	$1,898

Account Type	Collateral	Terms	Reported On	Manner of Payment
Revolving	Credit Card		TUC-A1	Current (R01)

Months Reviewed	30-59 Days Late	60-89 Days Late	90+ Days Late
48	0 Times	0 Times	0 Times

Past Due	Payment (Min.)	Balance
$0	$13	$448

BALLYS

Account Number [redacted]

ECOA	Opened	Last Activity	Closed	Reported	Credit Limit	High Credit
Individual	03/2006	01/2008		01/2008A		$1,044

Account Type	Collateral	Terms	Reported On	Manner of Payment
Installment	Installment Sales Contrac	36 Months	TUC-A1	Current (I01)

Months Reviewed	30-59 Days Late	60-89 Days Late	90+ Days Late
21	0 Times	0 Times	0 Times

Past Due	Payment	Balance
$0	$29	$435

CRD PRT ASSO *

Agency: CREDIT PROTECTION

Account Number [redacted]

ECOA	Opened	Last Activity	Closed	Reported	Credit Limit	High Credit
Individual	12/2007			03/2008A		$218

Account Type	Collateral	Terms	Reported On	Manner of Payment
Open			TUC-A1	Collection (O9B)

Comment: PLACED FOR COLLECTION / CREDITOR: COMCAST COMM SACRAMENTO

Past Due	Payment	Balance
$0		$218

AMERIQUEST

Account Number [redacted]

ECOA	Opened	Last Activity	Closed	Reported	Credit Limit	High Credit
Individual	07/2000	07/2000	07/2000	07/2000A		$214,500

Account Type	Collateral	Terms	Reported On	Manner of Payment
Mortgage	Conventional Re Mortgage	360 Months	TUC-A1	Current (M01)

Past Due	Payment	Balance
$0	$2,561	$0

AUTO ONE

Account Number [redacted]

ECOA	Opened	Last Activity	Closed	Reported	Credit Limit	High Credit
Joint	06/1997	01/2003	01/2003	01/2003A		$38,397

Account Type	Collateral	Terms	Reported On	Manner of Payment
Installment	Unknown	72 Months	TUC-A1	Current (I01)

Months Reviewed	30-59 Days Late	60-89 Days Late	90+ Days Late
30	0 Times	0 Times	0 Times

Comment: CLOSED

Past Due	Payment	Balance
$0	$725	$0

Applicant	Applicant's SSN	Co-Applicant	Co-Applicant's SSN	Loan Number	Report ID
Laura Richardson	[redacted]				18347075

Credit History (continued)

CAP ONE

Account Number [redacted]

ECOA	Opened	Last Activity	Paid	Reported	Credit Limit	High Credit
Individual	10/1995	03/2007	03/2007	06/2007A		$826

Account Type	Collateral	Terms	Reported On	Maximum Delinquency	Manner of Payment
Revolving	Credit Card		TUC-A1	09/2006, 120-149 Days Late	Current (R01)

Months Reviewed	30-59 Days Late	60-89 Days Late	90+ Days Late
48	5 Times 06/2006, 03/2006, 06/2005, 07/2004, 02/2004	3 Times 07/2006, 03/2004, 06/2003	4 Times 09/2006, 08/2006, 04/2004, 07/2003

Past Due $0 | Payment | Balance $0 *

CHEVRON

Account Number [redacted]

ECOA	Opened	Last Activity	Closed	Reported	Credit Limit	High Credit
Individual	08/2004	10/2007	03/2008	03/2008A	$200	$377

Account Type	Collateral	Terms	Reported On	Manner of Payment
Revolving	Credit Card		TUC-A1	Current (R01)

Months Reviewed	30-59 Days Late	60-89 Days Late	90+ Days Late
42	0 Times	0 Times	0 Times

Comment: PURCHASED BY ANOTHER LENDER

Past Due $0 | Payment | Balance $0

CITI AUTO

Account Number [redacted]

ECOA	Opened	Last Activity	Frozen	Reported	Credit Limit	High Credit
Joint	01/1998	06/2004	08/2004	06/2004A		$41,527

Account Type	Collateral	Terms	Reported On	Manner of Payment
Installment	Automobile	72 Months	TUC-A1	Charged Off (I09)

Comment: PROFIT AND LOSS WRITEOFF

Past Due $0 | Payment $0 | Balance $0 *

DOWNEY AUTO

Account Number [redacted]

ECOA	Opened	Last Activity	Closed	Reported	Credit Limit	High Credit
Joint	06/1997	04/2000	05/2000	05/2000A		$38,397

Account Type	Collateral	Terms	Reported On	Manner of Payment
Installment	Automobile	72 Months	TUC-A1	Current (I01)

Months Reviewed	30-59 Days Late	60-89 Days Late	90+ Days Late
1	0 Times	0 Times	0 Times

Comment: TRANSFER

Past Due $0 | Payment $725 | Balance $0

DOWNEY S & L

Account Number [redacted]

ECOA	Opened	Last Activity	Closed	Reported	Credit Limit	High Credit
Individual	04/1994	07/2001	07/2001	07/2001A		$190,400

Account Type	Collateral	Terms	Reported On	Manner of Payment
Mortgage	Conventional Re Mortgage	360 Months	TUC-A1	Current (M01)

Months Reviewed	30-59 Days Late	60-89 Days Late	90+ Days Late
6	0 Times	0 Times	0 Times

Comment: CLOSED

Past Due $0 | Payment $0 | Balance $0

GEMB / CHEVRON

Account Number [redacted]

ECOA	Opened	Last Activity	Closed	Reported	Credit Limit	High Credit
Individual	08/2004	10/2007	05/2007	05/2008A	$200	$120

Account Type	Collateral	Terms	Reported On	Maximum Delinquency	Manner of Payment
Revolving	Charge Account		TUC-A1	06/2007, 90-119 Days Late	Current (R01)

Months Reviewed	30-59 Days Late	60-89 Days Late	90+ Days Late
13	2 Times 08/2007, 04/2007	2 Times 09/2007, 05/2007	1 Time 06/2007

Comment: ACCOUNT CLOSED BY CREDIT GRANTOR

Past Due $0 | Payment | Balance $0 *

GEMB / GECAF

Account Number [redacted]

ECOA	Opened	Last Activity	Paid	Reported	Credit Limit	High Credit
Individual	04/1994	10/1998	08/1998	01/1999A	$2,000	$2,098

Account Type	Collateral	Terms	Reported On	Manner of Payment
Revolving			TUC-A1	Current (R01)

Past Due $0 | Payment | Balance $0

Applicant	Applicant's SSN	Co-Applicant	Co-Applicant's SSN	Loan Number	Report ID
Laura Richardson	[redacted]				18347075

Credit History (continued)

LITTON LOAN *

Account Number [redacted]

ECOA	Opened	Last Activity	Closed	Reported	Credit Limit	High Credit
Individual	06/2001	05/2005	06/2005	05/2005A		$245,000

Account Type	Collateral	Terms	Reported On	Maximum Delinquency	Manner of Payment
Mortgage	Conventional Re Mortgage	360 Months	TUC-A1	09/2002, 60-89 Days Late	Current (M01)

Months Reviewed	30-59 Days Late	60-89 Days Late	90+ Days Late
37	8 Times 01/2005, 07/2004, 04/2004, 10/2003, 07/2003, 10/2002, 08/2002, 07/2002	1 Time 09/2002	0 Times

Comment: CLOSED

Past Due	Payment	Balance
$0	$2,422	$0

OPTION ONE

Account Number [redacted]

ECOA	Opened	Last Activity	Closed	Reported	Credit Limit	High Credit
Individual	05/2006	01/2007	03/2007	03/2007A		$446,250

Account Type	Collateral	Terms	Reported On	Manner of Payment
Mortgage	Conventional Re Mortgage	480 Months	TUC-A1	Current (M01)

Months Reviewed	30-59 Days Late	60-89 Days Late	90+ Days Late
6	0 Times	0 Times	0 Times

Comment: TRANSFERRED TO ANOTHER LENDER

Past Due	Payment	Balance
$0	$2,592	$0

RCS INC *

Account Number [redacted]

ECOA	Opened	Last Activity	Closed	Reported	Credit Limit	High Credit
Individual	06/2001	01/2002	01/2002	01/2002A		$245,000

Account Type	Collateral	Terms	Reported On	Manner of Payment
Mortgage	Conventional Re Mortgage	360 Months	TUC-A1	Current (M01)

Months Reviewed	30-59 Days Late	60-89 Days Late	90+ Days Late
8	4 Times 12/2001, 10/2001, 09/2001, 08/2001	0 Times	0 Times

Comment: TRANSFERRED TO ANOTHER LENDER

Past Due	Payment	Balance
$0	$2,426	$0

WILSHIRE CRD

Account Number [redacted]

ECOA	Opened	Last Activity	Closed	Reported	Credit Limit	High Credit
Individual	10/1998	07/2001	07/2001	07/2001A		$25,000

Account Type	Collateral	Terms	Reported On	Manner of Payment
Mortgage	Conventional Re Mortgage	240 Months	TUC-A1	Current (M01)

Months Reviewed	30-59 Days Late	60-89 Days Late	90+ Days Late
1	0 Times	0 Times	0 Times

Comment: CLOSED

Past Due	Payment	Balance
$0	$0	$0

XCEED FIN CU *

Account Number [redacted]

ECOA	Opened	Last Activity	Closed	Reported	Credit Limit	High Credit
Individual	03/1990	10/2006	10/2006	10/2006A		$1,999

Account Type	Collateral	Terms	Reported On	Maximum Delinquency	Manner of Payment
Installment	Line of Credit	945 Months	TUC-A1	07/2006, 60-89 Days Late	30-59 Days Late (I02)

Months Reviewed	30-59 Days Late	60-89 Days Late	90+ Days Late
30	3 Times 09/2006, 08/2006, 06/2006	1 Time 07/2006	0 Times

Comment: CLOSED

Past Due	Payment	Balance
$0	$134	$0

LA NEIGH HSE *

Account Number [redacted]

ECOA	Opened	Last Activity	Closed	Reported	Credit Limit	High Credit
Participant	05/1999	08/2002		08/2002A		$168,000

Account Type	Collateral	Terms	Reported On	Maximum Delinquency	Manner of Payment
Mortgage	Real Estate	360 Months	TUC-A1	01/2002, 90-119 Days Late	Current (M01)

Months Reviewed	30-59 Days Late	60-89 Days Late	90+ Days Late
12	3 Times 07/2002, 12/2001, 10/2001	1 Time 11/2001	1 Time 01/2002

Past Due	Payment	Balance
$0	$1,007	

Applicant	Applicant's SSN	Co-Applicant	Co-Applicant's SSN	Loan Number	Report ID
Laura Richardson					18347075

Credit History (continued)

XCEED FIN CU	ECOA	Opened	Last Activity	Closed	Reported	Credit Limit / High Credit				
Account Number	Individual	03/1990	02/2006		04/2006A	$5,000 / $5,000				*
	Account Type: Line of Credit	Collateral: Line of Credit	Terms	Reported On: TUC-A1	Maximum Delinquency: 02/2006, $267, 60-89 Days Late	Manner of Payment: 30-59 Days Late (C02)				
	Months Reviewed: 48	30-59 Days Late: 18 Times 01/2006, 12/2005, 10/2005, 08/2005, 06/2005, 04/2005, 02/2005, 11/2004, 10/2004, 09/2004, 07/2004, 05/2004, 12/2003, 07/2003, 06/2003, 05/2003, 10/2002, 09/2002		60-89 Days Late: 1 Time 02/2006		90+ Days Late: 0 Times	Past Due: $0	Payment	Balance	

Public Records

THE REPORTING BUREAU CERTIFIES THAT: public records have been checked for judgements, foreclosures, bankruptcies, tax liens, and other legal actions involving the subject(s) were obtained directly through the repositories used, or by direct searches, or a public records search firm other than the repository, or by all methods with the following results:
PUBLIC RECORDS LEARNED: NONE

Inquiries

Date	Name	Subscriber Code	Reported On	ECOA
06/02/2008	CRTFD CRDT	Z 7183080	TUC-A1	Individual
05/27/2008	RFC	Q 1201029	TUC-A1	Individual

Fraud Messages

Date	Reported On	Comment
06/06/2008	TUC-A1	HIGH RISK FRAUD ALERT: HIGH RISK FRAUD ALERT SYSTEM ACCESS NOT AUTHORIZED
06/06/2008	TUC-A1	OFAC NAME SCREEN - CLEAR

Invoice

Date	Description	Price
06-06-2008	Merge Ind (TU)	$1.50
	Total Charges:	$1.50
	*Total Tax:	$0.00
	Total Credits:	$0.00
	Total:	$1.50

Credit Repositories

TransUnion
P. O. Box 1000
Chester, PA 19022
800-888-4213
www.transunion.com/direct

Credit Bureau certifies that this Merged Mortgage Credit Report (MMCR) meets the guidelines as set forth by the Consumer Data Industry Association (CDIA). This report contains information supplied by the repositories listed on the report and may also contain duplicate information.

End of Report

JPMC- 000702
CONFIDENTIAL

6/19/08

TO: ANN THORN
JULIE MATHIS

FROM: LAURA RICHARDSON

PAGES: 2 + COVER

WaMu

Borrower Assistance Form

WaMu Cares. We're in this with you. We offer options for resolving your home loan issues.

You can help by answering the questions below as completely and accurately as possible.* If you have a co-borrower, please fill in his or her information, too.

*This information will only be used as aid in the evaluation of homeowner/ship preservation options, not for any other purpose.

You can type your answers right into this form and fax or mail it in. See the instructions on the next page.

1. To help us locate your loan, please provide your name(s).

LAURA RICHARDSON
Borrower Name

Co-borrower Name

2. What are your current phone numbers?

( ) 4 — Borrower Home Phone
( ) — Co-borrower Home Phone
( ) — Borrower Work Phone
( ) — Co-borrower Work Phone
( ) — Borrower Mobile Phone
( ) — Co-borrower Mobile Phone

3. Do you have your WaMu loan number?
☒ Yes, it is: ☐ No

4. What is the address of your property?

3622 CURTIS DRIVE
Street Address — Apartment Number
SACRAMENTO CALIFORNIA 95818
City — State — Zip

5. Do you (or your co-borrower) have a different mailing address?
☒ Yes ☐ No

6. Please enter any additional mailing addresses.

717 E. VERNON STREET
Borrower Street Address — Apartment Number
LONG BEACH, CA 90806
City — State — Zip

Co-borrower Street Address — Apartment Number
City — State — Zip

7. How many people live at your address?
☒ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 ☐ 6 or more

8. How many of the people living at this address are dependents?
☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 ☐ 6 or more

9. What is the reason you are having trouble with your home loan payments?

I HAVE EXPERIENCED THREE EMPLOYMENT CHANGES WITHIN ONE YEAR, TWO DELAYS OF INCOME FOR OVER THREE MONTHS, UNEXPECTED ILLNESS AND SUBSEQUENT DEATH OF MY FATHER.

10. Would you prefer to keep your home or sell it?
☒ Keep my home ☐ Sell it

11. If you want to sell, is it listed for sale?
☐ Currently listed ☐ Was listed previously ☒ Was never listed

12. Do you have any other loans on the home?
☐ Yes ☒ No

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13. If you have other loans on the home, approximately how much do you owe on all other loans combined?

14. Have you already spoken to a debt counseling service?
☒ Yes ☐ No

15. How many cars do you own?
☒ 1 ☐ 2 ☐ 3 ☐ 4 or more

16. Please enter how much you pay for the items below each month, and total them in the last row.

EXPENSE	BORROWER	CO-BORROWER
Other Home Loans, Rent & Liens	$ 6,100	$
Auto Loan(s)	$ —	$
Auto Insurance & Other Expenses	$ 150	$
Credit Cards & Installment Loans	$ —	$
Health Insurance	$ 155	$
Medical Expenses	$ —	$
Child Care, Child Support & Alimony	$ —	$
Food & Miscellaneous Spending Money	$ 175	$
Utilities	$ 125	$
Other	$	$
Other	$	$
TOTAL	$ 6,685	$ 0

17. Please enter your income details below and total them in the last row.

INCOME	BORROWER	CO-BORROWER
Gross Wages	$ 14,100	$
Other Income (unemployment, child support, etc.)	$	$
Other *Borrower Rent Credit	$ 1500-2000	$
Other	$	$
TOTAL	$ 15,600-16,100	$ 0

11280.00

18. Please enter how much money you have in the assets below, and total them in the last row.

ASSET	BORROWER	CO-BORROWER
Checking Account(s)	$ 4,000	$
Savings & Money Market Account(s)	$ 200	$
Stocks, Bonds & CDs	$ —	$
Retirement Account(s)	$ 100,000	$
Home Equity San Pedro	$ 200,000	$
Other Real Estate Equity Long Beach	$ 150,000	$
Cars (with no loan payments)	$ 65,000	$
Other Personal Loan	$ 50,000	$
TOTAL	$ 567,200	$ 0

I (we) agree that the financial information provided is an accurate statement of my (our) financial status. I (we) understand and acknowledge that any action taken by the lender of my (our) home loan on my (our) behalf will be made in strict reliance on the financial information provided. My (our) signature(s) below grants the holder of my (our) home loan the authority to confirm the information I (we) have disclosed in this financial statement, to verify that it is accurate by ordering a credit report and to contact my (our) real estate agent and or credit counseling representative (if applicable). By signing below, I (we) advise you that if I (we) should hereafter agree to a repayment plan for my (our) home loan, reinstate my (our) home loan, or pay off my (our) home loan in full, then by doing so and without the necessity of any further action on my (our) part, I (we) hereby expressly withdraw this request for a loan workout. In that event, I (we) hereby direct you to take no further action to process this request for a workout.

X [signature] 6/19/08
Borrower Date

X
Co-borrower Date

WaMu Cares

Borrower Assistance Checklist

Thank you for taking steps to resolve your home loan issues.

We'll contact you soon!

DON'T FORGET! DID YOU...

☐ Fully complete all questions?
Remember: if you have a co-borrower, we need his or her information, too.

☐ Sign and date this form?

☐ Include copies of your:
- ☐ Checking account statement(s)
- ☐ Savings account statement(s)
- ☐ Income history:
  - *If you are self-employed*—your past six months' profit-and-loss statements and most recent Federal tax return
  - *If you receive regular paychecks*—your two most recent pay stubs

☐ Copy the completed form for yourself?

GREAT!

Now, either fax or mail your information to WaMu.

- Fax: 904-886-1328 or 904-886-1329
- Mail: WaMu Home Ownership Preservation, 7255 Baymeadows Way, JAXA2000, Jacksonville, FL 32256

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LOAN MODIFICATION SYSTEM REQUEST FORM

MORTGAGOR NAME: Richardson

REQUESTOR:	0	0	DEPARTMENT:	LOSS MITIGATION/ HOMEOWNERS ASSISTANCE	
REQUESTOR'S EMAIL:	0		REQUEST DATE:	July 10, 2008	
CENTER:	Foreclosure			Multi Lien	0
INVESTOR NAME:	wamu	INVESTOR NO.:	a23	1st or 2nd	0

			GROSS AMOUNT	APPLY FROM SUSPENSE (ENTER AS A POSITIVE)	
CURRENT UNPAID PRINCIPAL BALANCE:					$ 533,455.31
+ CAPITALIZED INTEREST FROM	07/01/07	08/01/08	$ 50,556.13		
+ CAPITALIZED ESCROW:			$ 9,580.68		
+ CAPITALIZED FORECLOSURE FEE: 95/13 ATTY			$ 3,338.78		
			$ -		
			$ -		
			$ -		
+ OTHER CAPITALIZED FEES (payee code):	0		$ -		
MODIFIED UNPAID PRINCIPAL BALANCE:					$ 597,330.78

FIELDS TO BE ADJUSTED	FROM:	TO:	REMAINS THE SAME (CHECK MARK, IF APPLICABLE)
INTEREST RATE:	8.800%	8.254%	☐
MATURITY DATE:	02/01/37	02/01/37	☐
PAID TO DATE:	07/01/07	08/01/08	☐
P & I:	$ 4,227.98	$4,267.58	☐
LOAN SUBTYPE (FIXED, ARM,STEP):	0	0	☐
Interest Only:	No		
New PB:	$0.00		
Interest Rate:	0.000%		
New Term:	0		
Modified Int. Pmt:	$0.00		
Escrow Payment:	$0.00		
New Payment:	$0.00		
IO Expiration Date:	01/00/1900		

☐ **STEP RATE MODIFICATION:** ☐ Number of step changes: 0

IF YES, COMPLETE THE NECESSARY INFORMATION

NUMBER OF STEP CHANGES	DATE OF INTEREST CHANGE (mm/dd/yy)	INTEREST RATE	PAYMENT DUE DATE (mm/dd/yy)	PRINCIPAL & INTEREST AMOUNT
1	01/00/1900	0.000%	01/00/1900	$0.00
2	01/00/1900	0.000%	01/00/1900	$0.00
3	01/00/1900	0.000%	01/00/1900	$0.00
4	01/00/1900	0.000%	01/00/1900	$0.00

☐ **ARM EXTENSION:**

FOR LOANS REMAINING ARM, SKIP NEXT RATE & PAYMENT CHANGE. Skips ARM changes. | Int Rate being extended: 0% | Date to resume ARM: 1/0/00

☐ **AM TERM EXTENSION / DEFERMENT:**

Is this a Deferment? Delinquent balance is being added to the end of the loan. | Amount to Defer: $ -

☐ **BALLOON:**

Is this a balloon mod? The balance is amortized over the remaining term to keep the P&I the same but makes it due in 3, 5 or 7 years. | Date balloon due: 12/7/08

COMMENTS OR SPECIAL INSTRUCTIONS:	
Modify Code:	4175 Mod/AM Term Ext & Reduce Rate; ARM to Fixed

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First P&I Date	Maturity Date	Term	
03/2007	02/2037	360	(actual)
			(remaining balloon term

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Optimizer Results

Hierarchy of Options

Option	NPV
Mod - Am Term Extension & Reduce Rate	$507,949
Mod - Reduce Rate	$498,012
Mod - Step Rate & Am Term Extension	$493,597
Mod - Step Rate	$493,349
Short Sale	$428,752
Deed-in-lieu	$426,459
Foreclosure	$411,882
Mod - Balloon with Writedown	See Warning
Mod - Arm Rate Extension	See Warning
Mod - Balloon	See Warning
Mod - Am Term Extension	See Warning
Mod - 12mo Arm Rate Extension (ID)	See Warning

07/10/2008

BPO	$550,000
Target Price	$467,500
LTV	109%

Warnings

Borrower needs to come up with a higher payment for a [Mod - Am Term Extension] to be economic
Borrower needs to come up with a higher payment for a [Mod - Arm Rate Extension] to be economic
[Mod - Balloon with Writedown] is disabled
[Mod - 12mo Arm Rate Extension (ID)] is only available for Imminent Default
[Mod - Balloon] is not needed

Servicing Decision/Notes:

Mod - Am Term Extension & Reduce Rate

Mod - Am Term Extension & Reduce Rate

Loan Modification Terms

	New	Prior
Balance	$597,330.75	$513,455.31
Advances		$83,875.45
Interest Rate	8.254%	8.800%
Remaining Term	342	342
Remaining Amortization	480	342
Remaining IO	-	-
Balloon (estimate)	-$303,563	
Monthly P/I payment	$4,267.76	$4,227.98
Monthly Tax payment	$84.74	$84.74
Monthly Insurance pmt	$0.00	$0.00
Total Payment	$4,352.50	$4,312.72

Mod/solve for rate (>=5%) and amortization based on max affordable P&I

Highlights

Keep your home

Capitalized $83,875 of advances; contribution of $0
Interest rate reduction of 0.55%

Amortization extension of 138 months

Balloon payment of -$303,563
Monthly payment based on max affordable P&I

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Washington Mutual
Long Beach Mortgage

Loss Modification Analysis

Step 1: Inputs

Loan Ownership

	Imminent Default	No
	Loan Ownership	Asset
	Center	Foreclosure
1	Is this a subprime loan?	Yes
2	Data As of Date (mm/dd/yy)	08/01/08
3	Wamu servicing ID	[redacted]
4	Borrower Name	Richardson
5	Property Street Address	717 E VERNON ST
6	City	long beach
7	State	CA
8	Zip Code	90806
9	Lien	1
10	Number of Dwelling Units (1-4)	1
11	Updated Property Value (BPO)	550,000.00
12	Date of Updated Property Value	07/01/08
13	Original Property Value	543,000.00
14	Unpaid Principal Balance (Actual)	533,455.31
15	Escrow Advances	9,680.56
16	Recoverable Servicing Advances	3,338.76
17	Last Paid Installment	07/01/07
18	First Payment Due Date	03/01/07
19	Maturity Term (months)	360
20	Amortization Term (months)	360
21	Fixed Period Term (months; 999 - Fixed)	24
22	IO Term	0
23	Original FICO	584
24	Current Interest Rate	8.800%
25	Monthly property taxes	85
26	Monthly home insurance	[redacted]
27	Current Monthly P/I payment	4,227.98
28	Loan Purpose (Purchase; Other - Refi, Cashout)	Purchase
29	Margin	0.00%
30	Days Until Reset	0

Credit Information Available from Credit Bureau

30	Current FICO	526
31	Date of Credit Report	06/06/08
32	Worst delinquency status of any outstanding mortgage	5
33	# of credit accounts opened in the last 12 months	1
34	Default Pattern Field	DQ within last 6mo.
35	Total number of active mortgage trades	2
36	Age of oldest active trade on file	240+
37	$ Penalty for DQ loan payments	4
38	Number of bank revolving trades with utilization >75%	Default*
39	Status Indicator: Status on an active Mtg or HE trade	Other
40	Newly opened trades indicator	Other
41	Public records indicator	Default*
42	Autopay indicator	Autopay
43	NSF indicator	NSF Payment within 3mo.

New Financial Information

44	New Surplus Income (excluding P&I)	4,318.26
	This is the maximum out of pocket from borrower	
45	Contribution	0.00
46	Mod Balance (after Contribution)	597,330.76
47	Mod Date (mm/dd/yy)	09/01/08
48	Suspense Amount	0.00

Step 2: Borrower Payment Analysis

Financial Analysis

		Mod - Am Term Extension & Reduce Rate	Prior
1	Current Interest Rate	8.254%	8.800%
2	Loan Balance	$ 597,330.76	$ 533,455.31
3	Advances	$ -	$ 63,875.45
4	Remaining Term	342	342
5	Remaining Amortization	480	342
6	Remaining IO	0	0
7	Balloon (estimate)	$ 303,563.49	
8	Current Principal and Interest Payment	$ 4,267.76	$ 4,227.98
9	Monthly Taxes	$ 84.74	$ 84.74
10	Monthly Insurance	$ -	$ -
11	Total payment	$ 4,352.50	$ 4,312.72
12	Maximum P&I payment that borrower can make	$ 4,318.26	

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Long Beach Mortgage

Step 3: Loss Mitigation Optimizer
Optimizer Results

		NPV	Coupon		P&I	Maturity	Amort	Balance
1 Foreclosure	$	411,082.17						
2 Modification	$	507,049.21	8.25%	$	4,267.76	342	480	597,331
3 Short Sale	$	428,751.78						
4 Deed-in-lieu of Foreclosure	$	426,459.00						

Step 4: Modification Optimizer Results

		Balance	Coupon		P&I	Maturity	Amort		NPV
Mod - Reduce Rate	$	597,330.76	7.58%	$	4,267.76	342	342	$	498,012.21
Mod - 12mo Arm Rate Extension (ID)	$	597,330.76	8.80%	$	4,772.64	342	342	$	514,861.47
Mod:- Am Term Extension	$	597,330.76	8.80%	$	4,515.62	342	480	$	514,742.54
Mod - Am Term Extension & Reduce F	$	597,330.76	8.25%	$	4,267.76	342	480	$	507,049.21
Mod - Step Rate & Am Term Extension	$	597,330.76	7.30%	$	3,840.98	342	480	$	493,596.59
Mod - Balloon	$	597,330.76	8.25%	$	4,267.76	84	480	$	503,249.89
Mod - Step Rate	$	597,330.76	6.50%	$	3,840.98	342	342	$	483,349.15
Mod - Arm Rate Extension	$	597,330.76	8.80%	$	4,772.64	342	342	$	514,861.47
Mod - Balloon with Writedown	$	597,330.76	8.25%	$	4,267.76	84	480	$	503,249.89
Repayment Plan	N/A								

Step 5: Final Decision
Servicing Decision/Notes: Mod - Am Term Extension & Reduce Rate 4
0

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PAY4 ( ) AS-OF 08/01/08 PAYOFF CALCULATION TOTALS 07/14/08 08:22:35
NAME L RICHARDS CONTACT NAME LAURA RICHARDSON

PRINCIPAL BALANCE 533,455.31 ---------- RATE CHANGES ---------
INTEREST 08/01/08 50,856.13 CALC INT FROM RATE AMOUNT
PRO RATA MIP/PMI .00 07/01/07 8.80000 50,856.13
ESCROW ADVANCE 9,087.44 08/01/08
ESCROW BALANCE .00
SUSPENSE BALANCE .00
HUD BALANCE .00
REPLACEMENT RESERVE .00
RESTRICTED ESCROW .00
TOTAL-FEES 86.00
ACCUM LATE CHARGES 253.68
ACCUM NSF CHARGES .00
OTHER FEES DUE 46.80
PENALTY INTEREST .00
FLAT/OTHER PENALTY FEE .00 TOTAL INTEREST 50,856.13
CR LIFE/ORIG FEE RBATE .00 TOTAL TO PAYOFF 697,124.12
RECOVERABLE BALANCE 103,338.76 NUMBER OF COPIES: 1 PRESS PF1 TO PRINT

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CSOC.RICH.001583

ANA1 [redacted] 08/08 _____ ESCROW ANALYSIS RESPA 002 07/14/08 08:22:44
L RICHARDS DUE 08/07 CONV RES ARM MTH MAN W BRANCH
3622 W CURTIS DR, SACRAMENTO CA 95818 LAST ANA 00/**/00 GROUP A__
~TRIA----------* TRIAL *----------
TYP SQ EXPENSE ITEM DUE TM PRESENT EST NEXT DISB NEW DEP
312 TOTAL COUNTY .01 00 1016.82 84.74 INIT ESC ST
312 21 COUNTY TAX 11-08 12 00 508.41 DATE CODE
312 22 COUNTY TAX 03-09 12 00 508.41 01/18/07 9

SHORTAGE ADJ 12 00 9680.43 806.70

P&I 4,227.98 COMP DATE 03/08 ESCROW BAL 9,087.31-
ESCROW PMT 84.74 84.73
+ SHORTAGE 806.70 12 MOS - REQUIRED 593.12
REP RES .00
A&H .00 ESTIMATE (N/P/R) I = SHORTAGE 9,680.43-
LIFE .00 LATE CHG (C/F/N/Y) N SHORTAGE (L/S) S MO
MISC + BSC .00 ANALYSIS TYP (I/C/L) C DLQ OVG (L/R/S) L MO
TOTAL PMT 5,119.42 891.43 MIN BAL ALLOWED 2.0000
----------* ADDITIONAL MESSAGES *----------
PRESS PF14 FOR MEMOS
LIFE-OF-LOAN: LEGAL ACTION: ROUTINE LITIGATION
ACTIVE LOSS MITIGATION LMT/REO SALE COMPLETED 05/19/08

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CSOC.RICH.001584

P190 LN LOAN STATUS 1 07/14/08
NAME L RICHARDS DUE 08-01-07 TYPE 13-A
BR 40 MAN W P-TYPE 1 INT .0880000 FIRST PB 533,455.31 2ND PB .00
PDYTD INT .00 PRIN .00 TAX 7704.32 HAZ .00 TERM 360
RECON 139 GUAR MIP .00 LIEN 1383.12 MAT 02-37
BILL LAURA RICHARDSON CONTRACT/POOL NO
NAME TAX NAME LAURA RICHARDSON
& 717 E VERNON ST PROPERTY 3622 W CURTIS DR
ADDR LONG BEACH CA 90806 ADDRESS SACRAMENTO CA 95818
BALANCES PAYMENT STOPS OTHER
ESCROW .00 P&I 4227.98 PROCESS L LEVEL SF .00
ADVANCE 9087.44 2ND P&I .00 BAD CK 0 SF RATE .00000000
SUSPENSE .00 ESCROW .01 PIF 0
LC DUE 253.68 REPL .00 FC 3 LAST ANAL 00-00
REPL RES .00 MISC .00 NOTICE L LOAN DATE 01-10-07
RES ESC .00 LIFE .00 ANALYZE 0 INT/ESC
INT DUE .00 A&H .00 A&H 0 TEL 1 562-706-4694
HUD .00 BSC .00 LIFE 0 TEL 2 000-000-0000
DEFICIT 8515.30- TOTAL 4227.99 DISB 1 TEL CD C
DISC BAL .00 HUD-P .00 CASHIER 5 TIMES DELQ 5
ORIG DIS .00 NET PMT 4227.99 ACCRUAL 3 BILL MODE 8
ORIG LOAN 535001 PMT FREQUENCY 12 L/C 1 FC TRACK S
SEE MEMO PAD/LOL MEM10729942433 SEE SCREEN P192

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CSOC.RICH.001585

SER1 _____ CUSTOMER SERVICE INV A23/258 07/14/08 08:23:11
LAURA RICHARDSON 0C TYPE CONV. RES. ARM MAN W
000-00-0000 IR 8.80000 BR 40
3622 W CURTIS DR SACRAMENTO CA 95818-0000 C 000-000-0000
_ _____ < EMLD ANN THORNE, KENT MILLER, SHELBY SAMUELS & >: 07/10/08
-----~LOAN----------* LOAN INFORMATION *----------
---- 08/01/07 PMT --- LAST PAID DATE DUE AMOUNT (13 MONTHS)
1ST P&I 4227.98 PAYMENT 10/31/07 07/07 4227.98 WU: P
COUNTY .01 HAZARD
TOT PMT 4227.99 COUNTY 07/07/08 11/07 8109.81-
LIEN 07/07/08 11/07 977.63-
TAX DEP 04/22/08 08/07 8109.81 CI .00
ANALYZED COUP MO
00/00 03

LC DUE 253.68 ------- BALANCES ------- BILL AND BILL PROD
OTH FEES 46.80 PRINCIPAL 533,455.31 10/31/07
TOT DUE 51036.36 ESCROW . 9,087.44- YTD PRN .00
-- OLD TOT PAYMENT -- SUSPENSE .00 YTD TAX 7,704.32
4227.98 RES ESC .00 YTD INT .00
---* PF2 FOR ADDL MESSAGES *----------
PRESS PF14 FOR MEMOS
LIFE-OF-LOAN: LEGAL ACTION: ROUTINE LITIGATION
ACTIVE LOSS MITIGATION LMT/REO SALE COMPLETED 05/19/08

DDCH CORPORATE ADVANCE HISTORY SCREEN A23/258 07/14/08 08:23:18
L RICHARDS L:A F:S B: R: 08/01/07 TYPE CONV. RES. ARM MAN W
3622 W CURTIS DR SACRAMENTO CA 95818-0000
---------- * MORE *-------
____ C/A PAYEE ___ TRAN ____ RSN ___ USR _____ ESC PAYEE
_ SORT _ SORT _ SORT _ SORT _ SORT
DATE RANGE: _____ THRU _____

TRN	USR	DATE	C/A TRAN AMT	ESC PAYEE	PAYEE RSN	DESCRIPTION	ORIG DSB
633	K$A	07/09/08	100,000.00	REDROCKMTG	95R21	MISC MISC ADVANCE	
633	K$A	05/30/08	141,190.05	TRCRC	95R21	SPRO SALES PROCEEDS	
633	K$A	05/30/08	250,000.00	TRCRC	95R21	SPRO SALES PROCEEDS	
710	EDC	05/19/08	388,000.01-		95R21	SPRO SALES PROCEEDS	
745	###	05/15/08	486.54-		95R13	SUSP SUSP BAL	
745	###	05/15/08	999.99-		95R13	SUSP SUSP BAL	
745	###	05/15/08	999.99-		95R13	SUSP SUSP BAL	
632	3AE	05/09/08	25.00	TLFIDELITY	95R13	CORT COURT COSTS	
632	3AE	05/09/08	100.00	CRCFEES	95R13	TTEE TRUSTEES FEES	
632	NIV	05/07/08	8.00	POFIDNA	95R13	OTHE OTHER EXPENSE	

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CSOC.RICH.001587

DLQ1 (___ Q9 D E L I N Q U E N C Y OWNR EBR 07/14/08 08:23:22
13-A CONV. RES. ARM PER/CLS/OFF W/AA/40 AGE: 1Y 6M IR: 8.80000 INV: A23
DUE(12) 50,735.88 DUE 08/01/07(3)(10/31) ASSUM: ACQ:
LATE CHRG 253.68 PAYMT 4,227.99 P: 3622 W CURTIS DR
BAD CK FEES .00 L/C AMT 253.68 SACRAMENTO CA 95818
OTHER FEES 46.80 PAYMT + LC 4,481.67 M:
TOT DUE 51,036.36* PRIN BAL 533,455.31
SUSPENSE .00 P&I 4,227.98 717 E VERNON ST
NET DUE 51,036.36 DLQ 5 TIME,PAY 35 DAY LONG BEACH CA 90806
C/S 129 LAURA RICHARDSON 562-706-4694
C/D 07/08
FINANC'L
---------- * ADDITIONAL MESSAGES * ----------WU: P ----
PRESS PF14 FOR MEMOS
LIFE-OF-LOAN: LEGAL ACTION: ROUTINE LITIGATION
-----RECO----------* RECOVERABLE *----------

TOT DUE	$	51,036.36
SUSPENSE	$	.00
NET DUE	$	51,036.36
RECOVERABLE CORP ADV BAL	$	103,338.76
NET DUE WITH REC CORP ADV	$	154,375.12

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CSOC.RICH.001588

MAS1 LOAN [redacted] MSP LOAN MASTER MAINT. & DISPLAY 07/07/08 08:20:30
NAME L RICHARDS TYPE 13 1ST MTG,CONVEN W/O INS (ARM) GROUP
-- NOT1 -- NOTE, CLOSING ----------

INTEREST RATE %	PRINCIPAL BALANCE	ORIG. MORTGAGE AMOUNT	LOAN TERM	NEXT PAYMENT NUMBER	LOAN TYPE
8.80000	533455.31	535001	360	006	1 3
		(WHOLE DOLLARS)	(MONTHS)	CRD DEC LDR (Y/N) _	

CHARGE-OFF BAL CHARGE-OFF DATE MMDDYY

CLOSING DATE	NOTE DATE	MATURITY DATE	PAYMENT DUE DATE	1ST PAYMT DATE
011007	010407	0237	080107	030107
(MMDDYY)	(MMDDYY)	(MMYY)	(MMDDYY)	(MMDDYY)

INTEREST DUE FROM CLOSING	ESCROW DUE FROM CLOSING	ORIGINATION FEE	RECOURSE FLAG	RECOURSE DATE	PAYOFF EFF DATE
.00	.00				MM/DD/YY
			(S,P)	(MMYY)	

----------* ADDITIONAL MESSAGES *---(PF8: RATE REDUCTION DATA)
PRESS PF14 FOR MEMOS
LIFE-OF-LOAN: LEGAL ACTION: ROUTINE LITIGATION
NON123: NON ESCROW TASK INTERNAL TAX DEPT USE ONLY

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MAS1 LOAN [redacted] MSP LOAN MASTER MAINT. & DISPLAY 07/07/08 08:33:23
NAME L RICHARDS TYPE 13 1ST MTG,CONVEN W/O INS (ARM) GROUP

-- APR1 -- APPRAISAL INFO ----------

	--- DATES ---	---- COMBINED LAND/PROP ----	--- LAND ONLY ---
ORIG:	01/04/07	543,000 (PROPERTY VALUE)	(LAND APPR)
CURRENT:	07/01/08 (APPR DATE)	550,000 (CURR PROP VALUE)	(CURR LAND APPR)

----------* ADDITIONAL MESSAGES *----------

LAST UPDATED BY MZ3 07-02-08 14:08
PRESS PF14 FOR MEMOS
LIFE-OF-LOAN: LEGAL ACTION: ROUTINE LITIGATION

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CSOC.RICH.001590

MAS1 LOAN [redacted] MSP LOAN MASTER MAINT. & DISPLAY 07/07/08 08:33:27
NAME L RICHARDS TYPE 13 1ST MTG,CONVEN W/O INS (ARM) GROUP

-- USR1 -- USER FIELDS----------

MODIFY DATE	DATE APPRASD	APP DATE	ASB VRM MAT DTE	SWAP LN % OWNED	PREPAY BALNCE%	OLD LN NUMBER
_____	010207	010207	_____	000	000	[redacted]
(MMDDYY)	(MMDDYY)	(MMDDYY)	(MMYY)	(%)	(%)	

CREDIT SCORE	LOAN PROCSSR	# OF UNITS	PC SITE	3-POS-FLD-3	BR OF ORIGIN	SL PEGA ID
_____	_____	001	LBM	___	411	05210711OPTARM

INSRD STATUS	UNDRWRT REQUIRD	TWO DEC INT RTE	PREPAY CODE	LOAN AUDITED	ASSUMPT TYPE	LOAN ORIGNTR	SC 30YR P&I
_	_	_	8	_	_	0209272	000000000

CRA CODE	DEBT RATIO	ORIGIN CHANNEL	APPRASL TYPE	DOC CODE	CREDIT CLASS	UNDER-WRITER	LOAN CLOSER
__	45	54	C	00	A-	0000000	000000000

----------* ADDITIONAL MESSAGES *----------

PRESS PF14 FOR MEMOS
LIFE-OF-LOAN: LEGAL ACTION: ROUTINE LITIGATION
NON123: NON ESCROW TASK INTERNAL TAX DEPT USE ONLY

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CSOC.RICH.001591

MAS1 LOAN [redacted] MSP LOAN MASTER MAINT. & DISPLAY 07/07/08 08:33:30
NAME L RICHARDS TYPE 13 1ST MTG,CONVEN W/O INS (ARM) GROUP

-- USR2 -- EXPANDED USER FIELDS ----------

BKR/COR NUMBER	ASB VRM TERM	PROGRAM CODE	RISK SCORE	WITHHLD AMOUNT	SCRA END DTE	RECOUR EXP DT (MMDDYY)	RECOURS OPT CDE
829000	___	___	837.00	.00	_____	_____	A

FNMA LOAN NO	FAIR ISAAC	SALABLE CODE	COMBIND LTV	CASH TO FROMBWR	SCRA ACT DT	PLEDGE DATE (MMDDYY)	BALLOON LOANS
_____	584	TR7	100.00	18884.13-	_____	_____	_

OLD ARM PLAN	REIMBRS MTG INS	OE ELIG DOCTYPE	SQUARE FOOTAGE	FNMA LENDER	FNMA POOL NO	FNMA PERCENT (%)	SPECL HANDLNG
1SS1	___	___	0	_____	_____	____	__

LN SALE TAG	MODIFY CODE	REF SCORE	HUD HLDR	DEFENDR CODE	SCRA EXT DT	PERCENT FLD-4 (%)	EXEMPT CD OWNR
_____	_____	_____	_____	000000000	_____	____	__

----------* ADDITIONAL MESSAGES *----------

PRESS PF14 FOR MEMOS
LIFE-OF-LOAN: LEGAL ACTION: ROUTINE LITIGATION
NON123: NON ESCROW TASK INTERNAL TAX DEPT USE ONLY

JPMC- 000720
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CSOC.RICH.001592

```
MAS1 LOAN [redacted]    MSP LOAN MASTER MAINT. & DISPLAY    07/07/08   08:33:32
     NAME L  RICHARDS   TYPE 13 1ST MTG,CONVEN W/O INS   (ARM)        GROUP
-- USR3 -- EXPANDED USER FIELDS ----------------------------------------------
FHLMCTD                                          INSTR#                REPRCH
IND                                                                     REASN
_____________________________________________ ____________________ __

HURR GT                          ESC AUD    FALMS CAPTV  LOSS PRVCY   HLDBK
PROGRAM                           IT DT            IND   SVTY  FLAG    STAT
_____________________________ 012407      _     _     _     0        __
                                 (MMDDYY)

50 POS                                           BRANCH            YEAR
FLD 2 A                                          EXPNBR               BLT1
SPASSET                                          ____________________ ____

ALSS                             HLDBK    OLD   DSTR  AFLN   LEGAL    LBMC
1098 03                           DATE    AQN#  INV   BLCK    ACTION   IOE
_____________________________ ______ ___   ___   ___   LARTLTGN04 ____
                                 (MMDDYY)

---------------------------* ADDITIONAL MESSAGES *------- PF8: PAGE TWO -------
PRESS PF14 FOR MEMOS
LIFE-OF-LOAN: LEGAL ACTION: ROUTINE LITIGATION
    NON123:  NON ESCROW TASK INTERNAL TAX DEPT USE ONLY
```

```
MAS1 LOAN [redacted]     MSP LOAN MASTER MAINT. & DISPLAY     07/07/08    08:33:34
     NAME L  RICHARDS    TYPE 13 1ST MTG,CONVEN W/O INS    (ARM)          GROUP
-- USR4 -- EXPANDED USER FIELDS ----------------------------------------------
PARTL   PPP     LOAN    MAP     BUYDN   CELL    VACUT   PPP     FULFL   DOCMT   FLDMN
CLAIM   TERM    SRCE    FLAG    DISP    LEASE   OFFDT   EXPDT   CENTR   CUST    CODE
        2       IM                                      010409  00000   DC274
S D O   A O C   CORSP   P I W   TAX     FNMA    NAMC    IOID    ASSET   GOVT    UCC
AUDIT   LOAN    REPST           EXMPT   TRUST   PLC       #1    NPLVL   UNINS   DATE
                        N
BRWD    PART    REPUR   6 POS   BLDR    INVST   PART    COOPS     ALSS      FLEET
DATE    CLAMT   DATE    FLD6A   NUMB    CODE    CLMDT   ORDR        LC      REFI

EMPLY   APID    4-POS   FCBK    MECA    PRGM    INTRT     NAT     CORR      IOPCT
DISC    CODE    FLD3A   VENDR           CD 2    LOCK    DSTER     ID          #1
                        FMIN
RISK
 MIT

---------------------------* ADDITIONAL MESSAGES *----------------------------
PRESS PF14 FOR MEMOS
LIFE-OF-LOAN: LEGAL ACTION: ROUTINE LITIGATION
    NON123:  NON ESCROW TASK INTERNAL TAX DEPT USE ONLY
```


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CSOC.RICH.001594

```
BNK1                          BNK SETUP      . HNM A23/258   07/07/08  08:33:40
L  RICHARDS    CHAPTER                 08/01/07 TYPE CONV. RES.    ARM      M:W F:3
3622 W CURTIS DR SACRAMENTO CA 95818-0000                                   GRP
~STAT----------------------------* STATUS *-----------------------------------
STAT    PROC    CHAP    FILING DT   BANKRUPTCY CASE #      COURT        TEMPLATE
        HNM
 NOTICE      CREDITOR     PF OF CLM   CONFIRM     REPAY    STAY    PMTS    ASSET
RECEIVED     MEETING       FILING     HEARING      PER     LIFT   INSIDE   CASE
 070808                                                     N       N       Y
 TRUSTEE       MTG CO ATTY    DEBTOR ATTY       REGION CODE
                                                    00
---------------------------* ADDITIONAL MESSAGES *---------------------------
*** LOAN IS SUSPENDED FORECLOSURE ***  PRESS PF14 FOR MEMOS
LIFE-OF-LOAN: LEGAL ACTION: ROUTINE LITIGATION
    NON123:  NON ESCROW TASK INTERNAL TAX DEPT USE ONLY
-----~DESC--------------------* BNK DESCRIPTIONS *-----------------------------
 BNK STATUS:                                RMVL REAS:
    CHAPTER:                                RMVL DATE:
FOR1 STATUS:  SUSPEND                       PREPT DUE:
   TEMPLATE:  ***          NOT FOUND ***    PSTPT DUE:
MTG CO ATTY:                                BNK SETUP:
                                            FILING DT:
  PROP INSP:                                PROCESSOR:
```


JPMC- 000723
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CSOC.RICH.001595

```
LMT1 [illegible]  ____        LMT SETUP      A HNM A23/258   07/07/08  08:33:41
L  RICHARDS   * STAGE DESC NFD *   08/01/07 TYPE CONV. RES.    ARM       M:W F:3
3622 W CURTIS DR SACRAMENTO CA 95818-0000                                GRP
-STAT-----------------------------* STATUS *-----------------------------------
                                                              FILE       L/M
 STAT   TEMPLATE  PROC   EXT   STAGE  TYPE    REFERRAL    LOCATION     IND
   A    LMSPMOD   HNM           L__   ____    _____          JAX        1

              COMP/REMV   APPROVED/            MOD    PREV  CLAIM
   SETUP        DATE       DENIED     REASON   EFF    MOD    TYP  DFLT
   062308      MMDDYY      MMDDYY       __     MMYY   MMYY   __    06
----------------------------* ADDITIONAL MESSAGES *----------------------------
PRESS PF14 FOR MEMOS
LIFE-OF-LOAN: LEGAL ACTION: ROUTINE LITIGATION
    NON123:  NON ESCROW TASK INTERNAL TAX DEPT USE ONLY
-----DESC-------------------* LMT DESCRIPTIONS *-----------------------------
 LMT STATUS:  ACTIVE           06-23-08 A/D REASN:
  LOSS TYPE:                            RMVL DATE:
   REFERRAL:                            APRV/DENY:
   TEMPLATE:  SP MOD                    CLAIM TYP:
   ATTORNEY:                            PROP DAMG:
                                        LMT SETUP:  06-23-08
 PROP INSP:                             PROCESSOR:  SAVANNAH ROGERS
```

LMT3 LMT TRACKING HNM A23/258 07/07/08 08:33:44
L RICHARDS L:A F:S B: R: 08/01/07 TYPE CONV. RES. ARM M:W F:3
3622 W CURTIS DR SACRAMENTO CA 95818-0000 GUAR
----------MORE>

ACT	SCHED	ACTUAL	STEP	STEP DESCRIPTION	PRED	FLT	COST	G	R	C	L	F	P	T
	062308	062308	W01	PACKAGE RECEIVED		0	2218.96			*	1			
	062308		M98	RECEIVED PHONE REFERRAL	W01	0				*				
	062308		M99	FILE TO OPENER	M98	0				*				
	062608		M81	SOLICITATION/REFERRAL	W01	3				*				
	062508		W03	REQ MISSING INFO	W01	2								
	070508		W02	RCVD ADD INFO	W03	10								
	062508		W11	DOCS ORDERED	W01	2								
	062508		L09	DOCUMENTS RECEIVED	W11	0								
	070608		M59	2ND REQ ATTY F/C	L09	11				*				
	070808		M60	2ND REQUEST ATTY F/C RECD	M59	2				*				
	063008		W87	OPENERS REVIEW COMPLETE	W01	7				*				
	070508		W04	PACKAGE REJECTED	W03	10				*	9			
	070208	062308	W18	ASSIGNED TO NEGOTIATOR	W87	2				*	2			
	070308	062308	L91	INITIAL REVIEW COMPLETE	W18	10				*				
	062308		L92	REQ INFO FROM MGTR	L91	0				*				
	070408		M63	NEGO RECD INFO FROM MGTR	L92	11				*				
	070408		L42	BPO REQUESTED	L91	11								

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CSOC.RICH.001597

Rogers, Savannah L.

From: Thorn, Ann
Sent: Wednesday, July 02, 2008 1:01 PM
To: Mathis, Julie A.
Cc: Rogers, Savannah L.; Beal, Pamela S.
Subject: RE: [redacted] Richardson

I think we can

Did we talk with her again about the tax/insurance and did that change her modification?

**********Please note my phone number has changed to **904-462-2150**

Ann Thorn, FVP
Washington Mutual
National Asset Recovery Manager
904-462-2150

For Internal Use Only

From: Mathis, Julie A.
Sent: Wednesday, July 02, 2008 12:01 PM
To: Thorn, Ann
Cc: Rogers, Savannah L.; Beal, Pamela S.
Subject: FW: [redacted] Richardson
Importance: High

Ann, do you know how we can have the FC stop 7 removed?

From: Rogers, Savannah L.
Sent: Wednesday, July 02, 2008 10:57 AM
To: Mathis, Julie A.
Cc: Beal, Pamela S.
Subject: RE: [redacted] Richardson

I sent an email to Chrissy 6/26/08 but didn't hear anything back. Do you know how/when the fc stop 7 will be removed? That is preventing us from getting the taxes disbursed and escrow set up.

<< Message: RE: [redacted] Richardson >>
Thank you,
Savannah Rogers
Homeownership Preservation
Washington Mutual
Toll Free 866 926 8937
Direct fax 469 549 5978
This communication may contain privileged or other confidential information. If you have received it in error, please advise the sender by reply email and immediately delete the message and any attachments without copying or disclosing the contents.

From: Mathis, Julie A.
Sent: Tuesday, July 01, 2008 9:20 PM
To: Rogers, Savannah L.
Cc: Beal, Pamela S.
Subject: FW: [redacted] Richardson

Are we ok with this one?

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CSOC.RICH.001598

Thanks!

Julie

From: Thomas, Michelle M.
Sent: Thursday, June 26, 2008 11:03 AM
To: Rogers, Savannah L.; Lopez, Christina; Haywood, Oriska S.; Mathis, Julie A.
Cc: Springs, Sonya E.; Pound, Robert A.
Subject: RE: [redacted] Richardson

Please see tax notes on the above reference loan number indicating I will not be able to disburse tax payment until the foreclosure stop 7 has been removed. I will monitor the account for the removal of the foreclosure stop.

Michelle M. Thomas
Real Estate Tax Associate Sr.
1-800-353-3860 ext. 4726
email: michelle.m.thomas@wamu.net

<< OLE Object: Picture (Metafile) >>

From: Thomas, Michelle M.
Sent: Thursday, June 26, 2008 9:57 AM
To: Rogers, Savannah L.; Lopez, Christina; Haywood, Oriska S.; 'Julie.Mathis@wamu.net'
Cc: Springs, Sonya E.; Pound, Robert A.
Subject: RE: [redacted] Richardson

Michelle M. Thomas
Real Estate Tax Associate Sr.
1-800-353-3860 ext. 4726
email: michelle.m.thomas@wamu.net

<< OLE Object: Picture (Metafile) >>

From: Springs, Sonya E.
Sent: Wednesday, June 25, 2008 2:27 PM
To: Thomas, Michelle M.
Subject: FW: [redacted] Richardson

Michelle,

I am copying you on this email so you can respond to the original parties on the email.

Thanks,

Sonya Springs
<< OLE Object: Picture (Metafile) >>

Tax Mitigation Specialist, Senior

Phone (843)673-3706
Fax (843) 673-4728
Mailstop FSC0211

Sonya.Springs@wamu.net

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CSOC.RICH.001599

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Please refer to tax notes dated 06-26-08. I will not be able to disburse tax payment for the delinquent taxes until the foreclosure stop =7 is removed. I will monitor account for the removal of the stop.

From: Pound, Robert A.
Sent: Wednesday, June 25, 2008 2:23 PM
To: Springs, Sonya E.; Morris, Linda
Cc: Kirby, Louise L.
Subject: RE: [redacted] Richardson

I have reassigned this to Michelle Thomas. But until the FCL Stop 7 is removed she will not be able to pay taxes.

Robert Pound

From: Springs, Sonya E.
Sent: Wednesday, June 25, 2008 2:08 PM
To: Morris, Linda
Cc: Pound, Robert A.; Kirby, Louise L.
Subject: RE: [redacted] Richardson
Importance: High

Louise,
There is already a NON123 task open and its assigned to Linda Morris.

Linda,
Can you go ahead and research this loan? Then e-mail a response to the all parties the e-mail below.

Thanks,

Sonya Springs
<< OLE Object: Picture (Metafile) >>

Tax Mitigation Specialist, Senior

Phone (843)673-3706
Fax (843) 673-4728
Mailstop FSC0211

Sonya.Springs@famu.net

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From: Kirby, Louise L.
Sent: Wednesday, June 25, 2008 12:02 PM
To: Lopez, Christina; Rogers, Savannah L.
Cc: Springs, Sonya E.
Subject: RE: [redacted] Richardson

Sonya,
Please assign this account to someone on the non/esc team to follow up and respond to Savannah and Christina.

Thanks.

LOUISE KIRBY
LS Section Manager II
Tax Mitigation

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CSOC.RICH.001600

(843) 673-4737 (phone)
(843) 673-4728 (fax)

From: Lopez, Christina
Sent: Wednesday, June 25, 2008 9:16 AM
To: Rogers, Savannah L.
Cc: Kirby, Louise L.
Subject: RE: [redacted] Richardson

Louise,

Loss Mit only blocks taxes on short sales. This is not a short sale and it doesn't appear that we placed the disbursement stop. Per SAF1, processor EDC placed the block on there on 5/14/08. It appears her name is Veronica McNeil-Ellis. Can you check with her to determine if the block can be removed?

Thanks

From: Rogers, Savannah L.
Sent: Wednesday, June 25, 2008 8:56 AM
To: Lopez, Christina
Cc: Kirby, Louise L.
Subject: RE: [redacted] Richardson

Chrissy,
This fc sale was rescinded...what should I do to get this moving? Do you know if the fc dept should remove their stops?

Thanks,

Savannah Rogers
Homeownership Preservation
Washington Mutual
Toll Free 866 926 8937
Direct fax 469 549 5978
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From: Kirby, Louise L.
Sent: Wednesday, June 25, 2008 8:50 AM
To: Rogers, Savannah L.
Subject: RE: [redacted] Richardson

Savannah,
Per instructions we have received by Christina Lopez dated 12/3/07, we cannot disburse tax if the man code is "w" with disbursement stop 1.

So with the codes that are on the account now, we are not able to pay any tax payments.

Also there is a foreclosure code 7—conveyed, which also prevents us from paying.

LOUISE KIRBY
LS Section Manager II
Tax Mitigation
(843) 673-4737 (phone)
(843) 673-4728 (fax)

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From: Rogers, Savannah L.
Sent: Wednesday, June 25, 2008 8:35 AM
To: Kirby, Louise L.
Subject: FW: ( ) Richardson
Importance: High

Louise,
Management is requesting we get this Mod out asap. I just want to make sure I asked the right person (Wonza) to help me set up the escrow - property taxes are delinquent. There is a note on the loan from 5/20/08 saying the taxes were not going to be paid because of the mancode. Now that the mancode is W - can this be taken care of? Do you have a timeframe for completion so I can let managament know?

Thanks,

Savannah Rogers
Homeownership Preservation
Washington Mutual
Toll Free 866 926 8937
Direct fax 469 549 5978
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From: Rogers, Savannah L.
Sent: Tuesday, June 24, 2008 9:39 AM
To: Johnson, Wonza L.
Cc: Haywood, Oriska S.; Mathis, Julie A.
Subject: ( ) Richardson
Importance: High

Hi Wonza,
There were two checks returned 4/21/08 for delinquent property taxes $8109.81 + $405.49. This loan went to fc sale which has been rescinded and we will be modifying this loan. Who can send the task to set up the escrow for these taxes and possibly research if those taxes are still delinquent since the checks came back from Sacramento County?

Thanks,

Savannah Rogers
Homeownership Preservation
Washington Mutual
Toll Free 866 926 8937
Direct fax 469 549 5978
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CSOC.RICH.001602

Financial Review Worksheet

Center	Ownership	Imminent Default
Foreclosure	Asset	No

Loan#	Current Date
	06/26/08

Borrower's Name	No. of Autos:
Richardson	

1st Pmt Date:	No. of People:
03/01/07	

FCL Sale Date:	Prop. State:
0	ca

Property Address		
Address:	City	Zip
717 E VERNON	long beach	90806

Occupancy Status:

$ On Hand	$0.00
LPI:	07/01/2007
ARM/FIXED	a
Interest Rate:	6.600%
Original PB:	$535,001.00
Original Value:	$543,000.00
Orig Amort Term:	360

Mtg. Insurer	
MI %:	
Cert. #	
Loan Type:	
Pool Insurer	
Cert #	
Investor Name	wamu
Investor #	s23
Client #	750
Mod Status	Opened

Store

Assets	Value Date:	
Appraised property value:	03/27/2008	$ 475,000.00
Checking:		$ -
Savings:		$ -
Other Real Estate:		$ -
Boats/RV's:		$ -
IRA:		$ -
401k		$ -
Stocks/Bonds:		$ -
Other:		$ -
Total:		$ 475,000.00

Liabilities		
UPB:		$ 533,458.31
Waive Dlq Int	$0.00	
Delinquent Interest:		$ 50,856.13
Escrow/ADVANCE:		$ -
Other Mortgages:		$ -
Liens:		$ -
Autos:		$ -
Credit Cards:		$ -
Personal Loan:		$ -
HOA Fees:		$ -
Medical:		$ -
Other:		$ -
Total:		$ 584,314.44

Delinquent Interest calculated thru date:	
Calculated thru:	06/01/08

Term Calculation		
First PMT Date	Maturity Date	Term
03/2007	02/2037	360
09/2008	02/2037	342
08/2007	02/2037	355

LTV	123.78%
Amount exploited	$ 58,504.69
12 PMTS made	5
Imminent Default	
Repat Date	01/01/1900
Margin	0.000%

Income Calculations:

Borrower 1	Borrower 2	Borrower 3	Self Employed or rent & annuities
$ -	$ -	$ -	$ -
$ -	$ -	$ -	$ -
$ -	$ -	$ -	$ -
$ -	$ -	$ -	$ -
$ -	$ -	$ -	$ -
$ -	$ -	$ -	$ -
$ -	$ -	$ -	$ -
$ -	$ -	$ -	$ -

Monthly Income		
Borrower:	$ -	$ -
Co Borrower:	$ -	$ -
Self Employed	$ 14,100.00	$ 11,280.00
Unemployment:		$ -
Disability:		$ -
Child Support		$ -
Rents Received:		$ -
Other:		$ -
Total:		$ 11,280.00

Expenses		
P & I:		$ 4,227.56
Taxes:	$0.00	
Insurance:	$0.00	
Non Escrowed:		$ -
Taxes:	$0.00	
Insurance:	$0.00	
Old Escrow:	$0.00	
New Escrow (Escrowed Loan):		$ -
Other Mortgages:		$ 6,100.00
Liens:		$ -
Autos:		$ -
Auto Maintenance:	15	150.00
Credit Cards:		$ 13.00
Child Care:		$ -
Child Support/Alimony:		$ -
Personal Loan:		$ 29.00
Food:		$ [illegible]
Utilities:		[illegible]
RPA Plan amt:		$ -
Medical:		$ 139.00
Spending Money:		$ 150.00
Total:		$ 11,104.98

$535,001.00

Modification Information:		
Atty Paid F/C & P&P	$ 3,336.78	$ -
Atty Unpaid F/C	$ -	$ 3,336.78
Modification Fee:		$ -
Negative Escrow Balance:		$ -
Negative Balance	$ -	Required amount $ -
Escrow Shortage:		$ -
BPO:		$ -
Title Work:		$ 30.00
Suspense Amount:		$ -
Borrower Contribution		$ -
Deferment Amount:		$ -
Potential Capitalized Amount:		$ 3,646.78
$ 58,504.69		
Income Available after Expenses:		$ [illegible]

Need to record

Loan Modification Calculator:	
New UPB:	$ 587,360.70
Rate:	8.594%
Term:	480
New P & I:	$ 4,352.39
New Income Available After Expenses:	$ 50.61
Amortization Term Calculator:	
Original PB:	$535,001.00
Rate:	8.594%
Term:	360
New P & I:	$ 4,149.39
New Income Available After Expenses:	$ 253.61
Extend amort term by:	13
New Term:	355
# Pmts Missed:	[illegible]
# of payments to be repaid:	00/00 to 00/00 0
Income Available after Expenses:	[illegible]
Del. Pmts:	$ [illegible]
Additional Costs:	$ 3,058.78
Total Costs:	$ 3,058.78

All blue shaded fields are calculated by Excel, no input is necessary.

NOTES:
RFD: 06-Curtailment of Income

Recommended Terms:
Mod: Recommend Modification, Arm Term Extension & Reduce Rate

Repay:
SPF:

Analyzed by: *Savannah Rogers*

Signature:

Type of Workout: RPA, SPF, MOD

Date:

WORKOUT: Approved ____ Denied ____

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Optimizer Results

Hierarchy of Options

Option	NPV
Mod - Arm Term Extension & Reduce Rate	$483,281
Mod - Reduce Rate	$475,426
Mod - Step Rate & Arm Term Extension	$470,767
Mod - Step Rate	$461,842
Short Sale	$369,999
Deed-In-Lieu	$367,764
Foreclosure	$353,981
Mod - Balloon with Writedown	See Warning
Mod - Arm Rate Extension	See Warning
Mod - Balloon	See Warning
Mod - Arm Term Extension	See Warning
Mod - 12mo Arm Rate Extension (ID)	See Warning

06/20/2008

BPO	$475,000
Target Price	$403,750
LTV	124%

Warnings

Borrower needs to come up with a higher payment for a [Mod - Arm Term Extension] to be economic
Borrower needs to come up with a higher payment for a [Mod - Arm Rate Extension] to be economic
[Mod - Balloon with Writedown] is disabled
[Mod - 12mo Arm Rate Extension (ID)] is only available for Imminent Default
[Mod - Balloon] is not needed

Servicing Decision/Notes:

Mod - Arm Term Extension & Reduce Rate

Mod - Arm Term Extension & Reduce Rate

Loan Modification Terms

	New	Prior
Balance	$587,960.20	$533,455.31
Advances		$54,504.89
Interest Rate	8.594%	8.659%
Remaining Term	342	342
Remaining Amortization	480	342
Remaining IO	-	-
Balloon (estimate)	$299,037	
Monthly P/I payment	$4,352.50	$4,227.98
Monthly Tax payment (estimate)	$606.35	$606.35
Monthly Insurance pmt (estimate)	$36.65	$36.65
Total Payment (estimate)	$4,995.50	$4,870.98

Mod/solve for rate (>=5%) and amortization based on max affordable P&I

Highlights

Keep your home

Capitalized $54,505 of advances; contribution of $0
Interest rate reduction of 0.06%

Amortization extension of 138 months

Balloon payment of ~$299,037
Monthly payment based on max affordable P&I

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Washington Mutual
Long Beach Mortgage

Loss Modification Analysis

Step 1: Inputs

Loan Ownership

	Imminent Default	No
	Loan Ownership	Asset
	Center	Foreclosure
1	Is this a subprime loan?	Yes
2	Data As of Date (mm/dd/yy)	08/01/08
3	Wamu servicing ID	
4	Borrower Name	Richardson
5	Property Street Address	717 E VERNON ST
6	City	long beach
7	State	CA
8	Zip Code	90806
9	Lien	1
10	Number of Dwelling Units (1-4)	1
11	Updated Property Value (BPO)	475,000.00
12	Date of Updated Property Value	03/27/08
13	Original Property Value	543,000.00
14	Unpaid Principal Balance (Actual)	533,455.31
15	Escrow Advances	0.00
16	Recoverable Servicing Advances	3,648.76
17	Last Paid Instalment	07/01/07
18	First Payment Due Date	03/01/07
19	Maturity Term (months)	360
20	Amortization Term (months)	360
21	Fixed Period Term (months; 999 - Fixed)	24
22	IO Term	0
23	Original FICO	584
24	Current Interest Rate	8.659%
25	Monthly property taxes (Assumed; not escrowed)	606
26	Monthly home insurance (Assumed; not escrowe	37
27	Current Monthly P/I payment	4,227.98
28	Loan Purpose (Purchase; Other - Refi, Cashout)	Purchase
29	Margin	0.00%
30	Days Until Reset	0

Credit Information Available from Credit Bureau

30	Current FICO	526
31	Date of Credit Report	06/06/08
32	Worst delinquency status of any outstanding mortgage	5
33	# of credit accounts opened in the last 12 months	1
34	Default Pattern Field	DQ within last 6mo.
35	Total number of active mortgage trades	2
36	Age of oldest active trade on file	240+
37	$ Penalty for DQ loan payments	4
38	Number of bank revolving trades with utilization >75%	Default*
39	Status Indicator: Status on an active Mtg or HE trade	Other
40	Newly opened trades indicator	Other
41	Public records indicator	Default*
42	Autopay indicator	Autopay
43	NSF indicator	NSF Payment within 3mo.

New Financial Information

44	New Surplus Income (excluding P&I)	4,403.00
	This is the maximum out of pocket from borrower	
45	Contribution	0.00
46	Mod Balance (after Contribution)	587,960.20
47	Mod Date (mm/dd/yy)	09/01/08
48	Suspense Amount	0.00

Step 2: Borrower Payment Analysis

Financial Analysis

		Mod - Am Term Extension & Reduce Rate	Prior
1	Current Interest Rate	8.594%	8.659%
2	Loan Balance	$ 587,960.20	$ 533,455.31
3	Advances	$ -	$ 54,584.89
4	Remaining Term	342	342
5	Remaining Amortization	480	342
6	Remaining IO	0	0
7	Balloon (estimate)	$ 289,036.56	
8	Current Principal and Interest Payment	$ 4,352.50	$ 4,227.98
9	Monthly Taxes	$ 606.35	$ 606.35
10	Monthly Insurance	$ 36.65	$ 36.65
11	Total payment	$ 4,995.50	$ 4,870.98
12	Maximum P&I payment that borrower can make	$ 4,403.00	

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Long Beach Mortgage

Step 3: Loss Mitigation Optimizer

Optimizer Results

		NPV	Coupon		P&I	Maturity	Amort		Balance
1 Foreclosure	$	353,981.37							
2 Modification	$	483,251.15	8.59%	$	4,352.50	342	480		587,960
3 Short Sale	$	369,998.68							
4 Deed-In-lieu of Foreclosure	$	367,764.04							

Step 4: Modification Optimizer Results

		Balance	Coupon		P&I	Maturity	Amort		NPV
Mod - Reduce Rate	$	587,960.20	7.96%	$	4,352.50	342	342	$	475,425.71
Mod - 12mo Arm Rate Extension (ID)	$	587,960.20	8.66%	$	4,639.40	342	342	$	484,182.53
Mod - Am Term Extension	$	587,960.20	8.66%	$	4,381.56	342	480	$	484,075.51
Mod - Am Term Extension & Reduce F	$	587,960.20	8.59%	$	4,352.50	342	480	$	483,251.15
Mod - Step Rate & Am Term Extension	$	587,960.20	7.61%	$	3,917.25	342	480	$	470,766.85
Mod - Balloon	$	587,960.20	8.59%	$	4,352.50	84	480	$	480,240.24
Mod - Step Rate	$	587,960.20	6.66%	$	3,917.25	342	342	$	461,841.60
Mod - Arm Rate Extension	$	587,960.20	8.66%	$	4,639.40	342	342	$	484,182.53
Mod - Balloon with Writedown	$	587,960.20	8.59%	$	4,352.50	84	480	$	480,240.24
Repayment Plan	N/A								

Step 5: Final Decision

Servicing Decision/Notes: Mod - Am Term Extension & Reduce Rate 4

0

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Financial Review Worksheet

Center	Ownership	Imminent Default
Foreclosure	Asset	No

Property Address		
Address:	City	Zip
717 E VERNON	long beach	90806

Occupancy Status:

Loan#	Current Date
	08/23/08

Borrower's Name	No. of Autos:
Richardson	
1st Pmt Date:	No. of People:
09/01/07	
FCL Sale Date:	Prop. State:
0	CA

$ On Hand	$0.00
LPI:	07/01/2007
ARM/FIXED	A
Interest Rate:	8.900%
Original PB:	$535,001.00
Original Value:	$543,000.00
Orig Amort Term:	360

Store

Mtg. Insurer	
MI %:	
Cert. #	
Loan Type:	
Pool Insurer	
Cert #	
Investor Name	wamu
Investor #	a23
Client #	169
Mod Status	Approved

Assets		
Appraised property value: (Value Date: 03/27/2008)	$	475,000.00
Checking:	$	-
Savings:	$	-
Other Real Estate:	$	-
Boats/RV's:	$	-
IRA:	$	-
401k	$	-
Stocks/Bonds:	$	-
Other:	$	-
Total:	$	475,000.00

Liabilities		
UPB:	$	533,455.31
Waive Dlq Int $0.00 Delinquent Interest:	$	50,856.15
Escrow/ADVANCE:	$	-
Other Mortgages:	$	-
Liens:	$	-
Autos:	$	-
Credit Cards:	$	-
Personal Loans:	$	-
HOA Fees:	$	-
Medical:	$	-
Other:	$	-
Total:	$	584,311.46

Delinquent Interest calculated thru date:
Calculated thru: 08/01/08

Term Calculation		
First PMT Date	Maturity Date	Term
03/2007	02/2037	360
09/2008	02/2037	342
08/2007	02/2037	355

LTV	123.72%
amount capitalized	$ 54,194.69
12 PMTS made	5
Imminent Default	
Reset Date	01/01/1900
Margin	0.000%

Income Calculations:

Borrower 1	Borrower 2	Borrower 3	Tot Gross Income Per Month
$ -	$ -	$ -	$ -
$ -	$ -	$ -	$ -
$ -	$ -	$ -	$ -
$ -	$ -	$ -	$ -
$ -	$ -	$ -	$ -
$ -	$ -	$ -	$ -
$ -	$ -	$ -	$ -
$ -	$ -	$ -	$ -

Expenses		
P & I:	$	4,227.58
Taxes: $0.00		
Insurance: $0.00		
Non Escrowed:	$	
Taxes: $0.00		
Insurance: $0.00		
Old Escrow: $0.00		
New Escrow (Escrowed Loan):	$	-
Other Mortgages:	$	6,100.00
Liens:	$	-
Autos:	$	-
Auto Maintenance:	$	150.00
Credit Cards:	$	13.00
Child Care:	$	-
Child Support/Alimony:	$	-
Personal Loan:	$	20.00
Food:	$	975.00
Utilities:	$	150.00
RPA Plan amt:	$	-
Medical:	$	135.00
Spending Money:	$	150.00
Total:	$	11,104.98

$535,001.00

Monthly Income		
Borrower:	$ -	$ -
Co Borrower:	$ -	$ -
Self Employed	$ 14,100.00	$ 11,280.00
Unemployment:		$ -
Disability:		$ -
Child Support		$ -
Rents Received		$ -
Other:		$ -
Total:		$ 11,280.00

Modification Information:		
Atty Paid F/C & P&P	$ 3,338.76	$ -
Atty Unpaid F/C	$ -	$ 3,338.76
Modification Fee:		$ -
Negative Escrow Balance:		$ -
Positive Balance $ - Required amount		$ -
Escrow Shortage:		$
BPO:		$ -
Title Work:		$ -
Suspense Amount:		$ -
Borrower Contribution		$ -
Deferment Amount:		$ -
Potential Capitalized Amount:		$ 3,338.76
$ 54,194.69		
Income Available after Expenses:		$ 176.02

Loan Modification Calculator:	
New UPB:	$ 587,650.20
Rate:	8.599%
Term:	480
New P & I:	$ 4,352.34
New Income Available After Expenses:	$ 50.05
Amortization Term Calculator:	
Original PB:	$535,001.00
Rate:	8.599%
Term:	360
New P & I:	$ 4,151.29
New Income Available After Expenses:	$ 251.71
Extend amort term by:	13
New Term:	355
# Pmts Missed:	
# of payments to be repaid: 00/00 to 00/00	0
Income Available after Expenses:	
Del. Pmts:	
Additional Costs:	
Total Cost:	

All blue shaded fields are calculated by Excel, no input is necessary.

NOTES:
RFD: 05-Curtailment of Income

Recommended Terms: 4172
Mod: Recommend Modification, Am Term Extension & Reduce Rate

Repay:

SPF:

Analyzed by: *Savannah Rogers*

Type of Workout: RPA, SPF, MOD

Signature:

Date:

WORKOUT: Approved ____ Denied ____

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LOAN MODIFICATION SYSTEM REQUEST FORM

MORTGAGOR NAME: Richardson

REQUESTOR:	0	0	DEPARTMENT:	LOSS MITIGATION/ HOMEOWNERS ASSISTANCE	
REQUESTOR'S EMAIL:	0		REQUEST DATE:	June 23, 2008	
CENTER	Foreclosure			Multi Lien	0
INVESTOR NAME:	[redacted]	INVESTOR NO.:	a23	1st or 2nd	0

			GROSS AMOUNT	APPLY FROM SUSPENSE (ENTER AS A POSITIVE)	
CURRENT UNPAID PRINCIPAL BALANCE:					$ 533,455.31
+ CAPITALIZED INTEREST FROM	07/01/07	08/01/08	$ 50,856.13	[redacted]	
+ CAPITALIZED ESCROW:			$ -		
+ CAPITALZED FORECLOSURE FEE: 85r13 ATTY			$ 3,338.76		
[redacted]			$ -		
			$ -		
			$ -		
+ OTHER CAPITALIZED FEES (payee code):	0		$ -		
MODIFIED UNPAID PRINCIPAL BALANCE:					$ 587,650.20

[redacted]

FIELDS TO BE ADJUSTED	FROM:	TO:	REMAINS THE SAME (CHECK MARK IF APPLICABLE)
INTEREST RATE:	8.800%	8.599%	☐
MATURITY DATE:	02/01/37	02/01/37	☐
PAID TO DATE:	07/01/07	08/01/08	☐
P & I:	$ 4,227.98	$4,352.34	☐
LOAN SUBTYPE (FIXED, ARM,STEP):	0	0	☐
Interest Only:	No	[redacted]	
New PB:	$0.00		
Interest Rate:	0.000%		
New Term:	0		
Modified Int. Pmt:	$0.00		
Escrow Payment:	$0.00		
New Payment:	$0.00		
IO Expiration Date:	01/00/1900		

☐ **STEP RATE MODIFICATION:** ☐ Number of step changes: 0

IF YES, COMPLETE THE NECESSARY INFORMATION

NUMBER OF STEP CHANGES	DATE OF INTEREST CHANGE (mm/dd/yy)	INTEREST RATE	PAYMENT DUE DATE (mm/dd/yy)	PRINCIPAL & INTEREST AMOUNT
1	01/00/1900	0.000%	01/00/1900	$0.00
2	01/00/1900	0.000%	01/00/1900	$0.00
3	01/00/1900	0.000%	01/00/1900	$0.00
4	01/00/1900	0.000%	01/00/1900	$0.00

☐ **ARM EXTENSION:**

FOR LOANS REMAINING ARM, SKIP NEXT RATE & PAYMENT CHANGE. Skips ARM changes. | Int Rate being extended: 0% | Date to resume ARM: 1/0/00

☐ **AM TERM EXTENSION / DEFERMENT:**

Is this a Deferment? Delinquent balance is being added to the end of the loan. | Amount to Defer: $ -

☐ **BALLOON:**

Is this a balloon mod? The balance is amortized over the remaining term to keep the P&I the same but makes it due in 3, 5 or 7 years. | Date balloon due: 12/7/00

COMMENTS OR SPECIAL INSTRUCTIONS:

Modify Code: 4172

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First P&I Date	Maturity Date	Term	
03/2007	02/2037	360	(actual)
			(remaining balloon term)

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Optimizer Results

Hierarchy of Options

Option	NPV
Mod - Am Term Extension & Reduce Rate	$482,293
Mod - Reduce Rate	$474,533
Mod - Step Rate & Am Term Extension	$469,850
Mod - Step Rate	$460,998
Short Sale	$389,869
Deed-in-lieu	$367,635
Foreclosure	$353,716
Mod - Balloon with Writedown	See Warning
Mod - Arm Rate Extension	See Warning
Mod - Balloon	See Warning
Mod - Am Term Extension	See Warning
Mod - 12mo Arm Rate Extension (ID)	See Warning

06/23/2008

BPO	$475,000
Target Price	$403,750
LTV	124%

Warnings

Borrower needs to come up with a higher payment for a [Mod - Am Term Extension] to be economic
Borrower needs to come up with a higher payment for a [Mod - Arm Rate Extension] to be economic
[Mod - Balloon with Writedown] is disabled
[Mod - 12mo Arm Rate Extension (ID)] is only available for Imminent Default
[Mod - Balloon] is not needed

Servicing Decision/Notes:

Mod - Am Term Extension & Reduce Rate

Mod - Am Term Extension & Reduce Rate

Loan Modification Terms

	New	Prior
Balance	$587,650.20	$533,455.31
Advances		$54,194.89
Interest Rate	8.599%	8.800%
Remaining Term	342	342
Remaining Amortization	480	342
Remaining IO	-	-
Balloon (estimate)	$298,879	
Monthly P/I payment	$4,362.50	$4,227.98
Monthly Tax payment (estimate)	$606.35	$606.35
Monthly Insurance pmt (estimate)	$36.65	$36.65
Total Payment (estimate)	$4,995.50	$4,870.98

Mod/solve for rate (>=5%) and amortization based on max affordable P&I

Highlights

Keep your home

Capitalized $54,195 of advances; contribution of $0
Interest rate reduction of 0.2%

Amortization extension of 138 months

Balloon payment of ~$298,879
Monthly payment based on max affordable P&I

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Washington Mutual
Long Beach Mortgage

Loss Modification Analysis

Step 1: Inputs

Loan Ownership

	Imminent Default	No
	Loan Ownership	Asset
	Center	Foreclosure
1	Is this a subprime loan?	Yes
2	Data As of Date (mm/dd/yy)	06/01/08
3	Wamu servicing ID	[redacted]
4	Borrower Name	Richardson
5	Property Street Address	717 E VERNON ST
6	City	long beach
7	State	CA
8	Zip Code	90806
9	Lien	1
10	Number of Dwelling Units (1-4)	1
11	Updated Property Value (BPO)	475,000.00
12	Date of Updated Property Value	03/27/08
13	Original Property Value	543,000.00
14	Unpaid Principal Balance (Actual)	533,455.31
15	Escrow Advances	0.00
16	Recoverable Servicing Advances	3,338.76
17	Last Paid Installment	07/01/07
18	First Payment Due Date	03/01/07
19	Maturity Term (months)	360
20	Amortization Term (months)	360
21	Fixed Period Term (months; 999 - Fixed)	24
22	IO Term	0
23	Original FICO	584
24	Current Interest Rate	8.800%
25	Monthly property taxes (Assumed; not escrowed)	606
26	Monthly home insurance (Assumed; not escrowe	37
27	Current Monthly P/I payment	4,227.98
28	Loan Purpose (Purchase; Other - Refi, Cashout)	Purchase
29	Margin	0.00%
30	Days Until Reset	0

	Credit Information Available from Credit Bureau	
30	Current FICO	526
31	Date of Credit Report	06/06/08
32	Worst delinquency status of any outstanding mortgage	5
33	# of credit accounts opened in the last 12 months	1
34	Default Pattern Field	DQ within last 6mo.
35	Total number of active mortgage trades	2
36	Age of oldest active trade on file	240+
37	$ Penalty for DQ loan payments	4
38	Number of bank revolving trades with utilization >75%	Default*
39	Status Indicator: Status on an active Mtg or HE trade	Other
40	Newly opened trades indicator	Other
41	Public records indicator	Default*
42	Autopay indicator	Autopay
43	NSF indicator	NSF Payment within 3mo.

	New Financial Information	
44	New Surplus Income (excluding P&I)	4,403.00
	This is the maximum out of pocket from borrower	
45	Contribution	0.00
46	Mod Balance (after Contribution)	587,650.20
47	Mod Date (mm/dd/yy)	09/01/08
48	Suspense Amount	0.00

Step 2: Borrower Payment Analysis

Financial Analysis

		Mod - Arm Term Extension & Reduce Rate	Prior
1	Current Interest Rate	8.599%	8.800%
2	Loan Balance	$ 587,650.20	$ 533,455.31
3	Advances	$ -	$ 54,194.89
4	Remaining Term	342	342
5	Remaining Amortization	480	342
6	Remaining IO	0	0
7	Balloon (estimate)	$ 298,878.69	
8	Current Principal and Interest Payment	$ 4,352.50	$ 4,227.98
9	Monthly Taxes	$ 606.35	$ 606.35
10	Monthly Insurance	$ 36.65	$ 36.65
11	Total payment	$ 4,995.50	$ 4,870.98
12	Maximum P&I payment that borrower can make	$ 4,403.00	

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Long Beach Mortgage

Step 3: Loss Mitigation Optimizer
Optimizer Results

		NPV	Coupon		P&I	Maturity	Amort	Balance
1 Foreclosure	$	353,715.83						
2 Modification	$	482,293.19	8.60%	$	4,352.50	342	480	587,650
3 Short Sale	$	389,869.22						
4 Deed-in-lieu of Foreclosure	$	367,635.36						

Step 4: Modification Optimizer Results

		Balance	Coupon		P&I	Maturity	Amort		NPV
Mod - Reduce Rate	$	587,650.20	7.96%	$	4,352.50	342	342	$	474,533.39
Mod - 12mo Arm Rate Extension (ID)	$	587,650.20	8.60%	$	4,695.29	342	342	$	484,943.31
Mod - Am Term Extension	$	587,650.20	8.60%	$	4,442.63	342	480	$	484,838.79
Mod - Am Term Extension & Reduce F	$	587,650.20	8.60%	$	4,352.50	342	480	$	482,293.19
Mod - Step Rate & Am Term Extensior	$	587,650.20	7.62%	$	3,917.25	342	480	$	469,849.89
Mod - Balloon	$	587,650.20	8.60%	$	4,352.50	84	480	$	478,964.56
Mod - Step Rate	$	587,650.20	6.86%	$	3,917.25	342	342	$	460,997.75
Mod - Arm Rate Extension	$	587,650.20	8.60%	$	4,695.29	342	342	$	484,943.31
Mod - Balloon with Writedown	$	587,650.20	8.60%	$	4,352.50	84	480	$	478,964.56
Repayment Plan	N/A								

Step 5: Final Decision
Servicing Decision/Notes: Mod - Am Term Extension & Reduce Rate 4
0

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PAY4 [redacted] AS-OF 08/01/08 PAYOFF CALCULATION TOTALS 06/21/08 16:22:38
NAME L RICHARDS CONTACT NAME LAURA RICHARDSON

PRINCIPAL BALANCE	533,455.31		---------- RATE CHANGES ----------		
INTEREST 08/01/08	50,856.13	CALC	INT FROM	RATE	AMOUNT
PRO RATA MIP/PMI	.00		07/01/07	8.80000	50,856.13
ESCROW ADVANCE	.00		08/01/08		
ESCROW BALANCE	.00				
SUSPENSE BALANCE	.00				
HUD BALANCE	.00				
REPLACEMENT RESERVE	.00				
RESTRICTED ESCROW	.00				
TOTAL-FEES	86.00				
ACCUM LATE CHARGES	253.68				
ACCUM NSF CHARGES	.00				
OTHER FEES DUE	46.80				
PENALTY INTEREST	.00				
FLAT/OTHER PENALTY FEE	.00		TOTAL INTEREST		50,856.13
CR LIFE/ORIG FEE RBATE	.00		TOTAL TO PAYOFF		588,036.68
RECOVERABLE BALANCE	3,338.76	NUMBER OF COPIES: 1		PRESS PF1 TO PRINT	

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```
ANA1 [redacted]   08/08 _____ ESCROW ANALYSIS RESPA 002    06/21/08 16:22:51
L  RICHARDS  DUE 08/07      CONV RES ARM MTH                MAN L  BRANCH
3622 W CURTIS DR, SACRAMENTO CA 95818                 LAST ANA 00/**/00 GROUP A__
-TRIA-----------------------------* TRIAL *-----------------------------------
TYP SQ EXPENSE ITEM  DUE  TM    PRESENT EST  NEXT DISB   NEW DEP
                                                                INIT ESC ST
                                                                 DATE  CODE
                                                                01/18/07 9


        P&I        4,227.98    COMP DATE 03/08        ESCROW BAL          .00
 ESCROW PMT             .00           .00
 SPREAD AMT             .00         0 MOS            - REQUIRED          .00
    REP RES             .00
        A&H             .00   ESTIMATE (N/P/R)      I = OVER/SHT          .00
       LIFE             .00   LATE CHG (C/F/N/Y)    N SHORTAGE (L/S)     S  MO
 MISC + BSC             .00   ANALYSIS TYP (I/C/L) C DLQ OVG (L/R/S)    L  MO
  TOTAL PMT        4,227.98           .00           MIN BAL ALLOWED    2.0000
---------------------------* ADDITIONAL MESSAGES *---------------------------
PRESS PF14 FOR MEMOS
LIFE-OF-LOAN: LEGAL ACTION: ROUTINE LITIGATION
    NON123:  NON ESCROW TASK INTERNAL TAX DEPT USE ONLY
```

```
 P190 LN [redacted]          L O A N   S T A T U S  1                    06/21/08
NAME L  RICHARDS  INV-LN [redacted] DUE 08-01-07 TYPE 13-A
BR 40 MAN L P-TYPE 1 INT .0880000 FIRST PB    533,455.31  2ND PB          .00
PDYTD INT        .00 PRIN          .00 TAX     405.49-HAZ        .00 TERM 360
RECON 139         GUAR                MIP        .00 LIEN   405.49 MAT 02-37
BILL  LAURA RICHARDSON               CONTRACT/POOL NO
NAME                                 TAX NAME LAURA     RICHARDSON
&     717 E VERNON ST                PROPERTY 3622      W CURTIS DR
ADDR  LONG BEACH           CA 90806  ADDRESS  SACRAMENTO            CA 95818
BALANCES              PAYMENT                STOPS       OTHER
ESCROW          .00   P&I          4227.98   PROCESS 0   LEVEL SF       .00
ADVANCE         .00   2ND P&I          .00   BAD CK  0   SF RATE  .00000000
SUSPENSE        .00   ESCROW           .00   PIF     0
LC DUE       253.68   REPL             .00   FC      7   LAST ANAL    00-00
REPL RES        .00   MISC             .00   NOTICE  L   LOAN DATE 01-10-07
RES ESC         .00   LIFE             .00   ANALYZE 0   INT/ESC
INT DUE         .00   A&H              .00   A&H     0   TEL 1 562-706-4694
HUD             .00   BSC              .00   LIFE    0   TEL 2 000-000-0000
DEFICIT     8515.30-  TOTAL        4227.98   DISB    1   TEL CD           C
DISC BAL        .00   HUD-P            .00   CASHIER 5   TIMES DELQ       5
ORIG DIS        .00   NET PMT      4227.98   ACCRUAL 3   BILL MODE        8
ORIG LOAN    535001   PMT FREQUENCY     12   L/C     1   FC TRACK         A
              SEE MEMO/LOL/TSK    MEM10729942433     SEE SCREEN P192
```


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```
SER1 [illegible]          _______   CUSTOMER SERVICE  INV A23/258  06/21/08  16:22:58
LAURA RICHARDSON                 573-55-3258 0C  TYPE CONV. RES.    ARM       MAN L
                                 000-00-0000      IR  8.80000  BR 40    562-706-4694
3622 W CURTIS DR               SACRAMENTO CA 95818-0000                C 000-000-0000
_   LEGAL    < * STRICTLY CONFIDENTIAL * LEGAL ACTION *                >: 06/12/08
-----LOAN--------------------* LOAN INFORMATION *------------------------------
---- 08/01/07 PMT ---   LAST PAID  DATE     DUE        AMOUNT  (13 MONTHS)
 1ST P&I      4227.98   PAYMENT  10/31/07  07/07      4227.98  WU: R
 TOT PMT      4227.98   HAZARD
                        TAX DEP  04/22/08  08/07      8109.81
                        COUNTY   02/20/08  03/08      8109.81-
                        LIEN     02/20/08  03/08       405.49- CI          .00
                                                               ANALYZED COUP MO
                                                               00/00       03

  LC DUE       253.68   ------- BALANCES -------          BILL AND  BILL PROD
OTH FEES        46.80   PRINCIPAL     533,455.31                    10/31/07
 TOT DUE     46808.26      ESCROW            .00        YTD PRN           .00
                         SUSPENSE            .00        YTD TAX        405.49-
                          RES ESC            .00        YTD INT           .00
---* PF2 FOR ADDL MESSAGES *-----------------------------------------------------
PRESS PF14 FOR MEMOS
LIFE-OF-LOAN: LEGAL ACTION: ROUTINE LITIGATION
ACTIVE FORECLOSURE                      LMT/REO SALE COMPLETED 05/19/08
```

```
SER1 (                    _______   CUSTOMER SERVICE  INV A23/258  06/21/08  16:23:00
LAURA RICHARDSON              573-55-3258 0C  TYPE CONV. RES.    ARM        MAN L
                              000-00-0000      IR  8.80000  BR 40    562-706-4694
3622 W CURTIS DR            SACRAMENTO CA 95818-0000                C 000-000-0000
_   LEGAL    < * STRICTLY CONFIDENTIAL * LEGAL ACTION *              >: 06/12/08
-----ARM1-----------------------* ARM TYPE *-----------------------------------
PLAN  IR INDX  INDEX NAME              LEAD TIME    -------- ORIGINAL ---------
L6TR  1  3601 6 MONTH LIBOR              0 /  45          4227.98  : P&I
LONG BEACH: IR/PI SIMI-ANN AFTER 24MT                    03/01/09  : IR  CHG DT
NEXT PEND DATE PER(PMTS)  ORIG IR:  8.80000              03/01/09  : P&I CHG DT
 IR: 03/01/09  006      INIT INDEX:  5.36000                  360  : TERM
P&I: 03/01/09  006         INIT IR:  8.80000           535,001.00  : PRIN BAL
LTR/TAP                     MARGIN:  4.99000        --CURR PRIN BAL/DUE DATE---
MAX PB:                      ROUND:   .12500  N        533,455.31  : 08/01/07
-------------------------* ARM LOAN CHANGE HISTORY *-------------------------
 CHANGE  IR CALC                        PAYMENT          P&I    IR CARRY
  DATE   METHOD    INDEX   INT RATE  CALC RATE        PAYMENT  OVER BAL
03/01/09   1                -UNAVAIL-                 -UNAVAIL-
03/01/07   1      5.36000   8.80000                    4227.98

---* PF2 FOR ADDL MESSAGES *--------------------* PF4 FOR ARM INDEX TABLE *---
PRESS PF14 FOR MEMOS
LIFE-OF-LOAN: LEGAL ACTION: ROUTINE LITIGATION
ACTIVE FORECLOSURE                      LMT/REO SALE COMPLETED 05/19/08
```

DDCH CORPORATE ADVANCE HISTORY SCREEN A23/258 06/21/08 16:23:02
L RICHARDS L:R F:A B: R: 08/01/07 TYPE CONV. RES. ARM MAN L
3622 W CURTIS DR SACRAMENTO CA 95818-0000

* MORE *

_____ C/A PAYEE ___ TRAN ____ RSN ___ USR _____ ESC PAYEE
_ SORT _ SORT _ SORT _ SORT _ SORT
DATE RANGE: _____ THRU _____

TRN	USR	DATE	TRAN AMT	ESC PAYEE	C/A PAYEE	RSN	DESCRIPTION	ORIG DSB
633	K$A	05/30/08	141,190.05	TRCRC	95R21	SPRO	SALES PROCEEDS	
633	K$A	05/30/08	250,000.00	TRCRC	95R21	SPRO	SALES PROCEEDS	
710	EDC	05/19/08	388,000.01-		95R21	SPRO	SALES PROCEEDS	
745	###	05/15/08	486.54-		95R13	SUSP	SUSP BAL	
745	###	05/15/08	999.99-		95R13	SUSP	SUSP BAL	
745	###	05/15/08	999.99-		95R13	SUSP	SUSP BAL	
632	3AE	05/09/08	25.00	TLFIDELITY	95R13	CORT	COURT COSTS	
632	3AE	05/09/08	100.00	CRCFEES	95R13	TTEE	TRUSTEES FEES	
632	NIV	05/07/08	8.00	POFIDNA	95R13	OTHE	OTHER EXPENSE	
632	NIV	05/07/08	105.00	POFIDNA	95R13	YARD	YARD MAINTENANCE	

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CSOC.RICH.001618

DDCH CORPORATE ADVANCE HISTORY SCREEN A23/258 06/21/08 16:23:04
L RICHARDS L:R F:A B: R: 08/01/07 TYPE CONV. RES. ARM MAN L
3622 W CURTIS DR SACRAMENTO CA 95818-0000

* MORE *

C/A PAYEE ___ TRAN ___ RSN ___ USR ___ ESC PAYEE
SORT SORT SORT SORT SORT
DATE RANGE: _____ THRU _____

TRN	USR	DATE	TRAN AMT	ESC PAYEE	C/A PAYEE	RSN	DESCRIPTION	ORIG DSB
632	NIV	04/29/08	8.00	POFIDNA	95R13	OTHE	OTHER EXPENSE	
632	NIV	04/29/08	175.00	POFIDNA	95R13	YARD	YARD MAINTENANCE	
633	NIV	04/21/08	285.00	APLSI	95R13	APPR	APPRAISAL	
633	NIV	04/08/08	100.00	APLSI	95R13	BPOS	BPO FEES	
632	QAL	04/04/08	21.42	CRCPOSTAGE	95R13	CORT	COURT COSTS	
632	QAL	04/04/08	200.00	CRCFEES	95R13	TTEE	TRUSTEES FEES	
632	QAL	04/04/08	120.00	PRIORITY02	95R13	CORT	COURT COSTS	
632	QAL	04/04/08	330.00	PRIORITY02	95R13	CORT	COURT COSTS	
632	QAL	01/11/08	20.82	CRCPOSTAGE	95R13	CORT	COURT COSTS	
632	QAL	01/11/08	300.00	CRCFEES	95R13	TTEE	TRUSTEES FEES	

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CSOC.RICH.001619

DDCH CORPORATE ADVANCE HISTORY SCREEN A23/258 06/21/08 16:23:06
L RICHARDS L:R F:A B: R: 08/01/07 TYPE CONV. RES. ARM MAN L
3622 W CURTIS DR SACRAMENTO CA 95818-0000
---------- * END *---------

_____ C/A PAYEE ___ TRAN ____ RSN ___ USR _____ ESC PAYEE
_ SORT _ SORT _ SORT _ SORT _ SORT
DATE RANGE: _____ THRU _____

TRN	USR	DATE	TRAN AMT	ESC PAYEE	C/A PAYEE	RSN	DESCRIPTION	ORIG DSB
632	QAL	01/11/08	837.00	TLFIDELITY	95R13	CORT	COURT COSTS	

** BEGINNING CORP ADV BALANCE: 0.00
** TOTAL OF TRANS DISPLAYED ON DDCH: 3,338.76
** OUTSTANDING CORP ADV BALANCE: 3,338.76

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CSOC.RICH.001620

```
DLQ1                    QX   D E L I N Q U E N C Y  OWNR n/a 06/21/08  16:23:12
13-A CONV. RES. ARM      PER/CLS/OFF  L/AA/40 AGE:  1Y  5M IR:  8.80000 INV: A23
DUE( 11)     46,507.78  DUE 08/01/07(  3)(10/31)  ASSUM:         ACQ:
LATE CHRG       253.68  PAYMT          4,227.98 P: 3622 W CURTIS DR
BAD CK FEES        .00  L/C AMT          253.68    SACRAMENTO CA 95818
OTHER FEES       46.80  PAYMT + LC     4,481.66 M:
TOT DUE      46,808.26* PRIN BAL     533,455.31
SUSPENSE           .00  P&I            4,227.98    717 E VERNON ST
NET DUE      46,808.26  DLQ  5 TIME,PAY 35 DAY    LONG BEACH CA 90806
C/S 111    LAURA RICHARDSON                                562-706-4694
C/D 06/08
                        *FINANC'L*
--------------------------- * ADDITIONAL MESSAGES * ----------------WU: R ----
PRESS PF14 FOR MEMOS
LIFE-OF-LOAN: LEGAL ACTION: ROUTINE LITIGATION
-----RECO----------------------* RECOVERABLE *--------------------------------
     TOT DUE                          $     46,808.26
     SUSPENSE                         $          .00
     NET DUE                          $     46,808.26
     RECOVERABLE CORP ADV BAL         $      3,338.76
     NET DUE WITH REC CORP ADV        $     50,147.02
```


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CSOC.RICH.001621

```
BNK1 (                ____        BNK SETUP      . HNM A23/258   06/21/08  16:23:25
L  RICHARDS   CHAPTER                08/01/07 TYPE CONV. RES.    ARM      M:L F:7
3622 W CURTIS DR SACRAMENTO CA 95818-0000                                  GRP
-STAT-----------------------------* STATUS *-----------------------------------
STAT   PROC   CHAP   FILING DT   BANKRUPTCY CASE #      COURT         TEMPLATE
       HNM
 NOTICE     CREDITOR    PF OF CLM   CONFIRM    REPAY   STAY   PMTS   ASSET
RECEIVED    MEETING      FILING     HEARING     PER    LIFT  INSIDE  CASE
 062308                                                  N      N      Y
 TRUSTEE      MTG CO ATTY   DEBTOR ATTY      REGION CODE
                                                 00
----------------------------* ADDITIONAL MESSAGES *----------------------------
*** LOAN IS ACTIVE FORECLOSURE ***     PRESS PF14 FOR MEMOS
LIFE-OF-LOAN: LEGAL ACTION: ROUTINE LITIGATION
    NON123:  NON ESCROW TASK INTERNAL TAX DEPT USE ONLY
-----DESC--------------------* BNK DESCRIPTIONS *------------------------------
 BNK STATUS:                                RMVL REAS:
    CHAPTER:                                RMVL DATE:
FOR1 STATUS:  ACTIVE                        PREPT DUE:
   TEMPLATE:  ***          NOT FOUND ***    PSTPT DUE:
MTG CO ATTY:                                BNK SETUP:
                                            FILING DT:
  PROP INSP:                                PROCESSOR:
```

PCH1 PAYMENT CHANGES 06/23/08 16:23:29
NAME L RICHARDS TYPE 13 1ST MTG,CONVEN W/O INS GROUP

----------* PAYMENT DATA *----------

DUE		CURRENT		PENDING	EFF DATE	COUPONS	CM: 03
08/07	COUNTY	.00			ESC	0	
	CITY	.00					
	HAZARD	.00					
	MI	.00					
	LIEN	.00			STOP DATE		
	O/S	.00					
	MISC	.00	0				
	BSC	.00					
	1ST P&I	4227.98					
	2ND P&I	.00					
	A&H	.00					
	LIFE	.00					
	REPL	.00	0				
	HUD	.00		.00			DELETE
	NET	4227.98					MAINT?
	1ST INT RATE	8.80000					CURR N
	2ND INT RATE	0.00000					PEND N

----------* ADDITIONAL MESSAGES *----------

PRESS PF14 FOR MEMOS
LIFE-OF-LOAN: LEGAL ACTION: ROUTINE LITIGATION

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CSOC.RICH.001623

```
MAS1 LOAN [illegible]    MSP LOAN MASTER MAINT. & DISPLAY    06/21/08   16:23:34
     NAME L  RICHARDS   TYPE 13 1ST MTG,CONVEN W/O INS   (ARM)        GROUP
-- NOT1 -- NOTE, CLOSING ----------------------------------------------------

 INTEREST        PRINCIPAL   ORIG. MORTGAGE      LOAN     NEXT PAYMENT  LOAN
  RATE %          BALANCE        AMOUNT          TERM        NUMBER     TYPE
  8.80000       533455.31       535001           360          006       1 3
                              (WHOLE DOLLARS)   (MONTHS) CRD DEC LDR (Y/N) _
 CHARGE-OFF BAL                  CHARGE-OFF DATE MMDDYY
 CLOSING              NOTE  MATURITY  PAYMENT  1ST PAYMT
  DATE                DATE    DATE   DUE DATE     DATE
 011007              010407   0237    080107     030107
(MMDDYY)            (MMDDYY) (MMYY)  (MMDDYY)   (MMDDYY)

INTEREST DUE    ESCROW DUE    ORIGINATION                RECOURSE       PAYOFF
FROM CLOSING   FROM CLOSING       FEE                   FLAG   DATE    EFF DATE
       .00            .00                                 _     ____    MM/DD/YY
                                                        (S,P)  (MMYY)

---------------------------* ADDITIONAL MESSAGES *---(PF8: RATE REDUCTION DATA)
PRESS PF14 FOR MEMOS
LIFE-OF-LOAN: LEGAL ACTION: ROUTINE LITIGATION
    CA2006:  DELINQUENT TAXES-2006  (INTERNAL TAX DEPT USE ONLY)
```

```
MAS1 LOAN                MSP LOAN MASTER MAINT. & DISPLAY    06/21/08   16:23:37
     NAME L  RICHARDS    TYPE 13 1ST MTG,CONVEN W/O INS    (ARM)         GROUP
-- USR1 -- USER FIELDS-----------------------------------------------------------
 MODIFY    DATE      APP     ASB VRM  SWAP LN  PREPAY      OLD LN
  DATE    APPRASD   DATE     MAT DTE  % OWNED  BALNCE%     NUMBER
 ______   010207   010207    ____      000      000     074110729942433
(MMDDYY) (MMDDYY) (MMDDYY) (MMYY)      (%)      (%)

 CREDIT    LOAN     # OF     PC        3-POS-   BR OF      SL PEGA
  SCORE   PROCSSR   UNITS    SITE      FLD-3    ORIGIN        ID
 ______   ______    001      LBM       ___      411     05210711OPTARM

  INSRD   UNDRWRT  TWO DEC  PREPAY    LOAN     ASSUMPT   LOAN      SC 30YR
 STATUS   REQUIRD  INT RTE   CODE    AUDITED    TYPE    ORIGNTR    P&I
   _        _        _        8        _        _       0209272   000000000

   CRA     DEBT    ORIGIN   APPRASL    DOC     CREDIT   UNDER-     LOAN
  CODE     RATIO   CHANNEL   TYPE     CODE     CLASS    WRITER    CLOSER
   __       45       54       C        00       A-      0000000   000000000

---------------------------* ADDITIONAL MESSAGES *----------------------------
PRESS PF14 FOR MEMOS
LIFE-OF-LOAN: LEGAL ACTION: ROUTINE LITIGATION
    CA2006:  DELINQUENT TAXES-2006  (INTERNAL TAX DEPT USE ONLY)
```

MAS1 LOAN [redacted] MSP LOAN MASTER MAINT. & DISPLAY 06/21/08 16:23:39
NAME L RICHARDS TYPE 13 1ST MTG,CONVEN W/O INS (ARM) GROUP

-- USR2 -- EXPANDED USER FIELDS

BKR/COR NUMBER	ASB VRM TERM	PROGRAM CODE	RISK SCORE	WITHHLD AMOUNT	SCRA END DTE	RECOUR EXP DT (MMDDYY)	RECOURS OPT CDE
829000				.00			A

FNMA LOAN NO	FAIR ISAAC	SALABLE CODE	COMBIND LTV	CASH TO FROMBWR	SCRA ACT DT	PLEDGE DATE (MMDDYY)	BALLOON LOANS
	584	TR7	100.00	18884.13-			-

OLD ARM PLAN	REIMBRS MTG INS	OE ELIG DOCTYPE	SQUARE FOOTAGE	FNMA LENDER	FNMA POOL NO	FNMA PERCENT (%)	SPECL HANDLNG
1SS1			0				

LN SALE TAG	MODIFY CODE	REF SCORE	HUD HLDR	DEFENDR CODE	SCRA EXT DT	PERCENT FLD-4 (%)	EXEMPT CD OWNR
				000000000			

----------* ADDITIONAL MESSAGES *----------

PRESS PF14 FOR MEMOS
LIFE-OF-LOAN: LEGAL ACTION: ROUTINE LITIGATION
CA2006: DELINQUENT TAXES-2006 (INTERNAL TAX DEPT USE ONLY)

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CSOC.RICH.001626

```
MAS1 LOAN                MSP LOAN MASTER MAINT. & DISPLAY    06/21/08   16:23:41
     NAME L  RICHARDS    TYPE 13 1ST MTG,CONVEN W/O INS    (ARM)         GROUP
-- USR3 -- EXPANDED USER FIELDS ----------------------------------------------
FHLMCTD                                          INSTR#                REPRCH
IND                                                                     REASN
_____________________________________________ ____________________ __

HURR GT                          ESC AUD    FALMS CAPTV  LOSS PRVCY   HLDBK
PROGRAM                           IT DT             IND   SVTY  FLAG    STAT
_____________________________ 012407        _     _     _     0       __
                                 (MMDDYY)
50 POS                                           BRANCH              YEAR
FLD 2 A                                          EXPNBR                BLT1
SPASSET                                          ____________________ _____

ALSS                             HLDBK    OLD   DSTR  AFLN   LEGAL    LBMC
1098 03                           DATE    AQN#  INV   BLCK    ACTION   IOE
_____________________________ ______ ___   ___   ___   LARTLTGN04 _____
                                 (MMDDYY)

---------------------------* ADDITIONAL MESSAGES *------- PF8: PAGE TWO -------
PRESS PF14 FOR MEMOS
LIFE-OF-LOAN: LEGAL ACTION: ROUTINE LITIGATION
    CA2006:  DELINQUENT TAXES-2006  (INTERNAL TAX DEPT USE ONLY)
```

```
MAS1 LOAN                    MSP LOAN MASTER MAINT. & DISPLAY    06/21/08   16:23:44
     NAME L  RICHARDS    TYPE 13 1ST MTG,CONVEN W/O INS    (ARM)          GROUP
-- USR4 -- EXPANDED USER FIELDS ----------------------------------------------
PARTL   PPP     LOAN    MAP     BUYDN   CELL    VACUT   PPP     FULFL   DOCMT   FLDMN
CLAIM   TERM    SRCE    FLAG    DISP    LEASE   OFFDT   EXPDT   CENTR   CUST    CODE
        2        IM                                      010409  00000   DC274
S D O   A O C   CORSP   P I W   TAX     FNMA    NAMC    IOID    ASSET   GOVT    UCC
AUDIT   LOAN    REPST           EXMPT   TRUST   PLC      #1     NPLVL   UNINS   DATE
                         N
BRWD    PART    REPUR   6 POS   BLDR    INVST   PART    COOPS   ALSS    FLEET
DATE    CLAMT   DATE    FLD6A   NUMB    CODE    CLMDT   ORDR     LC     REFI

EMPLY   APID    4-POS   FCBK    MECA    PRGM    INTRT   NAT     CORR    IOPCT
DISC    CODE    FLD3A   VENDR           CD 2    LOCK    DSTER   ID       #1
                        FMIN
RISK
 MIT

----------------------------* ADDITIONAL MESSAGES *-----------------------------
PRESS PF14 FOR MEMOS
LIFE-OF-LOAN: LEGAL ACTION: ROUTINE LITIGATION
    CA2006:  DELINQUENT TAXES-2006  (INTERNAL TAX DEPT USE ONLY)
```


JPMC- 000756
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CSOC.RICH.001628

LMT3 LMT TRACKING E@F A23/258 06/21/08 16:35:21
L RICHARDS L:R F:A B: R: 08/01/07 TYPE CONV. RES. ARM M:L F:7
3622 W CURTIS DR SACRAMENTO CA 95818-0000 GUAR

MORE>

ACT	SCHED	ACTUAL	STEP	STEP DESCRIPTION	PRED	FLT	COST	G	R	C	L	F	P	T
	020508	020508	W01	PACKAGE RECEIVED		0	4860.64			*	1			
	020508		M98	RECEIVED PHONE REFERRAL	W01	0				*				
	020508		M99	FILE TO OPENER	M98	0				*				
	020808		M81	SOLICITATION/REFERRAL	W01	3				*				
	020708		W03	REQ MISSING INFO	W01	2								
	020708		W11	DOCS ORDERED	W01	2								
	020708		L09	DOCUMENTS RECEIVED	W11	0								
	021808		M59	2ND REQ ATTY F/C	L09	11				*				
	022008		M60	2ND REQUEST ATTY F/C RECD	M59	2				*				
	021208	020608	W87	OPENERS REVIEW COMPLETE	W01	7				*				
	021708		W04	PACKAGE REJECTED	W03	10				*	9			
	020808	020608	W18	ASSIGNED TO NEGOTIATOR	W87	2	4865.39			*	2			
	021608	031408	L91	INITIAL REVIEW COMPLETE	W18	10				*				
	031408		L92	REQ INFO FROM MGTR	L91	0				*				
	032508		M63	NEGO RECD INFO FROM MGTR	L92	11				*				
	032508		L42	BPO REQUESTED	L91	11								
	033008		W14	BPO RECEIVED	L42	5								

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CSOC.RICH.001629

LMT3 LMT TRACKING E@F A23/258 06/21/08 16:35:22
L RICHARDS L:R F:A B: R: 08/01/07 TYPE CONV. RES. ARM M:L F:7
3622 W CURTIS DR SACRAMENTO CA 95818-0000 GUAR

<MORE>

ACT	SCHED	ACTUAL	STEP	STEP DESCRIPTION	PRED	FLT	COST	G	R	C	L	F	P	T
	032508		W41	ORDER TITLE	L91	11								
	040408		W42	RECV/RVW TITLE	W41	10								
	040308	031408	W19	COMPLETE WORKOUT ANALYSIS	L91	20								
	031408		M84	RECORDING REQUIRED	W19	0				*				
	031408		M87	ASSIGNMENT NEEDED	W19	0				*				
	031408		L44	NEGOTIATOR TO QA	W19	0								
	031608		L45	QA REVIEW COMPLETE	L44	2				*				
	031708		W22	APPROVE FILE	L45	1				*	3			
	031708		033	FCLR HOLD TASK OPENED	W22	0				*				
	031608	031408	W23	DENY FILE	W19	2	1700.41			*	9			
	031808		W25	ASSIGN TO CLOSER	W22	1								
	032008		W43	PREPARE MOD/SUB	W25	2								
	032108		L46	CLOSER TO QA	W43	1								
	032308		L47	QA RETURN TO CLOSER	L46	2								
	032208		W44	MAIL DOCS	W43	2								
	033008		W94	MODIFICATION RECEIVED	W43	10				*				
	040908		L24	CONTRIBUTION RECEIVED	W94	10								

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CSOC.RICH.001630

```
LMT1                          LMT SETUP      R E@F A23/258   06/21/08  16:35:16
L  RICHARDS    * STAGE DESC NFD *   08/01/07 TYPE CONV. RES.    ARM      M:L F:7
3622 W CURTIS DR SACRAMENTO CA 95818-0000                                GRP
-STAT-----------------------------* STATUS *-----------------------------------
                                                                FILE      L/M
 STAT   TEMPLATE  PROC   EXT   STAGE  TYPE    REFERRAL     LOCATION    IND
   R    LMSPMOD   E@F    8926                                 JAX        9

              COMP/REMV   APPROVED/              MOD    PREV  CLAIM
   SETUP        DATE       DENIED      REASON    EFF    MOD    TYP  DFLT
   020508      031408      031408        D5                          16
----------------------------* ADDITIONAL MESSAGES *----------------------------
PRESS PF14 FOR MEMOS
LIFE-OF-LOAN: LEGAL ACTION: ROUTINE LITIGATION
    NON123:  NON ESCROW TASK INTERNAL TAX DEPT USE ONLY
-----DESC--------------------* LMT DESCRIPTIONS *------------------------------
 LMT STATUS:  REMOVAL          03-14-08 A/D REASN:  INABILITY TO PAY
  LOSS TYPE:                            RMVL DATE:  03-14-08
   REFERRAL:                            APRV/DENY:  03-14-08
   TEMPLATE:  SP MOD                    CLAIM TYP:
   ATTORNEY:                            PROP DAMG:
                                        LMT SETUP:  02-05-08
 PROP INSP:                             PROCESSOR:  STEPHANIE STEPHENS   8926
```

Financial Review Workshoot

Center	Ownership	Imminent Default
Foreclosure	Asset	No

Property Address		
Address:	City	Zip
717 E VERNON	Long beach	90806

Occupancy Status:

Loan#	Current Date
[redacted]	06/26/08

Borrower's Name	No. of Autos:
Richardson	
1st Pmt Date:	No. of People:
03/01/07	
FCL Sale Date:	Prep. State:
0	CA

$ On Hand	$0.00
LPP:	07/01/2007
ARM/FIXED	A
Interest Rate:	8.600%
Original PB:	$535,001.00
Original Value:	$543,000.00
Orig Amort Term:	360

Mtg. Insurer	
MI %:	
Cert. #	
Loan Type:	
Pool Insurer	
Cert #	
Investor Name	wamu
Investor #	a23
Client #	156
Mod Status	Approved

Store

Assets		
	Value Date:	
Appraised property value:	03/27/2008	$ 475,000.00
Checking:		$ -
Savings:		$ -
Other Real Estate:		$ -
Boats/RV's:		$ -
IRA:		$ -
401k		$ -
Stocks/Bonds:		$ -
Other:		$ -
Total:		$ 475,000.00

Liabilities		
UPB:		$ 533,455.31
Waive Dlq Int	$0.00	
Delinquent Interest:		$ 50,896.13
Escrow/ADVANCE:		$ 6,816.30
Other Mortgages:		$ -
Liens:		$ -
Autos:		$ -
Credit Cards:		$ -
Personal Loan:		$ -
HOA Fees:		$ -
Medical:		$ -
Other:		$ -
Total:		$ 592,826.74

Delinquent Interest calculated thru date:	
Calculated thru:	06/01/08

Term Calculation		
First PMT Date	Maturity Date	Term
03/2007	02/2037	360
09/2008	02/2037	342
08/2007	02/2037	355

LTV	125.53%
amount capitalized	$ 62,710.19
12 PMTS made	5
Imminent Default	
Reset Date	01/01/1900
Margin	0.000%

Income Calculations:

Borrower 1	Borrower 2	Borrower 3	Self Employed or non-W2 earnings
$ -	$ -	$ -	$ -
$ -	$ -	$ -	$ -
$ -	$ -	$ -	$ -
$ -	$ -	$ -	$ -
$ -	$ -	$ -	$ -
$ -	$ -	$ -	$ -
$ -	$ -	$ -	$ -

Expenses		
P & I:		$ 4,227.98
Taxes:	$0.00	
Insurance:	$0.00	
Non Escrowed:		$ [redacted]
Taxes:	$0.00	
Insurance:	$0.00	
Old Escrow:	$0.00	
New Escrow (Escrowed Loan):		$ [redacted]
Other Mortgages:		$ 8,100.00
Liens:		$ -
Autos:		$ -
Auto Maintenance:		$ 100.00
Credit Cards:		$ 13.00
Child Care:		$ -
Child Support/Alimony:		$ -
Personal Loan:		$ 29.00
Food:		$ [redacted]
Utilities:		$ [redacted]
RPA Plan amt:		$ -
Medical:		$ 135.00
Spending Money:		$ 150.00
Total:		$ 11,104.98

$535,001.00

Monthly Income		
Borrower:	$ -	$ -
Co Borrower:	$ -	$ -
Self Employed	$ 14,100.00	$ 11,280.00
Unemployment:		$ -
Disability:		$ -
Child Support		$ -
Rents Received:		$ -
Other:		$ -
Total:		$ 11,280.00

Modification Information:		
Atty Paid F/C & P&P	$ 3,338.76	$ -
Atty Unpaid F/C	$ -	$ 3,338.76
Modification Fee:		$ -
Negative Escrow Balance:		$ 9,545.30
Positive Balance	$ -	Required amount $ -
Escrow Shortage:		$ [redacted]
BPO:		$ -
Title Work:		$ -
Suspense Amount:		$ -
Borrower Contribution		$ [redacted]
Deferment Amount:		$ -
Potential Capitalized Amount:		$ 13,054.06
$ 62,710.19		
Income Available after Expenses:		$ 175.02

Loan Modification Calculator:	
New UPB:	$ 596,105.50
Rate:	6.460%
Term:	480
New P & I:	$ 4,252.32
New Income Available After Expenses:	$ 50.68

Amortization Term Calculator:	
Original PB:	$535,001.00
Rate:	6.460%
Term:	360
New P & I:	$ 4,000.54
New Income Available After Expenses:	$ 304.46
Extend amort term by:	13
New Term:	355

# Pmts Missed:	[redacted]
# of payments to be repaid:	00/00 to 00/00 0
Income Available after Expenses:	[redacted]
Def. Pmts:	[redacted]
Additional Costs:	[redacted]
Total Costs:	[redacted]

All blue shaded fields are calculated by Excel, no input is necessary.

NOTES:
RFD: 06-Curtailment of Income

Recommended Terms: 4172
Mod: Recommend Modification, Am Term Extension & Reduce Rate

Repay:

SPF:

Analyzed by: *Savannah Rogers*

Type of Workout: RPA, SPF, MOD

Signature:

Date:

WORKOUT: Approved ____ Denied ____

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Optimizer Results

Hierarchy of Options

Option	NPV
Mod - Arm Term Extension & Reduce Rate	$485,373
Mod - Reduce Rate	$477,426
Mod - Step Rate & Arm Term Extension	$473,012
Mod - Step Rate	$463,966
Short Sale	$369,869
Deed-in-lieu	$367,535
Foreclosure	$353,716
Mod - Balloon with Writedown	See Warning
Mod - Arm Rate Extension	See Warning
Mod - Balloon	See Warning
Mod - Arm Term Extension	See Warning
Mod - 12mo Arm Rate Extension (ID)	See Warning

06/25/2008

BPO	$475,000
Target Price	$403,750
LTV	126%

Warnings

Borrower needs to come up with a higher payment for a [Mod - Arm Term Extension] to be economic
Borrower needs to come up with a higher payment for a [Mod - Arm Rate Extension] to be economic
[Mod - Balloon with Writedown] is disabled
[Mod - 12mo Arm Rate Extension (ID)] is only available for Imminent Default
[Mod - Balloon] is not needed

Servicing Decision/Notes:

Mod - Arm Term Extension & Reduce Rate

Mod - Arm Term Extension & Reduce Rate

Loan Modification Terms

	New	Prior
Balance	$596,165.50	$533,455.31
Advances		$62,710.19
Interest Rate	8.460%	8.800%
Remaining Term	342	342
Remaining Amortization	480	342
Remaining IO	-	-
Balloon (estimate)	$303,091	
Monthly P/I payment	$4,352.50	$4,227.98
Monthly Tax payment (estimate)	$806.35	$806.35
Monthly Insurance pmt (estimate)	$38.65	$38.65
Total Payment (estimate)	$4,995.50	$4,870.98

Mod/solve for rate (>=5%) and amortization based on max affordable P&I

Highlights

Keep your home

Capitalized $62,710 of advances; contribution of $0
Interest rate reduction of 0.34%

Amortization extension of 138 months

Balloon payment of ~$303,091
Monthly payment based on max affordable P&I

JPMC- 000761
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CSOC.RICH.001633

Washington Mutual
Long Beach Mortgage

Loss Modification Analysis

Step 1: Inputs

Loan Ownership

	Imminent Default	No
	Loan Ownership	Asset
	Center	Foreclosure
1	Is this a subprime loan?	Yes
2	Data As of Date (mm/dd/yy)	08/01/08
3	Wamu servicing ID	[redacted]
4	Borrower Name	Richardson
5	Property Street Address	717 E VERNON ST
6	City	long beach
7	State	CA
8	Zip Code	90806
9	Lien	1
10	Number of Dwelling Units (1-4)	1
11	Updated Property Value (BPO)	475,000.00
12	Date of Updated Property Value	03/27/08
13	Original Property Value	543,000.00
14	Unpaid Principal Balance (Actual)	533,455.31
15	Escrow Advances	8,515.30
16	Recoverable Servicing Advances	3,338.76
17	Last Paid Installment	07/01/07
18	First Payment Due Date	03/01/07
19	Maturity Term (months)	360
20	Amortization Term (months)	360
21	Fixed Period Term (months; 999 - Fixed)	24
22	IO Term	0
23	Original FICO	584
24	Current Interest Rate	8.800%
25	Monthly property taxes (Assumed; not escrowed)	606
26	Monthly home insurance (Assumed; not escrowe	37
27	Current Monthly P/I payment	4,227.98
28	Loan Purpose (Purchase; Other - Refi, Cashout)	Purchase
29	Margin	0.00%
30	Days Until Reset	0

Credit Information Available from Credit Bureau

30	Current FICO	526
31	Date of Credit Report	06/06/08
32	Worst delinquency status of any outstanding mortgage	5
33	# of credit accounts opened in the last 12 months	1
34	Default Pattern Field	DQ within last 6mo.
35	Total number of active mortgage trades	2
36	Age of oldest active trade on file	240+
37	$ Penalty for DQ loan payments	4
38	Number of bank revolving trades with utilization >75%	Default*
39	Status Indicator: Status on an active Mtg or HE trade	Other
40	Newly opened trades indicator	Other
41	Public records indicator	Default*
42	Autopay indicator	Autopay
43	NSF indicator	NSF Payment within 3mo.

New Financial Information

44	New Surplus Income (excluding P&I)	4,403.00
	This is the maximum out of pocket from borrower	
45	Contribution	0.00
46	Mod Balance (after Contribution)	596,165.50
47	Mod Date (mm/dd/yy)	09/01/08
48	Suspense Amount	0.00

Step 2: Borrower Payment Analysis

Financial Analysis

		Mod - Am Term Extension & Reduce Rate	Prior
1	Current Interest Rate	8.460%	8.800%
2	Loan Balance	$ 596,165.50	$ 533,455.31
3	Advances	$ -	$ 62,710.19
4	Remaining Term	342	342
5	Remaining Amortization	480	342
6	Remaining IO	0	0
7	Balloon (estimate)	$ 303,090.54	
8	Current Principal and Interest Payment	$ 4,352.50	$ 4,227.98
9	Monthly Taxes	$ 606.35	$ 606.35
10	Monthly Insurance	$ 36.65	$ 36.65
11	Total payment	$ 4,995.50	$ 4,870.98
12	Maximum P&I payment that borrower can make	$ 4,403.00	

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CSOC.RICH.001634

Washington Mutual
Long Beach Mortgage

Step 3: Loss Mitigation Optimizer

Optimizer Results

		NPV	Coupon		P&I	Maturity	Amort		Balance
1 Foreclosure	$	353,715.63							
2 Modification	$	485,372.55	8.46%	$	4,352.50	342	480		596,166
3 Short Sale	$	369,888.22							
4 Deed-in-lieu of Foreclosure	$	367,635.36							

Step 4: Modification Optimizer Results

		Balance	Coupon		P&I	Maturity	Amort		NPV
Mod - Reduce Rate	$	596,165.50	7.81%	$	4,352.50	342	342	$	477,425.70
Mod - 12mo Arm Rate Extension (ID)	$	596,165.50	8.80%	$	4,763.33	342	342	$	489,804.94
Mod - Arm Term Extension	$	596,165.50	8.80%	$	4,507.01	342	480	$	489,700.20
Mod - Arm Term Extension & Reduce F	$	596,165.50	8.46%	$	4,352.50	342	480	$	485,372.55
Mod - Step Rate & Arm Term Extension	$	596,165.50	7.49%	$	3,917.25	342	480	$	473,012.33
Mod - Balloon	$	596,165.50	8.46%	$	4,352.50	84	480	$	481,640.33
Mod - Step Rate	$	596,165.50	6.72%	$	3,917.25	342	342	$	463,966.40
Mod - Arm Rate Extension	$	596,165.50	8.80%	$	4,763.33	342	342	$	489,804.94
Mod - Balloon with Writedown	$	596,165.50	8.46%	$	4,352.50	84	480	$	481,640.33
Repayment Plan	N/A								

Step 5: Final Decision

Servicing Decision/Notes: Mod - Arm Term Extension & Reduce Rate 4

0

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LOAN MODIFICATION / PARTIAL CLAIM WORKSHEET

LOAN NUMBER [redacted]

Unpaid Principal Balance: $ [redacted]

Delinquent Interest: From: [redacted] To: [redacted]

Delinquent interest dates:	Interest Rate:	Interest:	PC Payment:	Capitalized / PC Amount	Borrowers Funds
	0.000%		$ -		
	0.000%		$ -		
	0.000%		$ -		
	0.000%		$ -		
	0.000%		$ -		
	0.000%		$ -		
	0.000%		$ -		
	0.000%		$ -		
	0.000%		$ -		
	0.000%		$ -	# of months	
	0.000%		$ -		
Total:		$ 50,856.13	$ - $ -	$ 50,856.13	$ -
Escrow Adv/ Funding:		$ -		$ -	$ -
Foreclosure Fees:		$ 3,338.76		$ 3,338.76	$ -
Attorney Fees:		$ -		$ -	$ -
Modification Fees:		$ -		$ -	$ -
Title/Recording:		$ -		$ -	$ -
BPO or other value		$ -		$ -	$ -
Property & Preservation		$ -		$ -	$ -
Suspense balance		$ -		$ -	$ -
Total:		$ 54,194.89		$ 54,194.89	$ -
				Total Amount due with Docs:	$ [redacted]

New Principal Balance: $ [redacted]

LOAN WORKOUT TERMS

		Current :		Modified:
Due Date:	FROM:	08/01/2007	TO:	09/01/2008
Unpaid Principal Balance:	FROM:	$ 533,455.31	TO:	$ 587,650.20
Interest Rate:	FROM:	8.800%	TO:	8.500%
Remaining Term:	FROM:	355	TO:	480
P & I Payment:	FROM:	$ 4,227.98	TO:	$ 4,352.34
Escrow:	FROM:	$0.00	TO:	$ -
Maturity date		02/01/2037		02/01/2037
TOTAL PAYMENT (PITI):	FROM:	$ 4,227.98	TO:	$ 4,352.34
Workout Effective Dates:	FROM:	07/01/2007	TO:	08/01/2008
Deferment Amount:		$ -		

Comments: MARITAL STATUS Unmarried

ADDED CO SIGNERS		Waive Delinquent Interest	$0.00
STATE	CA	Arm Rate Extension	
MI COMPANY	0	Interest Rate % to be extended	
RECORD ALTA		Date to resume ARM:	
RECORD MPG		AM Term Ext/Balloon	Yes
ASSIONMENT		Amort Term 480	
DO NOT RECORD	x	Maturity Term 342	
PREV BNK & CHP		Interest Only :	No
PREV MOD	no	New PB:	
ARM/FIXED	Fixed	Interest Rate:	
Modify Code	4172	New Term:	
		Modified Int. Pmt:	$0.00
		Escrow Payment:	
		New Payment:	
		IO Maturity Date	

Step Rate:	Year 1	Year 2	Year 3	Year 4
Rate:	0.000%	0.000%	0.000%	0.000%
Term:	0	0	0	0
P&I :	$0.00	$0.00	$0.00	$0.00
1st pyt date:	1/1/1	1/1/1	1/1/1	1/1/1

Prepared by: Savannah Rogers 06/23/2008

COMMITTEE APPROVAL

JPMC- 000764
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PAYMENT CALCULATOR & AMORTIZATION SCHEDULE

Mortgagor	Richardson
Investor	wamu

Principal Bal	$ 587,650.20
Interest Rate	8.599%
Term	480
Payment Amt	$4,352.34
First Payment Dat	September-08

Step Rate:
Rate:
Term:
P&I :
1st pyt date:

		Prin App	Interest App
	$587,650.20		
Sep-08	$587,508.86	$141.34	$4,211.00
Oct-08	$587,366.52	$142.35	$4,209.99
Nov-08	$587,223.15	$143.37	$4,208.97
Dec-08	$587,078.75	$144.40	$4,207.94
Jan-09	$586,933.32	$145.43	$4,206.91
Feb-09	$586,786.85	$146.47	$4,205.87
Mar-09	$586,639.33	$147.52	$4,204.82
Apr-09	$586,490.75	$148.58	$4,203.76
May-09	$586,341.11	$149.64	$4,202.69
Jun-09	$586,190.39	$150.72	$4,201.62
Jul-09	$586,038.60	$151.80	$4,200.54
Aug-09	$585,885.71	$152.88	$4,199.45
Sep-09	$585,731.73	$153.98	$4,198.36
Oct-09	$585,576.65	$155.08	$4,197.26
Nov-09	$585,420.46	$156.19	$4,196.14
Dec-09	$585,263.14	$157.31	$4,195.03
Jan-10	$585,104.70	$158.44	$4,193.90
Feb-10	$584,945.13	$159.58	$4,192.76
Mar-10	$584,784.41	$160.72	$4,191.62
Apr-10	$584,622.54	$161.87	$4,190.47
May-10	$584,459.51	$163.03	$4,189.31
Jun-10	$584,295.31	$164.20	$4,188.14
Jul-10	$584,129.93	$165.38	$4,186.96
Aug-10	$583,963.37	$166.56	$4,185.78
Sep-10	$583,795.62	$167.75	$4,184.58
Oct-10	$583,626.66	$168.96	$4,183.38
Nov-10	$583,456.49	$170.17	$4,182.17
Dec-10	$583,285.11	$171.39	$4,180.95
Jan-11	$583,112.49	$172.61	$4,179.72
Feb-11	$582,938.64	$173.85	$4,178.49
Mar-11	$582,763.54	$175.10	$4,177.24
Apr-11	$582,587.19	$176.35	$4,175.99

May-11	$582,409.57	$177.62	$4,174.72
Jun-11	$582,230.69	$178.89	$4,173.45
Jul-11	$582,050.52	$180.17	$4,172.17
Aug-11	$581,869.05	$181.46	$4,170.88
Sep-11	$581,686.29	$182.76	$4,169.58
Oct-11	$581,502.22	$184.07	$4,168.27
Nov-11	$581,316.83	$185.39	$4,166.95
Dec-11	$581,130.11	$186.72	$4,165.62
Jan-12	$580,942.05	$188.06	$4,164.28
Feb-12	$580,752.65	$189.40	$4,162.93
Mar-12	$580,561.89	$190.76	$4,161.58
Apr-12	$580,369.76	$192.13	$4,160.21
May-12	$580,176.25	$193.51	$4,158.83
Jun-12	$579,981.36	$194.89	$4,157.45
Jul-12	$579,785.07	$196.29	$4,156.05
Aug-12	$579,587.38	$197.70	$4,154.64
Sep-12	$579,388.27	$199.11	$4,153.23
Oct-12	$579,187.73	$200.54	$4,151.80
Nov-12	$578,985.75	$201.98	$4,150.36
Dec-12	$578,782.33	$203.42	$4,148.92
Jan-13	$578,577.45	$204.88	$4,147.46
Feb-13	$578,371.10	$206.35	$4,145.99
Mar-13	$578,163.27	$207.83	$4,144.51
Apr-13	$577,953.95	$209.32	$4,143.02
May-13	$577,743.14	$210.82	$4,141.52
Jun-13	$577,530.81	$212.33	$4,140.01
Jul-13	$577,316.96	$213.85	$4,138.49
Aug-13	$577,101.58	$215.38	$4,136.96
Sep-13	$576,884.65	$216.92	$4,135.41
Oct-13	$576,666.18	$218.48	$4,133.86
Nov-13	$576,446.13	$220.04	$4,132.29
Dec-13	$576,224.51	$221.62	$4,130.72
Jan-14	$576,001.30	$223.21	$4,129.13
Feb-14	$575,776.49	$224.81	$4,127.53
Mar-14	$575,550.07	$226.42	$4,125.92
Apr-14	$575,322.03	$228.04	$4,124.30
May-14	$575,092.35	$229.68	$4,122.66
Jun-14	$574,861.03	$231.32	$4,121.02
Jul-14	$574,628.05	$232.98	$4,119.36
Aug-14	$574,393.40	$234.65	$4,117.69
Sep-14	$574,157.07	$236.33	$4,116.01
Oct-14	$573,919.04	$238.02	$4,114.31
Nov-14	$573,679.31	$239.73	$4,112.61
Dec-14	$573,437.86	$241.45	$4,110.89

Jan-15	$573,194.69	$243.18	$4,109.16
Feb-15	$572,949.76	$244.92	$4,107.42
Mar-15	$572,703.09	$246.68	$4,105.66
Apr-15	$572,454.64	$248.44	$4,103.89
May-15	$572,204.42	$250.22	$4,102.11
Jun-15	$571,952.40	$252.02	$4,100.32
Jul-15	$571,698.58	$253.82	$4,098.52
Aug-15	$571,442.94	$255.64	$4,096.70
Sep-15	$571,185.47	$257.47	$4,094.86
Oct-15	$570,926.15	$259.32	$4,093.02
Nov-15	$570,664.97	$261.18	$4,091.16
Dec-15	$570,401.92	$263.05	$4,089.29
Jan-16	$570,136.99	$264.93	$4,087.41
Feb-16	$569,870.16	$266.83	$4,085.51
Mar-16	$569,601.41	$268.74	$4,083.59
Apr-16	$569,330.74	$270.67	$4,081.67
May-16	$569,058.13	$272.61	$4,079.73
Jun-16	$568,783.57	$274.56	$4,077.78
Jul-16	$568,507.04	$276.53	$4,075.81
Aug-16	$568,228.53	$278.51	$4,073.83
Sep-16	$567,948.02	$280.51	$4,071.83
Oct-16	$567,665.50	$282.52	$4,069.82
Nov-16	$567,380.96	$284.54	$4,067.80
Dec-16	$567,094.38	$286.58	$4,065.76
Jan-17	$566,805.74	$288.63	$4,063.70
Feb-17	$566,515.04	$290.70	$4,061.64
Mar-17	$566,222.26	$292.79	$4,059.55
Apr-17	$565,927.37	$294.88	$4,057.45
May-17	$565,630.37	$297.00	$4,055.34
Jun-17	$565,331.25	$299.13	$4,053.21
Jul-17	$565,029.98	$301.27	$4,051.07
Aug-17	$564,726.55	$303.43	$4,048.91
Sep-17	$564,420.95	$305.60	$4,046.74
Oct-17	$564,113.16	$307.79	$4,044.55
Nov-17	$563,803.16	$310.00	$4,042.34
Dec-17	$563,490.94	$312.22	$4,040.12
Jan-18	$563,176.48	$314.46	$4,037.88
Feb-18	$562,859.78	$316.71	$4,035.63
Mar-18	$562,540.80	$318.98	$4,033.36
Apr-18	$562,219.53	$321.26	$4,031.07
May-18	$561,895.96	$323.57	$4,028.77
Jun-18	$561,570.08	$325.89	$4,026.45
Jul-18	$561,241.86	$328.22	$4,024.12
Aug-18	$560,911.28	$330.57	$4,021.77

Sep-18	$560,578.34	$332.94	$4,019.40
Oct-18	$560,243.02	$335.33	$4,017.01
Nov-18	$559,905.28	$337.73	$4,014.61
Dec-18	$559,565.13	$340.15	$4,012.19
Jan-19	$559,222.55	$342.59	$4,009.75
Feb-19	$558,877.50	$345.04	$4,007.30
Mar-19	$558,529.99	$347.52	$4,004.82
Apr-19	$558,179.98	$350.01	$4,002.33
May-19	$557,827.47	$352.51	$3,999.82
Jun-19	$557,472.43	$355.04	$3,997.30
Jul-19	$557,114.84	$357.58	$3,994.75
Aug-19	$556,754.70	$360.15	$3,992.19
Sep-19	$556,391.97	$362.73	$3,989.61
Oct-19	$556,026.64	$365.33	$3,987.01
Nov-19	$555,658.70	$367.94	$3,984.39
Dec-19	$555,288.12	$370.58	$3,981.76
Jan-20	$554,914.88	$373.24	$3,979.10
Feb-20	$554,538.97	$375.91	$3,976.43
Mar-20	$554,160.37	$378.60	$3,973.73
Apr-20	$553,779.05	$381.32	$3,971.02
May-20	$553,395.00	$384.05	$3,968.29
Jun-20	$553,008.20	$386.80	$3,965.54
Jul-20	$552,618.62	$389.57	$3,962.76
Aug-20	$552,226.26	$392.37	$3,959.97
Sep-20	$551,831.08	$395.18	$3,957.16
Oct-20	$551,433.07	$398.01	$3,954.33
Nov-20	$551,032.21	$400.86	$3,951.48
Dec-20	$550,628.48	$403.73	$3,948.60
Jan-21	$550,221.85	$406.63	$3,945.71
Feb-21	$549,812.31	$409.54	$3,942.80
Mar-21	$549,399.83	$412.48	$3,939.86
Apr-21	$548,984.40	$415.43	$3,936.91
May-21	$548,566.00	$418.41	$3,933.93
Jun-21	$548,144.59	$421.41	$3,930.93
Jul-21	$547,720.16	$424.43	$3,927.91
Aug-21	$547,292.70	$427.47	$3,924.87
Sep-21	$546,862.17	$430.53	$3,921.81
Oct-21	$546,428.55	$433.62	$3,918.72
Nov-21	$545,991.83	$436.72	$3,915.62
Dec-21	$545,551.98	$439.85	$3,912.49
Jan-22	$545,108.97	$443.00	$3,909.33
Feb-22	$544,662.79	$446.18	$3,906.16
Mar-22	$544,213.42	$449.38	$3,902.96
Apr-22	$543,760.82	$452.60	$3,899.74

May-22	$543,304.98	$455.84	$3,896.50
Jun-22	$542,845.88	$459.11	$3,893.23
Jul-22	$542,383.48	$462.40	$3,889.94
Aug-22	$541,917.77	$465.71	$3,886.63
Sep-22	$541,448.73	$469.05	$3,883.29
Oct-22	$540,976.32	$472.41	$3,879.93
Nov-22	$540,500.53	$475.79	$3,876.55
Dec-22	$540,021.33	$479.20	$3,873.14
Jan-23	$539,538.69	$482.64	$3,869.70
Feb-23	$539,052.60	$486.09	$3,866.24
Mar-23	$538,563.02	$489.58	$3,862.76
Apr-23	$538,069.93	$493.09	$3,859.25
May-23	$537,573.31	$496.62	$3,855.72
Jun-23	$537,073.14	$500.18	$3,852.16
Jul-23	$536,569.38	$503.76	$3,848.58
Aug-23	$536,062.00	$507.37	$3,844.97
Sep-23	$535,551.00	$511.01	$3,841.33
Oct-23	$535,036.33	$514.67	$3,837.67
Nov-23	$534,517.97	$518.36	$3,833.98
Dec-23	$533,995.90	$522.07	$3,830.27
Jan-24	$533,470.08	$525.81	$3,826.53
Feb-24	$532,940.50	$529.58	$3,822.76
Mar-24	$532,407.13	$533.38	$3,818.96
Apr-24	$531,869.93	$537.20	$3,815.14
May-24	$531,328.88	$541.05	$3,811.29
Jun-24	$530,783.96	$544.92	$3,807.41
Jul-24	$530,235.13	$548.83	$3,803.51
Aug-24	$529,682.37	$552.76	$3,799.58
Sep-24	$529,125.64	$556.72	$3,795.62
Oct-24	$528,564.93	$560.71	$3,791.63
Nov-24	$528,000.20	$564.73	$3,787.61
Dec-24	$527,431.42	$568.78	$3,783.56
Jan-25	$526,858.57	$572.85	$3,779.49
Feb-25	$526,281.61	$576.96	$3,775.38
Mar-25	$525,700.52	$581.09	$3,771.25
Apr-25	$525,115.27	$585.26	$3,767.08
May-25	$524,525.82	$589.45	$3,762.89
Jun-25	$523,932.14	$593.67	$3,758.66
Jul-25	$523,334.21	$597.93	$3,754.41
Aug-25	$522,732.00	$602.21	$3,750.13
Sep-25	$522,125.47	$606.53	$3,745.81
Oct-25	$521,514.60	$610.87	$3,741.46
Nov-25	$520,899.35	$615.25	$3,737.09
Dec-25	$520,279.69	$619.66	$3,732.68

Jan-26	$519,655.59	$624.10	$3,728.24
Feb-26	$519,027.01	$628.57	$3,723.77
Mar-26	$518,393.93	$633.08	$3,719.26
Apr-26	$517,756.32	$637.61	$3,714.72
May-26	$517,114.14	$642.18	$3,710.16
Jun-26	$516,467.35	$646.78	$3,705.55
Jul-26	$515,815.93	$651.42	$3,700.92
Aug-26	$515,159.85	$656.09	$3,696.25
Sep-26	$514,499.06	$660.79	$3,691.55
Oct-26	$513,833.53	$665.52	$3,686.81
Nov-26	$513,163.24	$670.29	$3,682.05
Dec-26	$512,488.14	$675.10	$3,677.24
Jan-27	$511,808.21	$679.93	$3,672.40
Feb-27	$511,123.40	$684.81	$3,667.53
Mar-27	$510,433.69	$689.71	$3,662.63
Apr-27	$509,739.03	$694.66	$3,657.68
May-27	$509,039.40	$699.63	$3,652.70
Jun-27	$508,334.75	$704.65	$3,647.69
Jul-27	$507,625.06	$709.70	$3,642.64
Aug-27	$506,910.28	$714.78	$3,637.56
Sep-27	$506,190.37	$719.90	$3,632.43
Oct-27	$505,465.31	$725.06	$3,627.28
Nov-27	$504,735.05	$730.26	$3,622.08
Dec-27	$503,999.56	$735.49	$3,616.85
Jan-28	$503,258.80	$740.76	$3,611.58
Feb-28	$502,512.73	$746.07	$3,606.27
Mar-28	$501,761.31	$751.42	$3,600.92
Apr-28	$501,004.51	$756.80	$3,595.54
May-28	$500,242.29	$762.22	$3,590.11
Jun-28	$499,474.60	$767.69	$3,584.65
Jul-28	$498,701.41	$773.19	$3,579.15
Aug-28	$497,922.69	$778.73	$3,573.61
Sep-28	$497,138.38	$784.31	$3,568.03
Oct-28	$496,348.45	$789.93	$3,562.41
Nov-28	$495,552.86	$795.59	$3,556.75
Dec-28	$494,751.57	$801.29	$3,551.05
Jan-29	$493,944.54	$807.03	$3,545.31
Feb-29	$493,131.73	$812.81	$3,539.52
Mar-29	$492,313.09	$818.64	$3,533.70
Apr-29	$491,488.59	$824.50	$3,527.83
May-29	$490,658.17	$830.41	$3,521.93
Jun-29	$489,821.81	$836.36	$3,515.97
Jul-29	$488,979.45	$842.36	$3,509.98
Aug-29	$488,131.06	$848.39	$3,503.95

Sep-29	$487,276.59	$854.47	$3,497.87
Oct-29	$486,415.99	$860.60	$3,491.74
Nov-29	$485,549.23	$866.76	$3,485.58
Dec-29	$484,676.25	$872.97	$3,479.36
Jan-30	$483,797.02	$879.23	$3,473.11
Feb-30	$482,911.49	$885.53	$3,466.81
Mar-30	$482,019.62	$891.88	$3,460.46
Apr-30	$481,121.35	$898.27	$3,454.07
May-30	$480,216.65	$904.70	$3,447.64
Jun-30	$479,305.46	$911.19	$3,441.15
Jul-30	$478,387.75	$917.72	$3,434.62
Aug-30	$477,463.46	$924.29	$3,428.05
Sep-30	$476,532.54	$930.91	$3,421.42
Oct-30	$475,594.96	$937.59	$3,414.75
Nov-30	$474,650.65	$944.30	$3,408.03
Dec-30	$473,699.58	$951.07	$3,401.27
Jan-31	$472,741.69	$957.89	$3,394.45
Feb-31	$471,776.94	$964.75	$3,387.59
Mar-31	$470,805.28	$971.66	$3,380.67
Apr-31	$469,826.65	$978.63	$3,373.71
May-31	$468,841.02	$985.64	$3,366.70
Jun-31	$467,848.31	$992.70	$3,359.64
Jul-31	$466,848.50	$999.82	$3,352.52
Aug-31	$465,841.52	$1,006.98	$3,345.36
Sep-31	$464,827.32	$1,014.20	$3,338.14
Oct-31	$463,805.86	$1,021.46	$3,330.88
Nov-31	$462,777.08	$1,028.78	$3,323.56
Dec-31	$461,740.92	$1,036.16	$3,316.18
Jan-32	$460,697.34	$1,043.58	$3,308.76
Feb-32	$459,646.28	$1,051.06	$3,301.28
Mar-32	$458,587.69	$1,058.59	$3,293.75
Apr-32	$457,521.52	$1,066.18	$3,286.16
May-32	$456,447.70	$1,073.82	$3,278.52
Jun-32	$455,366.19	$1,081.51	$3,270.83
Jul-32	$454,276.93	$1,089.26	$3,263.08
Aug-32	$453,179.87	$1,097.07	$3,255.27
Sep-32	$452,074.94	$1,104.93	$3,247.41
Oct-32	$450,962.09	$1,112.84	$3,239.49
Nov-32	$449,841.27	$1,120.82	$3,231.52
Dec-32	$448,712.42	$1,128.85	$3,223.49
Jan-33	$447,575.48	$1,136.94	$3,215.40
Feb-33	$446,430.40	$1,145.09	$3,207.25
Mar-33	$445,277.10	$1,153.29	$3,199.05
Apr-33	$444,115.55	$1,161.56	$3,190.78

May-33	$442,945.67	$1,169.88	$3,182.46
Jun-33	$441,767.40	$1,178.26	$3,174.07
Jul-33	$440,580.69	$1,186.71	$3,165.63
Aug-33	$439,385.48	$1,195.21	$3,157.13
Sep-33	$438,181.71	$1,203.78	$3,148.56
Oct-33	$436,969.31	$1,212.40	$3,139.94
Nov-33	$435,748.22	$1,221.09	$3,131.25
Dec-33	$434,518.38	$1,229.84	$3,122.50
Jan-34	$433,279.73	$1,238.65	$3,113.69
Feb-34	$432,032.20	$1,247.53	$3,104.81
Mar-34	$430,775.73	$1,256.47	$3,095.87
Apr-34	$429,510.26	$1,265.47	$3,086.87
May-34	$428,235.72	$1,274.54	$3,077.80
Jun-34	$426,952.05	$1,283.67	$3,068.67
Jul-34	$425,659.18	$1,292.87	$3,059.47
Aug-34	$424,357.04	$1,302.14	$3,050.20
Sep-34	$423,045.57	$1,311.47	$3,040.87
Oct-34	$421,724.71	$1,320.86	$3,031.47
Nov-34	$420,394.38	$1,330.33	$3,022.01
Dec-34	$419,054.52	$1,339.86	$3,012.48
Jan-35	$417,705.05	$1,349.46	$3,002.87
Feb-35	$416,345.92	$1,359.13	$2,993.20
Mar-35	$414,977.05	$1,368.87	$2,983.47
Apr-35	$413,598.36	$1,378.68	$2,973.66
May-35	$412,209.80	$1,388.56	$2,963.78
Jun-35	$410,811.29	$1,398.51	$2,953.83
Jul-35	$409,402.76	$1,408.53	$2,943.81
Aug-35	$407,984.13	$1,418.63	$2,933.71
Sep-35	$406,555.34	$1,428.79	$2,923.55
Oct-35	$405,116.31	$1,439.03	$2,913.31
Nov-35	$403,666.96	$1,449.34	$2,903.00
Dec-35	$402,207.24	$1,459.73	$2,892.61
Jan-36	$400,737.05	$1,470.19	$2,882.15
Feb-36	$399,256.32	$1,480.72	$2,871.61
Mar-36	$397,764.99	$1,491.33	$2,861.00
Apr-36	$396,262.97	$1,502.02	$2,850.32
May-36	$394,750.19	$1,512.78	$2,839.55
Jun-36	$393,226.56	$1,523.62	$2,828.71
Jul-36	$391,692.02	$1,534.54	$2,817.80
Aug-36	$390,146.48	$1,545.54	$2,806.80
Sep-36	$388,589.87	$1,556.61	$2,795.72
Oct-36	$387,022.10	$1,567.77	$2,784.57
Nov-36	$385,443.09	$1,579.00	$2,773.34
Dec-36	$383,852.78	$1,590.32	$2,762.02

Jan-37	$382,251.06	$1,601.71	$2,750.63
Feb-37	$380,637.87	$1,613.19	$2,739.15
Mar-37	$379,013.12	$1,624.75	$2,727.59
Apr-37	$377,376.73	$1,636.39	$2,715.94
May-37	$375,728.61	$1,648.12	$2,704.22
Jun-37	$374,068.68	$1,659.93	$2,692.41
Jul-37	$372,396.85	$1,671.82	$2,680.51
Aug-37	$370,713.05	$1,683.80	$2,668.53
Sep-37	$369,017.18	$1,695.87	$2,656.47
Oct-37	$367,309.16	$1,708.02	$2,644.32
Nov-37	$365,588.89	$1,720.26	$2,632.08
Dec-37	$363,856.30	$1,732.59	$2,619.75
Jan-38	$362,111.30	$1,745.00	$2,607.33
Feb-38	$360,353.79	$1,757.51	$2,594.83
Mar-38	$358,583.69	$1,770.10	$2,582.24
Apr-38	$356,800.90	$1,782.79	$2,569.55
May-38	$355,005.34	$1,795.56	$2,556.78
Jun-38	$353,196.91	$1,808.43	$2,543.91
Jul-38	$351,375.52	$1,821.39	$2,530.95
Aug-38	$349,541.08	$1,834.44	$2,517.90
Sep-38	$347,693.49	$1,847.59	$2,504.75
Oct-38	$345,832.67	$1,860.82	$2,491.51
Nov-38	$343,958.51	$1,874.16	$2,478.18
Dec-38	$342,070.92	$1,887.59	$2,464.75
Jan-39	$340,169.80	$1,901.12	$2,451.22
Feb-39	$338,255.07	$1,914.74	$2,437.60
Mar-39	$336,326.61	$1,928.46	$2,423.88
Apr-39	$334,384.33	$1,942.28	$2,410.06
May-39	$332,428.13	$1,956.20	$2,396.14
Jun-39	$330,457.92	$1,970.21	$2,382.12
Jul-39	$328,473.59	$1,984.33	$2,368.01
Aug-39	$326,475.03	$1,998.55	$2,353.79
Sep-39	$324,462.16	$2,012.87	$2,339.47
Oct-39	$322,434.86	$2,027.30	$2,325.04
Nov-39	$320,393.04	$2,041.82	$2,310.51
Dec-39	$318,336.59	$2,056.46	$2,295.88
Jan-40	$316,265.39	$2,071.19	$2,281.15
Feb-40	$314,179.36	$2,086.03	$2,266.31
Mar-40	$312,078.38	$2,100.98	$2,251.36
Apr-40	$309,962.34	$2,116.04	$2,236.30
May-40	$307,831.14	$2,131.20	$2,221.14
Jun-40	$305,684.67	$2,146.47	$2,205.87
Jul-40	$303,522.82	$2,161.85	$2,190.49
Aug-40	$301,345.47	$2,177.34	$2,174.99

Sep-40	$299,152.53	$2,192.95	$2,159.39
Oct-40	$296,943.86	$2,208.66	$2,143.68
Nov-40	$294,719.38	$2,224.49	$2,127.85
Dec-40	$292,478.95	$2,240.43	$2,111.91
Jan-41	$290,222.46	$2,256.48	$2,095.86
Feb-41	$287,949.81	$2,272.65	$2,079.69
Mar-41	$285,660.87	$2,288.94	$2,063.40
Apr-41	$283,355.53	$2,305.34	$2,047.00
May-41	$281,033.67	$2,321.86	$2,030.48
Jun-41	$278,695.17	$2,338.50	$2,013.84
Jul-41	$276,339.92	$2,355.26	$1,997.08
Aug-41	$273,967.79	$2,372.13	$1,980.21
Sep-41	$271,578.66	$2,389.13	$1,963.21
Oct-41	$269,172.40	$2,406.25	$1,946.09
Nov-41	$266,748.91	$2,423.49	$1,928.84
Dec-41	$264,308.05	$2,440.86	$1,911.48
Jan-42	$261,849.70	$2,458.35	$1,893.99
Feb-42	$259,373.73	$2,475.97	$1,876.37
Mar-42	$256,880.02	$2,493.71	$1,858.63
Apr-42	$254,368.44	$2,511.58	$1,840.76
May-42	$251,838.87	$2,529.58	$1,822.76
Jun-42	$249,291.16	$2,547.70	$1,804.64
Jul-42	$246,725.20	$2,565.96	$1,786.38
Aug-42	$244,140.86	$2,584.35	$1,767.99
Sep-42	$241,537.99	$2,602.87	$1,749.47
Oct-42	$238,916.47	$2,621.52	$1,730.82
Nov-42	$236,276.17	$2,640.30	$1,712.04
Dec-42	$233,616.95	$2,659.22	$1,693.12
Jan-43	$230,938.67	$2,678.28	$1,674.06
Feb-43	$228,241.20	$2,697.47	$1,654.87
Mar-43	$225,524.40	$2,716.80	$1,635.54
Apr-43	$222,788.13	$2,736.27	$1,616.07
May-43	$220,032.26	$2,755.88	$1,596.46
Jun-43	$217,256.63	$2,775.62	$1,576.71
Jul-43	$214,461.12	$2,795.51	$1,556.82
Aug-43	$211,645.57	$2,815.55	$1,536.79
Sep-43	$208,809.85	$2,835.72	$1,516.62
Oct-43	$205,953.81	$2,856.04	$1,496.30
Nov-43	$203,077.30	$2,876.51	$1,475.83
Dec-43	$200,180.18	$2,897.12	$1,455.22
Jan-44	$197,262.30	$2,917.88	$1,434.46
Feb-44	$194,323.51	$2,938.79	$1,413.55
Mar-44	$191,363.66	$2,959.85	$1,392.49
Apr-44	$188,382.60	$2,981.06	$1,371.28

May-44	$185,380.18	$3,002.42	$1,349.92
Jun-44	$182,356.25	$3,023.94	$1,328.40
Jul-44	$179,310.64	$3,045.60	$1,306.73
Aug-44	$176,243.21	$3,067.43	$1,284.91
Sep-44	$173,153.81	$3,089.41	$1,262.93
Oct-44	$170,042.26	$3,111.55	$1,240.79
Nov-44	$166,908.41	$3,133.84	$1,218.49
Dec-44	$163,752.11	$3,156.30	$1,196.04
Jan-45	$160,573.20	$3,178.92	$1,173.42
Feb-45	$157,371.50	$3,201.70	$1,150.64
Mar-45	$154,146.86	$3,224.64	$1,127.70
Apr-45	$150,899.11	$3,247.75	$1,104.59
May-45	$147,628.09	$3,271.02	$1,081.32
Jun-45	$144,333.63	$3,294.46	$1,057.88
Jul-45	$141,015.56	$3,318.07	$1,034.27
Aug-45	$137,673.72	$3,341.84	$1,010.49
Sep-45	$134,307.92	$3,365.79	$986.55
Oct-45	$130,918.01	$3,389.91	$962.43
Nov-45	$127,503.81	$3,414.20	$938.14
Dec-45	$124,065.15	$3,438.67	$913.67
Jan-46	$120,601.84	$3,463.31	$889.03
Feb-46	$117,113.71	$3,488.13	$864.21
Mar-46	$113,600.59	$3,513.12	$839.22
Apr-46	$110,062.29	$3,538.30	$814.04
May-46	$106,498.64	$3,563.65	$788.69
Jun-46	$102,909.46	$3,589.19	$763.15
Jul-46	$99,294.55	$3,614.91	$737.43
Aug-46	$95,653.74	$3,640.81	$711.53
Sep-46	$91,986.84	$3,666.90	$685.44
Oct-46	$88,293.66	$3,693.18	$659.16
Nov-46	$84,574.02	$3,719.64	$632.70
Dec-46	$80,827.73	$3,746.30	$606.04
Jan-47	$77,054.59	$3,773.14	$579.20
Feb-47	$73,254.41	$3,800.18	$552.16
Mar-47	$69,427.00	$3,827.41	$524.93
Apr-47	$65,572.16	$3,854.84	$497.50
May-47	$61,689.70	$3,882.46	$469.88
Jun-47	$57,779.42	$3,910.28	$442.06
Jul-47	$53,841.12	$3,938.30	$414.04
Aug-47	$49,874.60	$3,966.52	$385.82
Sep-47	$45,879.66	$3,994.95	$357.39
Oct-47	$41,856.08	$4,023.57	$328.77
Nov-47	$37,803.68	$4,052.40	$299.93
Dec-47	$33,722.23	$4,081.44	$270.89

Jan-48	$29,611.54	$4,110.69	$241.65
Feb-48	$25,471.40	$4,140.15	$212.19
Mar-48	$21,301.58	$4,169.81	$182.52
Apr-48	$17,101.89	$4,199.69	$152.64
May-48	$12,872.10	$4,229.79	$122.55
Jun-48	$8,612.00	$4,260.10	$92.24
Jul-48	$4,321.37	$4,290.63	$61.71
Aug-48	$0.00	$4,321.37	$30.97

Financial Review Worksheet

Center	Ownership	Imminent Default
Foreclosure	Asset	No

Property Address

Address:	City	Zip
717 E VERNON	long beach	90806

Occupancy Status:

Loan#	Current Rate
	07/30/08
Borrower's Name	No. of Autos:
Richardson	
1st Pmt Date:	No. of People:
03/01/07	
FCL Sale Date:	Prop. State:
0	ca

$ On Hand	$0.00
LPI:	07/01/2007
ARM/FIXED	a
Interest Rate:	8.500%
Original PB:	$535,001.00
Original Value:	$543,000.00
Orig Amort Term:	360

Mtg. Insurer:	
MI %:	
Cert. #	
Loan Type:	
Pool Insurer	
Cert #	
Investor Name	wamu
Investor #	s23
Client #	156
Mod Status	Approved

Store

Assets		
Appraised property value:	Value Date: 07/01/2003	$ 550,000.00
Checking:		$ -
Savings:		$ -
Other Real Estate:		$ -
Boats/RV's:		$ -
IRA:		$ -
401k		$ -
Stocks/Bonds:		$ -
Other:		$ -
Total:		$ 550,000.00

Liabilities		
UPB:		$ 533,650.31
Waive Dlq Int	$0.00	
Delinquent Interest:		$ 50,656.13
Escrow/ADVANCE:		$ 9,087.44
Other Mortgages:		$ -
Liens:		$ -
Autos:		$ -
Credit Cards:		$ -
Personal Loan:		$ -
HOA Fees:		$ -
Medical:		$ -
Other:		$ -
Total:		$ 593,398.88

Delinquent Interest calculated thru date:	
Calculated thru:	08/01/08

Term Calculation		
First PMT Date	Maturity Date	Term
03/2007	02/2037	360
09/2008	02/2037	342
08/2007	02/2037	355

LTV	110.02%
amount capitalized	$ 73,314.03
12 PMTS made	5
Imminent Default	
Reset Date	01/01/1900
Margin	0.000%

Income Calculations:

Borrower 1	Borrower 2	Borrower 3	Self Employed or rental income
$ -	$ -	$ -	$ -
$ -	$ -	$ -	$ -
$ -	$ -	$ -	$ -
$ -	$ -	$ -	$ -
$ -	$ -	$ -	$ -
$ -	$ -	$ -	$ -
$ -	$ -	$ -	$ -
			$ -
			$ -
			$ -
			$ -

Monthly Income		
Borrower:	$ -	$ -
Co Borrower:	$ -	$ -
Self Employed	$ 14,100.00	$ 11,280.00
Unemployment:		$ -
Disability:		$ -
Child Support		$ -
Rents Received:		$ -
Other:		$ -
Total:		$ 11,280.00

Modification Information:		
Atty Paid F/C & P&P	$ 3,338.78	$ -
Atty Unpaid F/C	$ -	$ 3,338.78
Modification Fee:		$ -
Negative Escrow Balance:		$ 9,087.44
Positive Balance	$ -	Required amount $ -
Escrow Shortage:		$ 10,031.78
BPO:		$ -
Title Work:		$ -
Suspense Amount:		$ -
Borrower Contribution		$ -
Deferment Amount:		$ -
Potential Capitalized Amount:		$ 22,457.00
$ 73,314.03		
Income Available after Expenses:		$ (1,258.09)

Expenses		
P & I:		$ 4,227.58
Taxes:	$0.00	
Insurance:	$0.00	
Non Escrowed:		$
Taxes:	$1,453.17	
Insurance:	$0.00	
Old Escrow:	$0.00	
New Escrow (Escrowed Loan):		$ 1,453.17
Other Mortgages:		$ 6,100.00
Liens:		$ -
Autos:		$ -
Auto Maintenance:		$ 100.00
Credit Cards:		$ 13.00
Child Care:		$ -
Child Support/Alimony:		$ -
Personal Loan:		$ 29.00
Food:		$ 1,250.00
Utilities:		$ 1,250.00
RPA Plan amt:		$ -
Medical:		$ 135.00
Spending Money:		$ 150.00
Total:		$ 12,538.09

$535,001.00

Loan Modification Calculator:	
New UPB:	$ 555,759.34
Rate:	4.241%
Term:	480
New P & I:	$ 2,077.02
New Income Available After Expenses:	$ 342.27

Amortization Term Calculator:	
Original PB:	$535,001.00
Rate:	4.241%
Term:	360
New P & I:	$ 2,629.07
New Income Available After Expenses:	$ 340.82
Extend amort term by:	13
New Term:	355

# Pmts Missed:	0
# of payments to be repaid: 00/00 to 00/00	0
Income Available after Expenses:	$ -
Del. Pmts:	$ -
Additional Costs:	$ 22,457.00
Total Costs:	$ 22,457.00

All blue shaded fields are calculated by Excel, no input is necessary.

NOTES:
RFD: 06-Curtailment of Income

Recommended Terms: 4200 Step Rate Extending Am Term
Mod: Recommend Modification, Am Term Extension & Reduce Rate

Repay:

SPF:

Analyzed by: *Savannah Rogers*

Signature:

Type of Workout: RPA, SPF, MOD

Date:

WORKOUT: Approved ___ Denied ___

JPMC- 000777
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LOAN MODIFICATION SYSTEM REQUEST FORM

MORTGAGOR NAME: Richardson

REQUESTOR:	0 [redacted]	0	DEPARTMENT: LOSS MITIGATION/ HOMEOWNERS ASSISTANCE
REQUESTOR'S EMAIL:	0		REQUEST DATE: July 8, 2008
CENTER	Foreclosure		Multi Lien 0
INVESTOR NAME:	wamu	INVESTOR NO.: a23	1st or 2nd 0

		GROSS AMOUNT	APPLY FROM SUSPENSE (ENTER AS A POSITIVE)	
CURRENT UNPAID PRINCIPAL BALANCE:				$ 533,455.31
+ CAPITALIZED INTEREST FROM 07/01/07	08/01/08	$ 50,856.13	[redacted]	
+ CAPITALIZED ESCROW:		$ 19,119.14		
+ CAPITALZED FORECLOSURE FEE: 85/13 ATTY		$ 3,338.78		
[redacted]		$ -		
		$ -		
		$ -		
+ OTHER CAPITALIZED FEES (payee code):	0	$ -		
MODIFIED UNPAID PRINCIPAL BALANCE:				$ 608,769.34

[redacted]

FIELDS TO BE ADJUSTED	FROM:	TO:	REMAIN THE SAME (CHECK BOXES, IF APPLICABLE)
INTEREST RATE:	6.000%	4.241%	☐
MATURITY DATE:	02/01/37	02/01/37	☐
PAID TO DATE:	07/01/07	08/01/08	☐
P & I:	$ 4,237.98	$2,527.62	☐
LOAN SUBTYPE (FIXED, ARM,STEP):	0	0	☐
Interest Only:	No	[redacted]	
New PB:	$0.00	[redacted]	
Interest Rate:	0.000%	[redacted]	
New Term:	0	[redacted]	
Modified Int. Pmt:	$0.00	[redacted]	
Escrow Payment:	$0.00	[redacted]	
New Payment:	$0.00	[redacted]	
IO Expiration Date:	01/00/1900	[redacted]	

☐ **STEP RATE MODIFICATION:** ☐ Number of step changes: 4

IF YES, COMPLETE THE NECESSARY INFORMATION

NUMBER OF STEP CHANGES	DATE OF INTEREST CHANGE (mm/dd/yy)	INTEREST RATE	PAYMENT DUE DATE (mm/dd/yy)	PRINCIPAL & INTEREST AMOUNT
1	08/01/2008	4.241%	09/01/2008	$2,527.62
2	08/01/2009	4.241%	09/01/2009	$2,527.62
3	08/01/2010	5.241%	09/01/2010	$3,009.88
4	08/01/2011	6.241%	09/01/2011	$3,407.00

☐ **ARM EXTENSION:**

FOR LOANS REMAINING ARM, SKIP NEXT RATE & PAYMENT CHANGE. Skips ARM changes. | Int Rate being extended: 0% | Date to resume ARM: 1/0/00

☐ **ARM TERM EXTENSION / DEFERMENT:**

Is this a Deferment? Delinquent balance is being added to the end of the loan. | Amount to Defer: $ -

☐ **BALLOON:**

Is this a balloon mod? The balance is amortized over the remaining term to keep the P&I the same but makes it due in 3, 5 or 7 years. | Date balloon due: 12/7/00

COMMENTS OR SPECIAL INSTRUCTIONS:	
Modify Code:	4200 Step Rate Extending Arm Term

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First PMT Date	Maturity Date	Term	
03/2007	02/2037	360	(actual)
			(remaining balloon term

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PCH1 [illegible] PAYMENT CHANGES 07/08/08 08:33:37
NAME L RICHARDS TYPE 13 1ST MTG,CONVEN W/O INS GROUP IGE

----------* PAYMENT DATA *----------

DUE		CURRENT		PENDING	EFF DATE	COUPONS	CM: 03
08/07	COUNTY	.01			ESC	0	
	CITY	.00					
	HAZARD	.00					
	MI	.00					
	LIEN	.00			STOP DATE		
	O/S	.00					
	MISC	.00	0				
	BSC	.00					
	1ST P&I	4227.98					
	2ND P&I	.00					
	A&H	.00					
	LIFE	.00					
	REPL	.00	0				
	HUD	.00		.00			DELETE
	NET	4227.99					MAINT?
	1ST INT RATE	8.80000					CURR N
	2ND INT RATE	0.00000					PEND N

----------* ADDITIONAL MESSAGES *----------

LAST UPD BY IGE 07/08/08 08:31 IGE PRESS PF14 FOR MEMOS
LIFE-OF-LOAN: LEGAL ACTION: ROUTINE LITIGATION

JPMC-000780
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CSOC.RICH.001652

LOAN MODIFICATION / PARTIAL CLAIM WORKSHEET

LOAN NUMBER [redacted]

Unpaid Principal Balance: $ [redacted] 533,455.31

Delinquent Interest: From: [redacted] To: [redacted]

Delinquent interest dates:	Interest Rate:	Interest:	PC Payment:
	0.000%		$ -
	0.000%		$ -
	0.000%		$ -
	0.000%		$ -
	0.000%		$ -
	0.000%		$ -
	0.000%		$ -

				Capitalized / PC Amount	Borrowers Funds
	0.000%		$ -		
	0.000%		$ -		
	0.000%		$ -		
	0.000%		$ -	# of months	
	0.000%		$ -		
Total:		50,856.13 $ -	$ -	$ 50,856.13	$ -
Escrow Adv/ Funding:		$ 19,319.14		$ 19,319.14	$ -
Foreclosure Fees:		$ 3,338.76		$ 3,338.76	$ -
Attorney Fees:		$ -		$ -	$ -
Modification Fees:		$ -		$ -	$ -
Title/Recording:		$ -		$ -	$ -
BPO or other value		$ -		$ -	$ -
Property & Preservation		$ -		$ -	$ -
Suspense balance		$ -		$ -	$ -
Total:		$ 73,314.03		$ 73,314.03	$ -
				Total Amount due with Docs:	$ -

New Principal Balance: $ [redacted] 606,769.34

LOAN WORKOUT TERMS

		Current:		Modified:
Due Date:	FROM:	08/01/2007	TO:	09/01/2008
Unpaid Principal Balance:	FROM:	$ 533,455.31	TO:	$ 606,769.34
Interest Rate:	FROM:	8.800%	TO:	4.241%
Remaining Term:	FROM:	355	TO:	480
P & I Payment:	FROM:	$ 4,227.98	TO:	$ 3,627.62
Escrow:	FROM:	$0.00	TO:	$ 1,433.11
Maturity date		02/01/2037		02/01/2037
TOTAL PAYMENT (PITI):	FROM:	$ 4,227.98	TO:	$ 4,060.73
Workout Effective Dates:	FROM:	07/01/2007	TO:	08/01/2008
Deferment Amount:		$		

Comments:

MARITAL STATUS	Unmarried		
ADDED CO SIGNERS		Waive Delinquent Interest	$0.00
STATE	[redacted]	Arm Rate Extension	
MI COMPANY	[redacted]	Interest Rate % to be extended	
RECORD ALTA		Date to resume ARM:	
RECORD MPG		AM Term Ext/Balloon	Yes
ASSIGNMENT		Amort Term 480	
DO NOT RECORD	X	Maturity Term 342	
PREV BNK & CHP		Interest Only :	No
PREV MOD	no	New PB:	
ARM/FIXED	[redacted]	Interest Rate:	
Modify Code	4200 Step Rate Extending Am Term	New Term:	
		Modified Int. Pmt:	$0.00
		Escrow Payment:	
		New Payment:	
		IO Maturity Date	

Step Rate:	Year 1	Year 2	Year 3	Year 4
Rate:	4.241%	4.241%	5.241%	6.241%
Term:	480	468	456	444
P&I :	$2,627.62	$2,627.62	$3,019.85	$3,407.99
1st pyt date:	9/1/08	9/1/09	9/1/10	9/1/11

Prepared by: Savannah Rogers 07/08/2008

COMMITTEE APPROVAL

JPMC- 000781
CONFIDENTIAL

PAYMENT CALCULATOR & AMORTIZATION SCHEDULE

Mortgagor	Richardson
Investor	wamu
Principal Bal	$ 606,769.34
Interest Rate	4.241%
Term	480
Payment Amt	$2,627.62
First Payment Dat	September-08

Step Rate:
Rate:
Term:
P&I :
1st pyt date:

		Prin App	Interest App
	$606,769.34		
Sep-08	$606,286.14	$483.20	$2,144.42
Oct-08	$605,801.24	$484.90	$2,142.72
Nov-08	$605,314.62	$486.62	$2,141.00
Dec-08	$604,826.28	$488.34	$2,139.28
Jan-09	$604,336.22	$490.06	$2,137.56
Feb-09	$603,844.42	$491.80	$2,135.82
Mar-09	$603,350.89	$493.53	$2,134.09
Apr-09	$602,855.61	$495.28	$2,132.34
May-09	$602,358.58	$497.03	$2,130.59
Jun-09	$601,859.79	$498.79	$2,128.84
Jul-09	$601,359.24	$500.55	$2,127.07
Aug-09	$600,856.93	$502.32	$2,125.30
Sep-09	$600,352.83	$504.09	$2,123.53
Oct-09	$599,846.96	$505.87	$2,121.75
Nov-09	$599,339.30	$507.66	$2,119.96
Dec-09	$598,829.84	$509.46	$2,118.16
Jan-10	$598,318.59	$511.26	$2,116.36
Feb-10	$597,805.52	$513.06	$2,114.56
Mar-10	$597,290.64	$514.88	$2,112.74
Apr-10	$596,773.95	$516.70	$2,110.92
May-10	$596,255.43	$518.52	$2,109.10
Jun-10	$595,735.07	$520.36	$2,107.27
Jul-10	$595,212.88	$522.19	$2,105.43
Aug-10	$594,688.84	$524.04	$2,103.58

PAYMENT CALCULATOR & AMORTIZATION SCHEDULE

Mortgagor	Richardson
Investor	wamu
Principal Bal	$ 594,688.84
Interest Rate	5.241%
Term	456
Payment Amt	$3,009.88
First Payment Dat	September-10

Step Rate:
Rate:
Term:
P&I :
1st pyt date:

		Prin App	Interest App
	$594,688.84		
Sep-10	$594,276.27	$412.57	$2,597.30
Oct-10	$593,861.89	$414.37	$2,595.50
Nov-10	$593,445.71	$416.18	$2,593.69
Dec-10	$593,027.71	$418.00	$2,591.87
Jan-11	$592,607.88	$419.83	$2,590.05
Feb-11	$592,186.22	$421.66	$2,588.21
Mar-11	$591,762.72	$423.50	$2,586.37
Apr-11	$591,337.37	$425.35	$2,584.52
May-11	$590,910.16	$427.21	$2,582.67
Jun-11	$590,481.08	$429.08	$2,580.80
Jul-11	$590,050.13	$430.95	$2,578.93
Aug-11	$589,617.30	$432.83	$2,577.04

PAYMENT CALCULATOR & AMORTIZATION SCHEDULE

Mortgagor	Richardson
Investor	wamu
Principal Bal	$ 589,617.30
Interest Rate	6.241%
Term	444
Payment Amt	$3,407.00
First Payment Dat	September-11

Step Rate:
Rate:
Term:
P&I :
1st pyt date:

		Prin App	Interest App
	$589,617.30		
Sep-11	$589,276.81	$340.49	$3,066.50
Oct-11	$588,934.54	$342.27	$3,064.73
Nov-11	$588,590.49	$344.05	$3,062.95
Dec-11	$588,244.66	$345.84	$3,061.16
Jan-12	$587,897.02	$347.63	$3,059.36
Feb-12	$587,547.58	$349.44	$3,057.55
Mar-12	$587,196.32	$351.26	$3,055.74
Apr-12	$586,843.24	$353.09	$3,053.91
May-12	$586,488.31	$354.92	$3,052.07
Jun-12	$586,131.55	$356.77	$3,050.23
Jul-12	$585,772.92	$358.62	$3,048.37
Aug-12	$585,412.43	$360.49	$3,046.51
Sep-12	$585,050.07	$362.36	$3,044.63
Oct-12	$584,685.82	$364.25	$3,042.75
Nov-12	$584,319.68	$366.14	$3,040.85
Dec-12	$583,951.63	$368.05	$3,038.95
Jan-13	$583,581.67	$369.96	$3,037.04
Feb-13	$583,209.79	$371.89	$3,035.11
Mar-13	$582,835.97	$373.82	$3,033.18
Apr-13	$582,460.20	$375.76	$3,031.23
May-13	$582,082.48	$377.72	$3,029.28
Jun-13	$581,702.80	$379.68	$3,027.31
Jul-13	$581,321.14	$381.66	$3,025.34
Aug-13	$580,937.50	$383.64	$3,023.35
Sep-13	$580,551.87	$385.64	$3,021.36
Oct-13	$580,164.22	$387.64	$3,019.35
Nov-13	$579,774.56	$389.66	$3,017.34
Dec-13	$579,382.88	$391.69	$3,015.31
Jan-14	$578,989.16	$393.72	$3,013.27
Feb-14	$578,593.39	$395.77	$3,011.23
Mar-14	$578,195.56	$397.83	$3,009.17
Apr-14	$577,795.66	$399.90	$3,007.10

May-14	$577,393.68	$401.98	$3,005.02
Jun-14	$576,989.61	$404.07	$3,002.93
Jul-14	$576,583.45	$406.17	$3,000.83
Aug-14	$576,175.16	$408.28	$2,998.71
Sep-14	$575,764.76	$410.41	$2,996.59
Oct-14	$575,352.22	$412.54	$2,994.46
Nov-14	$574,937.53	$414.69	$2,992.31
Dec-14	$574,520.69	$416.84	$2,990.15
Jan-15	$574,101.68	$419.01	$2,987.99
Feb-15	$573,680.49	$421.19	$2,985.81
Mar-15	$573,257.11	$423.38	$2,983.62
Apr-15	$572,831.53	$425.58	$2,981.41
May-15	$572,403.74	$427.79	$2,979.20
Jun-15	$571,973.72	$430.02	$2,976.98
Jul-15	$571,541.46	$432.26	$2,974.74
Aug-15	$571,106.96	$434.50	$2,972.49
Sep-15	$570,670.19	$436.76	$2,970.23
Oct-15	$570,231.16	$439.04	$2,967.96
Nov-15	$569,789.84	$441.32	$2,965.68
Dec-15	$569,346.22	$443.61	$2,963.38
Jan-16	$568,900.30	$445.92	$2,961.07
Feb-16	$568,452.06	$448.24	$2,958.76
Mar-16	$568,001.49	$450.57	$2,956.42
Apr-16	$567,548.57	$452.92	$2,954.08
May-16	$567,093.30	$455.27	$2,951.73
Jun-16	$566,635.66	$457.64	$2,949.36
Jul-16	$566,175.64	$460.02	$2,946.98
Aug-16	$565,713.23	$462.41	$2,944.59
Sep-16	$565,248.42	$464.82	$2,942.18
Oct-16	$564,781.18	$467.23	$2,939.76
Nov-16	$564,311.52	$469.66	$2,937.33
Dec-16	$563,839.41	$472.11	$2,934.89
Jan-17	$563,364.85	$474.56	$2,932.43
Feb-17	$562,887.82	$477.03	$2,929.97
Mar-17	$562,408.31	$479.51	$2,927.49
Apr-17	$561,926.31	$482.00	$2,924.99
May-17	$561,441.80	$484.51	$2,922.49
Jun-17	$560,954.77	$487.03	$2,919.97
Jul-17	$560,465.20	$489.56	$2,917.43
Aug-17	$559,973.09	$492.11	$2,914.89
Sep-17	$559,478.42	$494.67	$2,912.33
Oct-17	$558,981.18	$497.24	$2,909.75
Nov-17	$558,481.35	$499.83	$2,907.17
Dec-17	$557,978.92	$502.43	$2,904.57

Jan-18	$557,473.88	$505.04	$2,901.96
Feb-18	$556,966.22	$507.67	$2,899.33
Mar-18	$556,455.91	$510.31	$2,896.69
Apr-18	$555,942.95	$512.96	$2,894.03
May-18	$555,427.32	$515.63	$2,891.37
Jun-18	$554,909.00	$518.31	$2,888.68
Jul-18	$554,388.00	$521.01	$2,885.99
Aug-18	$553,864.28	$523.72	$2,883.28
Sep-18	$553,337.84	$526.44	$2,880.56
Oct-18	$552,808.66	$529.18	$2,877.82
Nov-18	$552,276.73	$531.93	$2,875.07
Dec-18	$551,742.03	$534.70	$2,872.30
Jan-19	$551,204.56	$537.48	$2,869.52
Feb-19	$550,664.28	$540.27	$2,866.72
Mar-19	$550,121.20	$543.08	$2,863.91
Apr-19	$549,575.29	$545.91	$2,861.09
May-19	$549,026.55	$548.75	$2,858.25
Jun-19	$548,474.94	$551.60	$2,855.40
Jul-19	$547,920.48	$554.47	$2,852.53
Aug-19	$547,363.12	$557.35	$2,849.64
Sep-19	$546,802.87	$560.25	$2,846.74
Oct-19	$546,239.70	$563.17	$2,843.83
Nov-19	$545,673.61	$566.09	$2,840.90
Dec-19	$545,104.57	$569.04	$2,837.96
Jan-20	$544,532.57	$572.00	$2,835.00
Feb-20	$543,957.60	$574.97	$2,832.02
Mar-20	$543,379.64	$577.96	$2,829.03
Apr-20	$542,798.67	$580.97	$2,826.03
May-20	$542,214.68	$583.99	$2,823.01
Jun-20	$541,627.65	$587.03	$2,819.97
Jul-20	$541,037.57	$590.08	$2,816.92
Aug-20	$540,444.42	$593.15	$2,813.85
Sep-20	$539,848.18	$596.23	$2,810.76
Oct-20	$539,248.85	$599.34	$2,807.66
Nov-20	$538,646.39	$602.45	$2,804.54
Dec-20	$538,040.81	$605.59	$2,801.41
Jan-21	$537,432.07	$608.74	$2,798.26
Feb-21	$536,820.17	$611.90	$2,795.09
Mar-21	$536,205.09	$615.08	$2,791.91
Apr-21	$535,586.80	$618.28	$2,788.71
May-21	$534,965.30	$621.50	$2,785.50
Jun-21	$534,340.57	$624.73	$2,782.27
Jul-21	$533,712.59	$627.98	$2,779.02
Aug-21	$533,081.35	$631.25	$2,775.75

Sep-21	$532,446.82	$634.53	$2,772.47
Oct-21	$531,808.99	$637.83	$2,769.17
Nov-21	$531,167.84	$641.15	$2,765.85
Dec-21	$530,523.36	$644.48	$2,762.52
Jan-22	$529,875.53	$647.83	$2,759.16
Feb-22	$529,224.33	$651.20	$2,755.79
Mar-22	$528,569.74	$654.59	$2,752.41
Apr-22	$527,911.74	$657.99	$2,749.00
May-22	$527,250.33	$661.42	$2,745.58
Jun-22	$526,585.47	$664.86	$2,742.14
Jul-22	$525,917.16	$668.31	$2,738.68
Aug-22	$525,245.37	$671.79	$2,735.21
Sep-22	$524,570.09	$675.28	$2,731.71
Oct-22	$523,891.29	$678.79	$2,728.20
Nov-22	$523,208.97	$682.32	$2,724.67
Dec-22	$522,523.10	$685.87	$2,721.12
Jan-23	$521,833.66	$689.44	$2,717.56
Feb-23	$521,140.63	$693.03	$2,713.97
Mar-23	$520,444.00	$696.63	$2,710.37
Apr-23	$519,743.74	$700.25	$2,706.74
May-23	$519,039.85	$703.90	$2,703.10
Jun-23	$518,332.29	$707.56	$2,699.44
Jul-23	$517,621.06	$711.24	$2,695.76
Aug-23	$516,906.12	$714.94	$2,692.06
Sep-23	$516,187.47	$718.65	$2,688.34
Oct-23	$515,465.08	$722.39	$2,684.60
Nov-23	$514,738.93	$726.15	$2,680.85
Dec-23	$514,009.00	$729.92	$2,677.07
Jan-24	$513,275.28	$733.72	$2,673.28
Feb-24	$512,537.74	$737.54	$2,669.46
Mar-24	$511,796.37	$741.37	$2,665.62
Apr-24	$511,051.14	$745.23	$2,661.77
May-24	$510,302.04	$749.10	$2,657.89
Jun-24	$509,549.04	$753.00	$2,654.00
Jul-24	$508,792.12	$756.92	$2,650.08
Aug-24	$508,031.27	$760.85	$2,646.14
Sep-24	$507,266.46	$764.81	$2,642.19
Oct-24	$506,497.67	$768.79	$2,638.21
Nov-24	$505,724.88	$772.79	$2,634.21
Dec-24	$504,948.08	$776.81	$2,630.19
Jan-25	$504,167.23	$780.85	$2,626.15
Feb-25	$503,382.33	$784.91	$2,622.09
Mar-25	$502,593.34	$788.99	$2,618.01
Apr-25	$501,800.24	$793.09	$2,613.90

May-25	$501,003.03	$797.22	$2,609.78
Jun-25	$500,201.66	$801.36	$2,605.63
Jul-25	$499,396.13	$805.53	$2,601.47
Aug-25	$498,586.41	$809.72	$2,597.28
Sep-25	$497,772.48	$813.93	$2,593.06
Oct-25	$496,954.32	$818.16	$2,588.83
Nov-25	$496,131.90	$822.42	$2,584.58
Dec-25	$495,305.20	$826.70	$2,580.30
Jan-26	$494,474.20	$831.00	$2,576.00
Feb-26	$493,638.89	$835.32	$2,571.68
Mar-26	$492,799.22	$839.66	$2,567.33
Apr-26	$491,955.19	$844.03	$2,562.97
May-26	$491,106.77	$848.42	$2,558.58
Jun-26	$490,253.94	$852.83	$2,554.16
Jul-26	$489,396.67	$857.27	$2,549.73
Aug-26	$488,534.95	$861.73	$2,545.27
Sep-26	$487,668.74	$866.21	$2,540.79
Oct-26	$486,798.03	$870.71	$2,536.28
Nov-26	$485,922.79	$875.24	$2,531.76
Dec-26	$485,043.00	$879.79	$2,527.20
Jan-27	$484,158.63	$884.37	$2,522.63
Feb-27	$483,269.66	$888.97	$2,518.03
Mar-27	$482,376.07	$893.59	$2,513.40
Apr-27	$481,477.83	$898.24	$2,508.76
May-27	$480,574.92	$902.91	$2,504.09
Jun-27	$479,667.31	$907.61	$2,499.39
Jul-27	$478,754.99	$912.33	$2,494.67
Aug-27	$477,837.91	$917.07	$2,489.92
Sep-27	$476,916.07	$921.84	$2,485.16
Oct-27	$475,989.44	$926.64	$2,480.36
Nov-27	$475,057.98	$931.45	$2,475.54
Dec-27	$474,121.68	$936.30	$2,470.70
Jan-28	$473,180.52	$941.17	$2,465.83
Feb-28	$472,234.45	$946.06	$2,460.93
Mar-28	$471,283.47	$950.98	$2,456.01
Apr-28	$470,327.54	$955.93	$2,451.07
May-28	$469,366.64	$960.90	$2,446.10
Jun-28	$468,400.74	$965.90	$2,441.10
Jul-28	$467,429.82	$970.92	$2,436.07
Aug-28	$466,453.85	$975.97	$2,431.02
Sep-28	$465,472.80	$981.05	$2,425.95
Oct-28	$464,486.65	$986.15	$2,420.85
Nov-28	$463,495.37	$991.28	$2,415.72
Dec-28	$462,498.94	$996.43	$2,410.56

Jan-29	$461,497.32	$1,001.62	$2,405.38
Feb-29	$460,490.49	$1,006.83	$2,400.17
Mar-29	$459,478.43	$1,012.06	$2,394.93
Apr-29	$458,461.11	$1,017.33	$2,389.67
May-29	$457,438.49	$1,022.62	$2,384.38
Jun-29	$456,410.56	$1,027.93	$2,379.06
Jul-29	$455,377.27	$1,033.28	$2,373.72
Aug-29	$454,338.62	$1,038.65	$2,368.34
Sep-29	$453,294.56	$1,044.06	$2,362.94
Oct-29	$452,245.08	$1,049.49	$2,357.51
Nov-29	$451,190.13	$1,054.95	$2,352.05
Dec-29	$450,129.70	$1,060.43	$2,346.56
Jan-30	$449,063.75	$1,065.95	$2,341.05
Feb-30	$447,992.26	$1,071.49	$2,335.51
Mar-30	$446,915.20	$1,077.06	$2,329.93
Apr-30	$445,832.53	$1,082.66	$2,324.33
May-30	$444,744.24	$1,088.30	$2,318.70
Jun-30	$443,650.28	$1,093.96	$2,313.04
Jul-30	$442,550.64	$1,099.65	$2,307.35
Aug-30	$441,445.27	$1,105.36	$2,301.63
Sep-30	$440,334.16	$1,111.11	$2,295.88
Oct-30	$439,217.27	$1,116.89	$2,290.10
Nov-30	$438,094.57	$1,122.70	$2,284.30
Dec-30	$436,966.03	$1,128.54	$2,278.46
Jan-31	$435,831.62	$1,134.41	$2,272.59
Feb-31	$434,691.31	$1,140.31	$2,266.69
Mar-31	$433,545.07	$1,146.24	$2,260.76
Apr-31	$432,392.87	$1,152.20	$2,254.80
May-31	$431,234.68	$1,158.19	$2,248.80
Jun-31	$430,070.46	$1,164.22	$2,242.78
Jul-31	$428,900.19	$1,170.27	$2,236.72
Aug-31	$427,723.83	$1,176.36	$2,230.64
Sep-31	$426,541.36	$1,182.48	$2,224.52
Oct-31	$425,352.73	$1,188.63	$2,218.37
Nov-31	$424,157.92	$1,194.81	$2,212.19
Dec-31	$422,956.90	$1,201.02	$2,205.97
Jan-32	$421,749.63	$1,207.27	$2,199.73
Feb-32	$420,536.09	$1,213.55	$2,193.45
Mar-32	$419,316.23	$1,219.86	$2,187.14
Apr-32	$418,090.03	$1,226.20	$2,180.79
May-32	$416,857.45	$1,232.58	$2,174.42
Jun-32	$415,618.46	$1,238.99	$2,168.01
Jul-32	$414,373.02	$1,245.43	$2,161.56
Aug-32	$413,121.11	$1,251.91	$2,155.09

Sep-32	$411,862.69	$1,258.42	$2,148.57
Oct-32	$410,597.72	$1,264.97	$2,142.03
Nov-32	$409,326.18	$1,271.55	$2,135.45
Dec-32	$408,048.02	$1,278.16	$2,128.84
Jan-33	$406,763.21	$1,284.81	$2,122.19
Feb-33	$405,471.72	$1,291.49	$2,115.51
Mar-33	$404,173.52	$1,298.21	$2,108.79
Apr-33	$402,868.56	$1,304.96	$2,102.04
May-33	$401,556.81	$1,311.74	$2,095.25
Jun-33	$400,238.25	$1,318.57	$2,088.43
Jul-33	$398,912.82	$1,325.42	$2,081.57
Aug-33	$397,580.51	$1,332.32	$2,074.68
Sep-33	$396,241.26	$1,339.25	$2,067.75
Oct-33	$394,895.05	$1,346.21	$2,060.78
Nov-33	$393,541.84	$1,353.21	$2,053.78
Dec-33	$392,181.59	$1,360.25	$2,046.75
Jan-34	$390,814.26	$1,367.33	$2,039.67
Feb-34	$389,439.82	$1,374.44	$2,032.56
Mar-34	$388,058.24	$1,381.58	$2,025.41
Apr-34	$386,669.47	$1,388.77	$2,018.23
May-34	$385,273.48	$1,395.99	$2,011.00
Jun-34	$383,870.22	$1,403.25	$2,003.74
Jul-34	$382,459.67	$1,410.55	$1,996.45
Aug-34	$381,041.78	$1,417.89	$1,989.11
Sep-34	$379,616.52	$1,425.26	$1,981.73
Oct-34	$378,183.85	$1,432.67	$1,974.32
Nov-34	$376,743.72	$1,440.13	$1,966.87
Dec-34	$375,296.11	$1,447.61	$1,959.38
Jan-35	$373,840.96	$1,455.14	$1,951.85
Feb-35	$372,378.25	$1,462.71	$1,944.28
Mar-35	$370,907.93	$1,470.32	$1,936.68
Apr-35	$369,429.97	$1,477.97	$1,929.03
May-35	$367,944.32	$1,485.65	$1,921.34
Jun-35	$366,450.94	$1,493.38	$1,913.62
Jul-35	$364,949.79	$1,501.15	$1,905.85
Aug-35	$363,440.84	$1,508.95	$1,898.04
Sep-35	$361,924.04	$1,516.80	$1,890.20
Oct-35	$360,399.35	$1,524.69	$1,882.31
Nov-35	$358,866.73	$1,532.62	$1,874.38
Dec-35	$357,326.14	$1,540.59	$1,866.41
Jan-36	$355,777.53	$1,548.60	$1,858.39
Feb-36	$354,220.88	$1,556.66	$1,850.34
Mar-36	$352,656.12	$1,564.75	$1,842.24
Apr-36	$351,083.23	$1,572.89	$1,834.11

May-36	$349,502.16	$1,581.07	$1,825.93
Jun-36	$347,912.87	$1,589.29	$1,817.70
Jul-36	$346,315.31	$1,597.56	$1,809.44
Aug-36	$344,709.44	$1,605.87	$1,801.13
Sep-36	$343,095.22	$1,614.22	$1,792.78
Oct-36	$341,472.61	$1,622.62	$1,784.38
Nov-36	$339,841.55	$1,631.05	$1,775.94
Dec-36	$338,202.02	$1,639.54	$1,767.46
Jan-37	$336,553.95	$1,648.06	$1,758.93
Feb-37	$334,897.32	$1,656.64	$1,750.36
Mar-37	$333,232.07	$1,665.25	$1,741.75
Apr-37	$331,558.15	$1,673.91	$1,733.08
May-37	$329,875.54	$1,682.62	$1,724.38
Jun-37	$328,184.17	$1,691.37	$1,715.63
Jul-37	$326,484.00	$1,700.17	$1,706.83
Aug-37	$324,774.99	$1,709.01	$1,697.99
Sep-37	$323,057.10	$1,717.90	$1,689.10
Oct-37	$321,330.27	$1,726.83	$1,680.17
Nov-37	$319,594.46	$1,735.81	$1,671.19
Dec-37	$317,849.62	$1,744.84	$1,662.16
Jan-38	$316,095.71	$1,753.91	$1,653.08
Feb-38	$314,332.67	$1,763.04	$1,643.96
Mar-38	$312,560.47	$1,772.20	$1,634.79
Apr-38	$310,779.04	$1,781.42	$1,625.57
May-38	$308,988.36	$1,790.69	$1,616.31
Jun-38	$307,188.36	$1,800.00	$1,607.00
Jul-38	$305,379.00	$1,809.36	$1,597.64
Aug-38	$303,560.23	$1,818.77	$1,588.23
Sep-38	$301,732.00	$1,828.23	$1,578.77
Oct-38	$299,894.26	$1,837.74	$1,569.26
Nov-38	$298,046.96	$1,847.30	$1,559.70
Dec-38	$296,190.06	$1,856.90	$1,550.09
Jan-39	$294,323.50	$1,866.56	$1,540.44
Feb-39	$292,447.23	$1,876.27	$1,530.73
Mar-39	$290,561.20	$1,886.03	$1,520.97
Apr-39	$288,665.37	$1,895.84	$1,511.16
May-39	$286,759.67	$1,905.70	$1,501.30
Jun-39	$284,844.06	$1,915.61	$1,491.39
Jul-39	$282,918.49	$1,925.57	$1,481.43
Aug-39	$280,982.91	$1,935.58	$1,471.41
Sep-39	$279,037.26	$1,945.65	$1,461.35
Oct-39	$277,081.49	$1,955.77	$1,451.23
Nov-39	$275,115.55	$1,965.94	$1,441.05
Dec-39	$273,139.38	$1,976.17	$1,430.83

Jan-40	$271,152.94	$1,986.44	$1,420.55
Feb-40	$269,156.16	$1,996.78	$1,410.22
Mar-40	$267,149.00	$2,007.16	$1,399.84
Apr-40	$265,131.40	$2,017.60	$1,389.40
May-40	$263,103.31	$2,028.09	$1,378.90
Jun-40	$261,064.67	$2,038.64	$1,368.36
Jul-40	$259,015.43	$2,049.24	$1,357.75
Aug-40	$256,955.53	$2,059.90	$1,347.10
Sep-40	$254,884.91	$2,070.61	$1,336.38
Oct-40	$252,803.53	$2,081.38	$1,325.61
Nov-40	$250,711.32	$2,092.21	$1,314.79
Dec-40	$248,608.24	$2,103.09	$1,303.91
Jan-41	$246,494.21	$2,114.03	$1,292.97
Feb-41	$244,369.19	$2,125.02	$1,281.98
Mar-41	$242,233.12	$2,136.07	$1,270.92
Apr-41	$240,085.93	$2,147.18	$1,259.81
May-41	$237,927.58	$2,158.35	$1,248.65
Jun-41	$235,758.01	$2,169.57	$1,237.42
Jul-41	$233,577.15	$2,180.86	$1,226.14
Aug-41	$231,384.95	$2,192.20	$1,214.80
Sep-41	$229,181.35	$2,203.60	$1,203.39
Oct-41	$226,966.29	$2,215.06	$1,191.93
Nov-41	$224,739.70	$2,226.58	$1,180.41
Dec-41	$222,501.54	$2,238.16	$1,168.83
Jan-42	$220,251.74	$2,249.80	$1,157.19
Feb-42	$217,990.24	$2,261.50	$1,145.49
Mar-42	$215,716.97	$2,273.27	$1,133.73
Apr-42	$213,431.88	$2,285.09	$1,121.91
May-42	$211,134.91	$2,296.97	$1,110.02
Jun-42	$208,825.99	$2,308.92	$1,098.08
Jul-42	$206,505.06	$2,320.93	$1,086.07
Aug-42	$204,172.06	$2,333.00	$1,074.00
Sep-42	$201,826.93	$2,345.13	$1,061.86
Oct-42	$199,469.61	$2,357.33	$1,049.67
Nov-42	$197,100.02	$2,369.59	$1,037.41
Dec-42	$194,718.11	$2,381.91	$1,025.08
Jan-43	$192,323.81	$2,394.30	$1,012.70
Feb-43	$189,917.05	$2,406.75	$1,000.24
Mar-43	$187,497.78	$2,419.27	$987.73
Apr-43	$185,065.93	$2,431.85	$975.14
May-43	$182,621.43	$2,444.50	$962.50
Jun-43	$180,164.22	$2,457.21	$949.78
Jul-43	$177,694.23	$2,469.99	$937.00
Aug-43	$175,211.39	$2,482.84	$924.16

Sep-43	$172,715.64	$2,495.75	$911.25
Oct-43	$170,206.91	$2,508.73	$898.27
Nov-43	$167,685.13	$2,521.78	$885.22
Dec-43	$165,150.24	$2,534.89	$872.10
Jan-44	$162,602.16	$2,548.08	$858.92
Feb-44	$160,040.83	$2,561.33	$845.67
Mar-44	$157,466.18	$2,574.65	$832.35
Apr-44	$154,878.14	$2,588.04	$818.96
May-44	$152,276.64	$2,601.50	$805.50
Jun-44	$149,661.61	$2,615.03	$791.97
Jul-44	$147,032.97	$2,628.63	$778.37
Aug-44	$144,390.67	$2,642.30	$764.69
Sep-44	$141,734.63	$2,656.04	$750.95
Oct-44	$139,064.77	$2,669.86	$737.14
Nov-44	$136,381.03	$2,683.74	$723.25
Dec-44	$133,683.32	$2,697.70	$709.29
Jan-45	$130,971.59	$2,711.73	$695.26
Feb-45	$128,245.76	$2,725.83	$681.16
Mar-45	$125,505.75	$2,740.01	$666.98
Apr-45	$122,751.48	$2,754.26	$652.73
May-45	$119,982.90	$2,768.59	$638.41
Jun-45	$117,199.91	$2,782.99	$624.01
Jul-45	$114,402.45	$2,797.46	$609.54
Aug-45	$111,590.45	$2,812.01	$594.99
Sep-45	$108,763.81	$2,826.63	$580.36
Oct-45	$105,922.48	$2,841.33	$565.66
Nov-45	$103,066.37	$2,856.11	$550.89
Dec-45	$100,195.40	$2,870.97	$536.03
Jan-46	$97,309.51	$2,885.90	$521.10
Feb-46	$94,408.60	$2,900.91	$506.09
Mar-46	$91,492.61	$2,915.99	$491.00
Apr-46	$88,561.45	$2,931.16	$475.84
May-46	$85,615.05	$2,946.40	$460.59
Jun-46	$82,653.32	$2,961.73	$445.27
Jul-46	$79,676.19	$2,977.13	$429.87
Aug-46	$76,683.57	$2,992.61	$414.38
Sep-46	$73,675.40	$3,008.18	$398.82
Oct-46	$70,651.57	$3,023.82	$383.17
Nov-46	$67,612.02	$3,039.55	$367.45
Dec-46	$64,556.67	$3,055.36	$351.64
Jan-47	$61,485.42	$3,071.25	$335.75
Feb-47	$58,398.20	$3,087.22	$319.78
Mar-47	$55,294.92	$3,103.28	$303.72
Apr-47	$52,175.51	$3,119.42	$287.58

May-47	$49,039.87	$3,135.64	$271.36
Jun-47	$45,887.92	$3,151.95	$255.05
Jul-47	$42,719.58	$3,168.34	$238.66
Aug-47	$39,534.76	$3,184.82	$222.18
Sep-47	$36,333.37	$3,201.38	$205.61
Oct-47	$33,115.34	$3,218.03	$188.96
Nov-47	$29,880.57	$3,234.77	$172.23
Dec-47	$26,628.98	$3,251.59	$155.40
Jan-48	$23,360.48	$3,268.50	$138.49
Feb-48	$20,074.98	$3,285.50	$121.49
Mar-48	$16,772.39	$3,302.59	$104.41
Apr-48	$13,452.62	$3,319.77	$87.23
May-48	$10,115.59	$3,337.03	$69.96
Jun-48	$6,761.20	$3,354.39	$52.61
Jul-48	$3,389.37	$3,371.83	$35.16
Aug-48	$0.00	$3,389.37	$17.63

Optimizer Results

Hierarchy of Options

Option	NPV
Mod - Step Rate & Am Term Extension	$457,793
Mod - Balloon	$455,233
Mod - Step Rate	$447,947
Short Sale	$428,752
Deed-in-lieu	$426,459
Foreclosure	$411,082
Mod - Balloon with Writedown	See Warning
Mod - Arm Rate Extension	See Warning
Mod - Am Term Extension & Reduce Rate	See Warning
Mod - Am Term Extension	See Warning
Mod - Reduce Rate	See Warning
Mod - 12mo Arm Rate Extension (ID)	See Warning

97/08/2008

BPO	$550,000
Target Price	$467,500
LTV	110%

Warnings

Borrower needs to come up with a higher payment for a [Mod - Reduce Rate] to be economic
Borrower needs to come up with a higher payment for a [Mod - Am Term Extension] to be economic
Borrower needs to come up with a higher payment for a [Mod - Am Term Extension & Reduce Rate] to be economic
Borrower needs to come up with a higher payment for a [Mod - Arm Rate Extension] to be economic
[Mod - Balloon with Writedown] is disabled
[Mod - 12mo Arm Rate Extension (ID)] is only available for Imminent Default

Servicing Decision/Notes:

Mod - Step Rate & Am Term Extension

Mod - Step Rate & Am Term Extension

Loan Modification Terms

	New	Prior
Balance	$606,769.34	$533,455.31
Advances		$73,314.03
Interest Rate	4.241%	8.800%
Remaining Term	342	342
Remaining Amortization	480	342
Remaining IO	-	-
Balloon (estimate)	$303,021	
Monthly P/I payment	$2,627.45	$4,227.98
Monthly Tax payment	$1,433.11	$1,433.11
Monthly Insurance pmt	$0.00	$0.00
Total Payment	$4,060.56	$5,661.09

Drop rate, buildup over 3 years to current rate; extend amortization term

Highlights

Keep your home

Capitalized $73,314 of advances; contribution of $0
Interest rate reduction of 4.56%

Amortization extension of 138 months

Balloon payment of ~$303,021
Monthly payment reduction of $1,601 (38%)

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CSOC.RICH.001667

Washington Mutual
Long Beach Mortgage

Loss Modification Analysis

Step 1: Inputs

Loan Ownership

	Imminent Default	No
	Loan Ownership	Asset
	Center	Foreclosure
1	Is this a subprime loan?	Yes
2	Data As of Date (mm/dd/yy)	06/01/08
3	Wamu servicing ID	[redacted]
4	Borrower Name	Richardson
5	Property Street Address	717 E VERNON ST
6	City	long beach
7	State	CA
8	Zip Code	90806
9	Lien	1
10	Number of Dwelling Units (1-4)	1
11	Updated Property Value (BPO)	550,000.00
12	Date of Updated Property Value	07/01/08
13	Original Property Value	543,000.00
14	Unpaid Principal Balance (Actual)	533,455.31
15	Escrow Advances	19,119.14
16	Recoverable Servicing Advances	3,338.76
17	Last Paid Installment	07/01/07
18	First Payment Due Date	03/01/07
19	Maturity Term (months)	360
20	Amortization Term (months)	360
21	Fixed Period Term (months; 999 - Fixed)	24
22	IO Term	0
23	Original FICO	584
24	Current Interest Rate	8.800%
25	Monthly property taxes	1,433
26	Monthly home insurance	[redacted]
27	Current Monthly P/I payment	4,227.98
28	Loan Purpose (Purchase; Other - Refi, Cashout)	Purchase
29	Margin	0.00%
30	Days Until Reset	0

Credit Information Available from Credit Bureau

30	Current FICO	526
31	Date of Credit Report	06/06/08
32	Worst delinquency status of any outstanding mortgage	5
33	# of credit accounts opened in the last 12 months	1
34	Default Pattern Field	DQ within last 6mo.
35	Total number of active mortgage trades	2
36	Age of oldest active trade on file	240+
37	$ Penalty for DQ loan payments	4
38	Number of bank revolving trades with utilization >75%	Default*
39	Status Indicator: Status on an active Mtg or HE trade	Other
40	Newly opened trades indicator	Other
41	Public records indicator	Default*
42	Autopay indicator	Autopay
43	NSF indicator	NSF Payment within 3mo.

New Financial Information

44	New Surplus Income (excluding P&I)	2,969.89
	This is the maximum out of pocket from borrower	
45	Contribution	0.00
46	Mod Balance (after Contribution)	606,769.34
47	Mod Date (mm/dd/yy)	09/01/08
48	Suspense Amount	0.00

Step 2: Borrower Payment Analysis

Financial Analysis

		Mod - Step Rate & Am Term Extension	Prior
1	Current Interest Rate	4.241%	8.800%
2	Loan Balance	$ 606,769.34	$ 533,455.31
3	Advances	$ -	$ 73,314.03
4	Remaining Term	342	342
5	Remaining Amortization	480	342
6	Remaining IO	0	0
7	Balloon (estimate)	$ 303,020.61	
8	Current Principal and Interest Payment	$ 2,627.45	$ 4,227.98
9	Monthly Taxes	$ 1,433.11	$ 1,433.11
10	Monthly Insurance	$ -	$ -
11	Total payment	$ 4,060.56	$ 5,661.09
12	Maximum P&I payment that borrower can make	$ 2,969.89	

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Long Beach Mortgage

Step 3: Loss Mitigation Optimizer

Optimizer Results

		NPV	Coupon		P&I	Maturity	Amort	Balance
1 Foreclosure	$	411,082.17						
2 Modification	$	457,792.69	4.24%	$	2,627.45	342	480	606,769
3 Short Sale	$	428,751.78						
4 Deed-in-lieu of Foreclosure	$	426,459.00						

Step 4: Modification Optimizer Results

		Balance	Coupon		P&I	Maturity	Amort		NPV
Mod - Reduce Rate	$	606,769.34	5.00%	$	3,331.94	342	342	$	468,544.06
Mod - 12mo Arm Rate Extension (ID)	$	606,769.34	8.80%	$	4,848.05	342	342	$	520,250.23
Mod - Am Term Extension	$	606,769.34	8.80%	$	4,587.17	342	480	$	520,131.06
Mod - Am Term Extension & Reduce F	$	606,769.34	5.00%	$	2,925.82	342	480	$	467,118.29
Mod - Step Rate & Am Term Extension	$	606,769.34	4.24%	$	2,627.45	342	480	$	457,792.69
Mod - Balloon	$	606,769.34	4.98%	$	2,919.39	84	480	$	455,233.37
Mod - Step Rate	$	606,769.34	3.00%	$	2,641.51	342	342	$	447,946.52
Mod - Arm Rate Extension	$	606,769.34	8.80%	$	4,848.05	342	342	$	520,250.23
Mod - Balloon with Writedown	$	606,769.34	4.98%	$	2,919.39	84	480	$	455,233.37
Repayment Plan	N/A								

Step 5: Final Decision

Servicing Decision/Notes: Mod - Step Rate & Am Term Extension 5

0

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PAY4 [redacted] AS-OF 08/01/08 PAYOFF CALCULATION TOTALS 07/07/08 08:20:04
NAME L RICHARDS CONTACT NAME LAURA RICHARDSON

PRINCIPAL BALANCE	533,455.31		---------- RATE CHANGES ----------		
INTEREST 08/01/08	50,856.13	CALC	INT FROM	RATE	AMOUNT
PRO RATA MIP/PMI	.00		07/01/07	8.80000	50,856.13
ESCROW ADVANCE	9,087.44		08/01/08		
ESCROW BALANCE	.00				
SUSPENSE BALANCE	.00				
HUD BALANCE	.00				
REPLACEMENT RESERVE	.00				
RESTRICTED ESCROW	.00				
TOTAL-FEES	86.00				
ACCUM LATE CHARGES	253.68				
ACCUM NSF CHARGES	.00				
OTHER FEES DUE	46.80				
PENALTY INTEREST	.00				
FLAT/OTHER PENALTY FEE	.00		TOTAL INTEREST		50,856.13
CR LIFE/ORIG FEE REBATE	.00		TOTAL TO PAYOFF		597,124.12
RECOVERABLE BALANCE	3,338.76	NUMBER OF COPIES: 1		PRESS PF1 TO PRINT	

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CSOC.RICH.001670

```
ANA1                    08/08 _____ ESCROW ANALYSIS RESPA 002     07/07/08 08:20:07
L  RICHARDS  DUE 08/07       CONV RES ARM MTH                     MAN W  BRANCH
3622 W CURTIS DR, SACRAMENTO CA 95818                 LAST ANA 00/**/00 GROUP A__
~TRIA-----------------------------* TRIAL *-----------------------------------
TYP SQ EXPENSE ITEM  DUE  TM    PRESENT EST  NEXT DISB   NEW DEP
312    TOTAL COUNTY                     00   16219.62   1351.64     INIT ESC ST
312 21 COUNTY TAX   11-08 12            00    8109.81                 DATE  CODE
312 22 COUNTY TAX   03-09 12            00    8109.81               01/18/07 9
326 01 PENALTY/DUP  11-08 12            00     977.63     81.47

       SHORTAGE ADJ       12            00   19119.14   1593.26
        P&I        4,227.98    COMP DATE 03/08        ESCROW BAL        9,087.44-
 ESCROW PMT        1,433.11      1,433.11
+  SHORTAGE        1,593.26        12 MOS            - REQUIRED        10,031.70
    REP RES             .00
        A&H             .00   ESTIMATE (N/P/R)     I = SHORTAGE        19,119.14-
       LIFE             .00   LATE CHG (C/F/N/Y)   N SHORTAGE (L/S)      S  MO
 MISC + BSC             .00   ANALYSIS TYP (I/C/L) C DLQ OVG (L/R/S)     L  MO
  TOTAL PMT        7,254.35      3,026.37            MIN BAL ALLOWED     2.0000
---------------------------* ADDITIONAL MESSAGES *---------------------------
PRESS PF14 FOR MEMOS
LIFE-OF-LOAN: LEGAL ACTION: ROUTINE LITIGATION
    NON123:  NON ESCROW TASK INTERNAL TAX DEPT USE ONLY
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CSOC.RICH.001671

```
 P190 LN [redacted]        L O A N   S T A T U S  1                    07/07/08
NAME L  RICHARDS  INV-LN [redacted] DUE 08-01-07 TYPE 13-A
BR 40 MAN W P-TYPE 1 INT .0880000 FIRST PB    533,455.31  2ND PB          .00
PDYTD INT         .00 PRIN          .00 TAX    7704.32 HAZ        .00 TERM 360
RECON 139         GUAR                MIP        .00 LIEN  1383.12 MAT 02-37
BILL  LAURA RICHARDSON              CONTRACT/POOL NO
NAME                                TAX NAME LAURA     RICHARDSON
&     717 E VERNON ST               PROPERTY 3622      W CURTIS DR
ADDR  LONG BEACH          CA 90806  ADDRESS  SACRAMENTO            CA 95818
BALANCES              PAYMENT               STOPS       OTHER
ESCROW          .00   P&I          4227.98  PROCESS L   LEVEL SF        .00
ADVANCE     9087.44   2ND P&I          .00  BAD CK  0   SF RATE  .00000000
SUSPENSE        .00   ESCROW           .00  PIF     0
LC DUE       253.68   REPL             .00  FC      3   LAST ANAL    00-00
REPL RES        .00   MISC             .00  NOTICE  L   LOAN DATE 01-10-07
RES ESC         .00   LIFE             .00  ANALYZE 0   INT/ESC
INT DUE         .00   A&H              .00  A&H     0   TEL 1 562-706-4694
HUD             .00   BSC              .00  LIFE    0   TEL 2 000-000-0000
DEFICIT     8515.30-  TOTAL        4227.98  DISB    0   TEL CD           C
DISC BAL        .00   HUD-P           .00  CASHIER 5   TIMES DELQ       5
ORIG DIS        .00   NET PMT      4227.98  ACCRUAL 3   BILL MODE        8
ORIG LOAN    535001   PMT FREQUENCY     12  L/C     1   FC TRACK         S
              SEE MEMO/LOL/TSK    MEM10729942433     SEE SCREEN P192
```


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CSOC.RICH.001672

```
SER1 [redacted] _______   CUSTOMER SERVICE  INV A23/258  07/07/08  08:20:09
LAURA RICHARDSON            573-55-3258 0C  TYPE CONV. RES.    ARM       MAN W
                            000-00-0000      IR  8.80000  BR 40    562-706-4694
3622 W CURTIS DR          SACRAMENTO CA 95818-0000                C 000-000-0000
_   BORR1    < VERIFIED PRIMARY BORROWER'S INFORMATION              >: 07/03/08
-----LOAN-------------------* LOAN INFORMATION *------------------------------
---- 08/01/07 PMT ---   LAST PAID  DATE     DUE        AMOUNT  (13 MONTHS)
 1ST P&I      4227.98   PAYMENT  10/31/07  07/07      4227.98  WU: P
 TOT PMT      4227.98   HAZARD
                        COUNTY   07/07/08  11/07      8109.81-
                        LIEN     07/07/08  11/07       977.63-
                        TAX DEP  04/22/08  08/07      8109.81  CI          .00
                                                                ANALYZED COUP MO
                                                                00/00       03

  LC DUE       253.68   ------- BALANCES -------          BILL AND  BILL PROD
OTH FEES        46.80   PRINCIPAL     533,455.31                     10/31/07
 TOT DUE     51036.24      ESCROW       9,087.44-       YTD PRN           .00
                         SUSPENSE            .00       YTD TAX      7,704.32
                          RES ESC            .00       YTD INT           .00
---* PF2 FOR ADDL MESSAGES *-----------------------------------------------
PRESS PF14 FOR MEMOS
LIFE-OF-LOAN: LEGAL ACTION: ROUTINE LITIGATION
ACTIVE LOSS MITIGATION                  LMT/REO SALE COMPLETED 05/19/08
```

```
SER1                          CUSTOMER SERVICE  INV A23/258  07/07/08  08:20:11
LAURA RICHARDSON            573-55-3258 0C  TYPE CONV. RES.    ARM       MAN W
                            000-00-0000      IR  8.80000  BR 40    562-706-4694
3622 W CURTIS DR          SACRAMENTO CA 95818-0000                C 000-000-0000
_   BORR1    < VERIFIED PRIMARY BORROWER'S INFORMATION             >: 07/03/08
-----ARM1-----------------------* ARM TYPE *-----------------------------------
PLAN  IR INDX  INDEX NAME              LEAD TIME   -------- ORIGINAL ---------
L6TR  1  3601 6 MONTH LIBOR              0 /  45         4227.98  : P&I
LONG BEACH: IR/PI SIMI-ANN AFTER 24MT                   03/01/09  : IR  CHG DT
NEXT PEND DATE PER(PMTS)  ORIG IR:  8.80000             03/01/09  : P&I CHG DT
 IR: 03/01/09  006      INIT INDEX:  5.36000                 360  : TERM
P&I: 03/01/09  006         INIT IR:  8.80000          535,001.00  : PRIN BAL
LTR/TAP                     MARGIN:  4.99000       --CURR PRIN BAL/DUE DATE---
MAX PB:                      ROUND:   .12500  N       533,455.31  : 08/01/07
--------------------------* ARM LOAN CHANGE HISTORY *--------------------------
 CHANGE  IR CALC                        PAYMENT          P&I     IR CARRY
  DATE   METHOD     INDEX    INT RATE  CALC RATE       PAYMENT  OVER BAL
03/01/09   1                 -UNAVAIL-                 -UNAVAIL-
03/01/07   1       5.36000    8.80000                   4227.98

---* PF2 FOR ADDL MESSAGES *---------------------* PF4 FOR ARM INDEX TABLE *---
PRESS PF14 FOR MEMOS
LIFE-OF-LOAN: LEGAL ACTION: ROUTINE LITIGATION
ACTIVE LOSS MITIGATION                    LMT/REO SALE COMPLETED 05/19/08
```


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CSOC.RICH.001674

DDCH [redacted] CORPORATE ADVANCE HISTORY SCREEN A23/258 07/07/08 08:20:13
L RICHARDS L:A F:S B: R: 08/01/07 TYPE CONV. RES. ARM MAN W
3622 W CURTIS DR SACRAMENTO CA 95818-0000

---------- * MORE *-------

_____ C/A PAYEE ___ TRAN ____ RSN ___ USR _____ ESC PAYEE
_ SORT _ SORT _ SORT _ SORT _ SORT
DATE RANGE: _____ THRU _____

TRN	USR	DATE	TRAN AMT	ESC PAYEE	C/A PAYEE	RSN	DESCRIPTION	ORIG DSB
633	K$A	05/30/08	141,190.05	TRCRC	95R21	SPRO	SALES PROCEEDS	
633	K$A	05/30/08	250,000.00	TRCRC	95R21	SPRO	SALES PROCEEDS	
710	EDC	05/19/08	388,000.01-		95R21	SPRO	SALES PROCEEDS	
745	###	05/15/08	486.54-		95R13	SUSP	SUSP BAL	
745	###	05/15/08	999.99-		95R13	SUSP	SUSP BAL	
745	###	05/15/08	999.99-		95R13	SUSP	SUSP BAL	
632	3AE	05/09/08	25.00	TLFIDELITY	95R13	CORT	COURT COSTS	
632	3AE	05/09/08	100.00	CRCFEES	95R13	TTEE	TRUSTEES FEES	
632	NIV	05/07/08	8.00	POFIDNA	95R13	OTHE	OTHER EXPENSE	
632	NIV	05/07/08	105.00	POFIDNA	95R13	YARD	YARD MAINTENANCE	

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CSOC.RICH.001675

DDCH CORPORATE ADVANCE HISTORY SCREEN A23/258 07/07/08 08:20:16
L RICHARDS L:A F:S B: R: 08/01/07 TYPE CONV. RES. ARM MAN W
3622 W CURTIS DR SACRAMENTO CA 95818-0000

* MORE *

C/A PAYEE ___ TRAN ___ RSN ___ USR ___ ESC PAYEE
_ SORT _ SORT _ SORT _ SORT _ SORT
DATE RANGE: _____ THRU _____

TRN	USR	DATE	TRAN AMT	ESC PAYEE	C/A PAYEE	RSN	DESCRIPTION	ORIG DSB
632	NIV	04/29/08	8.00	POFIDNA	95R13	OTHE	OTHER EXPENSE	
632	NIV	04/29/08	175.00	POFIDNA	95R13	YARD	YARD MAINTENANCE	
633	NIV	04/21/08	285.00	APLSI	95R13	APPR	APPRAISAL	
633	NIV	04/08/08	100.00	APLSI	95R13	BPOS	BPO FEES	
632	QAL	04/04/08	21.42	CRCPOSTAGE	95R13	CORT	COURT COSTS	
632	QAL	04/04/08	200.00	CRCFEES	95R13	TTEE	TRUSTEES FEES	
632	QAL	04/04/08	120.00	PRIORITY02	95R13	CORT	COURT COSTS	
632	QAL	04/04/08	330.00	PRIORITY02	95R13	CORT	COURT COSTS	
632	QAL	01/11/08	20.82	CRCPOSTAGE	95R13	CORT	COURT COSTS	
632	QAL	01/11/08	300.00	CRCFEES	95R13	TTEE	TRUSTEES FEES	

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CSOC.RICH.001676

DDCH CORPORATE ADVANCE HISTORY SCREEN A23/258 07/07/08 08:20:17
L RICHARDS L:A F:S B: R: 08/01/07 TYPE CONV. RES. ARM MAN W
3622 W CURTIS DR SACRAMENTO CA 95818-0000

---------- * END *--------

_____ C/A PAYEE ___ TRAN ____ RSN ___ USR _____ ESC PAYEE
_ SORT _ SORT _ SORT _ SORT _ SORT
DATE RANGE: _____ THRU _____

TRN	USR	DATE	TRAN AMT	ESC PAYEE	C/A PAYEE	RSN	DESCRIPTION	ORIG DSB
632	QAL	01/11/08	837.00	TLFIDELITY	95R13	CORT	COURT COSTS	

** BEGINNING CORP ADV BALANCE: 0.00
** TOTAL OF TRANS DISPLAYED ON DDCH: 3,338.76
** OUTSTANDING CORP ADV BALANCE: 3,338.76

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```
DLQ1                    Q9   D E L I N Q U E N C Y  OWNR EBR 07/07/08  08:20:24
13-A CONV. RES. ARM      PER/CLS/OFF  W/AA/40 AGE:  1Y  6M IR:  8.80000 INV: A23
DUE( 12)     50,735.76  DUE 08/01/07(  3)(10/31)  ASSUM:          ACQ:
LATE CHRG       253.68  PAYMT          4,227.98 P: 3622 W CURTIS DR
BAD CK FEES        .00  L/C AMT          253.68    SACRAMENTO CA 95818
OTHER FEES       46.80  PAYMT + LC     4,481.66 M:
TOT DUE      51,036.24* PRIN BAL     533,455.31
SUSPENSE           .00  P&I            4,227.98    717 E VERNON ST
NET DUE      51,036.24  DLQ  5 TIME,PAY 35 DAY     LONG BEACH CA 90806
C/S 129   LAURA RICHARDSON                                  562-706-4694
C/D 07/08
                        *FINANC'L*
--------------------------- * ADDITIONAL MESSAGES * -----------------WU: P ----
PRESS PF14 FOR MEMOS
LIFE-OF-LOAN: LEGAL ACTION: ROUTINE LITIGATION
-----RECO----------------------* RECOVERABLE *--------------------------------
     TOT DUE                          $     51,036.24
     SUSPENSE                         $           .00
     NET DUE                          $     51,036.24
     RECOVERABLE CORP ADV BAL         $      3,338.76
     NET DUE WITH REC CORP ADV        $     54,375.00
```


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PAY4 [redacted] AS-OF 08/01/08 PAYOFF CALCULATION TOTALS 07/09/08 08:50:49
NAME L RICHARDS CONTACT NAME LAURA RICHARDSON

PRINCIPAL BALANCE	533,455.31		---------- RATE CHANGES ----------		
INTEREST 08/01/08	50,856.13	CALC	INT FROM	RATE	AMOUNT
PRO RATA MIP/PMI	.00		07/01/07	8.80000	50,856.13
ESCROW ADVANCE	9,087.44		08/01/08		
ESCROW BALANCE	.00				
SUSPENSE BALANCE	.00				
HUD BALANCE	.00				
REPLACEMENT RESERVE	.00				
RESTRICTED ESCROW	.00				
TOTAL-FEES	86.00				
ACCUM LATE CHARGES	253.68				
ACCUM NSF CHARGES	.00				
OTHER FEES DUE	46.80				
PENALTY INTEREST	.00				
FLAT/OTHER PENALTY FEE	.00		TOTAL INTEREST		50,856.13
CR LIFE/ORIG FEE RBATE	.00		TOTAL TO PAYOFF		697,124.12
RECOVERABLE BALANCE	103,338.76	NUMBER OF COPIES: 1		PRESS PF1 TO PRINT	

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```
ANA1                    08/08 _____ ESCROW ANALYSIS RESPA 002     07/09/08 08:50:55
L  RICHARDS  DUE 08/07       CONV RES ARM MTH                     MAN W  BRANCH
3622 W CURTIS DR, SACRAMENTO CA 95818                 LAST ANA 00/**/00 GROUP A__
~TRIA-----------------------------* TRIAL *-----------------------------------
TYP SQ EXPENSE ITEM  DUE  TM    PRESENT EST  NEXT DISB   NEW DEP
312    TOTAL COUNTY                  .01  00    1016.82     84.74    INIT ESC ST
312 21 COUNTY TAX   11-08 12            00     508.41                 DATE  CODE
312 22 COUNTY TAX   03-09 12            00     508.41                01/18/07 9

       SHORTAGE ADJ       12            00    9680.43    806.70

        P&I        4,227.98    COMP DATE 03/08        ESCROW BAL       9,087.31-
 ESCROW PMT           84.74         84.73
+  SHORTAGE          806.70        12 MOS            - REQUIRED          593.12
    REP RES             .00
        A&H             .00   ESTIMATE (N/P/R)     I = SHORTAGE        9,680.43-
       LIFE             .00   LATE CHG (C/F/N/Y)   N SHORTAGE (L/S)      S  MO
 MISC + BSC             .00   ANALYSIS TYP (I/C/L) C DLQ OVG (L/R/S)    L  MO
  TOTAL PMT        5,119.42         891.43            MIN BAL ALLOWED    2.0000
--------------------------* ADDITIONAL MESSAGES *---------------------------
PRESS PF14 FOR MEMOS
LIFE-OF-LOAN: LEGAL ACTION: ROUTINE LITIGATION
    TAX912:  912 FORM SUBMISSION TRACKING FOR SUPPORT INTERNAL USE ONLY
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```
 P190 LN [redacted]          L O A N   S T A T U S  1                    07/09/08
NAME L  RICHARDS  INV-LN [redacted] DUE 08-01-07 TYPE 13-A
BR 40 MAN W P-TYPE 1 INT .0880000 FIRST PB    533,455.31  2ND PB          .00
PDYTD INT        .00 PRIN          .00 TAX    7704.32 HAZ        .00 TERM 360
RECON 139         GUAR                  MIP        .00 LIEN  1383.12 MAT 02-37
BILL  LAURA RICHARDSON                CONTRACT/POOL NO
NAME                                  TAX NAME LAURA     RICHARDSON
&     717 E VERNON ST                 PROPERTY 3622      W CURTIS DR
ADDR  LONG BEACH           CA 90806   ADDRESS  SACRAMENTO            CA 95818
BALANCES              PAYMENT                STOPS        OTHER
ESCROW          .00   P&I          4227.98   PROCESS L    LEVEL SF        .00
ADVANCE     9087.44   2ND P&I          .00   BAD CK  0    SF RATE  .00000000
SUSPENSE        .00   ESCROW           .01   PIF     0
LC DUE       253.68   REPL             .00   FC      3    LAST ANAL     00-00
REPL RES        .00   MISC             .00   NOTICE  L    LOAN DATE 01-10-07
RES ESC         .00   LIFE             .00   ANALYZE 0    INT/ESC           .
INT DUE         .00   A&H              .00   A&H     0    TEL 1 562-706-4694
HUD             .00   BSC              .00   LIFE    0    TEL 2 000-000-0000
DEFICIT     8515.30-  TOTAL        4227.99   DISB    1    TEL CD            C
DISC BAL        .00   HUD-P            .00   CASHIER 5    TIMES DELQ        5
ORIG DIS        .00   NET PMT      4227.99   ACCRUAL 3    BILL MODE         8
ORIG LOAN    535001   PMT FREQUENCY    12   L/C     1    FC TRACK          S
             SEE MEMO/LOL/TSK    MEM10729942433     SEE SCREEN P192
```

```
SER1                          CUSTOMER SERVICE  INV A23/258  07/09/08  08:51:14
LAURA RICHARDSON              [redacted] 0C  TYPE CONV. RES.    ARM       MAN W
                              000-00-0000      IR  8.80000  BR 40    562-706-4694
3622 W CURTIS DR            SACRAMENTO CA 95818-0000                C 000-000-0000
_  ______   < * AS REQUESTED:CUT CK IAO: $100,000. MADE PAYABLE  >: 07/09/08
-----LOAN-------------------* LOAN INFORMATION *-----------------------------
---- 08/01/07 PMT ---   LAST PAID  DATE     DUE        AMOUNT  (13 MONTHS)
 1ST P&I      4227.98   PAYMENT  10/31/07  07/07      4227.98  WU: P
  COUNTY          .01   HAZARD
 TOT PMT      4227.99   COUNTY   07/07/08  11/07      8109.81-
                        LIEN     07/07/08  11/07       977.63-
                        TAX DEP  04/22/08  08/07      8109.81  CI          .00
                                                               ANALYZED COUP MO
                                                               00/00       03

  LC DUE       253.68   ------- BALANCES -------          BILL AND  BILL PROD
OTH FEES        46.80   PRINCIPAL     533,455.31                    10/31/07
 TOT DUE     51036.36      ESCROW       9,087.44-       YTD PRN          .00
-- OLD TOT PAYMENT --    SUSPENSE            .00        YTD TAX     7,704.32
              4227.98     RES ESC            .00        YTD INT          .00
---* PF2 FOR ADDL MESSAGES *-----------------------------------------------
PRESS PF14 FOR MEMOS
LIFE-OF-LOAN: LEGAL ACTION: ROUTINE LITIGATION
ACTIVE LOSS MITIGATION                  LMT/REO SALE COMPLETED 05/19/08
```

```
SER1                          CUSTOMER SERVICE  INV A23/258  07/09/08  08:51:15
LAURA RICHARDSON              [redacted] 0C  TYPE CONV. RES.    ARM       MAN W
                              000-00-0000      IR  8.80000  BR 40    562-706-4694
3622 W CURTIS DR            SACRAMENTO CA 95818-0000                C 000-000-0000
                  < * AS REQUESTED:CUT CK IAO: $100,000. MADE PAYABLE  >: 07/09/08
-----ARM1-----------------------* ARM TYPE *----------------------------------
PLAN  IR INDX  INDEX NAME                LEAD TIME   -------- ORIGINAL ---------
L6TR  1  3601 6 MONTH LIBOR                0 /  45          4227.98  : P&I
LONG BEACH: IR/PI SIMI-ANN AFTER 24MT                      03/01/09  : IR  CHG DT
NEXT PEND DATE PER(PMTS)  ORIG IR:  8.80000                03/01/09  : P&I CHG DT
 IR: 03/01/09  006     INIT INDEX:  5.36000                    360  : TERM
P&I: 03/01/09  006        INIT IR:  8.80000            535,001.00  : PRIN BAL
LTR/TAP                    MARGIN:  4.99000         --CURR PRIN BAL/DUE DATE---
MAX PB:                     ROUND:   .12500  N        533,455.31  : 08/01/07
--------------------------* ARM LOAN CHANGE HISTORY *--------------------------
 CHANGE  IR CALC                          PAYMENT          P&I    IR CARRY
  DATE   METHOD    INDEX    INT RATE  CALC RATE        PAYMENT  OVER BAL
03/01/09   1                -UNAVAIL-                  -UNAVAIL-
03/01/07   1      5.36000    8.80000                    4227.98

---* PF2 FOR ADDL MESSAGES *---------------------* PF4 FOR ARM INDEX TABLE *---
PRESS PF14 FOR MEMOS
LIFE-OF-LOAN: LEGAL ACTION: ROUTINE LITIGATION
ACTIVE LOSS MITIGATION                    LMT/REO SALE COMPLETED 05/19/08
```

DDCH CORPORATE ADVANCE HISTORY SCREEN A23/258 07/09/08 08:51:17
L RICHARDS L:A F:S B: R: 08/01/07 TYPE CONV. RES. ARM MAN W
3622 W CURTIS DR SACRAMENTO CA 95818-0000

---------- * MORE *-------

_____ C/A PAYEE ___ TRAN ____ RSN ___ USR _____ ESC PAYEE
_ SORT _ SORT _ SORT _ SORT _ SORT
DATE RANGE: _____ THRU _____

TRN	USR	DATE	TRAN AMT	ESC PAYEE	C/A PAYEE	RSN	DESCRIPTION	ORIG DSB
633	K$A	07/09/08	100,000.00	REDROCKMTG	95R21	MISC	MISC ADVANCE	
633	K$A	05/30/08	141,190.05	TRCRC	95R21	SPRO	SALES PROCEEDS	
633	K$A	05/30/08	250,000.00	TRCRC	95R21	SPRO	SALES PROCEEDS	
710	EDC	05/19/08	388,000.01-		95R21	SPRO	SALES PROCEEDS	
745	###	05/15/08	486.54-		95R13	SUSP	SUSP BAL	
745	###	05/15/08	999.99-		95R13	SUSP	SUSP BAL	
745	###	05/15/08	999.99-		95R13	SUSP	SUSP BAL	
632	3AE	05/09/08	25.00	TLFIDELITY	95R13	CORT	COURT COSTS	
632	3AE	05/09/08	100.00	CRCFEES	95R13	TTEE	TRUSTEES FEES	
632	NIV	05/07/08	8.00	POFIDNA	95R13	OTHE	OTHER EXPENSE	

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DDCH CORPORATE ADVANCE HISTORY SCREEN A23/258 07/09/08 09:20:15
L RICHARDS L:A F:S B: R: 08/01/07 TYPE CONV. RES. ARM MAN W
3622 W CURTIS DR SACRAMENTO CA 95818-0000

* MORE *

C/A PAYEE ___ TRAN ___ RSN ___ USR ___ ESC PAYEE
SORT SORT SORT SORT SORT
DATE RANGE: _____ THRU _____

TRN	USR	DATE	TRAN AMT	ESC PAYEE	C/A PAYEE	RSN	DESCRIPTION	ORIG DSB
632	NIV	05/07/08	105.00	POFIDNA	95R13	YARD	YARD MAINTENANCE	
632	NIV	04/29/08	8.00	POFIDNA	95R13	OTHE	OTHER EXPENSE	
632	NIV	04/29/08	175.00	POFIDNA	95R13	YARD	YARD MAINTENANCE	
633	NIV	04/21/08	285.00	APLSI	95R13	APPR	APPRAISAL	
633	NIV	04/08/08	100.00	APLSI	95R13	BPOS	BPO FEES	
632	QAL	04/04/08	21.42	CRCPOSTAGE	95R13	CORT	COURT COSTS	
632	QAL	04/04/08	200.00	CRCFEES	95R13	TTEE	TRUSTEES FEES	
632	QAL	04/04/08	120.00	PRIORITY02	95R13	CORT	COURT COSTS	
632	QAL	04/04/08	330.00	PRIORITY02	95R13	CORT	COURT COSTS	
632	QAL	01/11/08	20.82	CRCPOSTAGE	95R13	CORT	COURT COSTS	

DDCH CORPORATE ADVANCE HISTORY SCREEN A23/258 07/09/08 09:20:17
L RICHARDS L:A F:S B: R: 08/01/07 TYPE CONV. RES. ARM MAN W
3622 W CURTIS DR SACRAMENTO CA 95818-0000
---------- * END *---------
_____ C/A PAYEE ___ TRAN ____ RSN ___ USR _____ ESC PAYEE
_ SORT _ SORT _ SORT _ SORT _ SORT
DATE RANGE: _____ THRU _____

TRN	USR	DATE	TRAN AMT	ESC PAYEE	C/A PAYEE	RSN	DESCRIPTION	ORIG DSB
632	QAL	01/11/08	300.00	CRCFEES	95R13	TTEE	TRUSTEES FEES	
632	QAL	01/11/08	837.00	TLFIDELITY	95R13	CORT	COURT COSTS	

** BEGINNING CORP ADV BALANCE: 0.00
** TOTAL OF TRANS DISPLAYED ON DDCH: 103,338.76
** OUTSTANDING CORP ADV BALANCE: 103,338.76

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DLQ1                    Q9   D E L I N Q U E N C Y  OWNR EBR 07/09/08  09:20:18
13-A CONV. RES. ARM      PER/CLS/OFF  W/AA/40 AGE:  1Y  6M IR:  8.80000 INV: A23
DUE( 12)     50,735.88  DUE 08/01/07(  3)(10/31)  ASSUM:          ACQ:
LATE CHRG       253.68  PAYMT          4,227.99 P: 3622 W CURTIS DR
BAD CK FEES        .00  L/C AMT          253.68    SACRAMENTO CA 95818
OTHER FEES       46.80  PAYMT + LC     4,481.67 M:
TOT DUE      51,036.36* PRIN BAL     533,455.31
SUSPENSE           .00  P&I            4,227.98    717 E VERNON ST
NET DUE      51,036.36  DLQ  5 TIME,PAY 35 DAY    LONG BEACH CA 90806
C/S 129   LAURA RICHARDSON                                  562-706-4694
C/D 07/08
                        *FINANC'L*
--------------------------- * ADDITIONAL MESSAGES * -----------------WU: P ----
PRESS PF14 FOR MEMOS
LIFE-OF-LOAN: LEGAL ACTION: ROUTINE LITIGATION
-----RECO----------------------* RECOVERABLE *--------------------------------
     TOT DUE                          $     51,036.36
     SUSPENSE                         $          .00
     NET DUE                          $     51,036.36
     RECOVERABLE CORP ADV BAL         $    103,338.76
     NET DUE WITH REC CORP ADV        $    154,375.12
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Recording Requested By:
Washington Mutual Bank

Return To:
2210 Enterprise Drive
Doc Ops - MS SC00140
Florence, SC 29501

Sacramento County Recording
Craig A Kramer, Clerk/Recorder
BOOK 20070110 PAGE 1818
Check Number 4268
Wednesday, JAN 10, 2007 2:59:33 PM
Ttl Pd $63.00 Nbr-0004694371
REB/51/1-19

Prepared By:

[Space Above This Line For Recording Data]

DEED OF TRUST

DEFINITIONS

Words used in multiple sections of this document are defined below and other words are defined in Sections 3, 11, 13, 18, 20 and 21. Certain rules regarding the usage of words used in this document are also provided in Section 16.

(A) "Security Instrument" means this document, which is dated January 4, 2007, together with all Riders to this document.
(B) "Borrower" is Laura Richardson, An Unmarried Woman

Borrower's address is 717 E Vernon St, Long Beach, CA 90806. Borrower is the trustor under this Security Instrument.
(C) "Lender" is Washington Mutual Bank

Lender is a federal association organized and existing under the laws of the United States.

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Lender's address is 1400 South Douglass Road, Suite 100, Anaheim, CA 92806

Lender is the beneficiary under this Security Instrument.
(D) "Trustee" is California Reconveyance Company, a California corporation

(E) "Note" means the promissory note signed by Borrower and dated January 4, 2007
The Note states that Borrower owes Lender Five Hundred Thirty Five Thousand One and No/100 Dollars
(U.S. $535,001.00) plus interest. Borrower has promised to pay this debt in regular Periodic Payments and to pay the debt in full not later than February 1, 2037 .
(F) "Property" means the property that is described below under the heading "Transfer of Rights in the Property."
(G) "Loan" means the debt evidenced by the Note, plus interest, any prepayment charges and late charges due under the Note, and all sums due under this Security Instrument, plus interest.
(H) "Riders" means all Riders to this Security Instrument that are executed by Borrower. The following Riders are to be executed by Borrower [check box as applicable]:

[X] Adjustable Rate Rider	[ ] Condominium Rider	[ ] Second Home Rider
[ ] Balloon Rider	[ ] Planned Unit Development Rider	[ ] 1-4 Family Rider
[ ] VA Rider	[ ] Biweekly Payment Rider	[ ] Other(s) [specify]

(I) "Applicable Law" means all controlling applicable federal, state and local statutes, regulations, ordinances and administrative rules and orders (that have the effect of law) as well as all applicable final, non-appealable judicial opinions.
(J) "Community Association Dues, Fees, and Assessments" means all dues, fees, assessments and other charges that are imposed on Borrower or the Property by a condominium association, homeowners association or similar organization.
(K) "Electronic Funds Transfer" means any transfer of funds, other than a transaction originated by check, draft, or similar paper instrument, which is initiated through an electronic terminal, telephonic instrument, computer, or magnetic tape so as to order, instruct, or authorize a financial institution to debit or credit an account. Such term includes, but is not limited to, point-of-sale transfers, automated teller machine transactions, transfers initiated by telephone, wire transfers, and automated clearinghouse transfers.
(L) "Escrow Items" means those items that are described in Section 3.
(M) "Miscellaneous Proceeds" means any compensation, settlement, award of damages, or proceeds paid by any third party (other than insurance proceeds paid under the coverages described in Section 5) for: (i) damage to, or destruction of, the Property; (ii) condemnation or other taking of all or any part of the Property; (iii) conveyance in lieu of condemnation; or (iv) misrepresentations of, or omissions as to, the value and/or condition of the Property.
(N) "Mortgage Insurance" means insurance protecting Lender against the nonpayment of, or default on, the Loan.
(O) "Periodic Payment" means the regularly scheduled amount due for (i) principal and interest under the Note, plus (ii) any amounts under Section 3 of this Security Instrument.
(P) "RESPA" means the Real Estate Settlement Procedures Act (12 U.S.C. Section 2601 et seq.) and its implementing regulation, Regulation X (24 C.F.R. Part 3500), as they might be amended from time to time, or any additional or successor legislation or regulation that governs the same subject matter. As used in this Security Instrument, "RESPA" refers to all requirements and restrictions that are imposed in regard

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to a "federally related mortgage loan" even if the Loan does not qualify as a "federally related mortgage loan" under RESPA.

(Q) "**Successor in Interest of Borrower**" means any party that has taken title to the Property, whether or not that party has assumed Borrower's obligations under the Note and/or this Security Instrument.

TRANSFER OF RIGHTS IN THE PROPERTY

This Security Instrument secures to Lender: (i) the repayment of the Loan, and all renewals, extensions and modifications of the Note; and (ii) the performance of Borrower's covenants and agreements under this Security Instrument and the Note. For this purpose, Borrower irrevocably grants and conveys to Trustee, in trust, with power of sale, the following described property located in the County of SACRAMENTO :

[Type of Recording Jurisdiction] [Name of Recording Jurisdiction]

Legal Description Attached Hereto And Made A Part Hereof

Exhibit 'A'

Parcel ID Number: [redacted] which currently has the address of

3622 West Curtis Drive [Street]

Sacramento [City], California 95818 [Zip Code]

("Property Address"):

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, appurtenances, and fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument. All of the foregoing is referred to in this Security Instrument as the "Property."

BORROWER COVENANTS that Borrower is lawfully seised of the estate hereby conveyed and has the right to grant and convey the Property and that the Property is unencumbered, except for encumbrances of record. Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record.

THIS SECURITY INSTRUMENT combines uniform covenants for national use and non-uniform covenants with limited variations by jurisdiction to constitute a uniform security instrument covering real property.

UNIFORM COVENANTS. Borrower and Lender covenant and agree as follows:

1. Payment of Principal, Interest, Escrow Items, Prepayment Charges, and Late Charges. Borrower shall pay when due the principal of, and interest on, the debt evidenced by the Note and any prepayment charges and late charges due under the Note. Borrower shall also pay funds for Escrow Items pursuant to Section 3. Payments due under the Note and this Security Instrument shall be made in U.S. [redacted]

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currency. However, if any check or other instrument received by Lender as payment under the Note or this Security Instrument is returned to Lender unpaid, Lender may require that any or all subsequent payments due under the Note and this Security Instrument be made in one or more of the following forms, as selected by Lender: (a) cash; (b) money order; (c) certified check, bank check, treasurer's check or cashier's check, provided any such check is drawn upon an institution whose deposits are insured by a federal agency, instrumentality, or entity; or (d) Electronic Funds Transfer.

Payments are deemed received by Lender when received at the location designated in the Note or at such other location as may be designated by Lender in accordance with the notice provisions in Section 15. Lender may return any payment or partial payment if the payment or partial payments are insufficient to bring the Loan current. Lender may accept any payment or partial payment insufficient to bring the Loan current, without waiver of any rights hereunder or prejudice to its rights to refuse such payment or partial payments in the future, but Lender is not obligated to apply such payments at the time such payments are accepted. If each Periodic Payment is applied as of its scheduled due date, then Lender need not pay interest on unapplied funds. Lender may hold such unapplied funds until Borrower makes payment to bring the Loan current. If Borrower does not do so within a reasonable period of time, Lender shall either apply such funds or return them to Borrower. If not applied earlier, such funds will be applied to the outstanding principal balance under the Note immediately prior to foreclosure. No offset or claim which Borrower might have now or in the future against Lender shall relieve Borrower from making payments due under the Note and this Security Instrument or performing the covenants and agreements secured by this Security Instrument.

2. Application of Payments or Proceeds. Except as otherwise described in this Section 2, all payments accepted and applied by Lender shall be applied in the following order of priority: (a) interest due under the Note; (b) principal due under the Note; (c) amounts due under Section 3. Such payments shall be applied to each Periodic Payment in the order in which it became due. Any remaining amounts shall be applied first to late charges, second to any other amounts due under this Security Instrument, and then to reduce the principal balance of the Note.

If Lender receives a payment from Borrower for a delinquent Periodic Payment which includes a sufficient amount to pay any late charge due, the payment may be applied to the delinquent payment and the late charge. If more than one Periodic Payment is outstanding, Lender may apply any payment received from Borrower to the repayment of the Periodic Payments if, and to the extent that, each payment can be paid in full. To the extent that any excess exists after the payment is applied to the full payment of one or more Periodic Payments, such excess may be applied to any late charges due. Voluntary prepayments shall be applied first to any prepayment charges and then as described in the Note.

Any application of payments, insurance proceeds, or Miscellaneous Proceeds to principal due under the Note shall not extend or postpone the due date, or change the amount, of the Periodic Payments.

3. Funds for Escrow Items. Borrower shall pay to Lender on the day Periodic Payments are due under the Note, until the Note is paid in full, a sum (the "Funds") to provide for payment of amounts due for: (a) taxes and assessments and other items which can attain priority over this Security Instrument as a lien or encumbrance on the Property; (b) leasehold payments or ground rents on the Property, if any; (c) premiums for any and all insurance required by Lender under Section 5; and (d) Mortgage Insurance premiums, if any, or any sums payable by Borrower to Lender in lieu of the payment of Mortgage Insurance premiums in accordance with the provisions of Section 10. These items are called "Escrow Items." At origination or at any time during the term of the Loan, Lender may require that Community Association Dues, Fees, and Assessments, if any, be escrowed by Borrower, and such dues, fees and assessments shall be an Escrow Item. Borrower shall promptly furnish to Lender all notices of amounts to be paid under this Section. Borrower shall pay Lender the Funds for Escrow Items unless Lender waives Borrower's obligation to pay the Funds for any or all Escrow Items. Lender may waive Borrower's obligation to pay to Lender Funds for any or all Escrow Items at any time. Any such waiver may only be

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in writing. In the event of such waiver, Borrower shall pay directly, when and where payable, the amounts due for any Escrow Items for which payment of Funds has been waived by Lender and, if Lender requires, shall furnish to Lender receipts evidencing such payment within such time period as Lender may require. Borrower's obligation to make such payments and to provide receipts shall for all purposes be deemed to be a covenant and agreement contained in this Security Instrument, as the phrase "covenant and agreement" is used in Section 9. If Borrower is obligated to pay Escrow Items directly, pursuant to a waiver, and Borrower fails to pay the amount due for an Escrow Item, Lender may exercise its rights under Section 9 and pay such amount and Borrower shall then be obligated under Section 9 to repay to Lender any such amount. Lender may revoke the waiver as to any or all Escrow Items at any time by a notice given in accordance with Section 15 and, upon such revocation, Borrower shall pay to Lender all Funds, and in such amounts, that are then required under this Section 3.

Lender may, at any time, collect and hold Funds in an amount (a) sufficient to permit Lender to apply the Funds at the time specified under RESPA, and (b) not to exceed the maximum amount a lender can require under RESPA. Lender shall estimate the amount of Funds due on the basis of current data and reasonable estimates of expenditures of future Escrow Items or otherwise in accordance with Applicable Law.

The Funds shall be held in an institution whose deposits are insured by a federal agency, instrumentality, or entity (including Lender, if Lender is an institution whose deposits are so insured) or in any Federal Home Loan Bank. Lender shall apply the Funds to pay the Escrow Items no later than the time specified under RESPA. Lender shall not charge Borrower for holding and applying the Funds, annually analyzing the escrow account, or verifying the Escrow Items, unless Lender pays Borrower interest on the Funds and Applicable Law permits Lender to make such a charge. Unless an agreement is made in writing or Applicable Law requires interest to be paid on the Funds, Lender shall not be required to pay Borrower any interest or earnings on the Funds. Borrower and Lender can agree in writing, however, that interest shall be paid on the Funds. Lender shall give to Borrower, without charge, an annual accounting of the Funds as required by RESPA.

If there is a surplus of Funds held in escrow, as defined under RESPA, Lender shall account to Borrower for the excess funds in accordance with RESPA. If there is a shortage of Funds held in escrow, as defined under RESPA, Lender shall notify Borrower as required by RESPA, and Borrower shall pay to Lender the amount necessary to make up the shortage in accordance with RESPA, but in no more than 12 monthly payments. If there is a deficiency of Funds held in escrow, as defined under RESPA, Lender shall notify Borrower as required by RESPA, and Borrower shall pay to Lender the amount necessary to make up the deficiency in accordance with RESPA, but in no more than 12 monthly payments.

Upon payment in full of all sums secured by this Security Instrument, Lender shall promptly refund to Borrower any Funds held by Lender.

4. Charges; Liens. Borrower shall pay all taxes, assessments, charges, fines, and impositions attributable to the Property which can attain priority over this Security Instrument, leasehold payments or ground rents on the Property, if any, and Community Association Dues, Fees, and Assessments, if any. To the extent that these items are Escrow Items, Borrower shall pay them in the manner provided in Section 3.

Borrower shall promptly discharge any lien which has priority over this Security Instrument unless Borrower: (a) agrees in writing to the payment of the obligation secured by the lien in a manner acceptable to Lender, but only so long as Borrower is performing such agreement; (b) contests the lien in good faith by, or defends against enforcement of the lien in, legal proceedings which in Lender's opinion operate to prevent the enforcement of the lien while those proceedings are pending, but only until such proceedings are concluded; or (c) secures from the holder of the lien an agreement satisfactory to Lender subordinating the lien to this Security Instrument. If Lender determines that any part of the Property is subject to a lien which can attain priority over this Security Instrument, Lender may give Borrower a notice identifying the

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lien. Within 10 days of the date on which that notice is given, Borrower shall satisfy the lien or take one or more of the actions set forth above in this Section 4.

Lender may require Borrower to pay a one-time charge for a real estate tax verification and/or reporting service used by Lender in connection with this Loan.

5. Property Insurance. Borrower shall keep the improvements now existing or hereafter erected on the Property insured against loss by fire, hazards included within the term "extended coverage," and any other hazards including, but not limited to, earthquakes and floods, for which Lender requires insurance. This insurance shall be maintained in the amounts (including deductible levels) and for the periods that Lender requires. What Lender requires pursuant to the preceding sentences can change during the term of the Loan. The insurance carrier providing the insurance shall be chosen by Borrower subject to Lender's right to disapprove Borrower's choice, which right shall not be exercised unreasonably. Lender may require Borrower to pay, in connection with this Loan, either: (a) a one-time charge for flood zone determination, certification and tracking services; or (b) a one-time charge for flood zone determination and certification services and subsequent charges each time remappings or similar changes occur which reasonably might affect such determination or certification. Borrower shall also be responsible for the payment of any fees imposed by the Federal Emergency Management Agency in connection with the review of any flood zone determination resulting from an objection by Borrower.

If Borrower fails to maintain any of the coverages described above, Lender may obtain insurance coverage, at Lender's option and Borrower's expense. Lender is under no obligation to purchase any particular type or amount of coverage. Therefore, such coverage shall cover Lender, but might or might not protect Borrower, Borrower's equity in the Property, or the contents of the Property, against any risk, hazard or liability and might provide greater or lesser coverage than was previously in effect. Borrower acknowledges that the cost of the insurance coverage so obtained might significantly exceed the cost of insurance that Borrower could have obtained. Any amounts disbursed by Lender under this Section 5 shall become additional debt of Borrower secured by this Security Instrument. These amounts shall bear interest at the Note rate from the date of disbursement and shall be payable, with such interest, upon notice from Lender to Borrower requesting payment.

All insurance policies required by Lender and renewals of such policies shall be subject to Lender's right to disapprove such policies, shall include a standard mortgage clause, and shall name Lender as mortgagee and/or as an additional loss payee and Borrower further agrees to generally assign rights to insurance proceeds to the holder of the Note up to the amount of the outstanding loan balance. Lender shall have the right to hold the policies and renewal certificates. If Lender requires, Borrower shall promptly give to Lender all receipts of paid premiums and renewal notices. If Borrower obtains any form of insurance coverage, not otherwise required by Lender, for damage to, or destruction of, the Property, such policy shall include a standard mortgage clause and shall name Lender as mortgagee and/or as an additional loss payee and Borrower further agrees to generally assign rights to insurance proceeds to the holder of the Note up to the amount of the outstanding loan balance.

In the event of loss, Borrower shall give prompt notice to the insurance carrier and Lender. Lender may make proof of loss if not made promptly by Borrower. Unless Lender and Borrower otherwise agree in writing, any insurance proceeds, whether or not the underlying insurance was required by Lender, shall be applied to restoration or repair of the Property, if the restoration or repair is economically feasible and Lender's security is not lessened. During such repair and restoration period, Lender shall have the right to hold such insurance proceeds until Lender has had an opportunity to inspect such Property to ensure the work has been completed to Lender's satisfaction, provided that such inspection shall be undertaken promptly. Lender may disburse proceeds for the repairs and restoration in a single payment or in a series of progress payments as the work is completed. Unless an agreement is made in writing or Applicable Law requires interest to be paid on such insurance proceeds, Lender shall not be required to pay Borrower any interest or earnings on such proceeds. Fees for public adjusters, or other third parties, retained by Borrower shall not be paid out of the insurance proceeds and shall be the sole obligation of Borrower. If the restoration or repair is not economically feasible or Lender's security would be lessened, the insurance proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with

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the excess, if any, paid to Borrower. Such insurance proceeds shall be applied in the order provided for in Section 2.

If Borrower abandons the Property, Lender may file, negotiate and settle any available insurance claim and related matters. If Borrower does not respond within 30 days to a notice from Lender that the insurance carrier has offered to settle a claim, then Lender may negotiate and settle the claim. The 30-day period will begin when the notice is given. In either event, or if Lender acquires the Property under Section 22 or otherwise, Borrower hereby assigns to Lender (a) Borrower's rights to any insurance proceeds in an amount not to exceed the amounts unpaid under the Note or this Security Instrument, and (b) any other of Borrower's rights (other than the right to any refund of unearned premiums paid by Borrower) under all insurance policies covering the Property, insofar as such rights are applicable to the coverage of the Property. Lender may use the insurance proceeds either to repair or restore the Property or to pay amounts unpaid under the Note or this Security Instrument, whether or not then due.

6. Occupancy. Borrower shall occupy, establish, and use the Property as Borrower's principal residence within 60 days after the execution of this Security Instrument and shall continue to occupy the Property as Borrower's principal residence for at least one year after the date of occupancy, unless Lender otherwise agrees in writing, which consent shall not be unreasonably withheld, or unless extenuating circumstances exist which are beyond Borrower's control.

7. Preservation, Maintenance and Protection of the Property; Inspections. Borrower shall not destroy, damage or impair the Property, allow the Property to deteriorate or commit waste on the Property. Whether or not Borrower is residing in the Property, Borrower shall maintain the Property in order to prevent the Property from deteriorating or decreasing in value due to its condition. Unless it is determined pursuant to Section 5 that repair or restoration is not economically feasible, Borrower shall promptly repair the Property if damaged to avoid further deterioration or damage. If insurance or condemnation proceeds are paid in connection with damage to, or the taking of, the Property, Borrower shall be responsible for repairing or restoring the Property only if Lender has released proceeds for such purposes. Lender may disburse proceeds for the repairs and restoration in a single payment or in a series of progress payments as the work is completed. If the insurance or condemnation proceeds are not sufficient to repair or restore the Property, Borrower is not relieved of Borrower's obligation for the completion of such repair or restoration.

Lender or its agent may make reasonable entries upon and inspections of the Property. If it has reasonable cause, Lender may inspect the interior of the improvements on the Property. Lender shall give Borrower notice at the time of or prior to such an interior inspection specifying such reasonable cause.

8. Borrower's Loan Application. Borrower shall be in default if, during the Loan application process, Borrower or any persons or entities acting at the direction of Borrower or with Borrower's knowledge or consent gave materially false, misleading, or inaccurate information or statements to Lender (or failed to provide Lender with material information) in connection with the Loan. Material representations include, but are not limited to, representations concerning Borrower's occupancy of the Property as Borrower's principal residence.

9. Protection of Lender's Interest in the Property and Rights Under this Security Instrument. If (a) Borrower fails to perform the covenants and agreements contained in this Security Instrument, (b) there is a legal proceeding that might significantly affect Lender's interest in the Property and/or rights under this Security Instrument (such as a proceeding in bankruptcy, probate, for condemnation or forfeiture, for enforcement of a lien which may attain priority over this Security Instrument or to enforce laws or regulations), or (c) Borrower has abandoned the Property, then Lender may do and pay for whatever is reasonable or appropriate to protect Lender's interest in the Property and rights under this Security Instrument, including protecting and/or assessing the value of the Property, and securing and/or repairing the Property. Lender's actions can include, but are not limited to: (a) paying any sums secured by a lien which has priority over this Security Instrument; (b) appearing in court; and (c) paying reasonable

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attorneys' fees to protect its interest in the Property and/or rights under this Security Instrument, including its secured position in a bankruptcy proceeding. Securing the Property includes, but is not limited to, entering the Property to make repairs, change locks, replace or board up doors and windows, drain water from pipes, eliminate building or other code violations or dangerous conditions, and have utilities turned on or off. Although Lender may take action under this Section 9, Lender does not have to do so and is not under any duty or obligation to do so. It is agreed that Lender incurs no liability for not taking any or all actions authorized under this Section 9.

Any amounts disbursed by Lender under this Section 9 shall become additional debt of Borrower secured by this Security Instrument. These amounts shall bear interest at the Note rate from the date of disbursement and shall be payable, with such interest, upon notice from Lender to Borrower requesting payment.

If this Security Instrument is on a leasehold, Borrower shall comply with all the provisions of the lease. If Borrower acquires fee title to the Property, the leasehold and the fee title shall not merge unless Lender agrees to the merger in writing.

10. Mortgage Insurance. If Lender required Mortgage Insurance as a condition of making the Loan, Borrower shall pay the premiums required to maintain the Mortgage Insurance in effect. If, for any reason, the Mortgage Insurance coverage required by Lender ceases to be available from the mortgage insurer that previously provided such insurance and Borrower was required to make separately designated payments toward the premiums for Mortgage Insurance, Borrower shall pay the premiums required to obtain coverage substantially equivalent to the Mortgage Insurance previously in effect, at a cost substantially equivalent to the cost to Borrower of the Mortgage Insurance previously in effect, from an alternate mortgage insurer selected by Lender. If substantially equivalent Mortgage Insurance coverage is not available, Borrower shall continue to pay to Lender the amount of the separately designated payments that were due when the insurance coverage ceased to be in effect. Lender will accept, use and retain these payments as a non-refundable loss reserve in lieu of Mortgage Insurance. Such loss reserve shall be non-refundable, notwithstanding the fact that the Loan is ultimately paid in full, and Lender shall not be required to pay Borrower any interest or earnings on such loss reserve. Lender can no longer require loss reserve payments if Mortgage Insurance coverage (in the amount and for the period that Lender requires) provided by an insurer selected by Lender again becomes available, is obtained, and Lender requires separately designated payments toward the premiums for Mortgage Insurance. If Lender required Mortgage Insurance as a condition of making the Loan and Borrower was required to make separately designated payments toward the premiums for Mortgage Insurance, Borrower shall pay the premiums required to maintain Mortgage Insurance in effect, or to provide a non-refundable loss reserve, until Lender's requirement for Mortgage Insurance ends in accordance with any written agreement between Borrower and Lender providing for such termination or until termination is required by Applicable Law. Nothing in this Section 10 affects Borrower's obligation to pay interest at the rate provided in the Note.

Mortgage Insurance reimburses Lender (or any entity that purchases the Note) for certain losses it may incur if Borrower does not repay the Loan as agreed. Borrower is not a party to the Mortgage Insurance.

Mortgage insurers evaluate their total risk on all such insurance in force from time to time, and may enter into agreements with other parties that share or modify their risk, or reduce losses. These agreements are on terms and conditions that are satisfactory to the mortgage insurer and the other party (or parties) to these agreements. These agreements may require the mortgage insurer to make payments using any source of funds that the mortgage insurer may have available (which may include funds obtained from Mortgage Insurance premiums).

As a result of these agreements, Lender, any purchaser of the Note, another insurer, any reinsurer, any other entity, or any affiliate of any of the foregoing, may receive (directly or indirectly) amounts that derive from (or might be characterized as) a portion of Borrower's payments for Mortgage Insurance, in exchange for sharing or modifying the mortgage insurer's risk, or reducing losses. If such agreement provides that an affiliate of Lender takes a share of the insurer's risk in exchange for a share of the premiums paid to the insurer, the arrangement is often termed "captive reinsurance." Further:

(a) Any such agreements will not affect the amounts that Borrower has agreed to pay for Mortgage Insurance, or any other terms of the Loan. Such agreements will not increase the amount Borrower will owe for Mortgage Insurance, and they will not entitle Borrower to any refund.

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(b) Any such agreements will not affect the rights Borrower has - if any - with respect to the Mortgage Insurance under the Homeowners Protection Act of 1998 or any other law. These rights may include the right to receive certain disclosures, to request and obtain cancellation of the Mortgage Insurance, to have the Mortgage Insurance terminated automatically, and/or to receive a refund of any Mortgage Insurance premiums that were unearned at the time of such cancellation or termination.

11. Assignment of Miscellaneous Proceeds; Forfeiture. All Miscellaneous Proceeds are hereby assigned to and shall be paid to Lender.

If the Property is damaged, such Miscellaneous Proceeds shall be applied to restoration or repair of the Property, if the restoration or repair is economically feasible and Lender's security is not lessened. During such repair and restoration period, Lender shall have the right to hold such Miscellaneous Proceeds until Lender has had an opportunity to inspect such Property to ensure the work has been completed to Lender's satisfaction, provided that such inspection shall be undertaken promptly. Lender may pay for the repairs and restoration in a single disbursement or in a series of progress payments as the work is completed. Unless an agreement is made in writing or Applicable Law requires interest to be paid on such Miscellaneous Proceeds, Lender shall not be required to pay Borrower any interest or earnings on such Miscellaneous Proceeds. If the restoration or repair is not economically feasible or Lender's security would be lessened, the Miscellaneous Proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with the excess, if any, paid to Borrower. Such Miscellaneous Proceeds shall be applied in the order provided for in Section 2.

In the event of a total taking, destruction, or loss in value of the Property, the Miscellaneous Proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with the excess, if any, paid to Borrower.

In the event of a partial taking, destruction, or loss in value of the Property in which the fair market value of the Property immediately before the partial taking, destruction, or loss in value is equal to or greater than the amount of the sums secured by this Security Instrument immediately before the partial taking, destruction, or loss in value, unless Borrower and Lender otherwise agree in writing, the sums secured by this Security Instrument shall be reduced by the amount of the Miscellaneous Proceeds multiplied by the following fraction: (a) the total amount of the sums secured immediately before the partial taking, destruction, or loss in value divided by (b) the fair market value of the Property immediately before the partial taking, destruction, or loss in value. Any balance shall be paid to Borrower.

In the event of a partial taking, destruction, or loss in value of the Property in which the fair market value of the Property immediately before the partial taking, destruction, or loss in value is less than the amount of the sums secured immediately before the partial taking, destruction, or loss in value, unless Borrower and Lender otherwise agree in writing, the Miscellaneous Proceeds shall be applied to the sums secured by this Security Instrument whether or not the sums are then due.

If the Property is abandoned by Borrower, or if, after notice by Lender to Borrower that the Opposing Party (as defined in the next sentence) offers to make an award to settle a claim for damages, Borrower fails to respond to Lender within 30 days after the date the notice is given, Lender is authorized to collect and apply the Miscellaneous Proceeds either to restoration or repair of the Property or to the sums secured by this Security Instrument, whether or not then due. "Opposing Party" means the third party that owes Borrower Miscellaneous Proceeds or the party against whom Borrower has a right of action in regard to Miscellaneous Proceeds.

Borrower shall be in default if any action or proceeding, whether civil or criminal, is begun that, in Lender's judgment, could result in forfeiture of the Property or other material impairment of Lender's interest in the Property or rights under this Security Instrument. Borrower can cure such a default and, if acceleration has occurred, reinstate as provided in Section 19, by causing the action or proceeding to be dismissed with a ruling that, in Lender's judgment, precludes forfeiture of the Property or other material impairment of Lender's interest in the Property or rights under this Security Instrument. The proceeds of any award or claim for damages that are attributable to the impairment of Lender's interest in the Property are hereby assigned and shall be paid to Lender.

All Miscellaneous Proceeds that are not applied to restoration or repair of the Property shall be applied in the order provided for in Section 2.

12. Borrower Not Released; Forbearance By Lender Not a Waiver. Extension of the time for payment or modification of amortization of the sums secured by this Security Instrument granted by Lender

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to Borrower or any Successor in Interest of Borrower shall not operate to release the liability of Borrower or any Successors in Interest of Borrower. Lender shall not be required to commence proceedings against any Successor in Interest of Borrower or to refuse to extend time for payment or otherwise modify amortization of the sums secured by this Security Instrument by reason of any demand made by the original Borrower or any Successors in Interest of Borrower. Any forbearance by Lender in exercising any right or remedy including, without limitation, Lender's acceptance of payments from third persons, entities or Successors in Interest of Borrower or in amounts less than the amount then due, shall not be a waiver of or preclude the exercise of any right or remedy.

13. Joint and Several Liability; Co-signers; Successors and Assigns Bound. Borrower covenants and agrees that Borrower's obligations and liability shall be joint and several. However, any Borrower who co-signs this Security Instrument but does not execute the Note (a "co-signer"): (a) is co-signing this Security Instrument only to mortgage, grant and convey the co-signer's interest in the Property under the terms of this Security Instrument; (b) is not personally obligated to pay the sums secured by this Security Instrument; and (c) agrees that Lender and any other Borrower can agree to extend, modify, forbear or make any accommodations with regard to the terms of this Security Instrument or the Note without the co-signer's consent.

Subject to the provisions of Section 18, any Successor in Interest of Borrower who assumes Borrower's obligations under this Security Instrument in writing, and is approved by Lender, shall obtain all of Borrower's rights and benefits under this Security Instrument. Borrower shall not be released from Borrower's obligations and liability under this Security Instrument unless Lender agrees to such release in writing. The covenants and agreements of this Security Instrument shall bind (except as provided in Section 20) and benefit the successors and assigns of Lender.

14. Loan Charges. Lender may charge Borrower fees for services performed in connection with Borrower's default, for the purpose of protecting Lender's interest in the Property and rights under this Security Instrument, including, but not limited to, attorneys' fees, property inspection and valuation fees. In regard to any other fees, the absence of express authority in this Security Instrument to charge a specific fee to Borrower shall not be construed as a prohibition on the charging of such fee. Lender may not charge fees that are expressly prohibited by this Security Instrument or by Applicable Law.

If the Loan is subject to a law which sets maximum loan charges, and that law is finally interpreted so that the interest or other loan charges collected or to be collected in connection with the Loan exceed the permitted limits, then: (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any sums already collected from Borrower which exceeded permitted limits will be refunded to Borrower. Lender may choose to make this refund by reducing the principal owed under the Note or by making a direct payment to Borrower. If a refund reduces principal, the reduction will be treated as a partial prepayment without any prepayment charge (whether or not a prepayment charge is provided for under the Note). Borrower's acceptance of any such refund made by direct payment to Borrower will constitute a waiver of any right of action Borrower might have arising out of such overcharge.

15. Notices. All notices given by Borrower or Lender in connection with this Security Instrument must be in writing. Any notice to Borrower in connection with this Security Instrument shall be deemed to have been given to Borrower when mailed by first class mail or when actually delivered to Borrower's notice address if sent by other means. Notice to any one Borrower shall constitute notice to all Borrowers unless Applicable Law expressly requires otherwise. The notice address shall be the Property Address unless Borrower has designated a substitute notice address by notice to Lender. Borrower shall promptly notify Lender of Borrower's change of address. If Lender specifies a procedure for reporting Borrower's change of address, then Borrower shall only report a change of address through that specified procedure. There may be only one designated notice address under this Security Instrument at any one time. Any notice to Lender shall be given by delivering it or by mailing it by first class mail to Lender's address stated herein unless Lender has designated another address by notice to Borrower. Any notice in connection with this Security Instrument shall not be deemed to have been given to Lender until actually received by Lender. If any notice required by this Security Instrument is also required under Applicable Law, the Applicable Law requirement will satisfy the corresponding requirement under this Security Instrument.

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16. Governing Law; Severability; Rules of Construction. This Security Instrument shall be governed by federal law and the law of the jurisdiction in which the Property is located. All rights and obligations contained in this Security Instrument are subject to any requirements and limitations of Applicable Law. Applicable Law might explicitly or implicitly allow the parties to agree by contract or it might be silent, but such silence shall not be construed as a prohibition against agreement by contract. In the event that any provision or clause of this Security Instrument or the Note conflicts with Applicable Law, such conflict shall not affect other provisions of this Security Instrument or the Note which can be given effect without the conflicting provision.

As used in this Security Instrument: (a) words of the masculine gender shall mean and include corresponding neuter words or words of the feminine gender; (b) words in the singular shall mean and include the plural and vice versa; and (c) the word "may" gives sole discretion without any obligation to take any action.

17. Borrower's Copy. Borrower shall be given one copy of the Note and of this Security Instrument.

18. Transfer of the Property or a Beneficial Interest in Borrower. As used in this Section 18, "Interest in the Property" means any legal or beneficial interest in the Property, including, but not limited to, those beneficial interests transferred in a bond for deed, contract for deed, installment sales contract or escrow agreement, the intent of which is the transfer of title by Borrower at a future date to a purchaser.

If all or any part of the Property or any Interest in the Property is sold or transferred (or if Borrower is not a natural person and a beneficial interest in Borrower is sold or transferred) without Lender's prior written consent, Lender may require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if such exercise is prohibited by Applicable Law.

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is given in accordance with Section 15 within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

19. Borrower's Right to Reinstate After Acceleration. If Borrower meets certain conditions, Borrower shall have the right to have enforcement of this Security Instrument discontinued at any time prior to the earliest of: (a) five days before sale of the Property pursuant to any power of sale contained in this Security Instrument; (b) such other period as Applicable Law might specify for the termination of Borrower's right to reinstate; or (c) entry of a judgment enforcing this Security Instrument. Those conditions are that Borrower: (a) pays Lender all sums which then would be due under this Security Instrument and the Note as if no acceleration had occurred; (b) cures any default of any other covenants or agreements; (c) pays all expenses incurred in enforcing this Security Instrument, including, but not limited to, reasonable attorneys' fees, property inspection and valuation fees, and other fees incurred for the purpose of protecting Lender's interest in the Property and rights under this Security Instrument; and (d) takes such action as Lender may reasonably require to assure that Lender's interest in the Property and rights under this Security Instrument, and Borrower's obligation to pay the sums secured by this Security Instrument, shall continue unchanged. Lender may require that Borrower pay such reinstatement sums and expenses in one or more of the following forms, as selected by Lender: (a) cash; (b) money order; (c) certified check, bank check, treasurer's check or cashier's check, provided any such check is drawn upon an institution whose deposits are insured by a federal agency, instrumentality or entity; or (d) Electronic Funds Transfer. Upon reinstatement by Borrower, this Security Instrument and obligations secured hereby shall remain fully effective as if no acceleration had occurred. However, this right to reinstate shall not apply in the case of acceleration under Section 18.

20. Sale of Note; Change of Loan Servicer; Notice of Grievance. The Note or a partial interest in the Note (together with this Security Instrument) can be sold one or more times without prior notice to Borrower. A sale might result in a change in the entity (known as the "Loan Servicer") that collects Periodic Payments due under the Note and this Security Instrument and performs other mortgage loan servicing obligations under the Note, this Security Instrument, and Applicable Law. There also might be one or more changes of the Loan Servicer unrelated to a sale of the Note. If there is a change of the Loan Servicer, Borrower will be given written notice of the change which will state the name and address of the new Loan Servicer, the address to which payments should be made and any other information RESPA

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requires in connection with a notice of transfer of servicing. If the Note is sold and thereafter the Loan is serviced by a Loan Servicer other than the purchaser of the Note, the mortgage loan servicing obligations to Borrower will remain with the Loan Servicer or be transferred to a successor Loan Servicer and are not assumed by the Note purchaser unless otherwise provided by the Note purchaser.

Neither Borrower nor Lender may commence, join, or be joined to any judicial action (as either an individual litigant or the member of a class) that arises from the other party's actions pursuant to this Security Instrument or that alleges that the other party has breached any provision of, or any duty owed by reason of, this Security Instrument, until such Borrower or Lender has notified the other party (with such notice given in compliance with the requirements of Section 15) of such alleged breach and afforded the other party hereto a reasonable period after the giving of such notice to take corrective action. If Applicable Law provides a time period which must elapse before certain action can be taken, that time period will be deemed to be reasonable for purposes of this paragraph. The notice of acceleration and opportunity to cure given to Borrower pursuant to Section 22 and the notice of acceleration given to Borrower pursuant to Section 18 shall be deemed to satisfy the notice and opportunity to take corrective action provisions of this Section 20.

21. Hazardous Substances. As used in this Section 21: (a) "Hazardous Substances" are those substances defined as toxic or hazardous substances, pollutants, or wastes by Environmental Law and the following substances: gasoline, kerosene, other flammable or toxic petroleum products, toxic pesticides and herbicides, volatile solvents, materials containing asbestos or formaldehyde, and radioactive materials; (b) "Environmental Law" means federal laws and laws of the jurisdiction where the Property is located that relate to health, safety or environmental protection; (c) "Environmental Cleanup" includes any response action, remedial action, or removal action, as defined in Environmental Law; and (d) an "Environmental Condition" means a condition that can cause, contribute to, or otherwise trigger an Environmental Cleanup.

Borrower shall not cause or permit the presence, use, disposal, storage, or release of any Hazardous Substances, or threaten to release any Hazardous Substances, on or in the Property. Borrower shall not do, nor allow anyone else to do, anything affecting the Property (a) that is in violation of any Environmental Law, (b) which creates an Environmental Condition, or (c) which, due to the presence, use, or release of a Hazardous Substance, creates a condition that adversely affects the value of the Property. The preceding two sentences shall not apply to the presence, use, or storage on the Property of small quantities of Hazardous Substances that are generally recognized to be appropriate to normal residential uses and to maintenance of the Property (including, but not limited to, hazardous substances in consumer products).

Borrower shall promptly give Lender written notice of (a) any investigation, claim, demand, lawsuit or other action by any governmental or regulatory agency or private party involving the Property and any Hazardous Substance or Environmental Law of which Borrower has actual knowledge, (b) any Environmental Condition, including but not limited to, any spilling, leaking, discharge, release or threat of release of any Hazardous Substance, and (c) any condition caused by the presence, use or release of a Hazardous Substance which adversely affects the value of the Property. If Borrower learns, or is notified by any governmental or regulatory authority, or any private party, that any removal or other remediation of any Hazardous Substance affecting the Property is necessary, Borrower shall promptly take all necessary remedial actions in accordance with Environmental Law. Nothing herein shall create any obligation on Lender for an Environmental Cleanup.

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NON-UNIFORM COVENANTS. Borrower and Lender further covenant and agree as follows:

22. Acceleration; Remedies. Lender shall give notice to Borrower prior to acceleration following Borrower's breach of any covenant or agreement in this Security Instrument (but not prior to acceleration under Section 18 unless Applicable Law provides otherwise). The notice shall specify: (a) the default; (b) the action required to cure the default; (c) a date, not less than 30 days from the date the notice is given to Borrower, by which the default must be cured; and (d) that failure to cure the default on or before the date specified in the notice may result in acceleration of the sums secured by this Security Instrument and sale of the Property. The notice shall further inform Borrower of the right to reinstate after acceleration and the right to bring a court action to assert the non-existence of a default or any other defense of Borrower to acceleration and sale. If the default is not cured on or before the date specified in the notice, Lender at its option may require immediate payment in full of all sums secured by this Security Instrument without further demand and may invoke the power of sale and any other remedies permitted by Applicable Law. Lender shall be entitled to collect all expenses incurred in pursuing the remedies provided in this Section 22, including, but not limited to, reasonable attorneys' fees and costs of title evidence.

If Lender invokes the power of sale, Lender shall execute or cause Trustee to execute a written notice of the occurrence of an event of default and of Lender's election to cause the Property to be sold. Trustee shall cause this notice to be recorded in each county in which any part of the Property is located. Lender or Trustee shall mail copies of the notice as prescribed by Applicable Law to Borrower and to the other persons prescribed by Applicable Law. Trustee shall give public notice of sale to the persons and in the manner prescribed by Applicable Law. After the time required by Applicable Law, Trustee, without demand on Borrower, shall sell the Property at public auction to the highest bidder at the time and place and under the terms designated in the notice of sale in one or more parcels and in any order Trustee determines. Trustee may postpone sale of all or any parcel of the Property by public announcement at the time and place of any previously scheduled sale. Lender or its designee may purchase the Property at any sale.

Trustee shall deliver to the purchaser Trustee's deed conveying the Property without any covenant or warranty, expressed or implied. The recitals in the Trustee's deed shall be prima facie evidence of the truth of the statements made therein. Trustee shall apply the proceeds of the sale in the following order: (a) to all expenses of the sale, including, but not limited to, reasonable Trustee's and attorneys' fees; (b) to all sums secured by this Security Instrument; and (c) any excess to the person or persons legally entitled to it.

23. Reconveyance. Upon payment of all sums secured by this Security Instrument, Lender shall request Trustee to reconvey the Property and shall surrender this Security Instrument and all notes evidencing debt secured by this Security Instrument to Trustee. Trustee shall reconvey the Property without warranty to the person or persons legally entitled to it. Lender may charge such person or persons a reasonable fee for reconveying the Property, but only if the fee is paid to a third party (such as the Trustee) for services rendered and the charging of the fee is permitted under Applicable Law. If the fee charged does not exceed the fee set by Applicable Law, the fee is conclusively presumed to be reasonable.

24. Substitute Trustee. Lender, at its option, may from time to time appoint a successor trustee to any Trustee appointed hereunder by an instrument executed and acknowledged by Lender and recorded in the office of the Recorder of the county in which the Property is located. The instrument shall contain the name of the original Lender, Trustee and Borrower, the book and page where this Security Instrument is recorded and the name and address of the successor trustee. Without conveyance of the Property, the successor trustee shall succeed to all the title, powers and duties conferred upon the Trustee herein and by Applicable Law. This procedure for substitution of trustee shall govern to the exclusion of all other provisions for substitution.

25. Statement of Obligation Fee. Lender may collect a fee not to exceed the maximum amount permitted by Applicable Law for furnishing the statement of obligation as provided by Section 2943 of the Civil Code of California.

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BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Security Instrument and in any Rider executed by Borrower and recorded with it.

Witnesses:

_____ _____ (Seal)
Laura Richardson -Borrower

_____ _____ (Seal)
-Borrower

_____ (Seal) _____ (Seal)
-Borrower -Borrower

_____ (Seal) _____ (Seal)
-Borrower -Borrower

_____ (Seal) _____ (Seal)
-Borrower -Borrower

JPMC- 000829
CONFIDENTIAL

CSOC.RICH.001701

State of California
County of Sacramento } ss.

On January 4, 2007 before me, Nikki Davis a notary public personally appeared

Laura Richardson

, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s) or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal.

NIKKI DAVIS
COMM. #1520789
Notary Public-California
SACRAMENTO COUNTY
My Comm. Exp. Oct. 21, 2008

(Seal)

JPMC- 000830
CONFIDENTIAL

CSOC.RICH.001702

Exhibit "A"
Legal Description

Lot 259 as shown on the official "Plat of South Curtis Oaks Subdivision No. 6", filed in the office of the County Recorder of Sacramento County, February 10, 1927 in Book 19 of Maps, Map No. 18

Apn:

FIXED/ADJUSTABLE RATE RIDER

THIS FIXED/ADJUSTABLE RATE RIDER is made on this 4th day of January, 2007, and is incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust or Security Deed (the "Security Instrument") of the same date given by the undersigned ("Borrower") to secure Borrower's Fixed/Adjustable Rate Note (the "Note") to Washington Mutual Bank ("Lender") of the same date and covering the property described in the Security Instrument and located at: 3622 West Curtis Drive, Sacramento, CA 95818

[Property Address]

THE NOTE CONTAINS PROVISIONS ALLOWING FOR A CHANGE FROM THE INITIAL FIXED INTEREST RATE TO AN ADJUSTABLE INTEREST RATE AND FOR CHANGES IN THE MONTHLY PAYMENT. THE NOTE LIMITS THE AMOUNT BORROWER'S INTEREST RATE CAN CHANGE AT ANY ONE TIME AND THE MAXIMUM RATE BORROWER MUST PAY.

ADDITIONAL COVENANTS. In addition to the covenants and agreements made in the Security Instrument, Borrower and Lender further covenant and agree as follows:

A. INTEREST RATE AND MONTHLY PAYMENT CHANGES

The Note provides for an initial fixed interest rate of 8.800 %. The Note provides for a change in the initial fixed interest rate to an adjustable interest rate and for changes in the monthly payments, as follows:

4. INTEREST RATE AND MONTHLY PAYMENT CHANGES

(A) Change Dates

The initial fixed interest rate Borrower will pay will change to an adjustable interest rate on the first day of February, 2009, and the interest rate Borrower will pay may change on that day every 6th month thereafter. Each date on which Borrower's interest rate could change is called a "Change Date."

(B) The Index

Beginning with the first Change Date, Borrower's interest rate will be based on an Index. The "Index" is the average of interbank offered rates for six month U.S. dollar-denominated deposits in the London market ("LIBOR"), as published in The Wall Street Journal. The most recent Index figure available as of the date 45 days before the Change Date is called the "Current Index."

JPMC- 000832
CONFIDENTIAL

CSOC.RICH.001704

If the Index is no longer available, the Note Holder will choose a new index that is based upon comparable information. The Note Holder will give Borrower notice of this choice.

(C) Calculation of Changes

Before each Change Date, the Note Holder will calculate Borrower's new interest rate by adding Four and 99/100 percentage points (4.990 %) to the Current Index. The Note Holder will then round the result of this addition to the nearest one-eighth of one percentage point (0.125%). Subject to the limits stated in Section 4(D) below, this rounded amount will be Borrower's new interest rate until the next Change Date.

The Note Holder will then determine the amount of the monthly payment that would be sufficient to repay the unpaid principal that Borrower is expected to owe at the Change Date in full on the Maturity Date at Borrower's new interest rate in substantially equal payments. The result of this calculation will be the new amount of Borrower's monthly payment.

(D) Limits on Interest Rate Changes

The interest rate Borrower is required to pay at the first Change Date will not be greater than 10.800 % or less than 8.800%. Thereafter, Borrower's interest rate will never be increased or decreased on any single Change Date by more than One percentage point(s) (1.000%) from the rate of interest Borrower has been paying for the preceding months. Borrower's interest rate will never be greater than 14.800 % or less than 8.800 %.

(E) Effective Date of Changes

Borrower's new interest rate will become effective on each Change Date. Borrower will pay the amount of Borrower's new monthly payment beginning on the first monthly payment date after the Change Date until the amount of Borrower's monthly payment changes again.

(F) Notice of Changes

The Note Holder will deliver or mail to Borrower a notice of any changes in Borrower's interest rate and the amount of Borrower's monthly payment before the effective date of any change. The notice will include information required by law to be given to the Borrower and also the title and telephone number of a person who will answer any question Borrwer may have regarding the notice.

B. TRANSFER OF THE PROPERTY OR A BENEFICIAL INTEREST IN BORROWER

Covenant 18 of the Security Instrument is amended to read as follows:

(A) Until Borrower's initial fixed interest rate changes to an adjustable interest rate under the terms stated in Section A above, Covenant 18 of the Security Instrument provides as follows:

Transfer of the Property or a Beneficial Interest in Borrower. If all or any part of the Property or any interest in the Property is sold or transferred (or if Borrower is not a natural person and a beneficial interest in Borrower is sold or transferred) without Lender's prior written consent, Lender may require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if such exercise is prohibited Applicable Law.

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is given in accordance with Section 15 within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

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CSOC.RICH.001705

(B) When Borrower's initial fixed interest rate changes to an adjustable interest rate under the terms stated in Section A above, Covenant 18 of the Security Instrument shall then instead provide as follows:

Transfer of the Property or a Beneficial Interest in Borrower. As used in this Section 18, "Interest in the Property" means any legal or beneficial interest in the Property, including, but not limited to, those beneficial interests transferred in a bond for deed, contract for deed, installment sales contract or escrow agreement, the intent of which is the transfer of title by Borrower at a future date to a purchaser. If all or any part of the Property or any interest in the Property is sold or transferred (or if Borrower is not a natural person and a beneficial interest in Borrower is sold or transferred) without Lender's prior written consent, Lender may require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if such exercise is prohibited by Applicable Law. Lender also shall not exercise this option if: (a) Borrower causes to be submitted to Lender information required by Lender to evaluate the intended transferee as if a new loan were being made to the transferee; and (b) Lender reasonably determines that Lender's security will not be impaired by the loan assumption and that the risk of a breach of any covenant or agreement in this Security Instrument is acceptable to Lender.

To the extent permitted by Applicable Law, Lender may charge a reasonable fee as a condition to Lender's consent to the loan assumption. Lender also may require the transferee to sign an assumption agreement that is acceptable to Lender and that obligates the transferee to keep all the promises and agreements made in the Note and in this Security Instrument. Borrower will continue to be obligated under the Note and this Security Instrument unless Lender releases Borrower in writing.

If Lender exercises the option to require immediate payment in full, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is given in accordance with Section 15 within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Fixed/Adjustable Rate Rider.

_____ (Seal)
Laura Richardson -Borrower

_____ (Seal)
-Borrower

_____ (Seal)
-Borrower

_____ (Seal)
-Borrower

[Sign Original Only]

JPMC- 000834
CONFIDENTIAL

CSOC.RICH.001706

FIELD SERVICES

FNFS0118

Loan Results

Detail Version

Report Run for: 09/21/2009

Customer Name: WASHINGTON MUTUAL HOME LOANS I **Loan #:** [redacted]

Loan Type: CONVENTIONAL
Report Requested: OCCUPANCY WITH DOOR HANGER
Task #:

Dept: COLLECTIONS
Sequence ID: 53630990
Entry Date: 07/07/2009

Status: INVOICED

Property Name and Address
LAURA RICHARDSON
3622 W CURTIS DR
0
SACRAMENTO, CA 95818

Mailing Address
717 E VERNON ST
LONG BEACH CA

Property Information

Bad Address ? NO
Bad Address Reason:
Bad Address Other Reason:
Resources Used to Locate:

Access Denied? NO
Access Denied By:
Access Denied By Other:

Out of Rep Area:
Out of Rep Area Reason:

Neighborhood Is: STABLE
Property Shows Damage By: No Damage

Construction Type: FRAI
Construction Type Other:

Property Shows Damage By Other:
Damage Comments:
Garage Type: DETACHED
Exterior Condition: FAIR
Property Type: SINGLE FAMILY
Property Type Other:

Mobile Home Park ?
Park Phone No.:
VIN# / HUD #:
On Foundation ?
Size:

Occupancy Is: VACANT - SECURE
 # Units Vacant: 0
Unkown Occ. Due To:
Verified By: VISUAL
Verified Visual:
Verified By Other:

If property not secure, items that are not secure:

Posted Violation ? NO
Posted Violation Reason:
Agency Phone No.:

JPMC- 000835
CONFIDENTIAL

First Inspection Date:	07/08/2009	**For Sale:**	NOT
Additional Inspection Date:		**Name of Broker:**	
Left Door Card?	YES	**Phone No.:**	

Spoke With:

Name:
Address:
Phone Number:

Name of Occupant:
Attitude:
Correct Primary Phone: (000) 000-0000
Corrected Property Address:

FIELD SERVICES
FNFS0118

Loan Results

Detail Version

Report Run for: 09/21/2009

Vacant Information

First time vacant ?		**Approximate date the was vacated:**	
Personal property on site ?	NO	**Utilities on ?**	**Electric Verif**
Pool or hot tub on site ?	YES		
Pool or hot tub secure ?	NO		**Gas Verif**
Maintenance or Securing Recommended ?	YES		**Water Verif**

Maintenance Information

Change locks?	NO	**Secure pool/hot tub?**	
Replace glass?	NO	**Remove debris?**	
Board / screen?	NO	**Winterize?**	
Cut grass?	NO	**Other?**	
Over 1ft.?		**Other:**	

Comments: NO FURN INSIDE, SPA IS FULL, COVERED BUT NOT LOCKED, SMALL GOING ON INSIDE AM

JPMC- 000836
CONFIDENTIAL

CSOC.RICH.001708

FNFS0118

Loan Results

Detail Version

Report Run for: 09/21/2009

JPMC- 000837
CONFIDENTIAL

Perform Date: 7/8/2009

LPS FIELD SERVICES

Loan Results

Detail Version

Report Run for: 09/21/2009

JPMC- 000838
CONFIDENTIAL

CSOC.RICH.001710

FIELD SERVICES

FNFS0118

Loan Results

Detail Version

Report Run for: 09/21/2009

Customer Name: WASHINGTON MUTUAL HOME LOANS I **Loan #:**

Loan Type: CONVENTIONAL
Report Requested: OCCUPANCY WITH DOOR HANGER
Task #:

Dept: COLLECTIONS
Sequence ID:
Entry Date: 06/03/2009

Status: INVOICED

Property Name and Address
LAURA RICHARDSON
3622 W CURTIS DR
0
SACRAMENTO, CA 95818

Mailing Address
717 E VERNON ST
LONG BEACH CA

Property Information

Bad Address ? NO
Bad Address Reason:
Bad Address Other Reason:
Resources Used to Locate:

Access Denied? NO
Access Denied By:
Access Denied By Other:

Out of Rep Area:
Out of Rep Area Reason:

Neighborhood Is: STABLE
Property Shows Damage By: No Damage

Construction Type: FRAI
Construction Type Other:

Property Shows Damage By Other:
Damage Comments:
Garage Type: NONE
Exterior Condition: FAIR
Property Type: SINGLE FAMILY
Property Type Other:

Mobile Home Park ?
Park Phone No.:
VIN# / HUD #:
On Foundation ?
Size:

Occupancy Is: VACANT - SECURE
 # Units Vacant: 0
Unkown Occ. Due To:
Verified By: VISUAL
Verified Visual:

If property not secure, items that are not secure:

JPMC- 000840
CONFIDENTIAL

Verified By Other:

First Inspection Date: 06/04/2009

Additional Inspection Date:
Left Door Card? YES

Posted Violation ? NO
Posted Violation Reason:
Agency Phone No.:
For Sale: NOT
Name of Broker:
Phone No.:

Spoke With:

Name:
Address:
Phone Number:
Name of Occupant:
Attitude:
Correct Primary Phone: (000) 000-0000
Corrected Property Address:

FIELD SERVICES
FNFS0118

Loan Results

Detail Version

Report Run for: 09/21/2009

Vacant Information

First time vacant ?

Approximate date the was vacated:

Personal property on site ? NO

Utilities on ?

Electri
Veri

Pool or hot tub on site ? YES
Pool or hot tub secure ? NO

Gas
Veri

Maintenance or Securing Recommended ? YES

Water
Veri

Maintenance Information

Change locks? NO
Replace glass? NO
Board / screen? NO
Cut grass? NO
Over 1ft.?

Secure pool/hot tub?
Remove debris?
Winterize?
Other?
Other:

JPMC- 000841
CONFIDENTIAL

Comments: NO FURN INSIDE, SPA IS FULL, COVERED BUT NOT LOCKED, SMALL

FNFS0118

Loan Results

Detail Version

Report Run for: 09/21/2009

JPMC- 000842
CONFIDENTIAL

CSOC.RICH.001714

Perform Date: 6/4/2009 Perform Date: 6/4/2009

LPS FIELD SERVICES

Loan Results

Detail Version

Report Run for: 09/21/2009

JPMC- 000843
CONFIDENTIAL

CSOC.RICH.001715

JPMC- 000844
CONFIDENTIAL

CSOC.RICH.001716

FIELD SERVICES

FNFS0118

Loan Results

Detail Version

Report Run for: 09/21/2009

Customer Name: WASHINGTON MUTUAL HOME LOANS I **Loan #:**

Loan Type: CONVENTIONAL
Report Requested: OCCUPANCY WITH DOOR HANGER
Task #:

Dept: COLLECTIONS
Sequence ID:
Entry Date: 03/03/2009

Status: INVOICED

Property Name and Address
LAURA RICHARDSON
3622 W CURTIS DR
0
SACRAMENTO, CA 95818

Mailing Address
717 E VERNON ST
LONG BEACH CA

Property Information

Bad Address ? NO
Bad Address Reason:
Bad Address Other Reason:
Resources Used to Locate:

Access Denied? NO
Access Denied By:
Access Denied By Other:

Out of Rep Area:
Out of Rep Area Reason:

Neighborhood Is: STABLE
Property Shows Damage By: Wind; Other Damage;

Construction Type: FRAI
Construction Type Other:

Property Shows Damage By Other:
Damage Comments: fence down
Garage Type: NONE
Exterior Condition: FAIR
Property Type: SINGLE FAMILY
Property Type Other:

Mobile Home Park ?
Park Phone No.:
VIN# / HUD #:
On Foundation ?
Size:

Occupancy Is: VACANT - SECURE
 # Units Vacant: 0
Unkown Occ. Due To:
Verified By: VISUAL
Verified Visual:

If property not secure, items that are not secure:

JPMC- 000845
CONFIDENTIAL

Verified By Other:		**Posted Violation ?**	NO
		Posted Violation Reason:	
First Inspection Date:	03/04/2009	**Agency Phone No.:**	
		For Sale:	NOT
Additional Inspection Date:		**Name of Broker:**	
Left Door Card?	YES	**Phone No.:**	

Spoke With:

Name:
Address:
Phone Number:

Name of Occupant:
Attitude:
Correct Primary Phone: (000) 000-0000
Corrected Property Address:

FIELD SERVICES

FNFS0118

Loan Results

Detail Version

Report Run for: 09/21/2009

Vacant Information

First time vacant ?		**Approximate date the pr was vacated:**	
Personal property on site ?	NO	**Utilities on ?**	**Electricity** Verifiec
Pool or hot tub on site ?	YES		
Pool or hot tub secure ?	NO		**Gas** Verifiec
Maintenance or Securing Recommended ?	YES		**Water** Verifiec

Maintenance Information

Change locks?	NO	**Secure pool/hot tub?**	
Replace glass?	NO	**Remove debris?**	
Board / screen?	NO	**Winterize?**	
Cut grass?	YES	**Other?**	
Over 1ft.?	UNDER 1FT	**Other:**	

JPMC- 000846
CONFIDENTIAL

CSOC.RICH.001718

Comments: NO FURN INSIDE, SPA IS FULL, COVERED BUT NOT LOCKED, NO POS
OVER GARAGE BC

FNFS0118

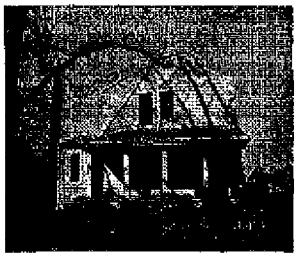
Loan Results

Detail Version

Report Run for: 09/21/2009

JPMC- 000847
CONFIDENTIAL

CSOC.RICH.001719



Perform Date: 3/4/2009 Perform Date: 3/4/2009

LPS FIELD SERVICES

Loan Results

Detail Version

Report Run for: 09/21/2009

JPMC- 000848
CONFIDENTIAL

CSOC.RICH.001720

FNFS0118

Loan Results

Detail Version

Report Run for: 09/21/2009

Customer Name: WASHINGTON MUTUAL HOME LOANS I **Loan #:**

JPMC- 000850
CONFIDENTIAL

FIELD SERVICES

FNFS0118

Loan Results

Detail Version

Report Run for: 09/21/2009

JPMC- 000851
CONFIDENTIAL

FIELD SERVICES

FNFS0118

Loan Results

Detail Version

Report Run for: 09/21/2009

Loan Type: CONVENTIONAL

Work Order #: 241025

Contractor: 702 MILES PRESERVATION

Status: CANCELLED

Mortgagor: LAURA RICHARDSON

Address: 3622 W CURTIS DR
0
0

Service	Order Date	Completed Date	Up
PHOTO			
PHOTO **Notes:** CANCELING TO CLEAR RECORDS	08/29/2008	09/05/2008	0
PROVIDE ACCESS			
PROVIDE ACCESS **Notes:**	08/29/2008	09/05/2008	0

JPMC- 000852
CONFIDENTIAL

CONTRACTOR NEVER RECEIVED A PHONE CALL BACK AND COULD NOT LOCATE PROPERTY TO TEST KEYS. PLEASE ADVISE.

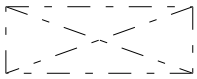
FNFS0118

Loan Results

Detail Version

Report Run for: 09/21/2009

Customer Name: WASHINGTON MUTUAL HOME LOANS I **Loan #:**



JPMC- 000853
CONFIDENTIAL

CSOC.RICH.001725

FNFS0118

Loan Results

Detail Version

Report Run for: 09/21/2009

JPMC- 000854
CONFIDENTIAL

CSOC.RICH.001726

Loan Results

Detail Version

Report Run for: 09/21/2009

Loan Type: CONVENTIONAL

Work Order #: 24079220

View Invoi

Contractor: 99 XXX MISC - NOT FOR REGULAR USE

Status: INVOICED

Mortgagor: LAURA RICHARDSON

Address: 3622 W CURTIS DR
0
0

Service	Order Date	Completed Date	Update Date
OTHER			
OTHER			
Notes:	08/28/2008	08/28/2008	08/28/2008

PLEASE FORWARD KEYS TO HOMEOWNER
LAURA RICHARDSON
717 E VERNON STREET
LONG BEACH , CA 90806
PHONE# 562-706-4694

THANK YOU,

JPMC- 000856
CONFIDENTIAL

FNFS0118

Loan Results

Detail Version

Report Run for: 09/21/2009

Customer Name: WASHINGTON MUTUAL HOME LOANS I **Loan #:** [redacted]

Loan Type: CONVENTIONAL **Dept:** COLLECTIONS

Report Requested: OCCUPANCY WITH DOOR HANGER **Sequence ID:** [redacted]

Task #: **Entry Date:** 08/26/2008

Status: INVOICED

Property Name and Address

LAURA RICHARDSON
3622 W CURTIS DR
0
SACRAMENTO, CA 95818

Mailing Address

717 E VERNON ST
LONG BEACH CA

Property Information

Bad Address ? NO
Bad Address Reason:
Bad Address Other Reason:
Resources Used to Locate:

Access Denied? NO
Access Denied By:
Access Denied By Other:

Out of Rep Area:
Out of Rep Area Reason:

Neighborhood Is: STABLE
Property Shows Damage By: No Damage

Construction Type: FRAI
Construction Type Other:

Property Shows Damage By Other:

JPMC- 000857
CONFIDENTIAL

Damage Comments:

Garage Type: NONE
Exterior Condition: FAIR
Property Type: SINGLE FAMILY
Property Type Other:

Mobile Home Park ?
Park Phone No.:
VIN# / HUD #:
On Foundation ?
Size:

Occupancy Is: VACANT - SECURE
 # Units Vacant: 0
Unkown Occ. Due To:
Verified By: VISUAL
Verified Visual:
Verified By Other:
First Inspection Date: 08/28/2008
Additional Inspection Date:
Left Door Card? NO

If property not secure, items that are not secure:

Posted Violation ? NO
Posted Violation Reason:
Agency Phone No.:
For Sale: NOT
Name of Broker:
Phone No.:

Spoke With:

Name:
Address:
Phone Number:
Name of Occupant:
Attitude:
Correct Primary Phone: (000) 000-0000
Corrected Property Address:

FIELD SERVICES
FNFS0118

Loan Results

Detail Version

Report Run for: 09/21/2009

Vacant Information

First time vacant ?
Approximate date the property was vacated: 11/

Personal property on site ? NO
Utilities on ?
Electricity UN
Verified By:

JPMC- 000858
CONFIDENTIAL

CSOC.RICH.001730

Pool or hot tub on site ?	YES		
Pool or hot tub secure ?	NO	**Gas**	UN
		Verified By:	
Maintenance or Securing Recommended ?	YES	**Water**	YE
		Verified By:	C

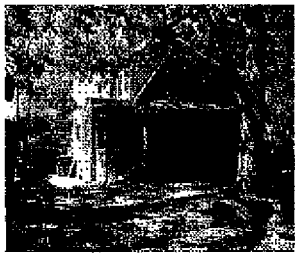
Maintenance Information

Change locks?	NO	**Secure pool/hot tub?**	YE
Replace glass?	NO	**Remove debris?**	NC
Board / screen?	NO	**Winterize?**	NC
Cut grass?	NO	**Other?**	NC
Over 1ft.?		**Other:**	

Comments: MONITORING FEES BEING IMPOSED BY THE CITY 916-808-5404, NO FURN INSIDE, SPA IS FULL, COVERED BUT NOT LOCKED A

JPMC- 000859
CONFIDENTIAL

CSOC.RICH.001731



Perform Date: 8/28/2008

JPMC- 000860
CONFIDENTIAL

CSOC.RICH.001732

FIELD SERVICES

FNFS0118

Loan Results

Detail Version

Report Run for: 09/21/2009

FNFS0118

Loan Results

Detail Version

Report Run for: 09/21/2009

Customer Name: WASHINGTON MUTUAL HOME LOANS I **Loan #:**

JPMC- 000862
CONFIDENTIAL

Loan Results

Detail Version

Report Run for: 09/21/2009

JPMC- 000863
CONFIDENTIAL

FNFS0118

Loan Results

Detail Version

Report Run for: 09/21/2009

Loan Type: CONVENTIONAL

Work Order #: 22525243

View I

Contractor: 70827 DONDI M. LEE

Status: INVOICED

Mortgagor: LAURA RICHARDSON

Address: 3622 W CURTIS DR
0
0

Service	Order Date	Completed Date	Update
PHOTO			

JPMC- 000864
CONFIDENTIAL

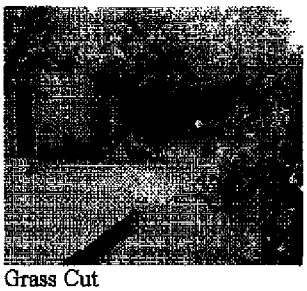
PHOTO - GRASS CUT **Notes:** 4 GRASS CUT PHOTO(S)	05/01/2008	05/04/2008	05/05/2
YARD CARE			
GRASS RE-CUT **Notes:** GRASS RE-CUT COMPLETED	05/01/2008	05/04/2008	05/05/2

Grass Cut

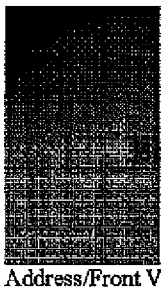
Perform Date: 5/4/2008
before

Grass Cut

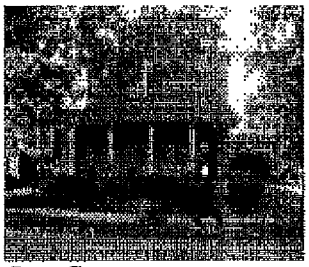
Perform Date: 5/4/2008
before


Grass Cut

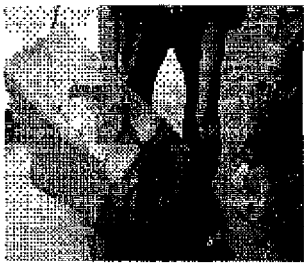
Perform Date: 5/4/2008
during


Address/Front V

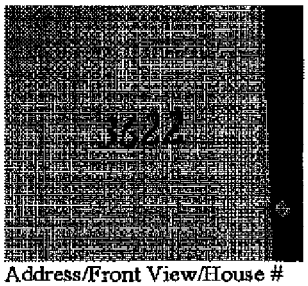
Perform Date: 5/


Grass Cut

Perform Date: 5/4/2008
during


Grass Cut

Perform Date: 5/4/2008
after


Address/Front View/House #

Perform Date: 5/4/2008

Address/Front V

Perform Date: 5/

LPS
FIELD SERVICES
FNFS0118

Loan Results

Detail Version

Report Run for: 09/21/2009

JPMC- 000865
CONFIDENTIAL

CSOC.RICH.001737

Grass Cut

Perform Date: 5/4/2008
after

Loan Results

JPMC- 000866
CONFIDENTIAL

CSOC.RICH.001738

FIELD SERVICES

FNFS0118

Detail Version

Report Run for: 09/21/2009

Customer Name: WASHINGTON MUTUAL HOME LOANS I **Loan #:**

Loan Type: CONVENTIONAL
Report Requested: OCCUPANCY VERIFICATION
Task #:

Dept: FORECLOSURE
Sequence ID:
Entry Date: 04/29/2008

Status: INVOICED

Property Name and Address
LAURA RICHARDSON
3622 W CURTIS DR
0
SACRAMENTO, CA 95818

Mailing Address
717 E VERNON ST
LONG BEACH CA

Property Information

Bad Address ? NO
Bad Address Reason:
Bad Address Other Reason:
Resources Used to Locate:

Access Denied? NO
Access Denied By:
Access Denied By Other:

Out of Rep Area:
Out of Rep Area Reason:

Neighborhood Is: STABLE
Property Shows Damage By: No Damage

Construction Type: FRAI
Construction Type Other:

Property Shows Damage By Other:
Damage Comments:
Garage Type: NONE
Exterior Condition: GOOD
Property Type: SINGLE FAMILY
Property Type Other:

Mobile Home Park ?
Park Phone No.:
VIN# / HUD #:
On Foundation ?
Size:

Occupancy Is: VACANT - SECURE
 # Units Vacant: 0
Unkown Occ. Due To:
Verified By: VISUAL
Verified Visual:
Verified By Other:

If property not secure, items that are not secure:

Posted Violation ? NO
Posted Violation Reason:
Agency Phone No.:

JPMC- 000867
CONFIDENTIAL

CSOC.RICH.001739

First Inspection Date:	04/30/2008	**For Sale:**	NOT
Additional Inspection Date:		**Name of Broker:**	
Left Door Card?	NO	**Phone No.:**	

Spoke With:

Name:
Address:
Phone Number:

Name of Occupant:
Attitude:
Correct Primary Phone: (000) 000-0000
Corrected Property Address:

FIELD SERVICES

FNFS0118

Loan Results

Detail Version

Report Run for: 09/21/2009

Vacant Information

First time vacant ?		**Approximate date the property was vacated:**	11/
Personal property on site ?	NO	**Utilities on ?**	**Electricity** NC
Pool or hot tub on site ?	YES		**Verified By:** N
Pool or hot tub secure ?	YES		**Gas** UN
Maintenance or Securing Recommended ?	NO		**Verified By:**
			Water YE
			Verified By: C

Maintenance Information

Change locks?	**Secure pool/hot tub?**
Replace glass?	**Remove debris?**
Board / screen?	**Winterize?**
Cut grass?	**Other?**
Over 1ft.?	**Other:**

Comments: VAC AS SEEN THRU WINDOWS, DS

JPMC- 000868
CONFIDENTIAL

FIELD SERVICES

FNFS0118

Loan Results

Detail Version

Report Run for: 09/21/2009

JPMC- 000869
CONFIDENTIAL

Perform Date: 4/30/2008

LPS FIELD SERVICES

Loan Results

Detail Version

Report Run for: 09/21/2009

JPMC- 000870
CONFIDENTIAL

CSOC.RICH.001742

JPMC- 000871
CONFIDENTIAL

CSOC.RICH.001743

FIELD SERVICES

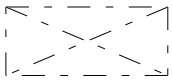
FNFS0118

Loan Results

Detail Version

Report Run for: 09/21/2009

Customer Name: WASHINGTON MUTUAL HOME LOANS I **Loan #:**



JPMC- 000872
CONFIDENTIAL

FIELD SERVICES

FNFS0118

Loan Results

Detail Version

Report Run for: 09/21/2009

JPMC- 000873
CONFIDENTIAL

FNFS0118

Loan Results

Detail Version

Report Run for: 09/21/2009

Loan Type: CONVENTIONAL

Work Order #: 22301710

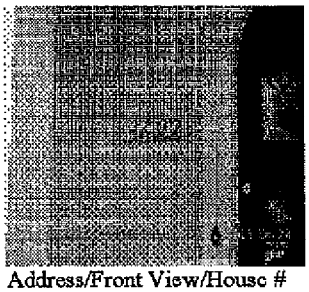
View In

Contractor: 70827 DONDI M. LEE
Mortgagor: LAURA RICHARDSON
Address: 3622 W CURTIS DR
SACRAMENTO, CA 95818

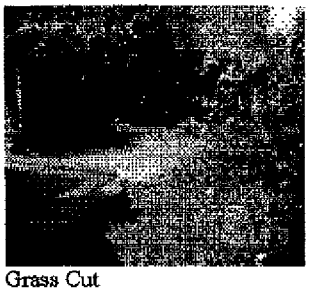
Status: INVOICED

Service	Order Date	Completed Date	Update I
PHOTO			
PHOTO - GRASS CUT			
Notes: 4 GRASS CUT PHOTO(S)	04/18/2008	04/23/2008	04/24/2(
YARD CARE			
INITIAL GRASS CUT			
Notes: GRASS CUT COMPLETED	04/18/2008	04/23/2008	04/24/2(

JPMC- 000874
CONFIDENTIAL


Address/Front View/House #

Perform Date: 4/23/2008


Grass Cut

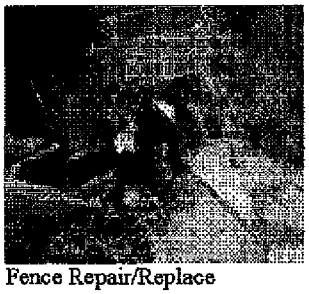
Perform Date: 4/23/2008
after

Grass Cut

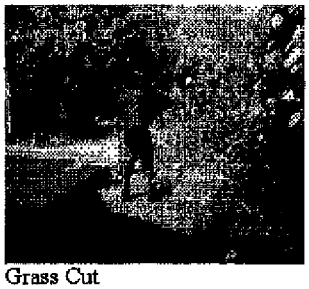
Perform Date: 4/23/2008
during

Grass Cut

Perform Date: 4/
during


Fence Repair/Replace

Perform Date: 4/23/2008


Grass Cut

Perform Date: 4/23/2008
during

Grass Cut

Perform Date: 4/23/2008
before

Grass Cut

Perform Date: 4/
before

FIELD SERVICES
FNFS0118

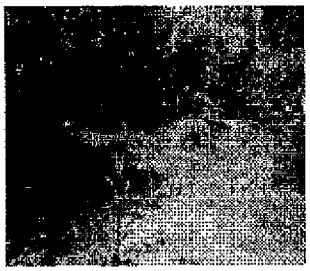
Loan Results

Detail Version

Report Run for: 09/21/2009

JPMC- 000875
CONFIDENTIAL

CSOC.RICH.001747

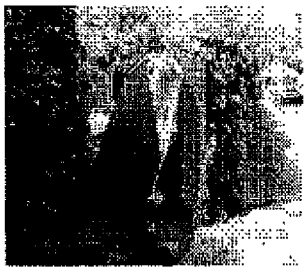


Grass Cut

Perform Date: 4/23/2008
before

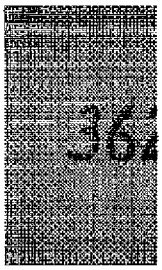
Grass Cut

Perform Date: 4/23/2008
before



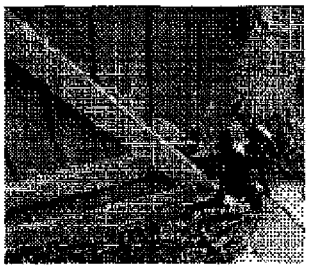
Fence Repair/Replace

Perform Date: 4/23/2008



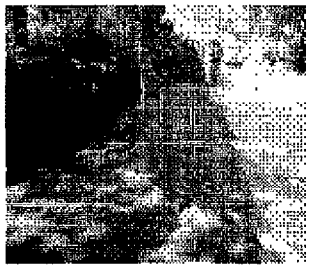
Address/Front V

Perform Date: 4



Fence Repair/Replace

Perform Date: 4/23/2008



Grass Cut

Perform Date: 4/23/2008
after

Grass Cut

Perform Date: 4/23/2008
after

Address/Front V

Perform Date: 4
after

Grass Cut

Perform Date: 4/23/2008
during

Loan Results

JPMC- 000876
CONFIDENTIAL

CSOC.RICH.001748

FNFS0118

Detail Version

Report Run for: 09/21/2009

Customer Name: WASHINGTON MUTUAL HOME LOANS I **Loan #:**

Loan Type: CONVENTIONAL
Report Requested: OCCUPANCY VERIFICATION
Task #:

Dept: FORECLOSURI
Sequence ID:
Entry Date: 04/02/2008

Status: CANCELLED

Property Name and Address
LAURA RICHARDSON
3622 W CURTIS DR
0
SACRAMENTO, CA 95818

Mailing Address
717 E VERNON ST
LONG BEACH CA

Property Information

Bad Address ? NO
Bad Address Reason:
Bad Address Other Reason:
Resources Used to Locate:

Access Denied? NO
Access Denied By:
Access Denied By Other:

Out of Rep Area:
Out of Rep Area Reason:

Neighborhood Is:
Property Shows Damage By:
Property Shows Damage By Other:
Damage Comments:
Garage Type:
Exterior Condition:
Property Type:
Property Type Other:

Construction Type:
Construction Type Other:
Mobile Home Park ?
Park Phone No.:
VIN# / HUD #:
On Foundation ?
Size:

Occupancy Is:
 # Units Vacant: 0
Unkown Occ. Due To:
Verified By:
Verified Visual:
Verified By Other:

If property not secure, items that are not secure:
Posted Violation ?
Posted Violation Reason:
Agency Phone No.:

JPMC- 000877
CONFIDENTIAL

First Inspection Date:
Additional Inspection Date:
Left Door Card?

For Sale:
Name of Broker:
Phone No.: (000) 0000

Spoke With:

Name:
Address:
Phone Number:

Name of Occupant:
Attitude:
Correct Primary Phone:
Corrected Property Address:

FIELD SERVICES

FNFS0118

Loan Results

Detail Version

Report Run for: 09/21/2009

Vacant Information

First time vacant ?

Approximate date the property was vacated:

Personal property on site ?

Utilities on ?

Electricity
Verified By:

Pool or hot tub on site ?
Pool or hot tub secure ?

Gas
Verified By:

Maintenance or Securing Recommended ?

Water
Verified By:

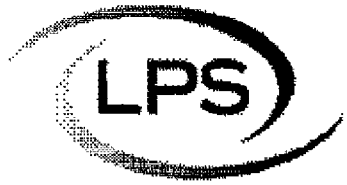
Maintenance Information

Change locks?
Replace glass?
Board / screen?
Cut grass?
Over 1ft.?

Secure pool/hot tub?
Remove debris?
Winterize?
Other?
Other:

Comments:

JPMC- 000878
CONFIDENTIAL



FIELD SERVICES

FNFS0118

Loan Results

Detail Version

Report Run for: 09/21/2009

JPMC- 000879
CONFIDENTIAL

FNFS0118

Loan Results

Detail Version

Report Run for: 09/21/2009

JPMC- 000880
CONFIDENTIAL

Loan Results

Detail Version

JPMC- 000881
CONFIDENTIAL

CSOC.RICH.001753

FIELD SERVICES

FNFS0118

Report Run for: 09/21/2009

Customer Name: WASHINGTON MUTUAL HOME LOANS I **Loan #:**

Loan Type: CONVENTIONAL
Report Requested: OCCUPANCY VERIFICATION
Task #:

Dept: COLLECTIONS
Sequence ID:
Entry Date: 03/31/2008

Status: INVOICED

Property Name and Address
RICHARDSON LAURA
3622 W CURTIS DR

SACRAMENTO, CA 95818

Mailing Address

Property Information

Bad Address ? NO
Bad Address Reason:
Bad Address Other Reason:
Resources Used to Locate:

Access Denied? NO
Access Denied By:
Access Denied By Other:

Out of Rep Area:
Out of Rep Area Reason:

Neighborhood Is: STABLE
Property Shows Damage By: No Damage

Construction Type: FRAI
Construction Type Other:

Property Shows Damage By Other:
Damage Comments:
Garage Type: NONE
Exterior Condition: FAIR
Property Type: SINGLE FAMILY
Property Type Other:

Mobile Home Park ?
Park Phone No.:
VIN# / HUD #:
On Foundation ?
Size:

Occupancy Is: VACANT - SECURE
 # Units Vacant: 0
Unkown Occ. Due To:
Verified By: VISUAL
Verified Visual:
Verified By Other:

If property not secure, items that are not secure:

Posted Violation ? NO
Posted Violation Reason:
Agency Phone No.:

JPMC- 000882
CONFIDENTIAL

First Inspection Date:	04/02/2008	**For Sale:**	NOT
Additional Inspection Date:		**Name of Broker:**	
Left Door Card?	NO	**Phone No.:**	

Spoke With:

Name:
Address:
Phone Number:

Name of Occupant:
Attitude:
Correct Primary Phone: (000) 000-0000
Corrected Property Address:

FIELD SERVICES
FNFS0118

Loan Results

Detail Version

Report Run for: 09/21/2009

Vacant Information

First time vacant ?		**Approximate date the property was vacated:**	11/
Personal property on site ?	NO	**Utilities on ?**	**Electricity** YE
Pool or hot tub on site ?	YES		**Verified By:** M
Pool or hot tub secure ?	YES		**Gas** UN
Maintenance or Securing Recommended ?	NO		**Verified By:**
			Water YE
			Verified By: C

Maintenance Information

Change locks?	**Secure pool/hot tub?**
Replace glass?	**Remove debris?**
Board / screen?	**Winterize?**
Cut grass?	**Other?**
Over 1ft.?	**Other:**

Comments: MB. EMPTY INSIDE. HOT TUB COVERED AND FULL.

JPMC- 000883
CONFIDENTIAL

CSOC.RICH.001755

FNFS0118

Loan Results

Detail Version

Report Run for: 09/21/2009

JPMC- 000884
CONFIDENTIAL

Perform Date: 4/2/2008

LPS FIELD SERVICES

Loan Results

Detail Version

Report Run for: 09/21/2009

JPMC- 000885
CONFIDENTIAL

FIELD SERVICES

FNFS0118

Loan Results

Detail Version

Report Run for: 09/21/2009

Customer Name: WASHINGTON MUTUAL HOME LOANS I **Loan #:**

Loan Type: CONVENTIONAL
Report Requested: OCCUPANCY WITH DOOR HANGER
Task #:

Dept: COLLECTIONS
Sequence ID:
Entry Date: 12/03/2007

Status: INVOICED

Property Name and Address
LAURA RICHARDSON
3622 W CURTIS DR
0
SACRAMENTO, CA 95818

Mailing Address
3622 W CURTIS DR
SACRAMENTO CA

Property Information

Bad Address ? NO
Bad Address Reason:
Bad Address Other Reason:
Resources Used to Locate:

Access Denied? NO
Access Denied By:
Access Denied By Other:

Out of Rep Area:
Out of Rep Area Reason:

Neighborhood Is: STABLE
Property Shows Damage By: No Damage

Construction Type: FRAI
Construction Type Other:

Property Shows Damage By Other:
Damage Comments:
Garage Type: NONE
Exterior Condition: FAIR
Property Type: SINGLE FAMILY
Property Type Other:

Mobile Home Park ?
Park Phone No.:
VIN# / HUD #:
On Foundation ?
Size:

Occupancy Is: VACANT - SECURE
 # Units Vacant: 0
Unkown Occ. Due To:
Verified By: VISUAL
Verified Visual:

If property not secure, items that are not secure:

JPMC- 000887
CONFIDENTIAL

Verified By Other:		**Posted Violation ?**	NO
		Posted Violation Reason:	
First Inspection Date:	12/05/2007	**Agency Phone No.:**	
		For Sale:	NOT
Additional Inspection Date:		**Name of Broker:**	
Left Door Card?	YES	**Phone No.:**	

Spoke With:

Name:
Address:
Phone Number:

Name of Occupant:
Attitude:
Correct Primary Phone: (000) 000-0000
Corrected Property Address:

FIELD SERVICES

FNFS0118

Loan Results

Detail Version

Report Run for: 09/21/2009

Vacant Information

First time vacant ?		**Approximate date the property was vacated:**	11
Personal property on site ?	NO	**Utilities on ?**	**Electricity** Y.
Pool or hot tub on site ?	YES		**Verified By:**
Pool or hot tub secure ?	YES		**Gas** Y.
			Verified By:
Maintenance or Securing Recommended ?	YES		**Water** Y.
			Verified By:

Maintenance Information

Change locks?	NO	**Secure pool/hot tub?**	
Replace glass?	NO	**Remove debris?**	N
Board / screen?	NO	**Winterize?**	N
Cut grass?	YES	**Other?**	N
Over 1ft.?	UNDER 1FT	**Other:**	

JPMC- 000888
CONFIDENTIAL

Comments: AM

FNFS0118

Loan Results

Detail Version

Report Run for: 09/21/2009

JPMC- 000889
CONFIDENTIAL

CSOC.RICH.001761

Perform Date: 12/5/2007

LPS FIELD SERVICES

Loan Results

Detail Version

Report Run for: 09/21/2009

JPMC- 000890
CONFIDENTIAL

CSOC.RICH.001762

FIELD SERVICES

FNFS0118

Loan Results

Detail Version

Report Run for: 09/21/2009

Customer Name: WASHINGTON MUTUAL HOME LOANS I **Loan #:**

Loan Type: CONVENTIONAL **Dept:** COLLECTIONS

Report Requested: OCCUPANCY WITH DOOR HANGER **Sequence ID:**

Task #: **Entry Date:** 10/31/2007

Status: INVOICED

Property Name and Address

LAURA RICHARDSON

3622 W CURTIS DR

0

SACRAMENTO, CA 95818

Mailing Address

3622 W CURTIS DR

SACRAMENTO CA

Property Information

Bad Address ? NO

Bad Address Reason:

Bad Address Other Reason:

Resources Used to Locate:

Access Denied? NO

Access Denied By:

Access Denied By Other:

Out of Rep Area:

Out of Rep Area Reason:

Neighborhood Is: STABLE

Property Shows Damage By: No Damage

Construction Type: FRAI

Construction Type Other:

Property Shows Damage By Other:

Damage Comments:

Garage Type: NONE

Exterior Condition: GOOD

Property Type: SINGLE FAMILY

Property Type Other:

Mobile Home Park ?

Park Phone No.:

VIN# / HUD #:

On Foundation ?

Size:

Occupancy Is: VACANT - SECURE

 # Units Vacant: 0

Unkown Occ. Due To:

Verified By: VISUAL

Verified Visual:

If property not secure, items that are not secure:

JPMC- 000892
CONFIDENTIAL

Verified By Other:

First Inspection Date: 11/01/2007

Additional Inspection Date:
Left Door Card? YES

Posted Violation ? NO
Posted Violation Reason:
Agency Phone No.:
For Sale: NOT
Name of Broker:
Phone No.:

Spoke With:

Name:
Address:
Phone Number:
Name of Occupant:
Attitude:
Correct Primary Phone: (000) 000-0000
Corrected Property Address:

FIELD SERVICES
FNFS0118

Loan Results

Detail Version

Report Run for: 09/21/2009

Vacant Information

First time vacant ? YES

Approximate date the property was vacated: 11/

Personal property on site ? NO

Utilities on ?

Electricity YE
Verified By:

Pool or hot tub on site ? YES
Pool or hot tub secure ? YES

Gas UN
Verified By:

Maintenance or Securing Recommended ? NO

Water YE
Verified By:

Maintenance Information

Change locks?
Replace glass?
Board / screen?
Cut grass?
Over 1ft.?

Secure pool/hot tub?
Remove debris?
Winterize?
Other?
Other:

JPMC- 000893
CONFIDENTIAL

CSOC.RICH.001765

Comments: ADDITIONAL LIVING QUARTERS BEHIND HOME, ALSO EMPTY. KR

FNFS0118

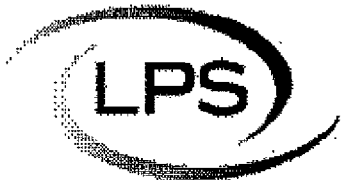
Loan Results

Detail Version

Report Run for: 09/21/2009

JPMC- 000894
CONFIDENTIAL

CSOC.RICH.001766



FNFS0118

Loan Results

Detail Version

Report Run for: 09/21/2009

JPMC- 000895
CONFIDENTIAL

Loan Results

JPMC- 000896
CONFIDENTIAL

CSOC.RICH.001768

FIELD SERVICES

FNFS0118

Detail Version

Report Run for: 09/21/2009

Customer Name: WASHINGTON MUTUAL HOME LOANS I **Loan #:**

Loan Type: CONVENTIONAL **Dept:** COLLECTIONS

Report Requested: OCCUPANCY WITH DOOR HANGER **Sequence ID:**

Task #: **Entry Date:** 09/06/2007

Status: INVOICED

Property Name and Address

LAURA RICHARDSON

3622 W CURTIS DR

0

SACRAMENTO, CA 95818

Mailing Address

3622 W CURTIS DR

SACRAMENTO CA

Property Information

Bad Address ? NO

Bad Address Reason:

Bad Address Other Reason:

Resources Used to Locate:

Access Denied? NO

Access Denied By:

Access Denied By Other:

Out of Rep Area:

Out of Rep Area Reason:

Neighborhood Is: STABLE

Property Shows Damage By: No Damage

Construction Type: STU(

Construction Type Other:

Property Shows Damage By Other:

Damage Comments:

Garage Type: ATTACHED

Exterior Condition: FAIR

Property Type: SINGLE FAMILY

Property Type Other:

Mobile Home Park ?

Park Phone No.:

VIN# / HUD #:

On Foundation ?

Size:

Occupancy Is: OCCUPIED - BY NAME UNKNOWN

 # Units Vacant: 0

Unkown Occ. Due To:

Verified By: VISUAL

Verified Visual: Car/Boat;

Verified By Other:

If property not secure, items that are not secure:

Posted Violation ? NO

Posted Violation Reason:

JPMC- 000897
CONFIDENTIAL

CSOC.RICH.001769

First Inspection Date: 09/15/2007

Additional Inspection Date:

Left Door Card? YES

Agency Phone No.:

For Sale: NOT

Name of Broker:

Phone No.:

Spoke With:

Name:
Address:
Phone Number:

Name of Occupant:

Attitude:

Correct Primary Phone: (000) 000-0000

Corrected Property Address:

FIELD SERVICES

FNFS0118

Loan Results

Detail Version

Report Run for: 09/21/2009

Vacant Information

First time vacant ?

Approximate date the property was vacated:

Personal property on site ?

Utilities on ?

Electricity
Verified By:

Pool or hot tub on site ?

Pool or hot tub secure ?

Gas
Verified By:

Maintenance or Securing Recommended ?

Water
Verified By:

Maintenance Information

Change locks?

Replace glass?

Board / screen?

Cut grass?

Over 1ft.?

Secure pool/hot tub?

Remove debris?

Winterize?

Other?

Other:

Comments:

JPMC- 000898
CONFIDENTIAL

CSOC.RICH.001770

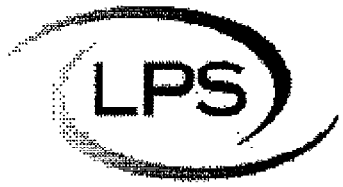
FNFS0118

Loan Results

Detail Version

Report Run for: 09/21/2009

JPMC- 000899
CONFIDENTIAL



FNFS0118

Loan Results

Detail Version

Report Run for: 09/21/2009

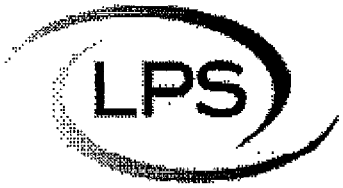
JPMC- 000900
CONFIDENTIAL

Loan Results

Detail Version

JPMC-000901
CONFIDENTIAL

CSOC.RICH.001773



FIELD SERVICES

FNFS0118

Report Run for: 09/21/2009

Customer Name: WASHINGTON MUTUAL HOME LOANS I **Loan #:**

Loan Type: CONVENTIONAL
Report Requested: OCCUPANCY WITH DOOR HANGER
Task #:

Dept: COLLECTIONS
Sequence ID:
Entry Date: 08/01/2007

Status: INVOICED

Property Name and Address
LAURA RICHARDSON
3622 W CURTIS DR
0
SACRAMENTO, CA 95818

Mailing Address
3622 W CURTIS DR
SACRAMENTO CA

Property Information

Bad Address ? NO
Bad Address Reason:
Bad Address Other Reason:
Resources Used to Locate:

Access Denied? NO
Access Denied By:
Access Denied By Other:

Out of Rep Area:
Out of Rep Area Reason:

Neighborhood Is: STABLE
Property Shows Damage By: No Damage

Construction Type: FRA
Construction Type Other:

Property Shows Damage By Other:
Damage Comments:
Garage Type: DETACHED
Exterior Condition: GOOD
Property Type: SINGLE FAMILY
Property Type Other:

Mobile Home Park ?
Park Phone No.:
VIN# / HUD #:
On Foundation ?
Size:

Occupancy Is: OCCUPIED - BY NAME UNKNOWN
 # Units Vacant: 0
Unkown Occ. Due To:
Verified By: VISUAL
Verified Visual: Furniture; Lawn Cut; Decorations
Verified By Other:

If property not secure, items that are not secure:

Posted Violation ? NO
Posted Violation Reason:

JPMC-000902
CONFIDENTIAL

First Inspection Date: 08/03/2007

Additional Inspection Date:

Left Door Card? YES

Agency Phone No.:

For Sale: NOT

Name of Broker:

Phone No.:

Spoke With:

Name:

Address:

Phone Number:

Name of Occupant:

Attitude:

Correct Primary Phone: (000) 000-0000

Corrected Property Address:

FIELD SERVICES

FNFS0118

Loan Results

Detail Version

Report Run for: 09/21/2009

Vacant Information

First time vacant ?

Approximate date the property was vacated:

Personal property on site ?

Utilities on ?

Electricity

Verified By:

Pool or hot tub on site ?

Pool or hot tub secure ?

Gas

Verified By:

Maintenance or Securing Recommended ?

Water

Verified By:

Maintenance Information

Change locks?

Replace glass?

Board / screen?

Cut grass?

Over 1ft.?

Secure pool/hot tub?

Remove debris?

Winterize?

Other?

Other:

Commenter MD

JPMC-000903
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CSOC.RICH.001775

FNFS0118

Loan Results

Detail Version

Report Run for: 09/21/2009

JPMC-000904
CONFIDENTIAL

FNFS0118

Loan Results

Detail Version

Report Run for: 09/21/2009

JPMC-000905
CONFIDENTIAL

CSOC.RICH.001777

Loan Results

Detail Version

JPMC-000906
CONFIDENTIAL

CSOC.RICH.001778

Report Run for: 09/21/2009

JPMC-000907
CONFIDENTIAL

CSOC.RICH.001779

FIELD SERVICES

FNFS0118

Loan Results

Detail Version

Report Run for: 09/21/2009

Customer Name: WASHINGTON MUTUAL HOME LOANS I

Total Loan Expense: -

Loan Number:

JPMC-000908
CONFIDENTIAL

JPMC-000909
CONFIDENTIAL

CSOC.RICH.001781

LandAmerica
Tax Status Report -
WASHINGTON MUTUAL 88520

NON123

Loan Number:	Contract Number:	Borrower Name:	Situs Address:
	19168428	RICHARDSON LAURA	3622 W CURTIS DR SACRAMENTO, CA 950184462

Agency:
040340000
SACRAMENTO COUNTY

Tax ID:

Current Year Information

Amount to be paid: $2,747.05 Good Thru: 04/28/2008 Amount to be paid: Good Thru:

Payable to:
SACRAMENTO COUNTY
Attn: TAX COLLECTOR
700 H ST ROOM 1710
SACRAMENTO, CA 95814-1298

Comments:
2007 SUPPLEMENTAL 1ST DELQ, 2ND OPEN
1ST MONTH P/I: $249.73 2ND MONTH P/I: N/A
1ST HALF WAS DUE ON 12/31/07 IN THE AMOUNT OF: $2497.32
2ND HALF IS DUE ON 04/30/08 IN THE AMOUNT OF: $2497.32
SOURCE: WEBSITE
NARAYAN0 03/14/08 08:17:25

Discount Ind:
Memo bill information: MEMO BILLS ARE ACCEPTABLE BUT NOT NECESSARY TO MAKE PAYMENT.
Type of funds required:
Postal Protection: PAYMENT DATE IS PROTECTED WITH A US POSTAL DATE STAMP.

Tax Year	Installment	Base Tax Amount	Date Data	Status	Bill Number	Type
2007	1	$2,497.32	12/10/2007	DELQ		S
2007	2	$2,497.32	04/10/2008	OPEN		S

Prior Year Information

Amount to be paid: Good Thru: Amount to be paid: Good Thru:

Payable to:
Attn:

Comments:
THIS SECTION IS INTENTIONALLY LEFT BLANK.
PLEASE READ ABOVE

Pay Plan Ind: Pay Plan Status: Pay Plan Number:

Memo bill information:
Type of funds required:
Postal Protection:

Year(s)	1st Instal.	PC	2nd Instal.	PC	3rd Instal.	PC	4th Instal.	PC	Base Amt.	Pen./Int.	Cost	Cert. #	Type

MAY 0 1 2008
Billing

Order Date 02/27/2008
Extract Date: 03/17/2008

JPMC-000910
CONFIDENTIAL

LandAmerica
Tax Status Report - 862SUB227
WASHINGTON MUTUAL 86520

NDN123

Loan Number:	Contract Number:	Borrower Name:	Situs Address:
[redacted]	19168428	RICHARDSON LAURA	3622 W CURTIS DR SACRAMENTO, CA 958184462

Agency:
040340000
SACRAMENTO COUNTY

Tax ID: [redacted]

Current Year Information

Amount to be paid: $569.25 **Good Thru:** 04/09/2008 **Amount to be paid:** **Good Thru:**

Payable to:
SACRAMENTO COUNTY
Attn: TAX COLLECTOR
700 H ST, ROOM 1710
SACRAMENTO, CA 95814-1298

Comments:
2007 1ST DELQ, 2ND OPEN
1ST MONTH P/I: $50.84 2ND MONTH P/I: N/A
SOURCE:WEBSITE

NARAYAN0 03/14/08 06:16:57

Discount Ind:
Memo bill information: MEMO BILLS ARE ACCEPTABLE BUT NOT NECESSARY TO MAKE PAYMENT.
Type of funds required:
Postal Protection: PAYMENT DATE IS PROTECTED WITH A US POSTAL DATE STAMP.

Tax Year	Installment	Base Tax Amount	Delq. Date	Status	Bill Number	Type
2007	1	$508.41	12/10/2007	DELQ		
2007	2	$508.41	04/10/2008	OPEN		

Prior Year Information

Amount to be paid: **Good Thru:** **Amount to be paid:** **Good Thru:**

Payable to:
Attn:

Comments:
THIS SECTION IS INTENTIONALLY LEFT BLANK.
PLEASE READ ABOVE

Pay Plan Ind: **Pay Plan Status:** **Pay Plan Number:**

Memo bill information:
Type of funds required:
Postal Protection:

Year(s)	1st Instal.	PC	2nd Instal.	PC	3rd Instal.	PC	4th Instal.	PC	Base Amt.	Pen./Int.	Cost	Cert. #	Type

MAY 0 1 2008
Billing

Order Date 02/27/2008
Extract Date: 03/17/2008

JPMC-000911
CONFIDENTIAL

3

NON123

LandAmerica
Tax Status Report - 862SUB227
WASHINGTON MUTUAL 86520

Loan Number:	Contract Number:	Borrower Name:	Situs Address:
[redacted]	19168428	RICHARDSON LAURA	3622 W CURTIS DR SACRAMENTO, CA 958184462

Agency:
040340000
SACRAMENTO COUNTY

Tax ID: [redacted]

Current Year Information

Amount to be paid: $1,154.10 **Good Thru:** 04/09/2008 **Amount to be paid:** **Good Thru:**

Payable to:
SACRAMENTO COUNTY
Attn: TAX COLLECTOR
700 H ST, ROOM 1710
SACRAMENTO, CA 95814-1298

Comments:
2006 SUPPLEMENTAL 1ST DELQ, 2ND OPEN
1ST MONTH P/I: $104.92 2ND MONTH P/I: N/A
1ST HALF WAS DUE ON 12/10/07 IN THE AMOUNT OF: $1049.16
2ND HALF WAS DUE ON 04/10/08 IN THE AMOUNT OF: $1049.17
2006 SUPPLEMENTAL BILL HAD A LATE RELEASE. SOURCE: WEBSITE
NARAYAN0 03/14/08 06:19:57

Discount Ind:
Memo bill Information: MEMO BILLS ARE ACCEPTABLE BUT NOT NECESSARY TO MAKE PAYMENT.
Type of funds required:
Postal Protection: PAYMENT DATE IS PROTECTED WITH A US POSTAL DATE STAMP.

Tax Year	Installment	Base Tax Amount	Delq. Date	Status	Bill Number	Type
2006	1	$1,049.16	12/08/2006	DELQ		S
2006	2	$1,049.17	04/10/2007	DELQ		S

Prior Year Information

Amount to be paid: **Good Thru:** **Amount to be paid:** **Good Thru:**

Payable to:
SACRAMENTO COUNTY
Attn: TAX COLLECTOR
700 H STREET, ROOM 1710
SACRAMENTO, CA 95814

Comments:
ALL PRIORS PAID THRU 2006
SOURCE: WEBSITE

NARAYAN0 03/14/08 06:20:00

Pay Plan Ind: **Pay Plan Status:** **Pay Plan Number:**

Memo bill Information: MEMO BILLS ARE ACCEPTABLE BUT NOT NECESSARY TO MAKE PAYMENT.
Type of funds required: ANY FORM OF CHECK IS ACCEPTABLE FOR PAYMENT.
Postal Protection: PAYMENT DATE IS NOT POSTAL PROTECTED AND IS REQUIRED TO BE IN THE TAXING AUTHORITY OFFICE BY THE PAYMENT DEADLINE.

Year(s)	1st Instal.	PC	2nd Instal.	PC	3rd Instal.	PC	4th Instal.	PC	Base Amt.	Pen./Int.	Cost	Cert. #	Type

MAY 01 2008
Billing

Order Date 02/27/2008
Extract Date: 03/17/2008

JPMC-000912
CONFIDENTIAL

Washington Mutual

LMIT ATTACHMENT COVER SHEET

Use this form to send and process Backscans

☐ **Backscan Only**

✓ Modification

Loss Mitigation Attach: ___ LM Application __ Financial W/S _X_ Executed MOD Agreement...

_____ Denial

Attach: __ LM Application __ Financial W/S __ Denial Letter

_____ Miscellaneous Description: _____

Complete the following:

Customer Name: Richardson

Loan Number: [redacted]

Date Submitted: 9-4-08 No. of Sheets (including coversheet):

Task Processor: Oriska Haywood

----------(*IW USE*)----------

Completed by: _____

Date Completed: _____

Revised 03/31/06

JPMC-000913
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WaMu®

JULY 15, 2008

LAURA RICHARDSON
717 E VERNON ST
LONG BEACH CA 90806

Via FEDEX

WE ARE A DEBT COLLECTOR. THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

WE HAVE TOLD A CREDIT BUREAU ABOUT A LATE PAYMENT, MISSED PAYMENT, OR OTHER DEFAULT ON YOUR ACCOUNT. THIS INFORMATION MAY BE REFLECTED IN YOUR CREDIT REPORT.

RE: Washington Mutual Loan No. [redacted]
Property Address: **3622 W CURTIS DRIVE**
SACRAMENTO, CALIFORNIA 95818

Dear **LAURA RICHARDSON**

Thank you for your continued interest in our Homeownership Preservation Program. Enclosed is your proposed Loan Modification Agreement ("Agreement") (three identical sets of documents). The Agreement was prepared consistent with the terms you discussed with a loan workout specialist. The Agreement will not be binding or effective until is has been signed by both you and the lender in compliance with the instructions and conditions in this letter.

Please review the Agreement carefully and if you so desire, consult your own attorney. When you are satisfied with the Agreement and if you wish to proceed with the loan modification, sign all the documents **in black ink, in the presence of a notary** and keep one for your records and return two signed originals to Washington Mutual Bank in the envelope provided. *Please sign your name exactly as it is printed under the signature line. Where appropriate, witness signatures must be from two different individuals and require their printed name under their signature.*

Along with the signed Agreement, you must also send a **certified check or cashier's check** in the amount of $ **0.00** . This amount includes charges for the modification fee and necessary advances including but not limited to recording fees, attorney fees and costs, returned check fees and late charge fees, if any. Additional sums may become due as a result of the timing of this letter and Agreement. Nothing in this letter or Agreement precludes our collections of additional advances.

The signed Agreement and certified or cashier's check must be received by Washington Mutual Bank at the following address on or before **JULY 30, 2008** .

JPMC-000914
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CSOC.RICH.001786

WASHINGTON MUTUAL BANK
7255 BAYMEADOWS WAY
JACKSONVILLE, FLORIDA 32256

A title search and endorsement to the original title policy or new title policy must be obtained prior to recording the Agreement.

There is no Agreement if:

- clear title is not confirmed to the satisfaction of the lender;
- the mortgage insurer does not approve; or
- there are any material adverse changes in the circumstances or property condition.

Failure to comply with the requirements and conditions within the specified time period may result in the resumption of normal collection and foreclosure efforts, without further notice.

Upon the Agreement becoming binding and effective, the principal and interest amount of your monthly payments will be $ **4,267.58** . Your first payment including taxes and insurance (if applicable) is due **SEPTEMBER 1, 2008** , the total payment amount is $ **4,352.32** . This payment amount is subject to change upon escrow analysis, if applicable.

If you are currently in an active bankruptcy, or have been discharged from a bankruptcy previously, then this letter and Agreement does not in any way mean that Washington Mutual Bank, the Trust, or anyone acting on their behalf is attempting to hold you personally liable for the loan. This notice is intended to inform you of your rights as they refer to the lender's ability to foreclose on your property per the loan documents if the loan is not timely brought current.

If you have any further questions please consult with your Washington Mutual Homeowner's Assistance representative by calling the toll-free phone number below.

Sincerely,

Homeowner's Assistance Department

1-866-WAMU-YES (1-866-926-8937)

JPMC-000915
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CSOC.RICH.001787

WHEN RECORDED MAIL TO:
FIRST AMERICAN TITLE
P.O. BOX 27670
SANTA ANA, CA 92799-7670
ATTN: LMTS

PREPARED BY:
ORISKA HAYWOOD
WASHINGTON MUTUAL BANK
7255 BAYMEADOWS WAY
JACKSONVILLE, FLORIDA 32256
ATTN: LMTS

Tax Parcel No.:

Loan No.

SPACE ABOVE THIS LINE FOR RECORDER'S USE

LOAN MODIFICATION AGREEMENT
PROVIDING FOR DEFERRED PAYMENT OF ARREARS AND FIXED RATE

This Loan Modification Agreement ("Agreement") is effective this **1ST** day of **AUGUST, 2008**, ("Effective Date") between **LAURA RICHARDSON, AN UNMARRIED WOMAN**

(hereinafter, "the Borrower"), and **Washington Mutual Bank**

(the "Trust"), the note holder and mortgagee c/o Washington Mutual Bank. Together, the Borrower and the Trust are referred to herein as "the Parties".

RECITALS

The Parties enter into this Agreement with reference to the following stipulated facts:

A. On **01/04/2007**, Borrower purchased, re-financed or otherwise obtained an interest in a certain real property in **SACRAMENTO** County, **CALIFORNIA**. In connection with the acquisition of the real property the Borrower delivered a certain promissory note dated **01/04/2007**, in the original principal amount of $ **535,001.00** ("Note").

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B. The Note was and is secured by a deed of trust, mortgage, applicable riders, addenda or other security instrument ("Security Instrument"), dated **01/04/2007**, and recorded **01/10/2007**, **in Book or Liber 20070110**, **Page(s) 1818** in the official records of **SACRAMENTO** County as a lien against the real property described in the Security Instrument, and located at **3622 W CURTIS DRIVE, SACRAMENTO, CALIFORNIA 95818** (the "Subject Property"), and is more particularly described as:

SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF;

TAX ID #: **013-0363-001**

C. Borrower is the current owner of record of the Subject Property. No other persons or business entities have ownership, management or control of the Subject Property. Borrower has not assigned, transferred, mortgaged or hypothecated the Subject Property, or any fee estate therein, nor the rents, income and profits of the Subject Property as may be described in the Security Instrument, except as set forth in these recitals.

D. Borrower has failed to make one or more payments on the Note before expiration of the applicable grace period. Borrower has requested that the terms of the Note and Security Instrument be modified. The Parties have agreed to do so pursuant to the terms and conditions stated in this Agreement.

AGREEMENT

NOW, THEREFORE, In consideration of the mutual promises and agreements exchanged, the Parties hereto agree as follows:

1. **Incorporation of Recitals.** The Recitals are an integral part of this Agreement and are incorporated by reference herein.

2. **Unpaid Principal Balance.** The Parties agree that the unpaid principal balance of the Note and Security Instrument prior to signing this Agreement was **$ 533,455.31**. ("Unpaid Principal Balance.")

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3. **Capitalization.** The Borrower acknowledges that interest on the Unpaid Principal Balance has accrued but has not been paid and the Trust, or the servicer on behalf of the Trust, has incurred, paid or otherwise advanced taxes, insurance premiums and other expenses necessary to protect the interest of the Note holder or mortgagee and that such accrued and unpaid interest, costs and expenses in the total amount of $ **63,875.45** (the "Capitalized Amount") has been added to the indebtedness under the terms of the Note and Security Instrument, as of **08/01/2008**. The Capitalized Amount shall be due and payable on the Maturity Date.

4. **Modified Principal Balance.** When payments resume on **09/01/2008**, the new balance due on the loan will be $ **597,330.76** ("Modified Principal Balance"), which consists of $ **533,455.31** plus $ **63,875.45**. The Borrower does not have any defenses, offsets or counterclaims to the Modified Principal Balance.

5. **Reamortization.** The Modified Principal Balance will be reamortized over **480** months.

6. **Interest Rate.** Currently the interest rate is **8.800** %. The interest rate is hereby modified and fixed to **8.254** % ("Modified Interest Rate"). Therefore, Borrower will pay the Modified Interest Rate on the Modified Principal Balance each month until the Modified Principal Balance, interest, and any other amounts due under the Note, Security Instrument, or this Agreement are paid in full.

7. **Monthly Payments.** Beginning with the payment due on **09/01/2008** the Borrower promises to pay monthly payments in the amount of $ **4,267.58** and each month thereafter pursuant to this Agreement.

8. **Maturity Date.** The maturity date under the Note and Security Instrument remain unchanged. Borrower acknowledges and understands that, as a result of this Agreement which may defer payment of an arrearage, or extend the loan amortization period, or both, a lump sum payment may be due on the Maturity Date. All amounts due an owing under the Note, Security Instrument and this Agreement are due in full on the Maturity Date.

9. **Delivery of Payments.** The Borrower promises to make the periodic Monthly Payments described in this Agreement and any other amounts due under the Note and Security Instrument, to the order of Washington Mutual Bank. Borrower(s) shall make the Monthly Payments described herein as follows, or at such other place that Washington Mutual may designate:

Washington Mutual Bank
7301 Baymeadows Way
Jacksonville, FL 32256

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10. **Acceleration Upon Unauthorized Transfer.** If all or any part of the Subject Property or any interest is sold or transferred (or if a beneficial interest in the Borrower is sold or transferred and the Borrower is not a natural person) without the Note holder and mortgagee's prior written consent, the Note holder may, at its option require immediate payment in full of all sums due under the Note, Security Instrument and this Agreement. If the Note holder exercises this option, the Note holder shall give the Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is mailed within which the Borrower must pay all sums due under the Note, Security Instrument and this Agreement. If the Borrower fails to pay these sums prior to the expiration of the 30 day period, the Note holder may invoke any remedies permitted by the Note, Security Instrument and applicable law.

11. **Effect of this Agreement.** Except to the extent that they are modified by this Agreement, the Borrower(s) hereby reaffirm all of the covenants, agreements and requirements of the Note and Security Instrument, including without limitation, the Borrower's covenants and agreements to make all payments of taxes, insurance premiums, assessments, escrow items, impounds, and all other payments that the Borrower is obliged to make under the Security Instrument. Borrower(s) further agree to be bound by the terms and provisions of the Note and Security Instrument, as modified hereby.

12. **No Release.** Nothing in this Agreement shall be understood or construed to be a satisfaction or release in whole or in part of the Note and/or Security Instrument. Except as expressly provided in this Agreement, all of the terms, covenants agreements and the Note and Security Instrument will remain unchanged and the Parties will be bound by, and comply with, all of the terms and provisions of the instruments, as amended by this Agreement.

13. **Warranties.** Borrower does hereby state and warrant that the above described Note is valid and enforceable in all respects and is not subject to any claims, defenses or right of offset or credit except as herein specifically provided. Borrower does further hereby extend all liens and security interests on all of the Subject Property and any other rights and interests which now or hereafter secure said Note until said Note as modified hereby has been fully paid, and agree that this modification and extension will in no manner impair the Note or any of the liens and security interests securing the same and that all of the liens, equities, rights, remedies and security interests securing said Note shall remain in full force and effect and shall not in any manner be waived. Borrower further agrees that all of the terms, covenants, warranties and provisions contained in the original Note and Security Instrument are now and shall be and remain in full force and effect as therein written, except as otherwise expressly provided herein, until the Note is paid in full and all other obligations under the Security Instrument and this Agreement are fulfilled.

14. **Further Assurances.** Borrower does further state and warrant that all of the recitals, statements and agreements contained herein are true and correct and that Borrower is the sole owner of the fee simple title to all of the Subject Property securing the Note.

JPMC-000919
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CSOC.RICH.001791

15. **Acknowledgment by Borrower.** As part of the consideration for this Agreement, Borrower agrees to release and waive all claims Borrower might assert against the Trust and or its agents, and arising from any act or omission to act on the part of the Trust or it's agents, officers, directors, attorneys, employees and any predecessor in interest to the Note and Security Instrument, and which Borrower contends caused Borrower damage or injury, or which Borrower contends renders the Note or the Security Instrument void, voidable, or unenforceable. This release extends to any claims arising from any judicial foreclosure proceedings or power of sale proceedings if any, conducted prior to the date of this Agreement. Borrowers have and claim no defenses, counterclaims or rights of offset of any kind against Lender or against collection of the Loan.

16. **Bankruptcy Considerations.** Notwithstanding anything to the contrary contained in this Agreement, the Parties hereto acknowledge the effect of a discharge in bankruptcy that may have been granted to the Borrower prior to the execution hereof and that the Note holder may not pursue the Borrower for personal liability. However, the Parties acknowledge that the mortgagee/beneficiary retains certain rights, including but not limited to the right to foreclose its lien against the Subject Property under appropriate circumstances. Nothing herein shall be construed to be an attempt to collect against the Borrower personally or an attempt to revive personal liability, if the Borrower has obtained a discharge of that liability from a United States Bankruptcy Court.

[signature pages follow]

JPMC-000920
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CSOC.RICH.001792

BORROWER(S):

Date: August 8, 2008

LAURA RICHARDSON

STATE OF CALIFORNIA)
)ss:
COUNTY OF LOS ANGELES)

On August 08, 2008, before me, JANA CURRY, NOTARY PUBLIC, personally appeared LAURA RICHARDSON

who proved to me on the basis of satisfactory evidence to be the person(~~s~~) whose name(~~s~~) (~~is~~/are subscribed to the within instrumentand acknowledged to me that ~~he~~/she/~~they~~ executed the same in ~~his~~/her/~~their~~ authorized capacity(~~ies~~), and that by ~~his~~/her/~~their~~ signature(~~s~~) on the instrument the person(~~s~~), or the entity upon behalf of which the person(~~s~~) acted, executed the instrument.

I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Jana Curry
Signature of Notary
My commission expires: Aug. 12, 2009

JANA CURRY
COMM. # 1600546
Notary Public ~ California
LOS ANGELES COUNTY
MY COMMISSION EXPIRES AUGUST 12, 2009

JPMC-000921
CONFIDENTIAL

CSOC.RICH.001793

TRUST:
Washington Mutual Bank

Date: 8/28/08

BY: **Washington Mutual Bank, its Attorney-in-fact**

(Name) **CHRISTINA M. LOPEZ**

VICE PRESIDENT
(title)

Witness Signature

Onska Haywood
Print Name

Witness Signature

Elizabeth Matthews
Print Name

STATE OF **FLORIDA**)
)ss:
COUNTY OF **DUVAL**)

On 8/28/08, before me, Clarence W. Herring personally appeared **CHRISTINA M. LOPEZ**, who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrumentand acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Signature of Notary

My commission expires: 5/11/09

CLARENCE W. HERRING
MY COMMISSION # DD[illegible]
EXPIRES: May 11, 2009
(407) 398-0153 Florida Notary Service.com

JPMC-000922
CONFIDENTIAL

RICHARDSON
3622 W CURTIS DRIVE
SACRAMENTO, CALIFORNIA 95818
WASHINGTON MUTUAL BANK

NOTICE OF NO ORAL AGREEMENTS

THIS WRITTEN LOAN AGREEMENT REPRESENTS THE FINAL AGREEMENT BETWEEN THE PARTIES AND MAY NOT BE CONTRADICTED BY EVIDENCE OF PRIOR, CONTEMPORANEOUS OR SUBSEQUENT ORAL AGREEMENTS OF THE PARTIES.

THERE ARE NO UNWRITTEN ORAL AGREEMENTS BETWEEN THE PARTIES.

Receipt of Notice. The undersigned hereby admit to having each received and read a copy of this Notice on or before execution of the Loan Agreement. "Loan Agreement" means one or more promises, promissory notes, agreements, undertakings, security agreements, deeds of trust or other documents; or commitments, or any combination of those actions or documents, pursuant to which a financial institution loans or delays repayment of or agrees to loan or delay repayment of money, goods or any other thing of value or to otherwise extend credit or make a financial accommodation.

Borrower — Date
LAURA RICHARDSON

Borrower — Date

Borrower — Date

Borrower — Date

Borrower — Date

Borrower — Date

FAND# FAND033 Rev. 06-11-02

JPMC-000923
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RICHARDSON
3622 W CURTIS DRIVE
SACRAMENTO, CALIFORNIA 95818
WASHINGTON MUTUAL BANK

ERRORS AND OMISSIONS COMPLIANCE AGREEMENT

In consideration of
WASHINGTON MUTUAL BANK

(the "Lender") agreeing to modify the referenced loan (the "Loan") to the Borrower, the Borrower agrees that if requested by the Lender, the Borrower will correct, or cooperate in the correction of, any clerical errors made in any document or agreement entered into in connection with the modification of the Loan, if deemed necessary or desirable in the reasonable discretion of the Lender, to enable Lender to sell, convey, seek guaranty or market the Loan to any entity, including without limitation, the Federal National Mortgage Association, the Federal Home Loan Mortgage Corporation, the Government National Mortgage Association, the Federal Housing Authority, the Department of Veterans Affairs or any municipal bond authority.

The Borrower agrees to comply with all such requests made by the Lender within 30 days of receipt of written request from the Lender. Borrower agrees to assume all costs that may be incurred by the Lender, including without limitation, actual expenses, legal fees and marketing losses, as a result of the Borrower's failure to comply with all such requests within such 30 day time period.

The Borrower makes this agreement in order to assure that the documents and agreements executed in connection with the modification of the Loan will conform to and be acceptable in the marketplace in the event the Loan is transferred, conveyed, guaranteed or marketed by the Lender.

LAURA RICHARDSON August 5, 2008
Date

Date

Date

Date

Date

Date

FAND# FAND034 Rev. 06-18-02

September 22, 2008

Laura Richardson
717 E Vernon Street
Long Beach, CA 90806-2726

RE: Loan Number (

Dear Laura Richardson:

This letter will serve to acknowledge that we are in receipt of your recent correspondence. Please be assured that your account is being reviewed thoroughly, and a written response will be provided. We appreciate your patience as we complete our research.

We appreciate the opportunity to be of service to you. If you have any additional questions or concerns, please contact our Customer Service Center at 1-866-926-8937. For your convenience, you can also visit us on the web at www.wamu.com. If you are a new user, you will need to create a User Name and password.

Sincerely,

Nicole Venturelli

Nicole Venturelli
Customer Service
Washington Mutual Bank

September 22, 2008

Laura Richardson
717 E Vernon Street
Long Beach, CA 90806-2726

RE: Loan Number

Dear Laura Richardson:

This letter will serve to acknowledge that we are in receipt of your recent correspondence. Please be assured that your account is being reviewed thoroughly, and a written response will be provided. We appreciate your patience as we complete our research.

We appreciate the opportunity to be of service to you. If you have any additional questions or concerns, please contact our Customer Service Center at 1-866-926-8937. For your convenience, you can also visit us on the web at www.wamu.com. If you are a new user, you will need to create a User Name and password.

Sincerely,

Nicole Venturelli

Nicole Venturelli
Customer Service
Washington Mutual Bank

JPMC-000926
CONFIDENTIAL

RE: Loan Number: [redacted]
Borrower: HELMAR FAMILY REVOCAB
Property Address: 3692 W CURTIS DR
SACRAMENTO, CA 95814

Quote Type: Reinstatement Quote
Good Through: 4/7/2009
Loan Type: Conventional Unins
Foreclosure Sale Date: 12:00:00 AM
Next Due Date will be: 5/1/2008
Date Prepared: 4/4/2009

9 months at $ 4,227.98		$ 38,051.82
4 months at $		$
1 months at $		$
1 months at $		$
1 months at $		$
1 months at $		$
1 months at $		$
1 months at $		$

Subtotal of Payments Due $ 39,051.82

Inspection Fees	$ 0.00
Appraisal Fees	$ 0.00
NSF Charges	$ 0.00
Late Charges	$ 253.68
Property Preservation	$
Suspense Balance	($ 12,186.[illegible])
Restricted Escrow	($ [illegible])
Corporate Advance Balance	$ 6,157.62
Liens	$
	$
Other Fees	$ 16.00
Outstanding Fees & Costs**	$ [illegible]

Total for Reinstatement $ 37,023.60
prhoden
51797295

**Please add all collectable outstanding fees and costs to the above total.

**Please review the NewTrak Fees & Cost Module for any outstanding fees and cost do to parties other than yourself. Please include these amounts in your final quote.

JPMC-000927
CONFIDENTIAL

PAYP AS-OF 04/16/08 PREPAYMENT PENALTY 04/15/08 14:42:44

PREPAY PEN Y (Y/N) PREPAY HDR ___

PRINT WITH PAYOFF STMNT V (Y/N) EXP

1 COPY LETR DATE OPTION LOAN DT 01/10/07

----------PREPAYMENT PENALTY DESCRIPTION----------

MAY PREPAY UP TO 20% WITHIN ANY GIVEN 12 MONTH PERIOD FOR THE FIRST 2 YEARS WITHOUT PENALTY. OTHERWISE THE PENALTY IS 6 MONTHS INTEREST ON THAT PORTION OF THE PREPAYMENT WHICH EXCEEDS 20% OF THE ORIGINAL PRINCIPAL AMOUNT.

BASED ON NOTE DATE

WAIVE N (Y/N)	PCT		BAL		DIVSR		M/D		FLAT/OTHER		TOTAL PEN
MANUAL CALC	0.000	X	533455.31	/	0000.00	X	000	+	.00	=	.00
SYSTEM CALC	0.000	X	.00					+	.00	=	.00

----------* ADDITIONAL MESSAGES *----------

PAGE 4 PRINT REQUEST MUST "Y" OR "N"

PF6-LETTER ONLY TEXT

PF: 1:PAY3 2:SCRL-MES 3:RESET-HDR 4:RECALC 8:PG2 12:HDR-LST 14:MEM1

JPMC-000929
CONFIDENTIAL

PAYP AS-OF 04/16/08 PREPAYMENT PENALTY 04/15/08 14:42:37

PREPAY PEN Y (Y/N) PREPAY HDR ___

PRINT WITH PAYOFF STMNT R (Y/N) EXP

S COPY LETR DATE OPTION LOAN DT 01/10/07

----------PREPAYMENT PENALTY DESCRIPTION----------

MAY PREPAY UP TO 20% WITHIN ANY GIVEN 12 MONTH PERIOD FOR THE FIRST 2 YEARS WITHOUT PENALTY. OTHERWISE THE PENALTY IS 6 MONTHS INTEREST ON THAT PORTION OF THE PREPAYMENT WHICH EXCEEDS 20% OF THE ORIGINAL PRINCIPAL AMOUNT.

BASED ON NOTE DATE

WAIVE N (Y/N)	PCT	BAL	DIVSR	M/D	FLAT/OTHER	TOTAL PEN
MANUAL CALC	0.000 X	533455.31	/ 0000.00 X	000 +	.00 =	.00
SYSTEM CALC	0.000 X	.00		+	.00 =	.00

----------* ADDITIONAL MESSAGES *----------

PAGE 4 PRINT REQUEST MUST "Y" OR "N"

PF6-LETTER ONLY TEXT

PF: 1:PAY3 2:SCRL-MES 3:RESET-HDR 4:RECALC 8:PG2 12:HDR-LST 14:MEM1

JPMC-000930
CONFIDENTIAL

PAYP [redacted] AS-OF 04/16/08 PREPAYMENT PENALTY 04/15/08 14:42:28

PREPAY PEN Y (Y/N) PREPAY HDR ___

PRINT WITH PAYOFF STMNT Y (Y/N) EXP

4 COPY LETR DATE OPTION LOAN DT 01/10/07

----------PREPAYMENT PENALTY DESCRIPTION----------

MAY PREPAY UP TO 20% WITHIN ANY GIVEN 12 MONTH PERIOD FOR THE FIRST 2 YEARS WITHOUT PENALTY. OTHERWISE THE PENALTY IS 6 MONTHS INTEREST ON THAT PORTION OF THE PREPAYMENT WHICH EXCEEDS 20% OF THE ORIGINAL PRINCIPAL AMOUNT.

BASED ON NOTE DATE

WAIVE N (Y/N)	PCT	BAL	DIVSR	M/D	FLAT/OTHER	TOTAL PEN
MANUAL CALC	0.000 X	533455.31	/ 0000.00 X	000 +	.00 =	.00
SYSTEM CALC	0.000 X	.00		+	.00 =	.00

----------* ADDITIONAL MESSAGES *----------

ENTER "Y" TO COPY

PF6-LETTER ONLY TEXT

PF: 1:PAY3 2:SCRL-MES 3:RESET-HDR 4:RECALC 8:PG2 12:HDR-LST 14:MEM1

JPMC-000931
CONFIDENTIAL

PAYP [redacted] AS-OF 04/16/08 PREPAYMENT PENALTY 04/15/08 14:42:22

PREPAY PEN Y (Y/N) PREPAY HDR ___

PRINT WITH PAYOFF STMNT Y (Y/N) EXP

_ COPY LETR DATE OPTION LOAN DT 01/10/07

----------PREPAYMENT PENALTY DESCRIPTION----------

MAY PREPAY UP TO 20% WITHIN ANY GIVEN 12 MONTH PERIOD FOR THE FIRST 2 YEARS WITHOUT PENALTY. OTHERWISE THE PENALTY IS 6 MONTHS INTEREST ON THAT PORTION OF THE PREPAYMENT WHICH EXCEEDS 20% OF THE ORIGINAL PRINCIPAL AMOUNT.

BASED ON NOTE DATE

WAIVE N (Y/N)	PCT	BAL	DIVSR	M/D	FLAT/OTHER	TOTAL PEN
MANUAL CALC	0.000 X	533455.31	/ 0000.00 X	000 +	.00 =	.00
SYSTEM CALC	0.000 X	.00		+	.00 =	.00

----------* ADDITIONAL MESSAGES *----------

ACTIVE FORECLOSURE LOSS MIT IND = 9 WORKOUT CANCELLED

PF6-LETTER ONLY TEXT

PF: 1:PAY3 2:SCRL-MES 3:RESET-HDR 4:RECALC 8:PG2 12:HDR-LST 14:MEM1

JPMC-000932
CONFIDENTIAL

PAY2 PAYOFF CALCULATION 04/15/08 14:42:18

NAME L RICHARDS CONTACT NAME LAURA RICHARDSON

AS OF	VERBAL	REVI	REFI	PAYT	CSH-ADV	DEDUCT	SUSP	SF-OPT
04/16/08	N	N	N	__	N	BAL?	Y	1

CCN	CALC MTHD	P/DM	LETTER	MSG	DAYS
_	C	D	XP 61	1	60

CALC INT: 2 (1)THROUGH (2)TO AS OF

----------* ADDITIONAL MESSAGES *----------

WARNING: AS-OF DATE IS SIX MONTHS OR MORE BEYOND LOAN DUE DATE

PF9: LN LEVEL PREPAY PEN & DESC

ACTIVE FORECLOSURE LOSS MIT IND = 9 WORKOUT CANCELLED

REMOVED LOSS MITIGATION

LOAN IS IN FORECLOSURE. F/C STOP = 1 LOAN PAST DUE 9 MONTHS

INT INDICATOR 2, INT IN ARREARS

LOAN TYPE 13-A CONV. RES

DISTRIBUTION TYPE 1 ARM

INTEREST RATE 8.80000 DUE 08/01/07

INV NAME WASHINGTON MUTUAL BANK

INV LOAN A23-258-0729942433

INV PHONE 000/000-0000

PAY1 LOAN [redacted] PAYOFF INFORMATION 04/15/08 14:42:14

BILLING NAME AND ADDRESS MORTGAGOR & CO-MTGR SSN MAN CODE F

LAURA RICHARDSON [redacted] PAY PERIOD

-------PROPERTY ADDRESS------- MONTHLY

717 E VERNON ST 3622 W CURTIS DR PAY METHOD 8

LONG BEACH CA 90806 SACRAMENTO CA 95818 SPECIAL

TOTAL PRIN BALANCE	DUE DATE	LOAN DATE	LOAN TYPE 13-A	1ST MTG ARM
533,455.31	08/01/07	01/10/07	CONV. RES	

---PF6:TO FAX

CONTACT NAME _____ CONTACT PHONE NO. ___/___-____

MAIL-TO NAME AND ADDRESS IF OTHER THAN BILLING NAME AND ADDRESS

1 _____ 2 _____

3 _____ 4 _____ STATE __ ZIP _____

CONTACT2 NAME _____ CONTACT2 PHONE NO. ___/___-____

1 _____ 2 _____

3 _____ 4 _____ STATE __ ZIP _____

ACTIVE FORECLOSURE LOSS MIT IND = 9 WORKOUT CANCELLED

REMOVED LOSS MITIGATION

LOAN IS IN FORECLOSURE. F/C STOP = 1 LOAN PAST DUE 9 MONTHS

137 DAYS PAST PROJECTED LEGAL DATE LOAN LEVEL PREPAY PENALTY

JPMC-000934
CONFIDENTIAL

FEE1 [redacted] FEE ACTIVITY LEDGER 04/15/08 14:42:07

SELECTED CODES _____ FROM MMDDYY

LAURA RICHARDSON 717 E VERNON ST
LONG BEACH
CA 90806-2726

FEE CODE	DESCRIPTION	DATE ASSESSED	AMOUNT	DATE PAID	AMOUNT	DATE WAIVED	AMOUNT
8	PROPERTY INSPECT	04-03-08	27.00				

NET 300.48 TOTALS 1358.00 1057.52 0.00

** NO MORE ITEMS IN ACTIVITY LEDGER **

FEE1 FEE ACTIVITY LEDGER 04/15/08 14:42:01

SELECTED CODES _____ FROM MMDDYY PAGE 1 OF 2

LAURA RICHARDSON 717 E VERNON ST

LONG BEACH

CA 90806-2726

FEE CODE	DESCRIPTION	DATE ASSESSED	AMOUNT	DATE PAID	AMOUNT	DATE WAIVED	AMOUNT
1	LATE CHARGE	08-18-07	253.68				
1	LATE CHARGE	07-16-07	253.68				
8	PROPERTY INSPECT	08-16-07	8.90				
2	NSF/REVERSAL FEE	08-22-07	25.00				
1	LATE CHARGE	09-17-07	253.68				
8	PROPERTY INSPECT	09-18-07	8.90				
1	LATE CHARGE	10-16-07	253.68				
1	LATE CHARGE			10-31-07	1014.72		
2	NSF/REVERSAL FEE			10-31-07	25.00		
8	PROPERTY INSPECT			10-31-07	17.80		
8	PROPERTY INSPECT	11-05-07	8.90				
1	LATE CHARGE	11-16-07	253.68				
8	PROPERTY INSPECT	12-07-07	10.90				
NET	300.48	TOTALS	1358.00		1057.52		0.00

JPMC-000936
CONFIDENTIAL

P309 LN [redacted] MORTGAGE LOAN HISTORY 04-15-08

NAME L RICHARDS INV-LN [redacted] DUE 08-01-07 TYPE 13-A

BR 40 MAN F P-TYPE 1 INT .0880000 FIRST PB 533,455.31 2ND PB .00

HUD .00 NET 4227.98 SF .00000000 SUSP 2486.52 STOP D B P F N A D L

REP .00 RES .00 0 0 0 1 0 0 0 1

APP	04-08	04-04	04-04	04-04	04-04
DUE	00-00	00-00	00-00	00-00	00-00
TYPE/TRAN	6 33	6 32	6 32	6 32	6 32
AMOUNT	.00	.00	.00	.00	.00
PRIN-PD	.00	.00	.00	.00	.00
PRIN-BAL	533,455.31	533,455.31	533,455.31	533,455.31	533,455.31
INT-PD	.00	.00	.00	.00	.00
ESC-PD	.00	.00	.00	.00	.00
ESC-BAL	.00	.00	.00	.00	.00
A&H-INS	.00	.00	.00	.00	.00
LIFE-INS	.00	.00	.00	.00	.00
LC/FEES	.00	.00	.00	.00	.00
MISC-PD	.00	.00	.00	.00	.00
ADV-BAL	8,515.30	8,515.30	8,515.30	8,515.30	8,515.30
SUSP	.00	.00	.00	.00	.00
SC/PAYEE	APLSI	CRCPOSTAGE	CRCFEES	PRIORITY02	PRIORITY02

PAGE 001 OF 006 TOTAL TRANS AVAILABLE 0026 OLDEST TRAN 04-16-07 ∠P

JPMC-000937
CONFIDENTIAL

P190 LN [redacted] L O A N S T A T U S 1 04/15/08

NAME L RICHARDS INV-LN [redacted] DUE 08-01-07 TYPE 13-A

BR 40 MAN F P-TYPE 1 INT .0880000 FIRST PB 533,455.31 2ND PB .00

PDYTD INT .00 PRIN .00 TAX 8109.81 HAZ .00 TERM 360

RECON 139 GUAR MIP .00 LIEN 405.49 MAT 02-37

BILL LAURA RICHARDSON CONTRACT/POOL NO

NAME TAX NAME HELMAR FAMILY REVOCAB

& 717 E VERNON ST PROPERTY 3622 W CURTIS DR

ADDR LONG BEACH CA 90806 ADDRESS SACRAMENTO CA 95818

BALANCES		PAYMENT		STOPS		OTHER	
ESCROW	.00	P&I	4227.98	PROCESS	0	LEVEL SF	.00
ADVANCE	8515.30	2ND P&I	.00	BAD CK	0	SF RATE	.00000000
SUSPENSE	2486.52	ESCROW	.00	PIF	0		
LC DUE	253.68	REPL	.00	FC	1	LAST ANAL	00-00
REPL RES	.00	MISC	.00	NOTICE	0	LOAN DATE	01-10-07
RES ESC	.00	LIFE	.00	ANALYZE	0	INT/ESC	
INT DUE	.00	A&H	.00	A&H	0	TEL 1	562-706-4694
HUD	.00	BSC	.00	LIFE	0	TEL 2	000-000-0000
DEFICIT	.00	TOTAL	4227.98	DISB	0	TEL CD	C
DISC BAL	.00	HUD-P	.00	CASHIER	5	TIMES DELQ	5
ORIG DIS	.00	NET PMT	4227.98	ACCRUAL	3	BILL MODE	8
ORIG LOAN	535001	PMT FREQUENCY	12	L/C	1	FC TRACK	A

PLEASE ENTER NEXT TRANSACTION P1920729942433 SEE SCREEN P192

JPMC-000938
CONFIDENTIAL

DLQ1 [redacted] ____ QX D E L I N Q U E N C Y OWNR n/a 04/15/08 14:41:42

13-A CONV. RES, ARM PER/CLS/OFF F/AA/40 AGE: 1Y 3M IR: 8.80000 INV: AZ3

DUE(9)	38,051.82	DUE 08/01/07(	3)(10/31)	ASSUM:	ACQ:
LATE CHRG	253.68	PAYMT	4,227.98	P: 3622 W CURTIS DR	
BAD CK FEES	.00	L/C AMT	253.68	SACRAMENTO CA 95818	
OTHER FEES	46.80	PAYMT + LC	4,481.66	M:	
TOT DUE	38,352.30*	PRIN BAL	533,455.31		
SUSPENSE	2,486.52	P&I	4,227.98	717 E VERNON ST	
NET DUE	35,865.78	DLQ 5 TIME,PAY 35 DAY		LONG BEACH CA 90806	

C/S 118 LAURA RICHARDSON [redacted]

C/D 04/08

FINANC'L

---------- * ADDITIONAL MESSAGES * ----------WU: P ----

ACTIVE FORECLOSURE LOSS MIT IND = 9 WORKOUT CANCELLED

CASHIER STOP 5 REMOVED LOSS MITIGATION

----~LOAN----------* LOAN INFORMATION *----------

ORIG MTG:	535,001.00	P & I:	4,227.98	LOAN DATE:	01/10/07
INT RATE:	8.80000	ESCROW:	.00	MATURITY DATE:	02/01/37
TERM:	360	OPT INS:	.00	ASSUMPT DATE:	
BILL MODE:	8	OTHER:	300.48	ACQUIST DATE:	
PAY HIST:	002227700000	TOT PAYMT:	4,227.98	LAST ANALYSIS:	
DELQ TAB:	000000110111				
CBR:	CODE 4 STAT 84				

JPMC-000939
CONFIDENTIAL

DLQ1 ____ QX D E L I N Q U E N C Y OWNR n/a 04/15/08 14:41:42

13-A CONV. RES. ARM PER/CLS/OFF F/AA/40 AGE: 1Y 3M IR: 8.80000 INV: A23

DUE(9) 38,051.82 DUE 08/01/07(3)(10/31) ASSUM: ACQ:

LATE CHRG 253.68 PAYMT 4,227.98 P: 3622 W CURTIS DR

BAD CK FEES .00 L/C AMT 253.68 SACRAMENTO CA 95818

OTHER FEES 46.80 PAYMT + LC 4,481.66 M:

TOT DUE 38,352.30* PRIN BAL 533,455.31

SUSPENSE 2,486.52 P&I 4,227.98 717 E VERNON ST

NET DUE 35,865.78 DLQ 5 TIME,PAY 35 DAY LONG BEACH CA 90806

C/S 118 LAURA RICHARDSON

C/D 04/08

FINANC'L

---------- * ADDITIONAL MESSAGES * ----------WU: P ----

ACTIVE FORECLOSURE LOSS MIT IND = 9 WORKOUT CANCELLED

CASHIER STOP 5 REMOVED LOSS MITIGATION

-COM2----------* COMMENTS *----------

DATE	USR	CONTACT	RESPONSE	REASON	RECALL	F/B	REMIND
							MMDD08

040808 MED <CALLED BORR HM PH# LMTC.....JANICE01349 >

040408 *** <SCORE 118 040408 AGT E90S DAYS DEL 247 RISK F >

040408 MED <F/U ON ACCT.FILE HAS BEEN SUBMITTED FOR HOLD >

< JANICE01349 >

040308 *** < VACANT SECURED CONDITION ON 040208 FNFS >

JPMC-000940
CONFIDENTIAL

RECORDING REQUESTED BY
CALIFORNIA RECONVEYANCE COMPANY

AND WHEN RECORDED MAIL TO

CALIFORNIA RECONVEYANCE COMPANY
9200 Oakdale Avenue
Mail Stop: N 11 06 12
Chatsworth, CA 91311
800 892-6902
(818)775-2258 (Fax)

THIS IS TO CERTIFY THAT THIS IS A FULL, TRUE AND CORRECT COPY OF THE ORIGINAL RECORDED IN THE OFFICE OF THE COUNTY RECORDER ON: December, 14 2007
AS DOCUMENT NO: BK: 20071214 / PG: 358
BY: s/ Taneka Valenzuela
FIDELITY NATIONAL DEFAULT SOLUTIONS

Space above this line for recorder's use only

Trustee Sale No. 723397CA Loan No. Title Order No. M721884

IMPORTANT NOTICE
NOTICE OF DEFAULT AND ELECTION TO SELL UNDER DEED OF TRUST

IF YOUR PROPERTY IS IN FORECLOSURE BECAUSE YOU ARE BEHIND IN YOUR PAYMENTS, IT MAY BE SOLD WITHOUT ANY COURT ACTION, and you may have the legal right to bring your account in good standing by paying all of your past due payments plus permitted costs and expenses within the time permitted by law for reinstatement of your account, which is normally five business days prior to the date set for the sale of your property. No sale date may be set until three months from the date this notice of default may be recorded (which date of recordation appears on this notice).

This amount is $18,356.40 as of December 13, 2007 and will increase until your account becomes current.

While your property is in foreclosure, you still must pay other obligations (such as insurance and taxes) required by your note and deed of trust or mortgage. If you fail to make future payments on the loan, pay taxes on the property, provide insurance on the property, or pay other obligations as required in the note and deed of trust or mortgage, the beneficiary or mortgagee may insist that you do so in order to reinstate your account in good standing. In addition, the beneficiary or mortgagee may require as a condition to reinstatement that you provide reliable written evidence that you paid all senior liens, property taxes, and hazard insurance premiums.

Upon your written request, the beneficiary or mortgagee will give you a written itemization of the entire amount you must pay. You may not have to pay the entire unpaid portion of your account, even though full payment was demanded, but you must pay all amounts in default at the time payment is made. However, you and your beneficiary or mortgagee may mutually agree in writing prior to the time the notice of sale is posted (which may not be earlier than the end of the three-month period stated above) to, among other things, (1) provide additional time in which to cure the default by transfer of the property or otherwise; or (2) establish a schedule of payments in order to cure your default; or both (1) and (2).

Following the expiration of the time period referred to in the first paragraph of this notice, unless the obligation being foreclosed upon or a separate written agreement between you and your creditor permits a longer period, you have only the legal right to stop the sale of property by paying the entire amount demanded by your creditor.

Trustee Sale No. 723397CA Loan No. [redacted] Title Order No. M721884

To find out the amount you must pay, or to arrange for payment to stop the foreclosure, or if your property is in foreclosure for any other reason, contact: WASHINGTON MUTUAL BANK, FA at 7301 BAYMEADOWS WAY , JACKSONVILLE, FL 32256, (877) 926-8937.

If you have any questions, you should contact a lawyer or the governmental agency which may have insured your loan. Notwithstanding the fact that your property is in foreclosure, you may offer your property for sale, provided the sale is concluded prior to the conclusion of the foreclosure.

REMEMBER, YOU MAY LOSE LEGAL RIGHTS IF YOU DO NOT TAKE PROMPT ACTION. NOTICE IS HEREBY GIVEN THAT: CALIFORNIA RECONVEYANCE COMPANY is the duly appointed Trustee under a Deed of Trust dated 01/04/2007, executed by LAURA RICHARDSON, AN UNMARRIED WOMAN, as trustor, to secure obligations in favor of WASHINGTON MUTUAL BANK, as Beneficiary Recorded 01/10/2007, Book 20070110, Page 1818, Instrument of official records in the Office of the Recorder of SACRAMENTO County, California, as more fully described on said Deed of Trust. APN: 013-0363-001 Situs: 3622 WEST CURTIS DRIVE, , SACRAMENTO, CA 95818 Including the note(s) for the sum of $535,001.00 that the beneficial interest under said Deed of Trust and the obligations secured thereby are presently held by the beneficiary; that a breach of, and default in, the obligations for which said Deed of Trust is security has occurred in that the payment has not been made of: THE 08/01/2007 INSTALLMENT OF PRINCIPAL AND INTEREST AND ALL SUBSEQUENT MONTHLY INSTALLMENTS OF PRINCIPAL AND INTEREST; PLUS ANY ADDITIONAL ACCRUED AND UNPAID AMOUNTS INCLUDING, BUT NOT LIMITED TO, LATE CHARGES, ADVANCES, IMPOUNDS, TAXES, HAZARD INSURANCE, ADMINISTRATIVE FEES, INSUFFICIENT AND PARTIAL RETURN CHECK FEES, STATEMENT FEES, AND OBLIGATIONS SECURED BY PRIOR ENCUMBRANCES.

That by reason thereof, the present beneficiary under such Deed of Trust, has executed and delivered to said Trustee, a written Declaration and Demand for Sale, and has deposited with said duly appointed Trustee, such Deed of Trust and all documents evidencing the obligations secured thereby, and has declared and does hereby declare all sums secured thereby immediately due and payable and has elected and does hereby elect to cause the trust property to be sold to satisfy the obligations secured thereby.

DATE: December 13, 2007

CALIFORNIA RECONVEYANCE COMPANY, as authorized agent for Washington Mutual Bank, Beneficiary,
By: FIDELITY NATIONAL TITLE COMPANY, authorized agent of CRC

Merrlyn Aquas

CALIFORNIA RECONVEYANCE COMPANY IS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

Merrlyn L. Aquas

JPMC-000942
CONFIDENTIAL

RECORDING REQUESTED BY
CALIFORNIA RECONVEYANCE COMPANY

AND WHEN RECORDED MAIL TO

CALIFORNIA RECONVEYANCE COMPANY
9200 Oakdale Avenue
Mail Stop: N 11 06 12
Chatsworth, CA 91311

THIS IS TO CERTIFY THAT THIS IS A FULL, TRUE AND CORRECT COPY OF THE ORIGINAL RECORDED IN THE OFFICE OF THE COUNTY

RECORDER ON: **June 2, 2008**

AS DOCUMENT NO: **BK: 20080602 / PG: 885**

BY: **s/ Khundy Vy**

FIDELITY NATIONAL DEFAULT SOLUTIONS

Space above this line for recorder's use only

Trustee Sale No. 723397CA Loan No [redacted] Title Order No. M721884

NOTICE OF RESCISSION OF TRUSTEE'S DEED UPON SALE

This Notice of Rescission is made on 05/30/2008 with respect to the following facts:

1 That CALIFORNIA RECONVEYANCE COMPANY, a California Corporation as the duly appointed trustee under that certain Deed of Trust dated 01/04/2007, and Recorded 01/10/2007, Book 20070110, Page 1818, Instrument naming LAURA RICHARDSON, AN UNMARRIED WOMAN as trustor and WASHINGTON MUTUAL BANK as beneficiary, securing a Promissory Note in the amount of $535,001.00.

2. The Deed of Trust encumbers the real property situated in the County of SACRAMENTO, State of CALIFORNIA, described as follows:

LOT 259 AS SHOWN ON THE OFFICIAL "PLAT OF SOUTH CURTIS OAKS SUBDIVISION NOV. 6", FILED IN THE OFFICE OF THE COUNTY RECORDER OF SACRAMENTO COUNTY, FEBRUARY 10, 1927 IN BOOK 19 OF MAPS, MAP NO. 18

A.P.N.. [redacted]
Situs: 3622 WEST CURTIS DRIVE, SACRAMENTO, CA 95818

3. That by virtue of a Default under the terms of the Deed of Trust the Beneficiary did declare a default, as set forth in a Notice of Default and Election to Sell, which Notice was recorded in the Office of the County Recorder of SACRAMENTO, California.

4. On 05/07/2008, at 01:30 PM the property was purportedly sold to RED ROCK MORTGAGE, INC., being the highest bidder at such sale who bid the amount of $388,000.01.

5. The Trustee's Sale on 05/07/2008 is being rescinded at the request of the Beneficiary, as the Beneficiary had previously agreed to postpone the foreclosure sale to June 4, 2008. The Trustee's sale of 05/07/2008 is therefore null and void, and of no force and effect.

6. The express purpose for this Notice of Rescission is to return the priority and existence of all lien holders to the status quo ante that existed prior to the Trustee's Sale.

NOW, THEREFORE, THE UNDERSIGNED HEREBY RESCINDS THE TRUSTEE'S SALE AND PURPORTED TRUSTEE'S DEED UPON SALE AND HEREBY ADVISES ALL PERSONS, WHOMEVER AND WHATSOEVER LOCATED, THAT THE TRUSTEE'S DEED UPON SALE DATED 05/09/2008, FROM CALIFORNIA RECONVEYANCE COMPANY TO RED ROCK MORTGAGE, INC. AND RECORDED 05/19/2008 IN BOOK 20080519, PAGE 0487, OF OFFICIAL RECORDS OF SACRAMENTO COUNTY IS HEREBY RESCINDED AND SHALL HAVE NO FURTHER FORCE OR EFFECT WHATSOEVER.

IN WITNESS WHEREOF, CALIFORNIA RECONVEYANCE COMPANY, has caused its corporate name and seal to be hereto affixed by its authorized signature.

DATE 05/29/2008

CALIFORNIA RECONVEYANCE COMPANY, as Trustee

BY _____
Colleen Irby, Assistant Secretary

BY _____
Karime Arias, Assistant Secretary

WASHINGTON MUTUAL BANK, FA

BY _____
Deborah Brignac, Vice President

BY _____
Huey-Jen Chiu, Vice President

STATE OF CALIFORNIA
COUNTY OF LOS ANGELES

On 5/29/08 before me, SIERRIE HERRADURA, "Notary Public" personally appeared DEBORAH BRIGNAC, HUEY-JEN CHIU, COLLEEN IRBY AND KARIME ARIAS, who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity (ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Signature _____ (Seal)

SIERRIE HERRADURA
Commission # 1792714
Notary Public - California
Los Angeles County
My Comm. Expires Mar 3, 2012

This document filed for recording
By Fidelity National Title Insurance and Trust
as an accommodation only. It has not been
examined as to its execution or as its effect
upon the title.

JPMC-000944
CONFIDENTIAL

RECORDING REQUESTED BY
CALIFORNIA RECONVEYANCE COMPANY

AND WHEN RECORDED MAIL TO

CALIFORNIA RECONVEYANCE COMPANY
9200 Oakdale Avenue
Mail Stop: N 11 06 12
Chatsworth, CA 91311

Trustee Sale No. **723397CA**
Loan No.
Title Order No. M721884

THIS IS TO CERTIFY THAT THIS IS A FULL, TRUE AND CORRECT COPY OF THE ORIGINAL RECORDED IN THE OFFICE OF THE COUNTY

RECORDER ON: **March 19, 2008**

AS DOCUMENT NO: **BK: 20080319 / PG: 352**

BY: **s/ Jeffery Carpizo**
FIDELITY NATIONAL DEFAULT SOLUTIONS

Space above this line for recorder's use only

NOTICE OF TRUSTEE'S SALE

YOU ARE IN DEFAULT UNDER A DEED OF TRUST DATED 01/04/2007. UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDINGS AGAINST YOU, YOU SHOULD CONTACT A LAWYER.

On 04/07/2008 at 01:30 PM, CALIFORNIA RECONVEYANCE COMPANY as the duly appointed Trustee under and pursuant to Deed of Trust Recorded 01/10/2007, Book 20070110, Page 1818, Instrument , of official records in the Office of the Recorder of SACRAMENTO County, California, executed by: LAURA RICHARDSON, AN UNMARRIED WOMAN, as Trustor, WASHINGTON MUTUAL BANK, as Beneficiary, will sell at public auction sale to the highest bidder for cash, cashier's check drawn by a state or national bank, a cashier's check drawn by a state or federal credit union, or a cashier's check drawn by a state or federal savings and loan association, savings association, or savings bank specified in section 5102 of the Financial Code and authorized to do business in this state. Sale will be held by the duly appointed trustee as shown below, of all right, title, and interest conveyed to and now held by the trustee in the hereinafter described property under and pursuant to the Deed of Trust. The sale will be made, but without covenant or warranty, expressed or implied, regarding title, possession, or encumbrances, to pay the remaining principal sum of the note(s) secured by the Deed of Trust, interest thereon, estimated fees, charges and expenses of the Trustee for the total amount (at the time of the initial publication of the Notice of Sale) reasonably estimated to be set forth below. The amount may be greater on the day of sale.

Place of Sale: AT THE MAIN ENTRANCE TO THE COUNTY COURTHOUSE, 720 9TH STREET, SACRAMENTO, CA

Legal Description: LOT 259 AS SHOWN ON THE OFFICIAL "PLAT OF SOUTH CURTIS OAKS SUBDIVISION NOV. 6", FILED IN THE OFFICE OF THE COUNTY RECORDER OF SACRAMENTO COUNTY, FEBRUARY 10, 1927 IN BOOK 19 OF MAPS, MAP NO. 18

Amount of unpaid balance and other charges: $578,384.52 (estimated)

Street address and other common designation of the real property: 3622 WEST CURTIS DRIVE
SACRAMENTO, CA 95818
APN Number: 013-0363-001-0000

The undersigned Trustee disclaims any liability for any incorrectness of the street address and other common designation, if any, shown herein. The property heretofore described is being sold "as is".

DATE: 03-17-2008

CALIFORNIA RECONVEYANCE COMPANY, as Trustee
(714) 259-7850 or www.fidelityasap.com
(714) 573-1965 or www.priorityposting.com

DEBORAH BRIGNAC, VICE PRESIDENT
9200 OAKDALE AVE
MAILSTOP N110612
CHATSWORTH, CA 91311

CALIFORNIA RECONVEYANCE COMPANY IS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

JPMC-000945
CONFIDENTIAL

LSI TITLE COMPANY (CA)
ISSUED BY FIDELITY NATIONAL DEFAULT SOLUTIONS
15661 RED HILL AVENUE, SUITE 201, TUSTIN, CALIFORNIA 92780
(949) 622-4200 • (800) 323-0165

TRUSTEE SALE GUARANTEE

SCHEDULE A

GUARANTEE NO.:	**66-92-95-9442**
REF NO.:	**723397CA**
LOAN NO.:	[redacted]
ORDER NO.:	**M721884**
COUNTY REF. NO.:	**M721884**
PREMIUM:	**$825.00**
LIABILITY:	**$534,000.00**
DATED:	**DECEMBER 14, 2007 @ 8:41 A.M.**

1. **NAME(S) OF ASSURED:**

   TRUSTEE: CALIFORNIA RECONVEYANCE COMPANY

   BENEFICIARY: WASHINGTON MUTUAL BANK, FA

2. **THE ESTATE OR INTEREST IN THE LAND HEREINAFTER DESCRIBED, OR REFERRED TO, AND COVERED BY THIS GUARANTEE IS:**

   A FEE

3. **TITLE TO SAID ESTATE OR INTEREST, AT THE DATE HEREOF, IS VESTED IN:**

   LAURA RICHARDSON, AN UNMARRIED WOMAN

4. **THE LAND REFERRED TO IN THIS GUARANTEE IS SITUATED IN THE CITY OF SACRAMENTO, COUNTY OF SACRAMENTO, STATE OF CALIFORNIA, AND IS DESCRIBED AS FOLLOWS:**

   SEE EXHIBIT "A"

EXHIBIT A

LEGAL DESCRIPTION

REF. NO. 723397CA

LOT 259 AS SHOWN ON THE OFFICIAL "PLAT OF SOUTH CURTIS OAKS SUBDIVISION NOV. 6", FILED IN THE OFFICE OF THE COUNTY RECORDER OF SACRAMENTO COUNTY, FEBRUARY 10, 1927 IN BOOK 19 OF MAPS, MAP NO. 18

JPMC-000947
CONFIDENTIAL

CSOC.RICH.001819

EXCEPTIONS

1. PROPERTY TAXES, INCLUDING ANY PERSONAL PROPERTY TAXES AND ANY ASSESSMENTS COLLECTED WITH TAXES, FOR THE FISCAL YEAR 2007-2008 ASSESSOR'S PARCEL NUMBER

TOTAL AMOUNT	:	$1,016.82
1ST INSTALLMENT	:	$508.41 (DELINQUENT)
2ND INSTALLMENT	:	$508.41 (OPEN)
1ST PENALTY	:	$50.84
2ND PENALTY/COSTS	:	$60.84
LAND	:	$16,999.00
IMPROVEMENT	:	$62,120.00
CODE AREA	:	03-005
EXEMPTION	:	(NONE SHOWN)

2. SUPPLEMENTAL ASSESSMENT FOR 2007-2008,

BILLING DATE	:	SEPTEMBER 24, 2007
TOTAL AMOUNT	:	$2,098.35
1ST INSTALLMENT	:	$1,049.18 (DELINQUENT)
MUST BE PAID BY	:	DECEMBER 10, 2007
1ST PENALTY	:	$104.92
2ND INSTALLMENT	:	$1,049.17 (OPEN)
MUST BE PAID BY	:	APRIL 10, 2008
2ND PENALTY	:	$114.92

3. SUPPLEMENTAL ASSESSMENT FOR 2007-2008,

BILLING DATE	:	NOVEMBER 20, 2007
TOTAL AMOUNT	:	$4,994.64
1ST INSTALLMENT	:	$2,497.32 (OPEN)
MUST BE PAID BY	:	DECEMBER 31, 2007
1ST PENALTY	:	$249.73
2ND INSTALLMENT	:	$2,497.32 (OPEN)
MUST BE PAID BY	:	APRIL 30, 2008
2ND PENALTY	:	$259.73

4. THE LIEN OF SUPPLEMENTAL TAXES, IF ANY, ASSESSED PURSUANT TO THE PROVISIONS OF CHAPTER 3.5 (COMMENCING WITH SECTION 75) OF THE REVENUE AND TAXATION CODE OF THE STATE OF CALIFORNIA.

5. ANY UNPAID AMOUNTS NOW OWING, FOR DELINQUENT UTILITIES, OF RECORD OR NOT, DUE TO THE CITY OF FOLSOM, CITY OF GALT, AND CITY OR COUNTY OF SACRAMENTO.

   ANY SUCH AMOUNTS MAY BE ASCERTAINED BY CALLING (916) 264-5454 FOR CITY AND (916) 875-5555 FOR COUNTY OF SACRAMENTO.

CITY OF FOLSOM	:	(916) 355-7200
CITY OF GALT	:	(209) 745-2961

6. ASSESSMENTS, IF ANY, FOR COMMUNITY FACILITY DISTRICTS AFFECTING SAID LAND WHICH MAY EXIST BY VIRTUE OF ASSESSMENT MAPS OR NOTICES FILED BY SAID DISTRICTS

JPMC-000948
CONFIDENTIAL

CSOC.RICH.001820

A. ANY UNPAID AND/OR DELINQUENT BOND OR ASSESSMENT AMOUNTS WHICH MAY HAVE BEEN REMOVED FROM THE ROLLS OF THE COUNTY TAX ASSESSOR AND WHICH MAY HAVE BEEN REMOVED FROM TAX BILLS AND TAX DEFAULT REDEMPTION AMOUNTS.

7. COVENANTS, CONDITIONS AND RESTRICTIONS IN INSTRUMENTS OF RECORD IN SAID COUNTY AND ANY AMENDMENTS, MODIFICATIONS AND ANNEXATIONS THERETO, WHICH PROVIDE THAT A VIOLATION THEREOF SHALL NOT DEFEAT OR RENDER INVALID THE LIEN OF ANY FIRST MORTGAGE OR DEED OF TRUST MADE IN GOOD FAITH AND FOR VALUE, BUT OMITTING ANY COVENANTS OR RESTRICTIONS, IF ANY, BASED UPON RACE, COLOR, RELIGION, SEX, SEXUAL ORIENTATION, FAMILIAL STATUS, MARITAL STATUS, DISABILITY, HANDICAP, NATIONAL ORIGIN, ANCESTRY, OR SOURCE OF INCOME, AS SET FORTH IN APPLICABLE STATE OR FEDERAL LAWS, EXCEPT TO THE EXTENT THAT SAID COVENANT OR RESTRICTION IS PERMITTED BY APPLICABLE LAW).

EASEMENTS OR SERVITUDES AS THEY APPEAR ON MAPS OR IN DOCUMENTS RECORDED IN THE PUBLIC RECORDS OF SAID COUNTY.

LEASES, GRANTS, EXCEPTIONS OR RESERVATIONS OF MINERAL RIGHTS APPEARING IN THE PUBLIC RECORDS OF SAID COUNTY.

8. A DEED OF TRUST TO SECURE AN INDEBTEDNESS IN THE AMOUNT SHOWN BELOW, AND ANY OTHER OBLIGATIONS SECURED THEREBY

AMOUNT	:	$535,001.00
DATED	:	JANUARY 4, 2007
TRUSTOR	:	LAURA RICHARDSON, AN UNMARRIED WOMAN
TRUSTEE	:	CALIFORNIA RECONVEYANCE COMPANY, A CALIFORNIA CORPORATION
BENEFICIARY	:	WASHINGTON MUTUAL BANK, A FEDERAL ASSOCIATION
RECORDED	:	JANUARY 10, 2007, IN BOOK 20070110, PAGE 1818 OF OFFICIAL RECORDS

A NOTICE OF DEFAULT UNDER THE TERMS OF SAID DEED OF TRUST

RECORDED	:	DECEMBER 14, 2007, IN BOOK 20071214, PAGE 358 OF OFFICIAL RECORDS

9. THE LATEST TAX ROLL INFORMATION OBTAINED FROM THE COUNTY TAX ASSESSOR SHOWS THE SITUS ADDRESS ON SAID LAND AS 3622 W CURTIS DR, SACRAMENTO, CA AND THE PARCEL NO./PROPERTY ID NO. AS

10. ANY BANKRUPTCY PROCEEDING THAT IS NOT DISCLOSED BY THE ACTS THAT WOULD AFFORD NOTICE AS TO SAID LAND, PURSUANT TO TITLE 11 U.S.C. 549 (C) OF THE BANKRUPTCY REFORM ACT OF 1978, AS AMENDED.

JPMC-000949
CONFIDENTIAL

CSOC.RICH.001821

INFORMATION FOR TRUSTEE

RELATIVE TO THE DEED OF TRUST SHOWN AS ITEM NUMBER 8 OF THIS GUARANTEE:

1. THE TRUSTEE MUST OBSERVE THE REQUIREMENTS OF SECTION 2924b OF THE CIVIL CODE AS TO THE 'NOTICES' TO BE SENT TO THE TRUSTOR(S). IF ADDRESS(ES) OF THE TRUSTOR(S) ARE NOT SHOWN IN SAID DEED OF TRUST, OR IF NO NOTICE HAS BEEN REQUESTED BY THE TRUSTORS IN SAID DEED OF TRUST, THIS CODE SECTION STATES THE PROCEDURE TO BE FOLLOWED AS TO 'NOTICES' IN SUCH CASES. THE NAME(S) OF THE TRUSTOR(S) AND THE ADDRESS(ES), IF ANY, SHOWN IN SAID DEED OF TRUST ARE:

   LAURA RICHARDSON
   3622 WEST CURTIS DRIVE
   SACRAMENTO, CALIFORNIA 95818

2. THE NAME(S) AND ADDRESS(ES) OF PERSON(S) WHO HAVE RECORDED REQUESTS, OTHER THAN THE ORIGINAL TRUSTOR(S), AS PROVIDED IN SECTION 2924b(a) AND 2924b(d) OF THE CIVIL CODE, FOR A COPY OF ANY RECORDED 'NOTICE OF DEFAULT' AND A COPY OF ANY RECORDED 'NOTICE OF SALE' ARE:

   NONE

3. THE NAME(S) AND ADDRESS(ES) OF ADDITIONAL PERSON(S) WHO, AS PROVIDED BY SECTION 2924b(c)(1) AND (2) OF THE CIVIL CODE, ARE ENTITLED TO RECEIVE A COPY OF ANY RECORDED 'NOTICE OF DEFAULT' AND A COPY OF ANY RECORDED 'NOTICE OF SALE' ARE:

   LAURA RICHARDSON
   3622 WEST CURTIS DR
   SACRAMENTO, CA 95818
   (VESTEE)

   LAURA RICHARDSON
   3622 W CURTIS DR
   SACRAMENTO, CA 95818
   (VESTEE)

   LAURA RICHARDSON
   717 E VERNON ST
   LONG BEACH, CA 90806
   (VESTEE)

4. THE NAME(S) AND ADDRESS(ES) OF STATE, FEDERAL AGENCIES OR THE INTERNAL REVENUE SERVICE WHICH, AS PROVIDED BY SECTION 2924b(c)(3) AND SECTION 2924b(c)(4) OF THE CIVIL CODE, ARE ENTITLED TO RECEIVE A COPY OF ANY RECORDED 'NOTICE OF SALE' ARE:

   NONE

5. THE NAME(S) AND ADDRESS(ES) OF THE PERSON(S) DISCLOSED BY THE RECORDS EXAMINED, OTHER THAN THOSE TO WHOM 'NOTICE' IS REQUIRED BY SECTION 2924b OF THE CIVIL CODE, WHO MIGHT BE INTERESTED IN RECEIVING A COPY OF ANY RECORDED 'NOTICE OF DEFAULT' OR A COPY OF ANY RECORDED 'NOTICE OF SALE' ARE:

   NONE

JPMC-000950
CONFIDENTIAL

CSOC.RICH.001822

6. CITY IN WHICH SAID LAND IS LOCATED: SACRAMENTO

IF NOT IN A CITY, JUDICIAL DISTRICT IN WHICH SAID LAND IS LOCATED:

7. LEGAL PUBLICATION:

DAILY RECORDER
P.O. BOX 1048
SACRAMENTO, CALIFORNIA 95812-1048
1115 H STREET
SACRAMENTO, CALIFORNIA 95812

TELEPHONE: 916 444-2355

PUBLISHED: MONDAY THROUGH FRIDAY

8. ATTENTION IS CALLED TO THE SERVICEMEMBERS CIVIL RELIEF ACT OF 2003 (108 P.L. 189; 117 STAT. 2835; 2003 ENACTED H.R.100) AND AMENDMENTS THERETO AND THE MILITARY RESERVIST ACT OF 1991 (SEC. 800 TO 810, MILITARY VETERANS CODE) WHICH CONTAIN INHIBITIONS AGAINST THE SALE OF LAND UNDER A DEED OF TRUST IF THE OWNER IS ENTITLED TO THE BENEFITS OF SAID ACTS.

9. ATTENTION IS CALLED TO THE FEDERAL TAX LIEN ACT OF 1966 (PUBLIC LAW 89-719) WHICH, AMONG OTHER THINGS, PROVIDES FOR THE GIVING OF WRITTEN NOTICE OF SALE IN A SPECIFIED MANNER TO THE SECRETARY OF THE TREASURY OR HIS OR HER DELEGATE AS A REQUIREMENT FOR THE DISCHARGE OR DIVESTMENT OF A FEDERAL TAX LIEN IN A NONJUDICIAL SALE, AND ESTABLISHES WITH RESPECT TO SUCH A LIEN A RIGHT IN THE UNITED STATES TO REDEEM THE PROPERTY WITHIN A PERIOD OF 120 DAYS FROM THE DATE OF ANY SUCH SALE.

10. ATTENTION IS CALLED TO SECTION 2924b(c)(3) AND SECTION 2924b(c)(4) OF THE CIVIL CODE, WHICH AMONG OTHER THINGS, PROVIDES FOR THE GIVING OF WRITTEN NOTICE OF ANY RECORDED 'NOTICE OF SALE', IN A SPECIFIED MANNER, TO THE OFFICE OF ANY STATE TAXING AGENCY, IN SACRAMENTO, CA., WHICH HAS A 'NOTICE OF TAX LIEN' OF RECORD IN THE OFFICE OF THE COUNTY RECORDER OF SAID COUNTY.

11. ATTENTION IS CALLED TO SECTION 2934a OF THE CIVIL CODE CONCERNING ANY 'SUBSTITUTION OF TRUSTEE', REQUIRING THAT WHEN SUBSTITUTION IS BEING EFFECTED UNDER THE PROVISIONS OF THAT SECTION, 'NOTICE' BE SENT IN ACCORDANCE WITH THE REQUIREMENTS OF SECTION 2924b OF THE CIVIL CODE.

JPMC-000951
CONFIDENTIAL

CSOC.RICH.001823

Foreclosure Sale Bidding Instructions

CLIENT	WAMU SHLS	CLIENT LOAN NUMBER	
BORROWER NAME	LAURA RICHARDSON	ATTORNEY	
PROPERTY ADDRESS	3622 W CURTIS DR SACRAMENTO, CA 95818		
LOAN TYPE	Conventional Uninsured	INSURER	% -
INVESTOR NAME	WASHINGTON MUTUAL BANK	INVESTOR CODE	A23/258
INVESTOR LOAN NO.		OCCUPANCY STAT.	VAC/SECURED
TOTAL DEBT	$ 573,898.87	MARKET VALUE	$475,000.00

Sale Date 05/07/08

TOTAL DEBT BREAKDOWN

SYSTEM TOTALS

PRINCIPAL BALANCE	$	533,455.31
INTEREST TO 5/7/2008	$	39,891.78
MIP/PMI PREMIUM	$	-
ESCROW ADVANCE	$	-
ESCROW BALANCE	$	-
SUSPENSE BALANCE	$	(2,486.52)
HUD BALANCE	$	-
REPLACEMENT RESERVE	$	-
RESTRICTED ESCROW	$	-
TOTAL-FEES	$	86.00
ACCUM LATE CHARGES	$	253.68
ACCUM NSF CHARGES	$	-
OTHER FEES DUE	$	46.80
CORP ADVANCE BALANCE	$	2,214.24

ADDITIONAL ADVANCES

PENDING HAZ DISB	$	-
PENDING TAX DISB	$	-
PENDING MIP DISB	$	-
PENDING LT CHARGE	$	253.68
APPRAISAL/BPO	$	-
PROPERTY PRES.	$	175.00
PROPERTY INSP.	$	8.90
TOTAL DEBT	$	573,898.87

nclemons 117893884

IF TRANSFER OF TAXES OR SHERIFFS COST APPLY, PLEASE BEGIN BIDDING AT THE MINIMUM ALLOWABLE AMOUNT INCREASING INCREMENTALLY AS ALLOWED BY YOUR STATE, NOT TO EXCEED THE MAXIMUM BID AMOUNT PROVIDED BELOW.

Please bid specified amount of $388,000.00. Please do not add fees and costs.

RECORDING INSTRUCTIONS

SHOULD THE STATE ALLOWABLE BID AMOUNT BE LESS THAN THE MAX BID AMOUNT PROVIDED ABOVE, PLEASE CONTACT OUR OFFICE IMMEDIATELY FOR INSTRUCTIONS ON HOW TO PROCEED.

PLEASE NOTE: SALES RESULTS MUST BE PROVIDED VIA NEWTRAK WITHIN 24 HOURS OF THE SALE SO AS TO AVOID ANY POTENTIAL LATE NOTIFICATION PENALTIES.

Foreclosure Sale Bidding Instructions

CLIENT	WAMU SHLS	CLIENT LOAN NUMBER	
BORROWER NAME	HELMAR FAMILY REVOCAB	ATTORNEY	
PROPERTY ADDRESS	3622 W CURTIS DR SACRAMENTO, CA 95818		
LOAN TYPE	Conventional Uninsured	INSURER	% -
INVESTOR NAME	WASHINGTON MUTUAL BANK	INVESTOR CODE	A23/258
INVESTOR LOAN NO.		OCCUPANCY STAT.	VAC/SECURED
TOTAL DEBT	$ 577,328.74	MARKET VALUE	$475,000.00

Sale Date 04/07/08

TOTAL DEBT BREAKDOWN

SYSTEM TOTALS

PRINCIPAL BALANCE	$	533,455.31
INTEREST TO 4/7/2008	$	35,979.77
MIP/PMI PREMIUM	$	-
ESCROW ADVANCE	$	8,515.30
ESCROW BALANCE	$	-
SUSPENSE BALANCE	$	(2,486.52)
HUD BALANCE	$	-
REPLACEMENT RESERVE	$	-
RESTRICTED ESCROW	$	-
TOTAL-FEES	$	86.00
ACCUM LATE CHARGES	$	253.68
ACCUM NSF CHARGES	$	-
OTHER FEES DUE	$	19.80
CORP ADVANCE BALANCE	$	1,157.82

ADDITIONAL ADVANCES

PENDING HAZ DISB	$	-
PENDING TAX DISB	$	-
PENDING MIP DISB	$	-
PENDING LT CHARGE	$	253.68
APPRAISAL/BPO	$	85.00
PROPERTY PRES.	$	-
PROPERTY INSP.	$	8.90
TOTAL DEBT	$	577,328.74

ehouston 123931405

IF TRANSFER OF TAXES OR SHERIFFS COST APPLY, PLEASE BEGIN BIDDING AT THE MINIMUM ALLOWABLE AMOUNT INCREASING INCREMENTALLY AS ALLOWED BY YOUR STATE, NOT TO EXCEED THE MAXIMUM BID AMOUNT PROVIDED BELOW.

Please bid the specified amount of $388,000.00. Do not add fees and costs.

RECORDING INSTRUCTIONS

SHOULD THE STATE ALLOWABLE BID AMOUNT BE LESS THAN THE MAX BID AMOUNT PROVIDED ABOVE, PLEASE CONTACT OUR OFFICE IMMEDIATELY FOR INSTRUCTIONS ON HOW TO PROCEED.

PLEASE NOTE: SALES RESULTS MUST BE PROVIDED VIA NEWTRAK WITHIN 24 HOURS OF THE SALE SO AS TO AVOID ANY POTENTIAL LATE NOTIFICATION PENALTIES.

JPMC-000953
CONFIDENTIAL

Foreclosure Sale Bidding Instructions

CLIENT	WAMU SHLS	CLIENT LOAN NUMBER	[redacted]
BORROWER NAME	HELMAR FAMILY REVOCAB	ATTORNEY	
PROPERTY ADDRESS	3622 W CURTIS DR SACRAMENTO, CA 95818		
LOAN TYPE	Conventional Uninsured	INSURER	% -
INVESTOR NAME	WASHINGTON MUTUAL BANK	INVESTOR CODE	A23/258
INVESTOR LOAN NO.	[redacted]	OCCUPANCY STAT.	VAC/SECURED
TOTAL DEBT	$ 573,898.87	MARKET VALUE	$475,000.00

Sale Date 05/07/08

TOTAL DEBT BREAKDOWN

SYSTEM TOTALS

PRINCIPAL BALANCE	$	533,455.31
INTEREST TO 5/7/2008	$	39,891.78
MIP/PMI PREMIUM	$	-
ESCROW ADVANCE	$	-
ESCROW BALANCE	$	-
SUSPENSE BALANCE	$	(2,486.52)
HUD BALANCE	$	-
REPLACEMENT RESERVE	$	-
RESTRICTED ESCROW	$	-
TOTAL-FEES	$	86.00
ACCUM LATE CHARGES	$	253.68
ACCUM NSF CHARGES	$	-
OTHER FEES DUE	$	46.80
CORP ADVANCE BALANCE	$	2,214.24

ADDITIONAL ADVANCES

PENDING HAZ DISB	$	-
PENDING TAX DISB	$	-
PENDING MIP DISB	$	-
PENDING LT CHARGE	$	253.68
APPRAISAL/BPO	$	-
PROPERTY PRES.	$	175.00
PROPERTY INSP.	$	8.90
TOTAL DEBT	$	573,898.87

nclemons 117893884

IF TRANSFER OF TAXES OR SHERIFFS COST APPLY, PLEASE BEGIN BIDDING AT THE MINIMUM ALLOWABLE AMOUNT INCREASING INCREMENTALLY AS ALLOWED BY YOUR STATE, NOT TO EXCEED THE MAXIMUM BID AMOUNT PROVIDED BELOW.

Please bid specified amount of $388,000.00. Please do not add fees and costs.

RECORDING INSTRUCTIONS

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JPMC-000954
CONFIDENTIAL

CALIFORNIA RECONVEYANCE COMPANY
9200 Oakdale Avenue N 110612
Chatsworth, CA 91311
800 892-6902
(818)775-2258 (Fax)

156T

Date: 05/12/2008

Washington Mutual Home Loans, Inc.
Default Cash Processing
7255 Baymeadows Way
Jacksonville, FL 32256
Mail Stop JAXB2007

Loan No: [redacted]
T.S. No: 723397CA
Owner(s): LAURA RICHARDSON, AN UNMARRIED WOMAN
APN: [redacted]
Property: 3622 WEST CURTIS DRIVE
SACRAMENTO, CA 95818

Please be advised that the above-referenced property sold to a third party purchaser for the amount of $388,000.01.

Enclosed please find check number 530-030079 in the amount of $388,000.01, which represents the purchase price.

Please call if you have any questions.

Sincerely,
CALIFORNIA RECONVEYANCE COMPANY

BELINDA QUINDARA, ASSET RECOVERY SPECIALIST II
818-775-7470

JPMC-000955
CONFIDENTIAL

California Reconveyance Company
P.O. BOX 6200, NORTHRIDGE, CA 91328

UNION BANK OF CALIFORNIA, N.A.
FINANCIAL INSTITUTIONS
16-49-6/1220 1050200341

530-030079

05/12/2008

PAY TO THE ORDER OF Washington Mutual Bank $ **388,000.01

Three Hundred Eighty-Eight Thousand and 01/100********** DOLLARS

449

MEMO

TS 723397CA LN BQ

CALIFORNIA RECONVEYANCE COMPANY

Washington Mutual Bank 05/12/2008 530-030079
Payment To Beneficiary- Trustee's Sale 388,000.01

Union Bank TS 723397CA LN BQ 388,000.01

CALIFORNIA RECONVEYANCE COMPANY

Washington Mutual Bank 05/12/2008 530-030079
Payment To Beneficiary- Trustee's Sale 388,000.01

PAYMENT RECORD

Union Bank TS 723397CA LN BQ 388,000.01

SUPERIOR PRESS • (888) 590-7998 JB1007429

JPMC-000956
CONFIDENTIAL

CSOC.RICH.001828

RECORDING REQUESTED BY
CALIFORNIA RECONVEYANCE COMPANY

AND WHEN RECORDED MAIL TO

CALIFORNIA RECONVEYANCE COMPANY
9200 Oakdale Avenue
Mail Stop: CA2-4379
Chatsworth, CA 91311

THIS IS TO CERTIFY THAT THIS IS A FULL, TRUE AND CORRECT COPY OF THE ORIGINAL RECORDED IN THE OFFICE OF THE COUNTY

RECORDING FEE: $11.00
RECORDED ON: June 9, 2009
AS DOCUMENT NO: BK: 090609 / PG: 691
BY: s/ Josephine Galapon
LSI TITLE COMPANY (CA)

Trustee Sale No. 723397CA
Loan No. [redacted]
Title Order No. M721884

Space above this line for recorder's use only

NOTICE OF RESCISSION

Of Declaration of Default and Demand for Sale and of Notice of Breach and Election to Cause Sale

NOTICE IS HEREBY GIVEN: That CALIFORNIA RECONVEYANCE COMPANY is the duly appointed Trustee under the following described Deed of Trust:

TRUSTOR: LAURA RICHARDSON, AN UNMARRIED WOMAN
BENEFICIARY: WASHINGTON MUTUAL BANK
Recorded 01/10/2007, Book 20070110, Page 1818, Instrument of official records in the Office of the Recorder of SACRAMENTO County, California, describing the land therein: AS MORE FULLY DESCRIBED IN SAID DEED OF TRUST **APN:** [redacted] **Situs:** 3622 WEST CURTIS DRIVE, , SACRAMENTO, CA 95818

WHEREAS: The Beneficiary under that certain Deed of Trust hereinabove described, heretofore delivered to the Trustee thereunder written Declaration of Default and Demand for Sale; and

WHEREAS: Notice was heretofore given by the Beneficiary, of breach of the obligations for which said Deed of Trust is security and of election to cause to be sold the property therein described,

NOW THEREFORE: Notice is hereby given that the Beneficiary and/or the Trustee, does hereby rescind, cancel and withdraw said Declaration of Default and Demand for Sale and said Notice of Breach and Election to Cause Sale; it being understood, however, that this rescission shall not in any manner be construed as waiving or affecting any breach or default past, present or future, under said Deed of Trust, or as impairing any right or remedy thereunder, but is, and shall be deemed to be, only an election, without prejudice, not to cause a sale to be made pursuant to said Declaration and Notice, and shall in no way jeopardize or impair any right, remedy or privilege secured to the Beneficiary and/or the Trustee, under said Deed of Trust, nor modify nor alter in any respect any of the terms, covenants, conditions or obligations thereof, and said Deed of Trust and all obligations secured thereby are hereby reinstated and shall be said and remain in force the same as if said Declaration and Notice had not been made and given.

Said Notice was Recorded on 12/14/2007 as Book 20071214 , Page 358, Instrument , of official records in the Office of the Recorder of SACRAMENTO County, California.

DATE: 06/04/2009

CALIFORNIA RECONVEYANCE COMPANY, as Trustee

KARIME ABIAS, ASSISTANT SECRETARY

JPMC-000957
CONFIDENTIAL

RECORDING REQUESTED BY
CALIFORNIA RECONVEYANCE COMPANY

AND WHEN RECORDED MAIL TO

CALIFORNIA RECONVEYANCE COMPANY
9200 Oakdale Avenue
Mail Stop: N 11 06 12
Chatsworth, CA 91311

THIS IS TO CERTIFY THAT THIS IS A FULL, TRUE AND CORRECT COPY OF THE ORIGINAL RECORDED IN THE OFFICE OF THE COUNTY RECORDER ON: **June 2, 2008**
AS DOCUMENT NO: **BK: 20080602 / PG: 885**
BY: **s/ Khundy Vy**
FIDELITY NATIONAL DEFAULT SOLUTIONS

Space above this line for recorder's use only

Trustee Sale No. 723397CA Loan No. [redacted] Title Order No. M721884

NOTICE OF RESCISSION OF TRUSTEE'S DEED UPON SALE

This Notice of Rescission is made on 05/30/2008 with respect to the following facts:

1 That CALIFORNIA RECONVEYANCE COMPANY, a California Corporation as the duly appointed trustee under that certain Deed of Trust dated 01/04/2007, and Recorded 01/10/2007, Book 20070110, Page 1818, Instrument naming LAURA RICHARDSON, AN UNMARRIED WOMAN as trustor and WASHINGTON MUTUAL BANK as beneficiary, securing a Promissory Note in the amount of $535,001.00.

2. The Deed of Trust encumbers the real property situated in the County of SACRAMENTO, State of CALIFORNIA, described as follows:

LOT 259 AS SHOWN ON THE OFFICIAL "PLAT OF SOUTH CURTIS OAKS SUBDIVISION NOV. 6", FILED IN THE OFFICE OF THE COUNTY RECORDER OF SACRAMENTO COUNTY, FEBRUARY 10, 1927 IN BOOK 19 OF MAPS, MAP NO. 18

A.P.N.: [redacted]
Situs: 3622 WEST CURTIS DRIVE, SACRAMENTO, CA 95818

3. That by virtue of a Default under the terms of the Deed of Trust the Beneficiary did declare a default, as set forth in a Notice of Default and Election to Sell, which Notice was recorded in the Office of the County Recorder of SACRAMENTO, California.

4. On 05/07/2008, at 01:30 PM the property was purportedly sold to RED ROCK MORTGAGE, INC., being the highest bidder at such sale who bid the amount of $388,000.01.

5. The Trustee's Sale on 05/07/2008 is being rescinded at the request of the Beneficiary, as the Beneficiary had previously agreed to postpone the foreclosure sale to June 4, 2008. The Trustee's sale of 05/07/2008 is therefore null and void, and of no force and effect.

6. The express purpose for this Notice of Rescission is to return the priority and existence of all lien holders to the status quo ante that existed prior to the Trustee's Sale.

NOW, THEREFORE, THE UNDERSIGNED HEREBY RESCINDS THE TRUSTEE'S SALE AND PURPORTED TRUSTEE'S DEED UPON SALE AND HEREBY ADVISES ALL PERSONS, WHOMEVER AND WHATSOEVER LOCATED, THAT THE TRUSTEE'S DEED UPON SALE DATED 05/09/2008, FROM CALIFORNIA RECONVEYANCE COMPANY TO RED ROCK MORTGAGE, INC. AND RECORDED 05/19/2008 IN BOOK 20080519, PAGE 0487, OF OFFICIAL RECORDS OF SACRAMENTO COUNTY IS HEREBY RESCINDED AND SHALL HAVE NO FURTHER FORCE OR EFFECT WHATSOEVER.

JPMC-000958
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IN WITNESS WHEREOF, CALIFORNIA RECONVEYANCE COMPANY, has caused its corporate name and seal to be hereto affixed by its authorized signature.

DATE: 05/29/2008

CALIFORNIA RECONVEYANCE COMPANY, as Trustee

BY _____
Colleen Irby, Assistant Secretary

BY _____
Karime Arias, Assistant Secretary

WASHINGTON MUTUAL BANK, FA

BY _____
Deborah Brignac, Vice President

BY _____
Huey-Jen Chiu, Vice President

STATE OF CALIFORNIA
COUNTY OF LOS ANGELES

On 5/29/08 before me, SIERRIE HERRADURA, "Notary Public" personally appeared DEBORAH BRIGNAC, HUEY-JEN CHIU, COLLEEN IRBY AND KARIME ARIAS, who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity (ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Signature _____(Seal)

SIERRIE HERRADURA
Commission # 1792714
Notary Public - California
Los Angeles County
My Comm. Expires Mar 3, 2012

This document filed for recording By Fidelity National Title Insurance and Trust as an accommodation only. It has not been examined as to its execution or as its effect upon the title.

JPMC-000959
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Borrower: RICHARDSON	File No.: 4340593
Property Address: 3622 W. CURTIS DRIVE	Case No.: 0729942433
City: SACRAMENTO State: CA	Zip: 95818
Lender: WASHINGTON MUTUAL / LSI	

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AJ's APPRAISAL SERVICE
The Residential Specialist

PO BOX 1096, SLOUGHHOUSE, CA 95683 916-354-1905

JPMC-000960
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CSOC.RICH.001832

[redacted]

Exterior-Only Inspection Residential Appraisal Report File No. 4340593

The purpose of this summary appraisal report is to provide the lender/client with an accurate, and adequately supported, opinion of the market value of the subject property.

Property Address 3622 W. CURTIS DRIVE City SACRAMENTO State CA Zip Code 95818
Borrower RICHARDSON Owner of Public Record RICHARDSON County SACRAMENTO
Legal Description LOT 259 SOUTH CURTIS OAKS #6
Assessor's Parcel # Tax Year 2008 R.E. Taxes $ 1,017.00
Neighborhood Name SACRAMENTO Map Reference 317-E2 Census Tract 0025.00
Occupant [ ] Owner [ ] Tenant [X] Vacant Special Assessments $ UNKNOWN [ ] PUD HOA $ [ ] per year [ ] per month
Property Rights Appraised [X] Fee Simple [ ] Leasehold [ ] Other (describe)
Assignment Type [ ] Purchase Transaction [ ] Refinance Transaction [X] Other (describe) REO/FORECLOSURE
Lender/Client WASHINGTON MUTUAL / LSI Address 7255 BAYMEADOWS WAY, JACKSONVILLE, FL 32256
Is the subject property currently offered for sale or has it been offered for sale in the twelve months prior to the effective date of this appraisal? [ ] Yes [X] No
Report data source(s) used, offering price(s), and date(s). THE SUBJECT HASN'T BEEN LISTED IN THE PAST 12 MONTHS, PER METROLIST (MLS) AS OF 03/27/2008.

I [ ] did [ ] did not analyze the contract for sale for the subject purchase transaction. Explain the results of the analysis of the contract for sale or why the analysis was not performed.

Contract Price $ Date of Contract Is the property seller the owner of public record? [ ] Yes [ ] No Data Source(s)
Is there any financial assistance (loan charges, sale concessions, gift or downpayment assistance, etc.) to be paid by any party on behalf of the borrower? [ ] Yes [ ] No
If Yes, report the total dollar amount and describe the items to be paid. $

Note: Race and the racial composition of the neighborhood are not appraisal factors.

Location	[ ] Urban	[X] Suburban	[ ] Rural	Property Values	[ ] Increasing	[ ] Stable	[X] Declining	PRICE	AGE	One-Unit	95 %
Built-Up	[X] Over 75%	[ ] 25-75%	[ ] Under 25%	Demand/Supply	[ ] Shortage	[X] In Balance	[ ] Over Supply	$(000)	(yrs)	2-4 Unit	3 %
Growth	[ ] Rapid	[X] Stable	[ ] Slow	Marketing Time	[ ] Under 3 mths	[X] 3-6 mths	[ ] Over 6 mths	200 Low	50	Multi-Family	2 %
Neighborhood Boundaries	SUBJECT'S NEIGHBORHOOD IS BORDERED TO THE NORTH BY MARSHALL WAY, TO THE							850 High	100	Commercial	%
EAST BY FREEPORT BLVD., TO THE SOUTH BY SUTTERVILLE RD AND TO THE WEST BY RAILROAD TRACTS.								416 Pred.	75	Other	%

Neighborhood Description THE SUBJECT IS LOCATED IN THE CENTRAL PORTION OF THE CITY OF SACRAMENTO. SUBJECT IS LOCATED IN A SINGLE FAMILY RESIDENTIAL NEIGHBORHOOD MADE UP OF HOMES THAT VARY IN AGE, STYLE, SIZE, QUALITY AND CONDITION. SUBJECT HAS GOOD ACCESS TO SCHOOLS AND SHOPPING. THERE IS SOME COMMERCIAL & MULTI-FAMILY PROPERTIES IN THE AREA.
Market Conditions (including support for the above conclusions) See Attached Addendum

Dimensions 50X110 Area 5500 SQ.FT. Shape RECTANGULAR View PARK
Specific Zoning Classification R1 Zoning Description RESIDENTIAL
Zoning Compliance [X] Legal [ ] Legal Nonconforming (Grandfathered Use) [ ] No Zoning [ ] Illegal (describe)
Is the highest and best use of the subject property as improved (or as proposed per plans and specifications) the present use? [X] Yes [ ] No If No, describe.

Utilities	Public	Other (describe)		Public	Other (describe)	Off-site Improvements—Type	Public	Private
Electricity	[X]	[ ]	Water	[X]	[ ]	Street ASPHALT	[X]	[ ]
Gas	[X]	[ ]	Sanitary Sewer	[X]	[ ]	Alley NONE	[ ]	[ ]

FEMA Special Flood Hazard Area [ ] Yes [X] No FEMA Flood Zone ZONE X FEMA Map # 060266 0025F FEMA Map Date 7/98
Are the utilities and off-site improvements typical for the market area? [X] Yes [ ] No If No, describe.
Are there any adverse site conditions or external factors (easements, encroachments, environmental conditions, land uses, etc.)? [ ] Yes [X] No If Yes, describe. THE SUBJECT FRONTS ACROSS THE STREET FROM CURTIS PARK. THE APPRAISER DIDN'T NOTE ANY READILY OBSERVABLE ADVERSE CONDITIONS. SEE ADDENDUM

Source(s) Used for Physical Characteristics of Property [ ] Appraisal Files [X] MLS [X] Assessment and Tax Records [ ] Prior Inspection [ ] Property Owner
[ ] Other (describe) Data Source(s) for Gross Living Area REALIST.COM

GENERAL DESCRIPTION		GENERAL OBSERVATIONS					
Units	[X] One	[ ] One with Accessory Unit	[ ] Concrete Slab	[X] Crawl Space	[X] FWA	[ ] HWBB	[X] Fireplace(s) # 1	[ ] None
# of Stories 2			[ ] Full Basement	[ ] Finished	[ ] Radiant		[ ] WoodStove(s) #	[ ] Driveway # of Cars
Type	[X] Det.	[ ] Att.	[ ] S-Det./End Unit	[X] Partial Basement	[ ] Finished	[ ] Other	[X] Patio/Deck	Driveway Surface CONCRETE
[X] Existing	[ ] Proposed	[ ] Under Const.	Exterior Walls WOOD		Fuel GAS		[X] Porch	[X] Garage # of Cars 1
Design (Style) CONV			Roof Surface COMP		[X] Central Air Conditioning		[ ] Pool	[ ] Carport # of Cars
Year Built 1926			Gutters & Downspouts METAL		[ ] Individual		[X] Fence	[ ] Attached [X] Detached
Effective Age (Yrs) 40			Window Type UNKNOWN		[ ] Other		[ ] Other	[ ] Built-In

Appliances [ ] Refrigerator [ ] Range/Oven [ ] Dishwasher [ ] Disposal [ ] Microwave [ ] Washer/Dryer [ ] Other (describe)
Finished area above grade contains: 7 Rooms 2 Bedrooms 1.5 Bath(s) 1,639 Square Feet of Gross Living Area Above Grade
Additional features (special energy efficient items, etc.) NONE NOTED

Describe the condition of the property and data source(s) (including apparent needed repairs, deterioration, renovations, remodeling, etc.). THE SUBJECT APPEARS TO BE IN TYPICAL CONDITION FOR THE AREA AND NO DEFERRED MAINTENANCE REPAIRS ITEMS WERE VISUALLY NOTED AT TIME OF INSPECTION.

PLEASE NOTE: THE APPRAISER ASSUMES THAT THE SUBJECT'S CONDITION IS TYPICAL FOR THE AREA. THE SUBJECT'S VALUE COULD CHANGE UPON A MORE DETAIL INSPECTION OF THE PROPERTY, TO VERIFY THE SUBJECT'S SIZE, ROOM COUNT AND CONDITION.

Are there any apparent physical deficiencies or adverse conditions that affect the livability, soundness, or structural integrity of the property? [ ] Yes [X] No If Yes, describe.
THE APPRAISER DIDN'T NOTE ANY READILY OBSERVABLE PHYSICAL DEFICIENCIES OR ADVERSE CONDITIONS. SEE ADDENDUM

Does the property generally conform to the neighborhood (functional utility, style, condition, use, construction, etc.)? [X] Yes [ ] No If No, describe.

JPMC-000961
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CSOC.RICH.001833

[redacted]

Exterior-Only Inspection Residential Appraisal Report File No. 4340593

There are 5 comparable properties currently offered for sale in the subject neighborhood ranging in price from $ 410,000 to $ 699,000

There are 19 comparable sales in the subject neighborhood within the past twelve months ranging in sale price from $ 400,000 to $ 649,000

FEATURE	SUBJECT	COMPARABLE SALE NO. 1		COMPARABLE SALE NO. 2		COMPARABLE SALE NO. 3	
3622 W. CURTIS DRIVE		2426 CURTIS WAY		2426 7TH AVE.		2352 MARSHALL WAY	
Address SACRAMENTO		SACRAMENTO		SACRAMENTO		SACRAMENTO	
Proximity to Subject		317-E1 7 BLOCKS N.		317-E1 4 BLOCKS N.		317-D1 11 BLOCKS N.	
Sale Price	$		$ 480,000		$ 569,000		$ 525,000
Sale Price/Gross Liv. Area	$ 0.00 sq. ft.	$ 289.88 sq. ft.		$ 310.93 sq. ft.		$ 254.98 sq. ft.	
Data Source(s)	INSPECTION	MLS #70108872/REALIST.COM		MLS #80010859/REALIST.COM		MLS #70114148/REALIST.COM	
Verification Source(s)		DOC #71128-1766		DOC #80317-881		DOC #80108-837	
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) $ Adjustment	DESCRIPTION	+(-) $ Adjustment	DESCRIPTION	+(-) $ Adjustment
Sale or Financing Concessions		CONV NONE NOTED		CONV NONE NOTED		CONV NONE NOTED	
Date of Sale/Time		11/2007 CLOSED	-23,000	3/2008 CLOSED		1/2008 CLOSED	-12,600
Location	AVERAGE	AVERAGE		AVERAGE		AVERAGE	
Leasehold/Fee Simple	FEE SIMPLE	FEE SIMPLE		FEE SIMPLE		FEE SIMPLE	
Site	5500 SQ.FT.	4792		4792		3485	+2,500
View	PARK	LOCAL	+10,000	LOCAL	+10,000	LOCAL	+10,000
Design (Style)	CONV	CONV		CONV		CONV	
Quality of Construction	AVERAGE	AVERAGE		AVERAGE		AVERAGE	
Actual Age	82	70		81		87	
Condition	AVERAGE	AVERAGE		AVERAGE/GOOD	-30,000	AVERAGE PLUS	-15,000
Above Grade Room Count (Total / Bdrms / Baths)	7 / 2 / 1.5	6 / 2 / 2	-2,000	7 / 4 / 2	-6,000	7 / 3 / 2.5	-6,000
Gross Living Area 75.00	1,639 sq. ft.	1,657 sq. ft.	0	1,830 sq. ft.	-14,300	2,059 sq. ft.	-31,500
Basement & Finished Rooms Below Grade	BASEMENT	BASEMENT		NONE	+2,500	BASEMENT	
Functional Utility	AVERAGE	AVERAGE		AVERAGE		AVERAGE	
Heating/Cooling	FAU/CAC	FAU/CAC		FAU/CAC		FAU/CAC	
Energy Efficient Items	NONE NOTED	SOME DP WINDOWS	-1,500	NONE NOTED		NONE NOTED	
Garage/Carport	1 CAR GARAGE	1 CAR GARAGE		2 CAR GARAGE	-3,500	1 CARPORT	+2,500
Porch/Patio/Deck	PATIO	SIMILAR		SIMILAR		SIMILAR	
	1 F/P	1 F/P		1 F/P		1 F/P	
	NONE	NONE		POOL	-20,000	NONE	
		DOM: 169		DOM: 3		DOM: 36	
Net Adjustment (Total)		[ ] + [X] -	$ 16,500	[ ] + [X] -	$ 61,300	[ ] + [X] -	$ 50,100
Adjusted Sale Price of Comparables		Net Adj. -3.4% Gross Adj. 7.6%	$ 463,500	Net Adj. -10.8% Gross Adj. 15.2%	$ 507,700	Net Adj. -9.6% Gross Adj. 15.3%	$ 474,900

1 [X] did [ ] did not research the sale or transfer history of the subject property and comparable sales. If not, explain

My research [X] did [ ] did not reveal any prior sales or transfers of the subject property for the three years prior to the effective date of this appraisal.

Data source(s) REALIST.COM

My research [X] did [ ] did not reveal any prior sales or transfers of the comparable sales for the year prior to the date of sale of the comparable sale.

Data source(s) REALIST.COM

Report the results of the research and analysis of the prior sale or transfer history of the subject property and comparable sales (report additional prior sales on page 3).

ITEM	SUBJECT	COMPARABLE SALE NO. 1	COMPARABLE SALE NO. 2	COMPARABLE SALE NO. 3
Date of Prior Sale/Transfer	01/10/2007	NO SALE HAS TAKEN PLACE IN	NO SALE HAS TAKEN PLACE IN	NO SALE HAS TAKEN PLACE IN
Price of Prior Sale/Transfer	$535,000	THE PAST 3 YEARS	THE PAST 3 YEARS	THE PAST 3 YEARS
Data Source(s)	REALIST.COM	REALIST.COM	REALIST.COM	REALIST.COM
Effective Date of Data Source(s)	03/17/2008	03/17/2008	03/17/2008	03/17/2008

Analysis of prior sale or transfer history of the subject property and comparable sales THE SUBJECT'S PREVIOUS SALE APPEARS TO HAVE BEEN AN ARMS LENGTH TRANSACTION. COMP #5'S PREVIOUS SALE APPEARS TO HAVE BEEN AN ARMS LENGTH TRANSACTION.

Summary of Sales Comparison Approach. GREATEST WEIGHT WAS GIVEN TO COMP #1 DUE TO SIMILAR SIZE, BEDROOM COUNT AND CONDITION. COMP #2 DUE TO IT BEING THE MOST RECENT SALE. COMP #2 WAS ADJUSTED FOR RECENT CONDITIONAL IMPROVEMENTS AND REMODELING. COMP #3 WAS ADJUSTED FOR RECENT CONDITIONAL IMPROVEMENTS. NO RECENT SIMILAR SALES WERE FOUND HAVING A SIMILAR VIEW, THEREFORE ALL FIVE COMPS WERE ADJUSTED FOR LACKING SIMILAR VIEW. DUE TO THE DECLINING HOME PRICES IN THE SUBJECT'S AREA, A TIME ADJUSTMENT OF 1.2% PER MONTH WAS MADE ON COMPS #1 & #3. SEE SUPPORTING DATA IN THE MARKET CONDITIONS SECTION IN THIS REPORT. SEE ADDITIONAL COMPS. PLEASE NOTE: COMP #1, #4 & #5 PHOTOS WERE FROM THE MLS SYSTEM.

Indicated Value by Sales Comparison Approach $ 475,000

Indicated Value by: Sales Comparison Approach $ 475,000 Cost Approach (if developed) $ 325,000 Income Approach (if developed) $ ND

THE MARKET DATA APPROACH IS CONSIDERED TO BE THE BEST INDICATOR OF VALUE. THE INCOME APPROACH IS NOT CONSIDERED TO BE AN APPROPRIATE INDICATOR OF VALUE FOR THIS TYPE OF PROPERTY. THE COST APPROACH IS NOT CONSIDERED TO BE AN APPROPRIATE INDICATOR OF VALUE FOR THIS TYPE OF PROPERTY INSPECTION.

This appraisal is made [X] "as is," [ ] subject to completion per plans and specifications on the basis of a hypothetical condition that the improvements have been completed, [ ] subject to the following repairs or alterations on the basis of a hypothetical condition that the repairs or alterations have been completed, or [ ] subject to the following required inspection based on the extraordinary assumption that the condition or deficiency does not require alteration or repair: APPRAISAL IS MADE "AS IS". SEE ADDENDUM

Based on a visual inspection of the exterior areas of the subject property from at least the street, defined scope of work, statement of assumptions and limiting conditions, and appraiser's certification, my (our) opinion of the market value, as defined, of the real property that is the subject of this report is $ 475,000 as of 03/27/2008, which is the date of inspection and the effective date of this appraisal.

JPMC-000962
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CSOC.RICH.001834

[redacted]

Exterior-Only Inspection Residential Appraisal Report

File No. 4340593

COST APPROACH TO VALUE (not required by Fannie Mae)

Provide adequate information for the lender/client to replicate the below cost figures and calculations.

Support for the opinion of site value (summary of comparable land sales or other methods for estimating site value) THE SITE VALUE ESTIMATE IS BASED UPON ON ANALYSIS OF SITE SALES AND/OR ABSTRACTION OF SITE VALUES FROM SALES OF IMPROVED PROPERTIES.

ESTIMATED ☐ REPRODUCTION OR ☐ REPLACEMENT COST NEW	OPINION OF SITE VALUE ..... = $ 325,000
Source of cost data	Dwelling 1,639 Sq. Ft. @ $ ..... = $ 0
Quality rating from cost service Effective date of cost data	Sq. Ft. @ $ ..... = $
Comments on Cost Approach (gross living area calculations, depreciation, etc.)	
THE COST APPROACH IS NOT CONSIDERED A RELIVABLE INDICATOR OF VALUE	Garage/Carport Sq. Ft. @ $ ..... = $
FOR A DRIVE BY INSPECTION OF THE SUBJECT PROPERTY. THIS IS CONSIDERED	Total Estimate of Cost-New ..... = $ 0
TO BE TYPICAL PRACTICE OF THIS TYPE OF ASSIGNMENT.	Less 75 Physical / Functional / External
	Depreciation = $ (0)
	Depreciated Cost of Improvements ..... = $ 0
	"As-is" Value of Site Improvements ..... = $
Estimated Remaining Economic Life (HUD and VA only) 35 Years	INDICATED VALUE BY COST APPROACH ..... = $ 325,000

INCOME APPROACH TO VALUE (not required by Fannie Mae)

Estimated Monthly Market Rent $ ND X Gross Rent Multiplier ND = $ ND Indicated Value by Income Approach

Summary of Income Approach (including support for market rent and GRM) THE SUBJECT PROPERTY IS LOCATED IN AN AREA OF PRIMARILY OWNER-OCCUPIED SINGLE FAMILY RESIDENCES AND THE INCOME APPROACH IS NOT CONSIDERED TO BE MEANINGFUL. FOR THIS REASON, THE INCOME APPROACH WAS NOT USED.

PROJECT INFORMATION FOR PUDs (if applicable)

Is the developer/builder in control of the Homeowners' Association (HOA)? ☐ Yes ☐ No Unit type(s) ☐ Detached ☐ Attached

Provide the following information for PUDs ONLY if the developer/builder is in control of the HOA and the subject property is an attached dwelling unit.

Legal name of project

Total number of phases Total number of units Total number of units sold

Total number of units rented Total number of units for sale Data source(s)

Was the project created by the conversion of an existing building(s) into a PUD? ☐ Yes ☐ No If Yes, date of conversion.

Does the project contain any multi-dwelling units? ☐ Yes ☐ No Data source(s)

Are the units, common elements, and recreation facilities complete? ☐ Yes ☐ No If No, describe the status of completion.

Are the common elements leased to or by the Homeowners' Association? ☐ Yes ☐ No If Yes, describe the rental terms and options.

Describe common elements and recreational facilities.

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This report form is designed to report an appraisal of a one-unit property or a one-unit property with an accessory unit; including a unit in a planned unit development (PUD). This report form is not designed to report an appraisal of a manufactured home or a unit in a condominium or cooperative project.

This appraisal report is subject to the following scope of work, intended use, intended user, definition of market value, statement of assumptions and limiting conditions, and certifications. Modifications, additions, or deletions to the intended use, intended user, definition of market value, or assumptions and limiting conditions are not permitted. The appraiser may expand the scope of work to include any additional research or analysis necessary based on the complexity of this appraisal assignment. Modifications or deletions to the certifications are also not permitted. However, additional certifications that do not constitute material alterations to this appraisal report, such as those required by law or those related to the appraiser's continuing education or membership in an appraisal organization, are permitted.

SCOPE OF WORK: The scope of work for this appraisal is defined by the complexity of this appraisal assignment and the reporting requirements of this appraisal report form, including the following definition of market value, statement of assumptions and limiting conditions, and certifications. The appraiser must, at a minimum: (1) perform a visual inspection of the exterior areas of the subject property from at least the street, (2) inspect the neighborhood, (3) inspect each of the comparable sales from at least the street, (4) research, verify, and analyze data from reliable public and/or private sources, and (5) report his or her analysis, opinions, and conclusions in this appraisal report.

The appraiser must be able to obtain adequate information about the physical characteristics (including, but not limited to, condition, room count, gross living area, etc.) of the subject property from the exterior-only inspection and reliable public and/or private sources to perform this appraisal. The appraiser should use the same type of data sources that he or she uses for comparable sales such as, but not limited to, multiple listing services, tax and assessment records, prior inspections, appraisal files, information provided by the property owner, etc.

INTENDED USE: The intended use of this appraisal report is for the lender/client to evaluate the property that is the subject of this appraisal for a mortgage finance transaction.

INTENDED USER: The intended user of this appraisal report is the lender/client.

DEFINITION OF MARKET VALUE: The most probable price which a property should bring in a competitive and open market under all conditions requisite to a fair sale, the buyer and seller, each acting prudently, knowledgeably and assuming the price is not affected by undue stimulus. Implicit in this definition is the consummation of a sale as of a specified date and the passing of title from seller to buyer under conditions whereby: (1) buyer and seller are typically motivated; (2) both parties are well informed or well advised, and each acting in what he or she considers his or her own best interest; (3) a reasonable time is allowed for exposure in the open market; (4) payment is made in terms of cash in U. S. dollars or in terms of financial arrangements comparable thereto; and (5) the price represents the normal consideration for the property sold unaffected by special or creative financing or sales concessions* granted by anyone associated with the sale.

*Adjustments to the comparables must be made for special or creative financing or sales concessions. No adjustments are necessary for those costs which are normally paid by sellers as a result of tradition or law in a market area; these costs are readily identifiable since the seller pays these costs in virtually all sales transactions. Special or creative financing adjustments can be made to the comparable property by comparisons to financing terms offered by a third party institutional lender that is not already involved in the property or transaction. Any adjustment should not be calculated on a mechanical dollar for dollar cost of the financing or concession but the dollar amount of any adjustment should approximate the market's reaction to the financing or concessions based on the appraiser's judgment.

STATEMENT OF ASSUMPTIONS AND LIMITING CONDITIONS: The appraiser's certification in this report is subject to the following assumptions and limiting conditions:

1. The appraiser will not be responsible for matters of a legal nature that affect either the property being appraised or the title to it, except for information that he or she became aware of during the research involved in performing this appraisal. The appraiser assumes that the title is good and marketable and will not render any opinions about the title.

2. The appraiser has examined the available flood maps that are provided by the Federal Emergency Management Agency (or other data sources) and has noted in this appraisal report whether any portion of the subject site is located in an identified Special Flood Hazard Area. Because the appraiser is not a surveyor, he or she makes no guarantees, express or implied, regarding this determination.

3. The appraiser will not give testimony or appear in court because he or she made an appraisal of the property in question, unless specific arrangements to do so have been made beforehand, or as otherwise required by law.

4. The appraiser has noted in this appraisal report any adverse conditions (such as needed repairs, deterioration, the presence of hazardous wastes, toxic substances, etc.) observed during the inspection of the subject property or that he or she became aware of during the research involved in performing this appraisal. Unless otherwise stated in this appraisal report, the appraiser has no knowledge of any hidden or unapparent physical deficiencies or adverse conditions of the property (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) that would make the property less valuable, and has assumed that there are no such conditions and makes no guarantees or warranties, express or implied. The appraiser will not be responsible for any such conditions that do exist or for any engineering or testing that might be required to discover whether such conditions exist. Because the appraiser is not an expert in the field of environmental hazards, this appraisal report must not be considered as an environmental assessment of the property.

5. The appraiser has based his or her appraisal report and valuation conclusion for an appraisal that is subject to satisfactory completion, repairs, or alterations on the assumption that the completion, repairs, or alterations of the subject property will be performed in a professional manner.

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APPRAISER'S CERTIFICATION: The Appraiser certifies and agrees that:

1. I have, at a minimum, developed and reported this appraisal in accordance with the scope of work requirements stated in this appraisal report.

2. I performed a visual inspection of the exterior areas of the subject property from at least the street. I reported the condition of the improvements in factual, specific terms. I identified and reported the physical deficiencies that could affect the livability, soundness, or structural integrity of the property.

3. I performed this appraisal in accordance with the requirements of the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.

4. I developed my opinion of the market value of the real property that is the subject of this report based on the sales comparison approach to value. I have adequate comparable market data to develop a reliable sales comparison approach for this appraisal assignment. I further certify that I considered the cost and income approaches to value but did not develop them, unless otherwise indicated in this report.

5. I researched, verified, analyzed, and reported on any current agreement for sale for the subject property, any offering for sale of the subject property in the twelve months prior to the effective date of this appraisal, and the prior sales of the subject property for a minimum of three years prior to the effective date of this appraisal, unless otherwise indicated in this report.

6. I researched, verified, analyzed, and reported on the prior sales of the comparable sales for a minimum of one year prior to the date of sale of the comparable sale, unless otherwise indicated in this report.

7. I selected and used comparable sales that are locationally, physically, and functionally the most similar to the subject property.

8. I have not used comparable sales that were the result of combining a land sale with the contract purchase price of a home that has been built or will be built on the land.

9. I have reported adjustments to the comparable sales that reflect the market's reaction to the differences between the subject property and the comparable sales.

10. I verified, from a disinterested source, all information in this report that was provided by parties who have a financial interest in the sale or financing of the subject property.

11. I have knowledge and experience in appraising this type of property in this market area.

12. I am aware of, and have access to, the necessary and appropriate public and private data sources, such as multiple listing services, tax assessment records, public land records and other such data sources for the area in which the property is located.

13. I obtained the information, estimates, and opinions furnished by other parties and expressed in this appraisal report from reliable sources that I believe to be true and correct.

14. I have taken into consideration the factors that have an impact on value with respect to the subject neighborhood, subject property, and the proximity of the subject property to adverse influences in the development of my opinion of market value. I have noted in this appraisal report any adverse conditions (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) observed during the inspection of the subject property or that I became aware of during the research involved in performing this appraisal. I have considered these adverse conditions in my analysis of the property value, and have reported on the effect of the conditions on the value and marketability of the subject property.

15. I have not knowingly withheld any significant information from this appraisal report and, to the best of my knowledge, all statements and information in this appraisal report are true and correct.

16. I stated in this appraisal report my own personal, unbiased, and professional analysis, opinions, and conclusions, which are subject only to the assumptions and limiting conditions in this appraisal report.

17. I have no present or prospective interest in the property that is the subject of this report, and I have no present or prospective personal interest or bias with respect to the participants in the transaction. I did not base, either partially or completely, my analysis and/or opinion of market value in this appraisal report on the race, color, religion, sex, age, marital status, handicap, familial status, or national origin of either the prospective owners or occupants of the subject property or of the present owners or occupants of the properties in the vicinity of the subject property or on any other basis prohibited by law.

18. My employment and/or compensation for performing this appraisal or any future or anticipated appraisals was not conditioned on any agreement or understanding, written or otherwise, that I would report (or present analysis supporting) a predetermined specific value, a predetermined minimum value, a range or direction in value, a value that favors the cause of any party, or the attainment of a specific result or occurrence of a specific subsequent event (such as approval of a pending mortgage loan application).

19. I personally prepared all conclusions and opinions about the real estate that were set forth in this appraisal report. If I relied on significant real property appraisal assistance from any individual or individuals in the performance of this appraisal or the preparation of this appraisal report, I have named such individual(s) and disclosed the specific tasks performed in this appraisal report. I certify that any individual so named is qualified to perform the tasks. I have not authorized anyone to make a change to any item in this appraisal report; therefore, any change made to this appraisal is unauthorized and I will take no responsibility for it.

20. I identified the lender/client in this appraisal report who is the individual, organization, or agent for the organization that ordered and will receive this appraisal report.

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21. The lender/client may disclose or distribute this appraisal report to: the borrower; another lender at the request of the borrower; the mortgagee or its successors and assigns; mortgage insurers; government sponsored enterprises; other secondary market participants; data collection or reporting services; professional appraisal organizations; any department, agency, or instrumentality of the United States; and any state, the District of Columbia, or other jurisdictions; without having to obtain the appraiser's or supervisory appraiser's (if applicable) consent. Such consent must be obtained before this appraisal report may be disclosed or distributed to any other party (including, but not limited to, the public through advertising, public relations, news, sales, or other media).

22. I am aware that any disclosure or distribution of this appraisal report by me or the lender/client may be subject to certain laws and regulations. Further, I am also subject to the provisions of the Uniform Standards of Professional Appraisal Practice that pertain to disclosure or distribution by me.

23. The borrower, another lender at the request of the borrower, the mortgagee or its successors and assigns, mortgage insurers, government sponsored enterprises, and other secondary market participants may rely on this appraisal report as part of any mortgage finance transaction that involves any one or more of these parties.

24. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.

25. Any intentional or negligent misrepresentation(s) contained in this appraisal report may result in civil liability and/or criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Section 1001, et seq., or similar state laws.

SUPERVISORY APPRAISER'S CERTIFICATION: The Supervisory Appraiser certifies and agrees that:

1. I directly supervised the appraiser for this appraisal assignment, have read the appraisal report, and agree with the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.

2. I accept full responsibility for the contents of this appraisal report including, but not limited to, the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.

3. The appraiser identified in this appraisal report is either a sub-contractor or an employee of the supervisory appraiser (or the appraisal firm), is qualified to perform this appraisal, and is acceptable to perform this appraisal under the applicable state law.

4. This appraisal report complies with the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.

5. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.

APPRAISER

Signature Andrew J. Schmelz
Name ANDREW J. SCHMELZ
Company Name A.J.'S APPRAISAL SERVICE
Company Address P.O. BOX 1096, SLOUGHHOUSE, CA 95683

Telephone Number 916-354-1905
Email Address AJ.APPRAISALS@ATT.NET
Date of Signature and Report 03/27/2008
Effective Date of Appraisal 03/27/2008
State Certification # AR002147
or State License #
or Other (describe) State #
State CA
Expiration Date of Certification or License 06/17/2008

SUPERVISORY APPRAISER (ONLY IF REQUIRED)

Signature
Name
Company Name
Company Address

Telephone Number
Email Address
Date of Signature
State Certification #
or State License #
State
Expiration Date of Certification or License

ADDRESS OF PROPERTY APPRAISED
3622 W. CURTIS DRIVE
SACRAMENTO, CA 95838

APPRAISED VALUE OF SUBJECT PROPERTY $ 475,000

LENDER/CLIENT
Name
Company Name WASHINGTON MUTUAL / LSI
Company Address 7255 BAYMEADOWS WAY
JACKSONVILLE, FL 32256
Email Address

SUBJECT PROPERTY
☐ Did not inspect exterior subject property
☐ Did inspect exterior of subject property from street
Date of Inspection

COMPARABLE SALES
☐ Did not inspect exterior of comparable sales from street
☐ Did inspect exterior of comparable sales from street
Date of Inspection

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[redacted]

Exterior-Only Inspection Residential Appraisal Report

File No. 4340593

FEATURE	SUBJECT	COMPARABLE SALE NO. 4	COMPARABLE SALE NO. 5	COMPARABLE SALE NO. 6
3822 W. CURTIS DRIVE Address SACRAMENTO		3612 24TH ST. SACRAMENTO	3010 10TH AVE. SACRAMENTO	
Proximity to Subject		317-E2 1 BLOCK W.	317-E2 4 BLOCKS E.	
Sale Price	$	$ 481,000	$ 497,999	$
Sale Price/Gross Liv. Area	$ 0.00 sq. ft.	$ 381.44 sq. ft.	$ 326.06 sq. ft.	$ sq. ft.
Data Source(s)	INSPECTION	MLS #80024906/REALIST.COM	MLS #80015540/REALIST.COM	
Verification Source(s)		D. GORDON 916-609-2800	M. REXROTH 916-609-2800	

VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) $ Adjustment	DESCRIPTION	+(-) $ Adjustment	DESCRIPTION	+(-) $ Adjustment
Sale or Financing Concessions		ACTIVE NONE NOTED		ACTIVE NONE NOTED			
Date of Sale/Time		LISTING - 03/11/2008	-20,450	LISTING - 02/14/2008	-21,150		
Location	AVERAGE	AVERAGE		AVERAGE			
Leasehold/Fee Simple	FEE SIMPLE	FEE SIMPLE		FEE SIMPLE			
Site	5500 SQ.FT.	5227		5663			
View	PARK	LOCAL	+10,000	LOCAL	+10,000		
Design (Style)	CONV	CONV		CONV			
Quality of Construction	AVERAGE	AVERAGE		AVERAGE			
Actual Age	82	80		79			
Condition	AVERAGE	AVERAGE PLUS	-15,000	AVERAGE PLUS	-15,000		
Above Grade Room Count (Total / Bdrms / Baths)	7 / 2 / 1.5	6 / 3 / 2	-4,000	6 / 3 / 1	0	/ /	
Gross Living Area 76.00	1,639 sq. ft.	1,261 sq. ft.	+28,400	1,518 sq. ft.	+9,100	sq. ft.	
Basement & Finished Rooms Below Grade	BASEMENT	NONE	+2,500	BASEMENT			
Functional Utility	AVERAGE	AVERAGE		AVERAGE			
Heating/Cooling	FAU/CAC	FAU/CAC		FAU/CAC			
Energy Efficient Items	NONE NOTED	DP WINDOWS	-3,000	NONE NOTED			
Garage/Carport	1 CAR GARAGE	1 CAR GARAGE		3 CAR GARAGE	-7,000		
Porch/Patio/Deck	PATIO	SIMILAR		SIMILAR			
	1 F/P	1 F/P		1 F/P			
	NONE	NONE		NONE			
		DOM: 15		DOM: 42			
Net Adjustment (Total)		[ ] + [X] - $ 1,550		[ ] + [X] - $ 24,050		[X] + [ ] - $ 0	
Adjusted Sale Price of Comparables		Net Adj. -0.3% Gross Adj. 17.3% $ 479,450		Net Adj. -4.8% Gross Adj. 12.5% $ 473,949		Net Adj. 0.0% Gross Adj. 0.0% $ 0	

ITEM	SUBJECT	COMPARABLE SALE NO. 4	COMPARABLE SALE NO. 5	COMPARABLE SALE NO. 6
Date of Prior Sale/Transfer	01/10/2007	NO SALE HAS TAKEN PLACE IN	04/07/2006	
Price of Prior Sale/Transfer	$535,000	THE PAST 3 YEARS	$390,000	
Data Source(s)	REALIST.COM	REALIST.COM	REALIST.COM	
Effective Date of Data Source(s)	03/17/2008	03/17/2008	03/17/2008	

Summary of Sales Comparison Approach COMPS #4 & #5 ARE CURRENT LISTINGS AND WERE PROVIDED TO HELP SUPPORT THE SUBJECT'S APPRAISED VALUE. COMPS #4 & #5 WERE ADJUSTED FOR RECENT CONDITIONAL IMPROVEMENTS. BASED UPON INFORMATION FROM THE LOCAL MLS SYSTEM, THE AVERAGE LIST PRICE TO SALES PRICE RATIO IN THE SUBJECT'S AREA IS: 95.78%. THEREFORE COMPS #4 & #5 WERE ADJUSTED BY THAT LIST PRICE TO SALES PRICE RATIO.

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NEIGHBORHOOD MARKET CONDITIONS

CURRENT DEMAND FOR HOUSING HAS SOFTEN AND HAS CAUSED DOWNWARD PRESSURE ON HOUSING PRICES. CURRENT LOAN RATES AND POINTS HAVE BEEN SOMEWHAT STABLE. THERE HAS BEEN A RECENT TIGHTEN OF CREDIT STANDARDS BY MORTGAGE COMPANIES. THE RECENT PROBLEMS IN THE SECONDARY MORTGAGE MARKET MAY HAVE A NEGATIVE EFFECT UPON THE AVAILABILITY OF MORTGAGE MONEY. EMPLOYMENT IN THE AREA HAS BEEN GOOD. ACCORDING TO THE LOCAL BOARD OF REALTORS THE TYPICAL MARKETING TIME IS BETWEEN 2 TO 6 MONTHS. THOSE STATISTICS MAY BE MISS LEADING, BECAUSE MAY OF THE HOME HAVE BEEN RE-LISTED AT LOWER PRICES. HOWEVER, THE NUMBER OF LISTINGS HAVE BEEN RECENTLY INCREASING & IF THIS TREND CONTINUES, MARKETING TIMES WILL INCREASE AS A RESULT OF RISE IN INVENTORY, WHICH WILL SLOW OR STABILIZE VALUES IN THE NEXT 6 MONTHS. THERE IS NO REASON TO EXPECT INCREASING RATE OF SALES, OTHER THAN NORMAL SEASONAL FLUCTUATIONS.

Summary Price Information: 09/27/2007 THROUGH 03/27/2008

Minimum $190,000 **Maximum** $852,500 **Average** $454,315 **Median** $415,000

Summary Price Information: 09/27/2006 THROUGH 03/27/2007

Minimum $321,000 **Maximum** $830,000 **Average** $499,422 **Median** $485,000

BASED UPON THE ABOVE INFORMATION FROM THE LOCAL MLS, THE MEDIAN HOME PRICES IN THE SUBJECT'S AREA HAVE DROPPED ABOUT 14.43% DURING THE PAST YEAR.

THERE IS CURRENTLY 7 LISTINGS IN THE SUBJECT'S AREA. THERE WAS 42 SALES IN THE SUBJECT'S AREA DURING THE PAST YEAR.

SITE COMMENTS

THE APPRAISER OF THIS REPORT DID NOT REVIEW A COPY OF THE PRELIMINARY TITLE REPORT. THE APPRAISER IS UNAWARE OF ANY EASEMENTS AND/OR ADVERSE CONDITIONS OF PUBLIC RECORD, OTHER THAN TYPICAL EASEMENTS AND/OR WHAT WAS OBSERVED AT THE SITE & PLAT MAP. THE APPRAISER ASSUMES THAT THE TITLE IS GOOD & MARKETABLE & WILL NOT RENDER ANY OPINIONS ABOUT THE TITLE. IF THE READER OF THIS REPORT HAS ANY QUESTIONS REGARDING THE SUBJECT'S EASEMENTS & CONDITIONS, NEED TO REVIEW THE TITLE REPORT.

PHYSICAL DEFICIENCIES OR ADVERSE CONDITIONS

THE VALUE ESTIMATE IS BASED ON THE EXTRAORDINARY ASSUMPTION THAT THE PROPERTY IS NOT NEGATIVELY AFFECTED BY THE EXISTENCE OF HAZARDOUS MATERIAL AND/OR DETRIMENTAL ENVIRONMENTAL CONDITIONS, UNLESS OTHERWISE STATED IN THIS REPORT. THE APPRAISER IS NOT AN EXPERT ENVIRONMENTAL INSPECTOR AND THEREFORE MIGHT BE UNAWARE OF EXISTING HAZARDOUS SUBSTANCES AND/OR DETRIMENTAL ENVIRONMENTAL CONDITIONS WHICH MAY HAVE A NEGATIVE EFFECT ON THE SAFETY AND VALUE OF THE PROPERTY. IT IS POSSIBLE THAT TEST AND INSPECTIONS MADE BY A QUALIFIED ENVIRONMENT INSPECTOR WOULD REVEAL THE EXISTENCE OF HAZARDOUS MATERIALS AND/OR DETRIMENTAL ENVIRONMENTAL CONDITIONS ON OR AROUND THE PROPERTY THAT WOULD NEGATIVELY AFFECT IT'S SAFETY AND VALUE.

ALL OR PART OF THE IMPROVEMENTS WERE CONSTRUCTED BEFORE 1980 WHEN LEAD PAINT WAS A COMMON BUILDING MATERIAL.

ALL OR PART OF THE IMPROVEMENTS WERE CONSTRUCTED BEFORE 1982 WHEN UREA FOAM INSULATION WAS A COMMON BUILDING MATERIAL.

ALL OR PART OF THE IMPROVEMENTS WERE CONSTRUCTED BEFORE 1979 WHEN ASBESTOS WAS A COMMON BUILDING MATERIAL.

IF ADDITIONAL INFORMATION IS REQUIRED RELATIVE TO THE TOXIC HAZARDS AND EFFECTS ASSOCIATED WITH THE USE OF LEAD-BASED PAINT, UREA AND ASBESTOS BUILDING MATERIALS, THE APPROPRIATE ENVIRONMENTAL EXPERT SHOULD BE CONSULTED, AS THE APPRAISER IN NOT AN ENVIRONMENTAL CONSULTANT.

CONDITIONS OF APPRAISAL

SCOPE OF WORK

AFTER A RECEIPT OF APPRAISAL REQUEST FROM THE CLIENT, THE APPRAISER PREPARED A FILE OR FILE ATTACHMENTS FOR THE SUBJECT PROPERTY. ASSEMBLING ALL INFORMATION PERTAINING TO THIS FILE AND REVIEWING ALL SUCH INFORMATION. COLLECTING AND ANALYZING ALL RELEVANT DATA FOR THE SUBJECT PROPERTY. PREPARING A REPORT FOR DELIVERY TO THE CLIENT AND DELIVERY OF SAID REPORT TO THE CLIENT.

THIS IS A DRIVE BY APPRAISAL REQUEST (EXTERIOR ONLY INSPECTION). THE APPRAISER'S VISUAL INSPECTION OF THE SUBJECT PROPERTY IS ONLY WHAT CAN BE OBSERVED FROM THE STREET.

THE APPRAISAL IS BASED UPON THE INFORMATION GATHERED BY THE APPRAISER FROM PUBLIC RECORDS, OTHER IDENTIFIED SOURCES, EXTERIOR INSPECTION OF THE SUBJECT PROPERTY & NEIGHBORHOOD, & SELECTION OF COMPARABLE SALES WITHIN THE SUBJECT'S MARKET AREA. THE ORIGINAL SOURCE OF THE COMPARABLES IS SHOWN IN THE DATA SOURCE SECTION OF THE MARKET GRID ALONG WITH THE SOURCE OF CONFIRMATION, IF AVAILABLE. THE ORIGINAL SOURCE IS PRESENTED FIRST. THE SOURCE & DATA ARE CONSIDERED RELIABLE. WHEN CONFLICTING INFORMATION WAS PROVIDED, THE SOURCE DEEMED MOST RELIABLE HAS BEEN USED. DATA BELIEVED TO BE UNRELIABLE WAS NOT INCLUDED IN THE REPORT NOR USED AS A BASIS FOR THE VALUE CONCLUSION. ALL SOURCES & DATA UTILIZED ARE CONSIDERED ACCURATE & RELIABLE. UNRELIABLE DATA HAS BEEN DISREGARDED. ALL SOURCES HAVE BEEN NOTED WHERE APPROPRIATE, & ALL DATA HAS BEEN CONFIRMED WHEREVER POSSIBLE.

"UNLESS OTHERWISE STATED IN THE APPRAISAL REPORT, THE APPRAISER HAS NO KNOWLEDGE OF ANY HIDDEN OR UNAPPARENT CONDITIONS OF THE PROPERTY... THAT WOULD MAKE THE PROPERTY MORE OR LESS VALUABLE... AND MAKES NO GUARANTEES OR WARRANTIES, EXPRESS OR IMPLIED, REGARDING THE CONDITION OF THE PROPERTY."

THE APPRAISAL IS NOT A HOME INSPECTION AND CANNOT BE RELIED UPON TO DISCLOSE DEFECTS OR CONDITIONS IN THE PROPERTY.

THE PURPOSE OF THE APPRAISAL IS TO PROVIDE AN OPINION OF MARKET VALUE OF THE SUBJECT PROPERTY, AS DEFINED IN THIS REPORT, ON BEHALF OF THE APPRAISAL COMPANY FACILITATING THE ASSIGNMENT FOR THE REFERENCED CLIENT AS THE INTENDED USER OF THE REPORT. THE ONLY FUNCTION OF THE APPRAISAL IS TO ASSIST THE CLIENT MENTIONED IN THIS REPORT IN EVALUATING THE SUBJECT PROPERTY FOR PRE-FORECLOSURE REAL ESTATE OWNED (REO) PURPOSES. THE USE OF THIS APPRAISAL BY ANYONE OTHER THAN THE STATED INTENDED USER, OR FOR ANY OTHER USE THAN STATED INTENDED USE, IS PROHIBITED.

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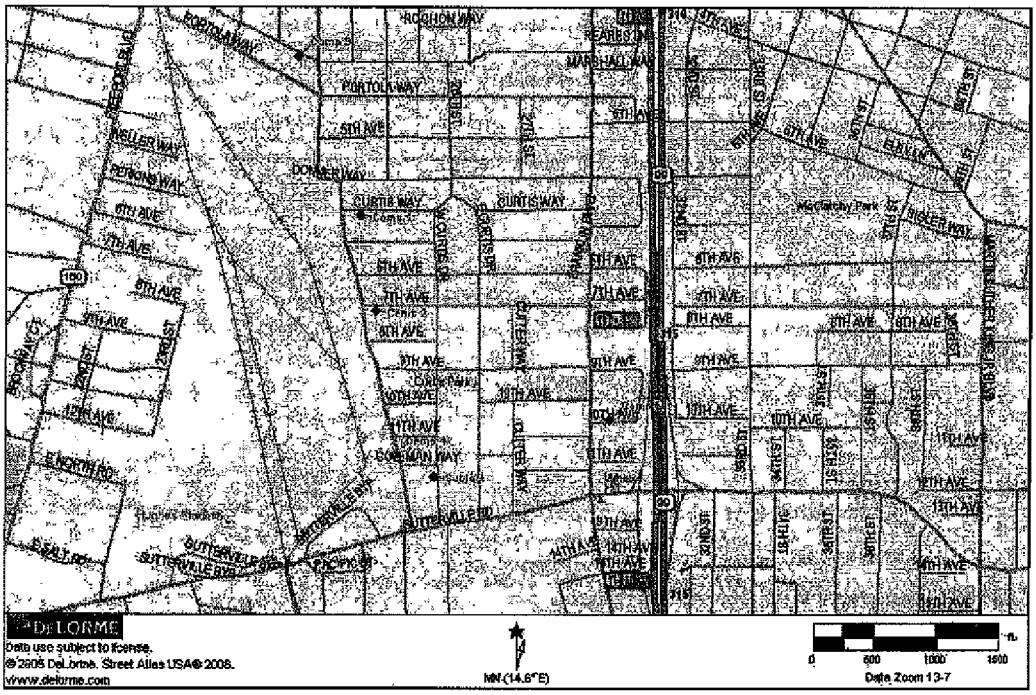
LOCATION MAP

Borrower: RICHARDSON	File No.: 4340593	
Property Address: 3622 W. CURTIS DRIVE	Case No. [redacted]	
City: SACRAMENTO	State: CA	Zip: 95818
Lender: WASHINGTON MUTUAL / LSI		



AJ's APPRAISAL SERVICE

PO BOX 1098, SLOUGHHOUSE, CA 95683 916-354-1905

JPMC-000969
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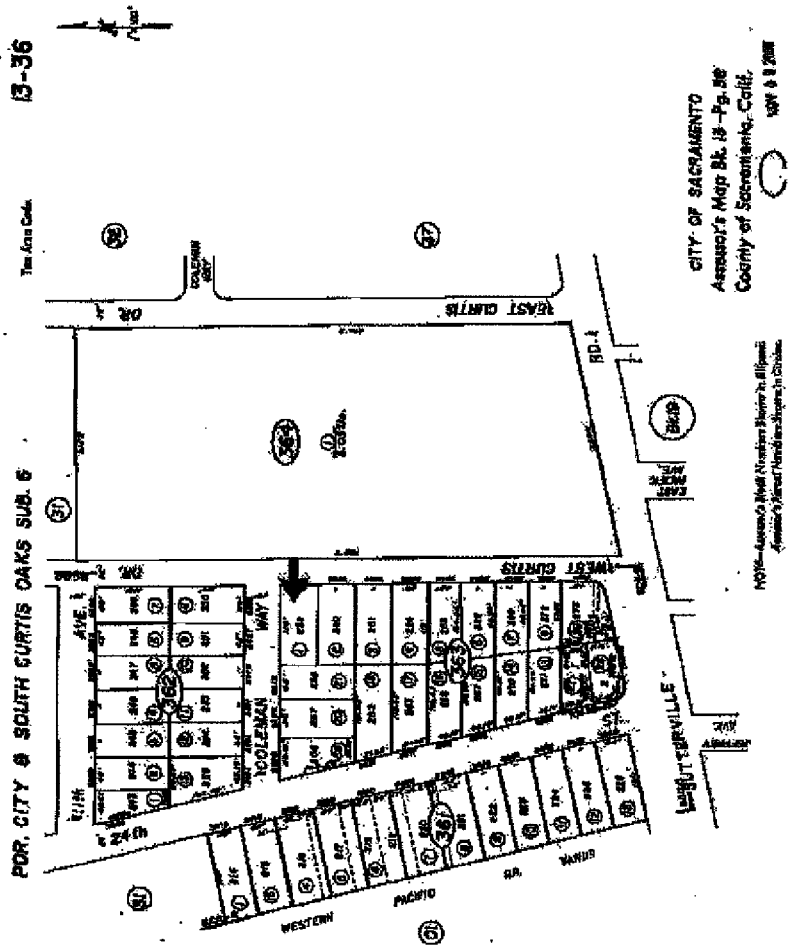
PLAT MAP

Borrower: RICHARDSON	File No.: 4340593
Property Address: 3622 W. CURTIS DRIVE	Case No.: [redacted]
City: SACRAMENTO State: CA	Zip: 95816
Lender: WASHINGTON MUTUAL / LSI	

[redacted]



[redacted]

AJ's APPRAISAL SERVICE

PO BOX 1096, SLOUGHHOUSE, CA 95683 916-364-1905

JPMC-000970
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CSOC.RICH.001842

SUBJECT PROPERTY PHOTO ADDENDUM

Borrower: RICHARDSON		File No.: 4340593
Property Address: 3622 W. CURTIS DRIVE		Case No.: [redacted]
City: SACRAMENTO	State: CA	Zip: 95818
Lender: WASHINGTON MUTUAL / LSI		

FRONT VIEW OF
SUBJECT PROPERTY

REAR VIEW OF
SUBJECT PROPERTY

STREET SCENE

AJ's APPRAISAL SERVICE
The Residential Specialist

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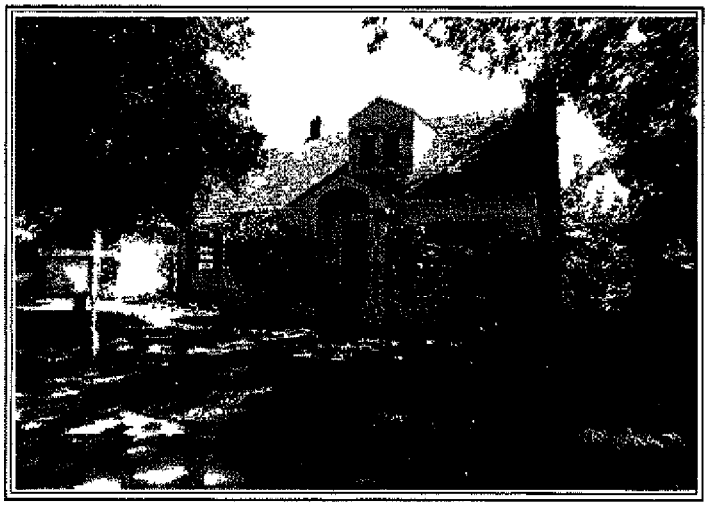
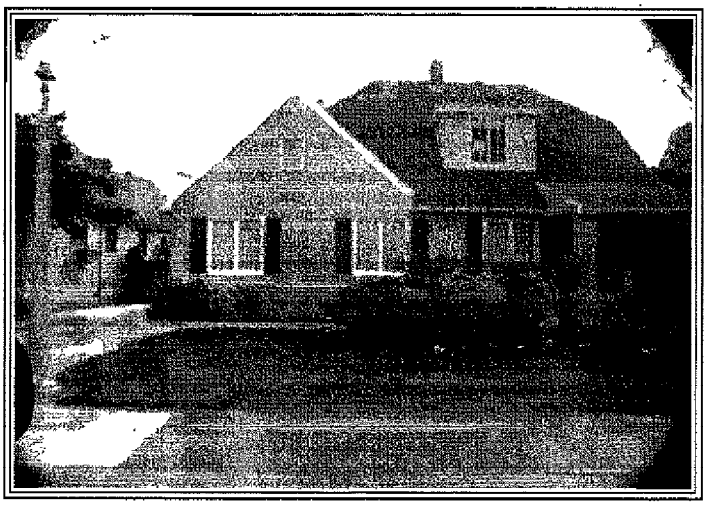
COMPARABLE PROPERTY PHOTO ADDENDUM

Borrower: RICHARDSON		File No.: 4340593
Property Address: 3622 W. CURTIS DRIVE		Case No.: [redacted]
City: SACRAMENTO	State: CA	Zip: 95818
Lender: WASHINGTON MUTUAL / LSI		



COMPARABLE SALE #1

2426 CURTIS WAY
SACRAMENTO



COMPARABLE SALE #2

2426 7TH AVE.
SACRAMENTO

COMPARABLE SALE #3

2352 MARSHALL WAY
SACRAMENTO

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The Residential Specialists

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COMPARABLE PROPERTY PHOTO ADDENDUM

Borrower: RICHARDSON		File No.: 4340593
Property Address: 3622 W. CURTIS DRIVE		Case No.: [redacted]
City: SACRAMENTO	State: CA	Zip: 95818
Lender: WASHINGTON MUTUAL / LSI		

COMPARABLE SALE #4

3612 24TH ST.
SACRAMENTO

COMPARABLE SALE #5

3010 10TH AVE.
SACRAMENTO

COMPARABLE SALE #6

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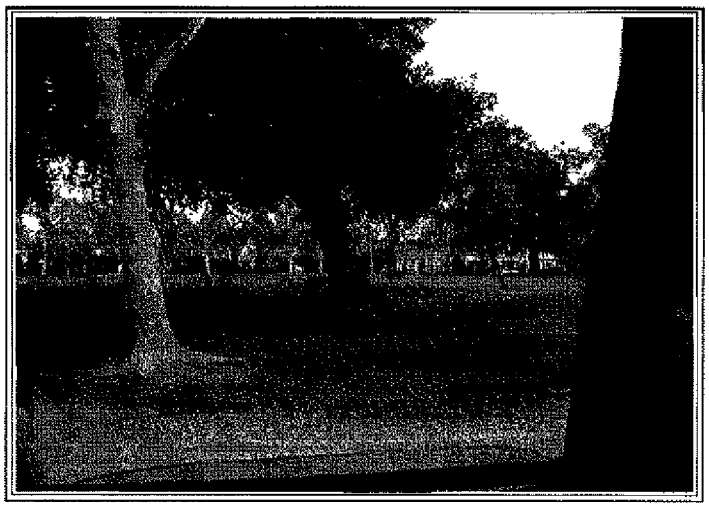
Borrower: RICHARDSON		File No.: 4340593
Property Address: 3622 W. CURTIS DRIVE		Case No.: [redacted]
City: SACRAMENTO	State: CA	Zip: 95818
Lender: WASHINGTON MUTUAL / LSI		



PARK

AJ's APPRAISAL SERVICE

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FIDELITY
NATIONAL FORECLOSURE & BANKRUPTCY SOLUTIONS
• A Division of Fidelity National Default Solutions •

Foreclosure Transmittal Package
Washington Mutual

12/13/2007

To:

California Re-Con

Phone: (818) 775-2358
Fax:

From:

Fidelity National Foreclosure and Bankruptcy Solutions
1270 Northland Drive, Suite 200
Mendota Heights, MN 55120
Phone: (651) 234-3500

MORTGAGE CURRENTLY HELD BY AND FORECLOSURE SHOULD BE IN THE NAME OF:

Firms are to follow these instructions to determine the appropriate name to foreclose in:

1) If on the enclosed MAS1/MERS screen print a "MIN NO" exists, please foreclose in the name indicated below.
2) If on the enclosed MAS1/MERS screen print a "MIN YES" exists and the property is in a Judicial state, please take the following actions:
   a) A "MERS Assignment" process will be launched and FNFS will instruct the firm to draft an assignment from MERS to Washington Mutual or the appropriate entity listed below whichever is appropriate based on the investor.
   b) Firms will then be instructed to submit the assignment for execution via the "Signature Required" function in NewTrak and complete step 1 in the "MERS Assignment" process.
   c) DO NOT record the assignment UNTIL the judgment of foreclosure is entered. Once recorded, the firm will need to complete step 2 in the "MERS Assignment" process. Recording the assignment before judgment is only allowed if the firm believes it to be in the best interest of Washington Mutual. Please notate NewTrak with the reasoning if your firm is recording the assignment before judgement.
3) If on the enclosed MAS1/MERS screen print a "MIN YES" exists and the property is located in a Non-Judicial state, please foreclose in the name of MERS.

Washington Mutual Bank, as successor-in-interest to Long Beach Mortgage Company by operation of law.

ACCOUNT INFORMATION

ACCOUNT NUMBER:	[redacted]	INTEREST RATE:	8.800%
PRINCIPLE BALANCE:	$533,455.31	LIEN POSITION:	
PAYMENT DUE:	08/01/2007	MSP REGION CODE:	156
PRINCIPAL/INTEREST PAYMEN	$4,227.98	INVESTORNAME:	WASHINGTON MUTUAL BANK

BORROWER ADDRESS:

LAURA RICHARDSON
3622 W CURTIS DR
SACRAMENTO, CA 95818-4462

Social Security Number: [redacted]

CO-BORROWER:

Social Security Number:

JPMC-000975
CONFIDENTIAL

FIDELITY
NATIONAL FORECLOSURE & BANKRUPTCY SOLUTIONS
• A Division of Fidelity National Default Solutions •

Foreclosure Transmittal Package
Washington Mutual

12/13/2007

To:

California Re-Con

Phone: (818) 775-2358

Fax:

From:

Fidelity National Foreclosure and Bankruptcy Solutions
1270 Northland Drive, Suite 200
Mendota Heights, MN 55120

Phone: (651) 234-3500

PROPERTY ADDRESS (S):

3622 W CURTIS DR, SACRAMENTO, CA 95818

PROPERTY TYPE: Single family detached

OCCUPANCY STATUS: Vacant - secured

SPECIAL INSTRUCTIONS AND ACCOUNT INFORMATION:

Forward to our attention a copy of your title report obtained for the foreclosure for our review. If any title defects exist that would affect our lien position or ability to obtain clear title by foreclosure, please explain in a cover letter.

Thank you.

JPMC-000976
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MARKET INTELLIGENCE
A DIVISION OF FIDELITY NATIONAL INFORMATION SOLUTIONS

Client: FNFSWAMU156SHLS

Real Estate Owned Property Evaluation

MI #: 109769053 **Alt ID:**
Property Address: 3622 W CURTIS DR **Loan #:**
City, State, Zip: SACRAMENTO, CA 95818 **Mortgagor:** LAURA RICHARDSON

Inspection Type: [X] Drive by [ ] Interior Is the Subject: [X] Vacant [ ] Occupied [ ] Unknown
If vacant, is it secured? [X] Yes [ ] No [ ] Unknown
Location: [ ] Urban [X] Suburban [ ] Rural

SUBJECT PROPERTY:

DESCRIPTION/STYLE	Units	Condition	Sq.Ft. Living	Rms	Bdrms	Baths	1/2 Baths	Garage	Lot Size	Age Yrs.	DOM	Orig. List $	List $
2 Story	1	Average	1774	7	3	1	1	0/0	0.11ac	82		$ 0	$ 0

If a mobile home, is it attached? [ ] Yes [ ] No [ ] Unable to determine

Listed? [ ] Yes [X] No Listing Company: Phone:

COMMENTS: Subject sits in front of park. Well established and maintained area. Subject neighborhood shows pride of ownership throughout

COMPARABLE SALES:

ADDRESS	Sq.Ft. Living	Rms	Bdrms	Baths	1/2 Baths	Garage	Lot Size	Age Yrs.	DOM	List Price	Sale Price	Sale Date	Proximity to Subject
2426 7th Ave,	1830	8	4	2	0	2D/0	0.11ac	81	3	$ 569000	$ 569000	03/2008	1 miles
2636 Curtis Way,	1944	7	3	2	0	2D/0	0.14ac	58	73	$ 667000	$ 600000	02/2008	.50 miles
2251 Portola Way,	1564	6	3	2	0	1D/0	0.09ac	95	26	$ 539000	$ 504000	12/2007	1 miles

Rate each Comp by selecting one of the following conditions: E=Excellent, G=Good, A=Average, F=Fair, P=Poor, D=Damaged

	Style	Cond	Units	Comments
COMP #1:	2 Story	G	1	Superior condition and has built in pool
COMP #2:	2 Story	G	1	Larger GLA and superior in age
COMP #3:	Bungalow	G	1	Inferior - smaller gla, acreage, older

COMPARABLE LISTINGS:

ADDRESS	Sq.Ft. Living	Rms	Bdrms	Baths	1/2 Baths	Garage	Lot Size	Age Yrs.	DOM	List Price	Proximity to Subject
3010 10th Ave	1518	6	3	1	0	3D/0	0.13ac	78	40	$ 497999	1 miles
2210 Markham Way,	1600	6	3	2	0	1D/0	0.11ac	80	180	$ 599000	1 miles
1856 Bidwell Way	1877	6	3	2	0	2D/0	0.13ac	71	272	$ 639000	1 miles

Rate each Comp by selecting one of the following conditions: E=Excellent, G=Good, A=Average, F=Fair, P=Poor, D=Damaged

	Style	Cond	Units	Comments
COMP #1:	Bungalow	G	1	Recently remodeled with perfect match of old & new. large rooms, wine cellar, bonus room upstairs & 3 car det
COMP #2:	Bungalow	G	1	Hand hewned beams, french doors
COMP #3:	Bungalow	G	1	Updated appliances, hardwood floors. 2 fireplaces.

VALUE INFORMATION		
Est. Marketing Time	Quick Sale 30 days	90 - 120 days
As Is Value	$ 540000	$ 560000
Repaired Value	$ 540000	$ 560000

Estimated Cost of Repairs: $0
Estimated Days to Repair: 0

MARKETABILITY OF SUBJECT:

1. Explain any functional or economic obsolescence:
Subject is in a good location, well maintained, close to park and freeways

2. Will this property be a problem for resale? [X] No [ ] Yes
If yes, why?

Annual Market Forecast: [X] Stable % Appreciation % Depreciation
Overall Property Maintenance in Area: [X] Good [ ] Fair [ ] Poor Average Marketing Time of Sales: 90-120 days
Listings in immediate Area: 29 Neighborhood Value Range: $ 83500 to $ 700000
Describe any negative neighborhood factors that will detract from subject:
Subject lacks curb appeal

Prepared by: Client Services **Date:** 03/25/2008
Office: LSI **Office Phone:** (800)722-0300

This analysis and evaluation of an interest in real property for ownership or collateral purposes is prepared by and for the following financial institution, identified as lender above, to be used for internal purposes only. This document is not an appraisal and is intended for use only for loan transactions valued at less than $250,000, as required by Title XI of FIRREA. The agent submitting this report represents that he/she drove by the subject property and that he/she has no interest in the property.

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MARKET INTELLIGENCE
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Real Estate Owned Property Evaluation

ADDENDUM NARRATIVE

MI #:	109769053	**Alt ID:**	1091033
Property Address:	3622 W CURTIS DR	**Loan #:**	
City, State, Zip:	SACRAMENTO, CA 95818	**Mortgagor:**	LAURA RICHARDSON

Narrative: Sacramento county has a high foreclosures but subject area seems to have stabalized, due to subject location. More homes on the market and DOM active listings are lasting longer. It is not uncommon to see price reductions.

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Subject Property
Loan No: [redacted]
Address: 3622 W CURTIS DR SACRAMENTO, CA 95818

Subject Property. Street View
Loan No:
Address: 3622 W CURTIS DR SACRAMENTO, CA 95818

JPMC-000980
CONFIDENTIAL

Washington Mutual
PO Box 2441
Mailstop N010207
Chatsworth, CA 91313-2441

November 1, 2007

#BWNCLNN#
#0

000381

LAURA RICHARDSON
3622 W CURTIS DR
SACRAMENTO CA 95818

RE: Loan Number:

NOTICE OF INTENT TO FORECLOSE

You are hereby notified that the installments under the referenced loan were not paid when due. The failure to pay the delinquent monthly installments constitutes a breach of the Deed of Trust. In order to cure the breach you must remit the sums due as listed below. Failure to cure the breach on or before 12/01/07 may result in acceleration of the sums secured by the Deed of Trust, as well as sale of the property encumbered by the Deed of Trust. Furthermore, additional costs may be incurred and become due. If you cannot pay by the date indicated in this letter, there are various options that may be available to you through Washington Mututal to prevent a foreclosure sale of your property. Please see the enclosed form for a brief outline of the options that are available.

You may also be eligible for home ownership counseling under the Housing and Community Development Act of 1987. You may contact HUD directly at (800) 569-4287.

You are hereby notified that a negative credit report, reflecting on your credit record may be submitted to a credit reporting agency. While the amount of the default will increase periodically, the following amounts are now due:

Description	Amount
3	Monthly Installments due
08/01/2007 through 10/01/2007	$12683.94
Late Charges	$0.00
Return Check Fees	$0.00
Other Fees	$0.00
*Corporate Advance	$0.00
Less Miscellaneous Suspense Amount	$2486.52
TOTAL NOW DUE:	$10197.42**

SP251

*This amount due represents advances such as taxes and insurance which Washington Mutual has made to protect its security interest in this property
**This amount may not include any miscellaneous fees currently billed to your loan. Any such fees due are reflected on your Loan Billing Statement.

In accordance with our servicing requirements, periodic property inspections will be requested unless payment is received. You will be billed for each property inspection ordered. An additional fee may be assessed if the property is vacant and/or unsecured.

As a word of caution, payment of the amount noted above will not be accepted once the default has increased. So it is absolutely essential that you call for an updated quote when preparing to remit the amount past due.

Washington Mutual reserves the right to accept or reject a partial payment of the total amount due without waiving any of its rights herein or otherwise. For example, if you send us less than the full amount due, we can keep your payment and apply it to your debt but still proceed with our foreclosure since you have not cured your default.

The Deed of Trust provides that, notwithstanding the Lender's election to accelerate the total indebtedness, you will have the right to reinstate the default by paying all sums that have become due pursuant to the Note and Deed of Trust.

This notice is to further advise you of your right to bring a court action to assert the nonexistence of a default or other defense you may wish to raise to any acceleration and sale.

You are further notified that, in order to ascertain the use and condition of the Property that is subject to said Deed of Trust, the undersigned Lender may cause entry upon and inspection of the property. Said entry and inspection may be made even if the above described defaults are cured.

We may report information about your account to credit bureaus. Late payments, missed payments or other defaults on your account may be reflected in your credit report.

If you have any questions regarding this notice, we urge you to call us at the number below.

Washington Mutual
Loan Servicing Division
Collection Department
(888) 852-1745

This is an attempt to collect a debt and any information provided by you will be used for that purpose.

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CSOC.RICH.001854

Uniform Residential Appraisal Report

File No. 411001990

Provide adequate information for the lender/client to replicate the below cost figures and calculations.

Support for the opinion of site value (summary of comparable land sales or other methods for estimating site value)

ESTIMATED ☐ REPRODUCTION OR ☐ REPLACEMENT COST NEW	OPINION OF SITE VALUE ..... = $
Source of cost data	Dwelling 1,918 Sq. Ft. @ $ ..... = $ 0
Quality rating from cost service Effective date of cost data	Bsmt: 100 Sq.Ft. Sq. Ft. @ $ ..... = $ 0
Comments on Cost Approach (gross living area calculations, depreciation, etc.)	
	Garage/Carport 0 Sq. Ft. @ $ ..... = $ 0
	Total Estimate of Cost-New ..... = $ 0
	Less Physical / Functional / External
	Depreciation = $ (0
	Depreciated Cost of Improvements ..... = $ 0
	"As-is" Value of Site Improvements ..... = $
Estimated Remaining Economic Life (HUD and VA only) 40 Years	INDICATED VALUE BY COST APPROACH ..... = $ 0

Estimated Monthly Market Rent $ X Gross Rent Multiplier = $ Indicated Value by Income Approach

Summary of Income Approach (including support for market rent and GRM)

Is the developer/builder in control of the Homeowners' Association (HOA)? ☐ Yes ☐ No Unit type(s) ☐ Detached ☐ Attached

Provide the following information for PUDs ONLY if the developer/builder is in control of the HOA and the subject property is an attached dwelling unit.

Legal name of project

Total number of phases Total number of units Total number of units sold

Total number of units rented Total number of units for sale Data source(s)

Was the project created by the conversion of an existing building(s) into a PUD? ☐ Yes ☐ No If Yes, date of conversion.

Does the project contain any multi-dwelling units? ☐ Yes ☐ No Data source(s)

Are the units, common elements, and recreation facilities complete? ☐ Yes ☐ No If No, describe the status of completion.

Are the common elements leased to or by the Homeowners' Association? ☐ Yes ☐ No If Yes, describe the rental terms and options.

Describe common elements and recreational facilities.

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Uniform Residential Appraisal Report

File No. 411001990

This report form is designed to report an appraisal of a one-unit property or a one-unit property with an accessory unit; including a unit in a planned unit development (PUD). This report form is not designed to report an appraisal of a manufactured home or a unit in a condominium or cooperative project.

This appraisal report is subject to the following scope of work, intended use, intended user, definition of market value, statement of assumptions and limiting conditions, and certifications. Modifications, additions, or deletions to the intended use, intended user, definition of market value, or assumptions and limiting conditions are not permitted. The appraiser may expand the scope of work to include any additional research or analysis necessary based on the complexity of this appraisal assignment. Modifications or deletions to the certifications are also not permitted. However, additional certifications that do not constitute material alterations to this appraisal report, such as those required by law or those related to the appraiser's continuing education or membership in an appraisal organization, are permitted.

SCOPE OF WORK: The scope of work for this appraisal is defined by the complexity of this appraisal assignment and the reporting requirements of this appraisal report form, including the following definition of market value, statement of assumptions and limiting conditions, and certifications. The appraiser must, at a minimum: (1) perform a complete visual inspection of the interior and exterior areas of the subject property, (2) inspect the neighborhood, (3) inspect each of the comparable sales from at least the street, (4) research, verify, and analyze data from reliable public and/or private sources, and (5) report his or her analysis, opinions, and conclusions in this appraisal report.

INTENDED USE: The intended use of this appraisal report is for the lender/client to evaluate the property that is the subject of this appraisal for a mortgage finance transaction.

INTENDED USER: The intended user of this appraisal report is the lender/client.

DEFINITION OF MARKET VALUE: The most probable price which a property should bring in a competitive and open market under all conditions requisite to a fair sale, the buyer and seller, each acting prudently, knowledgeably and assuming the price is not affected by undue stimulus. Implicit in this definition is the consummation of a sale as of a specified date and the passing of title from seller to buyer under conditions whereby: (1) buyer and seller are typically motivated; (2) both parties are well informed or well advised, and each acting in what he or she considers his or her own best interest; (3) a reasonable time is allowed for exposure in the open market; (4) payment is made in terms of cash in U. S. dollars or in terms of financial arrangements comparable thereto; and (5) the price represents the normal consideration for the property sold unaffected by special or creative financing or sales concessions* granted by anyone associated with the sale.

*Adjustments to the comparables must be made for special or creative financing or sales concessions. No adjustments are necessary for those costs which are normally paid by sellers as a result of tradition or law in a market area; these costs are readily identifiable since the seller pays these costs in virtually all sales transactions. Special or creative financing adjustments can be made to the comparable property by comparisons to financing terms offered by a third party institutional lender that is not already involved in the property or transaction. Any adjustment should not be calculated on a mechanical dollar for dollar cost of the financing or concession but the dollar amount of any adjustment should approximate the market's reaction to the financing or concessions based on the appraiser's judgment.

STATEMENT OF ASSUMPTIONS AND LIMITING CONDITIONS: The appraiser's certification in this report is subject to the following assumptions and limiting conditions:

1. The appraiser will not be responsible for matters of a legal nature that affect either the property being appraised or the title to it, except for information that he or she became aware of during the research involved in performing this appraisal. The appraiser assumes that the title is good and marketable and will not render any opinions about the title.

2. The appraiser has provided a sketch in this appraisal report to show the approximate dimensions of the improvements. The sketch is included only to assist the reader in visualizing the property and understanding the appraiser's determination of its size.

3. The appraiser has examined the available flood maps that are provided by the Federal Emergency Management Agency (or other data sources) and has noted in this appraisal report whether any portion of the subject site is located in an identified Special Flood Hazard Area. Because the appraiser is not a surveyor, he or she makes no guarantees, express or implied, regarding this determination.

4. The appraiser will not give testimony or appear in court because he or she made an appraisal of the property in question, unless specific arrangements to do so have been made beforehand, or as otherwise required by law.

5. The appraiser has noted in this appraisal report any adverse conditions (such as needed repairs, deterioration, the presence of hazardous wastes, toxic substances, etc.) observed during the inspection of the subject property or that he or she became aware of during the research involved in performing this appraisal. Unless otherwise stated in this appraisal report, the appraiser has no knowledge of any hidden or unapparent physical deficiencies or adverse conditions of the property (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) that would make the property less valuable, and has assumed that there are no such conditions and makes no guarantees or warranties, express or implied. The appraiser will not be responsible for any such conditions that do exist or for any engineering or testing that might be required to discover whether such conditions exist. Because the appraiser is not an expert in the field of environmental hazards, this appraisal report must not be considered as an environmental assessment of the property.

6. The appraiser has based his or her appraisal report and valuation conclusion for an appraisal that is subject to satisfactory completion, repairs, or alterations on the assumption that the completion, repairs, or alterations of the subject property will be performed in a professional manner.

JPMC- 000075
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CSOC.RICH.001856

Uniform Residential Appraisal Report

File No. 411001990

APPRAISER'S CERTIFICATION: The Appraiser certifies and agrees that:

1. I have, at a minimum, developed and reported this appraisal in accordance with the scope of work requirements stated in this appraisal report.

2. I performed a complete visual inspection of the interior and exterior areas of the subject property. I reported the condition of the improvements in factual, specific terms. I identified and reported the physical deficiencies that could affect the livability, soundness, or structural integrity of the property.

3. I performed this appraisal in accordance with the requirements of the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.

4. I developed my opinion of the market value of the real property that is the subject of this report based on the sales comparison approach to value. I have adequate comparable market data to develop a reliable sales comparison approach for this appraisal assignment. I further certify that I considered the cost and income approaches to value but did not develop them, unless otherwise indicated in this report.

5. I researched, verified, analyzed, and reported on any current agreement for sale for the subject property, any offering for sale of the subject property in the twelve months prior to the effective date of this appraisal, and the prior sales of the subject property for a minimum of three years prior to the effective date of this appraisal, unless otherwise indicated in this report.

6. I researched, verified, analyzed, and reported on the prior sales of the comparable sales for a minimum of one year prior to the date of sale of the comparable sale, unless otherwise indicated in this report.

7. I selected and used comparable sales that are locationally, physically, and functionally the most similar to the subject property.

8. I have not used comparable sales that were the result of combining a land sale with the contract purchase price of a home that has been built or will be built on the land.

9. I have reported adjustments to the comparable sales that reflect the market's reaction to the differences between the subject property and the comparable sales.

10. I verified, from a disinterested source, all information in this report that was provided by parties who have a financial interest in the sale or financing of the subject property.

11. I have knowledge and experience in appraising this type of property in this market area.

12. I am aware of, and have access to, the necessary and appropriate public and private data sources, such as multiple listing services, tax assessment records, public land records and other such data sources for the area in which the property is located.

13. I obtained the information, estimates, and opinions furnished by other parties and expressed in this appraisal report from reliable sources that I believe to be true and correct.

14. I have taken into consideration the factors that have an impact on value with respect to the subject neighborhood, subject property, and the proximity of the subject property to adverse influences in the development of my opinion of market value. I have noted in this appraisal report any adverse conditions (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) observed during the inspection of the subject property or that I became aware of during the research involved in performing this appraisal. I have considered these adverse conditions in my analysis of the property value, and have reported on the effect of the conditions on the value and marketability of the subject property.

15. I have not knowingly withheld any significant information from this appraisal report and, to the best of my knowledge, all statements and information in this appraisal report are true and correct.

16. I stated in this appraisal report my own personal, unbiased, and professional analysis, opinions, and conclusions, which are subject only to the assumptions and limiting conditions in this appraisal report.

17. I have no present or prospective interest in the property that is the subject of this report, and I have no present or prospective personal interest or bias with respect to the participants in the transaction. I did not base, either partially or completely, my analysis and/or opinion of market value in this appraisal report on the race, color, religion, sex, age, marital status, handicap, familial status, or national origin of either the prospective owners or occupants of the subject property or of the present owners or occupants of the properties in the vicinity of the subject property or on any other basis prohibited by law.

18. My employment and/or compensation for performing this appraisal or any future or anticipated appraisals was not conditioned on any agreement or understanding, written or otherwise, that I would report (or present analysis supporting) a predetermined specific value, a predetermined minimum value, a range or direction in value, a value that favors the cause of any party, or the attainment of a specific result or occurrence of a specific subsequent event (such as approval of a pending mortgage loan application).

19. I personally prepared all conclusions and opinions about the real estate that were set forth in this appraisal report. If I relied on significant real property appraisal assistance from any individual or individuals in the performance of this appraisal or the preparation of this appraisal report, I have named such individual(s) and disclosed the specific tasks performed in this appraisal report. I certify that any individual so named is qualified to perform the tasks. I have not authorized anyone to make a change to any item in this appraisal report; therefore, any change made to this appraisal is unauthorized and I will take no responsibility for it.

20. I identified the lender/client in this appraisal report who is the individual, organization, or agent for the organization that ordered and will receive this appraisal report.

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Uniform Residential Appraisal Report

File No. 411001990

21. The lender/client may disclose or distribute this appraisal report to: the borrower; another lender at the request of the borrower; the mortgagee or its successors and assigns; mortgage insurers; government sponsored enterprises; other secondary market participants; data collection or reporting services; professional appraisal organizations; any department, agency, or instrumentality of the United States; and any state, the District of Columbia, or other jurisdictions; without having to obtain the appraiser's or supervisory appraiser's (if applicable) consent. Such consent must be obtained before this appraisal report may be disclosed or distributed to any other party (including, but not limited to, the public through advertising, public relations, news, sales, or other media).

22. I am aware that any disclosure or distribution of this appraisal report by me or the lender/client may be subject to certain laws and regulations. Further, I am also subject to the provisions of the Uniform Standards of Professional Appraisal Practice that pertain to disclosure or distribution by me.

23. The borrower, another lender at the request of the borrower, the mortgagee or its successors and assigns, mortgage insurers, government sponsored enterprises, and other secondary market participants may rely on this appraisal report as part of any mortgage finance transaction that involves any one or more of these parties.

24. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.

25. Any intentional or negligent misrepresentation(s) contained in this appraisal report may result in civil liability and/or criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Section 1001, et seq., or similar state laws.

SUPERVISORY APPRAISER'S CERTIFICATION: The Supervisory Appraiser certifies and agrees that:

1. I directly supervised the appraiser for this appraisal assignment, have read the appraisal report, and agree with the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.

2. I accept full responsibility for the contents of this appraisal report including, but not limited to, the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.

3. The appraiser identified in this appraisal report is either a sub-contractor or an employee of the supervisory appraiser (or the appraisal firm), is qualified to perform this appraisal, and is acceptable to perform this appraisal under the applicable state law.

4. This appraisal report complies with the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.

5. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.

APPRAISER

Signature [signature]
Name Sean B. Gallagher
Company Name Sean B. Gallagher Appraiser
Company Address 1515 42nd Street
Sacramento, CA 95819
Telephone Number
Email Address
Date of Signature and Report 12/08/2006
Effective Date of Appraisal December 6,2006
State Certification # AR002720
or State License #
or Other (describe) State #
State CA
Expiration Date of Certification or License 12/12/06

SUPERVISORY APPRAISER (ONLY IF REQUIRED)

Signature
Name
Company Name
Company Address

Telephone Number
Email Address
Date of Signature
State Certification #
or State License #
State
Expiration Date of Certification or License

ADDRESS OF PROPERTY APPRAISED
3622 W Curtis Drive
Sacramento, CA 95818

APPRAISED VALUE OF SUBJECT PROPERTY $ 543,000

LENDER/CLIENT
Name
Company Name H&R Block Mortgage Corporation
Company Address 6561 Irvine Center Drive Irvine, CA 92618
CA
Email Address

SUBJECT PROPERTY
☐ Did not inspect subject property
☐ Did inspect exterior of subject property from street
Date of Inspection
☐ Did inspect interior and exterior of subject property
Date of Inspection

COMPARABLE SALES
☐ Did not inspect exterior of comparable sales from street
☐ Did inspect exterior of comparable sales from street
Date of Inspection

JPMC- 000077
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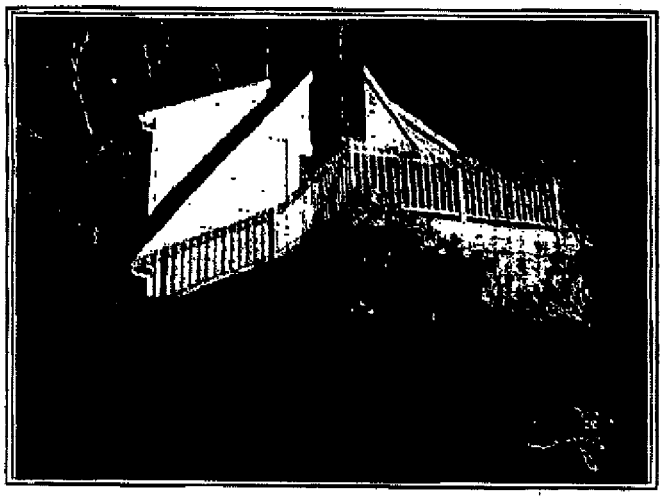
SUBJECT PROPERTY PHOTO ADDENDUM

Borrower: Laura Richardson		File No.: 411001990
Property Address: 3622 W Curtis Drive		Case No.:
City: Sacramento	State: CA	Zip: 95816
Lender: H&R Block Mortgage Corporation		

FRONT VIEW OF
SUBJECT PROPERTY

Appraised Date: December 6, 2008
Appraised Value: $ 543,000



REAR VIEW OF
SUBJECT PROPERTY

STREET SCENE

JPMC- 000078
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COMPARABLE PROPERTY PHOTO ADDENDUM

Borrower: Laura Richardson		File No.: 411001990
Property Address: 3622 W Curtis Drive		Case No.:
City: Sacramento	State: CA	Zip: 95818
Lender: H&R Block Mortgage Corporation		

COMPARABLE SALE #1

3646 W Curtis Drive
Sacramento
Sale Date: 10/06
Sale Price: $ 529,000

COMPARABLE SALE #2

2776 Marty Way
Sacramento
Sale Date: 7/06
Sale Price: $ 542,000

COMPARABLE SALE #3

2750 3rd Avenue
Sacramento
Sale Date: 10/06
Sale Price: $ 615,000

Borrower: Laura Richardson		File No.: 411001990
Property Address: 3622 W Curtis Drive		Case No.:
City: Sacramento	State: CA	Zip: 95618
Lender: H&R Block Mortgage Corporation		

Detached storage room and hobby room

JPMC- 000080
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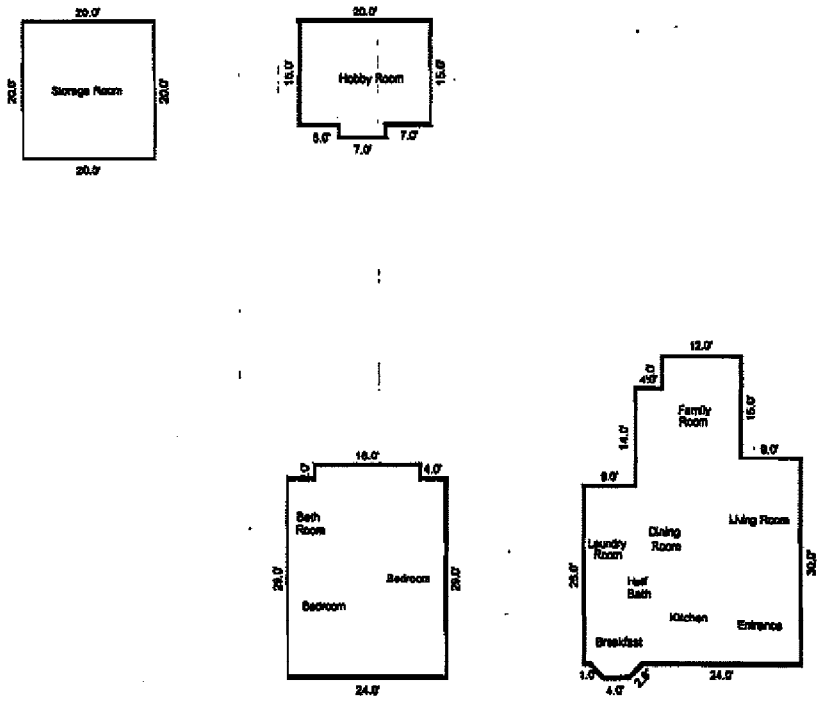
FLOORPLAN

Borrower: Laura Richardson	File No.: 411001990
Property Address: 3622 W Curtis Drive	Case No.:
City: Sacramento	State: CA Zip: 95818
Lender: H&R Block Mortgage Corporation	



Sketch by Apex IV™

Comments:

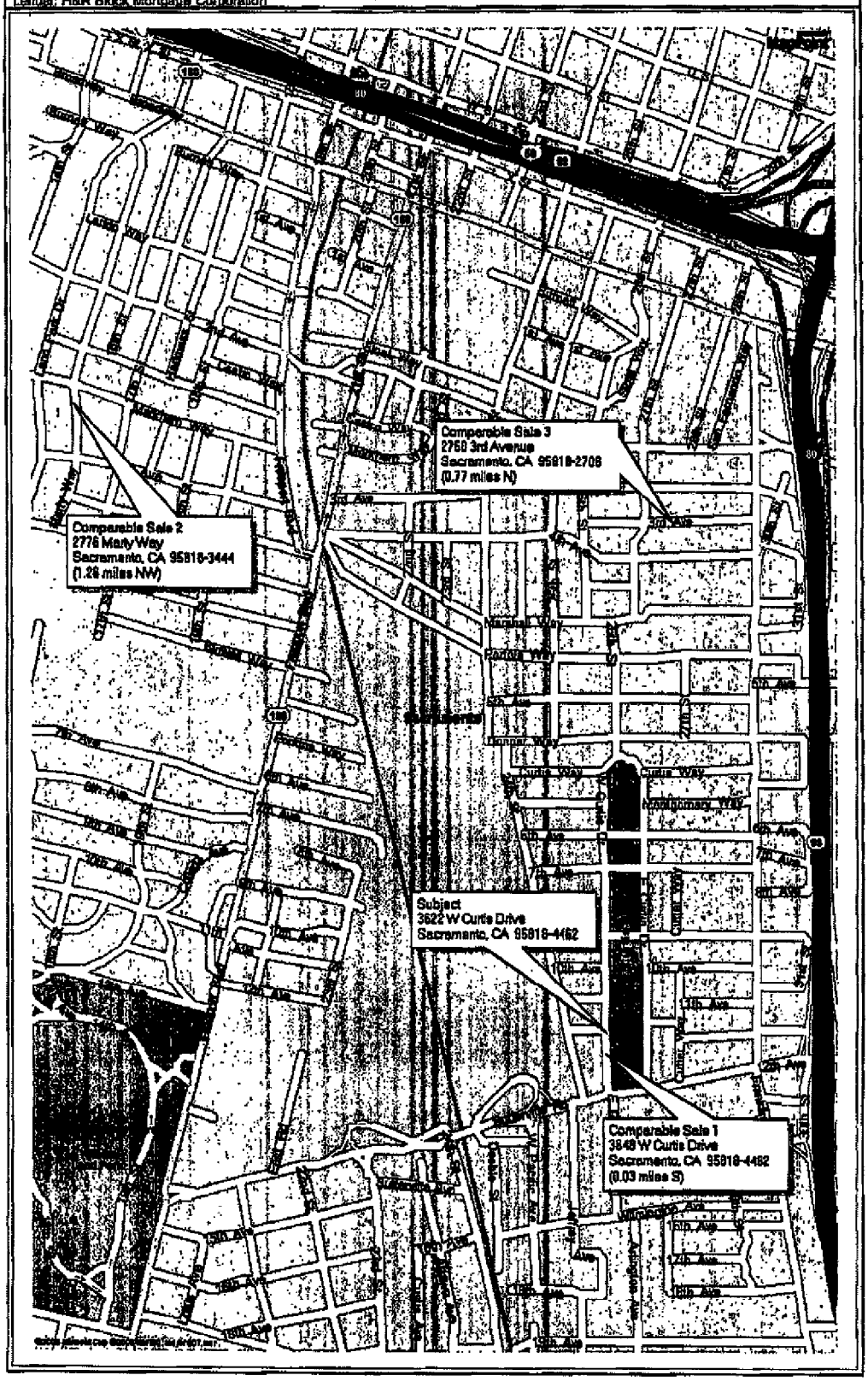
AREA CALCULATIONS SUMMARY			
Code	Description	Size	Net Totals
GLA1	First Floor	1190.00	1190.00
GLA2	Second Floor	728.00	728.00
OTH	Storage	400.00	
	Hobby Room	314.00	714.00
TOTAL LIVABLE	(rounded)		1918

LIVING AREA BREAKDOWN					
Breakdown					Subtotals
First Floor					
		9.0	x	26.0	234.00
		2.0	x	4.0	8.00
	0.5 x	2.0	x	2.0	2.00
	0.5 x	2.0	x	2.0	2.00
		1.0	x	14.0	14.00
		12.0	x	45.0	540.00
		9.0	x	30.0	270.00
		3.0	x	40.0	120.00
Second Floor					
		2.0	x	16.0	32.00
		24.0	x	29.0	696.00
10 Calculations Total (rounded)					1918

JPMC- 000081
CONFIDENTIAL

LOCATION MAP

Borrower: Laura Richardson | File No.: 411001990
Property Address: 3622 W Curtis Drive | Case No.:
City: Sacramento | State: CA | Zip: 95818
Lender: H&R Block Mortgage Corporation



JPMC- 000082
CONFIDENTIAL

HMDA Audit Worksheet - Long Beach Mortgage

In the "Accuracy Verified" column, place a check in the box once it has been determined that the data field in the system matches source documentation (supporting documents) in the loan file. If there is a discrepancy between a data field and source documentation, indicate if the error is a data error or document error. The issue must be resolved immediately. The reason must be explained in the conversation log and/or comments screen and printed and placed in file.

Date: 01/10/2007 ...an Number: [redacted]

Borrower Name: Laura Richardson ...C: Anaheim

COMPLI

			3622 West Curtis Drive Sacramento, CA 95818	Property Address	Funded: Appraisal Non-Funded: Appraisal	Funded: Note Non-Funded: 1003 (Initial)
			6 - Information Not Provided	Race - Borrower	Funded: 1003 (Final) Non-Funded: 1003 (Initial)	Funded: 1003 (Initial) Non-Funded: N/A
			Information Not Provided	Gender - Borrower	Funded: 1003 (Final) Non-Funded: 1003 (Initial)	Funded: 1003 (Initial) Non-Funded: N/A
			3 - Information Not Provided	Ethnicity - Borrower	Funded: 1003 (Final) Non-Funded: 1003 (Initial)	Funded: 1003 (Initial) Non-Funded: N/A
				Race - Co-Borrower	Funded: 1003 (Final) Non-Funded: 1003 (Initial)	Funded: 1003 (Initial) Non-Funded: N/A
				Gender - Co-Borrower	Funded: 1003 (Final) Non-Funded: 1003 (Initial)	Funded: 1003 (Initial) Non-Funded: N/A
				Ethnicity - Co-Borrower	Funded: 1003 (Final) Non-Funded: 1003 (Initial)	Funded: 1003 (Initial) Non-Funded: N/A
			$11,220.00	Total HMDA Monthly Income	Funded: Document Worksheet Non-Funded:Document Worksheet	Funded: 1003 (Final LBM LOS) Non-Funded(non-underwritten): 1003 (Initial)
				Action Taken	Funded: Wire Request, Funding Worksheet Non-Funded: HMDA Questionnaire	Funded: Note Non-Funded: Statement of Credit Denial, Termination, or Change
			0729942433	Loan Number	Funded: File label Non-Funded: File label	Funded: Underwriting Approval Sheet Non-Funded: Statement of Credit Denial, Termination, or Change
			Laura Richardson	Borrower Name	Funded: Note Non-Funded: 1003 (Initial)	Funded: 1003 (Final) Non-Funded: Broker Submission
				Co-Borrower Name	Funded: Note Non-Funded: 1003 (Initial)	Funded: 1003 (Final) Non-Funded: Broker Submission
			Telephone	Method of Application	Funded: 1003 (Final) Non-Funded: 1003 (Initial)	Funded: 1003 (Initial) Non-Funded: (N/A)
			01/02/2007	Application Date	Document Worksheet	Broker Submission Form date stamp
			Purchase	Loan Purpose	Funded: 1003 (Final) Non-Funded: 1003 (Initial)	Funded: Document Worksheet Non-Funded: Document Worksheet
			Single Family	Property Type	Funded: Appraisal Non-Funded: Appraisal	Funded: 1003 (Final) Non-Funded: 1003 (Initial)
			Primary Residence	Occupancy	Funded: 1003 (Final) Non-Funded: 1003 (Initial)	Funded: Amended Approval Non-Funded: N/A
			1	Lien Status	Funded: Underwriting Approval Sheet Non-Funded: Document Worksheet	Funded: N/A Non-Funded (non-underwritten): Broker Submission Non-Funded (underwritten): Underwriting Approval Sheet
			$535,001.00	Final HMDA Loan Amount	Funded: Note	Funded: HUDI
					Non-Funded: Withdrawn: Closed for incompleteness: Approved not Accepted: Denied: — LBM GFE (Earliest Dated)	Non-Funded: Withdrawn: Closed for incompleteness: Approved not Accepted: Denied: — 1003 (Initial-Latest Dated)
					Rescinded: Note	Rescinded:Underwriting Approval Sheet, Amended Approval
			01/02/2007	Rate Lock Date	Document Worksheet	N/A
			10.346	HMDA APR	Funded: Funding APR Prepaid Fee Verification Form Non-Funded: Initial TIL	N/A
				HMDA Action Date	Funded: Document Worksheet Non-Funded: Document Worksheet	Funded: N/A Non-Funded: N/A
				Denial Reasons (see code matrix)	Statement of Credit Denial, Termination, or Change	Denial Notification
					Denial Reason 1:	
					Denial Reason 2:	
					Denial Reason 3:	
			360 months	Term	Funded: Note Non-Funded: Initial 1003	N/A

HOEPA: Validation purposes only. Please put a check to indicate that loan was checked for HOEPA. YES____ X NO____

Note: The reason must be explained in the conversation log and/or comments screen when making any changes to the system.

HMDA Accuracy Verified by:

SARAH JOHNSON
Name (Printed)

CLC
Job Title — Employee ID

Name (Printed)

Job Title (RQA Reviewer) — Employee ID

4140502 (0810).01

[redacted]

JPMC- 000083
CONFIDENTIAL

Interest Rate Calculation Worksheet

			ORIGINAL	AMENDED
Loan Number:		Program:	2/28	
State:		PrePay Years:	2	
LBMC FICO Score:		Loan Amount:	535K	
Broker FICO Score:		Loan to Value:	100%	
FICO Used for Pricing:		Par Interest Rate:	9.05	

Grades: A+ Premium A A A- B+ B C

Stated Full doc Limited

Program: 2/38 & 3/37 add .25, 5/35 add .375, 5/25 add .125, 10,20,15yr & 10yr add .50 40yr add .25
40/30 adds only: 2/38 & 3/37 add .125, 5/35 add .25, 40yr Fixed add .625,
All 40 Yr Products 550-599 FICO: add .10; 40/30 Products<550 FICO add .275

Discount: Fixed, 5/35 & 5/25 -.40=1.00 (Max 3 Points)
2/28, 2/38, 3/27 & 3/37 -.50=1.00

PYA: Max 3 Points See Below

Loan Amount:		All Doc Types
	<$75,000	1.00
	$250,000-$499,999	-0.25
	$500,000-$749,999	-0.25
	>$1,000,000	0.50

Max <2> for Loan Amounts over $500,000

<.257

LTV$	<=80%	>80%		
Non-Owner Occupied?	0.75	1.25	LTV Max 90%	
95.01-100% CLTV w/ External 2nd	0.35	0.35		
Stated Wage Earner	0.65	0.65		
Ocean Club Brokers	-0.125	-0.125		
Beach Club Brokers	-0.25	-0.25		
Rural Property	0.00	0.00	LTV Max 90%	
2 unit (O/O and N/O/O)	0.00	0.50		
3-4 units(O/O and N/O/O)	0.25	0.50	LTV Max 85%	
2nd Home	0.00	0.00	LTV Max 95%	
Limited Doc	0.35	0.35		
Business Bank Statements	0.25	0.25	LTV Max 95%	
2nd lien buydown/discount	Max 2 Points	See Below		

Prepayment Penalty Add-on: *(See States Below) 0.25
Specials: *90% CLTV Special/ Prepay Special* See Matrix/Flyer
Interest Only Program: 2/28=+.35 ;3/27=+.35 5/25=+.475

CALCULATED INTEREST RATE: 8.80
Rate Exception(Authorized By Sales Manager)

NEW CALCULATED INTEREST RATE 0.00 0.00

PYA Addons
L/A<=500k: Max 2 pts; L/A>500k: Max 1.0

Add to Rate	Add to Points
0.125	0.250
0.250	0.500
0.375	0.750
0.500	1.000
0.750	1.250
0.900	1.500
1.050	1.750
1.200	2.000
1.500	2.250
1.625	2.500
1.875	2.750
2.000	3.000

Prepay Add-ons

2/28 Loans 2/38 (6 Mo ARM—Points Only)				3/27,3/37,5/25, 5/35
PPP Terms	Rate	Points	Max PYA	& All Fixed Rates
0	1	2	Par	1
1	0.5	1	1	0.5
2	Par	0.5	3	0.25
3	-0.25	Par	3	Par

* +.25 add to First Lien Rate
States: MA, NJ, NM
States w/ partial or parameter Prepay Restrictions: GA, SC, OK, NC

Prepay Addons Piggy

PPP Term	Rate Adj.
0	1.00
1-Year	0.50
2-Years	PAR
3-Years	-0.25

Texas=.50
Purchase or Refi Rate & Term Homestead w/ APR>12%
Purchase or Refi Rate & Term Non-Homestead w/ APR>10%
Texas Home Equity(purchase/interest) releases already adjusted on the Texas rate sheet.
Texas Home Equity loans have a minimum of 4 discount points

New York Fixed Rate @ PAR w/ 1yr PPP Fee Terminated by UW in Owner1
Illinois Fixed Rate @ PAR w/ No PPP Fee
Colorado=.50 on Refi Loans w/ Interest Rate >12%
Colorado=.50 on all loans w/ Interest Rate >12%

PYA Addons 2nd Lien
L/A<=500k: Max 2 pts; L/A>500k: Max 1.0

Add to Rate	Add to Points
-1.000	2.000
-0.875	1.750
-0.750	1.500
-0.625	1.250
-0.500	1.000
-0.375	0.750
-0.250	0.500
-0.125	0.250

Form Completed By: [signature] Date:

Form Completed By: Date:

Reflects Janurary 2nd 2007 Rate Sheet

JPMC- 000084
CONFIDENTIAL

Washington Mutual Bank

01/02/2007 THE HOUSING FINANCIAL DISCRIMINATION ACT OF 1977

FAIR LENDING NOTICE

IT IS ILLEGAL TO DISCRIMINATE IN THE PROVISION OF OR IN THE AVAILABILITY OF FINANCIAL ASSISTANCE BECAUSE OF THE CONSIDERATION OF:

1. **TRENDS, CHARACTERISTICS OR CONDITIONS IN THE NEIGHBORHOOD OR GEOGRAPHIC AREA SURROUNDING A HOUSING ACCOMMODATION, UNLESS THE FINANCIAL INSTITUTION CAN DEMONSTRATE IN THE PARTICULAR CASE THAT SUCH CONSIDERATION IS REQUIRED TO AVOID AN UNSAFE AND UNSOUND BUSINESS PRACTICE; OR**

2. **RACE, COLOR, RELIGION, SEX, MARITAL STATUS, NATIONAL ORIGIN OR ANCESTRY.**

IT IS ILLEGAL TO CONSIDER THE RACIAL, ETHNIC, RELIGIOUS OR NATIONAL ORIGIN COMPOSITION OF A NEIGHBORHOOD OR GEOGRAPHIC AREA SURROUNDING A HOUSING ACCOMMODATION OR WHETHER OR NOT SUCH COMPOSITION IS UNDERGOING CHANGE, OR IS EXPECTED TO UNDERGO CHANGE, IN APPRAISING A HOUSING ACCOMMODATION OR IN DETERMINING WHETHER OR NOT, OR UNDER WHAT TERMS AND CONDITIONS, TO PROVIDE FINANCIAL ASSISTANCE.

THESE PROVISIONS GOVERN FINANCIAL ASSISTANCE FOR THE PURPOSE OF THE PURCHASE, CONSTRUCTION, REHABILITATION OR REFINANCING OF ONE TO FOUR UNIT FAMILY RESIDENCES OCCUPIED BY THE OWNER AND FOR THE PURPOSE OF THE HOME IMPROVEMENT OF ANY ONE TO FOUR UNIT FAMILY RESIDENCE.

IF YOU HAVE ANY QUESTIONS ABOUT YOUR RIGHTS, OR IF YOU WISH TO FILE A COMPLAINT, CONTACT THE MANAGEMENT OF THIS FINANCIAL INSTITUTION OR:

Department of Corporations
320 West 4th Street, Suite 750
Los Angeles, CA 90013-2344
213-576-7500

ACKNOWLEDGMENT OF RECEIPT

I/We have received a copy of this notice.

Borrower Laura Richardson Date	Borrower Date
Borrower Date	Borrower Date
Borrower Date	Borrower Date
Borrower Date	Borrower Date

[redacted]

VMP-950(CA) (0107).01 7/2001
VMP MORTGAGE FORMS - (800)521-7291

JPMC- 000085
CONFIDENTIAL

Long Beach Mortgage
Specialty Home Loans
Washington Mutual

Good Faith Estimate Calculator

Operations Development

Address: *3622 curtis dr*
Loan Amount: *$535,000.00*
Borrower Name: *richardson*
State: *CA*
LienType: *1st Lien*

LFC: *Anaheim*

State Fees:	GFE Amount:
Broker Origination	$0.00
Broker Underwriting Fee**	$400.00
Broker Processing Fee	$500.00
Credit Report Fee	$25.00
Appraisal	$385.00
Broker - PYA	$0.00
Broker Application Fee**	$275.00
Flood Search Fee	$8.00
Tax Research/Payment Fee	$81.00
Endorsement Fee	$95.00
Settlement/Escrow/Closing Fee	$555.00
Notary Fee	$135.00
Title Insurance Fee	$1,605.00
Recording Fee	$0.00
Lender Funding and Review Fee	$799.00

**Broker Fee estimates are based on LBMC loan data -your agreement with your mortgage broker will govern the actual fees you pay your broker at closing

***Premium Yield Adjustment are fees paid to your broker by the lender rather than by you at closing in cash. Your agreement with your broker is governed by your agreement with your broker. Fees paid by the lender to your broker, rather than by you, at closing will increase your interest rate. Consult your broker. This estimate is based on LBMC loan data - your agreement with your broker will govern whether these fees will be paid by the lender.

RESPA SERVICING DISCLOSURE

Lender: Washington Mutual Bank

NOTICE TO FIRST LIEN MORTGAGE LOAN APPLICANTS: THE RIGHT TO COLLECT YOUR MORTGAGE LOAN PAYMENTS MAY BE TRANSFERRED.FEDERALLAW GIVES YOU CERTAIN RELATED RIGHTS. IF YOUR LOAN IS MADE, SAVE THIS STATEMENT WITH YOUR LOAN DOCUMENTS. SIGN THE ACKNOWLEDGMENT AT THE END OF THIS STATEMENT ONLY IF YOU UNDERSTAND ITS CONTENTS.

Because you are applying for a mortgage loan covered by the Real Estate Settlement Procedures Act (RESPA) (12 U.S.C. Section 2601 et seq.) you have certain rights under that Federal law.

This statement tells you about those rights. It also tells you what the chances are that the servicing for this loan may be transferred to a different loan servicer. "Servicing" refers to collecting your principal, interest and escrow account payments, if any. If your loan servicer changes, there are certain procedures that must be followed. This statement generally explains those procedures.

Transfer Practices and Requirements

If the servicing of your loan is assigned, sold, or transferred to a new servicer, you must be given written notice of that transfer. The present loan servicer must send you notice in writing of the assignment, sale or transfer of the servicing not less than 15 days before the effective date of the transfer. The new loan servicer must also send you notice within 15 days after the effective date of the transfer. The present servicer and the new servicer may combine this information in one notice, so long as the notice is sent to you 15 days before the effective date of transfer. The 15 day period is not applicable if a notice of prospective transfer is provided to you at settlement. The law allows a delay in the time (not more than 30 days after a transfer) for servicers to notify you, upon the occurrence of certain business emergencies.

Notices must contain certain information. They must contain the effective date of the transfer of the servicing of your loan to the new servicer, and the name, address, and toll-free or collect call telephone number of the new servicer, and toll-free or collect call telephone numbers of a person or department for both your present servicer and your new servicer to answer your questions. During the 60-day period following the effective date of the transfer of the loan servicing, a loan payment received by your old servicer before its due date may not be treated by the new loan servicer as late, and a late fee may not be imposed on you.

Complaint Resolution

Section 6 of RESPA (12 U.S.C. Section 2605) gives you certain consumer rights, *whether or not your loan servicing is transferred.* If you send a "qualified written request" to your servicer, your servicer must provide you with a written acknowledgment within 20 Business Days of receipt of your request. A "qualified written request" is a written correspondence, other than notice on a payment coupon or other payment medium supplied by the servicer, which includes your name and account number, and the information regarding your request. Not later than 60 Business Days after receiving your request, your servicer must make any appropriate corrections to your account, or must provide you with a written clarification regarding any dispute. During this 60-Business Day period, your servicer may not provide information to a consumer reporting agency concerning any overdue payment related to such period or qualified written request.

A Business Day is any day in which the offices of the business entity are open to the public for carrying on substantially all of its business functions.

Damages and Costs

Section 6 of RESPA also provides for damages and costs for individuals or classes of individuals in circumstances where servicers are shown to have violated the requirements of that Section.

Servicing Transfer Estimates

1. The following is the best estimate of what will happen to the servicing of your mortgage loan:

☐ We may assign, sell or transfer the servicing of your loan while the loan is outstanding. ☒ We are able to service your loan and we ☒ will ☐ will not ☐ haven't decided whether to service your loan.

OR

☐ We do not service mortgage loans, ☐ and we have not serviced mortgage loans in the past three years.

☒ We presently intend to assign, sell or transfer the servicing of your mortgage loan. You will be informed about your servicer.

2. For all the first lien mortgage loans that we make in the 12-month period after your mortgage loan is funded, we estimate that the percentage of mortgage loans for which we will transfer servicing is between:

X [0 to 25%] or [NONE] ____ 26 to 50% ____ 51 to 75% X [76 to 100%] or [ALL]

This estimate ☒ does ☒ does not include assignments, sales or transfers to affiliates or subsidiaries. This is only our best estimate and it is not binding. Business conditions or other circumstances may affect our future transferring decisions.

3. ☐ We have previously assigned, sold or transferred the servicing of first lien mortgage loans.

OR

☒ This is our record of transferring the servicing of the first lien mortgage loans we have made in the past:

Year	Percentage of Loans Transferred (Rounded to nearest quartile - 0%, 25%, 50%, 75%, or 100%)
2006	0%
2005	0%
2004	0%

This information ☒ does ☒ does not include assignments, sales or transfers to affiliates or subsidiaries.

January 02, 2007 — Date

Washington Mutual Bank — Present Servicer or Lender

ACKNOWLEDGMENT OF MORTGAGE LOAN APPLICANT

I/We have read this disclosureform and understand its contents, as evidenced by my/our signature(s) below. I/We understand that this acknowledgment is a required part of the mortgage loan application.

Applicant Laura Richardson — Date

Applicant — Date

Applicant — Date

Applicant — Date

[redacted]

4140147 (0810) VMP Mortgage Solutions, Inc.

JPMC- 000087
CONFIDENTIAL

CSOC.RICH.001868

TRUTH-IN-LENDING DISCLOSURE STATEMENT

(THIS IS NEITHER A CONTRACT NOR A COMMITMENT TO LEND)

LENDER OR LENDER'S AGENT:
Washington Mutual Bank
1400 South Douglass Road, Suite 100 Anaheim, CA 92806

[X] Preliminary [ ] Final
DATE: January 02, 2007
LOAN NO.:
Type of Loan: Conventional
Fixed Adjustable

BORROWERS:
Laura Richardson

ADDRESS: 717 E Vernon St, Long Beach, CA 90806
PROPERTY: 3622 Curtis Dr, Sacramento, CA 95818

ANNUAL PERCENTAGE RATE The cost of your credit as a yearly rate.	FINANCE CHARGE The dollar amount the credit will cost you.	Amount Financed The amount of credit provided to you or on your behalf.	Total of Payments The amount you will have paid after you have made all payments as scheduled.
e 10.347 %	$ 1,210,541.07 e	$ 527,596.80 e	$ 1,738,137.87 e

PAYMENT SCHEDULE:

NUMBER OF PAYMENTS	AMOUNT OF PAYMENTS	PAYMENTS ARE DUE BEGINNING	NUMBER OF PAYMENTS	AMOUNT OF PAYMENTS	PAYMENTS ARE DUE BEGINNING
24	e $4,675.26	Monthly beginning 03/01/2007			
335	e $4,839.12	Monthly beginning 03/01/2009			
1	e $4,826.43	Monthly beginning 02/01/2037			

DEMAND FEATURE: [X] This loan does not have a Demand Feature. [ ] This loan has a Demand Feature as follows:

VARIABLE RATE FEATURE:
[X] This Loan has a Variable Rate Feature. Variable Rate Disclosures have been provided to you earlier.

SECURITY: You are giving a security interest in the property located at: 3622 Curtis Dr, Sacramento, CA 95818

ASSUMPTION: Someone buying this property [X] cannot assume the remaining balance due under original mortgage terms.
[ ] may assume, subject to lender's conditions, the remaining balance due under original mortgage terms.

FILING / RECORDING FEES: $

PROPERTY INSURANCE: [X] Property hazard insurance with a mortgagee clause to the lender is a required condition of this loan. Borrower may purchase this insurance from any insurance company acceptable to the lender.
Hazard insurance [ ] is [X] is not available through the lender at an estimated cost of for a year term.

LATE CHARGES: If your payment is more than Fifteen days late, you will be charged a late charge of 6.000% of the overdue payment.

PREPAYMENT: If you pay off your loan early, you
[X] may [ ] will not have to pay a penalty.
[ ] may [X] will not be entitled to a refund of part of the finance charge.

See your contract documents for any additional information regarding non-payment, default, required repayment in full before scheduled date, and prepayment refunds and penalties.
e means estimate

I/We hereby acknowledge reading and receiving a complete copy of this disclosure.

Laura Richardson BORROWER/DATE BORROWER/DATE

BORROWER/DATE BORROWER/DATE

JPMC- 000088
CONFIDENTIAL

CSOC.RICH.001869

DEFINITION OF TRUTH-IN-LENDING TERMS

ANNUAL PERCENTAGE RATE

This is not the Note rate for which the borrower applied. The Annual Percentage Rate (APR) is the cost of the loan in percentage terms taking into account various loan charges of which interest is only one such charge. Other charges which are used in calculation of the Annual Percentage Rate are Private Mortgage Insurance or FHA Mortgage Insurance Premium (when applicable) and Prepaid Finance Charges (loan discount, origination fees, prepaid interest and other credit costs). The APR is calculated by spreading these charges over the life of the loan which results in a rate generally higher than the interest rate shown on your Mortgage/Deed of Trust Note. If interest was the only Finance Charge, then the interest rate and the Annual Percentage Rate would be the same.

PREPAID FINANCE CHARGES

Prepaid Finance Charges are certain charges made in connection with the loan and which must be paid upon the close of the loan. These charges are defined by the Federal Reserve Board in Regulation Z and the charges must be paid by the borrower. Non-Inclusive examples of such charges are: Loan origination fee, "Points" or Discount, Private Mortgage Insurance or FHA Mortgage Insurance, Tax Service Fee. Some loan charges are specifically excluded from the Prepaid Finance Charge such as appraisal fees and credit report fees.

Prepaid Finance Charges are totaled and then subtracted from the Loan Amount (the face amount of the Deed of Trust/Mortgage Note). The net figure is the Amount Financed as explained below.

FINANCE CHARGE

The amount of interest, prepaid finance charge and certain insurance premiums (if any) which the borrower will be expected to pay over the life of the loan.

AMOUNT FINANCED

The Amount Financed is the loan amount applied for less the prepaid finance charges. Prepaid finance charges can be found on the Good Faith Estimate/Settlement Statement (HUD-1 or 1A). For example if the borrower's note is for $100,000 and the Prepaid Finance Charges total $5,000, the Amount Financed would be $95,000. The Amount Financed is the figure on which the Annual Percentage Rate is based.

TOTAL OF PAYMENTS

This figure represents the total of all payments made toward principal, interest and mortgage insurance (if applicable).

PAYMENT SCHEDULE

The dollar figures in the Payment Schedule represent principal, interest, plus Private Mortgage Insurance (if applicable). These figures will not reflect taxes and insurance escrows or any temporary buydown payments contributed by the seller.

[redacted]

Initials: _____

JPMC- 000089
CONFIDENTIAL

CSOC.RICH.001870

GOOD FAITH ESTIMATE

Lender: Washington Mutual Bank
Address: 1400 South Douglass Road, Suite 100
Anaheim, CA 92806

Applicant(s): Laura Richardson

Property Address: 3622 Curtis Dr
Sacramento, CA 95819

Sales Price: $535,000.00
Base Loan Amount: $535,000.00
Total Loan Amount: $535,000.00
Type of Loan: Conventional - Fixed Adjustable
Date Prepared: January 02, 2007
Rate: 9.950% Term: 360 Months

The information provided below reflects estimates of the charges which you are likely to incur at the settlement of your loan. The fees listed are estimates - the actual charges may be more or less. Your transaction may not involve a fee for every item listed.
The numbers listed beside the estimates generally correspond to the numbered lines contained in the HUD-1 or HUD-1A settlement statement that you will be receiving at settlement. The HUD-1 or HUD-1A settlement statement will show you the actual cost for items paid at settlement.

800 ITEMS PAYABLE IN CONNECTION WITH LOAN	
801 Lender Loan Origination Fee (%)	$
802 Lender Discount Fee (%)	$ -
803 Appraisal Fee	$ 385.00
804 Credit Report	$ 25.00
805 Lender Inspection Fee	$
830 Mortgage Insurance Application Fee	$
** 807 Premium Yield (Amount not included in Total)	$
*** 808 Broker Origination/Discount (NJ Only) Fee	$
809 Lender Funding and Review Fee	$ 799.00
810 Tax Procurement/Tracking	$
811 Tax Research/Payment Services	$ 81.00
812 Flood Search Fee	$ 8.00
0814 Broker Application Fee	$ 275.00
0815 Broker Processing Fee	$ 500.00
0816 Broker Underwriting Fee	$ 400.00
	$
	$
	$

900 ITEMS REQUIRED BY LENDER TO BE PAID IN ADVANCE	
901 Interest for 30 day @$ 145.84 per day	$ 4,375.20
902 Mortgage Insurance Premium	$
903 Hazard Insurance Premium	$
	$
	$
	$

1000 RESERVES DEPOSITED WITH LENDER:	
1001 Haz Ins Prem 0 @$ 134.00	$
Tax & Assmt Res @$	$
1003 City Property Taxes 0 @	$
1004 County Property Taxes 0 @ 557.00	$
1005 Annual Assessments 0 @	$
1006 Flood Insurance 0 @	$

1100 TITLE CHARGES:	
1101 Settlement/Escrow/Closing Fee	$ 555.00
1102 Abstract/Title Search/Title Exam Fee	$
1103 Texas Document Preparation Fee	$
1104 Title Insurance Binder	$
1105 Third Party Document Preparation Fee	$
1106 Notary Fee	$ 135.00
1107 Attorney Fees	$
1108 Title Insurance	$ 1,605.00
1111 Endorsement Fee	$ 95.00
	$
	$

1200 GOVERNMENT RECORDING & TRANSFER CHARGES:	
1201 Recording Fees:	$
1202 City/County/State Stamps or Transfer Tax	$
1203 Third Party Recording Fee	$
	$
	$
	$

1300 ADDITIONAL SETTLEMENT CHARGES:	
1301 Survey	$
1302 Pest Inspection	$
	$
	$
	$
	$

TOTAL ESTIMATED FUNDS NEEDED TO CLOSE	
Downpayment	$
Est. Closing Costs	$ 4,663.00
Est. Prepaid Items/Reserves	$ 4,375.20
OTHER:	$
TOTAL EST. FUNDS NEEDED TO CLOSE	$ 9,238.20

TOTAL ESTIMATED MONTHLY PAYMENT	
Principal & Interest	$ 4,675.26
Real Estate Taxes	$
Flood & Hazard Insurance	$
Mortgage Insurance	$
	$
TOTAL MONTHLY PAYMENT	$ 4,675.26

THIS SECTION TO BE COMPLETED BY LENDER ONLY IF A PARTICULAR PROVIDER OF SERVICE IS REQUIRED. Use of the particular provider is required and the estimate is based on charges of the provider.

ITEM NO.	NAME & ADDRESS OF PROVIDER	TELEPHONE NO.	NATURE OF RELATIONSHIP

These estimates are provided pursuant to the Real Estate Settlement Procedures Act of 1974, as amended (RESPA). Additional information can be found in the HUD Special Information Booklet, which is to be provided to you by your mortgage broker or lender, if your application is to purchase residential real property and the Lender will take a first lien on the property. The undersigned acknowledges receipt of the booklet "Settlement Costs," and the Consumer Handbook on ARM Mortgages, if applicable.

Applicant Laura Richardson Date Applicant Date

Applicant Date Applicant Date

**Based on Lender's recent loan data, Premium Yield Adjustment ("PYA") averages 1.030 % of loan amount. PYA is a fee paid to your broker by the lender outside of closing rather than by you at closing in cash. Although choosing to have the lender pay the Premium Yield Adjustment means that you won't have to pay the fee to your broker in cash at closing, it will increase your interest rate. Whether a premium yield adjustment is paid to your broker on your behalf is your decision. Please consult with your broker.

***Based on Lender's recent loan data, Broker Origination fees average 1.400 % of loan amount. Your agreement with your mortgage broker will govern the actual fees you pay your broker at closing.

4146878 (0008)

[redacted]

JPMC- 000090
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CSOC.RICH.001871

TRUTH-IN-LENDING DISCLOSURE STATEMENT

(THIS IS NEITHER A CONTRACT NOR A COMMITMENT TO LEND)

Applicants: LAURA RICHARDSON

Property Address: 3022 CURTIS DR.
Sacramento, CA 95818

Application No: [illegible]

Prepared By: AVENUE MORTGAGE, INC
14241 E FIRESTONE BLVD STE 110
LA MIRADA, CA 90638
562-229-9389

Date Prepared: 01/03/2007

ANNUAL PERCENTAGE	FINANCE CHARGE	AMOUNT FINANCED	TOTAL OF PAYMENTS
The cost of your credit as a yearly rate	The dollar amount the credit will cost you	The amount of credit provided to you or on your behalf	The amount you will have paid after making all payments as scheduled
0.130 %	$ 1,004,933.53	$ 517,144.31	$ 1,522,077.04

☐ REQUIRED DEPOSIT: The annual percentage rate does not take into account your required deposit

PAYMENTS: Your payment schedule will be:

Number of Payments	Amount of Payments **	When Payments Are Due	Number of Payments	Amount of Payments **	When Payments Are Due	Number of Payments	Amount of Payments **	When Payments Are Due
		Monthly Beginning:			Monthly Beginning:			Monthly Beginning:
359	4,227.97	03/01/2007						
1	4,230.01	02/01/2037						

☐ DEMAND FEATURE: This obligation has a demand feature.

☐ VARIABLE RATE FEATURE: This loan contains a variable rate feature. A variable rate disclosure has been provided earlier.

CREDIT LIFE/CREDIT DISABILITY: Credit life insurance and credit disability insurance are not required to obtain credit, and will not be provided unless you sign and agree to pay the additional cost.

Type	Premium	Signature	
Credit Life		I want credit life insurance.	Signature:
Credit Disability		I want credit disability insurance.	Signature:
Credit Life and Disability		I want credit life and disability insurance.	Signature:

INSURANCE: The following insurance is required to obtain credit:

☐ Credit life insurance ☐ Credit disability ☐ Property insurance ☐ Flood insurance

You may obtain the insurance from anyone you want that is acceptable to creditor

☐ If you purchase ☐ property ☐ flood insurance from creditor you will pay $ for a one year term.

SECURITY: You are giving a security interest in:

☐ The goods or property being purchased ☐ Real property you already own.

LATE CHARGE: If a payment is more than days late, you will be charged % of the payment

PREPAYMENT: If you pay off early, you

☐ may ☐ will not have to pay a penalty.

☐ may ☐ will not be entitled to a refund of part of the finance charge.

ASSUMPTION: Someone buying your property

☐ may ☐ may, subject to conditions ☐ may not assume the remainder of your loan on the original terms.

See your contract documents for any additional information about nonpayment, default, any required repayment in full before the scheduled date and prepayment refunds and penalties

☐ * means an estimate ☐ all dates and numerical disclosures except the late payment disclosures are estimates.

** NOTE: The Payments shown above include reserve deposits for Mortgage Insurance (if applicable), but exclude Property Taxes and Insurance.

THE UNDERSIGNED ACKNOWLEDGES RECEIVING A COMPLETED COPY OF THIS DISCLOSURE.

LAURA RICHARDSON (Applicant) 1/4/07 (Date) (Applicant) (Date)

(Applicant) (Date) (Applicant) (Date)

(Lender) (Date)

Calif. Form - 4L(a) [02/95]

JAN-04-2007 THU 03:47 PM AVENUE MORTGAGE FAX NO. 1 562 229 7650 P. 05

JPMC- 000091
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GOOD FAITH ESTIMATE

Applicants: LAURA RICHARDSON
Property Addr: 3022 CURTIS DR., Sacramento, CA 95818
Prepared By: AVENUE MORTGAGE, INC Ph. 562-229-9399
14241 E FIRESTONE BLVD STE 110, LA MIRADA, CA 90638

Application No: 07-00004
Date Prepared: 01/03/2007
Loan Program:

The information provided below reflects estimates of the charges which you are likely to incur at the settlement of your loan. The fees listed are estimates-actual charges may be more or less. Your transaction may not involve a fee for every item listed. The numbers listed beside the estimates generally correspond to the numbered lines contained in the HUD-1 settlement statement which you will be receiving at settlement. The HUD-1 settlement statement will show you the actual cost for items paid at settlement.

Loan Amount $ 535,001 Interest Rate 0.000 % Term 360 / 360 mos

800	ITEMS PAYABLE IN CONNECTION WITH LOAN:				PFC S F POC
801	Loan Origination Fee	2.000%		$	10,700.02 ✓
802	Loan Discount				
803	Appraisal Fee				350.00 ✓
804	Credit Report				13.33
805	Lender's Inspection Fee				
806	Mortgage Broker Fee				
809	Tax Related Service Fee				
810	Processing Fee				595.00 ✓
811	Underwriting Fee				1,000.00 ✓
812	Wire Transfer Fee				
	ADM FEE				300.00 ✓
1100	TITLE CHARGES:				PFC S F POC
1101	Closing or Escrow Fee:			$	1,200.00 ✓
1105	Document Preparation Fee				
1106	Notary Fees				150.00 ✓
1107	Attorney Fees				
1108	Title Insurance:				1,500.00 ✓
1200	GOVERNMENT RECORDING & TRANSFER CHARGES:				PFC S F POC
1201	Recording Fees:	SACRAMENTO		$	100.00 ✓
1202	City/County Tax/Stamps:				
1203	State Tax/Stamps:				
1300	ADDITIONAL SETTLEMENT CHARGES:				PFC S F POC
1301	Pest Inspection			$	
			Estimated Closing Costs		15,008.35
900	ITEMS REQUIRED BY LENDER TO BE PAID IN ADVANCE:				PFC S F POC
901	Interest for 18 days @ $ 130.7780 per day			$	1,961.67 ✓
902	Mortgage Insurance Premium				
903	Hazard Insurance Premium				
904					
905	VA Funding Fee				
1000	RESERVES DEPOSITED WITH LENDER:				PFC S F POC
1001	Hazard Insurance Premium	months @ $	156.04 per month	$	
1002	Mortgage Ins. Premium Reserves	months @ $	per month		
1003	School Tax	months @ $	per month		
1004	Taxes and Assessment Reserves	months @ $	557.29 per month		
1005	Flood Insurance Reserves	months @ $	per month		
		months @ $	per month		
		months @ $	per month		
			Estimated Prepaid Items/Reserves		1,961.67
TOTAL ESTIMATED SETTLEMENT CHARGES					17,070.02
TOTAL DEPOSIT TO LENDER	(Not Paid Out of Loan Proceeds):			$	

TOTAL ESTIMATED FUNDS REQUIRED TO CLOSE:			TOTAL ESTIMATED MONTHLY PAYMENT:	
Purchase Price/Payoff (+)	535,001.00	New First Mortgage(-)	Principal & Interest	1,287.07
Loan Amount (-)	535,001.00	Sub Financing(-)	Other Financing (P & I)	
Est. Closing Costs (+)	15,008.35	New 2nd Mtg Closing Costs(+)	Hazard Insurance	156.04
Est. Prepaid Items/Reserves (+)	1,961.67		Real Estate Taxes	557.29
Amount Paid by Seller (-)			Mortgage Insurance	
Good Faith Deposit	-1,000.00		Homeowner Assn. Dues	
SELLER CREDIT	-15,000.00		Other	
Total Est. Funds required to close		1,870.02	Total Monthly Payment	4,941.38

☑ This Good Faith Estimate is being provided by AVENUE MORTGAGE, INC, a mortgage broker, and no lender has been obtained. These estimates are provided pursuant to the Real Estate Settlement Procedures Act of 1974, as amended (RESPA). Additional information can be found in the HUD Special Information Booklet, which is to be provided to you by your mortgage broker or lender. If your application is to purchase residential real property and the lender will take a first lien on the property. The undersigned acknowledges receipt of the booklet "Settlement Costs," and if applicable the Consumer Handbook on ARM Mortgages.

Applicant LAURA RICHARDSON 1/3/07 Date Applicant Date

Copy Fax Received

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JAN-04-2007 THU 03:48 PM AVENUE MORTGAGE FAX NO. 1 562 229 7550 P. 03

RESPA SERVICING DISCLOSURE

Lender: Washington Mutual Bank

NOTICE TO FIRST LIEN MORTGAGE LOAN APPLICANTS: THE RIGHT TO COLLECT YOUR MORTGAGE LOAN PAYMENTS MAY BE TRANSFERRED. FEDERAL LAW GIVES YOU CERTAIN RELATED RIGHTS. IF YOUR LOAN IS MADE, SAVE THIS STATEMENT WITH YOUR LOAN DOCUMENTS. SIGN THE ACKNOWLEDGMENT AT THE END OF THIS STATEMENT ONLY IF YOU UNDERSTAND ITS CONTENTS.

Because you are applying for a mortgage loan covered by the Real Estate Settlement Procedures Act (RESPA) (12 U.S.C. Section 2601 et seq.) you have certain rights under that Federal law.

This statement tells you about those rights. It also tells you what the chances are that the servicing for this loan may be transferred to a different loan servicer. "Servicing" refers to collecting your principal, interest and escrow account payments, if any. If your loan servicer changes, there are certain procedures that must be followed. This statement generally explains those procedures.

Transfer Practices and Requirements

If the servicing of your loan is assigned, sold, or transferred to a new servicer, you must be given written notice of that transfer. The present loan servicer must send you notice in writing of the assignment, sale or transfer of the servicing not less than 15 days before the effective date of the transfer. The new loan servicer must also send you notice within 15 days after the effective date of the transfer. The present servicer and the new servicer may combine this information in one notice, so long as the notice is sent to you 15 days before the effective date of transfer. The 15 day period is not applicable if a notice of prospective transfer is provided to you at settlement. The law allows a delay in the time (not more than 30 days after a transfer) for servicers to notify you, upon the occurrence of certain business emergencies.

Notices must contain certain information. They must contain the effective date of the transfer of the servicing of your loan to the new servicer, and the name, address, and toll-free or collect call telephone number of the new servicer, and toll-free or collect call telephone numbers of a person or department for both your present servicer and your new servicer to answer your questions. During the 60-day period following the effective date of the transfer of the loan servicing, a loan payment received by your old servicer before its due date may not be treated by the new loan servicer as late, and a late fee may not be imposed on you.

Complaint Resolution

Section 6 of RESPA (12 U.S.C. Section 2605) gives you certain consumer rights, *whether or not your loan servicing is transferred.* If you send a "qualified written request" to your servicer, your servicer must provide you with a written acknowledgment within 20 Business Days of receipt of your request. A "qualified written request" is a written correspondence, other than notice on a payment coupon or other payment medium supplied by the servicer, which includes your name and account number, and the information regarding your request. Not later than 60 Business Days after receiving your request, your servicer must make any appropriate corrections to your account, or must provide you with a written clarification regarding any dispute. During this 60-Business Day period, your servicer may not provide information to a consumer reporting agency concerning any overdue payment related to such period or qualified written request.

A Business Day is any day in which the offices of the business entity are open to the public for carrying on substantially all of its business functions.

Damages and Costs

Section 6 of RESPA also provides for damages and costs for individuals or classes of individuals in circumstances where servicers are shown to have violated the requirements of that Section.

Servicing Transfer Estimates

1. The following is the best estimate of what will happen to the servicing of your mortgage loan:

☐ We may assign, sell or transfer the servicing of your loan while the loan is outstanding. ☒ We are able to service your loan and we ☒ will ☐ will not ☐ haven't decided whether to service your loan.

OR

☐ We do not service mortgage loans, ☐ and we have not serviced mortgage loans in the past three years.

☒ We presently intend to assign, sell or transfer the servicing of your mortgage loan. You will be informed about your servicer.

2. For all the first lien mortgage loans that we make in the 12-month period after your mortgage loan is funded, we estimate that the percentage of mortgage loans for which we will transfer servicing is between:

X [0 to 25%] or [NONE] ____ 26 to 50% ____ 51 to 75% X [76 to 100%] or [ALL]

This estimate ☒ does ☒ does not include assignments, sales or transfers to affiliates or subsidiaries. This is only our best estimate and it is not binding. Business conditions or other circumstances may affect our future transferring decisions.

3. ☐ We have previously assigned, sold or transferred the servicing of first lien mortgage loans.

OR

☒ This is our record of transferring the servicing of the first lien mortgage loans we have made in the past:

Year	Percentage of Loans Transferred (Rounded to nearest quartile - 0%, 25%, 50%, 75%, or 100%)
2006	0%
2005	0%
2004	0%

This information ☒ does ☒ does not include assignments, sales or transfers to affiliates or subsidiaries.

January 04, 2007 — Date

Washington Mutual Bank — Present Servicer or Lender

ACKNOWLEDGMENT OF MORTGAGE LOAN APPLICANT

I/We have read this disclosure form and understand its contents, as evidenced by my/our signature(s) below. I/We understand that this acknowledgment is a required part of the mortgage loan application.

Applicant Laura Richardson — Date 1/4/07

Applicant — Date

Applicant — Date

Applicant — Date

4140147 (0610) VMP Mortgage Solutions, Inc.

JPMC- 000093
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CSOC.RICH.001874

PRIVACY POLICY

Your Privacy
At Washington Mutual, respecting the privacy and security of your personal information is important to us. We know, however, that not everyone who takes their privacy seriously is necessarily well-versed in "legal or regulatory-ese." There are plenty of legal terms in Washington Mutual's own privacy policy, which you will find on the following pages. We urge you to read it carefully, and make note of your rights under this policy. We've tried to provide easy-to-understand explanations of the most frequently used legal terms - terms we are required to use to ensure clarity and consistency. We want to make sure that your personal information is protected, and that you understand the policies that protect you. You'll find the same terms used in many companies' privacy policies.

Safeguarding Customer Information
We only grant access to nonpublic personal information about you (such as your name, address, social security number and credit history) to company employees and affiliated and nonaffiliated service providers so that they can provide or offer products and services to you, process and service your accounts, and administer our business.

Our Code of Conduct requires that your information remain confidential. Even if you are no longer our customer, we will continue to treat your nonpublic personal information in the same way as if you were still a customer. In addition, we maintain physical, electronic and procedural safeguards that comply with federal standards to guard this personal information. Some state laws may further restrict the sharing of your nonpublic personal information.

Collection of Information
We collect nonpublic personal information about you from the following sources:
- From you, on forms, via the Internet, by telephone or otherwise. Examples of this type of information include your name, address, social security number, credit history and other financial information.
- From transactions with us, our affiliates or with others. For example, your payment histories, account balances, and other transaction records.
- From credit reporting agencies, such as information relating to your creditworthiness, your credit score and credit usage.
- From third parties to verify information you have given us.

Uses of Shared Information
We may share all the information that we collect, as described above, for the following purposes:
- To provide you with the products and services you requested.
- To offer you additional products and services, from us or from others, that may be of interest to you.
- To comply with reporting and other legal requirements.
- To otherwise conduct business.

Information Sharing Among Our Family of Affiliated Companies*
Washington Mutual, Inc. is the holding company for a group of companies which includes financial services providers such as depository institutions, insurance agencies, mortgage companies, consumer finance companies and securities broker-dealers. Any company that is owned or controlled by Washington Mutual, Inc. is an "affiliate" or an "affiliated company" of all of the other companies owned by Washington Mutual, Inc.

Under the Federal Fair Credit Reporting Act, we are permitted to share your name, address and facts about your transactions and experience with us (such as your payment history and other transactions on your accounts with us) among our affiliated companies. That information is referred to in this Privacy Policy as "transaction information."

Unless you request otherwise, we also share all of the other information we collect among our affiliated companies. This information - that is, information other than transaction and experience information - is referred to in this Privacy Policy as "other information."

You have the right to ensure that other information is not shared among our affiliates. If you prefer that we not share other information among our affiliates, you may opt out of those disclosures by following the steps in the "Your Opt Out Choices" section.

Once we receive your opt out request, we will stop sharing this information as soon as reasonably practicable. Your opt out will apply to all accounts you hold individually and to all accounts you hold jointly with other persons. Your opt out will not apply, however, to any accounts your joint account holders hold individually or jointly with persons other than you. If your joint account holders wish to opt out as to such other accounts, they will need to submit a separate opt out request.

Information Sharing with Nonaffiliated Third Parties as Permitted by Law
We are permitted by law to share all the information we collect, as described above, with (1) companies that perform marketing services on our behalf and (2) with other financial institutions with whom we have joint marketing arrangements. For example, we may share information with financial services providers with which we offer products such as credit cards or accelerated loan payment programs.

We may also share all the information we collect, as described above, with other nonaffiliated third parties that assist us with preparing monthly statements and with the processing and printing of checks. These other nonaffiliated third parties also include credit reporting agencies to whom we report information about your transactions with us.

Please be advised that the opt out rights described below will not apply to the sharing of information with these third parties or to the sharing of information with marketing service providers and joint marketers as described above.

Information Sharing with Other Nonaffiliated Third Parties and Your Opt Out Rights
Unless you request otherwise, we may share all the information we collect, as described above, with additional types of nonaffiliated third parties, such as:
- Financial service providers, such as life insurance companies for whom one or more of our affiliates acts as agents.
- Nonaffiliated companies, such as firms that offer value-added packages of products and services (including discounted travel services, discounted hotel accommodations and shopping services).

If you prefer that we not share nonpublic personal information with these nonaffiliated third parties, you may opt out of those disclosures (other than those permitted by law) by following the steps in the "Your Opt Out Choices" section.

We will stop sharing this information as soon as reasonably practicable. Again, your opt out will apply to all accounts you hold individually and to all accounts you hold jointly with other persons. Your opt out will not apply, however, to any accounts your joint account holders hold individually or jointly with persons other than you. If your joint account holders wish to opt out as to such other accounts, they will need to submit a separate opt out request.

[redacted]

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Sharing of Nonpublic Personal Health Information
If you engage in an insurance transaction with or through us, we may collect nonpublic personal health information about you. We do not share nonpublic personal health information with any nonaffiliated third party unless you have authorized the disclosure, the disclosure is made in connection with an insurance transaction that was initiated by you or the disclosure is otherwise permitted by law.

Your Opt Out Choices
If you wish to direct Washington Mutual to stop sharing certain nonpublic personal information about you with nonaffiliated third parties or among our affiliated companies, please call our Customer Care Center at 800-533-3534 to opt out, or you may send your instructions to Washington Mutual, PO Box 2430, Chatsworth, CA 91313-2430. **If you have previously opted out, you will not need to do so again, unless you are establishing a new customer relationship with us.** If you are calling to opt out of a newly established WM Financial Services relationship, please wait 10 days before calling to give us your opt out preferences. We will not share your nonpublic personal information (except as permitted by law) during this 10-day period.

Option 1: Directs Washington Mutual not to share nonpublic personal information with **nonaffiliated third parties**, except as permitted by law.

What this means:
You direct Washington Mutual not to share nonpublic personal information about you with nonaffiliated third parties except as permitted by law. These exceptions include companies that perform marketing services on our behalf, other financial institutions with whom we have joint marketing arrangements, other nonaffiliated service providers (such as those that assist us with monthly statement preparation and check printing and processing), and credit reporting agencies to whom we report information about your transactions with us.

Option 2: Directs Washington Mutual not to share certain nonpublic personal information among its **affiliates**, except as permitted by law.

What this means:
You direct Washington Mutual not to share nonpublic personal information about you among its affiliated companies except as permitted by law. You will continue to receive mailings and advertisements from the Washington Mutual company/companies with which you do business.

Option 3: Directs Washington Mutual not to share nonpublic personal information with **nonaffiliated third parties or among its affiliates**, except as permitted by law.

What this means:
Washington Mutual will not share your nonpublic personal information with either nonaffiliated third parties or among its affiliates, unless permitted by law.

Please note that, even if you opt out, you may still receive advertising and other marketing materials if those materials can be provided without violating your opt out instructions.

Your Choice to Limit Marketing
You may limit our affiliates from marketing their products or services to you based on information that we share with them, such as your income, your account history with us, and your credit score.

Your decision to limit marketing offers from our affiliates will not expire unless you revoke it in writing, or, if you agree, electronically. This limitation does not apply in certain circumstances, such as if you currently do business with one of our affiliates or if you ask to receive information or offers from them.

To limit marketing offers, please follow the steps in the "Your Opt Out Choices" section.

If two or more consumers jointly obtain a product or service from us, any of them may call to limit marketing offers. We will treat a request to limit marketing offers by any of the joint consumers as applying to all of the associated joint consumers for that product or service.

If you are a resident of Vermont, Washington Mutual, Inc. will obtain your consent prior to disclosing your nonpublic personal information to nonaffiliated third parties, except to the extent that sharing such information is required or permitted by law.

** This Privacy Policy applies to the following Washington Mutual companies and divisions: Washington Mutual Bank; Washington Mutual Bank fsb; WMFS Insurance Services, Inc; WM Financial Services, Inc.; Washington Mutual Insurance Services, Inc.; Home Crest Insurance Services, Inc.; WM Specialty Mortgage, LLC; California Reconveyance Company; Washington Reconveyance Company; First Deposit Life Insurance Company.*

Other Ways to Protect Your Privacy

Marketing Lists
You can reduce the amount of marketing material and credit applications you receive via mail, telephone or e-mail by writing the Direct Marketing Association at the addresses listed below. You must provide your name, address and telephone number with your request.

Mail Preference Service
c/o Direct Marketing Assn.
P.O. Box 643
Carmel, NY 10512

Telephone Preference Service
c/o Direct Marketing Assn.
P.O. Box 1559
Carmel, NY 10512

E-mail Preference Service
www.dmaconsumers.org/consumerassistance.html

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CSOC.RICH.001876

Identity Theft

Identity theft is a serious and growing problem. If someone has fraudulently used your identification to establish credit, report the incident as quickly as possible to each of the credit reporting agencies listed below and ask that a fraud report be placed on your file.

Experian	888-397-3742
Equifax	800-525-6285
TransUnion	800-680-7289

You may also check to see if any additional credit accounts have been opened without your consent or whether unauthorized charges were billed to your accounts. Contact these credit reporting agencies to obtain a copy of your credit report.

Experian	888-397-3742
Equifax	800-685-1111
TransUnion	800-916-8800

Please note that this contact information is being provided as a service to you. Washington Mutual is not affiliated with any of these services and cannot guarantee their effectiveness.

[redacted]

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CSOC.RICH.001877

Washington Mutual Bank

01/04/2007 THE HOUSING FINANCIAL DISCRIMINATION ACT OF 1977

FAIR LENDING NOTICE

IT IS ILLEGAL TO DISCRIMINATE IN THE PROVISION OF OR IN THE AVAILABILITY OF FINANCIAL ASSISTANCE BECAUSE OF THE CONSIDERATION OF:

1. **TRENDS, CHARACTERISTICS OR CONDITIONS IN THE NEIGHBORHOOD OR GEOGRAPHIC AREA SURROUNDING A HOUSING ACCOMMODATION, UNLESS THE FINANCIAL INSTITUTION CAN DEMONSTRATE IN THE PARTICULAR CASE THAT SUCH CONSIDERATION IS REQUIRED TO AVOID AN UNSAFE AND UNSOUND BUSINESS PRACTICE; OR**

2. **RACE, COLOR, RELIGION, SEX, MARITAL STATUS, NATIONAL ORIGIN OR ANCESTRY.**

IT IS ILLEGAL TO CONSIDER THE RACIAL, ETHNIC, RELIGIOUS OR NATIONAL ORIGIN COMPOSITION OF A NEIGHBORHOOD OR GEOGRAPHIC AREA SURROUNDING A HOUSING ACCOMMODATION OR WHETHER OR NOT SUCH COMPOSITION IS UNDERGOING CHANGE, OR IS EXPECTED TO UNDERGO CHANGE, IN APPRAISING A HOUSING ACCOMMODATION OR IN DETERMINING WHETHER OR NOT, OR UNDER WHAT TERMS AND CONDITIONS, TO PROVIDE FINANCIAL ASSISTANCE.

THESE PROVISIONS GOVERN FINANCIAL ASSISTANCE FOR THE PURPOSE OF THE PURCHASE, CONSTRUCTION, REHABILITATION OR REFINANCING OF ONE TO FOUR UNIT FAMILY RESIDENCES OCCUPIED BY THE OWNER AND FOR THE PURPOSE OF THE HOME IMPROVEMENT OF ANY ONE TO FOUR UNIT FAMILY RESIDENCE.

IF YOU HAVE ANY QUESTIONS ABOUT YOUR RIGHTS, OR IF YOU WISH TO FILE A COMPLAINT, CONTACT THE MANAGEMENT OF THIS FINANCIAL INSTITUTION OR:

Department of Corporations
320 West 4th Street, Suite 750
Los Angeles, CA 90013-2344
213-576-7500

ACKNOWLEDGMENT OF RECEIPT

I/We have received a copy of this notice.

Borrower Laura Richardson 1/4/07 Date | Borrower Date

Borrower Date | Borrower Date

Borrower Date | Borrower Date

Borrower Date | Borrower Date

VMP-950(CA) (0107).01 7/2001

VMP MORTGAGE FORMS - (800)521-7291

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CSOC.RICH.001878

TRUTH-IN-LENDING DISCLOSURE STATEMENT

(THIS IS NEITHER A CONTRACT NOR A COMMITMENT TO LEND)

LENDER OR LENDER'S AGENT:
Washington Mutual Bank
1400 South Douglass Road, Suite 100 Anaheim, CA 92806

☐ Preliminary ☒ Final
DATE: 01/04/2007
LOAN NO.:
Type of Loan: Conventional
Fixed Adjustable

BORROWERS:
Laura Richardson

ADDRESS: 717 E Vernon St, Long Beach, CA 90806
PROPERTY: 3622 West Curtis Drive, Sacramento, CA 95818

ANNUAL PERCENTAGE RATE The cost of your credit as a yearly rate.	FINANCE CHARGE The dollar amount the credit will cost you.	Amount Financed The amount of credit provided to you or on your behalf.	Total of Payments The amount you will have paid after you have made all payments as scheduled.
10.443 %	$1,208,803.37	$513,557.90	$1,722,361.27

PAYMENT SCHEDULE:

NUMBER OF PAYMENTS	AMOUNT OF PAYMENTS	PAYMENTS ARE DUE BEGINNING	NUMBER OF PAYMENTS	AMOUNT OF PAYMENTS	PAYMENTS ARE DUE BEGINNING
24	$4,227.98	Monthly beginning 03/01/2007			
335	$4,824.13	Monthly beginning 03/01/2009			
1	$4,806.20	Monthly beginning 02/01/2037			

DEMAND FEATURE: ☒ This loan does not have a Demand Feature. ☐ This loan has a Demand Feature as follows:

VARIABLE RATE FEATURE:
☒ This Loan has a Variable Rate Feature. Variable Rate Disclosures have been provided to you earlier.

SECURITY: You are giving a security interest in the property located at: 3622 West Curtis Drive, Sacramento, CA 95818

ASSUMPTION: Someone buying this property ☒ cannot assume the remaining balance due under original mortgage terms
☐ may assume, subject to lender's conditions, the remaining balance due under original mortgage terms.

FILING / RECORDING FEES: $

PROPERTY INSURANCE: ☒ Property hazard insurance with a mortgagee clause to the lender is a required condition of this loan. Borrower may purchase this insurance from any insurance company acceptable to the lender.
Hazard insurance ☐ is ☒ is not available through the lender at an estimated cost of for a year term.

LATE CHARGES: If your payment is more than Fifteen days late, you will be charged a late charge of 6.000% of the overdue payment.

PREPAYMENT: If you pay off your loan early, you
☒ may ☐ will not have to pay a penalty.
☐ may ☒ will not be entitled to a refund of part of the finance charge.

See your contract documents for any additional information regarding non-payment, default, required repayment in full before scheduled date, and prepayment refunds and penalties.
e means estimate

I/We hereby acknowledge reading and receiving a complete copy of this disclosure.

Laura Richardson 1/4/07
BORROWER/DATE BORROWER/DATE

BORROWER/DATE BORROWER/DATE

[redacted]

JPMC- 000098
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DEFINITION OF TRUTH-IN-LENDING TERMS

ANNUAL PERCENTAGE RATE

This is not the Note rate for which the borrower applied. The Annual Percentage Rate (APR) is the cost of the loan in percentage terms taking into account various loan charges of which interest is only one such charge. Other charges which are used in calculation of the Annual Percentage Rate are Private Mortgage Insurance or FHA Mortgage Insurance Premium (when applicable) and Prepaid Finance Charges (loan discount, origination fees, prepaid interest and other credit costs). The APR is calculated by spreading these charges over the life of the loan which results in a rate generally higher than the interest rate shown on your Mortgage/Deed of Trust Note. If interest was the only Finance Charge, then the interest rate and the Annual Percentage Rate would be the same.

PREPAID FINANCE CHARGES

Prepaid Finance Charges are certain charges made in connection with the loan and which must be paid upon the close of the loan. These charges are defined by the Federal Reserve Board in Regulation Z and the charges must be paid by the borrower. Non-inclusive examples of such charges are: Loan origination fee, "Points" or Discount, Private Mortgage Insurance or FHA Mortgage Insurance, Tax Service Fee. Some loan charges are specifically excluded from the Prepaid Finance Charge such as appraisal fees and credit report fees.

Prepaid Finance Charges are totaled and then subtracted from the Loan Amount (the face amount of the Deed of Trust/Mortgage Note). The net figure is the Amount Financed as explained below.

FINANCE CHARGE

The amount of interest, prepaid finance charge and certain insurance premiums (if any) which the borrower will be expected to pay over the life of the loan.

AMOUNT FINANCED

The Amount Financed is the loan amount applied for less the prepaid finance charges. Prepaid finance charges can be found on the Good Faith Estimate/Settlement Statement (HUD-1 or 1A). For example if the borrower's note is for $100,000 and the Prepaid Finance Charges total $5,000, the Amount Financed would be $95,000. The Amount Financed is the figure on which the Annual Percentage Rate is based.

TOTAL OF PAYMENTS

This figure represents the total of all payments made toward principal, interest and mortgage insurance (if applicable).

PAYMENT SCHEDULE

The dollar figures in the Payment Schedule represent principal, interest, plus Private Mortgage Insurance (if applicable). These figures will not reflect taxes and insurance escrows or any temporary buydown payments contributed by the seller.

[redacted]

Initials

JPMC- 000099
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CSOC.RICH.001880

CREDIT CBA INFORMATION SOLUTIONS

Pyramid Report

CONFIDENTIAL

4 Executive Campus, Cherry Hill, NJ 08002 856-366-8308

Company: CBA INFORMATION SOLUTIONS	**Co. #:** 01
Prepared for: WASHINGTON MUTUAL-LONG BEACH	**Subscriber #:** 4129310 **Case #:**
Report Type: INDIVIDUAL **Report #:** 29914712	**Ordered:** 1/02/07 **Released:** 1/02/07
Credit and Public Source(s): XPN TU EFX	**Processor:** 412931001 **Cost:** $1.68
Applicant: LAURA RICHARDSON	**Appl. SS #:** **DOB/Age:**
Co-Applicant:	**Co-Appl. SS #:** **DOB/Age:**
Current Address: 717 E VERNON ST LONG BEACH, CA 90806	**Prev. Address:**

ASSN CODE	SUBSCRIBER NAME	SUBSCRIBER #	OPEN DATE	TYPE	AMOUNT	PRESENT STATUS			# OF MONTHS REVD	PYMT RECORD		
	ACCOUNT NUMBER	STATUS COMMENT	STATUS DATE	Terms		PAYMENT	BALANCE DATE / BALANCE	AMT PAST DUE		PAST DUE 30	60	90+

PROFILE SUMMARY

Legal Items.....	0	Past Due Amts....	$186	Tradelines....	28	Inqs/1 Year.....	31
Mortgage Bal.....	$797922	Mortgage Pmts....	$5067	Paid Accts....	12	New Derog.....	7
Install Bal.....	$865	Sch/Est Pmts.....	$5254	Satis Accts...	13	Was Derog.....	10
Revolving Bal....	$1626	Revolving Avail..	91%	Not Paid AA...	0	Oldest Trade....11/82	

RISK SCORES

APPLICANT'S RISK SCORES... **RISK SCORE RANGE**

EFX FACTA BEACON = **584** FACTOR CODES = 00039,00018,00013,00008 300..850
LAST NAME - BATTS *-FILE VARIATION-*

TU NEW EMPIRICA = **553** FACTOR CODES = 039,013,018,002 300..850
MIDDLE NAME/INITIAL - ANN *-FILE VARIATION-*
HOUSE # - 3623
STREET NAME/INITIAL - PARKER
CITY NAME - SAN PEDRO
ZIP CODE - 90731

XPN FAIR, ISAAC V2 = **621** FACTOR CODES = 39,18,13,08 300,.850

The information and credit scoring model may be different than the credit score that may be used by the lender.

RISK FACTOR CODES

EFX FACTA BEACON
- 00008 - TOO MANY INQUIRIES LAST 12 MONTHS
- 00013 - TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN
- 00018 - NUMBER OF ACCOUNTS WITH DELINQUENCY
- 00039 - SERIOUS DELINQUENCY

TU NEW EMPIRICA
- 002 - DELINQUENCY
- 013 - DELINQUENCY DATE TOO RECENT, OR UNKNOWN
- 018 - FREQUENT DELINQUENCY
- 039 - Serious delinquency

INQUIRIES IMPACTED THE CREDIT SCORE

XPN FAIR, ISAAC V2
- 08 - TOO MANY INQUIRIES LAST 12 MONTHS
- 13 - TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN
- 18 - NUMBER OF ACCOUNTS WITH DELINQUENCY
- 39 - SERIOUS DELINQUENCY

FRAUD DETECTION

CONTINUED...

This credit report is issued only to permissible users as defined by the Fair Credit Reporting Act/Public Law 91-508 and is done so in the interest of confidence. This report is furnished at the joint request of the user and the subject of the report who both agree to indemnify CBA Information Solutions for incorrect information or misuse of this report. A good faith effort has been made to obtain all information from sources CBA Information Solutions deems as reliable but CBA Information Solutions cannot guarantee the accuracy of the information. CBA Information Solutions certifies that our triple merged Residential Mortgage Credit Reports comply with the standards set forth by FNMA, FHLMC, FHMA, VA and FHA. The reporting bureau certifies that public records have been checked for judgements, foreclosures, bankruptcies and other legal actions.

CBA INFORMATION SOLUTIONS

Pyramid Report (con't)

CONFIDENTIAL

4 Executive Campus, Cherry Hill, NJ 08002 856-366-8306

Company:	CBA INFORMATION SOLUTIONS	**Co. #:**	01
Prepared for:	WASHINGTON MUTUAL-LONG BEACH	**Subscriber #:** 4129310	**Case #:** [redacted]
Report Type:	INDIVIDUAL **Report #:** 29914712	**Ordered:** 1/02/07	**Released:** 1/02/07
Applicant:	LAURA RICHARDSON	**Appl. SS #:** [redacted]	**DOB/Age:**
Co-Applicant:		**Co-Appl. SS #:**	**DOB/Age:**

ASSN CODE	SUBSCRIBER NAME / ACCOUNT NUMBER	SUBSCRIBER # / STATUS COMMENT	OPEN DATE / STATUS DATE	TYPE / TERMS	AMOUNT	PRESENT STATUS: PAYMENT	BALANCE DATE / BALANCE	AMT PAST DUE	# OF MONTHS REVIEW	PYMT RECORD / PAST DUE: 30	60	90+
A1	OPTION ONE MORTGAGE CO	FN 3903714	05/06	R/C			12/05/06	N1	7	0	0	0
XPN	[redacted] CURR ACCT		12/06	480	$446250	$2592	$445103	$0				
	PAYMENT PROFILE HISTORY STARTS WITH MONTH PREVIOUS TO 12/06 111											
A1	AMERIQUEST	F 01QA8001	07/00	R/C			07/01/00	N1	0	0	0	0
TU	[redacted] PAID SATIS		07/00	360	$214500	$0	$0	$0				
	CLOSED 07/2000											
A1	BALLY TOTAL FITNESS	PH 0300750	03/06	ISC			11/30/06	I1	8	0	0	0
XPN	[redacted] CURR ACCT		11/06	036	$1044	$29	$812	$0				
	PAYMENT PROFILE HISTORY STARTS WITH MONTH PREVIOUS TO 11/06 1111111											
A1	CHEVRON CREDIT BANK NA	OC 3437520	08/04	CRC			11/30/06	R1	28	0	0	0
XPN	[redacted] CURR ACCT		11/06	REV	$400	$0	$0	$0				
	PAYMENT PROFILE HISTORY STARTS WITH MONTH PREVIOUS TO 11/06 111111111111111111111111											
A2	CIT1 AUTO	FS 0800145	06/97	AUT			06/01/00	IU	36	0	0	0
XPN	[redacted] CURR ACCT		06/00	072	$38397	$0	$0	$0				
	PAYMENT PROFILE HISTORY STARTS WITH MONTH PREVIOUS TO 06/00 111111111111111111111111											
	CLOSED											
	TRANSFERRED											
A1	GEMB	PF 1672215	04/94	CHG			01/23/99	R1	57	0	0	0
XPN	[redacted] CURR ACCT		05/94	REV	$2000	$0	$0	$0				
	PAYMENT PROFILE HISTORY STARTS WITH MONTH PREVIOUS TO 01/99 111111111111111111111111											
	INACTIVE											
A3	HSBC NV	BC 3240879	11/82	CRC			04/03/00	RU	209	0	0	0
XPN	[redacted] CURR ACCT		06/99	REV	$2000	$0	$0	$0				
	PAYMENT PROFILE HISTORY STARTS WITH MONTH PREVIOUS TO 04/00 1111111111----------											
	CREDIT LINE CLOSED - GRANTOR'S REQUEST - REPORTED BY SUBSCRIBER											
A3	HSBC NV	B 07991188	11/82	CRC			04/01/97	R1	173	0	0	0
TU	[redacted] PAID SATIS		04/97	REV	$2000	$0	$0	$0				
	CANCELED BY CREDIT GRANTOR											

XPN FACS+ SUMMARY FOR APPLICANT...
- MORE THAN 3 INQUIRIES IN LAST 30 DAYS.

TU HAWK SUMMARY FOR APPLICANT...
- CLEAR FOR ALL SEARCHES PERFORMED.

EFX SAFESCAN SUMMARY FOR APPLICANT...
- CLEAR FOR ALL SEARCHES PERFORMED.

AGE / DATE OF BIRTH

XPN	APPLICANT AGE/DOB:	1962
TU	APPLICANT AGE/DOB:	19620401
EFX	APPLICANT AGE/DOB:	19620414

MORTGAGE REF

TRADE LINES

CONTINUED...

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CBA INFORMATION SOLUTIONS

Pyramid Report (con't)

CONFIDENTIAL

4 Executive Campus, Cherry Hill, NJ 08002 866-366-8308

Company:	CBA INFORMATION SOLUTIONS	Co. #:	01
Prepared for:	WASHINGTON MUTUAL-LONG BEACH	Subscriber #:	4129310 Case #: [redacted]
Report Type:	INDIVIDUAL Report #: 29914712	Ordered:	1/02/07 Released: 1/02/07
Applicant:	LAURA RICHARDSON	Appl. SS #:	[redacted] DOB/Age:
Co-Applicant:		Co-Appl. SS #:	DOB/Age:

ASSN CODE	SUBSCRIBER NAME / ACCOUNT NUMBER	SUBSCRIBER # / STATUS COMMENT	OPEN DATE / STATUS DATE	TYPE / TERMS	AMOUNT	PRESENT STATUS: PAYMENT	BALANCE DATE / BALANCE	AMT PAST DUE	# OF MONTHS RPTD	PYMT RECORD / PAST DUE: 30	60	90+
	CLOSED 04/1997											
A3	SEARS/CBSD	BC 1230084	12/02	CRC			06/10/06	R1	42	0	0	0
XFN	[redacted]	CURR ACCT	06/06	REV	$2700	$0	$0	$0				
	PAYMENT PROFILE HISTORY STARTS WITH MONTH PREVIOUS TO 06/06 111111111111111111111111											
A1	XEROX EMPLOYEES FEDE	180FC00288	03/94	I/L				I1	56	0	0	0
EFX	[redacted]	PAID SATIS	01/99	UNK	$11470	$0	$0	$0				
A1	XEROX EMPLOYEES FEDE	180FC00288	02/98	I/L				I	11	0	0	0
EFX	[redacted]	PAID ACCT	01/99	UNK	$40000	$0	$0	$0				

DEROGATORY CREDIT

A1	WELLS FARGO HOME MORTG	FM 2990858	05/05	R/C			12/01/06	M1	19	3	0	0
XFN	[redacted]	CUR WAS 30-3	07/06	360	$359000	$2475	$352819	$0				
	PAYMENT PROFILE HISTORY STARTS WITH MONTH PREVIOUS TO 12/06 111112121112111											
	(30-06/06) (30-04/06) (30-12/05)											
A1	XEROX EFCU	Q 0285N003	03/90	C/C			04/03/06	C2	193	18	1	0
TU	[redacted]	30 WAS 60	03/06	UNK	$5000	$133	$1582	$133				
	PAYMENT PROFILE HISTORY STARTS WITH MONTH PREVIOUS TO 04/06 ..... -32212-2-212121-22212121											
	(60-02/06) (30-12/05) (30-10/05) (30-08/05) (30-06/05)											
	(30-04/05) (30-02/05) (30-11/04) (30-10/04) (30-09/04)											
	(30-07/04) (30-05/04)											
	MAX DELINQ: 60 DAYS, 02/2006, AMOUNT $267											
A1	MEDICAL PAYMENT DATA	MV 3910221	12/96	UNK			08/10/01	I9	56	0	0	0
XPN	[redacted]	COLL ACCT	08/01	UNK	[illegible]	$10	$53	$53				
	CLOSED											
A1	CAP ONE BK	BC 1270246	10/95	CRC			12/13/06	R1	134	9	3	3
XPN	[redacted]	CUR WAS 90-3+	09/06	REV	$826	$15	$44	$0				
	PAYMENT PROFILE HISTORY STARTS WITH MONTH PREVIOUS TO 12/06 111432112111121112112121											
	(90-08/06) (30-03/06) (30-06/05) (30-03/05)											
	MAX DELINQ: 90 DAYS, 04/2004											
A1	AAMES HOMES LOAN	180FM09916	06/01	R/E				M1	12	1	0	0
EFX	[redacted]	PAID WAS 30	06/02	I/L	$245000	$0	$0	$0				
	PAYMENT PROFILE HISTORY STARTS WITH MONTH PREVIOUS TO 06/02 ..... -----2------											
	(30-12/01)											
	ACCOUNT TRANSFERRED OR SOLD											
A1	CELINK	PZ 2525690	10/96	FHA			11/26/01	MU	61	3	1	1
XPN	[redacted]	DEL WAS 90	11/01	020	$25000	$0	$0	$0				
	PAYMENT PROFILE HISTORY STARTS WITH MONTH PREVIOUS TO 11/01 ..... ----------21214321-1-1											
	(30-10/00) (30-08/00) (90-06/00)											
	PURCHASED BY ANOTHER LENDER											
	CLOSED											
	TRANSFERRED											
A2	CITI AUTO	FA 8600158	06/97	AUT			02/28/03	IU	68	1	0	0
XPN	[redacted]	PAID WAS 30	02/03	072	$38397	$0	$0	$0				
	PAYMENT PROFILE HISTORY STARTS WITH MONTH PREVIOUS TO 02/03 111111111--1111111111111											

Parker Retail 2430

CONTINUED...

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CBA INFORMATION SOLUTIONS

Pyramid Report (con't)

CONFIDENTIAL

4 Executive Campus, Cherry Hill, NJ 08002 866-368-8308

Company:	CBA INFORMATION SOLUTIONS	Co. #:	01
Prepared for:	WASHINGTON MUTUAL-LONG BEACH	Subscriber #:	4129310 Case #: [redacted]
Report Type:	INDIVIDUAL Report #: 29914712	Ordered:	1/02/07 Released: 1/02/07
Applicant:	LAURA RICHARDSON	Appl. SS #:	[redacted] DOB/Age:
Co-Applicant:		Co-Appl. SS #:	DOB/Age:

ASSN CODE	SUBSCRIBER NAME / ACCOUNT NUMBER	SUBSCRIBER # / STATUS COMMENT	OPEN DATE / STATUS DATE	TYPE / TERMS	AMOUNT	PRESENT STATUS: PAYMENT	BALANCE DATE / BALANCE	AMT PAST DUE	# OF MONTHS REV'D	PYMT RECORD / PAST DUE: 30	60	90+
	CLOSED MAX DELINQ: 30 DAYS, 06/2000											
A2	CITI AUTO	FS 0800145	01/98	AUT			06/01/00	IU	29	1	0	0
XPN	[redacted]	30 DAY DEL	06/00	072	$41527	$0	$0	$0				
	PAYMENT PROFILE HISTORY STARTS WITH MONTH PREVIOUS TO 06/00 ..... 2111111111-11-1111111111 (30-05/00) CLOSED TRANSFERRED											
A2	CITIFINANCIAL AUTO	682FP18295	01/98	AUT			11/01/06	I9	106	3	0	3
EFX	[redacted]	CHARGE OFF	11/06	072		$0	$0	$0				
	PAYMENT PROFILE HISTORY STARTS WITH MONTH PREVIOUS TO 08/04 ..... 554 (120-07/04) (120-06/04) (90-05/04) CHARGED OFF ACCOUNT AMOUNT CHARGED OFF: 1756											
A2	CITIFINANCIAL AUTO	682FA06340	01/98	UNK				I1	65	5	1	0
EFX	[redacted]	PAID WAS 60	06/03	I/L	$41527	$0	$0	$0				
	PAYMENT PROFILE HISTORY STARTS WITH MONTH PREVIOUS TO 06/03 ..... --------2-2--------22--- (30-09/02) (30-07/02) (30-10/01) (30-09/01) (60-11/00)											
A1	DOWNEY S&L	180FS02475	04/94	R/C				M1	96	1	2	0
EFX	[redacted]	PAID WAS 60-2	04/02	360	$190000	$0	$0	$0				
	PAYMENT PROFILE HISTORY STARTS WITH MONTH PREVIOUS TO 04/02 ..... ----------32---3--- (60-12/00) (60-07/00) (30-11/00)											
A4	LA NEIGH HSE	R 020T1001	05/99	R/E			08/01/02	M1	39	5	2	1
TU	[redacted]	PAID WAS 90	08/02	360	$108000	$0	$0	$0				
	PAYMENT PROFILE HISTORY STARTS WITH MONTH PREVIOUS TO 08/02 ..... 21-11-4232112111--13-2 (30-07/02) (90-01/02) (60-11/01) (30-07/01) (60-12/00) (30-10/00) MAX DELINQ: 90 DAYS, 01/2002											
A1	LITTON LOAN SERVICING	FZ 3900947	06/01	R/C			05/31/05	MU	47	9	1	0
XPN	[redacted]	PAID WAS 60	05/05	360	$245000	$0	$0	$0				
	PAYMENT PROFILE HISTORY STARTS WITH MONTH PREVIOUS TO 05/05 ..... 111211111211211111211211 (30-01/05) (30-07/04) (30-04/04) (30-10/03) (30-07/03) CLOSED MAX DELINQ: 60 DAYS, 09/2002											
A1	WESTERN FINANCIAL SA	180FM02218	12/03	UNS			11/01/06	I9	35	7	1	1
EFX	[redacted]	CHARGE OFF	11/06	060	$2371	$0	$0	$0				
	PAYMENT PROFILE HISTORY STARTS WITH MONTH PREVIOUS TO 11/06 ..... ---------4321112121212-- (90-01/06) (30-07/05) (30-05/05) (30-03/05) (30-01/05) (60-12/05) (30-11/05) CHARGED OFF ACCOUNT											
A1	WFS FINANCIAL	FS 3828796	12/03	UNS			12/31/06	I9	37	7	1	1
XPN	[redacted]	CHARGE OFF	02/06	060	$29549	$0	$0	$0				
	PAYMENT PROFILE HISTORY STARTS WITH MONTH PREVIOUS TO 12/06 999999999943211121212121											

CONTINUED...

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JPMC- 000103
CONFIDENTIAL

Pyramid Report (con't)

4 Executive Campus, Cherry Hill, NJ 08002 866-366-8308

Company:	CBA INFORMATION SOLUTIONS	Co. #:	01
Prepared for:	WASHINGTON MUTUAL-LONG BEACH	Subscriber #: 4129310	Case #: [redacted]
Report Type:	INDIVIDUAL	Report #: 29914712	Ordered: 1/02/07 Released: 1/02/07
Applicant:	LAURA RICHARDSON	Appl. SS #: [redacted]	DOB/Age:
Co-Applicant:		Co-Appl. SS #:	DOB/Age:

ASSN CODE	SUBSCRIBER NAME / ACCOUNT NUMBER	SUBSCRIBER # / STATUS COMMENT	OPEN DATE / STATUS DATE	TYPE / TERMS	AMOUNT	PRESENT STATUS: PAYMENT	BALANCE DATE / BALANCE	AMT PAST DUE	# OF MONTHS REVD	PYMT RECORD / PAST DUE: 30	60	90+

(90-01/06) (30-07/05) (30-05/05) (30-03/05) (30-01/05)
CLOSED
AMOUNT CHARGED OFF: 2371

A1	WILSHIRE CREDIT CORP	133FZ02197	10/96	R/C				M1	60	1	0	0
EFX	[redacted]	PAID WAS 30	10/01	I/L	$25000	$0	$0	$0				

PAYMENT PROFILE HISTORY STARTS WITH MONTH PREVIOUS TO 10/01 ..... ----2----------
(30-05/01)

A1	XEROX EMPLOYEES FEDE	180FC00288	03/98	C/C				I2	200	28	1	0
EFX	[redacted]	PAID WAS 60	11/06	945	$5000	$0	$0	$0				

PAYMENT PROFILE HISTORY STARTS WITH MONTH PREVIOUS TO 11/06 ..... -21-21113221212221212--2
(30-09/06) (30-06/06) (60-02/06) (30-12/05) (30-10/05)
(30-08/05) (30-07/05) (30-06/05) (30-04/05) (30-02/05)
(30-11/04)

ADDRESSES

A	717 E VERNON ST	Reported: 02/16/00	
XPN	LONG BEACH, CA 90806-2726	Last Upd: 10/03/06	Last Subs: 3903714
A	3623 S PARKER ST	Reported: 05/06/94	
XPN	SAN PEDRO, CA 90731-6033	Last Upd: 05/02/06	Last Subs:
A	15607 S DENVER AVE	Reported: 09/01/89	
XPN	GARDENA, CA 90248-2114	Last Upd: 02/17/05	Last Subs:
A	1851 E 1ST ST	Reported:	
EFX	SANTA ANA, CA 92705	Last Upd: 10/01/98	Last Subs:

Rental

EMPLOYMENT

A	STATE OF CALIF	Hired:	Reported: 12/03
XPN		Left:	Last Upd: 12/03
A	STATE OF CALIF LTT GOV OFF	Hired:	Reported: 12/03
TU	LOS ANGELES, CA	Left:	Last Upd: 12/03
A	XEROX	Hired:	Reported: 03/96
XPN		Left:	Last Upd: 03/96

INQUIRIES

	C B ASSO FIL	Z 00004048		01/02/07
TU		INQUIRY		
	CREDCO	FR 3996026		12/19/06
XPN		INQUIRY		
	FAC	Z 06311748		12/19/06
TU		INQUIRY		
	FIRST AMERICAN CREDC	181ZB00548		12/19/06
EFX		INQUIRY		
	CREDIT PLUS	FR 1973039		12/18/06
XPN		INQUIRY		
	CBD	Z 00049997		12/15/06
TU		INQUIRY		
	CREDIT BUREAU OF DEL	801ZB00982		12/15/06
EFX		INQUIRY		

CONTINUED...

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Company:	CBA INFORMATION SOLUTIONS	Co. #:	01
Prepared for:	WASHINGTON MUTUAL-LONG BEACH	Subscriber #: 4129310	Case #:
Report Type:	INDIVIDUAL Report #: 29914712	Ordered: 1/02/07	Released: 1/02/07
Applicant:	LAURA RICHARDSON	Appl. SS #:	DOB/Age:
Co-Applicant:		Co-Appl. SS #:	DOB/Age:

ASSN CODE	SUBSCRIBER NAME / ACCOUNT NUMBER	SUBSCRIBER # / STATUS COMMENT	OPEN DATE / STATUS DATE	TYPE / TERMS	AMOUNT	PRESENT STATUS: PAYMENT	BALANCE DATE / BALANCE	AMT PAST DUE	# OF MONTHS REVIEW	PYMT RECORD / PAST DUE: 30	60	90+
	CREDIT PLUS	FR 1973039					12/15/06					
XPN		INQUIRY										
	EMS ATLANTA	Z 00245646					12/15/06					
TU		INQUIRY										
	EQUIFAX MORTGAGE SER	FR 1973206					12/15/06					
XPN		INQUIRY										
	EQUIFAX MORTGAGE SER	401ZB02533					12/15/06					
EFX		INQUIRY										
	LANDSAFE CREDIT	180ZB07577					11/27/06					
EFX		INQUIRY										
	LANDSAFE CRT	Z 07183223					11/27/06					
TU		INQUIRY										
	LANDSAFECREDIT	FR 3970658					11/27/06					
XPN		INQUIRY										
	CREDSTAR	180ZB05837					11/21/06					
EFX		INQUIRY										
	FISERV CREDSTAR	FR 1975476					11/21/06					
XPN		INQUIRY										
	GREENLIGHT F	F 02817329					11/21/06					
TU		INQUIRY										
	RELS CREDIT	133ZB03285					11/20/06					
EFX		INQUIRY										
	RELS REPORTING	FR 1972926					11/20/06					
XPN		INQUIRY										
	RELSCREDIT	F 00728002					11/20/06					
TU		INQUIRY										
	DOLLAR RENT A CAR-SF	606AZ11572					07/21/06					
EFX		INQUIRY										
	CBD	Z 80049997					05/15/06					
TU		INQUIRY										
	CREDIT BUREAU OF DEL	801ZB00982					05/15/06					
EFX		INQUIRY										
	CREDIT PLUS	FR 1973039					05/15/06					
XPN		INQUIRY										
	DOLLAR RENT A CAR-SM	606AZ12018					04/26/06					
EFX		INQUIRY										
	CBD	Z 00049997					03/29/06					
TU		INQUIRY										
	CREDIT BUREAU OF DEL	801ZB00982					03/29/06					
EFX		INQUIRY										
	CREDIT PLUS	FR 1973039					03/29/06					
XPN		INQUIRY										
	CBD	Z 00049997					01/23/06					
TU		INQUIRY										

CONTINUED...

This credit report is issued only to permissible users as defined by the Fair Credit Reporting act/Public Law 91-508 and it does so in the context of confidence. This report is furnished at the joint request of the user and the subject of the report who both agree to indemnify CBA Information Solutions for incorrect information or misuse of this report. A good faith effort has been made to obtain all information from reputable CBA Information Solutions deems as reliable but CBA Information Solutions cannot guarantee the accuracy of the information. CBA Information Solutions certifies that our triple merged Residential Mortgage Credit Reports comply with the standards set forth by FNMA, FHLMC, FHHA, VA and FHA. The reporting human services that public records have been checked for judgements, foreclosures, bankruptcies and other legal actions.

CBA INFORMATION SOLUTIONS

Pyramid Report (con't)

CONFIDENTIAL

4 Executive Campus, Cherry Hill, NJ 08002 866-368-8308

Company:	CBA INFORMATION SOLUTIONS	**Co. #:**	01
Prepared for:	WASHINGTON MUTUAL-LONG BEACH	**Subscriber #:** 4129310	**Case #:** 0729942433
Report Type:	INDIVIDUAL **Report #:** 29914712	**Ordered:** 1/02/07	**Released:** 1/02/07
Applicant:	LAURA RICHARDSON	**Appl. SS #:**	**DOB/Age:**
Co-Applicant:		**Co-Appl. SS #:**	**DOB/Age:**

ASSN CODE	SUBSCRIBER NAME / ACCOUNT NUMBER	SUBSCRIBER # / STATUS COMMENT	OPEN DATE / STATUS DATE	TYPE / TERMS	AMOUNT	PRESENT STATUS: PAYMENT	BALANCE DATE / BALANCE	ART PAST DUE	# OF MONTHS REVD	PYMT RECORD / PAST DUE: 30	60	90+
EFX	CREDIT BUREAU OF DEL	801ZB00982 INQUIRY	01/23/06									
XFN	CREDIT PLUS	FR 1973039 INQUIRY	01/23/06									

DIRECT CHECK

Subcode	Subscriber	Telephone	Address	City	ST	Zip
01QA6001	AMERIQUEST	800-430-5262	505 S MAIN ST	ORANGE	CA	92868
0300750	BALLY TOTAL FITNESS	562-484-2980	12440 E IMPERIAL SUI	NORWALK	CA	90650
1270246	CAP ONE BK	BY MAIL ONLY	PO BOX 85520	RICHMOND	VA	23285
1971970	CBCINNOVIS	614-222-4319	170 E TOWN ST	COLUMBUS	OH	43215
00285278	CBCINNOVIS	614-222-4319	170 E TOWER ST	COLOMBUS	OH	43215
00049997	CBD	410-742-9551	530 RIVERSIDE DR	SALISBURY	MD	21801
2525690	CELINK	517-323-4134	3900 CAPITOL CITY BL	LANSING	MI	48906
3437520	CHEVRON CREDIT BANK	800-243-8766	PO BOX 5010	CONCORD	CA	94524
0800145	CITI AUTO		17400 BROOKHURST ST	FOUNTAIN VALLEY	CA	92708
8600158	CITI AUTO	800-486-1750	PO BOX 742557	DALLAS	TX	75374
3996926	CREDCO	800-637-2422	12395 FIRST AMERICAN	POWAY	CA	92064
1973039	CREDIT PLUS	301-742-9551	31550 WINTERPLACE PK	SALISBURY	MD	21804
00245646	EMS ATLANTA	800-333-0037	1600 PEACHTREE ST	ATLANTA	GA	30309
1973206	EQUIFAX MORTGAGE SER	800-333-0037	1505 WINDWARD CONCOU	ALPHARETTA	GA	30005
06311748	FAC	800-637-2422	12395 FIRST AMERIC	POWAY	CA	92064
1975476	FISERV CREDSTAR	818-762-6262	6350 LAUREL CANYON B	NORTH HOLLYWOOD	CA	91606
1672215	GEMB	800-967-1864	PO BOX 981400	EL PASO	TX	79998
02817329	GREENLIGHT F		2600 MICHELSON DR	IRVINE	CA	92612
3240879	HSBC NV	800-477-6000	PO BOX 19360	PORTLAND	OR	97280
07991188	HSBC NV	800-477-6000	POB 19360	PORTLAND	OR	97280
020T1001	LA NEIGH HSE		3111 S FLOWER ST	LOS ANGELES	CA	90007
07193223	LANDSAFE CRT		155 N LAKE AVE	PASADENA	CA	91101
3970658	LANDSAFECREDIT	626-927-3000	1515 WALNUT GROVE AV	ROSEMEAD	CA	91770
3900947	LITTON LOAN SERVICIN	713-960-9676	4828 LOOP CENTRAL DR	HOUSTON	TX	77081
3903714	OPTION ONE MORTGAGE	800-648-9605	3 ADA WAY	IRVINE	CA	92618
1972356	PORTER RANCH CREDIT	818-360-7753	11145 TAMPA AVE STE	NORTHRIDGE	CA	91326
00084420	PRTR RNCH CR	818-360-7753	11145 TAMPA AV	NORTHRIDGE	CA	91326
1972926	RELS REPORTING	866-646-8448	12395 FIRST AMERICAN	POWAY	CA	92064
00728002	RELSCREDIT	866-646-8448	4550 SW MACADAM AV	PORTLAND	OR	97201
1230084	SEARS/CBSD	BY MAIL ONLY	PO BOX 6189	SIOUX FALLS	SD	57117
02817041	SETTLEMENT O	619-209-3602	2605 CAMINO DEL RI	SAN DIEGO	CA	92108
1973064	SETTLEMENTONE	619-209-3602	2605 CAMINO DEL RIO	SAN DIEGO	CA	92108
1943855	VERIZON WIRELESS	949-286-7000	15505 SAND CANYON AV	IRVINE	CA	92618
2990858	WELLS FARGO HOME MOR	314-529-5000	625 MARYVILLE CENTRE	SAINT LOUIS	MO	63141
3828796	WPS FINANCIAL	BY MAIL ONLY	PO BOX 19657	IRVINE	CA	92623
0285N003	XEROX EFCU	310-643-4200	2200 E GRAND AVE	EL SEGUNDO	CA	90245

PAYMENT PROFILE CODE DESC

CONTINUED...

This credit report is issued only to permissible users as defined by the Fair Credit Reporting Act (Public Law 91-508) and is done so in the strictest of confidence. This report is furnished at the joint request of the user and the subject of the report who both agree to indemnify CBA Information Solutions for incorrect information or release of this report. A good faith effort has been made to obtain information from sources CBA Information Solutions deems as reliable but CBA Information Solutions cannot guarantee the accuracy of the information. CBA Information Solutions certifies that our tri-bureau merged Residential Mortgage Credit Reports comply with the standards set forth by FNMA, FHLMC, FHA/VA and FHA. The reporting bureau certifies that public records have been checked for judgments, foreclosures, bankruptcies and other legal actions.

JPMC- 000106
CONFIDENTIAL

CBA INFORMATION SOLUTIONS

Pyramid Report (con't)

CONFIDENTIAL

4 Executive Campus, Cherry Hill, NJ 08002 866-366-8308

Company:	CBA INFORMATION SOLUTIONS	Co. #:	01
Prepared for:	WASHINGTON MUTUAL-LONG BEACH	Subscriber #:	4129310 Case #: 0729942433
Report Type:	INDIVIDUAL Report #: 29914712	Ordered:	1/02/07 Released: 1/02/07
Applicant:	LAURA RICHARDSON	Appl. SS #:	DOB/Age:
Co-Applicant:		Co-Appl. SS #:	DOB/Age:

ASSN CODE	SUBSCRIBER NAME / ACCOUNT NUMBER	SUBSCRIBER # / STATUS COMMENT	OPEN DATE / STATUS DATE	TYPE / TERMS	AMOUNT	PRESENT STATUS: PAYMENT	PRESENT STATUS: BALANCE DATE / BALANCE	PRESENT STATUS: AMT PAST DUE	# OF MONTHS REV'D	PYMT RECORD / PAST DUE: 30	60	90+

0 = CURRENT (TOO NEW)
1 = CURRENT
2 = 30 DAYS DELINQUENT
3 = 60 DAYS DELINQUENT
- = NO HISTORY REPORTED
4 = 90 DAYS DELINQUENT
5 = 120 DAYS DELINQUENT
6 = 150 DAYS DELINQUENT
7 = WAGE PLAN OR BANKRUPTCY
8 = REPOSSESS/FORECLOSE
9 = COLLECTION/CHARGEOFF
U = FOOTNOTED (UNRATED)
= UNKNOWN

PUBLIC RECORD DISCLOSURE

Public records have been checked for 7 years. If no public records were found, NONE will appear in the appropriate location.

Applicant __NONE__ Co-Applicant __NONE__

FILE VARIATIONS

Items Associated with Applicant

MIDDLE NAME/INITIAL: ANN
HOUSE #: 3623
STREET NAME/INITIAL: PARKER
CITY NAME: SAN PEDRO
ZIP CODE: 90731

9903586	LA NEIGH HSE
10374	XEROX EFCU
8740017077652	AMERIQUEST
430200007016	HSBC NV
INQUIRY	C B ASSO FIL
INQUIRY	CBD
INQUIRY	CBD
INQUIRY	EMS ATLANTA
INQUIRY	FAC
INQUIRY	GREENLIGHT F
INQUIRY	LANDSAFE CRT
INQUIRY	RELSCREDIT

Items Associated with Applicant LAST NAME: BATTS

1870095501	CITIFINANCIAL AUTO
518200675587	WESTERN FINANCIAL SA
9958037	AAMES HOMES LOAN
60070671735361001	CITIFINANCIAL AUTO
9020691309	DOWNEY S&L
277070	WILSHIRE CREDIT CORP
61037420	XEROX EMPLOYEES FEDE
103742001	XEROX EMPLOYEES FEDE
103742002	XEROX EMPLOYEES FEDE
INQUIRY	CREDIT BUREAU OF DEL
INQUIRY	CREDIT BUREAU OF DEL

CONTINUED...

This credit report is issued only to permissible users as defined by the Fair Credit Reporting Act(Public Law 91-508) and is done so in the strictest of confidence. This report is furnished at the joint request of the user and the subject of the report who both agree to indemnify CBA Information Solutions for incorrect information or misuse of this report. A good faith effort has been made to obtain all information from sources CBA Information Solutions seems as reliable but CBA Information Solutions cannot guarantee the accuracy of the information. CBA Information Solutions certifies that our triple merged Residential Mortgage Credit Reports comply with the standards set forth by FNMA, FHLMC, FMHA, VA and FHA. The reporting bureau certifies that public records have been checked for judgements, foreclosures, bankruptcies and other legal actions.

JPMC- 000107
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CBA INFORMATION SOLUTIONS

Pyramid Report (con't)

CONFIDENTIAL

4 Executive Campus, Cherry Hill, NJ 08002 866-366-8306

Company:	CBA INFORMATION SOLUTIONS	Co. #:	01
Prepared for:	WASHINGTON MUTUAL-LONG BEACH	Subscriber #:	4129310 Case #: [redacted]
Report Type:	INDIVIDUAL Report #: 29914712	Ordered:	1/02/07 Released: 1/02/07
Applicant:	LAURA RICHARDSON	Appl. SS #:	[redacted] DOB/Age:
Co-Applicant:		Co-Appl. SS #:	DOB/Age:

ASSN CODE	SUBSCRIBER NAME / ACCOUNT NUMBER	SUBSCRIBER # / STATUS COMMENT	OPEN DATE / STATUS DATE	TYPE / TERMS	AMOUNT	PRESENT STATUS: PAYMENT	PRESENT STATUS: BALANCE DATE / BALANCE	PRESENT STATUS: AMT PAST DUE	# OF MONTHS REVD	PYMT RECORD / PAST DUE: 30	60	90+

INQUIRY	CREDSTAR
INQUIRY	DOLLAR RENT A CAR-SF
INQUIRY	DOLLAR RENT A CAR-SM
INQUIRY	EQUIFAX MORTGAGE SER
INQUIRY	FIRST AMERICAN CREDC
INQUIRY	LANDSAFE CREDIT
INQUIRY	RELS CREDIT

REPORT COMMENTS:

TU APPLICANT NAME VARIATION: LAURA ANN RICHARDSON
TU APPLICANT NAME VARIATION: ~~RICHARDSON~~ Info Lastname
TU APPLICANT NAME VARIATION: BATTS,LAURA
TU APPLICANT NAME VARIATION: RICHARDSONBATTS,LAURA
EFX APPLICANT NAME VARIATION: LAURA R BATTS
EFX APPLICANT: SSN ISSUED IN 1978 BY STATE OF CA
XPN APPLICANT AKA: LAURA A BATTS
XPN APPLICANT AKA: BATTS LAURA
XPN APPLICANT AKA: LAURA R BATTS
TU APPLICANT: INQUIRIES IMPACTED THE CREDIT SCORE

If there are any questions on the above listed Trade Lines, please contact the following...

XPN: EXPERIAN
701 EXPERIAN PKWY
PO BOX 2002
ALLEN, TX 75013
(888) 397-3742
www.experian.com/reportaccess

TU: TransUnion LLC
2 BALDWIN PLACE, P.O. BOX 1000
CHESTER, PA 19022
800-888-4213

EFX: EQUIFAX INFORMATION SERVICES LLC
P O BOX 740241
ATLANTA, GA 30374-0241
800/685-1111

Prepared By: CBA Information Solutions
4 Executive Campus
Cherry Hill, NJ 08002

CONTINUED...

This credit report is issued only to permissible users as defined by the Fair Credit Reporting Act (Public Law 91-508) and is done so in the strictest of confidence. This report is furnished at the joint request of the user and the subject of the report who both agree to indemnify CBA Information Solutions for incorrect information or misuse of this report. A good faith effort has been made to obtain all information from sources CBA Information Solutions deems as reliable, but CBA Information Solutions cannot guarantee the accuracy of the information. CBA Information Solutions certifies that our triple merged Residential Mortgage Credit Reports comply with the standards set forth by FNMA, FHLMC, FHMA, VA and FHA. The recording bureau certifies that public records have been checked for judgments, foreclosures, bankruptcies and other legal actions.

JPMC- 000108
CONFIDENTIAL

CBA INFORMATION SOLUTIONS

Pyramid Report (con't)

CONFIDENTIAL

4 Executive Campus, Cherry Hill, NJ 08002 866-366-8308

Company:	CBA INFORMATION SOLUTIONS	**Co. #:**	01
Prepared for:	WASHINGTON MUTUAL-LONG BEACH	**Subscriber #:**	4129310 **Case #:**
Report Type:	INDIVIDUAL **Report #:** 29914712	**Ordered:**	1/02/07 **Released:** 1/02/07
Applicant:	LAURA RICHARDSON	**Appl. SS #:**	**DOB/Age:**
Co-Applicant:		**Co-Appl. SS #:**	**DOB/Age:**

ASSN CODE	SUBSCRIBER NAME	SUBSCRIBER #	OPEN DATE	TYPE	AMOUNT	PRESENT STATUS			# OF MONTHS REVD	PYMT RECORD		
	ACCOUNT NUMBER	STATUS COMMENT	STATUS DATE	TERMS		PAYMENT	BALANCE DATE / BALANCE	AMT PAST DUE		PAST DUE 30	60	90+

1-866-366-8308

This report contains information supplied by the National Credit Bureau Systems named above, which are also denoted within the left column of the report. Its contents have not been verified by CBA Information Solutions and may contain duplicate information. While this report is being used for some real estate lending purposes, it is not a Residential Mortgage Credit Report as defined by FNMA, FHLMC, and FHA/VA guidelines.

* * * END OF REPORT * * *

This credit report is issued only to permissible users as defined by the Fair Credit Reporting Act(Public Law 91-508) and is done so in the strictest of confidence. This report is furnished at the joint request of the user and the subject of the report who both agree to indemnify CBA Information Solutions for incorrect information or misuse of this report. A good faith effort has been made by which all information from sources CBA Information Solutions deems as reliable but CBA Information Solutions cannot guarantee the accuracy of the information. CBA Information Solutions certifies that our tri-merge Residential Mortgage Credit Reports comply with the standards set forth by FNMA, FHLMC, FNMA, VA and FHA. The reporting bureau certifies that public records have been checked for judgements, foreclosures, bankruptcies and other legal orders.

CREDIT SCORE DISCLOSURE

Borrower Name(s):	Lender:
Laura Richardson	Washington Mutual Bank 1400 South Douglass Road, Suite 100 Anaheim, CA 92806
	Date: January 04, 2007

Property Address:
3622 West Curtis Drive, Sacramento, CA 95818

Credit information provided by:

CBA Information Solutions
4 Executive Campus
Cherry Hill, NJ 08002
1-866-366-8308

Your current Credit Score(s) or most recent Credit Score(s) and the key factors that adversely affect your Credit Score(s) in the model used is/are attached.

The range of possible Credit Scores under the model used is

300 - 850

Your Credit Score was created on the same date noted at the top of your Credit Score report.

The information and credit scoring model may be different than the Credit Score that may be used by the lender.

JPMC- 000110
CONFIDENTIAL

CSOC.RICH.001891

CREDIT SCORE DISCLOSURE

Borrower Name(s):	Lender:
Laura Richardson	Washington Mutual Bank 1400 South Douglass Road, Suite 100 Anaheim, CA 92806
	Date: January 02, 2007

Property Address:
3622 Curtis Dr, Sacramento, CA 95818

Credit information provided by:

CBA Information Solutions
4 Executive Campus
Cherry Hill, NJ 08002
1-866-366-8308

Your current Credit Score(s) or most recent Credit Score(s) and the key factors that adversely affect your Credit Score(s) in the model used is/are attached.

The range of possible Credit Scores under the model used is

300 - 850

Your Credit Score was created on the same date noted at the top of your Credit Score report.

The information and credit scoring model may be different than the Credit Score that may be used by the lender.

JPMC- 000111
CONFIDENTIAL

CSOC.RICH.001892

Landsafe Credit 3 File Merge Report

Reporting Agency:
Landsafe Credit
1515 Walnut grove Avenue
Rosemead, CA 91770
(877)572-5673

Client:
H & R Block - Burlington
3 Burlington Woods
Burlington, MA 01803-4514
7812291999

Report#: CL1032361592
Report Date: 11/27/2006

Client Loan#:
Requested: 11/27/2006
Attention:

APPLICANT INFORMATION

Borrower:
RICHARDSON, LAURA
SSN# 573553258
717 E VERNON ST
LONG BEACH, CA 908062726

CoBorrower:
SSN#

GENERAL COMMENTS

```
B   XPN:  Experian/Fair, Isaac Model SCORE(603)  REASON CODES: 39, 13, 18, 02
B   EFX:  EQUIFAX BEACON 5.0 SCORE(582)          REASON CODES: 39, 13, 18, 08
B   TUC:  FICO CLASSIC 2004 SCORE(575)           REASON CODES: 39, 13, 18, 08
FICO:   B-XPN:603, B-EFX:582, B-TUC:575,

B   XPN:  TOO MANY INQUIRIES LAST 12 MONTHS
B   TUC:  In Addition to the factors listed above, the number of inquiries on
          the consumer's credit file has adversely affected the credit score

24 MONTHS SUMMARY:  12 ACCOUNTS REPORTED IN 24 MO.  4 LATE ACCOUNTS IN 24 MO.
REVOLVING LATES IN 24 MO:   5@30; 1@60; 2@90
INSTALLMENT LATES IN 24 MO:  22@30; 3@60; 0@90
INQUIRIES:  7 IN LAST 90 DAYS
```


Landsafe Credit 3 File Merge Report

RICHARDSON, LAURA

H & R Block - Burlington
Report#: CL1032361592
Report Date: 11/27/2006
Client Loan:

CREDIT HISTORY
ACCOUNTS WITH BALANCES

E C O A	CREDIT GRANTOR ACCOUNT NUMBER REPOSITORY REMARKS	RPTD	LACT OPND	HIGH CREDIT OR LMT	BALANCE OWING	PYMT PST DUE	TYPE DRTN CURST	MR	TIMES PAST DUE 30 60 90

JPMC- 000112
CONFIDENTIAL

CSOC.RICH.001893

```
B-1 OPTION ONE MORTGAGE      10-06 446250  445334  2592    Conv RE Mortg 00 00 00
    [redacted]          11-06 05-06                0       480        7
    (XPN-3903714,TUC,EFX)                                  M1
    Real estate mortgage
    Conventional mortgage

B-1 WELLS FARGO HOME MO      11-06 359000  353198  2475    Conv RE Mortg 03 00 00
    [redacted]          11-06 05-05                0       360       19
    (XPN+-2990858,TUC+,EFX+)                               M1
    Freddie Mac account
    Real estate mortgage
    Late Payments ( 30x06-06 ) ( 30x04-06 ) 30x12-05

B-1 XEROX EFCU               02-06 5000    1582    133     Credit Line   18 01 00
    [redacted]          03-06 03-90                133     0         48
    (TUC+-Q285N003)                                        C2
    Late Payments: 60x02-06, 30x01-06, 30x12-05, 30x10-05, 30x08-05, 30x06-05
                   30x04-05, 30x02-05, 30x11-04, 30x10-04, 30x09-04, 30x07-04
                   30x05-04

B-1 BALLY TOTAL FITNESS      10-06 1044    841     29      Inst Sls Cont 00 00 00
    [redacted]          10-06 03-06                0       36         7
    (XPN-0300750,TUC)                                      I1

B-1 CAP ONE BK               11-06 826     92      15      Credit Card   09 03 03
    [redacted]          11-06 10-95                0       REV       99
    (XPN+-1270246,TUC+,EFX+)                               R1
    Credit card
    Late Payments: 90x09-06, 90x08-06, 60x07-06, 30x06-06, 30x04-06, 30x03-06
                   30x06-05, 30x03-05

B-1 MEDICAL PAYMENT DATA          53      53      53      COLLECTION    00 00 00
    [redacted]          08-01 12-96
    (XPN-3910221)                                          I9
    Collection/CN:
```

---

page 2 of 15

Landsafe Credit 3 File Merge Report

RICHARDSON, LAURA

H & R Block - Burlington
Report#: CL1032361592
Report Date: 11/27/2006
Client Loan: [redacted]

CREDIT HISTORY
ALL OTHER ACCOUNTS

```
E   CREDIT GRANTOR          LACT  HIGH    BALANCE PYMT    TYPE          TIMES
C   ACCOUNT NUMBER    RPTD  OPND  CREDIT  OWING   PST     DRTN       MR PAST DUE
O   REPOSITORY                  OR LMT            DUE     CURST         30 60 90
A   REMARKS
```

```
B-1 CHEVRON CREDIT BANK      07-06 400     0       0       Credit Card   00 00 00
    [redacted]          10-06 08-04                0       REV       27
    (XPN-3437520,TUC,EFX)                                  R1
    Credit card
    Amount in high credit is credit limit
    Account paid on 07-2006

J-2 CITI AUTO                06-04 41527   0       0       Automobile    00 00 00
    [redacted]          10-06 01-98                1691    72        53
    (XPN+-1574640,TUC+,EFX+)                               I9
    Profit and loss write off
    Charged off account
    Auto
    Charge Off 06-2004
```


JPMC- 000113
CONFIDENTIAL

CSOC.RICH.001894

Account closed on 09-2000

B-1 WFS FINANCIAL 02-06 29549 0 0 Unsecured 00 00 00
[redacted] 10-06 12-03 0 60 35
(XPN+-3828796,TUC+,EFX+) I9
Profit and loss write off
Charged off account
Unsecured
Charge Off 02-2006
Account closed on 02-2006

B-1 XEROX FEDERAL CR UN 10-06 5000 0 0 Credit Line 31 03 00
[redacted] 10-06 03-90 0 REV 99
(XPN+-3778150,TUC+,EFX+) I2
Closed
Paid account/zero balance
Line of credit
Account closed on 10-2006
Late Payments: 30x10-06, 30x09-06, 30x08-06, 60x07-06, 30x06-06, 30x03-06
60x02-06, 60x01-06, 30x12-05, 30x11-05, 30x10-05, 30x09-05
30x08-05, 30x07-05, 30x06-05, 30x05-05, 30x04-05, 30x03-05
30x02-05, 30x01-05, 30x11-04

B-1 SEARS/CBSD 06-06 2700 0 0 Credit Card 00 00 00
[redacted] 06-06 12-02 0 REV 42
(XPN-1230084,TUC,EFX) R1
Credit card
Amount in high credit is credit limit

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page 3 of 15

Landsafe Credit 3 File Merge Report

RICHARDSON, LAURA — H & R Block - Burlington
Report#: CL1032361992
Report Date: 11/27/2006 — Client Loan: [redacted]

CREDIT HISTORY
ALL OTHER ACCOUNTS

E C O A	CREDIT GRANTOR / ACCOUNT NUMBER / REPOSITORY / REMARKS	RPTD	LACT OPND	HIGH CREDIT OR LMT	BALANCE OWING	PYMT PST DUE	TYPE / DRTN / CURST	MR	TIMES PAST DUE 30 60 90
B-1	LITTON LOAN SERVICI [redacted]	05-05	05-05 06-01	245000	0	0	Conv RE Mortg 360 M1	39	09 01 00
	(XPN+-3900947)					0			
	Account closed (no date available)								
	Late Payments: 30x01-05, 30x07-04, 30x04-04, 30x10-03, 30x07-03								
B-1	LITTON LOAN [redacted]	05-05	05-05 06-02	245000	0	0	Conv RE Mortg 360 M1	38	09 01 00
	(TUC+-F9823004,EFX+)					0			
	Closed								
	Paid account/zero balance								
	Real estate mortgage								
	Account closed on 05-2005								
	Late Payments: 30x01-05, 30x07-04, 30x04-04, 30x10-03, 30x07-03								
J-2	CITI AUTO [redacted]	06-03	05-03 01-98	41527	0	0	Automobile 0 I2	37	05 01 00
	(EFX+-682FA06340)					0			
	Account Transferred or Sold								
	Account closed (no date available)								
	Late Payments: 30x09-02, 30x07-02, 30x10-01, 30x09-01								
J-2	CITI AUTO [redacted]	02-03	01-03 06-97	38397	0	0	Unknown 72 I1	36	01 00 00
	(XPN+-0900145,TUC+,EFX+)					0			
	Closed								
	Paid account/zero balance								

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Account closed on 01-2003
Last late date was 06-00

B-1 LA NEIGH HSE 08-02 108000 0 0 Real Estate 05 02 01
[redacted] 07-02 05-99 0 360 22
(TUC+-R20T1001) M2
Late Payments: 30x07-02, 90x01-02, 30x12-01, 60x11-01, 30x10-01, 30x07-01
60x12-00, 30x10-00

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Landsafe Credit 3 File Merge Report

RICHARDSON, LAURA

H & R Block - Burlington
Report#: CL1032361592
Report Date: 11/27/2006 Client Loan: [redacted]

CREDIT HISTORY
ALL OTHER ACCOUNTS

E C O A	CREDIT GRANTOR / ACCOUNT NUMBER / REPOSITORY / REMARKS	RPTD	LACT OPND	HIGH CREDIT OR LMT	BALANCE OWING	PYMT PST DUE	TYPE DRTN CURST	MR	TIMES PAST DUE 30 60 90
B-1	AAMES HOME LOAN		01-02	245000	0	0	Conv RE Mortg		04 00 00
	[redacted]	06-02	06-01			0	360	25	
	(XPN+-7905818,TUC+,EFX+)						M1		
	Transferred to another lender								
	Transferred to another lender or claim purchased								
	Account Transferred or Sold								
	Real estate mortgage								
	Account closed on 01-2002								
	Late Payments: 30x12-01, 30x10-01, 30x09-01, 30x08-01								
B-1	DOWNEY SAVINGS & LO		07-01	200000	0	0	Conv RE Mortg		02 03 00
	[redacted]	04-02	04-94			0	360	94	
	(XPN+-3828008,TUC+,EFX+)						M1		
	Closed								
	Paid account/zero balance								
	Conventional mortgage								
	Account closed on 07-2001								
	Late Payments: 60x12-00, 30x11-00, 60x07-00, 60x04-00								
B-1	CELINK		08-00	25000	0	0	FHA Loan		03 01 01
	[redacted]	11-01	10-96			0	20	60	
	(XPN+ 2525690,EFX+)						M2		
	Transferred to another lender or claim purchased								
	Account Transferred or Sold								
	Home improvement loan								
	Account closed (no date available)								
	Late Payments: 30x10-00, 30x08-00, 90x06-00, 60x05-00, 30x04-00								
B-1	WILSHIRE CREDIT CORP		07-01	25000	0	0	Conv RE Mortg		01 01 00
	[redacted]	10-01	10-96			0	240	24	
	(XPN+-3548330,TUC+,EFX+)						M1		
	Closed								
	Paid account/zero balance								
	Conventional mortgage								
	Account closed on 07-2001								
	Late Payments: 30x05-01, 60x01-01								
B-1	AMERIQUEST		07-00	214500	0	0	Conv RE Mortg		00 00 00
	[redacted]	07-00	07-00			0	360	0	
	(TUC-F1QA8001,EFX)						M1		

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CSOC.RICH.001896

Paid account/zero balance
Conventional mortgage
Account closed on 07-2000

Landsafe Credit 3 File Merge Report

RICHARDSON, LAURA

H & R Block - Burlington
Report#: CL1032361592
Report Date: 11/27/2006
Client Loan:

PUBLIC RECORD ITEMS

-- No Information Was Found --

CREDIT REPORT INQUIRIES IN THE LAST 90 DAYS

LANDSAFE CRT 11/27/2006 TUC
GREENLIGHT F 11/21/2006 TUC
CREDSTAR 11/21/2006 EFX
FISERV CREDSTAR 11/21/2006 XPN
RELCREDIT 11/20/2006 EFX
RELSCREDIT 11/20/2006 TUC
RELS REPORTING 11/20/2006 XPN

IDENTIFICATION(S) RETURNED ON INFILE

BORROWER'S EQUIFAX ID
LAURA R BATTS
3623 S PARKER ST, SAN PEDRO, CA 90731

AGE 44, SSN
--PRIOR ADDRESS--
717 E VERNON ST, LONG BEACH, CA 90806

BORROWER'S TRANSUNION ID
LAURA ANN RICHARDSON

AGE 44, SSN

BORROWER'S EXPERIAN ID
LAURA A RICHARDSON
717 E VERNON ST, LONG BEACH, CA 908062726

AGE 44, SSN
--PRIOR ADDRESS--
3623 S PARKER ST, SAN PEDRO, CA 907316413

IDENTIFICATION VARIANCES

B EFX: LAURA ANN RICHARDSON SSN
B TUC: RICHARDSON SSN
B XPN: LAURA A BATTS SSN
B TUC: BATTS,LAURA SSN
B XPN: BATTS LAURA SSN

Landsafe Credit 3 File Merge Report

RICHARDSON, LAURA

H & R Block - Burlington
Report#: CL1032361592

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CSOC.RICH.001897

Report Date: 11/27/2006 Client Loan:

FRAUD VERIFICATION INFORMATION

XPN FRAUD SHIELD SUBJECT
SSN USED 0002 TIMES SINCE 08/01/2006
SSN ISSUED BETWEEN 1978 AND 1980
ADDR. USED 0002 TIMES SINCE 08/01/2006

TUC HAWK ALERT SUBJECT
SSN issued: 1979-0; state: CA
TUC HAWK ALERT SUBJECT
SSN issued: 1979-0; state: CA

TUC TRANS ALERT SUBJECT
TRANS-ALERT IS CLEAR

EFX SAFESCAN SUBJECT
SSN IS CLEAR, ADDRESS IS CLEAR
SSN ISSUED YEAR: 1978 ; STATE: CA

MISCELLANEOUS INFORMATION

-- No Information Was Found --

CONSUMER INFORMATION

-- No Information Was Found --

EMPLOYMENT INFORMATION

B TUC: STATE OF CALIF LTT GOV OFF, DIRECTOR Rptd 12-2003
B XPN: STATE OF CALIF, OCCUPATION UNKNOWN Rptd 12-2003
B XPN: XEROX, OCCUPATION UNKNOWN Rptd 03-1996

DIRECT CHECK INFORMATION

Subscriber Name/Address	Subscriber#	Contact Phone
BALLY TOTAL FITNESS 12440 E IMPERIAL SUITE 1 NORWALK, CA 90650	0300750	5624842980
CITI AUTO 17400 BROOKHURST ST STE FOUNTAIN VALLEY, CA 92708	0800145	

Landsafe Credit 3 File Merge Report

RICHARDSON, LAURA H & R Block - Burlington
Report#: CL1032361592
Report Date: 11/27/2006 Client Loan:

DIRECT CHECK INFORMATION

Subscriber Name/Address	Subscriber#	Contact Phone
SEARS/CBSD PO BOX 6189 SIOUX FALLS, SD 57117	1230084	BYMAILONLY
CAP ONE BK PO BOX 85520 RICHMOND, VA 23285	1270246	BYMAILONLY
CITI AUTO 2208 HIGHWAY 121 STE 100 BEDFORD, TX 76021	1574640	8004851750

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GEMB PO BOX 981400 EL PASO, TX 79998	1672215	8009671864
VERIZON WIRELESS 15505 SAND CANYON AVE BL IRVINE, CA 92618	1943855	9492867000
CBCINNOVIS 170 E TOWN ST COLUMBUS, OH 43215	1971970	6142224319
PORTER RANCH CREDIT 11145 TAMPA AVE STE 24A NORTHRIDGE, CA 91326	1972356	8183607753
RELS REPORTING 12395 FIRST AMERICAN WAY POWAY, CA 92064	1972926	8666468448
CREDIT PLUS 31550 WINTERPLACE PKWY SALISBURY, MD 21804	1973039	3017429551
SETTLEMENTONE 2605 CAMINO DEL RIO S ST SAN DIEGO, CA 92108	1973064	6192053602
FISERV CREDSTAR 6360 LAUREL CANYON BLVD NORTH HOLLYWOOD, CA 91606	1975476	8187626262
CELINK 3900 CAPITOL CITY BLVD LANSING, MI 48906	2525690	5173234134
WELLS FARGO HOME MORTG 625 MARYVILLE CENTRE DR SAINT LOUIS, MO 63141	2990858	3145295000

Landsafe Credit 3 File Merge Report

RICHARDSON, LAURA

Report Date: 11/27/2006

H & R Block - Burlington
Report#: CL1032361592
Client Loan:

DIRECT CHECK INFORMATION

Subscriber Name/Address	Subscriber#	Contact Phone
HSBC NV PO BOX 19360 PORTLAND, OR 97280	3240879	8004776000
CHEVRON CREDIT BANK NA PO BOX 5010 CONCORD, CA 94524	3437520	8002488766
WILSHIRE CREDIT CORP 1776 SW MADISON ST PORTLAND, OR 97205	3548330	8007760100
XEROX FEDERAL CR UN 2200 E GRAND AVE EL SEGUNDO, CA 90245	3778150	3106434362
DOWNEY SAVINGS & LOAN 3501 JAMBOREE RD STE 410 NEWPORT BEACH, CA 92660	3828008	9498543100
WFS FINANCIAL PO BOX 19657 IRVINE, CA 92623	3828796	BYMAILONLY
LITTON LOAN SERVICING 4828 LOOP CENTRAL DR HOUSTON, TX 77081	3900947	7139609676
OPTION ONE MORTGAGE CO 3 ADA WAY IRVINE, CA 92618	3903714	8006489605
CREDCO 12395 FIRST AMERICAN WAY POWAY, CA 92064	3996926	8006372422
AAMES HOME LOAN 350 S GRAND AVE	7905818	3236405000

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LOS ANGELES, CA 90071
CITI AUTO 860015B 8004861750
PO BOX 742557
DALLAS, TX 75374

Landsafe Credit 3 File Merge Report

RICHARDSON, LAURA
H & R Block - Burlington
Report#: CL1012361592
Report Date: 11/27/2006
Client Loan:

CREDIT BUREAU CONTACTS

EFX EQUIFAX CREDIT INFORMATION SERVICES, INC.(800) 685-1111
P.O. BOX 740241 (ORDER A REPORT)
P.O. BOX 740256 (DISPUTE AN ITEM)
ATLANTA, GA 30374
WEB SITE: WWW.EQUIFAX.COM

XPN EXPERIAN - NATIONAL CONSUMER ASSISTANCE CENTER(888) 397-3742
P.O. BOX 2104 (ORDER A REPORT)
P.O. BOX 9701 (DISPUTE AN ITEM)
ALLEN, TX 75013-3742
WEB SITE: WWW.EXPERIAN.COM

TUC TRANSUNION CONSUMER SOLUTIONS (800) 888-4213
P.O. BOX 1000 (ORDER A REPORT)
P.O. BOX 2000 (DISPUTE AN ITEM)
CHESTER, PA 19022
WEB SITE: WWW.TRANSUNION.COM

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CSOC.RICH.001900

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Landsafe Credit 3 File Merge Report

RICHARDSON LAURA

H & R Block - Burlington
Report#: CL1032361592
Report Date: 11/27/2006
Client Loan: [redacted]

ACCOUNT SUMMARY

TYPE OF ACCOUNT	ACCOUNT TOTALS Count	Balance	Payment	ADVERSE INFORMATION 30-59	60-89	90+	$Past Due
Revolving	3	92	15	0	0	0	0
Real Estate	10	798532	5067	2	0	0	0
Installment	6	841	29	2	0	2	1691
Open/Other	2	1635	186	1	0	1	186
TOTAL	21	801100	5297	5	0	3	1877

CREDIT HISTORY
ADVERSE SUMMARY

E C O A	CREDIT GRANTOR / ACCOUNT NUMBER / REPOSITORY / REMARKS	RPTD	LACT OPND	HIGH CREDIT OR LMT	BALANCE OWING	PYMT PST DUE	TYPE DRTN CURST	MR	TIMES PAST DUE 30 60 90
B-1	WELLS FARGO HOME MO		11-06	359000	352198	2475	Conv RE Mortg		03 00 00
	[redacted]	11-06	05-05			0	360	19	
	(XPN+-2990858,TUC+,EFX+)						M1		
	Freddie Mac account								
	Real estate mortgage								
	Late Payments: 30x06-06, 30x04-06, 30x12-05								
B-1	XEROX EFCU		02-06	5000	1582	133	Credit Line		18 01 00
	[redacted]	03-06	03-90			133	0	48	
	(TUC+-Q285N003)						C2		
	Late Payments: 60x02-06, 30x01-06, 30x12-05, 30x10-05, 30x08-05, 30x06-05 30x04-05, 30x02-05, 30x11-04, 30x10-04, 30x09-04, 30x07-04 30x05-04								
B-1	CAP ONE BK		11-06	826	92	15	Credit Card		09 03 03
	[redacted]	11-06	10-95			0	REV	99	
	(XPN+-1270246,TUC+,EFX+)						R1		
	Credit card								
	Late Payments: 90x09-06, 90x08-06, 60x07-06, 30x06-06, 30x04-06, 30x03-06 30x06-05, 30x03-05								
B-1	MEDICAL PAYMENT DATA			53	53	53	COLLECTION		00 00 00
	[redacted]	08-01	12-96						
	(XPN-3910221)						I9		
	Collection/CN:								

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Landsafe Credit 3 File Merge Report

RICHARDSON, LAURA
Report Date: 11/27/2006

H & R Block - Burlington
Report#: CL1032361592
Client Loan:

CREDIT HISTORY
ADVERSE SUMMARY

E C O A	CREDIT GRANTOR / ACCOUNT NUMBER / REPOSITORY / REMARKS	RPTD	LACT OPND	HIGH CREDIT OR LMT	BALANCE OWING	PYMT PST DUE	TYPE DRTN CURST	MR	TIMES PAST DUE 30 60 90
J-2	CITI AUTO		06-04	41527	0	0	Automobile		00 00 00
		10-06	01-98			1691	72	53	
	(XPN+-1574640,TUC+,EFX+)						I9		
	Profit and loss write off								
	Charged off account								
	Auto								
	Charge Off 06-2004								
	Account closed on 05-2000								
B-1	WFS FINANCIAL		02-06	29549	0	0	Unsecured		00 00 00
		10-06	12-03			0	60	35	
	(XPN+-3828796,TUC+,EFX+)						I9		
	Profit and loss write off								
	Charged off account								
	Unsecured								
	Charge Off 02-2006								
	Account closed on 02-2006								
B-1	XEROX FEDERAL CR UN		10-06	5000	0	0	Credit Line		31 03 00
		10-06	03-90			0	REV	99	
	(XPN+-3778150,TUC+,EFX+)						I2		
	Closed								
	Paid account/zero balance								
	Line of credit								
	Account closed on 10-2006								
	Late Payments: 30x10-06, 30x09-06, 30x08-06, 60x07-06, 30x06-06, 30x03-06 60x02-06, 60x01-06, 30x12-05, 30x11-05, 30x10-05, 30x09-05 30x08-05, 30x07-05, 30x06-05, 30x05-05, 30x04-05, 30x03-05 30x02-05, 30x01-05, 30x11-04								
B-1	LITTON LOAN SERVICI		05-05	245000	0	0	Conv RE Mortg		09 01 00
		05-05	06-01			0	360	39	
	(XPN+-3900947)						M1		
	Account closed (no date available)								
	Late Payments: 30x01-05, 30x07-04, 30x04-04, 30x10-03, 30x07-03								
B-1	LITTON LOAN		05-05	245000	0	0	Conv RE Mortg		09 01 00
		05-05	06-01			0	360	38	
	(TUC+-F9823004,EFX+)						M1		
	Closed								
	Paid account/zero balance								
	Real estate mortgage								
	Account closed on 05-2005								
	Late Payments: 30x01-05, 30x07-04, 30x04-04, 30x10-03, 30x07-03								

Landsafe Credit 3 File Merge Report

RICHARDSON, LAURA
Report Date: 11/27/2006

H & R Block - Burlington
Report#: CL1032361592
Client Loan:

CREDIT HISTORY
ADVERSE SUMMARY

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```
E   CREDIT GRANTOR          LACT  HIGH    BALANCE PYMT    TYPE          TIMES
C   ACCOUNT NUMBER    RPTD  OPND  CREDIT  OWING   PST     DRTN       MR PAST DUE
O   REPOSITORY                  OR LMT          DUE     CURST         30 60 90
A   REMARKS
---------- ---------------------------------------------------------------------
J-2 CITI AUTO               05-03 41527   0       0       Automobile    05 01 00
    [redacted]      06-03 01-98                   0       0          37
    (EFX+-682FA06340)                                     I2
    Account Transferred or Sold
    Account closed (no date available)
    Late Payments: 30x09-02, 30x07-02, 30x10-01, 30x09-01

J-2 CITI AUTO               01-03 38397   0       0       Unknown       01 00 00
    [redacted]      02-03 06-97                   0       72         36
    (XPN+-0800145,TUC+,EFX+)                              I1
    Closed
    Paid account/zero balance
    Account closed on 01-2003
    Last late date was 06-00

B-1 LA NEIGH HSE            08-02 108000  0       0       Real Estate   05 02 01
    [redacted]      07-02 05-99                   0       360        22
    (TUC+-R20T1001)                                       M2
    Late Payments: 30x07-02, 90x01-02, 30x12-01, 60x11-01, 30x10-01, 30x07-01
                   60x12-00, 30x10-00

B-1 AMES HOME LOAN          01-02 245000  0       0       Conv RE Mortg 04 00 00
    [redacted]      06-02 06-01                   0       360        25
    (XPN+-7905818,TUC+,EFX+)                              M1
    Transferred to another lender
    Transferred to another lender or claim purchased
    Account Transferred or Sold
    Real estate mortgage
    Account closed on 01-2002
    Late Payments: 30x12-01, 30x10-01, 30x09-01, 30x06-01

B-1 DOWNEY SAVINGS & LO     07-01 200000  0       0       Conv RE Mortg 02 03 00
    [redacted]      04-02 04-94                   0       360        94
    (XPN+-3828008,TUC+,EFX+)                              M1
    Closed
    Paid account/zero balance
    Conventional mortgage
    Account closed on 07-2001
    Late Payments: 60x12-00, 30x11-00, 60x07-00, 60x04-00
```


Landsafe Credit 3 File Merge Report

RICHARDSON, LAURA

Report Date: 11/27/2006

H & R Block - Burlington
Report#: CL1032361592
Client Loan: [redacted]

CREDIT HISTORY
ADVERSE SUMMARY

```
E   CREDIT GRANTOR          LACT  HIGH    BALANCE PYMT    TYPE          TIMES
C   ACCOUNT NUMBER    RPTD  OPND  CREDIT  OWING   PST     DRTN       MR PAST DUE
O   REPOSITORY                  OR LMT          DUE     CURST         30 60 90
A   REMARKS
---------- ---------------------------------------------------------------------
B-1 CELINK                  08-00 25000   0       0       FKA Loan      03 01 02
    [redacted]      11-01 10-96                   0       20         60
    (XPN--2525690,EFX+)                                   M2
    Transferred to another lender or claim purchased
    Account Transferred or Sold
    Home improvement loan
    Account closed (no date available)
```


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Late Payments: 30x10-00, 30x08-00, 90x06-00, 60x05-00, 30x04-00

8-1 WILSHIRE CREDIT CORP 07-01 25000 0 0 Conv RE Mortg 01 01 00
10-01 10-96 0 240 24
(XPN+-3548330,TUC+,EFX+) M1
Closed
Paid account/zero balance
Conventional mortgage
Account closed on 07-2001
Late Payments: 30x05-01, 60x01-01

GLOSSARY

0:(ECOA Undesignated) Account
1:Individual Account for Individual Use
2:Joint Account with Contractual Liability
3:Authorized User Account
4:Joint: Authorized User or Contractual Liability on Account
5:Co-maker on Account
6:Signed Application on Behalf of Another on Account
7:Maker on Account
8:Account in Name of a Coborrower
9:Association with Account Terminated

-- SST: ECOA Prefix Coding --

B:Information is Associated with Borrower
C:Information is Associated with Coborrower:
J:Information is Joint between Borrower & Coborrower:

Landsafe Credit J File Merge Report

RICHARDSON, LAURA
Report Date: 11/27/2006

H & R Block - Burlington
Report#: CL1032361592
Client Loan:

CREDIT SCORE INFORMATION REPORT

EFX EQUIFAX CREDIT INFORMATION SERVICES INC. (800) 685-1111
P.O. BOX 740241 (ORDER A REPORT)
P.O. BOX 740256 (DISPUTE AN ITEM)
ATLANTA, GA 30374
WEB SITE: WWW.EQUIFAX.COM

XPN EXPERIAN - NATIONAL CONSUMER ASSISTANCE CENTER(888) 397-3742
P.O. BOX 2104 (ORDER A REPORT)
P.O. BOX 9701 (DISPUTE AN ITEM)
ALLEN, TX 75013-3742
WEB SITE: WWW.EXPERIAN.COM

TUC TRANSUNION CONSUMER SOLUTIONS (800) 888-4213
P.O. BOX 1000 (ORDER A REPORT)
P.O. BOX 2000 (DISPUTE AN ITEM)
CHESTER, PA 19022
WEB SITE: WWW.TRANSUNION.COM

RICHARDSON, LAURA XPN - Experian/Fair, Isaac Model 603
39 - Serious delinquency
13 - Time since delinquency is too recent or unknown
18 - Number of accounts with delinquency
02 - Level on delinquency on accounts

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CSOC.RICH.001904

- TOO MANY INQUIRIES LAST 12 MONTHS

BATTS, LAURA [redacted] EFX - EQUIFAX BEACON 5.0 582
39 - Serious delinquency
13 - Time since delinquency is too recent or unknown
18 - Number of accounts with delinquency
08 - Too many inquiries last 12 months

RICHARDSON, LAURA [redacted] TUC - FICO CLASSIC 2004 575
39 - Serious delinquency
13 - Time since delinquency is too recent or unknown
18 - Number of accounts with delinquency
08 - Too many inquiries last 12 months
- In Addition to the factors listed above, the number of inquiries on the consumer's credit file has adversely affected the credit score

H & R Block - Burlington
3 Burlington Woods
Burlington, MA 01803-4514

Request ID: CL1032361592

Important information from your lender

NOTICE TO THE HOME LOAN APPLICANT

In connection with your application for a home loan, the lender must disclose to you the score that a consumer reporting agency distributed to users and the lender used in connection with your home loan, and the key factors affecting your credit scores.

The credit score is a computer generated summary calculated at the time of the request and based on information that a consumer reporting agency or lender has on file. The scores are based on data about your credit history and payment patterns. Credit scores are important because they are used to assist the lender in determining whether you will obtain a loan. They may also be used to determine what interest rate you may be offered on the mortgage. Credit scores can change over time, depending on your conduct, how your credit history and payment patterns change, and how credit scoring technologies change.

Because the score is based on information in your credit history, it is very important that you review the credit-related information that is being furnished to make sure it is accurate. Credit records may vary from one company to another.

If you have questions about your credit score or the credit information that is furnished to you, contact the consumer reporting agency at the address and telephone number provided with this notice, or contact the lender, if the lender developed or generated the credit score. The consumer reporting agency plays no part in the decision to take any action on the loan application and is unable to provide you with specific reasons for the decision on a loan application.

If you have questions concerning the terms of the loan, contact the lender.

One or more of the following credit bureaus provided the credit score(s):

Equifax	Experian	Trans Union
P.O. Box 740256	P.O. Box 9701	P.O. Box 2000
Atlanta, GA 30374	Allen, TX 75013-3742	Chester, PA 19022
www.equifax.com	www.experian.com	www.transunion.com

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CSOC.RICH.001905

(800) 685-1111 (888) 397-3742 (800) 888-4213

Applicant: RICHARDSON, LAURA
Score Date: 11/27/2006
Name of Score: TRANSUNION/FICO CLASSIC 2004
Credit Score: 575 Range: 350-850
Key factors affecting the score:
SERIOUS DELINQUENCY
TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN
NUMBER OF ACCOUNTS WITH DELINQUENCY
TOO MANY INQUIRIES LAST 12 MONTHS
IN ADDITION TO THE FACTORS LISTED ABOVE, THE NUMBER OF INQUIRIES ON THE CONSUMER'S CREDIT FILE HAS ADVERSELY AFFECTED THE CREDIT SCORE

Applicant: RICHARDSON, LAURA
Score Date: 11/27/2006
Name of Score: EXPERIAN/EXPERIAN/FAIR, ISAAC MODEL
Credit Score: 603 Range: 300-850
Key factors affecting the score:
SERIOUS DELINQUENCY
TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN
NUMBER OF ACCOUNTS WITH DELINQUENCY
LEVEL ON DELINQUENCY ON ACCOUNTS
TOO MANY INQUIRIES LAST 12 MONTHS

Applicant: RICHARDSON, LAURA
Score Date: 11/27/2006
Name of Score: EQUIFAX/EQUIFAX BEACON 5.0
Credit Score: 582 Range: 300-850
Key factors affecting the score:
SERIOUS DELINQUENCY
TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN
NUMBER OF ACCOUNTS WITH DELINQUENCY
TOO MANY INQUIRIES LAST 12 MONTHS

The information and credit scoring model(s) used here may be different than the credit score used by the lender.

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Recording Requested By:
Washington Mutual Bank

Return To:
2210 Enterprise Drive
Doc Ops - MS SC00140
Florence, SC 29501

Sacramento County Recording
Craig A Kramer, Clerk/Recorder
BOOK 20070110 PAGE 1818
Check Number 4266
Wednesday, JAN 10, 2007 2:59:33 PM
Ttl Pd $63.00 Nbr
REB/51/1-19

ORIGINAL DEED

Prepared By:

[Space Above This Line For Recording Data]

DEED OF TRUST

DEFINITIONS
Words used in multiple sections of this document are defined below and other words are defined in Sections 3, 11, 13, 18, 20 and 21. Certain rules regarding the usage of words used in this document are also provided in Section 16.

(A) **"Security Instrument"** means this document, which is dated January 4, 2007, together with all Riders to this document.
(B) **"Borrower"** is Laura Richardson, An Unmarried Woman

Borrower's address is 717 E Vernon St, Long Beach, CA 90806. Borrower is the trustor under this Security Instrument.
(C) **"Lender"** is Washington Mutual Bank

Lender is a federal association
organized and existing under the laws of the United States

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Lender's address is 1400 South Douglass Road, Suite 100, Anaheim, CA 92806

Lender is the beneficiary under this Security Instrument.
(D) "Trustee" is California Reconveyance Company, a California corporation

(E) "Note" means the promissory note signed by Borrower and dated January 4, 2007
The Note states that Borrower owes Lender Five Hundred Thirty Five Thousand One and No/100 Dollars
(U.S. $535,001.00) plus interest. Borrower has promised to pay this debt in regular Periodic Payments and to pay the debt in full not later than February 1, 2037 .
(F) "Property" means the property that is described below under the heading "Transfer of Rights in the Property."
(G) "Loan" means the debt evidenced by the Note, plus interest, any prepayment charges and late charges due under the Note, and all sums due under this Security Instrument, plus interest.
(H) "Riders" means all Riders to this Security Instrument that are executed by Borrower. The following Riders are to be executed by Borrower [check box as applicable]:

[X] Adjustable Rate Rider	[ ] Condominium Rider	[ ] Second Home Rider
[ ] Balloon Rider	[ ] Planned Unit Development Rider	[ ] 1-4 Family Rider
[ ] VA Rider	[ ] Biweekly Payment Rider	[ ] Other(s) [specify]

(I) "Applicable Law" means all controlling applicable federal, state and local statutes, regulations, ordinances and administrative rules and orders (that have the effect of law) as well as all applicable final, non-appealable judicial opinions.
(J) "Community Association Dues, Fees, and Assessments" means all dues, fees, assessments and other charges that are imposed on Borrower or the Property by a condominium association, homeowners association or similar organization.
(K) "Electronic Funds Transfer" means any transfer of funds, other than a transaction originated by check, draft, or similar paper instrument, which is initiated through an electronic terminal, telephonic instrument, computer, or magnetic tape so as to order, instruct, or authorize a financial institution to debit or credit an account. Such term includes, but is not limited to, point-of-sale transfers, automated teller machine transactions, transfers initiated by telephone, wire transfers, and automated clearinghouse transfers.
(L) "Escrow Items" means those items that are described in Section 3.
(M) "Miscellaneous Proceeds" means any compensation, settlement, award of damages, or proceeds paid by any third party (other than insurance proceeds paid under the coverages described in Section 5) for: (i) damage to, or destruction of, the Property; (ii) condemnation or other taking of all or any part of the Property; (iii) conveyance in lieu of condemnation; or (iv) misrepresentations of, or omissions as to, the value and/or condition of the Property.
(N) "Mortgage Insurance" means insurance protecting Lender against the nonpayment of, or default on, the Loan.
(O) "Periodic Payment" means the regularly scheduled amount due for (i) principal and interest under the Note, plus (ii) any amounts under Section 3 of this Security Instrument.
(P) "RESPA" means the Real Estate Settlement Procedures Act (12 U.S.C. Section 2601 et seq.) and its implementing regulation, Regulation X (24 C.F.R. Part 3500), as they might be amended from time to time, or any additional or successor legislation or regulation that governs the same subject matter. As used in this Security Instrument, "RESPA" refers to all requirements and restrictions that are imposed in regard

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to a "federally related mortgage loan" even if the Loan does not qualify as a "federally related mortgage loan" under RESPA.

(Q) **"Successor in Interest of Borrower"** means any party that has taken title to the Property, whether or not that party has assumed Borrower's obligations under the Note and/or this Security Instrument.

TRANSFER OF RIGHTS IN THE PROPERTY

This Security Instrument secures to Lender: (i) the repayment of the Loan, and all renewals, extensions and modifications of the Note; and (ii) the performance of Borrower's covenants and agreements under this Security Instrument and the Note. For this purpose, Borrower irrevocably grants and conveys to Trustee, in trust, with power of sale, the following described property located in the County of SACRAMENTO :

[Type of Recording Jurisdiction] [Name of Recording Jurisdiction]

Legal Description Attached Hereto And Made A Part Hereof

Exhibit 'A'

Parcel ID Number: which currently has the address of

3622 West Curtis Drive [Street]

Sacramento [City], California 95818 [Zip Code]

("Property Address"):

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, appurtenances, and fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument. All of the foregoing is referred to in this Security Instrument as the "Property."

BORROWER COVENANTS that Borrower is lawfully seised of the estate hereby conveyed and has the right to grant and convey the Property and that the Property is unencumbered, except for encumbrances of record. Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record.

THIS SECURITY INSTRUMENT combines uniform covenants for national use and non-uniform covenants with limited variations by jurisdiction to constitute a uniform security instrument covering real property.

UNIFORM COVENANTS. Borrower and Lender covenant and agree as follows:

1. Payment of Principal, Interest, Escrow Items, Prepayment Charges, and Late Charges. Borrower shall pay when due the principal of, and interest on, the debt evidenced by the Note and any prepayment charges and late charges due under the Note. Borrower shall also pay funds for Escrow Items pursuant to Section 3. Payments due under the Note and this Security Instrument shall be made in U.S.

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currency. However, if any check or other instrument received by Lender as payment under the Note or this Security Instrument is returned to Lender unpaid, Lender may require that any or all subsequent payments due under the Note and this Security Instrument be made in one or more of the following forms, as selected by Lender: (a) cash; (b) money order; (c) certified check, bank check, treasurer's check or cashier's check, provided any such check is drawn upon an institution whose deposits are insured by a federal agency, instrumentality, or entity; or (d) Electronic Funds Transfer.

Payments are deemed received by Lender when received at the location designated in the Note or at such other location as may be designated by Lender in accordance with the notice provisions in Section 15. Lender may return any payment or partial payment if the payment or partial payments are insufficient to bring the Loan current. Lender may accept any payment or partial payment insufficient to bring the Loan current, without waiver of any rights hereunder or prejudice to its rights to refuse such payment or partial payments in the future, but Lender is not obligated to apply such payments at the time such payments are accepted. If each Periodic Payment is applied as of its scheduled due date, then Lender need not pay interest on unapplied funds. Lender may hold such unapplied funds until Borrower makes payment to bring the Loan current. If Borrower does not do so within a reasonable period of time, Lender shall either apply such funds or return them to Borrower. If not applied earlier, such funds will be applied to the outstanding principal balance under the Note immediately prior to foreclosure. No offset or claim which Borrower might have now or in the future against Lender shall relieve Borrower from making payments due under the Note and this Security Instrument or performing the covenants and agreements secured by this Security Instrument.

2. Application of Payments or Proceeds. Except as otherwise described in this Section 2, all payments accepted and applied by Lender shall be applied in the following order of priority: (a) interest due under the Note; (b) principal due under the Note; (c) amounts due under Section 3. Such payments shall be applied to each Periodic Payment in the order in which it became due. Any remaining amounts shall be applied first to late charges, second to any other amounts due under this Security Instrument, and then to reduce the principal balance of the Note.

If Lender receives a payment from Borrower for a delinquent Periodic Payment which includes a sufficient amount to pay any late charge due, the payment may be applied to the delinquent payment and the late charge. If more than one Periodic Payment is outstanding, Lender may apply any payment received from Borrower to the repayment of the Periodic Payments if, and to the extent that, each payment can be paid in full. To the extent that any excess exists after the payment is applied to the full payment of one or more Periodic Payments, such excess may be applied to any late charges due. Voluntary prepayments shall be applied first to any prepayment charges and then as described in the Note.

Any application of payments, insurance proceeds, or Miscellaneous Proceeds to principal due under the Note shall not extend or postpone the due date, or change the amount, of the Periodic Payments.

3. Funds for Escrow Items. Borrower shall pay to Lender on the day Periodic Payments are due under the Note, until the Note is paid in full, a sum (the "Funds") to provide for payment of amounts due for: (a) taxes and assessments and other items which can attain priority over this Security Instrument as a lien or encumbrance on the Property; (b) leasehold payments or ground rents on the Property, if any; (c) premiums for any and all insurance required by Lender under Section 5; and (d) Mortgage Insurance premiums, if any, or any sums payable by Borrower to Lender in lieu of the payment of Mortgage Insurance premiums in accordance with the provisions of Section 10. These items are called "Escrow Items." At origination or at any time during the term of the Loan, Lender may require that Community Association Dues, Fees, and Assessments, if any, be escrowed by Borrower, and such dues, fees and assessments shall be an Escrow Item. Borrower shall promptly furnish to Lender all notices of amounts to be paid under this Section. Borrower shall pay Lender the Funds for Escrow Items unless Lender waives Borrower's obligation to pay the Funds for any or all Escrow Items. Lender may waive Borrower's obligation to pay to Lender Funds for any or all Escrow Items at any time. Any such waiver may only be

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in writing. In the event of such waiver, Borrower shall pay directly, when and where payable, the amounts due for any Escrow Items for which payment of Funds has been waived by Lender and, if Lender requires, shall furnish to Lender receipts evidencing such payment within such time period as Lender may require. Borrower's obligation to make such payments and to provide receipts shall for all purposes be deemed to be a covenant and agreement contained in this Security Instrument, as the phrase "covenant and agreement" is used in Section 9. If Borrower is obligated to pay Escrow Items directly, pursuant to a waiver, and Borrower fails to pay the amount due for an Escrow Item, Lender may exercise its rights under Section 9 and pay such amount and Borrower shall then be obligated under Section 9 to repay to Lender any such amount. Lender may revoke the waiver as to any or all Escrow Items at any time by a notice given in accordance with Section 15 and, upon such revocation, Borrower shall pay to Lender all Funds, and in such amounts, that are then required under this Section 3.

Lender may, at any time, collect and hold Funds in an amount (a) sufficient to permit Lender to apply the Funds at the time specified under RESPA, and (b) not to exceed the maximum amount a lender can require under RESPA. Lender shall estimate the amount of Funds due on the basis of current data and reasonable estimates of expenditures of future Escrow Items or otherwise in accordance with Applicable Law.

The Funds shall be held in an institution whose deposits are insured by a federal agency, instrumentality, or entity (including Lender, if Lender is an institution whose deposits are so insured) or in any Federal Home Loan Bank. Lender shall apply the Funds to pay the Escrow Items no later than the time specified under RESPA. Lender shall not charge Borrower for holding and applying the Funds, annually analyzing the escrow account, or verifying the Escrow Items, unless Lender pays Borrower interest on the Funds and Applicable Law permits Lender to make such a charge. Unless an agreement is made in writing or Applicable Law requires interest to be paid on the Funds, Lender shall not be required to pay Borrower any interest or earnings on the Funds. Borrower and Lender can agree in writing, however, that interest shall be paid on the Funds. Lender shall give to Borrower, without charge, an annual accounting of the Funds as required by RESPA.

If there is a surplus of Funds held in escrow, as defined under RESPA, Lender shall account to Borrower for the excess funds in accordance with RESPA. If there is a shortage of Funds held in escrow, as defined under RESPA, Lender shall notify Borrower as required by RESPA, and Borrower shall pay to Lender the amount necessary to make up the shortage in accordance with RESPA, but in no more than 12 monthly payments. If there is a deficiency of Funds held in escrow, as defined under RESPA, Lender shall notify Borrower as required by RESPA, and Borrower shall pay to Lender the amount necessary to make up the deficiency in accordance with RESPA, but in no more than 12 monthly payments.

Upon payment in full of all sums secured by this Security Instrument, Lender shall promptly refund to Borrower any Funds held by Lender.

4. Charges; Liens. Borrower shall pay all taxes, assessments, charges, fines, and impositions attributable to the Property which can attain priority over this Security Instrument, leasehold payments or ground rents on the Property, if any, and Community Association Dues, Fees, and Assessments, if any. To the extent that these items are Escrow Items, Borrower shall pay them in the manner provided in Section 3.

Borrower shall promptly discharge any lien which has priority over this Security Instrument unless Borrower: (a) agrees in writing to the payment of the obligation secured by the lien in a manner acceptable to Lender, but only so long as Borrower is performing such agreement; (b) contests the lien in good faith by, or defends against enforcement of the lien in, legal proceedings which in Lender's opinion operate to prevent the enforcement of the lien while those proceedings are pending, but only until such proceedings are concluded; or (c) secures from the holder of the lien an agreement satisfactory to Lender subordinating the lien to this Security Instrument. If Lender determines that any part of the Property is subject to a lien which can attain priority over this Security Instrument, Lender may give Borrower a notice identifying the

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lien. Within 10 days of the date on which that notice is given, Borrower shall satisfy the lien or take one or more of the actions set forth above in this Section 4.

Lender may require Borrower to pay a one-time charge for a real estate tax verification and/or reporting service used by Lender in connection with this Loan.

5. Property Insurance. Borrower shall keep the improvements now existing or hereafter erected on the Property insured against loss by fire, hazards included within the term "extended coverage," and any other hazards including, but not limited to, earthquakes and floods, for which Lender requires insurance. This insurance shall be maintained in the amounts (including deductible levels) and for the periods that Lender requires. What Lender requires pursuant to the preceding sentences can change during the term of the Loan. The insurance carrier providing the insurance shall be chosen by Borrower subject to Lender's right to disapprove Borrower's choice, which right shall not be exercised unreasonably. Lender may require Borrower to pay, in connection with this Loan, either: (a) a one-time charge for flood zone determination, certification and tracking services; or (b) a one-time charge for flood zone determination and certification services and subsequent charges each time remappings or similar changes occur which reasonably might affect such determination or certification. Borrower shall also be responsible for the payment of any fees imposed by the Federal Emergency Management Agency in connection with the review of any flood zone determination resulting from an objection by Borrower.

If Borrower fails to maintain any of the coverages described above, Lender may obtain insurance coverage, at Lender's option and Borrower's expense. Lender is under no obligation to purchase any particular type or amount of coverage. Therefore, such coverage shall cover Lender, but might or might not protect Borrower, Borrower's equity in the Property, or the contents of the Property, against any risk, hazard or liability and might provide greater or lesser coverage than was previously in effect. Borrower acknowledges that the cost of the insurance coverage so obtained might significantly exceed the cost of insurance that Borrower could have obtained. Any amounts disbursed by Lender under this Section 5 shall become additional debt of Borrower secured by this Security Instrument. These amounts shall bear interest at the Note rate from the date of disbursement and shall be payable, with such interest, upon notice from Lender to Borrower requesting payment.

All insurance policies required by Lender and renewals of such policies shall be subject to Lender's right to disapprove such policies, shall include a standard mortgage clause, and shall name Lender as mortgagee and/or as an additional loss payee and Borrower further agrees to generally assign rights to insurance proceeds to the holder of the Note up to the amount of the outstanding loan balance. Lender shall have the right to hold the policies and renewal certificates. If Lender requires, Borrower shall promptly give to Lender all receipts of paid premiums and renewal notices. If Borrower obtains any form of insurance coverage, not otherwise required by Lender, for damage to, or destruction of, the Property, such policy shall include a standard mortgage clause and shall name Lender as mortgagee and/or as an additional loss payee and Borrower further agrees to generally assign rights to insurance proceeds to the holder of the Note up to the amount of the outstanding loan balance.

In the event of loss, Borrower shall give prompt notice to the insurance carrier and Lender. Lender may make proof of loss if not made promptly by Borrower. Unless Lender and Borrower otherwise agree in writing, any insurance proceeds, whether or not the underlying insurance was required by Lender, shall be applied to restoration or repair of the Property, if the restoration or repair is economically feasible and Lender's security is not lessened. During such repair and restoration period, Lender shall have the right to hold such insurance proceeds until Lender has had an opportunity to inspect such Property to ensure the work has been completed to Lender's satisfaction, provided that such inspection shall be undertaken promptly. Lender may disburse proceeds for the repairs and restoration in a single payment or in a series of progress payments as the work is completed. Unless an agreement is made in writing or Applicable Law requires interest to be paid on such insurance proceeds, Lender shall not be required to pay Borrower any interest or earnings on such proceeds. Fees for public adjusters, or other third parties, retained by Borrower shall not be paid out of the insurance proceeds and shall be the sole obligation of Borrower. If the restoration or repair is not economically feasible or Lender's security would be lessened, the insurance proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with

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the excess, if any, paid to Borrower. Such insurance proceeds shall be applied in the order provided for in Section 2.

If Borrower abandons the Property, Lender may file, negotiate and settle any available insurance claim and related matters. If Borrower does not respond within 30 days to a notice from Lender that the insurance carrier has offered to settle a claim, then Lender may negotiate and settle the claim. The 30-day period will begin when the notice is given. In either event, or if Lender acquires the Property under Section 22 or otherwise, Borrower hereby assigns to Lender (a) Borrower's rights to any insurance proceeds in an amount not to exceed the amounts unpaid under the Note or this Security Instrument, and (b) any other of Borrower's rights (other than the right to any refund of unearned premiums paid by Borrower) under all insurance policies covering the Property, insofar as such rights are applicable to the coverage of the Property. Lender may use the insurance proceeds either to repair or restore the Property or to pay amounts unpaid under the Note or this Security Instrument, whether or not then due.

6. Occupancy. Borrower shall occupy, establish, and use the Property as Borrower's principal residence within 60 days after the execution of this Security Instrument and shall continue to occupy the Property as Borrower's principal residence for at least one year after the date of occupancy, unless Lender otherwise agrees in writing, which consent shall not be unreasonably withheld, or unless extenuating circumstances exist which are beyond Borrower's control.

7. Preservation, Maintenance and Protection of the Property; Inspections. Borrower shall not destroy, damage or impair the Property, allow the Property to deteriorate or commit waste on the Property. Whether or not Borrower is residing in the Property, Borrower shall maintain the Property in order to prevent the Property from deteriorating or decreasing in value due to its condition. Unless it is determined pursuant to Section 5 that repair or restoration is not economically feasible, Borrower shall promptly repair the Property if damaged to avoid further deterioration or damage. If insurance or condemnation proceeds are paid in connection with damage to, or the taking of, the Property, Borrower shall be responsible for repairing or restoring the Property only if Lender has released proceeds for such purposes. Lender may disburse proceeds for the repairs and restoration in a single payment or in a series of progress payments as the work is completed. If the insurance or condemnation proceeds are not sufficient to repair or restore the Property, Borrower is not relieved of Borrower's obligation for the completion of such repair or restoration.

Lender or its agent may make reasonable entries upon and inspections of the Property. If it has reasonable cause, Lender may inspect the interior of the improvements on the Property. Lender shall give Borrower notice at the time of or prior to such an interior inspection specifying such reasonable cause.

8. Borrower's Loan Application. Borrower shall be in default if, during the Loan application process, Borrower or any persons or entities acting at the direction of Borrower or with Borrower's knowledge or consent gave materially false, misleading, or inaccurate information or statements to Lender (or failed to provide Lender with material information) in connection with the Loan. Material representations include, but are not limited to, representations concerning Borrower's occupancy of the Property as Borrower's principal residence.

9. Protection of Lender's Interest in the Property and Rights Under this Security Instrument. If (a) Borrower fails to perform the covenants and agreements contained in this Security Instrument, (b) there is a legal proceeding that might significantly affect Lender's interest in the Property and/or rights under this Security Instrument (such as a proceeding in bankruptcy, probate, for condemnation or forfeiture, for enforcement of a lien which may attain priority over this Security Instrument or to enforce laws or regulations), or (c) Borrower has abandoned the Property, then Lender may do and pay for whatever is reasonable or appropriate to protect Lender's interest in the Property and rights under this Security Instrument, including protecting and/or assessing the value of the Property, and securing and/or repairing the Property. Lender's actions can include, but are not limited to: (a) paying any sums secured by a lien which has priority over this Security Instrument; (b) appearing in court; and (c) paying reasonable

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attorneys' fees to protect its interest in the Property and/or rights under this Security Instrument, including its secured position in a bankruptcy proceeding. Securing the Property includes, but is not limited to, entering the Property to make repairs, change locks, replace or board up doors and windows, drain water from pipes, eliminate building or other code violations or dangerous conditions, and have utilities turned on or off. Although Lender may take action under this Section 9, Lender does not have to do so and is not under any duty or obligation to do so. It is agreed that Lender incurs no liability for not taking any or all actions authorized under this Section 9.

Any amounts disbursed by Lender under this Section 9 shall become additional debt of Borrower secured by this Security Instrument. These amounts shall bear interest at the Note rate from the date of disbursement and shall be payable, with such interest, upon notice from Lender to Borrower requesting payment.

If this Security Instrument is on a leasehold, Borrower shall comply with all the provisions of the lease. If Borrower acquires fee title to the Property, the leasehold and the fee title shall not merge unless Lender agrees to the merger in writing.

10. Mortgage Insurance. If Lender required Mortgage Insurance as a condition of making the Loan, Borrower shall pay the premiums required to maintain the Mortgage Insurance in effect. If, for any reason, the Mortgage Insurance coverage required by Lender ceases to be available from the mortgage insurer that previously provided such insurance and Borrower was required to make separately designated payments toward the premiums for Mortgage Insurance, Borrower shall pay the premiums required to obtain coverage substantially equivalent to the Mortgage Insurance previously in effect, at a cost substantially equivalent to the cost to Borrower of the Mortgage Insurance previously in effect, from an alternate mortgage insurer selected by Lender. If substantially equivalent Mortgage Insurance coverage is not available, Borrower shall continue to pay to Lender the amount of the separately designated payments that were due when the insurance coverage ceased to be in effect. Lender will accept, use and retain these payments as a non-refundable loss reserve in lieu of Mortgage Insurance. Such loss reserve shall be non-refundable, notwithstanding the fact that the Loan is ultimately paid in full, and Lender shall not be required to pay Borrower any interest or earnings on such loss reserve. Lender can no longer require loss reserve payments if Mortgage Insurance coverage (in the amount and for the period that Lender requires) provided by an insurer selected by Lender again becomes available, is obtained, and Lender requires separately designated payments toward the premiums for Mortgage Insurance. If Lender required Mortgage Insurance as a condition of making the Loan and Borrower was required to make separately designated payments toward the premiums for Mortgage Insurance, Borrower shall pay the premiums required to maintain Mortgage Insurance in effect, or to provide a non-refundable loss reserve, until Lender's requirement for Mortgage Insurance ends in accordance with any written agreement between Borrower and Lender providing for such termination or until termination is required by Applicable Law. Nothing in this Section 10 affects Borrower's obligation to pay interest at the rate provided in the Note.

Mortgage Insurance reimburses Lender (or any entity that purchases the Note) for certain losses it may incur if Borrower does not repay the Loan as agreed. Borrower is not a party to the Mortgage Insurance.

Mortgage insurers evaluate their total risk on all such insurance in force from time to time, and may enter into agreements with other parties that share or modify their risk, or reduce losses. These agreements are on terms and conditions that are satisfactory to the mortgage insurer and the other party (or parties) to these agreements. These agreements may require the mortgage insurer to make payments using any source of funds that the mortgage insurer may have available (which may include funds obtained from Mortgage Insurance premiums).

As a result of these agreements, Lender, any purchaser of the Note, another insurer, any reinsurer, any other entity, or any affiliate of any of the foregoing, may receive (directly or indirectly) amounts that derive from (or might be characterized as) a portion of Borrower's payments for Mortgage Insurance, in exchange for sharing or modifying the mortgage insurer's risk, or reducing losses. If such agreement provides that an affiliate of Lender takes a share of the insurer's risk in exchange for a share of the premiums paid to the insurer, the arrangement is often termed "captive reinsurance." Further:

(a) Any such agreements will not affect the amounts that Borrower has agreed to pay for Mortgage Insurance, or any other terms of the Loan. Such agreements will not increase the amount Borrower will owe for Mortgage Insurance, and they will not entitle Borrower to any refund.

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(b) Any such agreements will not affect the rights Borrower has - if any - with respect to the Mortgage Insurance under the Homeowners Protection Act of 1998 or any other law. These rights may include the right to receive certain disclosures, to request and obtain cancellation of the Mortgage Insurance, to have the Mortgage Insurance terminated automatically, and/or to receive a refund of any Mortgage Insurance premiums that were unearned at the time of such cancellation or termination.

11. Assignment of Miscellaneous Proceeds; Forfeiture. All Miscellaneous Proceeds are hereby assigned to and shall be paid to Lender.

If the Property is damaged, such Miscellaneous Proceeds shall be applied to restoration or repair of the Property, if the restoration or repair is economically feasible and Lender's security is not lessened. During such repair and restoration period, Lender shall have the right to hold such Miscellaneous Proceeds until Lender has had an opportunity to inspect such Property to ensure the work has been completed to Lender's satisfaction, provided that such inspection shall be undertaken promptly. Lender may pay for the repairs and restoration in a single disbursement or in a series of progress payments as the work is completed. Unless an agreement is made in writing or Applicable Law requires interest to be paid on such Miscellaneous Proceeds, Lender shall not be required to pay Borrower any interest or earnings on such Miscellaneous Proceeds. If the restoration or repair is not economically feasible or Lender's security would be lessened, the Miscellaneous Proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with the excess, if any, paid to Borrower. Such Miscellaneous Proceeds shall be applied in the order provided for in Section 2.

In the event of a total taking, destruction, or loss in value of the Property, the Miscellaneous Proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with the excess, if any, paid to Borrower.

In the event of a partial taking, destruction, or loss in value of the Property in which the fair market value of the Property immediately before the partial taking, destruction, or loss in value is equal to or greater than the amount of the sums secured by this Security Instrument immediately before the partial taking, destruction, or loss in value, unless Borrower and Lender otherwise agree in writing, the sums secured by this Security Instrument shall be reduced by the amount of the Miscellaneous Proceeds multiplied by the following fraction: (a) the total amount of the sums secured immediately before the partial taking, destruction, or loss in value divided by (b) the fair market value of the Property immediately before the partial taking, destruction, or loss in value. Any balance shall be paid to Borrower.

In the event of a partial taking, destruction, or loss in value of the Property in which the fair market value of the Property immediately before the partial taking, destruction, or loss in value is less than the amount of the sums secured immediately before the partial taking, destruction, or loss in value, unless Borrower and Lender otherwise agree in writing, the Miscellaneous Proceeds shall be applied to the sums secured by this Security Instrument whether or not the sums are then due.

If the Property is abandoned by Borrower, or if, after notice by Lender to Borrower that the Opposing Party (as defined in the next sentence) offers to make an award to settle a claim for damages, Borrower fails to respond to Lender within 30 days after the date the notice is given, Lender is authorized to collect and apply the Miscellaneous Proceeds either to restoration or repair of the Property or to the sums secured by this Security Instrument, whether or not then due. "Opposing Party" means the third party that owes Borrower Miscellaneous Proceeds or the party against whom Borrower has a right of action in regard to Miscellaneous Proceeds.

Borrower shall be in default if any action or proceeding, whether civil or criminal, is begun that, in Lender's judgment, could result in forfeiture of the Property or other material impairment of Lender's interest in the Property or rights under this Security Instrument. Borrower can cure such a default and, if acceleration has occurred, reinstate as provided in Section 19, by causing the action or proceeding to be dismissed with a ruling that, in Lender's judgment, precludes forfeiture of the Property or other material impairment of Lender's interest in the Property or rights under this Security Instrument. The proceeds of any award or claim for damages that are attributable to the impairment of Lender's interest in the Property are hereby assigned and shall be paid to Lender.

All Miscellaneous Proceeds that are not applied to restoration or repair of the Property shall be applied in the order provided for in Section 2.

12. Borrower Not Released; Forbearance By Lender Not a Waiver. Extension of the time for payment or modification of amortization of the sums secured by this Security Instrument granted by Lender

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to Borrower or any Successor in Interest of Borrower shall not operate to release the liability of Borrower or any Successors in Interest of Borrower. Lender shall not be required to commence proceedings against any Successor in Interest of Borrower or to refuse to extend time for payment or otherwise modify amortization of the sums secured by this Security Instrument by reason of any demand made by the original Borrower or any Successors in Interest of Borrower. Any forbearance by Lender in exercising any right or remedy including, without limitation, Lender's acceptance of payments from third persons, entities or Successors in Interest of Borrower or in amounts less than the amount then due, shall not be a waiver of or preclude the exercise of any right or remedy.

13. Joint and Several Liability; Co-signers; Successors and Assigns Bound. Borrower covenants and agrees that Borrower's obligations and liability shall be joint and several. However, any Borrower who co-signs this Security Instrument but does not execute the Note (a "co-signer"): (a) is co-signing this Security Instrument only to mortgage, grant and convey the co-signer's interest in the Property under the terms of this Security Instrument; (b) is not personally obligated to pay the sums secured by this Security Instrument; and (c) agrees that Lender and any other Borrower can agree to extend, modify, forbear or make any accommodations with regard to the terms of this Security Instrument or the Note without the co-signer's consent.

Subject to the provisions of Section 18, any Successor in Interest of Borrower who assumes Borrower's obligations under this Security Instrument in writing, and is approved by Lender, shall obtain all of Borrower's rights and benefits under this Security Instrument. Borrower shall not be released from Borrower's obligations and liability under this Security Instrument unless Lender agrees to such release in writing. The covenants and agreements of this Security Instrument shall bind (except as provided in Section 20) and benefit the successors and assigns of Lender.

14. Loan Charges. Lender may charge Borrower fees for services performed in connection with Borrower's default, for the purpose of protecting Lender's interest in the Property and rights under this Security Instrument, including, but not limited to, attorneys' fees, property inspection and valuation fees. In regard to any other fees, the absence of express authority in this Security Instrument to charge a specific fee to Borrower shall not be construed as a prohibition on the charging of such fee. Lender may not charge fees that are expressly prohibited by this Security Instrument or by Applicable Law.

If the Loan is subject to a law which sets maximum loan charges, and that law is finally interpreted so that the interest or other loan charges collected or to be collected in connection with the Loan exceed the permitted limits, then: (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any sums already collected from Borrower which exceeded permitted limits will be refunded to Borrower. Lender may choose to make this refund by reducing the principal owed under the Note or by making a direct payment to Borrower. If a refund reduces principal, the reduction will be treated as a partial prepayment without any prepayment charge (whether or not a prepayment charge is provided for under the Note). Borrower's acceptance of any such refund made by direct payment to Borrower will constitute a waiver of any right of action Borrower might have arising out of such overcharge.

15. Notices. All notices given by Borrower or Lender in connection with this Security Instrument must be in writing. Any notice to Borrower in connection with this Security Instrument shall be deemed to have been given to Borrower when mailed by first class mail or when actually delivered to Borrower's notice address if sent by other means. Notice to any one Borrower shall constitute notice to all Borrowers unless Applicable Law expressly requires otherwise. The notice address shall be the Property Address unless Borrower has designated a substitute notice address by notice to Lender. Borrower shall promptly notify Lender of Borrower's change of address. If Lender specifies a procedure for reporting Borrower's change of address, then Borrower shall only report a change of address through that specified procedure. There may be only one designated notice address under this Security Instrument at any one time. Any notice to Lender shall be given by delivering it or by mailing it by first class mail to Lender's address stated herein unless Lender has designated another address by notice to Borrower. Any notice in connection with this Security Instrument shall not be deemed to have been given to Lender until actually received by Lender. If any notice required by this Security Instrument is also required under Applicable Law, the Applicable Law requirement will satisfy the corresponding requirement under this Security Instrument.

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16. Governing Law; Severability; Rules of Construction. This Security Instrument shall be governed by federal law and the law of the jurisdiction in which the Property is located. All rights and obligations contained in this Security Instrument are subject to any requirements and limitations of Applicable Law. Applicable Law might explicitly or implicitly allow the parties to agree by contract or it might be silent, but such silence shall not be construed as a prohibition against agreement by contract. In the event that any provision or clause of this Security Instrument or the Note conflicts with Applicable Law, such conflict shall not affect other provisions of this Security Instrument or the Note which can be given effect without the conflicting provision.

As used in this Security Instrument: (a) words of the masculine gender shall mean and include corresponding neuter words or words of the feminine gender; (b) words in the singular shall mean and include the plural and vice versa; and (c) the word "may" gives sole discretion without any obligation to take any action.

17. Borrower's Copy. Borrower shall be given one copy of the Note and of this Security Instrument.

18. Transfer of the Property or a Beneficial Interest in Borrower. As used in this Section 18, "Interest in the Property" means any legal or beneficial interest in the Property, including, but not limited to, those beneficial interests transferred in a bond for deed, contract for deed, installment sales contract or escrow agreement, the intent of which is the transfer of title by Borrower at a future date to a purchaser.

If all or any part of the Property or any Interest in the Property is sold or transferred (or if Borrower is not a natural person and a beneficial interest in Borrower is sold or transferred) without Lender's prior written consent, Lender may require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if such exercise is prohibited by Applicable Law.

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is given in accordance with Section 15 within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

19. Borrower's Right to Reinstate After Acceleration. If Borrower meets certain conditions, Borrower shall have the right to have enforcement of this Security Instrument discontinued at any time prior to the earliest of: (a) five days before sale of the Property pursuant to any power of sale contained in this Security Instrument; (b) such other period as Applicable Law might specify for the termination of Borrower's right to reinstate; or (c) entry of a judgment enforcing this Security Instrument. Those conditions are that Borrower: (a) pays Lender all sums which then would be due under this Security Instrument and the Note as if no acceleration had occurred; (b) cures any default of any other covenants or agreements; (c) pays all expenses incurred in enforcing this Security Instrument, including, but not limited to, reasonable attorneys' fees, property inspection and valuation fees, and other fees incurred for the purpose of protecting Lender's interest in the Property and rights under this Security Instrument; and (d) takes such action as Lender may reasonably require to assure that Lender's interest in the Property and rights under this Security Instrument, and Borrower's obligation to pay the sums secured by this Security Instrument, shall continue unchanged. Lender may require that Borrower pay such reinstatement sums and expenses in one or more of the following forms, as selected by Lender: (a) cash; (b) money order; (c) certified check, bank check, treasurer's check or cashier's check, provided any such check is drawn upon an institution whose deposits are insured by a federal agency, instrumentality or entity; or (d) Electronic Funds Transfer. Upon reinstatement by Borrower, this Security Instrument and obligations secured hereby shall remain fully effective as if no acceleration had occurred. However, this right to reinstate shall not apply in the case of acceleration under Section 18.

20. Sale of Note; Change of Loan Servicer; Notice of Grievance. The Note or a partial interest in the Note (together with this Security Instrument) can be sold one or more times without prior notice to Borrower. A sale might result in a change in the entity (known as the "Loan Servicer") that collects Periodic Payments due under the Note and this Security Instrument and performs other mortgage loan servicing obligations under the Note, this Security Instrument, and Applicable Law. There also might be one or more changes of the Loan Servicer unrelated to a sale of the Note. If there is a change of the Loan Servicer, Borrower will be given written notice of the change which will state the name and address of the new Loan Servicer, the address to which payments should be made and any other information RESPA

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requires in connection with a notice of transfer of servicing. If the Note is sold and thereafter the Loan is serviced by a Loan Servicer other than the purchaser of the Note, the mortgage loan servicing obligations to Borrower will remain with the Loan Servicer or be transferred to a successor Loan Servicer and are not assumed by the Note purchaser unless otherwise provided by the Note purchaser.

Neither Borrower nor Lender may commence, join, or be joined to any judicial action (as either an individual litigant or the member of a class) that arises from the other party's actions pursuant to this Security Instrument or that alleges that the other party has breached any provision of, or any duty owed by reason of, this Security Instrument, until such Borrower or Lender has notified the other party (with such notice given in compliance with the requirements of Section 15) of such alleged breach and afforded the other party hereto a reasonable period after the giving of such notice to take corrective action. If Applicable Law provides a time period which must elapse before certain action can be taken, that time period will be deemed to be reasonable for purposes of this paragraph. The notice of acceleration and opportunity to cure given to Borrower pursuant to Section 22 and the notice of acceleration given to Borrower pursuant to Section 18 shall be deemed to satisfy the notice and opportunity to take corrective action provisions of this Section 20.

21. Hazardous Substances. As used in this Section 21: (a) "Hazardous Substances" are those substances defined as toxic or hazardous substances, pollutants, or wastes by Environmental Law and the following substances: gasoline, kerosene, other flammable or toxic petroleum products, toxic pesticides and herbicides, volatile solvents, materials containing asbestos or formaldehyde, and radioactive materials; (b) "Environmental Law" means federal laws and laws of the jurisdiction where the Property is located that relate to health, safety or environmental protection; (c) "Environmental Cleanup" includes any response action, remedial action, or removal action, as defined in Environmental Law; and (d) an "Environmental Condition" means a condition that can cause, contribute to, or otherwise trigger an Environmental Cleanup.

Borrower shall not cause or permit the presence, use, disposal, storage, or release of any Hazardous Substances, or threaten to release any Hazardous Substances, on or in the Property. Borrower shall not do, nor allow anyone else to do, anything affecting the Property (a) that is in violation of any Environmental Law, (b) which creates an Environmental Condition, or (c) which, due to the presence, use, or release of a Hazardous Substance, creates a condition that adversely affects the value of the Property. The preceding two sentences shall not apply to the presence, use, or storage on the Property of small quantities of Hazardous Substances that are generally recognized to be appropriate to normal residential uses and to maintenance of the Property (including, but not limited to, hazardous substances in consumer products).

Borrower shall promptly give Lender written notice of (a) any investigation, claim, demand, lawsuit or other action by any governmental or regulatory agency or private party involving the Property and any Hazardous Substance or Environmental Law of which Borrower has actual knowledge, (b) any Environmental Condition, including but not limited to, any spilling, leaking, discharge, release or threat of release of any Hazardous Substance, and (c) any condition caused by the presence, use or release of a Hazardous Substance which adversely affects the value of the Property. If Borrower learns, or is notified by any governmental or regulatory authority, or any private party, that any removal or other remediation of any Hazardous Substance affecting the Property is necessary, Borrower shall promptly take all necessary remedial actions in accordance with Environmental Law. Nothing herein shall create any obligation on Lender for an Environmental Cleanup.

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NON-UNIFORM COVENANTS. Borrower and Lender further covenant and agree as follows:

22. Acceleration; Remedies. Lender shall give notice to Borrower prior to acceleration following Borrower's breach of any covenant or agreement in this Security Instrument (but not prior to acceleration under Section 18 unless Applicable Law provides otherwise). The notice shall specify: (a) the default; (b) the action required to cure the default; (c) a date, not less than 30 days from the date the notice is given to Borrower, by which the default must be cured; and (d) that failure to cure the default on or before the date specified in the notice may result in acceleration of the sums secured by this Security Instrument and sale of the Property. The notice shall further inform Borrower of the right to reinstate after acceleration and the right to bring a court action to assert the non-existence of a default or any other defense of Borrower to acceleration and sale. If the default is not cured on or before the date specified in the notice, Lender at its option may require immediate payment in full of all sums secured by this Security Instrument without further demand and may invoke the power of sale and any other remedies permitted by Applicable Law. Lender shall be entitled to collect all expenses incurred in pursuing the remedies provided in this Section 22, including, but not limited to, reasonable attorneys' fees and costs of title evidence.

If Lender invokes the power of sale, Lender shall execute or cause Trustee to execute a written notice of the occurrence of an event of default and of Lender's election to cause the Property to be sold. Trustee shall cause this notice to be recorded in each county in which any part of the Property is located. Lender or Trustee shall mail copies of the notice as prescribed by Applicable Law to Borrower and to the other persons prescribed by Applicable Law. Trustee shall give public notice of sale to the persons and in the manner prescribed by Applicable Law. After the time required by Applicable Law, Trustee, without demand on Borrower, shall sell the Property at public auction to the highest bidder at the time and place and under the terms designated in the notice of sale in one or more parcels and in any order Trustee determines. Trustee may postpone sale of all or any parcel of the Property by public announcement at the time and place of any previously scheduled sale. Lender or its designee may purchase the Property at any sale.

Trustee shall deliver to the purchaser Trustee's deed conveying the Property without any covenant or warranty, expressed or implied. The recitals in the Trustee's deed shall be prima facie evidence of the truth of the statements made therein. Trustee shall apply the proceeds of the sale in the following order: (a) to all expenses of the sale, including, but not limited to, reasonable Trustee's and attorneys' fees; (b) to all sums secured by this Security Instrument; and (c) any excess to the person or persons legally entitled to it.

23. Reconveyance. Upon payment of all sums secured by this Security Instrument, Lender shall request Trustee to reconvey the Property and shall surrender this Security Instrument and all notes evidencing debt secured by this Security Instrument to Trustee. Trustee shall reconvey the Property without warranty to the person or persons legally entitled to it. Lender may charge such person or persons a reasonable fee for reconveying the Property, but only if the fee is paid to a third party (such as the Trustee) for services rendered and the charging of the fee is permitted under Applicable Law. If the fee charged does not exceed the fee set by Applicable Law, the fee is conclusively presumed to be reasonable.

24. Substitute Trustee. Lender, at its option, may from time to time appoint a successor trustee to any Trustee appointed hereunder by an instrument executed and acknowledged by Lender and recorded in the office of the Recorder of the county in which the Property is located. The instrument shall contain the name of the original Lender, Trustee and Borrower, the book and page where this Security Instrument is recorded and the name and address of the successor trustee. Without conveyance of the Property, the successor trustee shall succeed to all the title, powers and duties conferred upon the Trustee herein and by Applicable Law. This procedure for substitution of trustee shall govern to the exclusion of all other provisions for substitution.

25. Statement of Obligation Fee. Lender may collect a fee not to exceed the maximum amount permitted by Applicable Law for furnishing the statement of obligation as provided by Section 2943 of the Civil Code of California.

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BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Security Instrument and in any Rider executed by Borrower and recorded with it.

Witnesses:

_____	_____ (Seal) Laura Richardson -Borrower
_____	_____ (Seal) -Borrower
_____ (Seal) -Borrower	_____ (Seal) -Borrower
_____ (Seal) -Borrower	_____ (Seal) -Borrower
_____ (Seal) -Borrower	_____ (Seal) -Borrower

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State of California
County of Sacramento } ss.

On January 4, 2007 before me, Nikki Davis a notary public
personally appeared

Laura Richardson

, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s) or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal.

NIKKI DAVIS
COMM. #1520789
Notary Public-California
SACRAMENTO COUNTY
My Comm. Exp. Oct. 21, 2008

_____ (Seal)

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Exhibit "A"
Legal Description

Lot 259 as shown on the official "Plat of South Curtis Oaks Subdivision No. 6", filed in the office of the County Recorder of Sacramento County, February 10, 1927 in Book 19 of Maps, Map No. 18

Apn:

FIXED/ADJUSTABLE RATE RIDER

THIS FIXED/ADJUSTABLE RATE RIDER is made on this 4th day of January, 2007, and is incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust or Security Deed (the "Security Instrument") of the same date given by the undersigned ("Borrower") to secure Borrower's Fixed/Adjustable Rate Note (the "Note") to Washington Mutual Bank ("Lender") of the same date and covering the property described in the Security Instrument and located at: 3622 West Curtis Drive, Sacramento, CA 95818

[Property Address]

THE NOTE CONTAINS PROVISIONS ALLOWING FOR A CHANGE FROM THE INITIAL FIXED INTEREST RATE TO AN ADJUSTABLE INTEREST RATE AND FOR CHANGES IN THE MONTHLY PAYMENT. THE NOTE LIMITS THE AMOUNT BORROWER'S INTEREST RATE CAN CHANGE AT ANY ONE TIME AND THE MAXIMUM RATE BORROWER MUST PAY.

ADDITIONAL COVENANTS. In addition to the covenants and agreements made in the Security Instrument, Borrower and Lender further covenant and agree as follows:

A. INTEREST RATE AND MONTHLY PAYMENT CHANGES

The Note provides for an initial fixed interest rate of 8.800 %. The Note provides for a change in the initial fixed interest rate to an adjustable interest rate and for changes in the monthly payments, as follows:

4. INTEREST RATE AND MONTHLY PAYMENT CHANGES

(A) Change Dates

The initial fixed interest rate Borrower will pay will change to an adjustable interest rate on the first day of February, 2009, and the interest rate Borrower will pay may change on that day every 6th month thereafter. Each date on which Borrower's interest rate could change is called a "Change Date."

(B) The Index

Beginning with the first Change Date, Borrower's interest rate will be based on an Index. The "Index" is the average of interbank offered rates for six month U.S. dollar-denominated deposits in the London market ("LIBOR"), as published in The Wall Street Journal. The most recent Index figure available as of the date 45 days before the Change Date is called the "Current Index."

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If the Index is no longer available, the Note Holder will choose a new index that is based upon comparable information. The Note Holder will give Borrower notice of this choice.

(C) Calculation of Changes

Before each Change Date, the Note Holder will calculate Borrower's new interest rate by adding Four and 99/100 percentage points (4.990 %) to the Current Index. The Note Holder will then round the result of this addition to the nearest one-eighth of one percentage point (0.125%). Subject to the limits stated in Section 4(D) below, this rounded amount will be Borrower's new interest rate until the next Change Date.

The Note Holder will then determine the amount of the monthly payment that would be sufficient to repay the unpaid principal that Borrower is expected to owe at the Change Date in full on the Maturity Date at Borrower's new interest rate in substantially equal payments. The result of this calculation will be the new amount of Borrower's monthly payment.

(D) Limits on Interest Rate Changes

The interest rate Borrower is required to pay at the first Change Date will not be greater than 10.800 % or less than 8.800 %. Thereafter, Borrower's interest rate will never be increased or decreased on any single Change Date by more than One percentage point(s) (1.000%) from the rate of interest Borrower has been paying for the preceding months. Borrower's interest rate will never be greater than 14.800 % or less than 8.800 %.

(E) Effective Date of Changes

Borrower's new interest rate will become effective on each Change Date. Borrower will pay the amount of Borrower's new monthly payment beginning on the first monthly payment date after the Change Date until the amount of Borrower's monthly payment changes again.

(F) Notice of Changes

The Note Holder will deliver or mail to Borrower a notice of any changes in Borrower's interest rate and the amount of Borrower's monthly payment before the effective date of any change. The notice will include information required by law to be given to the Borrower and also the title and telephone number of a person who will answer any question Borrwer may have regarding the notice.

B. TRANSFER OF THE PROPERTY OR A BENEFICIAL INTEREST IN BORROWER

Covenant 18 of the Security Instrument is amended to read as follows:

(A) Until Borrower's intitial fixed interest rate changes to an adjustable interest rate under the terms stated in Section A above, Covenant 18 of the Security Instrument provides as follows:

Transfer of the Property or a Beneficial Interest in Borrower. If all or any part of the Property or any interest in the Property is sold or transferred (or if Borrower is not a natural person and a beneficial interest in Borrower is sold or transferred) without Lender's prior written consent, Lender may require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if such exercise is prohibited Applicable Law.

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is given in accordance with Section 15 within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

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(B) When Borrower's initial fixed interest rate changes to an adjustable interest rate under the terms stated in Section A above, Covenant 18 of the Security Instrument shall then instead provide as follows:

Transfer of the Property or a Beneficial Interest in Borrower. As used in this Section 18, "Interest in the Property" means any legal or beneficial interest in the Property, including, but not limited to, those beneficial interests transferred in a bond for deed, contract for deed, installment sales contract or escrow agreement, the intent of which is the transfer of title by Borrower at a future date to a purchaser. If all or any part of the Property or any interest in the Property is sold or transferred (or if Borrower is not a natural person and a beneficial interest in Borrower is sold or transferred) without Lender's prior written consent, Lender may require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if such exercise is prohibited by Applicable Law. Lender also shall not exercise this option if: (a) Borrower causes to be submitted to Lender information required by Lender to evaluate the intended transferee as if a new loan were being made to the transferee; and (b) Lender reasonably determines that Lender's security will not be impaired by the loan assumption and that the risk of a breach of any covenant or agreement in this Security Instrument is acceptable to Lender.

To the extent permitted by Applicable Law, Lender may charge a reasonable fee as a condition to Lender's consent to the loan assumption. Lender also may require the transferee to sign an assumption agreement that is acceptable to Lender and that obligates the transferee to keep all the promises and agreements made in the Note and in this Security Instrument. Borrower will continue to be obligated under the Note and this Security Instrument unless Lender releases Borrower in writing.

If Lender exercises the option to require immediate payment in full, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is given in accordance with Section 15 within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Fixed/Adjustable Rate Rider.

Laura Richardson _____ (Seal)
-Borrower

_____ (Seal)
-Borrower

_____ (Seal)
-Borrower

_____ (Seal)
-Borrower

[Sign Original Only]

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DEEDO

TRUE COPY
SACRAMENTO

Recording Requested By:
Washington Mutual Bank

Return To:
2210 Enterprise Drive
Doc Ops - MS SC00140
Florence, SC 29501

Prepared By:

[Space Above This Line For Recording Data]

DEED OF TRUST

DEFINITIONS
Words used in multiple sections of this document are defined below and other words are defined in Sections 3, 11, 13, 18, 20 and 21. Certain rules regarding the usage of words used in this document are also provided in Section 16.

(A) "Security Instrument" means this document, which is dated January 4, 2007, together with all Riders to this document.
(B) "Borrower" is Laura Richardson, An Unmarried Woman

Borrower's address is 717 E Vernon St, Long Beach, CA 90806. Borrower is the trustor under this Security Instrument.
(C) "Lender" is Washington Mutual Bank

Lender is a federal association
organized and existing under the laws of the United States

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Lender's address is 1400 South Douglass Road, Suite 100, Anaheim, CA 92806

Lender is the beneficiary under this Security Instrument.
(D) "Trustee" is California Reconveyance Company, a California corporation

(E) "Note" means the promissory note signed by Borrower and dated January 4, 2007
The Note states that Borrower owes Lender Five Hundred Thirty Five Thousand One and No/100 Dollars
(U.S. $535,001.00) plus interest. Borrower has promised to pay this debt in regular Periodic Payments and to pay the debt in full not later than February 1, 2037
(F) "Property" means the property that is described below under the heading "Transfer of Rights in the Property."
(G) "Loan" means the debt evidenced by the Note, plus interest, any prepayment charges and late charges due under the Note, and all sums due under this Security Instrument, plus interest.
(H) "Riders" means all Riders to this Security Instrument that are executed by Borrower. The following Riders are to be executed by Borrower [check box as applicable]:

[X] Adjustable Rate Rider	[ ] Condominium Rider	[ ] Second Home Rider
[ ] Balloon Rider	[ ] Planned Unit Development Rider	[ ] 1-4 Family Rider
[ ] VA Rider	[ ] Biweekly Payment Rider	[ ] Other(s) [specify]

(I) "Applicable Law" means all controlling applicable federal, state and local statutes, regulations, ordinances and administrative rules and orders (that have the effect of law) as well as all applicable final, non-appealable judicial opinions.
(J) "Community Association Dues, Fees, and Assessments" means all dues, fees, assessments and other charges that are imposed on Borrower or the Property by a condominium association, homeowners association or similar organization.
(K) "Electronic Funds Transfer" means any transfer of funds, other than a transaction originated by check, draft, or similar paper instrument, which is initiated through an electronic terminal, telephonic instrument, computer, or magnetic tape so as to order, instruct, or authorize a financial institution to debit or credit an account. Such term includes, but is not limited to, point-of-sale transfers, automated teller machine transactions, transfers initiated by telephone, wire transfers, and automated clearinghouse transfers.
(L) "Escrow Items" means those items that are described in Section 3.
(M) "Miscellaneous Proceeds" means any compensation, settlement, award of damages, or proceeds paid by any third party (other than insurance proceeds paid under the coverages described in Section 5) for: (i) damage to, or destruction of, the Property; (ii) condemnation or other taking of all or any part of the Property; (iii) conveyance in lieu of condemnation; or (iv) misrepresentations of, or omissions as to, the value and/or condition of the Property.
(N) "Mortgage Insurance" means insurance protecting Lender against the nonpayment of, or default on, the Loan.
(O) "Periodic Payment" means the regularly scheduled amount due for (i) principal and interest under the Note, plus (ii) any amounts under Section 3 of this Security Instrument.
(P) "RESPA" means the Real Estate Settlement Procedures Act (12 U.S.C. Section 2601 et seq.) and its implementing regulation, Regulation X (24 C.F.R. Part 3500), as they might be amended from time to time, or any additional or successor legislation or regulation that governs the same subject matter. As used in this Security Instrument, "RESPA" refers to all requirements and restrictions that are imposed in regard

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to a "federally related mortgage loan" even if the Loan does not qualify as a "federally related mortgage loan" under RESPA.

(Q) "**Successor in Interest of Borrower**" means any party that has taken title to the Property, whether or not that party has assumed Borrower's obligations under the Note and/or this Security Instrument.

TRANSFER OF RIGHTS IN THE PROPERTY

This Security Instrument secures to Lender: (i) the repayment of the Loan, and all renewals, extensions and modifications of the Note; and (ii) the performance of Borrower's covenants and agreements under this Security Instrument and the Note. For this purpose, Borrower irrevocably grants and conveys to Trustee, in trust, with power of sale, the following described property located in the County of SACRAMENTO :

[Type of Recording Jurisdiction] [Name of Recording Jurisdiction]

Legal Description Attached Hereto And Made A Part Hereof

Parcel ID Number: [redacted] which currently has the address of

3622 West Curtis Drive [Street]

Sacramento [City], California 95818 [Zip Code]

("Property Address"):

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, appurtenances, and fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument. All of the foregoing is referred to in this Security Instrument as the "Property."

BORROWER COVENANTS that Borrower is lawfully seised of the estate hereby conveyed and has the right to grant and convey the Property and that the Property is unencumbered, except for encumbrances of record. Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record.

THIS SECURITY INSTRUMENT combines uniform covenants for national use and non-uniform covenants with limited variations by jurisdiction to constitute a uniform security instrument covering real property.

UNIFORM COVENANTS. Borrower and Lender covenant and agree as follows:

1. Payment of Principal, Interest, Escrow Items, Prepayment Charges, and Late Charges. Borrower shall pay when due the principal of, and interest on, the debt evidenced by the Note and any prepayment charges and late charges due under the Note. Borrower shall also pay funds for Escrow Items pursuant to Section 3. Payments due under the Note and this Security Instrument shall be made in U.S.

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currency. However, if any check or other instrument received by Lender as payment under the Note or this Security Instrument is returned to Lender unpaid, Lender may require that any or all subsequent payments due under the Note and this Security Instrument be made in one or more of the following forms, as selected by Lender: (a) cash; (b) money order; (c) certified check, bank check, treasurer's check or cashier's check, provided any such check is drawn upon an institution whose deposits are insured by a federal agency, instrumentality, or entity; or (d) Electronic Funds Transfer.

Payments are deemed received by Lender when received at the location designated in the Note or at such other location as may be designated by Lender in accordance with the notice provisions in Section 15. Lender may return any payment or partial payment if the payment or partial payments are insufficient to bring the Loan current. Lender may accept any payment or partial payment insufficient to bring the Loan current, without waiver of any rights hereunder or prejudice to its rights to refuse such payment or partial payments in the future, but Lender is not obligated to apply such payments at the time such payments are accepted. If each Periodic Payment is applied as of its scheduled due date, then Lender need not pay interest on unapplied funds. Lender may hold such unapplied funds until Borrower makes payment to bring the Loan current. If Borrower does not do so within a reasonable period of time, Lender shall either apply such funds or return them to Borrower. If not applied earlier, such funds will be applied to the outstanding principal balance under the Note immediately prior to foreclosure. No offset or claim which Borrower might have now or in the future against Lender shall relieve Borrower from making payments due under the Note and this Security Instrument or performing the covenants and agreements secured by this Security Instrument.

2. Application of Payments or Proceeds. Except as otherwise described in this Section 2, all payments accepted and applied by Lender shall be applied in the following order of priority: (a) interest due under the Note; (b) principal due under the Note; (c) amounts due under Section 3. Such payments shall be applied to each Periodic Payment in the order in which it became due. Any remaining amounts shall be applied first to late charges, second to any other amounts due under this Security Instrument, and then to reduce the principal balance of the Note.

If Lender receives a payment from Borrower for a delinquent Periodic Payment which includes a sufficient amount to pay any late charge due, the payment may be applied to the delinquent payment and the late charge. If more than one Periodic Payment is outstanding, Lender may apply any payment received from Borrower to the repayment of the Periodic Payments if, and to the extent that, each payment can be paid in full. To the extent that any excess exists after the payment is applied to the full payment of one or more Periodic Payments, such excess may be applied to any late charges due. Voluntary prepayments shall be applied first to any prepayment charges and then as described in the Note.

Any application of payments, insurance proceeds, or Miscellaneous Proceeds to principal due under the Note shall not extend or postpone the due date, or change the amount, of the Periodic Payments.

3. Funds for Escrow Items. Borrower shall pay to Lender on the day Periodic Payments are due under the Note, until the Note is paid in full, a sum (the "Funds") to provide for payment of amounts due for: (a) taxes and assessments and other items which can attain priority over this Security Instrument as a lien or encumbrance on the Property; (b) leasehold payments or ground rents on the Property, if any; (c) premiums for any and all insurance required by Lender under Section 5; and (d) Mortgage Insurance premiums, if any, or any sums payable by Borrower to Lender in lieu of the payment of Mortgage Insurance premiums in accordance with the provisions of Section 10. These items are called "Escrow Items." At origination or at any time during the term of the Loan, Lender may require that Community Association Dues, Fees, and Assessments, if any, be escrowed by Borrower, and such dues, fees and assessments shall be an Escrow Item. Borrower shall promptly furnish to Lender all notices of amounts to be paid under this Section. Borrower shall pay Lender the Funds for Escrow Items unless Lender waives Borrower's obligation to pay the Funds for any or all Escrow Items. Lender may waive Borrower's obligation to pay to Lender Funds for any or all Escrow Items at any time. Any such waiver may only be

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in writing. In the event of such waiver, Borrower shall pay directly, when and where payable, the amounts due for any Escrow Items for which payment of Funds has been waived by Lender and, if Lender requires, shall furnish to Lender receipts evidencing such payment within such time period as Lender may require. Borrower's obligation to make such payments and to provide receipts shall for all purposes be deemed to be a covenant and agreement contained in this Security Instrument, as the phrase "covenant and agreement" is used in Section 9. If Borrower is obligated to pay Escrow Items directly, pursuant to a waiver, and Borrower fails to pay the amount due for an Escrow Item, Lender may exercise its rights under Section 9 and pay such amount and Borrower shall then be obligated under Section 9 to repay to Lender any such amount. Lender may revoke the waiver as to any or all Escrow Items at any time by a notice given in accordance with Section 15 and, upon such revocation, Borrower shall pay to Lender all Funds, and in such amounts, that are then required under this Section 3.

Lender may, at any time, collect and hold Funds in an amount (a) sufficient to permit Lender to apply the Funds at the time specified under RESPA, and (b) not to exceed the maximum amount a lender can require under RESPA. Lender shall estimate the amount of Funds due on the basis of current data and reasonable estimates of expenditures of future Escrow Items or otherwise in accordance with Applicable Law.

The Funds shall be held in an institution whose deposits are insured by a federal agency, instrumentality, or entity (including Lender, if Lender is an institution whose deposits are so insured) or in any Federal Home Loan Bank. Lender shall apply the Funds to pay the Escrow Items no later than the time specified under RESPA. Lender shall not charge Borrower for holding and applying the Funds, annually analyzing the escrow account, or verifying the Escrow Items, unless Lender pays Borrower interest on the Funds and Applicable Law permits Lender to make such a charge. Unless an agreement is made in writing or Applicable Law requires interest to be paid on the Funds, Lender shall not be required to pay Borrower any interest or earnings on the Funds. Borrower and Lender can agree in writing, however, that interest shall be paid on the Funds. Lender shall give to Borrower, without charge, an annual accounting of the Funds as required by RESPA.

If there is a surplus of Funds held in escrow, as defined under RESPA, Lender shall account to Borrower for the excess funds in accordance with RESPA. If there is a shortage of Funds held in escrow, as defined under RESPA, Lender shall notify Borrower as required by RESPA, and Borrower shall pay to Lender the amount necessary to make up the shortage in accordance with RESPA, but in no more than 12 monthly payments. If there is a deficiency of Funds held in escrow, as defined under RESPA, Lender shall notify Borrower as required by RESPA, and Borrower shall pay to Lender the amount necessary to make up the deficiency in accordance with RESPA, but in no more than 12 monthly payments.

Upon payment in full of all sums secured by this Security Instrument, Lender shall promptly refund to Borrower any Funds held by Lender.

4. Charges; Liens. Borrower shall pay all taxes, assessments, charges, fines, and impositions attributable to the Property which can attain priority over this Security Instrument, leasehold payments or ground rents on the Property, if any, and Community Association Dues, Fees, and Assessments, if any. To the extent that these items are Escrow Items, Borrower shall pay them in the manner provided in Section 3.

Borrower shall promptly discharge any lien which has priority over this Security Instrument unless Borrower: (a) agrees in writing to the payment of the obligation secured by the lien in a manner acceptable to Lender, but only so long as Borrower is performing such agreement; (b) contests the lien in good faith by, or defends against enforcement of the lien in, legal proceedings which in Lender's opinion operate to prevent the enforcement of the lien while those proceedings are pending, but only until such proceedings are concluded; or (c) secures from the holder of the lien an agreement satisfactory to Lender subordinating the lien to this Security Instrument. If Lender determines that any part of the Property is subject to a lien which can attain priority over this Security Instrument, Lender may give Borrower a notice identifying the

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lien. Within 10 days of the date on which that notice is given, Borrower shall satisfy the lien or take one or more of the actions set forth above in this Section 4.

Lender may require Borrower to pay a one-time charge for a real estate tax verification and/or reporting service used by Lender in connection with this Loan.

5. **Property Insurance.** Borrower shall keep the improvements now existing or hereafter erected on the Property insured against loss by fire, hazards included within the term "extended coverage," and any other hazards including, but not limited to, earthquakes and floods, for which Lender requires insurance. This insurance shall be maintained in the amounts (including deductible levels) and for the periods that Lender requires. What Lender requires pursuant to the preceding sentences can change during the term of the Loan. The insurance carrier providing the insurance shall be chosen by Borrower subject to Lender's right to disapprove Borrower's choice, which right shall not be exercised unreasonably. Lender may require Borrower to pay, in connection with this Loan, either: (a) a one-time charge for flood zone determination, certification and tracking services; or (b) a one-time charge for flood zone determination and certification services and subsequent charges each time remappings or similar changes occur which reasonably might affect such determination or certification. Borrower shall also be responsible for the payment of any fees imposed by the Federal Emergency Management Agency in connection with the review of any flood zone determination resulting from an objection by Borrower.

If Borrower fails to maintain any of the coverages described above, Lender may obtain insurance coverage, at Lender's option and Borrower's expense. Lender is under no obligation to purchase any particular type or amount of coverage. Therefore, such coverage shall cover Lender, but might or might not protect Borrower, Borrower's equity in the Property, or the contents of the Property, against any risk, hazard or liability and might provide greater or lesser coverage than was previously in effect. Borrower acknowledges that the cost of the insurance coverage so obtained might significantly exceed the cost of insurance that Borrower could have obtained. Any amounts disbursed by Lender under this Section 5 shall become additional debt of Borrower secured by this Security Instrument. These amounts shall bear interest at the Note rate from the date of disbursement and shall be payable, with such interest, upon notice from Lender to Borrower requesting payment.

All insurance policies required by Lender and renewals of such policies shall be subject to Lender's right to disapprove such policies, shall include a standard mortgage clause, and shall name Lender as mortgagee and/or as an additional loss payee and Borrower further agrees to generally assign rights to insurance proceeds to the holder of the Note up to the amount of the outstanding loan balance. Lender shall have the right to hold the policies and renewal certificates. If Lender requires, Borrower shall promptly give to Lender all receipts of paid premiums and renewal notices. If Borrower obtains any form of insurance coverage, not otherwise required by Lender, for damage to, or destruction of, the Property, such policy shall include a standard mortgage clause and shall name Lender as mortgagee and/or as an additional loss payee and Borrower further agrees to generally assign rights to insurance proceeds to the holder of the Note up to the amount of the outstanding loan balance.

In the event of loss, Borrower shall give prompt notice to the insurance carrier and Lender. Lender may make proof of loss if not made promptly by Borrower. Unless Lender and Borrower otherwise agree in writing, any insurance proceeds, whether or not the underlying insurance was required by Lender, shall be applied to restoration or repair of the Property, if the restoration or repair is economically feasible and Lender's security is not lessened. During such repair and restoration period, Lender shall have the right to hold such insurance proceeds until Lender has had an opportunity to inspect such Property to ensure the work has been completed to Lender's satisfaction, provided that such inspection shall be undertaken promptly. Lender may disburse proceeds for the repairs and restoration in a single payment or in a series of progress payments as the work is completed. Unless an agreement is made in writing or Applicable Law requires interest to be paid on such insurance proceeds, Lender shall not be required to pay Borrower any interest or earnings on such proceeds. Fees for public adjusters, or other third parties, retained by Borrower shall not be paid out of the insurance proceeds and shall be the sole obligation of Borrower. If the restoration or repair is not economically feasible or Lender's security would be lessened, the insurance proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with

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the excess, if any, paid to Borrower. Such insurance proceeds shall be applied in the order provided for in Section 2.

If Borrower abandons the Property, Lender may file, negotiate and settle any available insurance claim and related matters. If Borrower does not respond within 30 days to a notice from Lender that the insurance carrier has offered to settle a claim, then Lender may negotiate and settle the claim. The 30-day period will begin when the notice is given. In either event, or if Lender acquires the Property under Section 22 or otherwise, Borrower hereby assigns to Lender (a) Borrower's rights to any insurance proceeds in an amount not to exceed the amounts unpaid under the Note or this Security Instrument, and (b) any other of Borrower's rights (other than the right to any refund of unearned premiums paid by Borrower) under all insurance policies covering the Property, insofar as such rights are applicable to the coverage of the Property. Lender may use the insurance proceeds either to repair or restore the Property or to pay amounts unpaid under the Note or this Security Instrument, whether or not then due.

6. Occupancy. Borrower shall occupy, establish, and use the Property as Borrower's principal residence within 60 days after the execution of this Security Instrument and shall continue to occupy the Property as Borrower's principal residence for at least one year after the date of occupancy, unless Lender otherwise agrees in writing, which consent shall not be unreasonably withheld, or unless extenuating circumstances exist which are beyond Borrower's control.

7. Preservation, Maintenance and Protection of the Property; Inspections. Borrower shall not destroy, damage or impair the Property, allow the Property to deteriorate or commit waste on the Property. Whether or not Borrower is residing in the Property, Borrower shall maintain the Property in order to prevent the Property from deteriorating or decreasing in value due to its condition. Unless it is determined pursuant to Section 5 that repair or restoration is not economically feasible, Borrower shall promptly repair the Property if damaged to avoid further deterioration or damage. If insurance or condemnation proceeds are paid in connection with damage to, or the taking of, the Property, Borrower shall be responsible for repairing or restoring the Property only if Lender has released proceeds for such purposes. Lender may disburse proceeds for the repairs and restoration in a single payment or in a series of progress payments as the work is completed. If the insurance or condemnation proceeds are not sufficient to repair or restore the Property, Borrower is not relieved of Borrower's obligation for the completion of such repair or restoration.

Lender or its agent may make reasonable entries upon and inspections of the Property. If it has reasonable cause, Lender may inspect the interior of the improvements on the Property. Lender shall give Borrower notice at the time of or prior to such an interior inspection specifying such reasonable cause.

8. Borrower's Loan Application. Borrower shall be in default if, during the Loan application process, Borrower or any persons or entities acting at the direction of Borrower or with Borrower's knowledge or consent gave materially false, misleading, or inaccurate information or statements to Lender (or failed to provide Lender with material information) in connection with the Loan. Material representations include, but are not limited to, representations concerning Borrower's occupancy of the Property as Borrower's principal residence.

9. Protection of Lender's Interest in the Property and Rights Under this Security Instrument. If (a) Borrower fails to perform the covenants and agreements contained in this Security Instrument, (b) there is a legal proceeding that might significantly affect Lender's interest in the Property and/or rights under this Security Instrument (such as a proceeding in bankruptcy, probate, for condemnation or forfeiture, for enforcement of a lien which may attain priority over this Security Instrument or to enforce laws or regulations), or (c) Borrower has abandoned the Property, then Lender may do and pay for whatever is reasonable or appropriate to protect Lender's interest in the Property and rights under this Security Instrument, including protecting and/or assessing the value of the Property, and securing and/or repairing the Property. Lender's actions can include, but are not limited to: (a) paying any sums secured by a lien which has priority over this Security Instrument; (b) appearing in court; and (c) paying reasonable

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attorneys' fees to protect its interest in the Property and/or rights under this Security Instrument, including its secured position in a bankruptcy proceeding. Securing the Property includes, but is not limited to, entering the Property to make repairs, change locks, replace or board up doors and windows, drain water from pipes, eliminate building or other code violations or dangerous conditions, and have utilities turned on or off. Although Lender may take action under this Section 9, Lender does not have to do so and is not under any duty or obligation to do so. It is agreed that Lender incurs no liability for not taking any or all actions authorized under this Section 9.

Any amounts disbursed by Lender under this Section 9 shall become additional debt of Borrower secured by this Security Instrument. These amounts shall bear interest at the Note rate from the date of disbursement and shall be payable, with such interest, upon notice from Lender to Borrower requesting payment.

If this Security Instrument is on a leasehold, Borrower shall comply with all the provisions of the lease. If Borrower acquires fee title to the Property, the leasehold and the fee title shall not merge unless Lender agrees to the merger in writing.

10. Mortgage Insurance. If Lender required Mortgage Insurance as a condition of making the Loan, Borrower shall pay the premiums required to maintain the Mortgage Insurance in effect. If, for any reason, the Mortgage Insurance coverage required by Lender ceases to be available from the mortgage insurer that previously provided such insurance and Borrower was required to make separately designated payments toward the premiums for Mortgage Insurance, Borrower shall pay the premiums required to obtain coverage substantially equivalent to the Mortgage Insurance previously in effect, at a cost substantially equivalent to the cost to Borrower of the Mortgage Insurance previously in effect, from an alternate mortgage insurer selected by Lender. If substantially equivalent Mortgage Insurance coverage is not available, Borrower shall continue to pay to Lender the amount of the separately designated payments that were due when the insurance coverage ceased to be in effect. Lender will accept, use and retain these payments as a non-refundable loss reserve in lieu of Mortgage Insurance. Such loss reserve shall be non-refundable, notwithstanding the fact that the Loan is ultimately paid in full, and Lender shall not be required to pay Borrower any interest or earnings on such loss reserve. Lender can no longer require loss reserve payments if Mortgage Insurance coverage (in the amount and for the period that Lender requires) provided by an insurer selected by Lender again becomes available, is obtained, and Lender requires separately designated payments toward the premiums for Mortgage Insurance. If Lender required Mortgage Insurance as a condition of making the Loan and Borrower was required to make separately designated payments toward the premiums for Mortgage Insurance, Borrower shall pay the premiums required to maintain Mortgage Insurance in effect, or to provide a non-refundable loss reserve, until Lender's requirement for Mortgage Insurance ends in accordance with any written agreement between Borrower and Lender providing for such termination or until termination is required by Applicable Law. Nothing in this Section 10 affects Borrower's obligation to pay interest at the rate provided in the Note.

Mortgage Insurance reimburses Lender (or any entity that purchases the Note) for certain losses it may incur if Borrower does not repay the Loan as agreed. Borrower is not a party to the Mortgage Insurance.

Mortgage insurers evaluate their total risk on all such insurance in force from time to time, and may enter into agreements with other parties that share or modify their risk, or reduce losses. These agreements are on terms and conditions that are satisfactory to the mortgage insurer and the other party (or parties) to these agreements. These agreements may require the mortgage insurer to make payments using any source of funds that the mortgage insurer may have available (which may include funds obtained from Mortgage Insurance premiums).

As a result of these agreements, Lender, any purchaser of the Note, another insurer, any reinsurer, any other entity, or any affiliate of any of the foregoing, may receive (directly or indirectly) amounts that derive from (or might be characterized as) a portion of Borrower's payments for Mortgage Insurance, in exchange for sharing or modifying the mortgage insurer's risk, or reducing losses. If such agreement provides that an affiliate of Lender takes a share of the insurer's risk in exchange for a share of the premiums paid to the insurer, the arrangement is often termed "captive reinsurance." Further:

(a) Any such agreements will not affect the amounts that Borrower has agreed to pay for Mortgage Insurance, or any other terms of the Loan. Such agreements will not increase the amount Borrower will owe for Mortgage Insurance, and they will not entitle Borrower to any refund.

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(b) Any such agreements will not affect the rights Borrower has - if any - with respect to the Mortgage Insurance under the Homeowners Protection Act of 1998 or any other law. These rights may include the right to receive certain disclosures, to request and obtain cancellation of the Mortgage Insurance, to have the Mortgage Insurance terminated automatically, and/or to receive a refund of any Mortgage Insurance premiums that were unearned at the time of such cancellation or termination.

11. Assignment of Miscellaneous Proceeds; Forfeiture. All Miscellaneous Proceeds are hereby assigned to and shall be paid to Lender.

If the Property is damaged, such Miscellaneous Proceeds shall be applied to restoration or repair of the Property, if the restoration or repair is economically feasible and Lender's security is not lessened. During such repair and restoration period, Lender shall have the right to hold such Miscellaneous Proceeds until Lender has had an opportunity to inspect such Property to ensure the work has been completed to Lender's satisfaction, provided that such inspection shall be undertaken promptly. Lender may pay for the repairs and restoration in a single disbursement or in a series of progress payments as the work is completed. Unless an agreement is made in writing or Applicable Law requires interest to be paid on such Miscellaneous Proceeds, Lender shall not be required to pay Borrower any interest or earnings on such Miscellaneous Proceeds. If the restoration or repair is not economically feasible or Lender's security would be lessened, the Miscellaneous Proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with the excess, if any, paid to Borrower. Such Miscellaneous Proceeds shall be applied in the order provided for in Section 2.

In the event of a total taking, destruction, or loss in value of the Property, the Miscellaneous Proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with the excess, if any, paid to Borrower.

In the event of a partial taking, destruction, or loss in value of the Property in which the fair market value of the Property immediately before the partial taking, destruction, or loss in value is equal to or greater than the amount of the sums secured by this Security Instrument immediately before the partial taking, destruction, or loss in value, unless Borrower and Lender otherwise agree in writing, the sums secured by this Security Instrument shall be reduced by the amount of the Miscellaneous Proceeds multiplied by the following fraction: (a) the total amount of the sums secured immediately before the partial taking, destruction, or loss in value divided by (b) the fair market value of the Property immediately before the partial taking, destruction, or loss in value. Any balance shall be paid to Borrower.

In the event of a partial taking, destruction, or loss in value of the Property in which the fair market value of the Property immediately before the partial taking, destruction, or loss in value is less than the amount of the sums secured immediately before the partial taking, destruction, or loss in value, unless Borrower and Lender otherwise agree in writing, the Miscellaneous Proceeds shall be applied to the sums secured by this Security Instrument whether or not the sums are then due.

If the Property is abandoned by Borrower, or if, after notice by Lender to Borrower that the Opposing Party (as defined in the next sentence) offers to make an award to settle a claim for damages, Borrower fails to respond to Lender within 30 days after the date the notice is given, Lender is authorized to collect and apply the Miscellaneous Proceeds either to restoration or repair of the Property or to the sums secured by this Security Instrument, whether or not then due. "Opposing Party" means the third party that owes Borrower Miscellaneous Proceeds or the party against whom Borrower has a right of action in regard to Miscellaneous Proceeds.

Borrower shall be in default if any action or proceeding, whether civil or criminal, is begun that, in Lender's judgment, could result in forfeiture of the Property or other material impairment of Lender's interest in the Property or rights under this Security Instrument. Borrower can cure such a default and, if acceleration has occurred, reinstate as provided in Section 19, by causing the action or proceeding to be dismissed with a ruling that, in Lender's judgment, precludes forfeiture of the Property or other material impairment of Lender's interest in the Property or rights under this Security Instrument. The proceeds of any award or claim for damages that are attributable to the impairment of Lender's interest in the Property are hereby assigned and shall be paid to Lender.

All Miscellaneous Proceeds that are not applied to restoration or repair of the Property shall be applied in the order provided for in Section 2.

12. Borrower Not Released; Forbearance By Lender Not a Waiver. Extension of the time for payment or modification of amortization of the sums secured by this Security Instrument granted by Lender

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to Borrower or any Successor in Interest of Borrower shall not operate to release the liability of Borrower or any Successors in Interest of Borrower. Lender shall not be required to commence proceedings against any Successor in Interest of Borrower or to refuse to extend time for payment or otherwise modify amortization of the sums secured by this Security Instrument by reason of any demand made by the original Borrower or any Successors in Interest of Borrower. Any forbearance by Lender in exercising any right or remedy including, without limitation, Lender's acceptance of payments from third persons, entities or Successors in Interest of Borrower or in amounts less than the amount then due, shall not be a waiver of or preclude the exercise of any right or remedy.

13. Joint and Several Liability; Co-signers; Successors and Assigns Bound. Borrower covenants and agrees that Borrower's obligations and liability shall be joint and several. However, any Borrower who co-signs this Security Instrument but does not execute the Note (a "co-signer"): (a) is co-signing this Security Instrument only to mortgage, grant and convey the co-signer's interest in the Property under the terms of this Security Instrument; (b) is not personally obligated to pay the sums secured by this Security Instrument; and (c) agrees that Lender and any other Borrower can agree to extend, modify, forbear or make any accommodations with regard to the terms of this Security Instrument or the Note without the co-signer's consent.

Subject to the provisions of Section 18, any Successor in Interest of Borrower who assumes Borrower's obligations under this Security Instrument in writing, and is approved by Lender, shall obtain all of Borrower's rights and benefits under this Security Instrument. Borrower shall not be released from Borrower's obligations and liability under this Security Instrument unless Lender agrees to such release in writing. The covenants and agreements of this Security Instrument shall bind (except as provided in Section 20) and benefit the successors and assigns of Lender.

14. Loan Charges. Lender may charge Borrower fees for services performed in connection with Borrower's default, for the purpose of protecting Lender's interest in the Property and rights under this Security Instrument, including, but not limited to, attorneys' fees, property inspection and valuation fees. In regard to any other fees, the absence of express authority in this Security Instrument to charge a specific fee to Borrower shall not be construed as a prohibition on the charging of such fee. Lender may not charge fees that are expressly prohibited by this Security Instrument or by Applicable Law.

If the Loan is subject to a law which sets maximum loan charges, and that law is finally interpreted so that the interest or other loan charges collected or to be collected in connection with the Loan exceed the permitted limits, then: (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any sums already collected from Borrower which exceeded permitted limits will be refunded to Borrower. Lender may choose to make this refund by reducing the principal owed under the Note or by making a direct payment to Borrower. If a refund reduces principal, the reduction will be treated as a partial prepayment without any prepayment charge (whether or not a prepayment charge is provided for under the Note). Borrower's acceptance of any such refund made by direct payment to Borrower will constitute a waiver of any right of action Borrower might have arising out of such overcharge.

15. Notices. All notices given by Borrower or Lender in connection with this Security Instrument must be in writing. Any notice to Borrower in connection with this Security Instrument shall be deemed to have been given to Borrower when mailed by first class mail or when actually delivered to Borrower's notice address if sent by other means. Notice to any one Borrower shall constitute notice to all Borrowers unless Applicable Law expressly requires otherwise. The notice address shall be the Property Address unless Borrower has designated a substitute notice address by notice to Lender. Borrower shall promptly notify Lender of Borrower's change of address. If Lender specifies a procedure for reporting Borrower's change of address, then Borrower shall only report a change of address through that specified procedure. There may be only one designated notice address under this Security Instrument at any one time. Any notice to Lender shall be given by delivering it or by mailing it by first class mail to Lender's address stated herein unless Lender has designated another address by notice to Borrower. Any notice in connection with this Security Instrument shall not be deemed to have been given to Lender until actually received by Lender. If any notice required by this Security Instrument is also required under Applicable Law, the Applicable Law requirement will satisfy the corresponding requirement under this Security Instrument.

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16. Governing Law; Severability; Rules of Construction. This Security Instrument shall be governed by federal law and the law of the jurisdiction in which the Property is located. All rights and obligations contained in this Security Instrument are subject to any requirements and limitations of Applicable Law. Applicable Law might explicitly or implicitly allow the parties to agree by contract or it might be silent, but such silence shall not be construed as a prohibition against agreement by contract. In the event that any provision or clause of this Security Instrument or the Note conflicts with Applicable Law, such conflict shall not affect other provisions of this Security Instrument or the Note which can be given effect without the conflicting provision.

As used in this Security Instrument: (a) words of the masculine gender shall mean and include corresponding neuter words or words of the feminine gender; (b) words in the singular shall mean and include the plural and vice versa; and (c) the word "may" gives sole discretion without any obligation to take any action.

17. Borrower's Copy. Borrower shall be given one copy of the Note and of this Security Instrument.

18. Transfer of the Property or a Beneficial Interest in Borrower. As used in this Section 18, "Interest in the Property" means any legal or beneficial interest in the Property, including, but not limited to, those beneficial interests transferred in a bond for deed, contract for deed, installment sales contract or escrow agreement, the intent of which is the transfer of title by Borrower at a future date to a purchaser.

If all or any part of the Property or any Interest in the Property is sold or transferred (or if Borrower is not a natural person and a beneficial interest in Borrower is sold or transferred) without Lender's prior written consent, Lender may require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if such exercise is prohibited by Applicable Law.

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is given in accordance with Section 15 within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

19. Borrower's Right to Reinstate After Acceleration. If Borrower meets certain conditions, Borrower shall have the right to have enforcement of this Security Instrument discontinued at any time prior to the earliest of: (a) five days before sale of the Property pursuant to any power of sale contained in this Security Instrument; (b) such other period as Applicable Law might specify for the termination of Borrower's right to reinstate; or (c) entry of a judgment enforcing this Security Instrument. Those conditions are that Borrower: (a) pays Lender all sums which then would be due under this Security Instrument and the Note as if no acceleration had occurred; (b) cures any default of any other covenants or agreements; (c) pays all expenses incurred in enforcing this Security Instrument, including, but not limited to, reasonable attorneys' fees, property inspection and valuation fees, and other fees incurred for the purpose of protecting Lender's interest in the Property and rights under this Security Instrument; and (d) takes such action as Lender may reasonably require to assure that Lender's interest in the Property and rights under this Security Instrument, and Borrower's obligation to pay the sums secured by this Security Instrument, shall continue unchanged. Lender may require that Borrower pay such reinstatement sums and expenses in one or more of the following forms, as selected by Lender: (a) cash; (b) money order; (c) certified check, bank check, treasurer's check or cashier's check, provided any such check is drawn upon an institution whose deposits are insured by a federal agency, instrumentality or entity; or (d) Electronic Funds Transfer. Upon reinstatement by Borrower, this Security Instrument and obligations secured hereby shall remain fully effective as if no acceleration had occurred. However, this right to reinstate shall not apply in the case of acceleration under Section 18.

20. Sale of Note; Change of Loan Servicer; Notice of Grievance. The Note or a partial interest in the Note (together with this Security Instrument) can be sold one or more times without prior notice to Borrower. A sale might result in a change in the entity (known as the "Loan Servicer") that collects Periodic Payments due under the Note and this Security Instrument and performs other mortgage loan servicing obligations under the Note, this Security Instrument, and Applicable Law. There also might be one or more changes of the Loan Servicer unrelated to a sale of the Note. If there is a change of the Loan Servicer, Borrower will be given written notice of the change which will state the name and address of the new Loan Servicer, the address to which payments should be made and any other information RESPA

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requires in connection with a notice of transfer of servicing. If the Note is sold and thereafter the Loan is serviced by a Loan Servicer other than the purchaser of the Note, the mortgage loan servicing obligations to Borrower will remain with the Loan Servicer or be transferred to a successor Loan Servicer and are not assumed by the Note purchaser unless otherwise provided by the Note purchaser.

Neither Borrower nor Lender may commence, join, or be joined to any judicial action (as either an individual litigant or the member of a class) that arises from the other party's actions pursuant to this Security Instrument or that alleges that the other party has breached any provision of, or any duty owed by reason of, this Security Instrument, until such Borrower or Lender has notified the other party (with such notice given in compliance with the requirements of Section 15) of such alleged breach and afforded the other party hereto a reasonable period after the giving of such notice to take corrective action. If Applicable Law provides a time period which must elapse before certain action can be taken, that time period will be deemed to be reasonable for purposes of this paragraph. The notice of acceleration and opportunity to cure given to Borrower pursuant to Section 22 and the notice of acceleration given to Borrower pursuant to Section 18 shall be deemed to satisfy the notice and opportunity to take corrective action provisions of this Section 20.

21. Hazardous Substances. As used in this Section 21: (a) "Hazardous Substances" are those substances defined as toxic or hazardous substances, pollutants, or wastes by Environmental Law and the following substances: gasoline, kerosene, other flammable or toxic petroleum products, toxic pesticides and herbicides, volatile solvents, materials containing asbestos or formaldehyde, and radioactive materials; (b) "Environmental Law" means federal laws and laws of the jurisdiction where the Property is located that relate to health, safety or environmental protection; (c) "Environmental Cleanup" includes any response action, remedial action, or removal action, as defined in Environmental Law; and (d) an "Environmental Condition" means a condition that can cause, contribute to, or otherwise trigger an Environmental Cleanup.

Borrower shall not cause or permit the presence, use, disposal, storage, or release of any Hazardous Substances, or threaten to release any Hazardous Substances, on or in the Property. Borrower shall not do, nor allow anyone else to do, anything affecting the Property (a) that is in violation of any Environmental Law, (b) which creates an Environmental Condition, or (c) which, due to the presence, use, or release of a Hazardous Substance, creates a condition that adversely affects the value of the Property. The preceding two sentences shall not apply to the presence, use, or storage on the Property of small quantities of Hazardous Substances that are generally recognized to be appropriate to normal residential uses and to maintenance of the Property (including, but not limited to, hazardous substances in consumer products).

Borrower shall promptly give Lender written notice of (a) any investigation, claim, demand, lawsuit or other action by any governmental or regulatory agency or private party involving the Property and any Hazardous Substance or Environmental Law of which Borrower has actual knowledge, (b) any Environmental Condition, including but not limited to, any spilling, leaking, discharge, release or threat of release of any Hazardous Substance, and (c) any condition caused by the presence, use or release of a Hazardous Substance which adversely affects the value of the Property. If Borrower learns, or is notified by any governmental or regulatory authority, or any private party, that any removal or other remediation of any Hazardous Substance affecting the Property is necessary, Borrower shall promptly take all necessary remedial actions in accordance with Environmental Law. Nothing herein shall create any obligation on Lender for an Environmental Cleanup.

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NON-UNIFORM COVENANTS. Borrower and Lender further covenant and agree as follows:

22. Acceleration; Remedies. Lender shall give notice to Borrower prior to acceleration following Borrower's breach of any covenant or agreement in this Security Instrument (but not prior to acceleration under Section 18 unless Applicable Law provides otherwise). The notice shall specify: (a) the default; (b) the action required to cure the default; (c) a date, not less than 30 days from the date the notice is given to Borrower, by which the default must be cured; and (d) that failure to cure the default on or before the date specified in the notice may result in acceleration of the sums secured by this Security Instrument and sale of the Property. The notice shall further inform Borrower of the right to reinstate after acceleration and the right to bring a court action to assert the non-existence of a default or any other defense of Borrower to acceleration and sale. If the default is not cured on or before the date specified in the notice, Lender at its option may require immediate payment in full of all sums secured by this Security Instrument without further demand and may invoke the power of sale and any other remedies permitted by Applicable Law. Lender shall be entitled to collect all expenses incurred in pursuing the remedies provided in this Section 22, including, but not limited to, reasonable attorneys' fees and costs of title evidence.

If Lender invokes the power of sale, Lender shall execute or cause Trustee to execute a written notice of the occurrence of an event of default and of Lender's election to cause the Property to be sold. Trustee shall cause this notice to be recorded in each county in which any part of the Property is located. Lender or Trustee shall mail copies of the notice as prescribed by Applicable Law to Borrower and to the other persons prescribed by Applicable Law. Trustee shall give public notice of sale to the persons and in the manner prescribed by Applicable Law. After the time required by Applicable Law, Trustee, without demand on Borrower, shall sell the Property at public auction to the highest bidder at the time and place and under the terms designated in the notice of sale in one or more parcels and in any order Trustee determines. Trustee may postpone sale of all or any parcel of the Property by public announcement at the time and place of any previously scheduled sale. Lender or its designee may purchase the Property at any sale.

Trustee shall deliver to the purchaser Trustee's deed conveying the Property without any covenant or warranty, expressed or implied. The recitals in the Trustee's deed shall be prima facie evidence of the truth of the statements made therein. Trustee shall apply the proceeds of the sale in the following order: (a) to all expenses of the sale, including, but not limited to, reasonable Trustee's and attorneys' fees; (b) to all sums secured by this Security Instrument; and (c) any excess to the person or persons legally entitled to it.

23. Reconveyance. Upon payment of all sums secured by this Security Instrument, Lender shall request Trustee to reconvey the Property and shall surrender this Security Instrument and all notes evidencing debt secured by this Security Instrument to Trustee. Trustee shall reconvey the Property without warranty to the person or persons legally entitled to it. Lender may charge such person or persons a reasonable fee for reconveying the Property, but only if the fee is paid to a third party (such as the Trustee) for services rendered and the charging of the fee is permitted under Applicable Law. If the fee charged does not exceed the fee set by Applicable Law, the fee is conclusively presumed to be reasonable.

24. Substitute Trustee. Lender, at its option, may from time to time appoint a successor trustee to any Trustee appointed hereunder by an instrument executed and acknowledged by Lender and recorded in the office of the Recorder of the county in which the Property is located. The instrument shall contain the name of the original Lender, Trustee and Borrower, the book and page where this Security Instrument is recorded and the name and address of the successor trustee. Without conveyance of the Property, the successor trustee shall succeed to all the title, powers and duties conferred upon the Trustee herein and by Applicable Law. This procedure for substitution of trustee shall govern to the exclusion of all other provisions for substitution.

25. Statement of Obligation Fee. Lender may collect a fee not to exceed the maximum amount permitted by Applicable Law for furnishing the statement of obligation as provided by Section 2943 of the Civil Code of California.

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BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Security Instrument and in any Rider executed by Borrower and recorded with it.

Witnesses:

_____	_____ (Seal) -Borrower Laura Richardson
_____	_____ (Seal) -Borrower
_____ (Seal) -Borrower	_____ (Seal) -Borrower
_____ (Seal) -Borrower	_____ (Seal) -Borrower
_____ (Seal) -Borrower	_____ (Seal) -Borrower

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State of California
County of Sacramento } ss.

On January 4, 2007 before me, Nikki Davis a notary public
personally appeared

Laura Richardson

, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s) or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal.

NIKKI DAVIS
COMM. #1520789
Notary Public-California
SACRAMENTO COUNTY
My Comm. Exp. Oct. 21, 2008

_____ (Seal)

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Exhibit "A"
Legal Description

Lot 259 as shown on the official "Plat of South Curtis Oaks Subdivision No. 6", filed in the office of the County Recorder of Sacramento County, February 10, 1927 in Book 19 of Maps, Map No. 18

Apn

FIXED/ADJUSTABLE RATE RIDER

THIS FIXED/ADJUSTABLE RATE RIDER is made on this 4th day of January, 2007, and is incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust or Security Deed (the "Security Instrument") of the same date given by the undersigned ("Borrower") to secure Borrower's Fixed/Adjustable Rate Note (the "Note") to Washington Mutual Bank ("Lender") of the same date and covering the property described in the Security Instrument and located at:
3622 West Curtis Drive, Sacramento, CA 95818

[Property Address]

THE NOTE CONTAINS PROVISIONS ALLOWING FOR A CHANGE FROM THE INITIAL FIXED INTEREST RATE TO AN ADJUSTABLE INTEREST RATE AND FOR CHANGES IN THE MONTHLY PAYMENT. THE NOTE LIMITS THE AMOUNT BORROWER'S INTEREST RATE CAN CHANGE AT ANY ONE TIME AND THE MAXIMUM RATE BORROWER MUST PAY.

ADDITIONAL COVENANTS. In addition to the covenants and agreements made in the Security Instrument, Borrower and Lender further covenant and agree as follows:

A. INTEREST RATE AND MONTHLY PAYMENT CHANGES

The Note provides for an initial fixed interest rate of 8.800 %. The Note provides for a change in the initial fixed interest rate to an adjustable interest rate and for changes in the monthly payments, as follows:

4. INTEREST RATE AND MONTHLY PAYMENT CHANGES

(A) Change Dates

The initial fixed interest rate Borrower will pay will change to an adjustable interest rate on the first day of February, 2009, and the interest rate Borrower will pay may change on that day every 6th month thereafter. Each date on which Borrower's interest rate could change is called a "Change Date."

(B) The Index

Beginning with the first Change Date, Borrower's interest rate will be based on an Index. The "Index" is the average of interbank offered rates for six month U.S. dollar-denominated deposits in the London market ("LIBOR"), as published in **The Wall Street Journal**. The most recent Index figure available as of the date 45 days before the Change Date is called the "Current Index."

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If the Index is no longer available, the Note Holder will choose a new index that is based upon comparable information. The Note Holder will give Borrower notice of this choice.

(C) Calculation of Changes

Before each Change Date, the Note Holder will calculate Borrower's new interest rate by adding Four and 99/100 percentage points (4.990 %) to the Current Index. The Note Holder will then round the result of this addition to the nearest one-eighth of one percentage point (0.125%). Subject to the limits stated in Section 4(D) below, this rounded amount will be Borrower's new interest rate until the next Change Date.

The Note Holder will then determine the amount of the monthly payment that would be sufficient to repay the unpaid principal that Borrower is expected to owe at the Change Date in full on the Maturity Date at Borrower's new interest rate in substantially equal payments. The result of this calculation will be the new amount of Borrower's monthly payment.

(D) Limits on Interest Rate Changes

The interest rate Borrower is required to pay at the first Change Date will not be greater than 10.800 % or less than 8.800%. Thereafter, Borrower's interest rate will never be increased or decreased on any single Change Date by more than One percentage point(s) (1.000%) from the rate of interest Borrower has been paying for the preceding months. Borrower's interest rate will never be greater than 14.800 % or less than 8.800 %.

(E) Effective Date of Changes

Borrower's new interest rate will become effective on each Change Date. Borrower will pay the amount of Borrower's new monthly payment beginning on the first monthly payment date after the Change Date until the amount of Borrower's monthly payment changes again.

(F) Notice of Changes

The Note Holder will deliver or mail to Borrower a notice of any changes in Borrower's interest rate and the amount of Borrower's monthly payment before the effective date of any change. The notice will include information required by law to be given to the Borrower and also the title and telephone number of a person who will answer any question Borrwer may have regarding the notice.

B. TRANSFER OF THE PROPERTY OR A BENEFICIAL INTEREST IN BORROWER

Covenant 18 of the Security Instrument is amended to read as follows:

(A) Until Borrower's initial fixed interest rate changes to an adjustable interest rate under the terms stated in Section A above, Covenant 18 of the Security Instrument provides as follows:

Transfer of the Property or a Beneficial Interest in Borrower. If all or any part of the Property or any interest in the Property is sold or transferred (or if Borrower is not a natural person and a beneficial interest in Borrower is sold or transferred) without Lender's prior written consent, Lender may require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if such exercise is prohibited Applicable Law.

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is given in accordance with Section 15 within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

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(B) When Borrower's initial fixed interest rate changes to an adjustable interest rate under the terms stated in Section A above, Covenant 18 of the Security Instrument shall then instead provide as follows:

Transfer of the Property or a Beneficial Interest in Borrower. As used in this Section 18, "Interest in the Property" means any legal or beneficial interest in the Property, including, but not limited to, those beneficial interests transferred in a bond for deed, contract for deed, installment sales contract or escrow agreement, the intent of which is the transfer of title by Borrower at a future date to a purchaser. If all or any part of the Property or any interest in the Property is sold or transferred (or if Borrower is not a natural person and a beneficial interest in Borrower is sold or transferred) without Lender's prior written consent, Lender may require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if such exercise is prohibited by Applicable Law. Lender also shall not exercise this option if: (a) Borrower causes to be submitted to Lender information required by Lender to evaluate the intended transferee as if a new loan were being made to the transferee; and (b) Lender reasonably determines that Lender's security will not be impaired by the loan assumption and that the risk of a breach of any covenant or agreement in this Security Instrument is acceptable to Lender.

To the extent permitted by Applicable Law, Lender may charge a reasonable fee as a condition to Lender's consent to the loan assumption. Lender also may require the transferee to sign an assumption agreement that is acceptable to Lender and that obligates the transferee to keep all the promises and agreements made in the Note and in this Security Instrument. Borrower will continue to be obligated under the Note and this Security Instrument unless Lender releases Borrower in writing.

If Lender exercises the option to require immediate payment in full, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is given in accordance with Section 15 within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Fixed/Adjustable Rate Rider.

Laura Richardson _____ (Seal)
-Borrower

_____ (Seal)
-Borrower

_____ (Seal)
-Borrower

_____ (Seal)
-Borrower

[Sign Original Only]

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SIGNATURE/NAME AFFIDAVIT

DATE: January 4, 2007

LOAN #: [redacted]

BORROWER: Laura Richardson

THIS IS TO CERTIFY THAT MY LEGAL SIGNATURE IS AS WRITTEN AND TYPED BELOW.
(This signature must exactly match signatures on the Note and Mortgage or Deed of Trust.)

Laura Richardson
(Print or Type Name) Signature

(If applicable, complete the following.)

I AM ALSO KNOWN AS:

Laura Ann Richardson
(Print or Type Name) Signature

Batts Laura
(Print or Type Name) Signature

Richardsonbatts, Laura
(Print or Type Name) Signature

Laura R Batts
(Print or Type Name) Signature

and that are one

and the same person.

State/Commonwealth of California
County/Parish of Sacramento

Subscribed and sworn (affirmed) before me nikki davis a notary public
this 4th day of January 2007.

NIKKI DAVIS
COMM. #1520789
Notary Public-California
SACRAMENTO COUNTY
My Comm. Exp. Oct. 21, 2008

Notary Public California
State/Commonwealth of Sacramento
Acting in the County/Parish of
My Commission Expires: Oct. 21, 08

-304 (0406) VMP Mortgage Solutions, Inc. (800)521-7291

PAGE 2/3 * RCVD AT 1/9/2007 2:17:42 PM [Central Standard Time] * SVR:FAXWDAL007/21 * DNIS:9256 * CSID:9164927229 * DURATION (mm-ss):00-44

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Recording Requested By:
Washington Mutual Bank

Return To:
2210 Enterprise Drive
Doc Ops - MS SC00140
Florence, SC 29501

CERTIFIED TO BE A TRUE COPY
STEWART TITLE OF SACRAMENTO
BY

Prepared By:

[Space Above This Line For Recording Data]

DEED OF TRUST

DEFINITIONS
Words used in multiple sections of this document are defined below and other words are defined in Sections 3, 11, 13, 18, 20 and 21. Certain rules regarding the usage of words used in this document are also provided in Section 16.

(A) "Security Instrument" means this document, which is dated January 4, 2007, together with all Riders to this document.
(B) "Borrower" is Laura Richardson, An Unmarried Woman

Borrower's address is 717 E Vernon St, Long Beach, CA 90806. Borrower is the trustor under this Security Instrument.
(C) "Lender" is Washington Mutual Bank

Lender is a federal association
organized and existing under the laws of the United States

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Lender's address is 1400 South Douglass Road. Suite 100, Anaheim, CA 92806

Lender is the beneficiary under this Security Instrument.
(D) "Trustee" is California Reconveyance Company, a California corporation

(E) "Note" means the promissory note signed by Borrower and dated January 4, 2007
The Note states that Borrower owes Lender Five Hundred Thirty Five Thousand One and No/100 Dollars
(U.S. $535,001.00) plus interest. Borrower has promised to pay this debt in regular Periodic Payments and to pay the debt in full not later than February 1, 2037
(F) "Property" means the property that is described below under the heading "Transfer of Rights in the Property."
(G) "Loan" means the debt evidenced by the Note, plus interest, any prepayment charges and late charges due under the Note, and all sums due under this Security Instrument, plus interest.
(H) "Riders" means all Riders to this Security Instrument that are executed by Borrower. The following Riders are to be executed by Borrower [check box as applicable]:

[X] Adjustable Rate Rider	[ ] Condominium Rider	[ ] Second Home Rider
[ ] Balloon Rider	[ ] Planned Unit Development Rider	[ ] 1-4 Family Rider
[ ] VA Rider	[ ] Biweekly Payment Rider	[ ] Other(s) [specify]

(I) "Applicable Law" means all controlling applicable federal, state and local statutes, regulations, ordinances and administrative rules and orders (that have the effect of law) as well as all applicable final, non-appealable judicial opinions.
(J) "Community Association Dues, Fees, and Assessments" means all dues, fees, assessments and other charges that are imposed on Borrower or the Property by a condominium association, homeowners association or similar organization.
(K) "Electronic Funds Transfer" means any transfer of funds, other than a transaction originated by check, draft, or similar paper instrument, which is initiated through an electronic terminal, telephonic instrument, computer, or magnetic tape so as to order, instruct, or authorize a financial institution to debit or credit an account. Such term includes, but is not limited to, point-of-sale transfers, automated teller machine transactions, transfers initiated by telephone, wire transfers, and automated clearinghouse transfers.
(L) "Escrow Items" means those items that are described in Section 3.
(M) "Miscellaneous Proceeds" means any compensation, settlement, award of damages, or proceeds paid by any third party (other than insurance proceeds paid under the coverages described in Section 5) for: (i) damage to, or destruction of, the Property; (ii) condemnation or other taking of all or any part of the Property; (iii) conveyance in lieu of condemnation; or (iv) misrepresentations of, or omissions as to, the value and/or condition of the Property.
(N) "Mortgage Insurance" means insurance protecting Lender against the nonpayment of, or default on, the Loan.
(O) "Periodic Payment" means the regularly scheduled amount due for (i) principal and interest under the Note, plus (ii) any amounts under Section 3 of this Security Instrument.
(P) "RESPA" means the Real Estate Settlement Procedures Act (12 U.S.C. Section 2601 et seq.) and its implementing regulation, Regulation X (24 C.F.R. Part 3500), as they might be amended from time to time, or any additional or successor legislation or regulation that governs the same subject matter. As used in this Security Instrument, "RESPA" refers to all requirements and restrictions that are imposed in regard

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to a "federally related mortgage loan" even if the Loan does not qualify as a "federally related mortgage loan" under RESPA.

(Q) "**Successor in Interest of Borrower**" means any party that has taken title to the Property, whether or not that party has assumed Borrower's obligations under the Note and/or this Security Instrument.

TRANSFER OF RIGHTS IN THE PROPERTY

This Security Instrument secures to Lender: (i) the repayment of the Loan, and all renewals, extensions and modifications of the Note; and (ii) the performance of Borrower's covenants and agreements under this Security Instrument and the Note. For this purpose, Borrower irrevocably grants and conveys to Trustee, in trust, with power of sale, the following described property located in the County of SACRAMENTO :

[Type of Recording Jurisdiction] [Name of Recording Jurisdiction]

Legal Description Attached Hereto And Made A Part Hereof

Parcel ID Number: which currently has the address of

3622 West Curtis Drive [Street]

Sacramento [City], California 95818 [Zip Code]

("Property Address"):

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, appurtenances, and fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument. All of the foregoing is referred to in this Security Instrument as the "Property."

BORROWER COVENANTS that Borrower is lawfully seised of the estate hereby conveyed and has the right to grant and convey the Property and that the Property is unencumbered, except for encumbrances of record. Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record.

THIS SECURITY INSTRUMENT combines uniform covenants for national use and non-uniform covenants with limited variations by jurisdiction to constitute a uniform security instrument covering real property.

UNIFORM COVENANTS. Borrower and Lender covenant and agree as follows:

1. Payment of Principal, Interest, Escrow Items, Prepayment Charges, and Late Charges. Borrower shall pay when due the principal of, and interest on, the debt evidenced by the Note and any prepayment charges and late charges due under the Note. Borrower shall also pay funds for Escrow Items pursuant to Section 3. Payments due under the Note and this Security Instrument shall be made in U.S.

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currency. However, if any check or other instrument received by Lender as payment under the Note or this Security Instrument is returned to Lender unpaid, Lender may require that any or all subsequent payments due under the Note and this Security Instrument be made in one or more of the following forms, as selected by Lender: (a) cash; (b) money order; (c) certified check, bank check, treasurer's check or cashier's check, provided any such check is drawn upon an institution whose deposits are insured by a federal agency, instrumentality, or entity; or (d) Electronic Funds Transfer.

Payments are deemed received by Lender when received at the location designated in the Note or at such other location as may be designated by Lender in accordance with the notice provisions in Section 15. Lender may return any payment or partial payment if the payment or partial payments are insufficient to bring the Loan current. Lender may accept any payment or partial payment insufficient to bring the Loan current, without waiver of any rights hereunder or prejudice to its rights to refuse such payment or partial payments in the future, but Lender is not obligated to apply such payments at the time such payments are accepted. If each Periodic Payment is applied as of its scheduled due date, then Lender need not pay interest on unapplied funds. Lender may hold such unapplied funds until Borrower makes payment to bring the Loan current. If Borrower does not do so within a reasonable period of time, Lender shall either apply such funds or return them to Borrower. If not applied earlier, such funds will be applied to the outstanding principal balance under the Note immediately prior to foreclosure. No offset or claim which Borrower might have now or in the future against Lender shall relieve Borrower from making payments due under the Note and this Security Instrument or performing the covenants and agreements secured by this Security Instrument.

2. Application of Payments or Proceeds. Except as otherwise described in this Section 2, all payments accepted and applied by Lender shall be applied in the following order of priority: (a) interest due under the Note; (b) principal due under the Note; (c) amounts due under Section 3. Such payments shall be applied to each Periodic Payment in the order in which it became due. Any remaining amounts shall be applied first to late charges, second to any other amounts due under this Security Instrument, and then to reduce the principal balance of the Note.

If Lender receives a payment from Borrower for a delinquent Periodic Payment which includes a sufficient amount to pay any late charge due, the payment may be applied to the delinquent payment and the late charge. If more than one Periodic Payment is outstanding, Lender may apply any payment received from Borrower to the repayment of the Periodic Payments if, and to the extent that, each payment can be paid in full. To the extent that any excess exists after the payment is applied to the full payment of one or more Periodic Payments, such excess may be applied to any late charges due. Voluntary prepayments shall be applied first to any prepayment charges and then as described in the Note.

Any application of payments, insurance proceeds, or Miscellaneous Proceeds to principal due under the Note shall not extend or postpone the due date, or change the amount, of the Periodic Payments.

3. Funds for Escrow Items. Borrower shall pay to Lender on the day Periodic Payments are due under the Note, until the Note is paid in full, a sum (the "Funds") to provide for payment of amounts due for: (a) taxes and assessments and other items which can attain priority over this Security Instrument as a lien or encumbrance on the Property; (b) leasehold payments or ground rents on the Property, if any; (c) premiums for any and all insurance required by Lender under Section 5; and (d) Mortgage Insurance premiums, if any, or any sums payable by Borrower to Lender in lieu of the payment of Mortgage Insurance premiums in accordance with the provisions of Section 10. These items are called "Escrow Items." At origination or at any time during the term of the Loan, Lender may require that Community Association Dues, Fees, and Assessments, if any, be escrowed by Borrower, and such dues, fees and assessments shall be an Escrow Item. Borrower shall promptly furnish to Lender all notices of amounts to be paid under this Section. Borrower shall pay Lender the Funds for Escrow Items unless Lender waives Borrower's obligation to pay the Funds for any or all Escrow Items. Lender may waive Borrower's obligation to pay to Lender Funds for any or all Escrow Items at any time. Any such waiver may only be

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in writing. In the event of such waiver, Borrower shall pay directly, when and where payable, the amounts due for any Escrow Items for which payment of Funds has been waived by Lender and, if Lender requires, shall furnish to Lender receipts evidencing such payment within such time period as Lender may require. Borrower's obligation to make such payments and to provide receipts shall for all purposes be deemed to be a covenant and agreement contained in this Security Instrument, as the phrase "covenant and agreement" is used in Section 9. If Borrower is obligated to pay Escrow Items directly, pursuant to a waiver, and Borrower fails to pay the amount due for an Escrow Item, Lender may exercise its rights under Section 9 and pay such amount and Borrower shall then be obligated under Section 9 to repay to Lender any such amount. Lender may revoke the waiver as to any or all Escrow Items at any time by a notice given in accordance with Section 15 and, upon such revocation, Borrower shall pay to Lender all Funds, and in such amounts, that are then required under this Section 3.

Lender may, at any time, collect and hold Funds in an amount (a) sufficient to permit Lender to apply the Funds at the time specified under RESPA, and (b) not to exceed the maximum amount a lender can require under RESPA. Lender shall estimate the amount of Funds due on the basis of current data and reasonable estimates of expenditures of future Escrow Items or otherwise in accordance with Applicable Law.

The Funds shall be held in an institution whose deposits are insured by a federal agency, instrumentality, or entity (including Lender, if Lender is an institution whose deposits are so insured) or in any Federal Home Loan Bank. Lender shall apply the Funds to pay the Escrow Items no later than the time specified under RESPA. Lender shall not charge Borrower for holding and applying the Funds, annually analyzing the escrow account, or verifying the Escrow Items, unless Lender pays Borrower interest on the Funds and Applicable Law permits Lender to make such a charge. Unless an agreement is made in writing or Applicable Law requires interest to be paid on the Funds, Lender shall not be required to pay Borrower any interest or earnings on the Funds. Borrower and Lender can agree in writing, however, that interest shall be paid on the Funds. Lender shall give to Borrower, without charge, an annual accounting of the Funds as required by RESPA.

If there is a surplus of Funds held in escrow, as defined under RESPA, Lender shall account to Borrower for the excess funds in accordance with RESPA. If there is a shortage of Funds held in escrow, as defined under RESPA, Lender shall notify Borrower as required by RESPA, and Borrower shall pay to Lender the amount necessary to make up the shortage in accordance with RESPA, but in no more than 12 monthly payments. If there is a deficiency of Funds held in escrow, as defined under RESPA, Lender shall notify Borrower as required by RESPA, and Borrower shall pay to Lender the amount necessary to make up the deficiency in accordance with RESPA, but in no more than 12 monthly payments.

Upon payment in full of all sums secured by this Security Instrument, Lender shall promptly refund to Borrower any Funds held by Lender.

4. Charges; Liens. Borrower shall pay all taxes, assessments, charges, fines, and impositions attributable to the Property which can attain priority over this Security Instrument, leasehold payments or ground rents on the Property, if any, and Community Association Dues, Fees, and Assessments, if any. To the extent that these items are Escrow Items, Borrower shall pay them in the manner provided in Section 3.

Borrower shall promptly discharge any lien which has priority over this Security Instrument unless Borrower: (a) agrees in writing to the payment of the obligation secured by the lien in a manner acceptable to Lender, but only so long as Borrower is performing such agreement; (b) contests the lien in good faith by, or defends against enforcement of the lien in, legal proceedings which in Lender's opinion operate to prevent the enforcement of the lien while those proceedings are pending, but only until such proceedings are concluded; or (c) secures from the holder of the lien an agreement satisfactory to Lender subordinating the lien to this Security Instrument. If Lender determines that any part of the Property is subject to a lien which can attain priority over this Security Instrument, Lender may give Borrower a notice identifying the

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lien. Within 10 days of the date on which that notice is given, Borrower shall satisfy the lien or take one or more of the actions set forth above in this Section 4.

Lender may require Borrower to pay a one-time charge for a real estate tax verification and/or reporting service used by Lender in connection with this Loan.

5. Property Insurance. Borrower shall keep the improvements now existing or hereafter erected on the Property insured against loss by fire, hazards included within the term "extended coverage," and any other hazards including, but not limited to, earthquakes and floods, for which Lender requires insurance. This insurance shall be maintained in the amounts (including deductible levels) and for the periods that Lender requires. What Lender requires pursuant to the preceding sentences can change during the term of the Loan. The insurance carrier providing the insurance shall be chosen by Borrower subject to Lender's right to disapprove Borrower's choice, which right shall not be exercised unreasonably. Lender may require Borrower to pay, in connection with this Loan, either: (a) a one-time charge for flood zone determination, certification and tracking services; or (b) a one-time charge for flood zone determination and certification services and subsequent charges each time remappings or similar changes occur which reasonably might affect such determination or certification. Borrower shall also be responsible for the payment of any fees imposed by the Federal Emergency Management Agency in connection with the review of any flood zone determination resulting from an objection by Borrower.

If Borrower fails to maintain any of the coverages described above, Lender may obtain insurance coverage, at Lender's option and Borrower's expense. Lender is under no obligation to purchase any particular type or amount of coverage. Therefore, such coverage shall cover Lender, but might or might not protect Borrower, Borrower's equity in the Property, or the contents of the Property, against any risk, hazard or liability and might provide greater or lesser coverage than was previously in effect. Borrower acknowledges that the cost of the insurance coverage so obtained might significantly exceed the cost of insurance that Borrower could have obtained. Any amounts disbursed by Lender under this Section 5 shall become additional debt of Borrower secured by this Security Instrument. These amounts shall bear interest at the Note rate from the date of disbursement and shall be payable, with such interest, upon notice from Lender to Borrower requesting payment.

All insurance policies required by Lender and renewals of such policies shall be subject to Lender's right to disapprove such policies, shall include a standard mortgage clause, and shall name Lender as mortgagee and/or as an additional loss payee and Borrower further agrees to generally assign rights to insurance proceeds to the holder of the Note up to the amount of the outstanding loan balance. Lender shall have the right to hold the policies and renewal certificates. If Lender requires, Borrower shall promptly give to Lender all receipts of paid premiums and renewal notices. If Borrower obtains any form of insurance coverage, not otherwise required by Lender, for damage to, or destruction of, the Property, such policy shall include a standard mortgage clause and shall name Lender as mortgagee and/or as an additional loss payee and Borrower further agrees to generally assign rights to insurance proceeds to the holder of the Note up to the amount of the outstanding loan balance.

In the event of loss, Borrower shall give prompt notice to the insurance carrier and Lender. Lender may make proof of loss if not made promptly by Borrower. Unless Lender and Borrower otherwise agree in writing, any insurance proceeds, whether or not the underlying insurance was required by Lender, shall be applied to restoration or repair of the Property, if the restoration or repair is economically feasible and Lender's security is not lessened. During such repair and restoration period, Lender shall have the right to hold such insurance proceeds until Lender has had an opportunity to inspect such Property to ensure the work has been completed to Lender's satisfaction, provided that such inspection shall be undertaken promptly. Lender may disburse proceeds for the repairs and restoration in a single payment or in a series of progress payments as the work is completed. Unless an agreement is made in writing or Applicable Law requires interest to be paid on such insurance proceeds, Lender shall not be required to pay Borrower any interest or earnings on such proceeds. Fees for public adjusters, or other third parties, retained by Borrower shall not be paid out of the insurance proceeds and shall be the sole obligation of Borrower. If the restoration or repair is not economically feasible or Lender's security would be lessened, the insurance proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with

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the excess, if any, paid to Borrower. Such insurance proceeds shall be applied in the order provided for in Section 2.

If Borrower abandons the Property, Lender may file, negotiate and settle any available insurance claim and related matters. If Borrower does not respond within 30 days to a notice from Lender that the insurance carrier has offered to settle a claim, then Lender may negotiate and settle the claim. The 30-day period will begin when the notice is given. In either event, or if Lender acquires the Property under Section 22 or otherwise, Borrower hereby assigns to Lender (a) Borrower's rights to any insurance proceeds in an amount not to exceed the amounts unpaid under the Note or this Security Instrument, and (b) any other of Borrower's rights (other than the right to any refund of unearned premiums paid by Borrower) under all insurance policies covering the Property, insofar as such rights are applicable to the coverage of the Property. Lender may use the insurance proceeds either to repair or restore the Property or to pay amounts unpaid under the Note or this Security Instrument, whether or not then due.

6. Occupancy. Borrower shall occupy, establish, and use the Property as Borrower's principal residence within 60 days after the execution of this Security Instrument and shall continue to occupy the Property as Borrower's principal residence for at least one year after the date of occupancy, unless Lender otherwise agrees in writing, which consent shall not be unreasonably withheld, or unless extenuating circumstances exist which are beyond Borrower's control.

7. Preservation, Maintenance and Protection of the Property; Inspections. Borrower shall not destroy, damage or impair the Property, allow the Property to deteriorate or commit waste on the Property. Whether or not Borrower is residing in the Property, Borrower shall maintain the Property in order to prevent the Property from deteriorating or decreasing in value due to its condition. Unless it is determined pursuant to Section 5 that repair or restoration is not economically feasible, Borrower shall promptly repair the Property if damaged to avoid further deterioration or damage. If insurance or condemnation proceeds are paid in connection with damage to, or the taking of, the Property, Borrower shall be responsible for repairing or restoring the Property only if Lender has released proceeds for such purposes. Lender may disburse proceeds for the repairs and restoration in a single payment or in a series of progress payments as the work is completed. If the insurance or condemnation proceeds are not sufficient to repair or restore the Property, Borrower is not relieved of Borrower's obligation for the completion of such repair or restoration.

Lender or its agent may make reasonable entries upon and inspections of the Property. If it has reasonable cause, Lender may inspect the interior of the improvements on the Property. Lender shall give Borrower notice at the time of or prior to such an interior inspection specifying such reasonable cause.

8. Borrower's Loan Application. Borrower shall be in default if, during the Loan application process, Borrower or any persons or entities acting at the direction of Borrower or with Borrower's knowledge or consent gave materially false, misleading, or inaccurate information or statements to Lender (or failed to provide Lender with material information) in connection with the Loan. Material representations include, but are not limited to, representations concerning Borrower's occupancy of the Property as Borrower's principal residence.

9. Protection of Lender's Interest in the Property and Rights Under this Security Instrument. If (a) Borrower fails to perform the covenants and agreements contained in this Security Instrument, (b) there is a legal proceeding that might significantly affect Lender's interest in the Property and/or rights under this Security Instrument (such as a proceeding in bankruptcy, probate, for condemnation or forfeiture, for enforcement of a lien which may attain priority over this Security Instrument or to enforce laws or regulations), or (c) Borrower has abandoned the Property, then Lender may do and pay for whatever is reasonable or appropriate to protect Lender's interest in the Property and rights under this Security Instrument, including protecting and/or assessing the value of the Property, and securing and/or repairing the Property. Lender's actions can include, but are not limited to: (a) paying any sums secured by a lien which has priority over this Security Instrument; (b) appearing in court; and (c) paying reasonable

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attorneys' fees to protect its interest in the Property and/or rights under this Security Instrument, including its secured position in a bankruptcy proceeding. Securing the Property includes, but is not limited to, entering the Property to make repairs, change locks, replace or board up doors and windows, drain water from pipes, eliminate building or other code violations or dangerous conditions, and have utilities turned on or off. Although Lender may take action under this Section 9, Lender does not have to do so and is not under any duty or obligation to do so. It is agreed that Lender incurs no liability for not taking any or all actions authorized under this Section 9.

Any amounts disbursed by Lender under this Section 9 shall become additional debt of Borrower secured by this Security Instrument. These amounts shall bear interest at the Note rate from the date of disbursement and shall be payable, with such interest, upon notice from Lender to Borrower requesting payment.

If this Security Instrument is on a leasehold, Borrower shall comply with all the provisions of the lease. If Borrower acquires fee title to the Property, the leasehold and the fee title shall not merge unless Lender agrees to the merger in writing.

10. Mortgage Insurance. If Lender required Mortgage Insurance as a condition of making the Loan, Borrower shall pay the premiums required to maintain the Mortgage Insurance in effect. If, for any reason, the Mortgage Insurance coverage required by Lender ceases to be available from the mortgage insurer that previously provided such insurance and Borrower was required to make separately designated payments toward the premiums for Mortgage Insurance, Borrower shall pay the premiums required to obtain coverage substantially equivalent to the Mortgage Insurance previously in effect, at a cost substantially equivalent to the cost to Borrower of the Mortgage Insurance previously in effect, from an alternate mortgage insurer selected by Lender. If substantially equivalent Mortgage Insurance coverage is not available, Borrower shall continue to pay to Lender the amount of the separately designated payments that were due when the insurance coverage ceased to be in effect. Lender will accept, use and retain these payments as a non-refundable loss reserve in lieu of Mortgage Insurance. Such loss reserve shall be non-refundable, notwithstanding the fact that the Loan is ultimately paid in full, and Lender shall not be required to pay Borrower any interest or earnings on such loss reserve. Lender can no longer require loss reserve payments if Mortgage Insurance coverage (in the amount and for the period that Lender requires) provided by an insurer selected by Lender again becomes available, is obtained, and Lender requires separately designated payments toward the premiums for Mortgage Insurance. If Lender required Mortgage Insurance as a condition of making the Loan and Borrower was required to make separately designated payments toward the premiums for Mortgage Insurance, Borrower shall pay the premiums required to maintain Mortgage Insurance in effect, or to provide a non-refundable loss reserve, until Lender's requirement for Mortgage Insurance ends in accordance with any written agreement between Borrower and Lender providing for such termination or until termination is required by Applicable Law. Nothing in this Section 10 affects Borrower's obligation to pay interest at the rate provided in the Note.

Mortgage Insurance reimburses Lender (or any entity that purchases the Note) for certain losses it may incur if Borrower does not repay the Loan as agreed. Borrower is not a party to the Mortgage Insurance.

Mortgage insurers evaluate their total risk on all such insurance in force from time to time, and may enter into agreements with other parties that share or modify their risk, or reduce losses. These agreements are on terms and conditions that are satisfactory to the mortgage insurer and the other party (or parties) to these agreements. These agreements may require the mortgage insurer to make payments using any source of funds that the mortgage insurer may have available (which may include funds obtained from Mortgage Insurance premiums).

As a result of these agreements, Lender, any purchaser of the Note, another insurer, any reinsurer, any other entity, or any affiliate of any of the foregoing, may receive (directly or indirectly) amounts that derive from (or might be characterized as) a portion of Borrower's payments for Mortgage Insurance, in exchange for sharing or modifying the mortgage insurer's risk, or reducing losses. If such agreement provides that an affiliate of Lender takes a share of the insurer's risk in exchange for a share of the premiums paid to the insurer, the arrangement is often termed "captive reinsurance." Further:

(a) Any such agreements will not affect the amounts that Borrower has agreed to pay for Mortgage Insurance, or any other terms of the Loan. Such agreements will not increase the amount Borrower will owe for Mortgage Insurance, and they will not entitle Borrower to any refund.

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(b) Any such agreements will not affect the rights Borrower has - if any - with respect to the Mortgage Insurance under the Homeowners Protection Act of 1998 or any other law. These rights may include the right to receive certain disclosures, to request and obtain cancellation of the Mortgage Insurance, to have the Mortgage Insurance terminated automatically, and/or to receive a refund of any Mortgage Insurance premiums that were unearned at the time of such cancellation or termination.

11. Assignment of Miscellaneous Proceeds; Forfeiture. All Miscellaneous Proceeds are hereby assigned to and shall be paid to Lender.

If the Property is damaged, such Miscellaneous Proceeds shall be applied to restoration or repair of the Property, if the restoration or repair is economically feasible and Lender's security is not lessened. During such repair and restoration period, Lender shall have the right to hold such Miscellaneous Proceeds until Lender has had an opportunity to inspect such Property to ensure the work has been completed to Lender's satisfaction, provided that such inspection shall be undertaken promptly. Lender may pay for the repairs and restoration in a single disbursement or in a series of progress payments as the work is completed. Unless an agreement is made in writing or Applicable Law requires interest to be paid on such Miscellaneous Proceeds, Lender shall not be required to pay Borrower any interest or earnings on such Miscellaneous Proceeds. If the restoration or repair is not economically feasible or Lender's security would be lessened, the Miscellaneous Proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with the excess, if any, paid to Borrower. Such Miscellaneous Proceeds shall be applied in the order provided for in Section 2.

In the event of a total taking, destruction, or loss in value of the Property, the Miscellaneous Proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with the excess, if any, paid to Borrower.

In the event of a partial taking, destruction, or loss in value of the Property in which the fair market value of the Property immediately before the partial taking, destruction, or loss in value is equal to or greater than the amount of the sums secured by this Security Instrument immediately before the partial taking, destruction, or loss in value, unless Borrower and Lender otherwise agree in writing, the sums secured by this Security Instrument shall be reduced by the amount of the Miscellaneous Proceeds multiplied by the following fraction: (a) the total amount of the sums secured immediately before the partial taking, destruction, or loss in value divided by (b) the fair market value of the Property immediately before the partial taking, destruction, or loss in value. Any balance shall be paid to Borrower.

In the event of a partial taking, destruction, or loss in value of the Property in which the fair market value of the Property immediately before the partial taking, destruction, or loss in value is less than the amount of the sums secured immediately before the partial taking, destruction, or loss in value, unless Borrower and Lender otherwise agree in writing, the Miscellaneous Proceeds shall be applied to the sums secured by this Security Instrument whether or not the sums are then due.

If the Property is abandoned by Borrower, or if, after notice by Lender to Borrower that the Opposing Party (as defined in the next sentence) offers to make an award to settle a claim for damages, Borrower fails to respond to Lender within 30 days after the date the notice is given, Lender is authorized to collect and apply the Miscellaneous Proceeds either to restoration or repair of the Property or to the sums secured by this Security Instrument, whether or not then due. "Opposing Party" means the third party that owes Borrower Miscellaneous Proceeds or the party against whom Borrower has a right of action in regard to Miscellaneous Proceeds.

Borrower shall be in default if any action or proceeding, whether civil or criminal, is begun that, in Lender's judgment, could result in forfeiture of the Property or other material impairment of Lender's interest in the Property or rights under this Security Instrument. Borrower can cure such a default and, if acceleration has occurred, reinstate as provided in Section 19, by causing the action or proceeding to be dismissed with a ruling that, in Lender's judgment, precludes forfeiture of the Property or other material impairment of Lender's interest in the Property or rights under this Security Instrument. The proceeds of any award or claim for damages that are attributable to the impairment of Lender's interest in the Property are hereby assigned and shall be paid to Lender.

All Miscellaneous Proceeds that are not applied to restoration or repair of the Property shall be applied in the order provided for in Section 2.

12. Borrower Not Released; *Forbearance By Lender Not a Waiver.* Extension of the time for payment or modification of amortization of the sums secured by this Security Instrument granted by Lender

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to Borrower or any Successor in Interest of Borrower shall not operate to release the liability of Borrower or any Successors in Interest of Borrower. Lender shall not be required to commence proceedings against any Successor in Interest of Borrower or to refuse to extend time for payment or otherwise modify amortization of the sums secured by this Security Instrument by reason of any demand made by the original Borrower or any Successors in Interest of Borrower. Any forbearance by Lender in exercising any right or remedy including, without limitation, Lender's acceptance of payments from third persons, entities or Successors in Interest of Borrower or in amounts less than the amount then due, shall not be a waiver of or preclude the exercise of any right or remedy.

13. Joint and Several Liability; Co-signers; Successors and Assigns Bound. Borrower covenants and agrees that Borrower's obligations and liability shall be joint and several. However, any Borrower who co-signs this Security Instrument but does not execute the Note (a "co-signer"): (a) is co-signing this Security Instrument only to mortgage, grant and convey the co-signer's interest in the Property under the terms of this Security Instrument; (b) is not personally obligated to pay the sums secured by this Security Instrument; and (c) agrees that Lender and any other Borrower can agree to extend, modify, forbear or make any accommodations with regard to the terms of this Security Instrument or the Note without the co-signer's consent.

Subject to the provisions of Section 18, any Successor in Interest of Borrower who assumes Borrower's obligations under this Security Instrument in writing, and is approved by Lender, shall obtain all of Borrower's rights and benefits under this Security Instrument. Borrower shall not be released from Borrower's obligations and liability under this Security Instrument unless Lender agrees to such release in writing. The covenants and agreements of this Security Instrument shall bind (except as provided in Section 20) and benefit the successors and assigns of Lender.

14. Loan Charges. Lender may charge Borrower fees for services performed in connection with Borrower's default, for the purpose of protecting Lender's interest in the Property and rights under this Security Instrument, including, but not limited to, attorneys' fees, property inspection and valuation fees. In regard to any other fees, the absence of express authority in this Security Instrument to charge a specific fee to Borrower shall not be construed as a prohibition on the charging of such fee. Lender may not charge fees that are expressly prohibited by this Security Instrument or by Applicable Law.

If the Loan is subject to a law which sets maximum loan charges, and that law is finally interpreted so that the interest or other loan charges collected or to be collected in connection with the Loan exceed the permitted limits, then: (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any sums already collected from Borrower which exceeded permitted limits will be refunded to Borrower. Lender may choose to make this refund by reducing the principal owed under the Note or by making a direct payment to Borrower. If a refund reduces principal, the reduction will be treated as a partial prepayment without any prepayment charge (whether or not a prepayment charge is provided for under the Note). Borrower's acceptance of any such refund made by direct payment to Borrower will constitute a waiver of any right of action Borrower might have arising out of such overcharge.

15. Notices. All notices given by Borrower or Lender in connection with this Security Instrument must be in writing. Any notice to Borrower in connection with this Security Instrument shall be deemed to have been given to Borrower when mailed by first class mail or when actually delivered to Borrower's notice address if sent by other means. Notice to any one Borrower shall constitute notice to all Borrowers unless Applicable Law expressly requires otherwise. The notice address shall be the Property Address unless Borrower has designated a substitute notice address by notice to Lender. Borrower shall promptly notify Lender of Borrower's change of address. If Lender specifies a procedure for reporting Borrower's change of address, then Borrower shall only report a change of address through that specified procedure. There may be only one designated notice address under this Security Instrument at any one time. Any notice to Lender shall be given by delivering it or by mailing it by first class mail to Lender's address stated herein unless Lender has designated another address by notice to Borrower. Any notice in connection with this Security Instrument shall not be deemed to have been given to Lender until actually received by Lender. If any notice required by this Security Instrument is also required under Applicable Law, the Applicable Law requirement will satisfy the corresponding requirement under this Security Instrument.

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16. Governing Law; Severability; Rules of Construction. This Security Instrument shall be governed by federal law and the law of the jurisdiction in which the Property is located. All rights and obligations contained in this Security Instrument are subject to any requirements and limitations of Applicable Law. Applicable Law might explicitly or implicitly allow the parties to agree by contract or it might be silent, but such silence shall not be construed as a prohibition against agreement by contract. In the event that any provision or clause of this Security Instrument or the Note conflicts with Applicable Law, such conflict shall not affect other provisions of this Security Instrument or the Note which can be given effect without the conflicting provision.

As used in this Security Instrument: (a) words of the masculine gender shall mean and include corresponding neuter words or words of the feminine gender; (b) words in the singular shall mean and include the plural and vice versa; and (c) the word "may" gives sole discretion without any obligation to take any action.

17. Borrower's Copy. Borrower shall be given one copy of the Note and of this Security Instrument.

18. Transfer of the Property or a Beneficial Interest in Borrower. As used in this Section 18, "Interest in the Property" means any legal or beneficial interest in the Property, including, but not limited to, those beneficial interests transferred in a bond for deed, contract for deed, installment sales contract or escrow agreement, the intent of which is the transfer of title by Borrower at a future date to a purchaser.

If all or any part of the Property or any Interest in the Property is sold or transferred (or if Borrower is not a natural person and a beneficial interest in Borrower is sold or transferred) without Lender's prior written consent, Lender may require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if such exercise is prohibited by Applicable Law.

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is given in accordance with Section 15 within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

19. Borrower's Right to Reinstate After Acceleration. If Borrower meets certain conditions, Borrower shall have the right to have enforcement of this Security Instrument discontinued at any time prior to the earliest of: (a) five days before sale of the Property pursuant to any power of sale contained in this Security Instrument; (b) such other period as Applicable Law might specify for the termination of Borrower's right to reinstate; or (c) entry of a judgment enforcing this Security Instrument. Those conditions are that Borrower: (a) pays Lender all sums which then would be due under this Security Instrument and the Note as if no acceleration had occurred; (b) cures any default of any other covenants or agreements; (c) pays all expenses incurred in enforcing this Security Instrument, including, but not limited to, reasonable attorneys' fees, property inspection and valuation fees, and other fees incurred for the purpose of protecting Lender's interest in the Property and rights under this Security Instrument; and (d) takes such action as Lender may reasonably require to assure that Lender's interest in the Property and rights under this Security Instrument, and Borrower's obligation to pay the sums secured by this Security Instrument, shall continue unchanged. Lender may require that Borrower pay such reinstatement sums and expenses in one or more of the following forms, as selected by Lender: (a) cash; (b) money order; (c) certified check, bank check, treasurer's check or cashier's check, provided any such check is drawn upon an institution whose deposits are insured by a federal agency, instrumentality or entity; or (d) Electronic Funds Transfer. Upon reinstatement by Borrower, this Security Instrument and obligations secured hereby shall remain fully effective as if no acceleration had occurred. However, this right to reinstate shall not apply in the case of acceleration under Section 18.

20. Sale of Note; Change of Loan Servicer; Notice of Grievance. The Note or a partial interest in the Note (together with this Security Instrument) can be sold one or more times without prior notice to Borrower. A sale might result in a change in the entity (known as the "Loan Servicer") that collects Periodic Payments due under the Note and this Security Instrument and performs other mortgage loan servicing obligations under the Note, this Security Instrument, and Applicable Law. There also might be one or more changes of the Loan Servicer unrelated to a sale of the Note. If there is a change of the Loan Servicer, Borrower will be given written notice of the change which will state the name and address of the new Loan Servicer, the address to which payments should be made and any other information RESPA

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requires in connection with a notice of transfer of servicing. If the Note is sold and thereafter the Loan is serviced by a Loan Servicer other than the purchaser of the Note, the mortgage loan servicing obligations to Borrower will remain with the Loan Servicer or be transferred to a successor Loan Servicer and are not assumed by the Note purchaser unless otherwise provided by the Note purchaser.

Neither Borrower nor Lender may commence, join, or be joined to any judicial action (as either an individual litigant or the member of a class) that arises from the other party's actions pursuant to this Security Instrument or that alleges that the other party has breached any provision of, or any duty owed by reason of, this Security Instrument, until such Borrower or Lender has notified the other party (with such notice given in compliance with the requirements of Section 15) of such alleged breach and afforded the other party hereto a reasonable period after the giving of such notice to take corrective action. If Applicable Law provides a time period which must elapse before certain action can be taken, that time period will be deemed to be reasonable for purposes of this paragraph. The notice of acceleration and opportunity to cure given to Borrower pursuant to Section 22 and the notice of acceleration given to Borrower pursuant to Section 18 shall be deemed to satisfy the notice and opportunity to take corrective action provisions of this Section 20.

21. Hazardous Substances. As used in this Section 21: (a) "Hazardous Substances" are those substances defined as toxic or hazardous substances, pollutants, or wastes by Environmental Law and the following substances: gasoline, kerosene, other flammable or toxic petroleum products, toxic pesticides and herbicides, volatile solvents, materials containing asbestos or formaldehyde, and radioactive materials; (b) "Environmental Law" means federal laws and laws of the jurisdiction where the Property is located that relate to health, safety or environmental protection; (c) "Environmental Cleanup" includes any response action, remedial action, or removal action, as defined in Environmental Law; and (d) an "Environmental Condition" means a condition that can cause, contribute to, or otherwise trigger an Environmental Cleanup.

Borrower shall not cause or permit the presence, use, disposal, storage, or release of any Hazardous Substances, or threaten to release any Hazardous Substances, on or in the Property. Borrower shall not do, nor allow anyone else to do, anything affecting the Property (a) that is in violation of any Environmental Law, (b) which creates an Environmental Condition, or (c) which, due to the presence, use, or release of a Hazardous Substance, creates a condition that adversely affects the value of the Property. The preceding two sentences shall not apply to the presence, use, or storage on the Property of small quantities of Hazardous Substances that are generally recognized to be appropriate to normal residential uses and to maintenance of the Property (including, but not limited to, hazardous substances in consumer products).

Borrower shall promptly give Lender written notice of (a) any investigation, claim, demand, lawsuit or other action by any governmental or regulatory agency or private party involving the Property and any Hazardous Substance or Environmental Law of which Borrower has actual knowledge, (b) any Environmental Condition, including but not limited to, any spilling, leaking, discharge, release or threat of release of any Hazardous Substance, and (c) any condition caused by the presence, use or release of a Hazardous Substance which adversely affects the value of the Property. If Borrower learns, or is notified by any governmental or regulatory authority, or any private party, that any removal or other remediation of any Hazardous Substance affecting the Property is necessary, Borrower shall promptly take all necessary remedial actions in accordance with Environmental Law. Nothing herein shall create any obligation on Lender for an Environmental Cleanup.

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NON-UNIFORM COVENANTS. Borrower and Lender further covenant and agree as follows:

22. Acceleration; Remedies. Lender shall give notice to Borrower prior to acceleration following Borrower's breach of any covenant or agreement in this Security Instrument (but not prior to acceleration under Section 18 unless Applicable Law provides otherwise). The notice shall specify: (a) the default; (b) the action required to cure the default; (c) a date, not less than 30 days from the date the notice is given to Borrower, by which the default must be cured; and (d) that failure to cure the default on or before the date specified in the notice may result in acceleration of the sums secured by this Security Instrument and sale of the Property. The notice shall further inform Borrower of the right to reinstate after acceleration and the right to bring a court action to assert the non-existence of a default or any other defense of Borrower to acceleration and sale. If the default is not cured on or before the date specified in the notice, Lender at its option may require immediate payment in full of all sums secured by this Security Instrument without further demand and may invoke the power of sale and any other remedies permitted by Applicable Law. Lender shall be entitled to collect all expenses incurred in pursuing the remedies provided in this Section 22, including, but not limited to, reasonable attorneys' fees and costs of title evidence.

If Lender invokes the power of sale, Lender shall execute or cause Trustee to execute a written notice of the occurrence of an event of default and of Lender's election to cause the Property to be sold. Trustee shall cause this notice to be recorded in each county in which any part of the Property is located. Lender or Trustee shall mail copies of the notice as prescribed by Applicable Law to Borrower and to the other persons prescribed by Applicable Law. Trustee shall give public notice of sale to the persons and in the manner prescribed by Applicable Law. After the time required by Applicable Law, Trustee, without demand on Borrower, shall sell the Property at public auction to the highest bidder at the time and place and under the terms designated in the notice of sale in one or more parcels and in any order Trustee determines. Trustee may postpone sale of all or any parcel of the Property by public announcement at the time and place of any previously scheduled sale. Lender or its designee may purchase the Property at any sale.

Trustee shall deliver to the purchaser Trustee's deed conveying the Property without any covenant or warranty, expressed or implied. The recitals in the Trustee's deed shall be prima facie evidence of the truth of the statements made therein. Trustee shall apply the proceeds of the sale in the following order: (a) to all expenses of the sale, including, but not limited to, reasonable Trustee's and attorneys' fees; (b) to all sums secured by this Security Instrument; and (c) any excess to the person or persons legally entitled to it.

23. Reconveyance. Upon payment of all sums secured by this Security Instrument, Lender shall request Trustee to reconvey the Property and shall surrender this Security Instrument and all notes evidencing debt secured by this Security Instrument to Trustee. Trustee shall reconvey the Property without warranty to the person or persons legally entitled to it. Lender may charge such person or persons a reasonable fee for reconveying the Property, but only if the fee is paid to a third party (such as the Trustee) for services rendered and the charging of the fee is permitted under Applicable Law. If the fee charged does not exceed the fee set by Applicable Law, the fee is conclusively presumed to be reasonable.

24. Substitute Trustee. Lender, at its option, may from time to time appoint a successor trustee to any Trustee appointed hereunder by an instrument executed and acknowledged by Lender and recorded in the office of the Recorder of the county in which the Property is located. The instrument shall contain the name of the original Lender, Trustee and Borrower, the book and page where this Security Instrument is recorded and the name and address of the successor trustee. Without conveyance of the Property, the successor trustee shall succeed to all the title, powers and duties conferred upon the Trustee herein and by Applicable Law. This procedure for substitution of trustee shall govern to the exclusion of all other provisions for substitution.

25. Statement of Obligation Fee. Lender may collect a fee not to exceed the maximum amount permitted by Applicable Law for furnishing the statement of obligation as provided by Section 2943 of the Civil Code of California.

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BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Security Instrument and in any Rider executed by Borrower and recorded with it.

Witnesses:

_____ _____ (Seal)
Laura Richardson -Borrower

_____ _____ (Seal)
-Borrower

_____ (Seal) _____ (Seal)
-Borrower -Borrower

_____ (Seal) _____ (Seal)
-Borrower -Borrower

_____ (Seal) _____ (Seal)
-Borrower -Borrower

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State of California
County of Sacramento } ss.

On January 4, 2007 before me, Nikki Davis a notary public
personally appeared

Laura Richardson

, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s) or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal.

NIKKI DAVIS
COMM. #1520789
Notary Public-California
SACRAMENTO COUNTY
My Comm. Exp. Oct. 21, 2008

_____(Seal)

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Exhibit "A"
Legal Description

Lot 259 as shown on the official "Plat of South Curtis Oaks Subdivision No. 6", filed in the office of the County Recorder of Sacramento County, February 10, 1927 in Book 19 of Maps, Map No. 18

Apn:

FIXED/ADJUSTABLE RATE RIDER

THIS FIXED/ADJUSTABLE RATE RIDER is made on this 4th day of January, 2007, and is incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust or Security Deed (the "Security Instrument") of the same date given by the undersigned ("Borrower") to secure Borrower's Fixed/Adjustable Rate Note (the "Note") to Washington Mutual Bank ("Lender") of the same date and covering the property described in the Security Instrument and located at:
3622 West Curtis Drive, Sacramento, CA 95818

[Property Address]

THE NOTE CONTAINS PROVISIONS ALLOWING FOR A CHANGE FROM THE INITIAL FIXED INTEREST RATE TO AN ADJUSTABLE INTEREST RATE AND FOR CHANGES IN THE MONTHLY PAYMENT. THE NOTE LIMITS THE AMOUNT BORROWER'S INTEREST RATE CAN CHANGE AT ANY ONE TIME AND THE MAXIMUM RATE BORROWER MUST PAY.

ADDITIONAL COVENANTS. In addition to the covenants and agreements made in the Security Instrument, Borrower and Lender further covenant and agree as follows:

A. INTEREST RATE AND MONTHLY PAYMENT CHANGES

The Note provides for an initial fixed interest rate of 8.800 %. The Note provides for a change in the initial fixed interest rate to an adjustable interest rate and for changes in the monthly payments, as follows:

4. INTEREST RATE AND MONTHLY PAYMENT CHANGES

(A) Change Dates

The initial fixed interest rate Borrower will pay will change to an adjustable interest rate on the first day of February, 2009, and the interest rate Borrower will pay may change on that day every 6th month thereafter. Each date on which Borrower's interest rate could change is called a "Change Date."

(B) The Index

Beginning with the first Change Date, Borrower's interest rate will be based on an Index. The "Index" is the average of interbank offered rates for six month U.S. dollar-denominated deposits in the London market ("LIBOR"), as published in The Wall Street Journal. The most recent Index figure available as of the date 45 days before the Change Date is called the "Current Index."

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If the Index is no longer available, the Note Holder will choose a new index that is based upon comparable information. The Note Holder will give Borrower notice of this choice.

(C) Calculation of Changes

Before each Change Date, the Note Holder will calculate Borrower's new interest rate by adding Four and 99/100 percentage points (4.990 %) to the Current Index. The Note Holder will then round the result of this addition to the nearest one-eighth of one percentage point (0.125%). Subject to the limits stated in Section 4(D) below, this rounded amount will be Borrower's new interest rate until the next Change Date.

The Note Holder will then determine the amount of the monthly payment that would be sufficient to repay the unpaid principal that Borrower is expected to owe at the Change Date in full on the Maturity Date at Borrower's new interest rate in substantially equal payments. The result of this calculation will be the new amount of Borrower's monthly payment.

(D) Limits on Interest Rate Changes

The interest rate Borrower is required to pay at the first Change Date will not be greater than 10.800 % or less than 8.800 %. Thereafter, Borrower's interest rate will never be increased or decreased on any single Change Date by more than One percentage point(s) (1.000 %) from the rate of interest Borrower has been paying for the preceding months. Borrower's interest rate will never be greater than 14.800 % or less than 8.800 %.

(E) Effective Date of Changes

Borrower's new interest rate will become effective on each Change Date. Borrower will pay the amount of Borrower's new monthly payment beginning on the first monthly payment date after the Change Date until the amount of Borrower's monthly payment changes again.

(F) Notice of Changes

The Note Holder will deliver or mail to Borrower a notice of any changes in Borrower's interest rate and the amount of Borrower's monthly payment before the effective date of any change. The notice will include information required by law to be given to the Borrower and also the title and telephone number of a person who will answer any question Borrwer may have regarding the notice.

B. TRANSFER OF THE PROPERTY OR A BENEFICIAL INTEREST IN BORROWER

Covenant 18 of the Security Instrument is amended to read as follows:

(A) Until Borrower's initial fixed interest rate changes to an adjustable interest rate under the terms stated in Section A above, *Covenant 18 of the Security Instrument provides as follows:*

Transfer of the Property or a Beneficial Interest in Borrower. If all or any part of the Property or any interest in the Property is sold or transferred (or if Borrower is not a natural person and a beneficial interest in Borrower is sold or transferred) without Lender's prior written consent, Lender may require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if such exercise is prohibited Applicable Law.

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is given in accordance with Section 15 within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

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(B) When Borrower's initial fixed interest rate changes to an adjustable interest rate under the terms stated in Section A above, Covenant 18 of the Security Instrument shall then instead provide as follows:

Transfer of the Property or a Beneficial Interest in Borrower. As used in this Section 18, "Interest in the Property" means any legal or beneficial interest in the Property, including, but not limited to, those beneficial interests transferred in a bond for deed, contract for deed, installment sales contract or escrow agreement, the intent of which is the transfer of title by Borrower at a future date to a purchaser. If all or any part of the Property or any interest in the Property is sold or transferred (or if Borrower is not a natural person and a beneficial interest in Borrower is sold or transferred) without Lender's prior written consent, Lender may require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if such exercise is prohibited by Applicable Law. Lender also shall not exercise this option if: (a) Borrower causes to be submitted to Lender information required by Lender to evaluate the intended transferee as if a new loan were being made to the transferee; and (b) Lender reasonably determines that Lender's security will not be impaired by the loan assumption and that the risk of a breach of any covenant or agreement in this Security Instrument is acceptable to Lender.

To the extent permitted by Applicable Law, Lender may charge a reasonable fee as a condition to Lender's consent to the loan assumption. Lender also may require the transferee to sign an assumption agreement that is acceptable to Lender and that obligates the transferee to keep all the promises and agreements made in the Note and in this Security Instrument. Borrower will continue to be obligated under the Note and this Security Instrument unless Lender releases Borrower in writing.

If Lender exercises the option to require immediate payment in full, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is given in accordance with Section 15 within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Fixed/Adjustable Rate Rider.

_____ (Seal)
Laura Richardson -Borrower

_____ (Seal)
-Borrower

_____ (Seal)
-Borrower

_____ (Seal)
-Borrower

[Sign Original Only]

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CSOC.RICH.001964

Washington Mutual
Long Beach Mortgage

DISCL

Date: January 2, 2007

Loan Number:

Laura Richardson
Applicant

Property Address: 3622 Curtis Dr
Sacramento, CA 95818

Co-Applicant

717 E Vernon St, Long Beach, CA 90806
Mailing Address

Notice to Home Loan Applicant and Credit Score Disclosure

NOTICE TO THE HOME LOAN APPLICANT

In connection with your application for a home loan, the lender must disclose to you the score that a consumer reporting agency distributed to users and the lender used in connection with your home loan, and the key factors affecting your credit scores.

The credit score is a computer generated summary calculated at the time of the request and based on information that a consumer reporting agency or lender has on file. The scores are based on data about your credit history and payment patterns. Credit scores are important because they are used to assist the lender in determining whether you will obtain a loan. They may also be used to determine what interest rate you may be offered on the mortgage. Credit scores can change over time, depending on your conduct, how your credit history and payment patterns change, and how credit scoring technologies change.

Because the score is based on information in your credit history, it is very important that you review the credit-related information that is being furnished to make sure it is accurate. Credit records may vary from one company to another.

If you have questions about your credit score or the credit information that is furnished to you, contact the consumer reporting agency at the address and telephone number provided with this notice, or contact the lender, if the lender developed or generated the credit score. The consumer reporting agency plays no part in the decision to take any action on the loan application and is unable to provide you with specific reasons for the decision on a loan application.

If you have questions concerning the terms of the loan, contact the lender.

Consumer Reporting Agency which provided the credit score:

Equifax
P.O. Box 740241
Atlanta, GA 30374
(800)685-1111

CREDIT SCORE DISCLOSURE

Range of Possible Credit Scores Under the Model Used: Experian: 300-850; Equifax: 300-850; Trans Union: 336-843.

Applicant Name	Date Credit Score Generated	Current Credit Score*	Key Factors that Adversely Affected the Credit Score
Laura Richardson	01/02/2007	584	Time since delinquency is too recent or unknown
			Too many inquiries last 12 months
			Number of accounts with delinquency
			Serious delinquency

*or most recent credit score that was previously calculated by the Consumer Reporting Agency for a Purpose Related to the Extension of Credit

4140580 (0805) - CREDITSCOREDISCLOSURE

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CALIFORNIA CREDIT SCORE NOTICE

Borrower Name(s):	Lender:
Laura Richardson	Washington Mutual Bank 1400 South Douglass Road, Suite 100 Anaheim, CA 92806 (714) 939-5200
	Date: January 02, 2007

NOTICE TO THE HOME LOAN APPLICANT

In connection with your application for a home loan, the lender must disclose to you the score that a credit bureau distributed to users and the lender used in connection with your home loan, and the key factors affecting your credit scores.

The credit score is a computer generated summary calculated at the time of the request and based on information a credit bureau or lender has on file. The scores are based on data about your credit history and payment patterns. Credit scores are important because they are used to assist the lender in determining whether you will obtain a loan. They may also be used to determine what interest rate you may be offered on the mortgage. Credit scores can change over time, depending on your conduct, how your credit history and payment patterns change, and how credit scoring technologies change.

Because the score is based on information in your credit history, it is very important that you review the credit-related information that is being furnished to make sure it is accurate. Credit records may vary from one company to another.

If you have questions about your credit score or the credit information that is furnished to you, contact the credit bureau at the address and telephone number provided with this notice, or contact the lender, if the lender developed or generated the credit score. The credit bureau plays no part in the decision to take any action on the loan application and is unable to provide you with specific reasons for the decision on a loan application.

If you have questions concerning the terms of the loan, contact the lender.

Credit information gathered by:
CBA Information Solutions, 4 Executive Campus Cherry Hill, NJ 08002 1-866-366-8308

One or more of the following credit bureaus will provide the credit score:

Experian	Equifax Credit Information Services	Trans Union
P.O. Box 2002	P.O. Box 740241	P.O. Box 4000
Allen, TX 75013	Atlanta, GA 30374	Chester, PA 19016
1-888-397-3742	1-800-685-1111	1-866-887-2673

Your acknowledgment below signifies that this written notice was provided to you.

Borrower Laura Richardson Date	Borrower Date
Borrower Date	Borrower Date
Borrower Date	Borrower Date
Borrower Date	Borrower Date

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FIXED/ADJUSTABLE RATE LOAN PROGRAM DISCLOSURE
(2-Year, 3-Year and 5-Year Fixed Adjustable Rate Program)
(LIBOR Index - Rate Caps)

In this Disclosure, the words "you," "your," and "yours" refer to the person(s) who apply for one of the loan programs described in this Disclosure. The words "we," "us," and "our" refer to Washington Mutual Bank

(or anyone who later acquires the loan and is entitled to receive loan payments).
This Disclosure describes the features of the adjustable rate mortgage program you are considering. With this program, both the interest rate and the monthly payment for the loan may change. Information is available to you upon request regarding any of the other adjustable rate mortgage programs offered by us. This is not a commitment or offer to make a loan. We reserve the right to change any of the terms contained in this Disclosure at any time without prior notice.

A. LOAN TERM

This loan program provides for a 30 year repayment term or a 40 year repayment term. The date on which the loan term ends is called the "Maturity Date."

B. HOW YOUR INTEREST RATE IS DETERMINED AND CAN CHANGE

1. The initial interest rate on your loan is fixed, and therefore will not change, for a period of two, three, or five years, depending upon the particular loan program for which you apply and are approved. This initial interest rate is established by us based upon existing market conditions. This initial interest rate may or may not be based upon the "Index" and "Margin" (as those terms are defined below) used to make later interest rate adjustments. If the initial interest rate is equal to the sum of the Index plus the Margin rounded to the nearest 1/8 of 1%, then it will be referred to in this Disclosure as a "Fully Indexed Rate." If the initial interest rate is less than the sum of the Index plus the Margin rounded to the nearest 1/8 of 1%, then it will be referred to in this Disclosure as a "Discounted Rate." If the initial interest rate is greater than the sum of the Index plus the Margin rounded to the nearest 1/8 of 1%, then it will be referred to in this Disclosure as a "Premium Rate." Ask us for the amount of our current interest rate discounts or premiums.

2. After the initial two, three, or five year fixed interest rate period is over, the interest rate on your loan will be subject to change and the interest rate may change again every six months thereafter. Each day on which your interest rate may be adjusted is called a "Change Date." Beginning with the first Change Date, but subject to the limits described in Section B.4. of this Disclosure, your interest rate will be based on an "Index." The "Index" is the average of interbank offered rates for six-month U.S. dollar-denominated deposits in the London market ("LIBOR"), as published in *The Wall Street Journal*. *The Wall Street Journal* is available at many newsstands and public libraries nationwide. The most recent Index figure available as of the date 45 days before each Change Date is called the "Current Index." If the Index is no longer available, we will choose a new Index that is based on comparable information. We will give you notice of this choice. In calculating your adjustable interest rate, we will also use a "Margin," which is a fixed number of percentage points that will be specified in the note evidencing your loan. Ask us about our current interest rate and current Margin.

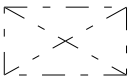
3. On each Change Date, your interest rate will first be adjusted to equal the Current Index plus the Margin. We will then round this sum to the nearest one-eighth of one percentage point (0.125%). Subject to the interest rate limits discussed in Section B.4. of this Disclosure, this will be your new interest rate until the next Change Date. In some cases, the interest rate of your loan may increase even if the Index has decreased.

4. On the first Change Date, your interest rate cannot increase to a rate that is more than two percentage points (2%) higher than the initial fixed interest rate of your loan (if you have a two year fixed interest rate period); more than three percentage points (3%) higher than the initial fixed interest rate of your loan (if you have a three year fixed interest rate period); or more than three percentage points (3%) higher than the initial fixed interest rate of your loan (if you have a five year fixed interest rate period). On each Change Date after the first Change Date, your interest rate cannot increase or decrease by more than one percentage point (1%) from the interest rate in effect for the preceding six months. During the entire term of your loan, your interest rate cannot increase to a rate that is more than 6% higher than the initial fixed interest rate of your loan. However, during the entire term of your loan your interest rate will never decrease below the initial fixed interest rate. **This means that, regardless of the value of the Index during the term of your loan, your interest rate will never be lower than the initial fixed interest rate of your loan.**

C. HOW YOUR MONTHLY PAYMENTS ARE DETERMINED AND CAN CHANGE

1. Your monthly payments are based on the interest rate of your loan, the principal balance of your loan, and the Maturity Date of your loan. Your initial monthly payment will equal the amount sufficient to repay the original principal balance of your loan, together with interest at the initial interest rate of your loan, in full in substantially equal installments through the Maturity Date. This initial monthly payment will apply for the first 24 monthly payments (if your loan program has a two year fixed interest rate period); the first 36 monthly payments (if your loan program has a three year fixed interest rate period); or the first 60 monthly payments (if your loan program has a five year fixed interest rate period).

2. Beginning on the date that is one month following the first Change Date, and then again every six months thereafter, your monthly payment may change. Each date that your payment may change is called a "Payment Change Date." Your monthly payment can increase or decrease substantially based on changes in the interest rate. For each Payment Change Date, we will determine the amount of your new payment as follows. After calculating your new interest rate for each Change Date, we will determine the amount of the monthly payment that would be sufficient to repay the unpaid principal loan balance that you are expected to owe at the Change Date together with



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interest at the new interest rate in full in substantially equal installments through the Maturity Date of your loan. The result of this calculation will be the amount of your new monthly payment beginning on the Payment Change Date and continuing until your monthly payment changes again.

3. All of the monthly payments described in this disclosure include only principal and interest and do not include any escrow payments, such as taxes, assessments, insurance premiums, ground rents, private mortgage insurance premiums, or payments for optional products or services that are due with respect to the loan. These payments will be in addition to your principal and interest payments described above.

4. You will be notified at least 25, but not more than 120, calendar days before the date that a monthly payment is due at a new level. This notice will contain information about the Index, your interest rates, payment amount, and loan balance.

D. EXAMPLES OF HOW YOUR MONTHLY PAYMENT CAN CHANGE[1]

The following examples illustrate how your monthly payment may change using a 30-year repayment term and a 40-year repayment term. Each example is based on a $10,000 loan. The initial interest rate is the rate in effect in September, 2006. The interest rate limits described in Section B.4. of this Disclosure, if applicable, were used in these examples. **Your monthly payment can increase or decrease substantially based on changes in the interest rate.**

1. Two Year Fixed Interest Rate Period

(a) Initial Interest Rate That is a Fully Indexed Rate

On a loan with an initial interest rate of 11.500% (i.e., an Index of 5.454%, plus a Margin of 5.990%, rounded to the nearest 1/8 of 1%), the maximum amount that the interest rate could increase under this program is six percentage points, to 17.500%.

Loan Term	Initial Monthly Payment	Maximum Monthly Payment	Month Maximum Payment Reached
30 YEARS	$99.03	$145.38	49th
40 YEARS	$96.83	$145.54	49th

To see what your payment is, divide your mortgage amount by 10,000; then multiply the monthly payment shown above by that amount. For example, the initial monthly payment for a mortgage loan amount of $60,000 would be:

30 year term: $60,000 / $10,000 = 6 : 6 x $99.03 = $594.18
40 year term: $60,000 / $10,000 = 6 : 6 x $96.83 = $580.98

(b) Initial Interest Rate That is a Discounted Rate

On a loan with an initial interest rate of 10.500% (i.e., an Index of 5.454%, plus a Margin of 5.990%, rounded to the nearest 1/8 of 1%, minus a discount of 1.000%), the maximum amount that the interest rate could increase under this program is six percentage points, to 16.500%.

Loan Term	Initial Monthly Payment	Maximum Monthly Payment	Month Maximum Payment Reached
30 YEARS	$91.47	$137.07	49th
40 YEARS	$88.86	$137.15	49th

To see what your payment is, divide your mortgage amount by 10,000; then multiply the monthly payment shown above by that amount. For example, the initial monthly payment for a mortgage loan amount of $60,000 would be:

30 year term: $60,000 / $10,000 = 6 : 6 x $91.47 = $548.82
40 year term: $60,000 / $10,000 = 6 : 6 x $88.86 = $533.16

(c) Initial Interest Rate That is a Premium Rate

On a loan with an initial interest rate of 13.500% (i.e., an Index of 5.454%, plus a Margin of 5.990%, rounded to the nearest 1/8 of 1%, plus a premium of 2.000%), the maximum amount that the interest rate could increase under this program is six percentage points, to 19.500%.

Loan Term	Initial Monthly Payment	Maximum Monthly Payment	Month Maximum Payment Reached
30 YEARS	$114.54	$162.07	49th
40 YEARS	$113.03	$162.31	49th

To see what your payment is, divide your mortgage amount by 10,000; then multiply the monthly payment shown above by that amount. For example, the initial monthly payment for a mortgage loan amount of $60,000 would be:

30 year term: $60,000 / $10,000 = 6 : 6 x $114.54 = $687.24
40 year term: $60,000 / $10,000 = 6 : 6 x $113.03 = $678.18

2. Three Year Fixed Interest Rate Period

(a) Initial Interest Rate That is a Fully Indexed Rate

On a loan with an initial interest rate of 11.500% (i.e., an Index of 5.454%, plus a Margin of 5.990%, rounded to the nearest 1/8 of 1%), the maximum amount that the interest rate could increase under this program is six percentage points, to 17.500%.

Loan Term	Initial Monthly Payment	Maximum Monthly Payment	Month Maximum Payment Reached
30 YEARS	$99.03	$144.97	55th
40 YEARS	$96.83	$145.39	55th

[1] These examples are based on an Index value in effect on September 2006. The margins, discounts, and premiums are ones that we have used recently. Your margin, discount, or premium may be different.

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To see what your payment is, divide your mortgage amount by 10,000; then multiply the monthly payment shown above by that amount. For example, the initial monthly payment for a mortgage loan amount of $60,000 would be:

30 year term: $60,000 / $10,000 = 6 : 6 x $99.03 = $594.18
40 year term: $60,000 / $10,000 = 6 : 6 x $96.83 = $580.98

(b) Initial Interest Rate That is a Discounted Rate

On a loan with an initial interest rate of 10.500% (i.e., an Index of 5.454%, plus a Margin of 5.990%, rounded to the nearest 1/8 of 1%, minus a discount of 1.000%), the maximum amount that the interest rate could increase under this program is six percentage points, to 16.500%.

Loan Term	Initial Monthly Payment	Maximum Monthly Payment	Month Maximum Payment Reached
30 YEARS	$91.47	$136.61	55th
40 YEARS	$88.86	$136.96	55th

To see what your payment is, divide your mortgage amount by 10,000; then multiply the monthly payment shown above by that amount. For example, the initial monthly payment for a mortgage loan amount of $60,000 would be:

30 year term: $60,000 / $10,000 = 6 : 6 x $91.47 = $548.82
40 year term: $60,000 / $10,000 = 6 : 6 x $88.86 = $533.16

(c) Initial Interest Rate That is a Premium Rate

On a loan with an initial interest rate of 13.500% (i.e., an Index of 5.454%, plus a Margin of 5.990%, rounded to the nearest 1/8 of 1%, plus a premium of 2.000%), the maximum amount that the interest rate could increase under this program is six percentage points, to 19.500%.

Loan Term	Initial Monthly Payment	Maximum Monthly Payment	Month Maximum Payment Reached
30 YEARS	$114.54	$161.76	55th
40 YEARS	$113.03	$162.21	55th

To see what your payment is, divide your mortgage amount by 10,000; then multiply the monthly payment shown above by that amount. For example, the initial monthly payment for a mortgage loan amount of $60,000 would be:

30 year term: $60,000 / $10,000 = 6 : 6 x $114.54 = $687.24
40 year term: $60,000 / $10,000 = 6 : 6 x $113.03 = $678.18

3. Five Year Fixed Interest Rate Period

(a) Initial Interest Rate That is a Fully Indexed Rate

On a loan with an initial interest rate of 11.500% (i.e., an Index of 5.454%, plus a Margin of 5.990%, rounded to the nearest 1/8 of 1%), the maximum amount that the interest rate could increase under this program is six percentage points, to 17.500%.

Loan Term	Initial Monthly Payment	Maximum Monthly Payment	Month Maximum Payment Reached
30 YEARS	$99.03	$143.69	79th
40 YEARS	$96.83	$144.92	79th

To see what your payment is, divide your mortgage amount by 10,000; then multiply the monthly payment shown above by that amount. For example, the initial monthly payment for a mortgage loan amount of $60,000 would be:

30 year term: $60,000 / $10,000 = 6 : 6 x $99.03= $594.18
40 year term: $60,000 / $10,000 = 6 : 6 x $96.83 = $580.98

(b) Initial Interest Rate That is a Discounted Rate

On a loan with an initial interest rate of 10.800% (i.e., an Index of 5.454%, plus a Margin of 5.990%, rounded to the nearest 1/8 of 1%, minus a discount of 0.700%), the maximum amount that the interest rate could increase under this program is six percentage points, to 16.800%.

Loan Term	Initial Monthly Payment	Maximum Monthly Payment	Month Maximum Payment Reached
30 YEARS	$93.72	$137.73	79th
40 YEARS	$91.24	$138.95	79th

To see what your payment is, divide your mortgage amount by 10,000; then multiply the monthly payment shown above by that amount. For example, the initial monthly payment for a mortgage loan amount of $60,000 would be:

30 year term: $60,000 / $10,000 = 6 : 6 x $93.72 = $562.32
40 year term: $60,000 / $10,000 = 6 : 6 x $91.24 = $547.44

(c) Initial Interest Rate That is a Premium Rate

On a loan with an initial interest rate of 13.500% (i.e., an Index of 5.454%, plus a Margin of 5.990%, rounded to the nearest 1/8 of 1%, plus a premium of 2.000%), the maximum amount that the interest rate could increase under this program is six percentage points, to 19.500%.

1 These examples are based on an Index value in effect on September 2006. The margins, discounts, and premiums are ones that we have used recently. Your margin, discount, or premium may be different.

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Loan Term	Initial Monthly Payment	Maximum Monthly Payment	Month Maximum Payment Reached
30 YEARS	$114.54	$160.76	79th
40 YEARS	$113.03	$161.91	79th

To see what your payment is, divide your mortgage amount by 10,000; then multiply the monthly payment shown above by that amount. For example, the initial monthly payment for a mortgage loan amount of $60,000 would be:

30 year term: $60,000 / $10,000 = 6 ; 6 x $114.54 = $687.24
40 year term: $60,000 / $10,000 = 6 ; 6 x $113.03 = $678.18

By signing below, you acknowledge receiving and reading a copy of this Fixed/Adjustable Rate Loan Program Disclosure and the Consumer Handbook on Adjustable Rate Mortgages.

_____ Date _____ Date

Laura Richardson

_____ Date _____ Date

1 These examples are based on an Index value in effect on September 2006. The margins, discounts, and premiums are ones that we have used recently. Your margin, discount, or premium may be different.

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CALIFORNIA
Insurance Disclosure

Loan Number

Borrower
Laura Richardson

Property Address
3622 Curtis Dr, Sacramento, CA 95818

California Civil Code Section 2955.5(a) states:

> "No lender shall require a borrower, as a condition of receiving or maintaining a loan secured by real property, to provide hazard insurance coverage against risks to the improvements on that real property in an amount exceeding the replacement value of the improvements on the property."

Your acknowledgment below signifies that this written notice was provided to you pursuant to the state statute.

Laura Richardson	Date		Date
	Date		Date
	Date		Date
	Date		Date

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APPRAISAL DISCLOSURE

Borrower Name(s):	Lender:
Laura Richardson	Washington Mutual Bank 1400 South Douglass Road, Suite 100 Anaheim, CA 92806
Property Address: 3622 Curtis Dr Sacramento, CA 95818	Date: January 02, 2007

You have the right to a copy of the appraisal report used in connection with your application for credit. If you wish a copy, please write to us at the mailing address we have provided. We must hear from you no later than 90 days after we notify you about the action taken on your credit application or you withdraw your application.

Contact: National Post Closing Operations
Lender/Broker: Washington Mutual Bank
Address: Mail Stop SC00140
2210 Enterprise Drive
Florence, SC 29501
Telephone:

In your letter, give us the following information:

Borrower Name(s): Laura Richardson

Loan Number:
Property Address: 3622 Curtis Dr, Sacramento, CA 95818
Closing Date:

Borrower Laura Richardson Date	Borrower Date
Borrower Date	Borrower Date
Borrower Date	Borrower Date
Borrower Date	Borrower Date

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ADDITIONAL REQUIRED CALIFORNIA DISCLOSURES

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MORTGAGE LOAN DISCLOSURE STATEMENT/GOOD FAITH ESTIMATE Date Prepared: 01/03/2007

Borrower's Name(s): LAURA RICHARDSON

Real Property Collateral: The intended security for this proposed loan will be a Deed of Trust on (street address or legal description)
[illegible] Sacramento, CA 95818

This joint Mortgage Loan Disclosure Statement/Good Faith Estimate is being provided by AVENUE MORTGAGE, INC
a real estate broker acting as a mortgage broker, pursuant to the Federal Real Estate Settlement Procedures Act (RESPA) and similar California law. In a transaction subject to RESPA, a lender will provide you with an additional Good Faith Estimate within three business days of the receipt of your loan application. You will also be informed of material changes before settlement/close of escrow. The name of the intended lender to whom your loan application will be delivered is:

☐ Unknown ☑ WASHINGTON MUTUAL (Name of lender, if known)

GOOD FAITH ESTIMATE OF CLOSING COSTS

The information provided below reflects estimates of the charges you are likely to incur at the settlement of your loan. The fees, commissions, costs and expenses listed are estimates; the actual charges may be more or less. Your transaction may not involve a charge for every item listed and any additional items charged will be listed. The numbers listed beside the estimate generally correspond to the numbered lines contained in the HUD-1 Settlement Statement which you will receive at settlement if this transaction is subject to RESPA. The HUD-1 Settlement Statement contains the actual costs for the items paid at settlement. When this transaction is subject to RESPA, by signing page two of this form you are also acknowledging receipt of the HUD Guide to Settlement Costs.

HUD-1	Item	Paid to Others	Paid to Broker
800	Items Payable in Connection with Loan		
801	Lender's Loan Origination Fee 2.000%	$ 0.02	$ 10,700.00
802	Lender's Loan Discount Fee	$	$
803	Appraisal Fee	$ 350.00	$
804	Credit Report	$	$ 13.33
805	Lender's Inspection Fee	$	$
808	Mtg Broker Commission/Fee	$	$
809	Tax Service Fee	$	$
810	Processing Fee	$	$ 695.00
811	Underwriting Fee	$ 1,000.00	$
812	Wire Transfer Fee	$	$
	ADM FEE	$	$ 300.00
		$	$
		$	$
		$	$
		$	$
		$	$
		$	$
900	Items Required by Lender to be Paid in Advance		
901	Interest for 15 days at $ 130.7750 per day	$ 1,961.67	$
902	Mortgage Insurance Premiums	$	$
903	Hazard Insurance Premiums	$	$
904	County Property Taxes	$	$
905	VA Funding Fee	$	$
		$	$
1000	Reserves Deposited with Lender		
1001	Hazard Insurance: ___ months at $ ___ /mo.	$	$
1002	Mortgage Insurance: ___ months at $ ___ /mo.	$	$
1003	School Tax: ___ months at $ ___ /mo.	$	$
1004	Co. Property Taxes: ___ months at $ ___ /mo.	$	$
1005	Flood Insurance: ___ months at $ ___ /mo.	$	$
	___ months at $ ___ /mo.	$	$
	___ months at $ ___ /mo.	$	$
		$	$
1100	Title Charges		
1101	Settlement or Closing/Escrow Fee:	$ 1,200.00	$
1105	Document Preparation Fee	$	$
1106	Notary Fee	$ 150.00	$
1108	Title Insurance:	$ 1,600.00	$
		$	$
		$	$
		$	$
		$	$
1200	Government Recording and Transfer Charges		
1201	Recording Fees: SACRAMENTO	$ 100.00	$
1202	City/County Tax/Stamps:	$	$
		$	$
		$	$
		$	$
1300	Additional Settlement Charges		
1303	Pest Inspection	$	$
		$	$
		$	$
		$	$
		$	$
		$	$
Subtotal of Initial Fees, Commissions, Costs and Expenses		$ 6,281.08	$ 11,609.33

Total of Initial Fees, Commissions, Costs and Expenses $ 17,870.02

Compensation to Broker (Not Paid Out of Loan Proceeds):
Mortgage Broker Commission/Fee: $
Any Additional Compensation from Lender ☑ No ☐ Yes $ (If known)

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JAN-04-2007 THU 03:40 PM AVENUE MORTGAGE FAX NO. 1 562 229 7050 P. 04

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APPRAISAL DISCLOSURE

Borrower Name(s):	Lender:
Laura Richardson	Washington Mutual Bank 1400 South Douglass Road, Suite 100 Anaheim, CA 92806
Property Address: 3622 West Curtis Drive Sacramento, CA 95818	**Date:** January 04, 2007

You have the right to a copy of the appraisal report used in connection with your application for credit. If you wish a copy, please write to us at the mailing address we have provided. We must hear from you no later than 90 days after we notify you about the action taken on your credit application or you withdraw your application.

Contact: National Post Closing Operations
Lender/Broker: Washington Mutual Bank
Address: Mail Stop SC00140
2210 Enterprise Drive
Florence, SC 29501
Telephone:

In your letter, give us the following information:

Borrower Name(s): Laura Richardson

Loan Number:
Property Address: 3622 West Curtis Drive, Sacramento, CA 95818
Closing Date: January 4, 2007

Borrower Laura Richardson	1/4/07 Date	Borrower	Date
Borrower	Date	Borrower	Date
Borrower	Date	Borrower	Date
Borrower	Date	Borrower	Date

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CALIFORNIA CREDIT SCORE NOTICE

Borrower Name(s):	Lender:
Laura Richardson	Washington Mutual Bank 1400 South Douglass Road, Suite 100 Anaheim, CA 92806 (714) 939-5200
	Date: January 04, 2007

NOTICE TO THE HOME LOAN APPLICANT

In connection with your application for a home loan, the lender must disclose to you the score that a credit bureau distributed to users and the lender used in connection with your home loan, and the key factors affecting your credit scores.

The credit score is a computer generated summary calculated at the time of the request and based on information a credit bureau or lender has on file. The scores are based on data about your credit history and payment patterns. Credit scores are important because they are used to assist the lender in determining whether you will obtain a loan. They may also be used to determine what interest rate you may be offered on the mortgage. Credit scores can change over time, depending on your conduct, how your credit history and payment patterns change, and how credit scoring technologies change.

Because the score is based on information in your credit history, it is very important that you review the credit-related information that is being furnished to make sure it is accurate. Credit records may vary from one company to another.

If you have questions about your credit score or the credit information that is furnished to you, contact the credit bureau at the address and telephone number provided with this notice, or contact the lender, if the lender developed or generated the credit score. The credit bureau plays no part in the decision to take any action on the loan application and is unable to provide you with specific reasons for the decision on a loan application.

If you have questions concerning the terms of the loan, contact the lender.

Credit information gathered by:
CBA Information Solutions, 4 Executive Campus Cherry Hill, NJ 08002 1-866-366-8308

One or more of the following credit bureaus will provide the credit score:

Experian	Equifax Credit Information Services	Trans Union
P.O. Box 2002	P.O. Box 740241	P.O. Box 4000
Allen, TX 75013	Atlanta, GA 30374	Chester, PA 19016
1-888-397-3742	1-800-685-1111	1-866-887-2673

Your acknowledgment below signifies that this written notice was provided to you.

Borrower Laura Richardson	1/4/07 Date	Borrower	Date
Borrower	Date	Borrower	Date
Borrower	Date	Borrower	Date
Borrower	Date	Borrower	Date

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FIXED/ADJUSTABLE RATE LOAN PROGRAM DISCLOSURE
(2-Year, 3-Year and 5-Year Fixed Adjustable Rate Program)
(LIBOR Index - Rate Caps)

In this Disclosure, the words "you," "your," and "yours" refer to the person(s) who apply for one of the loan programs described in this Disclosure. The words "we," "us," and "our" refer to Washington Mutual Bank

(or anyone who later acquires the loan and is entitled to receive loan payments).
This Disclosure describes the features of the adjustable rate mortgage program you are considering. With this program, both the interest rate and the monthly payment for the loan may change. Information is available to you upon request regarding any of the other adjustable rate mortgage programs offered by us. *This is not a commitment or offer to make a loan.* We reserve the right to change any of the terms contained in this Disclosure at any time without prior notice.

A. LOAN TERM

This loan program provides for a 30 year repayment term or a 40 year repayment term. The date on which the loan term ends is called the "Maturity Date."

B. HOW YOUR INTEREST RATE IS DETERMINED AND CAN CHANGE

1. The initial interest rate on your loan is fixed, and therefore will not change, for a period of two, three, or five years, depending upon the particular loan program for which you apply and are approved. This initial interest rate is established by us based upon existing market conditions. This initial interest rate may or may not be based upon the "Index" and "Margin" (as those terms are defined below) used to make later interest rate adjustments. If the initial interest rate is equal to the sum of the Index plus the Margin rounded to the nearest 1/8 of 1%, then it will be referred to in this Disclosure as a "Fully Indexed Rate." If the initial interest rate is less than the sum of the Index plus the Margin rounded to the nearest 1/8 of 1%, then it will be referred to in this Disclosure as a "Discounted Rate." If the initial interest rate is greater than the sum of the Index plus the Margin rounded to the nearest 1/8 of 1%, then it will be referred to in this Disclosure as a "Premium Rate." Ask us for the amount of our current interest rate discounts or premiums.

2. After the initial two, three, or five year fixed interest rate period is over, the interest rate on your loan will be subject to change and the interest rate may change again every six months thereafter. Each day on which your interest rate may be adjusted is called a "Change Date." Beginning with the first Change Date, but subject to the limits described in Section B.4. of this Disclosure, your interest rate will be based on an "Index." The "Index" is the average of interbank offered rates for six-month U.S. dollar-denominated deposits in the London market ("LIBOR"), as published in *The Wall Street Journal. The Wall Street Journal* is available at many newsstands and public libraries nationwide. The most recent Index figure available as of the date 45 days before each Change Date is called the "Current Index." If the Index is no longer available, we will choose a new Index that is based on comparable information. We will give you notice of this choice. In calculating your adjustable interest rate, we will also use a "Margin," which is a fixed number of percentage points that will be specified in the note evidencing your loan. Ask us about our current interest rate and current Margin.

3. On each Change Date, your interest rate will first be adjusted to equal the Current Index plus the Margin. We will then round this sum to the nearest one-eighth of one percentage point (0.125%). Subject to the interest rate limits discussed in Section B.4. of this Disclosure, this will be your new interest rate until the next Change Date. In some cases, the interest rate of your loan may increase even if the Index has decreased.

4. On the first Change Date, your interest rate cannot increase to a rate that is more than two percentage points (2%) higher than the initial fixed interest rate of your loan (if you have a two year fixed interest rate period); more than three percentage points (3%) higher than the initial fixed interest rate of your loan (if you have a three year fixed interest rate period); or more than three percentage points (3%) higher than the initial fixed interest rate of your loan (if you have a five year fixed interest rate period). On each Change Date after the first Change Date, your interest rate cannot increase or decrease by more than one percentage point (1%) from the interest rate in effect for the preceding six months. During the entire term of your loan, your interest rate cannot increase to a rate that is more than 6% higher than the initial fixed interest rate of your loan. However, during the entire term of your loan your interest rate will never decrease below the initial fixed interest rate. **This means that, regardless of the value of the Index during the term of your loan, your interest rate will never be lower than the initial fixed interest rate of your loan.**

C. HOW YOUR MONTHLY PAYMENTS ARE DETERMINED AND CAN CHANGE

1. Your monthly payments are based on the interest rate of your loan, the principal balance of your loan, and the Maturity Date of your loan. Your initial monthly payment will equal the amount sufficient to repay the original principal balance of your loan, together with interest at the initial interest rate of your loan, in full in substantially equal installments through the Maturity Date. This initial monthly payment will apply for the first 24 monthly payments (if your loan program has a two year fixed interest rate period); the first 36 monthly payments (if your loan program has a three year fixed interest rate period); or the first 60 monthly payments (if your loan program has a five year fixed interest rate period).

2. Beginning on the date that is one month following the first Change Date, and then again every six months thereafter, your monthly payment may change. Each date that your payment may change is called a "Payment Change Date." Your monthly payment can increase or decrease substantially based on changes in the interest rate. For each Payment Change Date, we will determine the amount of your new payment as follows. After calculating your new interest rate for each Change Date, we will determine the amount of the monthly payment that would be sufficient to repay the unpaid principal loan balance that you are expected to owe at the Change Date together with

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interest at the new interest rate in full in substantially equal installments through the Maturity Date of your loan. The result of this calculation will be the amount of your new monthly payment beginning on the Payment Change Date and continuing until your monthly payment changes again.

3. All of the monthly payments described in this disclosure include only principal and interest and do not include any escrow payments, such as taxes, assessments, insurance premiums, ground rents, private mortgage insurance premiums, or payments for optional products or services that are due with respect to the loan. These payments will be in addition to your principal and interest payments described above.

4. You will be notified at least 25, but not more than 120, calendar days before the date that a monthly payment is due at a new level. This notice will contain information about the Index, your interest rates, payment amount, and loan balance.

D. EXAMPLES OF HOW YOUR MONTHLY PAYMENT CAN CHANGE[1]

The following examples illustrate how your monthly payment may change using a 30-year repayment term and a 40-year repayment term. Each example is based on a $10,000 loan. The initial interest rate is the rate in effect in September, 2006. The interest rate limits described in Section B.4. of this Disclosure, if applicable, were used in these examples. **Your monthly payment can increase or decrease substantially based on changes in the interest rate.**

1. Two Year Fixed Interest Rate Period

(a) Initial Interest Rate That is a Fully Indexed Rate

On a loan with an initial interest rate of 11.500% (i.e., an Index of 5.454%, plus a Margin of 5.990%, rounded to the nearest 1/8 of 1%), the maximum amount that the interest rate could increase under this program is six percentage points, to 17.500%.

Loan Term	Initial Monthly Payment	Maximum Monthly Payment	Month Maximum Payment Reached
30 YEARS	$99.03	$145.38	49th
40 YEARS	$96.83	$145.54	49th

To see what your payment is, divide your mortgage amount by 10,000; then multiply the monthly payment shown above by that amount. For example, the initial monthly payment for a mortgage loan amount of $60,000 would be:

30 year term: $60,000 / $10,000 = 6 : 6 x $99.03 = $594.18
40 year term: $60,000 / $10,000 = 6 : 6 x $96.83 = $580.98

(b) Initial Interest Rate That is a Discounted Rate

On a loan with an initial interest rate of 10.500% (i.e., an Index of 5.454%, plus a Margin of 5.990%, rounded to the nearest 1/8 of 1%, minus a discount of 1.000%), the maximum amount that the interest rate could increase under this program is six percentage points, to 16.500%.

Loan Term	Initial Monthly Payment	Maximum Monthly Payment	Month Maximum Payment Reached
30 YEARS	$91.47	$137.07	49th
40 YEARS	$88.86	$137.15	49th

To see what your payment is, divide your mortgage amount by 10,000; then multiply the monthly payment shown above by that amount. For example, the initial monthly payment for a mortgage loan amount of $60,000 would be:

30 year term: $60,000 / $10,000 = 6 : 6 x $91.47 = $548.82
40 year term: $60,000 / $10,000 = 6 : 6 x $88.86 = $533.16

(c) Initial Interest Rate That is a Premium Rate

On a loan with an initial interest rate of 13.500% (i.e., an Index of 5.454%, plus a Margin of 5.990%, rounded to the nearest 1/8 of 1%, plus a premium of 2.000%), the maximum amount that the interest rate could increase under this program is six percentage points, to 19.500%.

Loan Term	Initial Monthly Payment	Maximum Monthly Payment	Month Maximum Payment Reached
30 YEARS	$114.54	$162.07	49th
40 YEARS	$113.03	$162.31	49th

To see what your payment is, divide your mortgage amount by 10,000; then multiply the monthly payment shown above by that amount. For example, the initial monthly payment for a mortgage loan amount of $60,000 would be:

30 year term: $60,000 / $10,000 = 6 : 6 x $114.54 = $687.24
40 year term: $60,000 / $10,000 = 6 : 6 x $113.03 = $678.18

2. Three Year Fixed Interest Rate Period

(a) Initial Interest Rate That is a Fully Indexed Rate

On a loan with an initial interest rate of 11.500% (i.e., an Index of 5.454%, plus a Margin of 5.990%, rounded to the nearest 1/8 of 1%), the maximum amount that the interest rate could increase under this program is six percentage points, to 17.500%.

Loan Term	Initial Monthly Payment	Maximum Monthly Payment	Month Maximum Payment Reached
30 YEARS	$99.03	$144.97	55th
40 YEARS	$96.83	$145.39	55th

[1] These examples are based on an Index value in effect on September 2006. The margins, discounts, and premiums are ones that we have used recently. Your margin, discount, or premium may be different.

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To see what your payment is, divide your mortgage amount by 10,000; then multiply the monthly payment shown above by that amount. For example, the initial monthly payment for a mortgage loan amount of $60,000 would be:

30 year term: $60,000 / $10,000 = 6 : 6 x $99.03 = $594.18
40 year term: $60,000 / $10,000 = 6 : 6 x $96.83 = $580.98

(b) Initial Interest Rate That is a Discounted Rate

On a loan with an initial interest rate of 10.500% (i.e., an Index of 5.454%, plus a Margin of 5.990%, rounded to the nearest 1/8 of 1%, minus a discount of 1.000%), the maximum amount that the interest rate could increase under this program is six percentage points, to 16.500%.

Loan Term	Initial Monthly Payment	Maximum Monthly Payment	Month Maximum Payment Reached
30 YEARS	$91.47	$136.61	55th
40 YEARS	$88.86	$136.96	55th

To see what your payment is, divide your mortgage amount by 10,000; then multiply the monthly payment shown above by that amount. For example, the initial monthly payment for a mortgage loan amount of $60,000 would be:

30 year term: $60,000 / $10,000 = 6 : 6 x $91.47 = $548.82
40 year term: $60,000 / $10,000 = 6 : 6 x $88.86 = $533.16

(c) Initial Interest Rate That is a Premium Rate

On a loan with an initial interest rate of 13.500% (i.e., an Index of 5.454%, plus a Margin of 5.990%, rounded to the nearest 1/8 of 1%, plus a premium of 2.000%), the maximum amount that the interest rate could increase under this program is six percentage points, to 19.500%.

Loan Term	Initial Monthly Payment	Maximum Monthly Payment	Month Maximum Payment Reached
30 YEARS	$114.54	$161.76	55th
40 YEARS	$113.03	$162.21	55th

To see what your payment is, divide your mortgage amount by 10,000; then multiply the monthly payment shown above by that amount. For example, the initial monthly payment for a mortgage loan amount of $60,000 would be:

30 year term: $60,000 / $10,000 = 6 : 6 x $114.54 = $687.24
40 year term: $60,000 / $10,000 = 6 : 6 x $113.03 = $678.18

3. Five Year Fixed Interest Rate Period

(a) Initial Interest Rate That is a Fully Indexed Rate

On a loan with an initial interest rate of 11.500% (i.e., an Index of 5.454%, plus a Margin of 5.990%, rounded to the nearest 1/8 of 1%), the maximum amount that the interest rate could increase under this program is six percentage points, to 17.500%.

Loan Term	Initial Monthly Payment	Maximum Monthly Payment	Month Maximum Payment Reached
30 YEARS	$99.03	$143.69	79th
40 YEARS	$96.83	$144.92	79th

To see what your payment is, divide your mortgage amount by 10,000; then multiply the monthly payment shown above by that amount. For example, the initial monthly payment for a mortgage loan amount of $60,000 would be:

30 year term: $60,000 / $10,000 = 6 : 6 x $99.03= $594.18
40 year term: $60,000 / $10,000 = 6 : 6 x $96.83 = $580.98

(b) Initial Interest Rate That is a Discounted Rate

On a loan with an initial interest rate of 10.800% (i.e., an Index of 5.454%, plus a Margin of 5.990%, rounded to the nearest 1/8 of 1%, minus a discount of 0.700%), the maximum amount that the interest rate could increase under this program is six percentage points, to 16.800%.

Loan Term	Initial Monthly Payment	Maximum Monthly Payment	Month Maximum Payment Reached
30 YEARS	$93.72	$137.73	79th
40 YEARS	$91.24	$138.95	79th

To see what your payment is, divide your mortgage amount by 10,000; then multiply the monthly payment shown above by that amount. For example, the initial monthly payment for a mortgage loan amount of $60,000 would be:

30 year term: $60,000 / $10,000 = 6 : 6 x $93.72 = $562.32
40 year term: $60,000 / $10,000 = 6 : 6 x $91.24 = $547.44

(c) Initial Interest Rate That is a Premium Rate

On a loan with an initial interest rate of 13.500% (i.e., an Index of 5.454%, plus a Margin of 5.990%, rounded to the nearest 1/8 of 1%, plus a premium of 2.000%), the maximum amount that the interest rate could increase under this program is six percentage points, to 19.500%.

1 These examples are based on an Index value in effect on September 2006. The margins, discounts, and premiums are ones that we have used recently. Your margin, discount, or premium may be different.

JPMC- 000197
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CSOC.RICH.001978

Loan Term	Initial Monthly Payment	Maximum Monthly Payment	Month Maximum Payment Reached
30 YEARS	$114.54	$160.76	79th
40 YEARS	$113.03	$161.91	79th

To see what your payment is, divide your mortgage amount by 10,000; then multiply the monthly payment shown above by that amount. For example, the initial monthly payment for a mortgage loan amount of $60,000 would be:

30 year term: $60,000 / $10,000 = 6 : 6 x $114.54 = $687.24
40 year term: $60,000 / $10,000 = 6 : 6 x $113.03 = $678.18

By signing below, you acknowledge receiving and reading a copy of this Fixed/Adjustable Rate Loan Program Disclosure and the Consumer Handbook on Adjustable Rate Mortgages.

1/7/07
Date

Laura Richardson

Date

Date

Date

1 These examples are based on an Index value in effect on September 2006. The margins, discounts, and premiums are ones that we have used recently. Your margin, discount, or premium may be different.

JPMC- 000198
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CSOC.RICH.001979

CALIFORNIA
Insurance Disclosure

Loan Number

Borrower
Laura Richardson

Property Address
3622 West Curtis Drive, Sacramento, CA 95818

California Civil Code Section 2955.5(a) states:

> "No lender shall require a borrower, as a condition of receiving or maintaining a loan secured by real property, to provide hazard insurance coverage against risks to the improvements on that real property in an amount exceeding the replacement value of the improvements on the property."

Your acknowledgment below signifies that this written notice was provided to you pursuant to the state statute.

Laura Richardson 1/2/07
Date Date

Date Date

Date Date

Date Date

JPMC- 000199
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CSOC.RICH.001980

Washington Mutual Bank
Customer Service: Toll free 1.866.926.8937 Se habla español
TDD: Dial 7-1-1 for relay assistance
www.wamu.com

#BWNCLNN
#2907299942943398#
20092408 E
LAURA RICHARDSON
717 E VERNON ST
LONG BEACH CA 90806-2726

Annual Escrow Account Statement

Statement Date: August 17, 2009
Review Period: March 2009 to September 2009
Your Loan Number:

What is an escrow account?

A portion of each of your monthly home loan payments goes into an escrow account. This money is used to pay items such as your property taxes and insurance premiums when they are due.

In accordance with federal guidelines, we review your Escrow Account at least one time each year to ensure that we are collecting enough money to make all required payments. This document is a review of your Escrow Account activity since your last analysis.

Monthly Home Loan Payment

	Current	New Payment (effective 10/01/09) if you select **Option A** below	New Payment (effective 10/01/09) if you select **Option B** below
Principal & Interest	$ 4,267.58	$ 4,267.58	$ 4,267.58
Escrow Account Deposit	$ 617.61	$ 488.45*	$ 488.45*
Plus: Account Balancer/Shortage	**$ 0.00**	**$ 0.00**	**$ 129.16****
Total Payment Amount	**$ 4,885.19**	**$ 4,756.03**	**$ 4,885.19**

Your new total payment includes an updated monthly escrow deposit, based on projected amounts to be paid from your Escrow Account, of $488.45* and, if applicable, an amount needed to repay the escrow shortage of $129.16**.

Please review the detailed information provided on the back of this page.

Here are your shortage repayment options. You may select one of the following options.

Option A: Pay Entire Shortage Now

* Pay the entire $3,745.53 escrow account shortage using the Escrow Account Balancer Payment Coupon below for a new total payment of $4,756.03. **See chart above.**
* Pay a portion of your shortage - every $12 paid reduces your total payment by $1.
*** NOTE: The new payment amount will be effective the month after the shortage amount is received. Any remaining increase in the escrow payment is to cover the projected increase in your bills for the upcoming year.**

Option B: Pay Shortage Over 29 Months

Pay the $3,745.53 escrow account shortage in 29 Account Balancer payments of $129.16 each. To choose this option, no action is required. The 29 payments will be automatically added to your home loan payment for October 2009 through February 2012.

If you select this option, your new monthly home loan payment (effective 10/01/09) will be $4,885.19. See chart above.

WaMu 156-E

LAURA RICHARDSON

Loan Number:

Please write your loan number on your check.
Make check payable to Washington Mutual.

WASHINGTON MUTUAL
PO BOX 78148
PHOENIX AZ 85062-8148

Escrow Account Balancer/Shortage Payment Coupon

Statement Date: August 17, 2009
Total Escrow Shortage Amount: $3,745.53

To pay your entire Escrow Account Shortage and lower your payment, please return this coupon and a check for $3,745.53 to the address shown on this coupon. It is important for you to include this coupon to ensure timely processing of your escrow shortage payment.

If you choose not to pay the shortage amount, no response is needed.

Escrow Shortage Amount Enclosed _____

0000000374553 0000000 0000000 0729942433 0000000 0000000 0000000 0

JPMC- 000200
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CSOC.RICH.001981

Loan Number

Balancing Your Escrow Account

The front of this statement shows that you have an Escrow Account Shortage of $3,745.53. How was this determined?

Your previous year's activity is used to estimate the deposit and disbursement activity in your Escrow Account and project your lowest account balance for the year ahead. Your projected lowest account balance is compared to your minimum required balance as shown in the Escrow Account Balancer below these paragraphs. This determines the amount required to bring your Escrow Account into balance.

Since taxes and insurance premiums often go up, we require that you maintain a minimum required balance in your account at all times to prevent a negative balance in your account.

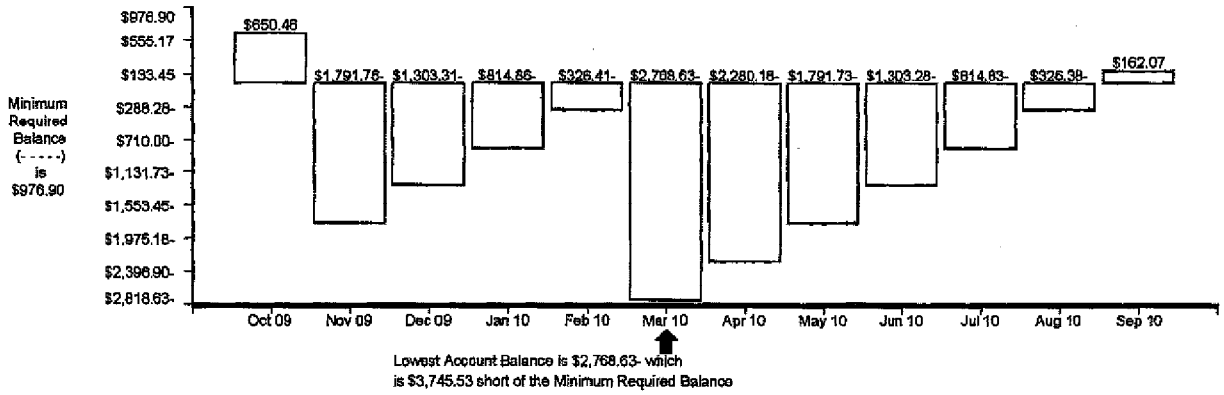
As shown in the information in the box and graph below, you will reach your lowest account balance of $2,768.63- in March 10. This is subtracted from your minimum required balance of $976.90 resulting in an Escrow Account Shortage of $3,745.53.

In order to pay your Escrow Account Shortage and bring your account into balance, you may pay the $3,745.53 shortage in full (Option A on front) or pay the shortage over 29 months (Option B on front). It's your choice.

Escrow Account Balancer		
Minimum Required Balance	$	976.90
Less: Lowest Account Balance (Mar 10)	$	2,768.63-
Annual Account Balancer/Shortage	**$**	**3,745.53**
Monthly Account Balancer/Shortage	**$**	**129.16**

Projected Escrow Account Balance

The graph below shows your projected Escrow Account Balance for the next 12 months with your new monthly Escrow Account Deposit of $488.45 and the "Anticipated Escrow Account Payments" chart shown on the next page. Your projected beginning escrow balance of $162.01 is based on anticipated deposits and disbursements.



If you have questions, please call our Customer Service team toll free at **1.866.926.8937** or visit **www.wamu.com**.

By sending your check, you are authorizing Washington Mutual to use information on your check to make a one-time electronic debit from your account at the financial institution indicated on your check. This electronic debit will be for the exact amount of your check. Your check will not be returned to your financial institution. Please contact Customer Service toll free at 1.866.926.8937 to establish a different payment option if you prefer not to have your check used in this way.

FDIC

Loan Number

Anticipated Escrow Account Payments

This section reflects the escrow activity that is expected to occur in the next 12 months. The "Total Tax and Insurance Monthly Payment Amount" at the bottom of this chart is your new monthly escrow deposit, as listed on page 1 of this statement.

TAX			INSURANCE		
Item	Annual Expense	Anticipated Date(s) of Payment	Item	Annual Expense	Anticipated Date(s) of Payment
COUNTY TAX	$ 2,930.67	November 09			
COUNTY TAX	$ 2,930.67	March 10			
TOTAL TAX AND INSURANCE MONTHLY PAYMENT AMOUNT = $ 488.46					

JPMC- 000202
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CSOC.RICH.001983

Loan Number (

Escrow Account History for the Prior Payment Period

The following is a comparison of the anticipated and actual Escrow Account activity for the previous payment period. Anticipated amounts are taken from your last analysis. Your most recent monthly payment during the past year was $4,885.19, of which $4,267.58 was for principal and interest and $617.61 went into your Escrow Account.

At the time of your last analysis, your anticipated lowest balance was $976.90. In reviewing your account activity, your actual low escrow balance was $-4,161.26.

Note: An asterisk (*) in the chart below indicates a difference between what actually occurred and what was anticipated. This difference may be due to a change in Escrow items such as an increase in your insurance premium or a change in the due date of your property tax. Insurance and Tax payments may be disbursed before their due dates to allow for more mail and posting time at the insurance company or tax office. An "E" in the chart below indicates expected activity.

	Deposits to Escrow (credits to escrow)			Payments from Escrow (debits from escrow)				Escrow Balance	
Month	Anticipated	Actual		Anticipated	Actual		Description	Projected	Actual
								Starting Balance 3,419.12	1,400.07-
Mar 09	488.45	169.48	*	2,930.67	2,930.67		COUNTY TAX	976.90	4,161.26-
Apr 09	488.45		*					1,465.35	4,161.26-
May 09	488.45		*					1,953.80	4,161.26-
Jun 09	488.45	617.61	*					2,442.25	3,543.65-
Jul 09	488.45		*					2,930.70	3,543.65-
Aug 09	488.45	3,088.05	E			E		3,419.15	455.60-
Sep 09	488.45	617.61	E			E		3,907.60	162.01
Oct 09	488.45		*					4,396.05	0.00
Nov 09	488.45		*	2,930.67		*	COUNTY TAX	1,953.83	0.00
Dec 09	488.45		*					2,442.28	0.00
Jan 10	488.45		*					2,930.73	0.00
Feb 10	488.45		*					3,419.18	0.00
Total	5,861.40	4,492.75		5,861.34	2,930.67				

JPMC- 000203
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CSOC.RICH.001984

Washington Mutual Bank
Customer Service: Toll free 1.866.926.8937 Se habla español
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www.wamu.com

#BWNCLNN
#2907299942943398#
20090402 E
LAURA RICHARDSON
717 E VERNON ST
LONG BEACH CA 90806-2726

Annual Escrow Account Statement

Statement Date: February 03, 2009
Review Period: January 2009 to February 2009
Your Loan Number:

What is an escrow account?

A portion of each of your monthly home loan payments goes into an escrow account. This money is used to pay items such as your property taxes and insurance premiums when they are due.

In accordance with federal guidelines, we review your Escrow Account at least one time each year to ensure that we are collecting enough money to make all required payments. This document is a review of your Escrow Account activity since your last analysis.

Monthly Home Loan Payment

	Current	New Payment (effective 03/01/09) if you select Option A below	New Payment (effective 03/01/09) if you select Option B below
Principal & Interest	$ 4,267.58	$ 4,267.58	$ 4,267.58
Escrow Account Deposit	$ 84.74	$ 488.45*	$ 488.45*
Plus: Account Balancer/Shortage	$ 0.00	$ 0.00	$ 129.16**
Total Payment Amount	$ 4,352.32	$ 4,756.03	$ 4,885.19

Your new total payment includes an updated monthly escrow deposit, based on projected amounts to be paid from your Escrow Account, of $488.45* and, if applicable, an amount needed to repay the escrow shortage of $129.16**.

Please review the detailed information provided on the back of this page.

Here are your shortage repayment options. You may select one of the following options.

Option A: Pay Entire Shortage Now

* Pay the entire $4,649.71 escrow account shortage using the Escrow Account Balancer Payment Coupon below for a new total payment of $4,756.03. **See chart above.**
* Pay a portion of your shortage - every $12 paid reduces your total payment by $1.
*** NOTE: The new payment amount will be effective the month after the shortage amount is received. Any remaining increase in the escrow payment is to cover the projected increase in your bills for the upcoming year.**

Option B: Pay Shortage Over 36 Months

Pay the $4,649.71 escrow account shortage in 36 Account Balancer payments of $129.16 each. To choose this option, no action is required. The 36 payments will be automatically added to your home loan payment for March 2009 through February 2012.

If you select this option, your new monthly home loan payment (effective 03/01/09) will be $4,885.19. See chart above.

WaMu 156-E

LAURA RICHARDSON

Loan Number:

Please write your loan number on your check. Make check payable to Washington Mutual.

WASHINGTON MUTUAL
PO BOX 78148
PHOENIX AZ 85062-8148

Escrow Account Balancer/Shortage Payment Coupon

Statement Date: February 03, 2009
Total Escrow Shortage Amount: $4,649.71

To pay your entire Escrow Account Shortage and lower your payment, please return this coupon and a check for $4,649.71 to the address shown on this coupon. It is important for you to include this coupon to ensure timely processing of your escrow shortage payment.

If you choose not to pay the shortage amount, no response is needed.

Escrow Shortage Amount Enclosed _____

0000000464971 0000000 0000000 0729942433 0000000 0000000 0000000 3

Loan Number

Balancing Your Escrow Account

The front of this statement shows that you have an Escrow Account Shortage of $4,649.71. How was this determined?

Your previous year's activity is used to estimate the deposit and disbursement activity in your Escrow Account and project your lowest account balance for the year ahead. Your projected lowest account balance is compared to your minimum required balance as shown in the Escrow Account Balancer below these paragraphs. This determines the amount required to bring your Escrow Account into balance.

Since taxes and insurance premiums often go up, we require that you maintain a minimum required balance in your account at all times to prevent a negative balance in your account.

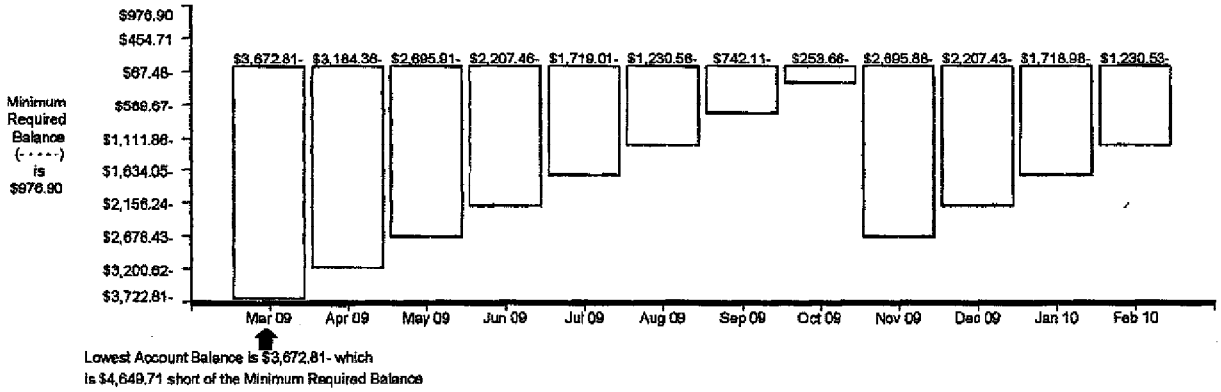
As shown in the information in the box and graph below, you will reach your lowest account balance of $3,672.81- in March 09. This is subtracted from your minimum required balance of $976.90 resulting in an Escrow Account Shortage of $4,649.71.

In order to pay your Escrow Account Shortage and bring your account into balance, you may pay the $4,649.71 shortage in full (Option A on front) or pay the shortage over 36 months (Option B on front). It's your choice.

Escrow Account Balancer		
Minimum Required Balance	$	976.90
Less: Lowest Account Balance (Mar 09)	$	3,672.81-
Annual Account Balancer/Shortage	**$**	**4,649.71**
Monthly Account Balancer/Shortage	**$**	**129.16**

Projected Escrow Account Balance

The graph below shows your projected Escrow Account Balance for the next 12 months with your new monthly Escrow Account Deposit of $488.45 and the "Anticipated Escrow Account Payments" chart shown on the next page. Your projected beginning escrow balance of $1,230.59- is based on anticipated deposits and disbursements.



Lowest Account Balance is $3,672.81- which is $4,649.71 short of the Minimum Required Balance

If you have questions, please call our Customer Service team toll free at **1.866.926.8937** or visit **www.wamu.com**

By sending your check, you are authorizing Washington Mutual to use information on your check to make a one-time electronic debit from your account at the financial institution indicated on your check. This electronic debit will be for the exact amount of your check. Your check will not be returned to your financial institution. Please contact Customer Service toll free at 1.866.926.8937 to establish a different payment option if you prefer not to have your check used in this way.

FDIC EQUAL HOUSING LENDER

JPMC- 000205
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CSOC.RICH.001986

Loan Number [redacted]

Anticipated Escrow Account Payments

This section reflects the escrow activity that is expected to occur in the next 12 months. The "Total Tax and Insurance Monthly Payment Amount" at the bottom of this chart is your new monthly escrow deposit, as listed on page 1 of this statement.

TAX			INSURANCE		
Item	Annual Expense	Anticipated Date(s) of Payment	Item	Annual Expense	Anticipated Date(s) of Payment
COUNTY TAX	$ 2,930.67	March 09			
COUNTY TAX	$ 2,930.67	November 09			
TOTAL TAX AND INSURANCE MONTHLY PAYMENT AMOUNT = $ 488.45					

JPMC- 000206
CONFIDENTIAL

CSOC.RICH.001987

Loan Number [redacted]

Escrow Account History for the Prior Payment Period

The following is a comparison of the anticipated and actual Escrow Account activity for the previous payment period. Anticipated amounts are taken from your last analysis. Your most recent monthly payment during the past year was $4,352.32, of which $4,267.58 was for principal and interest and $84.74 went into your Escrow Account.

At the time of your last analysis, your anticipated lowest balance was $976.90. In reviewing your account activity, your actual low escrow balance was $-1,400.07.

Note: An asterisk (*) in the chart below indicates a difference between what actually occurred and what was anticipated. This difference may be due to a change in Escrow items such as an increase in your insurance premium or a change in the due date of your property tax. Insurance and Tax payments may be disbursed before their due dates to allow for more mail and posting time at the insurance company or tax office. An "E" in the chart below indicates expected activity.

	Deposits to Escrow (credits to escrow)			Payments from Escrow (debits from escrow)				Escrow Balance	
Month	Anticipated	Actual		Anticipated	Actual		Description	Projected	Actual
								Starting Balance 2,442.22	1,400.07-
Jan 09	488.45		*					2,930.67	1,400.07-
Feb 09	488.45	169.48	E			E		3,419.12	1,230.59-
Mar 09	488.45		*	2,930.67		*	COUNTY TAX	976.90	0.00
Apr 09	488.45		*					1,465.35	0.00
May 09	488.45		*					1,953.80	0.00
Jun 09	488.45		*					2,442.25	0.00
Jul 09	488.45		*					2,930.70	0.00
Aug 09	488.45		*					3,419.15	0.00
Sep 09	488.45		*					3,907.60	0.00
Oct 09	488.45		*					4,396.05	0.00
Nov 09	488.45		*	2,930.67		*	COUNTY TAX	1,953.83	0.00
Dec 09	488.45		*					2,442.28	0.00
Total	5,861.40	169.48		5,861.34	0.00				

JPMC- 000207
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CSOC.RICH.001988

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#BWNCLNN
#2907299942943398#
20082411 E
LAURA RICHARDSON
717 E VERNON ST
LONG BEACH CA 90806-2726

Annual Escrow Account Statement

Statement Date: November 21, 2008
Review Period: October 2008 to December 2008
Your Loan Number:

What is an escrow account?

A portion of each of your monthly home loan payments goes into an escrow account. This money is used to pay items such as your property taxes and insurance premiums when they are due.

In accordance with federal guidelines, we review your Escrow Account at least one time each year to ensure that we are collecting enough money to make all required payments. This document is a review of your Escrow Account activity since your last analysis.

Monthly Home Loan Payment

	Current	New Payment (effective 01/01/09) if you select Option A below	New Payment (effective 01/01/09) if you select Option B below
Principal & Interest	$ 4,267.58	$ 4,267.58	$ 4,267.58
Escrow Account Deposit	$ 84.74	$ 488.45*	$ 488.45*
Plus: Account Balancer/Shortage	$ 0.00	$ 0.00	$ 370.07**
Total Payment Amount	$ 4,352.32	$ 4,756.03	$ 5,126.10

Your new total payment includes an updated monthly escrow deposit, based on projected amounts to be paid from your Escrow Account, of $488.45* and, if applicable, an amount needed to repay the escrow shortage of $370.07**.

Please review the detailed information provided on the back of this page.

Here are your shortage repayment options. You may select one of the following options.

Option A: Pay Entire Shortage Now

* Pay the entire $4,440.81 escrow account shortage using the Escrow Account Balancer Payment Coupon below for a new total payment of $4,756.03. **See chart above.**
* Pay a portion of your shortage - every $12 paid reduces your total payment by $1.
*** NOTE: The new payment amount will be effective the month after the shortage amount is received. Any remaining increase in the escrow payment is to cover the projected increase in your bills for the upcoming year.**

Option B: Pay Shortage Over 12 Months

Pay the $4,440.81 escrow account shortage in 12 Account Balancer payments of $370.07 each. To choose this option, no action is required. The 12 payments will be automatically added to your home loan payment for January 2009 through December 2009.

If you select this option, your new monthly home loan payment (effective 01/01/09) will be $5,126.10. See chart above.

WaMu 156-E

LAURA RICHARDSON
Loan Number:

Please write your loan number on your check.
Make check payable to Washington Mutual.

WASHINGTON MUTUAL
PO BOX 78148
PHOENIX AZ 85062-8148

Escrow Account Balancer/Shortage Payment Coupon

Statement Date: November 21, 2008
Total Escrow Shortage Amount: $4,440.81

To pay your entire Escrow Account Shortage and lower your payment, please return this coupon and a check for $4,440.81 to the address shown on this coupon. It is important for you to include this coupon to ensure timely processing of your escrow shortage payment.

If you choose not to pay the shortage amount, no response is needed.

Escrow Shortage Amount Enclosed _____

0000000444081 0000000 0000000 0729942433 0000000 0000000 0000000 2

JPMC- 000208
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CSOC.RICH.001989

Loan Number

Balancing Your Escrow Account

The front of this statement shows that you have an Escrow Account Shortage of $4,440.81. How was this determined?

Your previous year's activity is used to estimate the deposit and disbursement activity in your Escrow Account and project your lowest account balance for the year ahead. Your projected lowest account balance is compared to your minimum required balance as shown in the Escrow Account Balancer below these paragraphs. This determines the amount required to bring your Escrow Account into balance.

Since taxes and insurance premiums often go up, we require that you maintain a minimum required balance in your account at all times to prevent a negative balance in your account.

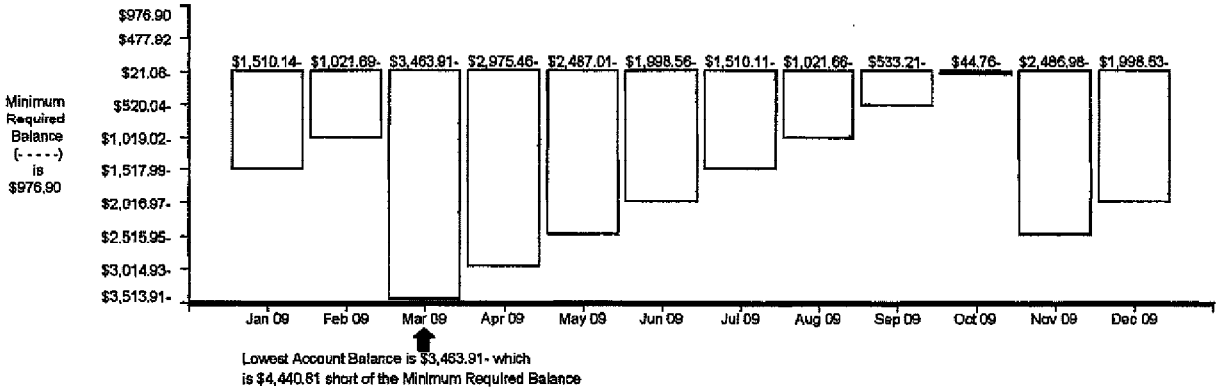
As shown in the information in the box and graph below, you will reach your lowest account balance of $3,463.91- in March 09. This is subtracted from your minimum required balance of $976.90 resulting in an Escrow Account Shortage of $4,440.81.

In order to pay your Escrow Account Shortage and bring your account into balance, you may pay the $4,440.81 shortage in full (Option A on front) or pay the shortage over 12 months (Option B on front). It's your choice.

Escrow Account Balancer		
Minimum Required Balance	$	976.90
Less: Lowest Account Balance (Mar 09)	$	3,463.91-
Annual Account Balancer/Shortage	**$**	**4,440.81**
Monthly Account Balancer/Shortage	**$**	**370.07**

Projected Escrow Account Balance

The graph below shows your projected Escrow Account Balance for the next 12 months with your new monthly Escrow Account Deposit of $488.45 and the "Anticipated Escrow Account Payments" chart shown on the next page. Your projected beginning escrow balance of $1,998.59- is based on anticipated deposits and disbursements.



If you have questions, please call our Customer Service team toll free at **1.866.926.8937** or visit **www.wamu.com**

By sending your check, you are authorizing Washington Mutual to use information on your check to make a one-time electronic debit from your account at the financial institution indicated on your check. This electronic debit will be for the exact amount of your check. Your check will not be returned to your financial institution. Please contact Customer Service toll free at 1.866.926.8937 to establish a different payment option if you prefer not to have your check used in this way.

FDIC

Loan Number [redacted]

Anticipated Escrow Account Payments

This section reflects the escrow activity that is expected to occur in the next 12 months. The "Total Tax and Insurance Monthly Payment Amount" at the bottom of this chart is your new monthly escrow deposit, as listed on page 1 of this statement.

TAX			INSURANCE		
Item	Annual Expense	Anticipated Date(s) of Payment	Item	Annual Expense	Anticipated Date(s) of Payment
COUNTY TAX	$ 2,930.67	March 09			
COUNTY TAX	$ 2,930.67	November 09			
TOTAL TAX AND INSURANCE MONTHLY PAYMENT AMOUNT = $ 488.46					

JPMC- 000210
CONFIDENTIAL

CSOC.RICH.001991

Loan Number

Escrow Account History for the Prior Payment Period

The following is a comparison of the anticipated and actual Escrow Account activity for the previous payment period. Anticipated amounts are taken from your last analysis. Your most recent monthly payment during the past year was $4,352.32, of which $4,267.58 was for principal and interest and $84.74 went into your Escrow Account.

At the time of your last analysis, your anticipated lowest balance was $169.48. In reviewing your account activity, your actual low escrow balance was $-2,083.33.

Note: An asterisk (*) in the chart below indicates a difference between what actually occurred and what was anticipated. This difference may be due to a change in Escrow items such as an increase in your insurance premium or a change in the due date of your property tax. Insurance and Tax payments may be disbursed before their due dates to allow for more mail and posting time at the insurance company or tax office. An "E" in the chart below indicates expected activity.

	Deposits to Escrow (credits to escrow)			Payments from Escrow (debits from escrow)				Escrow Balance	
Month	Anticipated	Actual		Anticipated	Actual		Description	Projected	Actual
								Starting Balance 677.86	677.86
Oct 08	84.74	84.74						762.60	762.60
Nov 08	84.74	84.74		508.41	2,930.67	*	COUNTY TAX	338.93	2,083.33-
Dec 08	84.74	84.74	E			E		423.67	1,998.59-
Jan 09	84.74		*					508.41	0.00
Feb 09	84.74		*					593.15	0.00
Mar 09	84.74		*	508.41		*	COUNTY TAX	169.48	0.00
Apr 09	84.74		*					254.22	0.00
May 09	84.74		*					338.96	0.00
Jun 09	84.74		*					423.70	0.00
Jul 09	84.74		*					508.44	0.00
Aug 09	84.74		*					593.18	0.00
Sep 09	84.74		*					677.92	0.00
Total	1,016.88	254.22		1,016.82	2,930.67				

JPMC- 000211
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CSOC.RICH.001992

Washington Mutual Bank
Customer Service: Toll free 1.866.926.8937 Se habla español
TDD: Dial 7-1-1 for relay assistance
www.wamu.com

#BWNCLNN
#2907299942943398#
20082409 E
LAURA RICHARDSON
717 E VERNON ST
LONG BEACH CA 90806-2726

Annual Escrow Account Statement

Statement Date: September 22, 2008
Review Period: January 2007 to September 2008
Your Loan Number:

What is an escrow account?

A portion of each of your monthly home loan payments goes into an escrow account. This money is used to pay items such as your property taxes and insurance premiums when they are due.

In accordance with federal guidelines, we review your Escrow Account at least one time each year to ensure that we are collecting enough money to make all required payments. This document is a review of your Escrow Account activity since your last analysis.

Monthly Home Loan Payment

	Current	New Payment (effective 10/01/08)
Principal & Interest	$ 4,267.58	$ 4,267.58
Escrow Account Deposit	$ 0.01	$ 84.74
Total Payment Amount	**$ 4,267.59**	**$ 4,352.32**

To determine your Escrow Account Deposit for your new payment, we project the amounts to be paid out of your Escrow Account as described on the back of this page. Your monthly Escrow Account Deposit will reflect any change in the amount of the bills paid since your last analysis. Please compare the Current and New Payment breakdowns to the left.

Our calculations also show that your Escrow Account is currently in balance.

7760 J6G 001 07 1 240809 PAGE 1 of 4 156-E

WaMu

156-E

Thank you for allowing us to service your loan.

JPMC- 000212
CONFIDENTIAL

Loan Number

Balancing Your Escrow Account

The front of this statement shows that your Escrow Account is in balance, which means that you do not have a shortage or a surplus. How was this determined?

Your previous year's activity is used to estimate the deposit and disbursement activity in your Escrow Account and project your *lowest account balance* for the year ahead. Your projected *lowest account balance* is compared to your *minimum required balance* as shown in the *Escrow Account Balancer* below. This determines the amount required to bring your Escrow Account into balance.

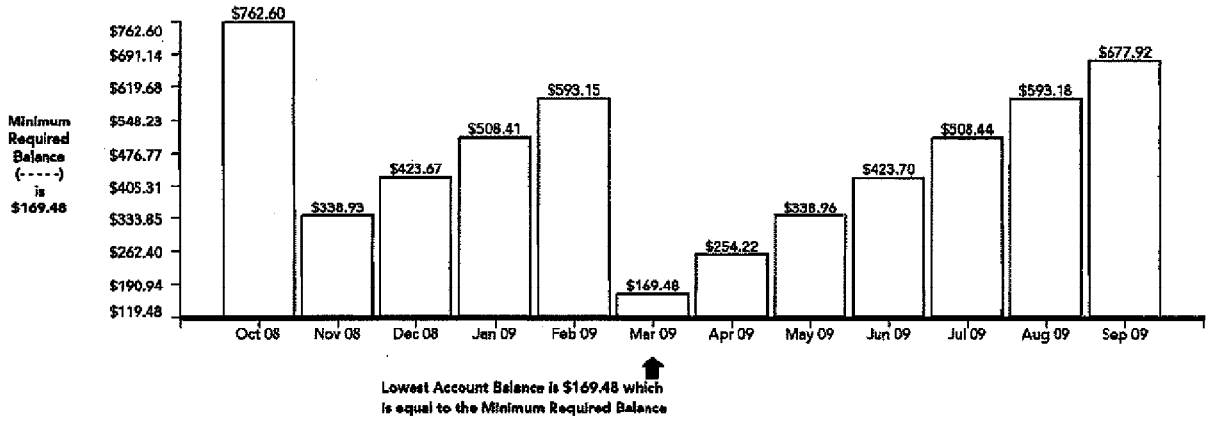
Since taxes and insurance premiums often go up, we require that you maintain a *minimum required balance* in your account at all times to prevent a negative balance in your account.

As shown in the information in the box and graph below, you will reach your *lowest account balance* of $169.48 in March 09. This is subtracted from your *minimum required balance* of $169.48 resulting in an Escrow Account that is in balance.

Escrow Account Balancer		
Minimum Required Balance	$	169.48
Less: Lowest Account Balance (Mar 09)	$	169.48
Annual Account Balancer/Surplus	$	**0.00**
Monthly Account Balancer/Surplus	$	**0.00**

Projected Escrow Account Balance

The graph below shows your projected Escrow Account Balance for the next 12 months with your new monthly Escrow Account Deposit of $84.74 and the "Anticipated Escrow Account Payments" chart shown on the next page. Your projected beginning escrow balance of $677.86 is based on anticipated deposits and disbursements.



If you have questions, please call our Customer Service team toll free at **1.866.926.8937** or visit **www.wamu.com.**

FDIC

JPMC- 000213
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Loan Number

Anticipated Escrow Account Payments

This section reflects the escrow activity that is expected to occur in the next 12 months. The "Total Tax and Insurance Monthly Payment Amount" at the bottom of this chart is your new monthly escrow deposit, as listed on page 1 of this statement.

TAX			INSURANCE		
Item	Annual Expense	Anticipated Date(s) of Payment	Item	Annual Expense	Anticipated Date(s) of Payment
COUNTY TAX	$ 508.41	November 08			
COUNTY TAX	$ 508.41	March 09			
TOTAL TAX AND INSURANCE MONTHLY PAYMENT AMOUNT = $ 84.74					

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CSOC.RICH.001995

Loan Number

Escrow Account History for the Prior Payment Period

The following is a comparison of the anticipated and actual Escrow Account activity for the previous payment period. Anticipated amounts are taken from your last analysis. Your most recent monthly payment during the past year was $4,267.59, of which $4,267.58 was for principal and interest and $0.01 went into your Escrow Account.

At the time of your last analysis, your anticipated lowest balance was $0.00. In reviewing your account activity, your actual low escrow balance was $-9,087.44.

Note: An asterisk (*) in the chart below indicates a difference between what actually occurred and what was anticipated. This difference may be due to a change in Escrow items such as an increase in your insurance premium or a change in the due date of your property tax. Insurance and Tax payments may be disbursed before their due dates to allow for more mail and posting time at the insurance company or tax office. An "E" in the chart below indicates expected activity.

	Deposits to Escrow (credits to escrow)		Payments from Escrow (debits from escrow)			Escrow Balance	
Month	Anticipated	Actual	Anticipated	Actual	Description	Projected	Actual
						Starting Balance 0.00	0.00
Feb 07				8,109.81 *	COUNTY TAX	0.00	8,109.81-
Feb 07				405.49 *	PENALTY/DUP	0.00	8,515.30-
Apr 07		8,515.30 *				0.00	0.00
Jul 07				8,109.81 *	COUNTY TAX	0.00	8,109.81-
Jul 07				977.63 *	PENALTY/DUP	0.00	9,087.44-
Sep 07		9,765.30 *				0.00	677.86
Total	0.00	18,280.60	0.00	17,602.74			

JPMC- 000215
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EBCSET

Washington Mutual Bank
1400 South Douglass Road, Suite 100, Anaheim, CA 92806
hereinafter referred to as "Lender"

ESCROW ACCOUNT AGREEMENT
TAX & INSURANCE

Borrower(s): Laura Richardson

Loan No.

The undersigned borrower(s) have applied for a Real Estate Loan with **Washington Mutual Bank** hereinafter called the "Lender", secured by a Mortgage, Deed of Trust, or Security Deed (the "Security Instrument") and repaid as stated in a Promissory Note.

It is understood that a Tax and Insurance Escrow Account is:

[X] 1. Optional: An impound account is not required for your loan.

[ ] 2. Required: An impound account is required for your loan.

Each of the undersigned borrower(s) agree to make the Note payments and pay the Lender the amounts the Lender has figured for deposit in the Tax and Insurance Escrow Account. These amounts should be enough to pay, when due, all taxes, assessments, insurance premiums and other expenses relating to the loan.

If the Lender determines that there will not be enough money to pay the expenses, they may require the borrower(s) to increase payments into the Tax and Insurance Escrow Account. The Lender will not have to pay the expenses if there is not enough money in the Tax and Insurance Escrow Account. A default under the Security Instrument may occur if any of the described expenses remain unpaid.

If the Tax and Insurance Escrow Account is required, the borrower(s) cannot cancel it. If the Tax and Insurance Escrow Account is optional, the borrower(s) may cancel it at any time. If the borrower(s) defaults on their Security Instrument, the Lender may change the Tax and Insurance Escrow Account from optional to a required Tax and Insurance Escrow Account.

The Lender or any investor who purchases the loan may change or cancel the Tax and Insurance Escrow Account arrangements as allowed by law.

If the law of the state in which the property is located requires payment of interest on money in the Escrow Account, the Lender will compute and pay interest at a rate of no less than the minimum required by such applicable law on single-family owner-occupied residences only.

BORROWER ACKNOWLEDGMENT:

EXECUTED THIS

Laura Richardson

JPMC- 000216
CONFIDENTIAL

CSOC.RICH.001997

FIRST HAZ INS

DECLARATIONS

We will provide the insurance described in this policy in return for the premium and compliance with all applicable provisions of this policy.

Coverage afforded by this policy is provided by:

State Farm General Insurance Company
900 Old River Road
Bakersfield, CA 93311-9501
A Stock Company with Home Offices in Bloomington, Illinois.

Policy Number

Named Insured and Mailing Address
RICHARDSON, LAURA
3622 W CURTIS DR
SACRAMENTO, CA 95818-4462

Legal Title (property):
AN UNMARRIED WOMAN

The Policy Period begins and ends at 12:01 a.m. Standard Time at the residence premises.

01/05/2007 **Effective Date**
12 months-Policy Period
01/05/2008 **Expiration of Policy Period** ✓

Automatic Renewal - If the Policy Period is shown as **12 months**, this policy will be renewed automatically subject to the premiums, rules and forms in effect each succeeding policy period. If this policy is terminated, we will give you and the Mortgagee/Lienholder written notice in compliance with the policy provisions or as required by law.

Limit of Liability - Section I

$ 300,000 Coverage A Dwelling

Policy Type
Homeowners Policy
Dwelling Repl Cost - Similar Construction ✓
Increase Dwlg Up to $60,000 - Option ID

Deductibles - Section 1 $ 1,000
ALL LOSSES In case of loss under this policy, the deductible will be applied per occurrence and will be deducted from the amount of the loss. Other deductibles may apply - refer to your policy.

Location of Premises
3622 W CURTIS DR
SACRAMENTO, CA 95818-4462 ✓

Policy Premium $ 1,231.00

Forms, Options, & Endorsements
438BFU NS Lenders Loss Payable
Building Ordinance or Law
Business Property
Silverware and Goldware
Home Computer
Firearms
Jewelry and Furs

Mortgagee & Addl. Interests
MORTGAGEE
WASHINGTON MUTUAL BANK
ISAOA/ATIMA ✓
PO BOX 100564
FLORENCE, SC 29501-0564
Loan Number:

Agent Name & Address
Ron Whitson
249 E Ocean Blvd Suite 620
Long Beach, CA 90802-4897
Phone: (562) 435-5700

Mailing Address:
249 E Ocean Blvdsuite 620
Long Beach, CA 90802

Prepared: January 3, 2007
559-916.5

Agent's Code: 0741
MORTGAGEE COPY

JPMC- 000217
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Washington Mutual Bank
1400 South Douglass Road, Suite 100
Anaheim, CA 92806
hereinafter referred to as "Lender"

HAZARD INSURANCE REQUIREMENTS AND AUTHORIZATION

Borrower: Laura Richardson Loan No.

Each of the undersigned borrowers, without limiting the effect of the terms and conditions of the Mortgage, Deed of Trust, or Security Deed ("the Security Instrument") securing the above indicated loan with Lender, acknowledges responsibility to provide, at the expense of the undersigned, hazard insurance upon the real property described in said Security Instrument. All insurance policies must comply with the following requirements:

- The hazard insurer must at all times be rated B+/IV in Best's Insurance Reports (or Lloyd's of London) and licensed or otherwise authorized by law to conduct business in the jurisdictions where the Mortgaged Property is located.
- Policy must be written for a minimum of fire and special form coverage which must cover all units, garages, outbuilding, etc. by direct mention of allowance in the policy.
- Coverage must be in an amount not less than the lesser of the insurable value of the improvements and the actual unpaid balance of the Mortgage Loan, and in any event not less than the minimum amount required under the terms of coverage to fully compensate for any damage or loss on a replacement cost basis.
- Policy term must be a minimum of one (1) year or continuous until canceled. A binder is acceptable for a period of 90 days. The original policy or binder must be in our office prior to the disbursement of funds.
- The deductible may not exceed the greater of $1,000 or 1% of the amount of coverage.
- The Insured's name and the property address must be identical to that shown on the policy of Title Insurance.
- In the event the Lender does not receive notification from the Borrower that the premiums have been paid at least thirty (30) days prior to the expiration date of the policy, the Lender may, at its option, pay such premiums and add the cost of such premiums to the debt owed.
- Policy must contain a Lender's Loss Payable (Form 438 BFU) in favor of:

  Washington Mutual Bank, F.A., ISAOA/ATIMA
  P.O. Box 100564
  Florence, SC 29501-0564
  Loan No.:

IMPORTANT NOTE: If the Mortgage Loan is located in a condominium or PUD Project, the requirements listed on the Hazard Insurance Requirements and Authorization PUD/Condominium Addendum must be followed in addition to the requirements outlined above.

It is understood that in order to comply with State and Federal regulations, the Lender may change the above requirements from time to time without prior written notice.

By signing this agreement, the Borrower acknowledges that he has read and understands the terms of this agreement and acknowledges that he has received a copy of this agreement.

Date: January 4, 2007

Laura Richardson

JPMC- 000218
CONFIDENTIAL

CSOC.RICH.001999

DEPARTMENT OF HOMELAND SECURITY FEDERAL EMERGENCY MANAGEMENT AGENCY STANDARD FLOOD HAZARD DETERMINATION	Cust Num: 86595 Cost Cent: 8029	O.M.B. No. 1660-0040 Expires October 31, 2008

SECTION I - LOAN INFORMATION

1. LENDER NAME AND ADDRESS	2. COLLATERAL (Building/Mobile Home/Personal Property) PROPERTY ADDRESS
LONG BEACH MORTGAGE 4150 N. PALM STREET FULLERTON CA 92835	3622 W CURTIS DR SACRAMENTO, CA 95618

3. LENDER ID NO.	4. LOAN IDENTIFIER	5. AMOUNT OF FLOOD INSURANCE REQUIRED
32633		

SECTION II

A. NATIONAL FLOOD INSURANCE PROGRAM (NFIP) COMMUNITY JURISDICTION

1. NFIP Community Name	2. County(ies)	3.State	4. NFIP Community Number
CITY OF SACRAMENTO	SACRAMENTO	CA	060266

B. NATIONAL FLOOD INSURANCE PROGRAM (NFIP) DATA AFFECTING BUILDING/MOBILE HOME

1. NFIP Map Number or Community-Panel Number (Community name, if not the same as "A")	2. NFIP Map Panel Effective/Revised Date	3. LOMR	4. Flood Zone	5. No NFIP Map
060266 0025F	07/06/1998	02/18/2005	X	

C. FEDERAL FLOOD INSURANCE AVAILABILITY (check all that apply)

☑ Federal Flood Insurance is available (community participates in NFIP) ☑ Regular Program ☐ Emergency Program of NFIP

☐ Federal Flood Insurance is not available because community is not participating in NFIP

☐ Building/Mobile Home is in a Coastal Barrier Resources Area (CBRA) or Otherwise Protected Area (OPA), Federal Flood Insurance may not be available

CBRA/OPA Designation Date:

D. DETERMINATION

IS BUILDING/MOBILE HOME IN SPECIAL FLOOD HAZARD AREA (ZONES CONTAINING THE LETTERS "A" OR "V")?

☐ YES

☑ NO

If yes, flood insurance is required by the Flood Disaster Protection Act of 1973.
If no, flood insurance is not required by the Flood Disaster Protection Act of 1973.

E. Comments (Optional)

Additional Loan ID: APN:

Borrower: RICHARDSON 2nd Borrower

Census Tract: 0025.00 MSA Code: MSA/MD code: 40900 FIPS state: 06 FIPS county: 067

Legal: LOT/SEC: BLK/TWP: TRACT/RNG:

Text:

This determination is based on examining the NFIP map, any Federal Emergency Management Agency revisions to it, and any other information needed to locate the building/mobile home on the NFIP map.

F. PREPARER'S INFORMATION

Certificate No.
17188116-0001

Name, Address, Telephone Number (if other than lender)

LandAmerica Lender Services

LandAmerica Lender Services Tax and Flood
1123 South Parkview Dr
Covina, CA 91724
626-966-0616

Certification and LOL Tracking Determination

DATE OF DETERMINATION
01/02/2007

FEMA FORM 81-93, DEC 93 BILLING CODE 6718-03-C

JPMC- 000219
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CSOC.RICH.002000

NOTICE TO BORROWER OF PROPERTY NOT IN A SPECIAL FLOOD HAZARD AREA

Name of Borrower/Applicant:
RICHARDSON

LONG BEACH MORTGAGE
Loan ID:
Certificate No: **17188116-0001**
Date of Determination: **01/02/2007**

Property Address:
3622 W CURTIS DR SACRAMENTO, CA 95818

The Flood Disaster Protection Act of 1973, as amended, requires that all federally insured or regulated lenders require the purchase of flood insurance on all buildings being financed in Special Flood Hazard areas (SFHAs) of communities participating in the National Flood Insurance Program (NFIP).

Special Flood Hazard areas are defined by the Federal Emergency Management Agency (FEMA) and are indicated on FEMA Flood Insurance Rate Maps (FIRMs) or, if the FIRM is unavailable, on Flood Hazard Boundary Maps (FHBMs).

A review of the FIRM or FHBM on which the improved real estate or mobile home securing your loan is located shows that the subject property location was not located in a FEMA determined SFHA. As a result of this determination, flood insurance is not a requirement of your loan at this time.

If, during the term of your loan with us the subject property is identified as being in a SFHA, as defined by FEMA and indicated on a FIRM or FHBM, the National Flood Insurance Reform Act of 1994 (Reform Act) requires that you purchase and maintain Flood Insurance at your expense.

_____

Signature of Borrower/Applicant: Date

_____

Signature of Borrower/Applicant: Date

SHIPMENT: 1-19/2007-LB - 01/19/2007 12:29 PM 1/19/2007 10:25:55 AM

WAMU FILE HEADER

HEDRF+HEDR+38912553

Object ID	38912553
Loan ID	
Loan no/File Type	
Client Code	
Client Name	LAURA RICHARDSON - 04
Street Address	3622 W CURTIS DR

Scanner	Document	Scanner	Document
	ACCTG		HUD1
	AIV		INCOME
	APPLI		LNCLO
	APPRS		PNOTE
	APPRO		PNOTO
	ASSIGN		TP
	COMPLI		UNDWR
	CREDIT		HAZ2
	DEEDO		DEED
	DISCI		MODIF
	ESCSET		MISC
	GOVINS		TPO
	HAZ1		SUPDOC

Product Line	A15
Loan Type	LNG_BCH_LNS
Lo Type	3 - Conventional without PMI

23-Ene-07
01048

+38912553

Prepper ID: __

Prep Date: __

J01048 - ALEJANDRA MEDINA

Scanner Batch

DUE DATE: 01/23/2007 11:25 AM

JPMC- 000221
CONFIDENTIAL

CSOC.RICH.002002

stewart title of sacramento

Stewart Title of Sacramento
730 Alhambra Blvd., Suite 202
Sacramento, CA 95816

Phone: (916) 492-7220
Fax: (916) 492-7229

SELLER'S ESTIMATED NET PROCEEDS

PROPERTY: 3622 West Curtis Drive
Sacramento, CA 95816

SELLER: Helmar Family Revocable Trust

DATE: January 2, 2007
ESCROW OFFICER: NIKKI Davis
CLOSING DATE:
ESCROW NO.:

CERTIFIED TO BE A TRUE COPY
STEWART TITLE SACRAMENTO
BY

	DEBITS	CREDITS
FINANCIAL CONSIDERATION		
Total Consideration		636,001.00
PAYOFF CHARGES - IndyMac Bank		
[Total Payoff $511,070.70]		
Principal Balance	507,500.00	
Interest on Principal Balance at $81.6900/day from 12/01/2006 to DATE OF RECEIPT	3,512.67	
Escrow/Impound Overdraft	.03	
Recording Fee	18.00	
Demand Fees	30.00	
Wire Fee	10.00	
PAYOFF CHARGES - CitiMortgage		
[Total Payoff $71,925.13]		
Principal Balance	71,224.34	
Interest on Principal Balance at $14.3439/day from 12/01/2006 to DATE OF RECEIPT	616.79	
Recording Fee	9.00	
Reconveyance Fee	45.00	
Fax/Statement Fee	30.00	
PRORATIONS/ADJUSTMENTS		
Unpaid Taxes at $451.48/semi-annually from 01/01/2007 to COE	30.10	
Credit fr Seller to Buyer towards closing costs	15,000.00	
Credit fr Buyer to Seller $96.03/day fr 12/19/06 thru COE (estimated)		1,632.51
COMMISSION CHARGES		
Dunnigan Associates Realtors	15,600.00	
Keller Williams Realty	16,050.00	
OTHER DEBITS/CREDITS		
Bouey Termite Service, Inc. for Termite Report/Work	405.00	
American Home Shield for Home Warranty Policy	330.00	
Geo-Tech Information Solutions for Hazard Disclosure Statement	65.00	
City of Sacramento for City Transfer Tax (1/2)	735.62	
Roof Doctors for Roof repair & 2 year Certification	450.00	
Charlene Singley for reimbursement of Gregory Scarlato's invoice for work completed	103.00	
James D. Freeman Electric, Inc. for repairs	410.00	
TITLE/TAXES/RECORDING CHARGES		
Owners Title Policy Fee	1,436.80	
Documentary Transfer Tax (1/2)	294.53	
ESCROW CHARGES		
Escrow Fee (1/2)	515.50	
Federal Express	28.00	
Funds required		97,815.87
TOTAL	$ 634,449.38	$ 634,449.38

THIS IS AN ESTIMATE ONLY AND FIGURES ARE SUBJECT TO CHANGE

Read and Approved:

Helmar Family Revocable Trust

JPMC- 000222
CONFIDENTIAL

Helmar Family Revocable Trust

BY: _____
Mark S. Helmar, Trustee

BY: _____
Sharon L. Helmar, Trustee

stewart title of sacramento

Stewart Title of Sacramento
730 Alhambra Blvd., Suite 202
Sacramento, CA 95816

Phone: (916) 492-7220
Fax: (916) 492-7228

SELLER'S ESTIMATED NET PROCEEDS

PROPERTY: 3622 West Curtis Drive, Sacramento, CA 95818
SELLER: Helmar Family Revocable Trust

DATE: January 2, 2007
ESCROW OFFICER: Nikki Davis
CLOSING DATE:
ESCROW NO.:

BE A TRUE COPY OF SACRAMENTO

	DEBITS	CREDITS
FINANCIAL CONSIDERATION		
Total Consideration		535,001.00
PAYOFF CHARGES - IndyMac Bank		
[Total Payoff $511,070.70]		
Principal Balance	507,500.00	
Interest on Principal Balance at $81.6900/day from 12/01/2006 to DATE OF RECEIPT	3,512.67	
Escrow/Impound Overdraft	.03	
Recording Fee	18.00	
Demand Fees	30.00	
Wire Fee	10.00	
PAYOFF CHARGES - CitiMortgage		
[Total Payoff $71,925.13]		
Principal Balance	71,224.34	
Interest on Principal Balance at $14.3439/day from 12/01/2006 to DATE OF RECEIPT	616.79	
Recording Fee	9.00	
Reconveyance Fee	45.00	
Fax/Statement Fee	30.00	
PRORATIONS/ADJUSTMENTS		
Unpaid Taxes at $451.48/semi-annually from 01/01/2007 to COE	30.10	
Credit fr Seller to Buyer towards closing costs	15,000.00	
Credit fr Buyer to Seller $96.03/day fr 12/19/06 thru COE (estimated)		1,632.51
COMMISSION CHARGES		
Dunnigan Associates Realtors	15,600.00	
Keller Williams Realty	16,050.00	
OTHER DEBITS/CREDITS		
Bouey Termite Service, Inc. for Termite Report/Work	405.00	
American Home Shield for Home Warranty Policy	330.00	
Geo-Tech Information Solutions for Hazard Disclosure Statement	65.00	
City of Sacramento for City Transfer Tax (1/2)	735.62	
Roof Doctors for Roof repair & 2 year Certification	450.00	
Charlene Singley for reimbursement of Gregory Scarlato's Invoice for work completed	103.00	
James D. Freeman Electric, Inc. for repairs	410.00	
TITLE/TAXES/RECORDING CHARGES		
Owners Title Policy Fee	1,436.80	
Documentary Transfer Tax (1/2)	294.53	
ESCROW CHARGES		
Escrow Fee (1/2)	515.50	
Federal Express	28.00	
Funds required		97,815.87
TOTAL	$ 634,449.38	$ 634,449.38

THIS IS AN ESTIMATE ONLY AND FIGURES ARE SUBJECT TO CHANGE

Read and Approved:

Helmar Family Revocable Trust

JPMC- 000223
CONFIDENTIAL

12-13-2006 [illegible] Escrow Closer [illegible] 916 [illegible] 7-4564 P000/0001 F-F169

Date: January 2, 2007

Escrow No.: [redacted]

stewart

Stewart Title of Sacramento
7300 Antelope Blvd. Suite 202
Sacramento, CA 95828

DEBITS CREDITS

Phone: (916) 922-2200
Fax: (916) 922-2209

BY: _____
Mark S. Helmar, Trustee

BY: _____
Sharon L. Helmar, Trustee

SELLER'S ESTIMATED SETTLEMENT STATEMENT

PROPERTY: 38822 West Outlook Drive
Sacramento, CA 95835

DATE: December 13, 2006
ESCROW OFFICER: Nikki Davis
CLOSING DATE:
ESCROW NO.:

SELLER: Helmar Family Revocable Trust

	DEBITS	CREDITS
FINANCIAL CONSIDERATION		
Total Consideration		555,000.00
PAYOFF CHARGES Indy Mac Bank		
[Total Payoff $590,000.00]		
Principal Balance	560,000.00	
Interest on Principal Balance at 5.5000% daily from 12/01/2006 to	27,592.89	
DATE OF RECEIPT		
Escrow Impound Overdraft	.03	
Recording Fee	18.00	
Demand Fees	30.00	
Wire Fee	10.00	
PAYOFF CHARGES CBI Mortgage		
[Total Payoff $37,755.00]		
Principal Balance	37,224.34	
Interest on Principal Balance at 5.4000% daily from 12/01/2006 to	444.66	
DATE OF RECEIPT		
Recording Fee	9.00	
Reconveyance Fee	45.00	
Fax/Courier Fee	30.00	
PRORATIONS/ADJUSTMENTS		
Taxes at 555.44 semi-annually from 07/01/2006 to 01/01/2007		7.52
Credit for Seller to Buyer towards closing costs	15,000.00	
COMMISSION CHARGES		
Dunigan Associates Realtors	16,650.00	
Keller Williams Realty	16,650.00	
OTHER DISBURSEMENTS		
American Home Shield for Home Warranty Policy	330.00	
Geo Tech Information Solutions for Hazard Disclosure Statement	65.00	
City of Sacramento for City Transfer Tax (1/2)	738.52	
TITLE/ESCROW/RECORDING CHARGES		
Owners Title Policy Fee	1,186.60	
Documentary Transfer Tax (1/2)	284.53	
ESCROW CHARGES		
Escrow Fee (1/2)	545.50	
Federal Express	25.00	
Funds required		99,246.85
TOTAL	$ 662,246.87	$ 662,246.87

THESE SAME ESTIMATED FIGURES ARE SUBJECT TO CHANGE

Received & Approved:

JPMC- 000224
CONFIDENTIAL

FINAL

B. Type of Loan

1. ☐FHA 2. ☐FmHA 3. ☐Conv. Uns. 4. ☐VA 5. ☐Conv. Ins.

6. File Number

7. Loan Number

OMB No. 2502 0265

Mortgage Insurance Number

C. Note: THIS NOTE IS FURNISHED TO GIVE YOU A STATEMENT OF THE ACTUAL SETTLEMENT COSTS. AMOUNTS PAID TO ANY AND BY THE SETTLEMENT AGENT ARE SHOWN. ITEMS MARKED "(P.O.C.)" WERE PAID OUTSIDE OF THE CLOSING. THEY ARE SHOWN HERE FOR INFORMATION PURPOSES AND ARE NOT INCLUDED IN THE TOTALS.

D. Name and Address of Borrower	E. Name and Address of Seller	F. Name and Address of Lender
Laura Richardson 3622 West Curtis Drive Sacramento, CA 95818	Helmar Family Revocable Trust 2801 Rochon Way Sacramento, CA 95818	Washington Mutual Bank 1400 S. Douglass Rd., Suite 100 Anaheim, CA 92806

G. PROPERTY LOCATION	H. Settlement Agent	
3622 West Curtis Drive Sacramento, CA 95818	Stewart Title of Sacramento	
	Place of Settlement	Settlement Date
	730 Alhambra Blvd., Suite 202 Sacramento, CA 95816	January 10, 2007

J. SUMMARY OF BORROWER'S TRANSACTIONS		K. SUMMARY OF SELLER'S TRANSACTIONS	
100. GROSS AMOUNT DUE FROM BORROWER		400. GROSS AMOUNT DUE TO SELLER	
101. Contract Sales Price	535,001.00	401. Contract sales price	535,001.00
102. Personal Property		402. Personal property	
103. Settl. Chrgs. to Borrower (line 1400)	18,432.74	403. Deposit from Sharon L. Helmar	97,815.87
104.		404.	
105.		405	
Adjustments for items paid by seller in advance		Adjustments for items paid by seller in advance	
106. City/Town Taxes		406. City/Town taxes	
107. County Taxes		407. County taxes	
108. Assessments		408. Assessments	
109. Credit fr Buyer to Seller $95.03/day fr 12/19/06	1,632.51	409. Credit fr Buyer to Seller $95.03/day fr 12/19/06	1,632.51
110. Credit fr Buyer to Seller $100/day fr 1/5/07	500.00	410. Credit fr Buyer to Seller $100/day fr 1/5/07	500.00
111.		411.	
112.		412.	
120. Gross Amount Due From Borrower	555,566.25	420. Gross Amount Due to Seller	634,949.38
200. AMOUNTS PAID BY OR IN BEHALF OF BORROWER		500. REDUCTIONS IN AMOUNT DUE TO SELLER	
201. Deposits or Earnest Money	1,000.00	501. Excess deposit (see instructions)	
202. New 1st Trust Deed	535,001.00	502. Settl. chrgs. to seller (line 1400)	36,423.45
203. Existing loan(s) taken subject to		503. Existing loan(s) taken subject to	
204. Deposit from Laura Richardson	22,172.22	504. IndyMac Bank	511,397.46
205. Deposit from Laura Richardson	5,000.00	505. CitiMortgage	71,982.50
206.		506.	
207.		507.	
208.		508.	
209.		509.	
Adjustments for items unpaid by seller		Adjustments for items unpaid by seller	
210. City/Town taxes		510. City/Town taxes	
211. Unpaid Taxes at $451.43/semi-annually from 01/01/2007 to 01/10/2007	22.57	511. Unpaid Taxes at $451.46/semi-annually from 01/01/2007 to 01/10/2007	22.57
212. Assessments		512. Assessments	
213. Credit fr Seller to Buyer towards closing costs	15,000.00	513. Credit fr Seller to Buyer towards closing costs	15,000.00
214.		514.	
215.		515.	
216.		516.	
217.		517.	
218.		518.	
219.		519.	
220. Total Paid By/For Borrower	578,195.79	520. Total Reductions in Amount Due Seller	634,825.98
300. CASH AT SETTLEMENT FROM/TO BORROWER		600. CASH AT SETTLEMENT FROM/TO SELLER	
301. Gross Amounts due from Borrower (line 120)	555,566.25	601. Gross amount due to Seller (line 420)	634,949.38
302. Less amounts paid by/for Borrower (line 220)	578,195.79	602. Less reductions in amount due Seller (line 520)	634,825.98
303. CASH TO BORROWER	22,629.54	603. CASH TO SELLER	123.40

CERTIFIED TO BE A TRUE COPY
STEWART TITLE OF SACRAMENTO
BY

JPMC- 000225
CONFIDENTIAL

L. SETTLEMENT STATEMENT

	PAID FROM BORROWER'S FUNDS AT SETTLEMENT	PAID FROM SELLER'S FUNDS AT SETTLEMENT
700. TOTAL SALES/BROKER'S COMMISSION		
Based on price $ @ %		
701. Dunnigan Associates Realtors $15,600.00		
702. Keller Williams Realty $16,0 0.00		
703. Commission paid at settlement		31,650.00
704.		
800. ITEMS PAYABLE IN CONNECTION WITH LOAN		
801. Loan Origination Fee to Avenue Mortgage	10,700.00	
802. Loan discount		
803. Appraisal Fee Sean B. Gallagher POC $350.00 to Avenue Mortgage		
804. Credit Report Experian to Avenue Mortgage	13.33	
805. Lender's Inspection Fee Sean B. Gallagher to Avenue Mortgage		
806. Mortgage insurance application fee		
807. Assumption fee		
808. Tax Research/Payment Services to Washington Mutual Bank	81.00	
809. Flood Search Fee LandAmerica	8.00	
810. Broker Processing Fee to Avenue Mortgage	500.00	
811. Broker Underwriting Fee to Avenue Mortgage	400.00	
900. ITEMS REQUIRED BY LENDER TO BE PAID IN ADVANCE		
901. Interest at $128.9800/day from 01/10/2007 to 02/01/2007 to Washington Mutual Bank	2,837.78	
902. Mortgage Insurance		
903. State Farm Insurance for Homeowners Insurance Premium	1,231.00	
904. Flood Insurance		
905.		
1000. RESERVES DEPOSITED WITH LENDER		
1001. Hazard Insurance		
1002. Mortgage Insurance		
1003. City property taxes		
1004. County property taxes		
1005. Annual assessments		
1006.		
1007.		
1008. Aggregate Reserves		
1009.		
1100. ESCROW AND TITLE CHARGES		
1101. Escrow Fee to Stewart Title of Sacramento	515.50	515.50
1102. Abstract or title search		
1103. Title examination		
1104. Title insurance binder		
1105. Document Preparation to Stewart Title of Sacramento	40.00	
1106. Notary Fee to Stewart Title of Sacramento	40.00	
1107. Attorney's fees		
1108. Title Insurance to Stewart Title of Sacramento	705.98	1,438.80
1109. Lender's coverage $705.98 with liability @ $635,001.00		
110. Owner's coverage $1,438.8 with liability @ $635,001.00		
111. Policy Endorsement - 8.1 to Stewart Title of Sacramento	25.00	
112. E-Mail Documents to Stewart Title of Sacramento	100.00	
113. Additl. Items See Page #3	30.00	28.00
200. GOVERNMENT RECORDING AND TRANSFER CHARGES		
201. Recording fees: Deed $10.00; Mortgage $65.00; Releases $ to Stewart Title of Sacramento	75.00	
202. City/County tax stamps		
203. Documentary Transfer Tax to Stewart Title of Sacramento	284.52	284.53
204.		
205.		
300. ADDITIONAL SETTLEMENT CHARGES		
301. American Home Shield		330.00
302. Bousy Pest Control		405.00
303. Geo-Tech Natural Hazards Disclosure Report		65.00
304. City of Sacramento for City Transfer Tax	735.83	735.82
305. Roof Doctors Roof Certification		450.00
306. ASAP Signing Services, Inc. for accomodation signing/notary fees	100.00	
307. Additl. Items See Page #3		513.00
400. TOTAL SETTLEMENT CHARGES (ENTER ON LINES 103 SECTION J AND 502, SECTION K)	18,432.74	36,423.45

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Payoff to IndyMac Bank
TOTAL $511,397.46

Principal Balance	507,500.00
Interest on Principal Balance at $81.6900/day from 12/01/2006 to 01/17/2007	3,839.43
Escrow/Impound Overdraft	.03
Recording Fee	18.00
Demand Fees	30.00
Wire Fee	10.00

Payoff to CitiMortgage
TOTAL $71,982.50

Principal Balance	71,224.34
Interest on Principal Balance at $14.3439/day from 12/01/2006 to 01/17/2007	574.16
Recording Fee	9.00
Reconveyance Fee	45.00
Fax/Statement Fee	30.00

ADDITIONAL ESCROW AND TITLE CHARGES

	BORROWER	SELLER
Federal Express to Stewart Title of Sacramento		28.00
Wire Fee to Stewart Title of Sacramento	30.00	
Total to line 1113	30.00	28.00

ADDITIONAL SETTLEMENT CHARGES

	BORROWER	SELLER
Charlene Singley for reimbursement of Gregory Scarlato's invoice for work completed		103.00
James D. Freeman Electric, Inc. for repairs		410.00
Total to line 1307		513.00

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Verify Employment - Salaried Employee

INCOME

Borrower	Laura Richardson
Employer	State Of California State Capi
Position	State Assembly Rep
Date of Hire	12/4/2006
Termination Date	
How is income derived?	☐ Base ☐ Commission ☑ Salary ☐ OT ☐ Bonus
Spoke to	Lynda Roper
Title	Deputy Administrative Officer
Audit Completed	☑
By	U206250
Date/Time	

Save Cancel

also See attached internet print-out

CONDITION #8

JPMC- 000228
CONFIDENTIAL

CSOC.RICH.002009

Verify Employment - Salaried Employee

Borrower	Laura Richardson
Employer	City Of Long Beach
Position	City council Resp
Date of Hire	1/1/1999
Termination Date	12/1/2006
How is income derived?	☑ Base ☐ Commission ☐ Salary ☐ OT ☐ Bonus
Spoke to	Elane
Title	HR For City Of Long Beach
Audit Completed	☑
By	U206250
Date/Time	

Save Cancel

CONDITION # 8

JPMC- 000229
CONFIDENTIAL

CSOC.RICH.002010

Statement Date

OPTION ONE
MORTGAGE

H&R BLOCK

110987/LA CA

LAURA RICHARDSON
717 E VERNON ST
LONG BEACH CA 90806-2726

Payment Due Date		12/01/06
Current Payment	$	2,592.20
Past Due Payment(s)	$	.00
Unpaid Late Charges	$	.00
Other Charges	$	.00
Total Amount Due	$	2,592.20
After 12/16/06 Add Late Charge Of	$	.00
Total Payment After 12/16/06	$	2,592.20

Account Information

Item Description		Amount
Balances		
Principal Balance	$	445,103.02
Escrow Balance	$	605.00
Unpaid Late Charges	$	.00
Payment Factors		
Int Rate - First Mtg		6.950%
Principal & Interest	$	2,439.79
Escrow Payment	$	152.41
Other	$	.00
Total Payment Amount	$	2,592.20
Year to Date		
Interest	$	11,051.97
Taxes	$	928.18

Loan Number
Property Address 717 E VERNON ST
LONG BEACH CA 90806

Home Phone
Work Phone

Please be advised any outstanding fees and/or advances will be satisfied prior to principal reduction.

Activity Since Last Statement

Date	Description	Principal	Interest	Escrow	Misc.	Late/Other Charges	Total
10/31	ESC INT DEPOSIT			$2.40			$2.40
11/13	COUNTY TAX DISB	DUE: 11/06		$826.18-			
11/15	PAYMENT REC'D	$291.67	$2,208.12	$152.41			$2,592.20

Payments received after the statement date may not appear on this statement.

[illegible]

Automatic Payment Drafting: If you would like to have your payment automatically drafted from your checking or savings account, please call our Customer Contact Center at 800.648.9805.

DETACH AND SEND LOWER PORTION WITH PAYMENT

JPMC- 000230
CONFIDENTIAL

WELLS FARGO HOME MORTGAGE

PO Box 14411, Des Moines IA 50306-3411

#BWNGKLH
#708HXVFHJJRHK114#

145575

LAURA ANN RICHARDSON
3623 S PARKER STREET
SAN PEDRO CA 90731-6433

Statement Date 11/16/06
Loan Number
Customer Service

Online
wellsfargo.com

Telephone
(866) 234-8271

TTY Deaf/Hard of Hearing
(800) 934-9593

Fax
(866) 278-1179

Payments
P.O. Box 54107
Los Angeles, CA 90054

Correspondence
PO Box 10335
Des Moines IA 50306-0335

Purchase or Refinance (800) 443-3429

Summary

Payment (Principal and/or Interest, Escrow)	$2,474.58
Optional Product(s)	$ .00
Current Monthly Payment	$2,474.58
Overdue Payments	$ .00
Unpaid Late Charge(s)	$ .00
Other Charges	$ .00
TOTAL PAYMENT DUE 12/01/06	$2,474.58

Property Address
3623 S PARKER STREET
LOS ANGELES CA 90731

Unpaid Principal Balance	$352,819.80
(Contact Customer Service for your payoff balance)	
Interest Rate	6.125%
Interest Paid Year-to-Date	$19,934.75
Taxes Paid Year-to-Date	$1,746.79
Escrow Balance	$2,902.14

Important Messages

SPREAD THE WORD - IT'S THE LAST CHANCE TO TELL US YOUR STORY
Log onto www.wellsfargo.com/win250 TODAY. Enter our Take The Challenge™ contest by December 31, 2006, where you could be selected to win up to $250,000 toward the purchase of a home, after taxes! Spread the word to your friends and family!

Activity Since Your Last Statement

Date	Description	Total	Principal	Interest	Escrow	Late Charge	Other
11/16	*PAYMENT	$2,474.58	$378.54	$1,892.78	$203.26		

*Wells Fargo Easy Pay℠ payment has been applied. Amount shown exclusive of applicable fees.

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Dec-16-05 02:16pm From- T-442 P.003 F-271

01000

OMB No. 1545-0008

1 Wages, tips, other compensation 30911.08	2 Federal income tax withheld 4402.35
3 Social security wages 30911.08	4 Social security tax withheld 1916.49
5 Medicare wages and tips 30911.08	6 Medicare tax withheld 448.21

c Employer's name, address, and ZIP code
CITY OF LONG BEACH

333 W. OCEAN
LONG BEACH CA 90802

7 Social security tips	8 Allocated tips	9 Advance EIC payment
10 Dependent care benefits	11 Nonqualified plans	12a See instructions for box 12 C 18.00
12b	13a	14d

b Employer identification number (EIN)
e Employee's social security number

15 Statutory employee | Retirement plan | Third-party sick pay | 14 Other AUTO ALLOW $208.50

X

a Employee's name, address, and ZIP code
LAURA ANN RICHARDSON-BATTS
717 EAST VERNON STREET

LONG BEACH CA 90805

Form W-2 Wage and Tax Statement 2005

15 State Employer's state ID number CA 600-9600-7	16 State wages, tips, etc. 30911.08	
17 State income tax 577.13	18 Local wages, tips, etc.	
19 Local income tax	20 Locality name	

Copy C - For EMPLOYEE'S RECORDS
(See Notice to Employee on back of Copy B).

01000

Department of the Treasury—Internal Revenue Service

1 Wages, tips, other compensation 30911.08	2 Federal income tax withheld 4402.35
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CITY OF LONG BEACH

333 W. OCEAN
LONG BEACH CA 90802

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X

a Employee's name, address, and ZIP code
LAURA ANN RICHARDSON-BATTS
717 EAST VERNON STREET

LONG BEACH CA 90805

Form W-2 Wage and Tax Statement 2005

15 State Employer's state ID number CA 600-9600-7	16 State wages, tips, etc. 30911.08	
17 State income tax 577.13	18 Local wages, tips, etc.	
19 Local income tax	20 Locality name	

Copy C - For EMPLOYEE'S RECORDS
(See Notice to Employee on back of Copy B).

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c Control number	1 Wages, tips, other compensation 73,599.32	2 Federal income tax withheld 9,868.64
OMB NO. 1545-0008	3 Social security wages 77,203.08	4 Social security tax withheld 4,786.56
	5 Medicare wages and tips 77,203.08	6 Medicare tax withheld 1,119.48

c Employer's name, address and ZIP code
STATE OF CALIFORNIA
STEVE NESTLY, CALIFORNIA STATE CONTROLLER
P.O. BOX 942850
SACRAMENTO, CA 94250-5876

7 Social security tips	8 Allocated tips	9 Advance EIC payment
10 Dependent care benefits	11 Nonqualified plans	12a See instructions for box 12
12b	13a	14d

b Employer identification number (EIN)
e Employee's social security number

15 Statutory employee | Retirement plan | Third-party sick pay | 14 Other

a Employee's name, address and ZIP code
L RICHARDSONBATTS
717 E VERNON ST
LONG BEACH CA
90806

2005 W-2 Wage and Tax Statement

15 State Employer's state ID No. CA 600-4039	16 State wages, tips, etc. 73,599.32	
17 State income tax 2,731.68	18 Local wages, tips, etc.	
19 Local income tax	20 Locality name	

Copy 2 - To Be Filed With Employee's State, City, or Local Income Tax Return
Department of the Treasury Internal Revenue Service

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c Control number	1 Wages, tips, other compensation 73,599.32	2 Federal income tax withheld 9,868.64
OMB NO. 1545-0008	3 Social security wages 77,203.08	4 Social security tax withheld 4,786.56
	5 Medicare wages and tips 77,203.08	6 Medicare tax withheld 1,119.48

c Employer's name, address and ZIP code
STATE OF CALIFORNIA
STEVE NESTLY, CALIFORNIA STATE CONTROLLER
P.O. BOX 942850
SACRAMENTO, CA 94250-5876

7 Social security tips	8 Allocated tips	9 Advance EIC payment
10 Dependent care benefits	11 Nonqualified plans	12a
12b	13a	14d

b Employer identification number (EIN)
e Employee's social security number

15 Statutory employee | Retirement plan | Third-party sick pay | 14 Other

X

a Employee's name, address and ZIP code
L RICHARDSONBATTS
717 E VERNON ST
LONG BEACH CA
90806

2005 W-2 Wage and Tax Statement

15 State Employer's state ID No. CA 600-4039	16 State wages, tips, etc. 73,599.32	
17 State income tax 2,731.68	18 Local wages, tips, etc.	
19 Local income tax	20 Locality name	

Copy 2 - To Be Filed With Employee's State, City, or Local Income Tax Return
Department of the Treasury Internal Revenue Service

JPMC- 000232
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AGY/UNIT 70-001 PAY PERIOD 10/06 ARRANT NO 01 371405
TAX YEAR 06 ISSUE DATE 11/01/06
TAX STATUS FED M-00 STATE M-00

	GROSS PAY	TAXABLE GROSS	DEDUCTIONS	NET PAY
CURRENT	7460.00	7021.25	2320.02	5139.98
YEAR-TO-DATE[1]	76295.46			

EARNINGS	DAYS	HOURS	GROSS	DEDUCTIONS	AMOUNT
REGULAR			7460.00	FEDERAL TAX	1026.23
				STATE TAX	291.35
				*RETIREMENT	347.35
				SOC SEC	456.85
				MEDICARE	106.84
				*F PERSCHSE	400.58
				*F DLTA DNT	48.63
				*VISION-VSP	9.19
				LIFE INS	.00
				*BENEFITAMT	367.00-

458.40 pre/ month

EMPLOYER CONTRIBUTIONS (Not part of earnings)

RETIREMNT	SOC SEC	HLTH/FLEX
1267.98	456.85	367.00
MEDICARE	LIFE INS	
106.84	18.70	

YOUR 2006 W-2 WILL BE MAILED TO THE ADDRESS LISTED BELOW. IF THIS ADDRESS IS INCORRECT, PLEASE SEE YOUR PERSONNEL/PAYROLL OFFICE. A CHANGE OF ADDRESS MUST BE COMPLETED BY DECEMBER 15 IN ORDER FOR YOUR W-2 TO BE MAILED TO YOUR CORRECT ADDRESS. IF YOU HAVE ANY QUESTIONS REGARDING THIS NOTICE, PLEASE CONTACT YOUR PERSONNEL/PAYROLL OFFICE.

717 E VERNON ST
LONG BEACH CA 90806

CD-18 (Rev 03/00) [1] Year-to-date gross on final earnings statement may not agree with W-2.
* Amounts where either taxable gross

F/T : Monterey

JPMC- 000233
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DEPT/BUR/DIV		PERIOD	PERIOD BEGINNING	PERIOD ENDING	CHECK DATE	CHECK NO.
01000		21	09/30/06	10/13/06	10/20/06	

EMPLOYEE NAME	DATE OF STEP INCR	TAX STATUS FED	TAX STATUS	FEDERAL	STATE
LAURA ANN RICHARDSON-BATTS	00/00/00	S	M	000	000

EARNINGS AND ADJUSTMENTS					TAXES AND DEDUCTIONS			
CODE	TYPE	RATE	HOURS	CURR EARNINGS	CODE	TYPE	AMOUNT	PR TO DATE
ASH	SCH HOURS	13.935	80.0	1114.80	$$00M	FICA-MED	16.54	341.09
JVP	VP TRIPS	.000	.0	103.13	$$001	U.S. FICA	70.78	1458.47
040	HLTH INS	.000	.0	73.80-	$$002	FED INC TX	141.75	2910.67
043	MGMT LIFE	.000	.0	1.50	CA	CA STATE	12.95	263.39
044	HOSP INS	.000	.0	4.38-	049	IAM-PT	5.60	110.00

WELLNESS & SAFETY AFFAIR 2006
OCT 24 @ GAS & OIL FROM 11-2PM

OCT 26 @ MAIN LIBRARY FROM 11-2PM

YEAR TO DATE GROSS	YEAR TO DATE DEF COMP	CURRENT GROSS	TAXES AND DEDUCTIONS	NET PAY
21343.00	0.00	1036.82	247.52	789.10

EXECUTIVE LEAVE	SICK LEAVE	VACATION CURRENT	VACATION CARRYOVER	PERSONAL LEAVE CURRENT	PERSONAL LEAVE CARRYOVER	BANKED OVERTIME	HOLIDAY INLIED CURRENT	HOLIDAY INLIED CARRYOVER
0.0	82.9	0.0	0.0	0.0	0.0	0.0	0.0	0.0

DETACH AND RETAIN UPPER PORTION

Working Together To Serve

CITY OF LONG BEACH
333 WEST OCEAN · LONG BEACH, CA 90802

JPMC- 000234
CONFIDENTIAL

DEPT/BUR/OD		PERIOD	PERIOD BEGINNING	PERIOD ENDING	CHECK DATE	CHECK NO.
01000		22	10/14/06	10/27/06	11/03/06	

EMPLOYEE NAME	DATE OF STEP INCR.	TAX STATUS FED.	TAX STATUS ST.	FEDERAL	STATE
LAURA ANN RICHARDSON-BATTS	00/00/00	S	M	000	000

EARNINGS AND ADJUSTMENTS CODE	TYPE	RATE	HOURS	CURR EARNINGS	TAXES AND DEDUCTIONS CODE	TYPE	AMOUNT	PYR TO DATE
ASH	SCH HOURS	13.935	80.0	1114.80	$$00M	FICA-MED	16.56	357.65
JVP	VP TRIPS	.000	.0	103.13	$$001	U.S. FICA	70.81	1529.28
040	HLTH INS	.000	.0	75.92-	$$002	FED INC TX	141.88	3052.55
					CA	CA STATE	12.87	276.30
					049	IAM-PT	5.50	115.50

YEAR TO DATE GROSS	YEAR TO DATE DEF COMP	CURRENT GROSS	TOTAL TAXES AND DEDUCTIONS	NET PAY
22381.88	0.00	1038.88	247.72	791.16

EXECUTIVE LEAVE	SICK LEAVE	VACATION CURRENT	VACATION CARRYOVER	PERSONAL LEAVE CURRENT	PERSONAL LEAVE CARRYOVER	BANKED OVERTIME	HOLIDAY INITIAL CURRENT	HOLIDAY INITIAL CARRYOVER
0.0	82.8	0.0	0.0	0.0	0.0	0.0	0.0	0.0

Y OF LONG BEACH
WEST OCEAN - LONG BEACH, CA 90802

DETACH AND RETAIN UPPER PORTION

Working Together To Serve

JPMC- 000235
CONFIDENTIAL

DEPT/BUR/DIV		PERIOD	PERIOD BEGINNING	PERIOD ENDING	CHECK DATE	CHECK NO
01000		23	10/28/06	11/10/06	11/17/06	0

EMPLOYEE NAME	DATE OF STEP INCR	TAXES/ATUS FED		FEDERAL	STATE
LAURA ANN RICHARDSON-BATTS	00/00/00	S	N	.000	000

EARNINGS AND ADJUSTMENTS					TAXES AND DEDUCTIONS			
CODE	TYPE	RATE	HOURS	CURR EARNINGS	CODE	TYPE	AMOUNT	YR TO DATE
ASH	SCH HOURS	19.935	80.0	1114.80	$$00M	FICA-MED	16.52	374.17
JVP	VP TRIPS	.000	.0	103.13	$$001	U.S. FICA	70.62	1599.90
040	HLTH INS	.000	.0	75.92-	$$002	FED INC TX	141.45	3194.00
043	MGMT LIFE	.000	.0	1.50	CA	CA STATE	12.92	289.22
044	HOSP INS	.000	.0	4.38-	049	IAM-PT	5.80	121.00

EARNING DATE		CURRENT		TOTAL TAXES AND DEDUCTIONS	
23416.38		0.00	1034.50	247.01	787.49

EXECUTIVE LEAVE	OK LEAVE	VACATION CURRENT	VACATION CARRYOVER	PERSONAL LEAVE CURRENT	PERSONAL LEAVE CARRYOVER	BANKED OVERTIME	HOLIDAY IN LIEU CURRENT	HOLIDAY IN LIEU CARRYOVER
0.0	82.8	0.0	0.0	0.0	0.0	0.0	0.0	0.0

DETACH AND RETAIN UPPER PORTION

Y OF LONG BEACH
WEST OCEAN - LONG BEACH, CA 90802

Working Together To Serve

P/T : EVERY 2 WEEKS

JPMC- 000236
CONFIDENTIAL

Farmers & Merchants Bank

Date 10/11/06
Account No.
Enclosures

Page 1
25

Laura Richardson-Batts
717 East Vernon Street
Long Beach CA 90806-2726

Please visit our website for online banking at www.fmb.com.
"California's Strongest Bank"

Account Title: Laura Richardson-Batts

Personal Checking		Number of Enclosures	25
Account Number		Statement Dates 9/12/06 thru 10/11/06	
Beginning Balance	56,858.50	Days in the statement period	30
1 Deposits/Credits	5,537.25	Average Ledger	50,502.69
36 Checks/Debits	21,236.72		
Service Charge	.00		
Interest Paid	.00		
Ending Balance	41,159.03		

Deposits and Other Credits

Date	Description	Amount
10/05	Deposit 9983	5,537.25

Checks and Other Debits

Date	Description	Amount
9/13	HANFIELD WELLFET WPA 02100	24.95-
9/18	CHARTER COMM CHARTERCOM	201.58-
9/18	MORTGAGE PAYMENT 8002983212	2,489.58-
9/19	SO CAL EDISON CO BILL PAYMT	106.69-
9/19	SPEEDPAY COMC PAYMN 0210	2,594.20-
9/28	BALLY FITNSS AUTO DEBIT	29.00-
10/05	VERIZON WEST ARC VERIZONCA CHECK # 1335 ARC 028000084088467 1008022230	256.11-
10/05	CAPITAL ONE ARC CHECK PYMT CHECK # 1337 ARC 051405515829593 9541719766	299.57-
10/06	WFHM MORTGAGE CHECKPAYMT CHECK # 1344 ARC 091000013866832 2708044134	2,474.58-
10/10	SO CAL EDISON MAILED PMT CHECK # 1343 ARC	22.21-

Member FDIC

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Date 10/11/06 Page 2
Account No.
Enclosures 25

Personal Checking 3465640 (Continued)

Checks and Other Debits

Date	Description	Amount
	122000496120573	
10/10	CHARTER COMMUNI CHECKPAYMT CHECK # 1346 ARC	102.99-
	071100263647204	

--- CHECKS IN NUMBER ORDER ---

						Date	Check No	Amount
10/04	1094	50.00	9/19	1146	345.57	10/05	1337	-See above-
10/05	1095	125.00	9/21	1147	70.00	10/06	1338	225.20
10/11	1096	100.00	9/21	1149	125.00	10/10	1339	149.90
10/11	1097	50.00	9/18	1327*	45.00	10/10	1340	188.16
9/28	1131*	250.00	9/14	1330*	388.90	10/10	1343*	-See above-
9/12	1141*	71.50	9/27	1331	65.00	10/06	1344	-See above-
9/15	1142	100.00	9/29	1332	125.00	10/05	1345	2,592.20
9/14	1143	130.00	10/05	1333	182.38	10/10	1346	-See above-
9/19	1144	50.00	10/05	1335*	-See above-	10/06	1347	50.00
9/19	1145	255.94	10/10	1336	901.51	10/10	1348	6,000.00

* Denotes missing check numbers

Checking Account Daily Balances

				Date	Balance
9/12	56,787.00	9/19	50,054.59	10/04	49,340.59
9/13	56,762.05	9/21	49,859.59	10/05	51,422.58
9/14	56,243.15	9/27	49,794.59	10/06	48,672.80
9/15	56,143.15	9/28	49,515.59	10/10	41,309.03
9/18	53,406.99	9/29	49,390.59	10/11	41,159.03

* * * * End of Statement * * * *

Thank you for banking with Farmers and Merchants Bank.

Dec-16-06 02:19pm From- T-442 P.012/046 F-271

2PY 002507 001099 3278142771

SOUTHERN CALIFORNIA
ASSOCIATION OF GOVERNMENTS
818 WEST 7TH STREET, 12TH FLOOR
LOS ANGELES, CA 90017

Period Ending: 10/15/2006
Pay Date: 10/19/2006

LAURA BATTS
333 W. OCEAN BLVD
LONG BEACH, CA 90802-4664

Taxable Marital Status: Single
Exemptions/Allowances:
Federal: 0
State: 0

Social Security Number:

Earnings	rate	hours	this period	year to date
Regular	70.0000	1.00	70.00	420.00
Gross Pay			$70.00	420.00
Net Pay			$70.00	

BOARD: MONTHLY TO QUARTERLY

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AGY/UNIT .0-001 PAY PERIOD 09/06
TAX YEAR 06 ISSUE DATE 10/01/06
TAX STATUS FED M-00 STATE M-00

	GROSS PAY	TAXABLE GROSS	DEDUCTIONS	NET PAY
CURRENT	7460.00	7021.25	2320.02	5139.98
YEAR-TO-DATE[1]	68835.46			

EARNINGS	DAYS	HOURS	GROSS
REGULAR			7460.00

DEDUCTIONS	AMOUNT
FEDERAL TAX	1026.23
STATE TAX	291.35
*RETIREMENT	347.35
SOC SEC	456.85
MEDICARE	106.84
*F PERSCHSE	400.58
*F DLTA DNT	46.63
*VISION-VSP	9.19
LIFE INS	.00
*BENEFITAMT	367.00-

EMPLOYER CONTRIBUTIONS (current and adjustments)

RETIREMENT	SOC SEC	HLTH/FLEX
1267.98	456.85	367.00
MEDICARE	LIFE INS	
106.84	10.70	

*MANAGEMENT, SUPERVISORY, CONFIDENTIAL AND EXCLUDED EMPLOYEE LONG TERM DISABILITY PLAN OPEN ENROLLMENT IS OCT 2-NOV 3, 2006. REVIEW THE MATERIAL MAILED TO YOUR HOME. SUBMIT ENROLLMENT FORMS TO YOUR PERSONNEL OFFICE BY NOVEMBER 3.
*THIS PAYMENT MAY REFLECT YOUR JULY 1, 2006 PAY RATE INCREASE. SEE THE SCO WEBSITE AT WWW.SCO.CA.GOV FOR MORE INFORMATION.
*TO REGISTER OR RE-REGISTER TO VOTE, CALL THE SECRETARY OF STATE AT 1-800-345-VOTE (ENGLISH) OR 1-800-232-VOTA (SPANISH).

CD 34 (Rev. 06/00) [1] Year-to-date gross on final earnings statement may not agree with W-2.
* Amounts which affect taxable gross

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Income Analysis - Bank Statements / Stated / Tax Returns (Monthly Income) Detail
Borrower: Laura Richardson **Employer Name:** State Of California State Capi **State:** CA

Analysis Type: Stated **Year:** 2007

Stated Analysis
1003 Stated Amt: 12,462.33

Monthly Income:	12,462.33	Net Income:	8,723.63

Recalculate Save Undo Back

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Income Analysis

Borrower: Laura Richardson

Monthly Gross Income: $11,220.00	Monthly Net Income: $7,481.40

Salaried Employee / Additional Monthly Income for the Self Employed Borrower

Use	Self	Employer	Type	Period	Analysis Type	Gross	Deductions	Net
☑	N	State Of California State Capi	Full Time	2007	Stated	$12,462.00	$3,738.60	$8,723.40
	N	City Of Long Beach	Part Time	-	-	$0.00	$0.00	$0.00

Other Monthly Income

Use	Income Type	Total Monthly	Tax Exempt	Deductions
☑	Net Rental Income	-$1,242.00	No	$0.00

Save Undo

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Borrower's Certification & Authorization

Certification

The undersigned certify the following:

1. I/We have applied for a mortgage loan from Washington Mutual Bank *(lender)*. In applying for the loan, I/we completed a loan application containing various information on the purpose of the loan, the amount and source of the down payment, employment and income information, and assets and liabilities. I/We certify that all of the information is true and complete. I/We made no misrepresentations in the loan application or other documents, nor did I/we omit any pertinent information.
2. I/We understand and agree that Washington Mutual Bank *(lender)* reserves the right to change the mortgage loan review process to a full documentation program. This may include verifying the information provided on the application with the employer and/or the financial institution.
3. I/We fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements when applying for this mortgage, as applicable under the provisions of Title 18, United States Code, Section 1014.

Authorization to Release Information

To Whom It May Concern:

1. I/We have applied for a mortgage loan from Washington Mutual Bank *(lender)*. As part of the application process, Washington Mutual Bank *(lender)* may verify information contained in my/our loan application and in other documents required in connection with the loan, either before the loan is closed or as part of its quality control program.
2. I/We authorize you to provide to Washington Mutual Bank *(lender)*, and to any investor to whom Washington Mutual Bank *(lender)* may sell my/our mortgage, any and all information and documentation that they request. Such information includes, but is not limited to, employment history and income; bank, money market, and similar account balances; credit history; and copies of income tax returns.
3. Washington Mutual Bank *(lender)* or any investor that purchases the mortgage may address this authorization to any party named in the loan application or disclosed by any consumer credit reporting agency or similar source.
4. A copy of this authorization may be accepted as an original.
5. Your prompt reply to Washington Mutual Bank *(lender)* or the investor that purchased the mortgage is appreciated.

NOTICE TO BORROWERS: This is notice to you as required by the Right to Financial Privacy Act of 1978 that HUD/FHA has a right of access to financial records held by financial institutions in connection with the consideration or administration of assistance to you. Financial records involving your transaction will be available to HUD/FHA without further notice or authorization but will not be disclosed or released by this institution to another Government Agency or Department without your consent except as required or permitted by law.

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CSOC.RICH.002024

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account.

What this means for you: When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

(Borrower's Signature) Laura Richardson 1/4/07 (Date) (Social Security Number)

(Borrower's Signature) (Date) (Social Security Number)

4140508 (0308) - BORROWER'S CERTIFICATION & AUTHORIZATION

JPMC- 000244
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CSOC.RICH.002025

Form **4506**
(Rev. July 2005)

Department of the Treasury
Internal Revenue Service

Request for Copy of Tax Return

▶ Do not sign this form unless all applicable lines have been completed. Read the instructions on page 2.
▶ Request may be rejected if the form is incomplete, illegible, or any required line was blank at the time of signature.

OMB No. 1545-0429

Tip: You may be able to get your tax return or return information from other sources. If you had your tax return completed by a paid preparer, they should be able to provide you a copy of the return. The IRS can provide a **Tax Return Transcript** for many returns free of charge. The transcript provides most of the line entries from the tax return and usually contains the information that a third party (such as a mortgage company) requires. See **Form 4506-T**, Request for Transcript of Tax Return, or you can call 1-800-829-1040 to order a transcript.

1a Name shown on tax return. If a joint return, enter the name shown first. Laura Richardson	1b First social security number on tax return or employer identification number (see instructions)
2a If a joint return, enter spouse's name shown on tax return	2b Second social security number if joint tax return

3 Current name, address (including apt., room, or suite no.), city, state, and ZIP code
Laura Richardson
717 E Vernon St, Long Beach, CA 90806

4 Previous address shown on the last return filed if different from line 3

5 If the tax return is to be mailed to a third party (such as a mortgage company), enter the third party's name, address, and telephone number. The IRS has no control over what the third party does with the tax return.

Caution: *If a third party requires you to complete Form 4506, do not sign Form 4506 if lines 6 and 7 are blank.*

6 **Tax return requested** (Form 1040, 1120, 941, etc.) and all attachments as originally submitted to the IRS, including Form(s) W-2, schedules, or amended returns. Copies of Forms 1040, 1040A, and 1040EZ are generally available for 7 years from filing before they are destroyed by law. Other returns may be available for a longer period of time. Enter only one return number. If you need more than one type of return, you must complete another Form 4506. ▶ _____
Note. *If the copies must be certified for court or administrative proceedings, check here* ..... ☐

7 **Year or period requested.** Enter the ending date of the year or period, using the mm/dd/yyyy format. If you are requesting more than eight years or periods, you must attach another Form 4506.

_____ _____ _____ _____

_____ _____ _____ _____

8 **Fee.** There is a $39 fee for each return requested. Full payment must be included with your request or it will be rejected. Make your check or money order payable to "United States Treasury." Enter your SSN or EIN and "Form 4506 request" on your check or money order.

a Cost for each return ..... $ 39.00
b Number of returns requested on line 7 .....
c Total cost. Multiply line 8a by line 8b ..... $

9 If we cannot find the tax return, we will refund the fee. If the refund should go to the third party listed on line 5, check here ..... ☐

Signature of taxpayer(s). I declare that I am either the taxpayer whose name is shown on line 1a or 2a, or a person authorized to obtain the tax return requested. If the request applies to a joint return, **either** husband or wife must sign. If signed by a corporate officer, partner, guardian, tax matters partner, executor, receiver, administrator, trustee, or party other than the taxpayer, I certify that I have the authority to execute Form 4506 on behalf of the taxpayer.

Telephone number of taxpayer on line 1a or 2a

Sign Here
▶ Signature (see instructions) — Date 1/7/07
▶ Title (if line 1a above is a corporation, partnership, estate, or trust)
▶ Spouse's signature — Date

For Privacy Act and Paperwork Reduction Act Notice, see page 2. Cat. No. 41721E Form **4506** (Rev. 7-2005)

JPMC- 000245
CONFIDENTIAL

General Instructions

Section references are to the Internal Revenue Code.

Purpose of form. Use Form 4506 to request a copy of your tax return. You can also designate a third party to receive the tax return. See line 5.

How long will it take? It may take up to 60 calendar days for us to process your request.

Tip. Use Form 4506-T, Request for Transcript of Tax Return, to request tax return transcripts, tax account information, W-2 information, 1099 information, verification of non-filing, and record of account.

Where to file. Attach payment and mail Form 4506 to the address below for the state you lived in when that return was filed. There are two address charts: one for individual returns (Form 1040 series) and one for all other returns.

Note: *If you are requesting more than one return and the chart below shows two different service centers, mail your request to the service center based on the address of your most recent return.*

Chart for individual returns (Form 1040 series)

If you filed an individual return and lived in:	Mail to the Internal Revenue Service at:
District of Columbia, Maine, Maryland, Massachusetts, New Hampshire, New York, Vermont	RAIVS Team 310 Lowell St. Stop 679 Andover, MA 01810
Alabama, Delaware, Florida, Georgia, North Carolina, Rhode Island, South Carolina, Virginia	RAIVS Team 4800 Buford Hwy. Stop 91 Chamblee, GA 30341
Arkansas, Kansas, Kentucky, Louisiana, Mississippi, Oklahoma, Tennessee, Texas, West Virginia	RAIVS Team 3651 South Interregional Hwy. Stop 6716 Austin, TX 78741
Alaska, Arizona, California, Colorado, Hawaii, Idaho, Montana, Nebraska, Nevada, New Mexico, Oregon, South Dakota, Utah, Washington, Wyoming	RAIVS Team Stop 38101 Fresno, CA 93888
Connecticut, Illinois, Indiana, Iowa, Michigan, Minnesota, Missouri, North Dakota, Ohio, Wisconsin	RAIVS Team Stop B41-6700 Kansas City, MO 64999
New Jersey, Pennsylvania, a foreign country, or A.P.O. or F.P.O. address	RAIVS Team DP SE 135 Philadelphia, PA 19255-0695

Chart for all other returns

If you lived in or your business was in:	Mail to the Internal Revenue Service at:
Alabama, Alaska, Arizona, Arkansas, California, Colorado, Florida, Georgia, Hawaii, Idaho, Iowa, Kansas, Louisiana, Minnesota, Mississippi, Missouri, Montana, Nebraska, Nevada, New Mexico, North Dakota, Oklahoma, Oregon, South Dakota, Tennessee, Texas, Utah, Washington, Wyoming	RAIVS Team Mail Stop 6734 Ogden, UT 84409
Connecticut, Delaware, District of Columbia, Illinois, Indiana, Kentucky, Maine, Maryland, Massachusetts, Michigan, New Hampshire, New Jersey, New York, North Carolina, Ohio, Pennsylvania, Rhode Island, South Carolina, Vermont, Virginia, West Virginia, Wisconsin	RAIVS Team P.O. Box 145500 Stop 2800F Cincinnati, OH 45250

Line 1b. Enter your employer identification number (EIN) if you are requesting a copy of a business return. Otherwise, enter the first social security number (SSN) shown on the return. For example, if you are requesting Form 1040 that includes Schedule C (Form 1040), enter your SSN.

Signature and date. Form 4506 must be signed and dated by the taxpayer listed on line 1a or 2a. If you completed line 5 requesting the return be sent to a third party, the IRS must receive Form 4506 within 60 days of the date signed by the taxpayer or it will be rejected.

Individuals. Copies of jointly filed tax returns may be furnished to either spouse. Only one signature is required. Sign Form 4506 exactly as your name appeared on the original return. If you changed your name, also sign your current name.

Corporations. Generally, Form 4506 can be signed by: (1) an officer having legal authority to bind the corporation, (2) any person designated by the board of directors or other governing body, or (3) any officer or employee on written request by any principal officer and attested to by the secretary or other officer.

Partnerships. Generally, Form 4506 can be signed by any person who was a member of the partnership during any part of the tax period requested on line 7.

All others. See section 6103(e) if the taxpayer has died, is insolvent, is a dissolved corporation, or if a trustee, guardian, executor, receiver, or administrator is acting for the taxpayer.

Documentation. For entities other than individuals, you must attach the authorization document. For example, this could be the letter from the principal officer authorizing an employee of the corporation or the Letters Testamentary authorizing an individual to act for an estate.

Signature by a representative. A representative can sign Form 4506 for a taxpayer only if this authority has been specifically delegated to the representative on Form 2848, line 5. Form 2848 showing the delegation must be attached to Form 4506.

Privacy Act and Paperwork Reduction Act Notice. We ask for the information on this form to establish your right to gain access to the requested return(s) under the Internal Revenue Code. We need this information to properly identify the return(s) and respond to your request. Sections 6103 and 6109 require you to provide this information, including your SSN or EIN, to process your request. If you do not provide this information, we may not be able to process your request. Providing false or fraudulent information may subject you to penalties.

Routine uses of this information include giving it to the Department of Justice for civil and criminal litigation, and cities, states, and the District of Columbia for use in administering their tax laws. We may also disclose this information to other countries under a tax treaty, to federal and state agencies to enforce federal nontax criminal laws, or to federal law enforcement and intelligence agencies to combat terrorism.

You are not required to provide the information requested on a form that is subject to the Paperwork Reduction Act unless the form displays a valid OMB control number. Books or records relating to a form or its instructions must be retained as long as their contents may become material in the administration of any Internal Revenue law. Generally, tax returns and return information are confidential, as required by section 6103.

The time needed to complete and file Form 4506 will vary depending on individual circumstances. The estimated average time is: **Learning about the law or the form**, 10 min.; **Preparing the form**, 16 min.; and **Copying, assembling, and sending the form to the IRS**, 20 min.

If you have comments concerning the accuracy of these time estimates or suggestions for making Form 4506 simpler, we would be happy to hear from you. You can write to Internal Revenue Service, Tax Products Coordinating Committee, SE:W:CAR:MP:T:T:SP, 1111 Constitution Ave. NW, IR-6406, Washington, DC 20224. Do not send the form to this address. Instead, see *Where to file* on this page.

JPMC- 000246
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Initials:

CSOC.RICH.002027

Form **4506-T**
(Rev. April 2006)

Department of the Treasury
Internal Revenue Service

Request for Transcript of Tax Return

Do not sign this form unless all applicable lines have been completed.
Read the instructions on page 2.
Request may be rejected if the form is incomplete, illegible, or any required line was blank at the time of signature.

OMB No. 1545-1872

Tip: Use Form 4506-T to order a transcript or other return information free of charge. See the product list below. You can also call 1-800-829-1040 to order a transcript. If you need a copy of your return, use Form 4506, Request for Copy of Tax Return. There is a fee to get a copy of your return.

1a Name shown on tax return. If a joint return, enter the name shown first.

Laura Richardson

1b First social security number on tax return or employer identification number (see instructions)

2a If a joint return, enter spouse's name shown on tax return

2b Second social security number if joint tax return

3 Current name, address (including apt., room, or suite no.), city, state, and ZIP code

Laura Richardson
717 E Vernon St, Long Beach, CA 90806

4 Previous address shown on the last return filed if different from line 3

5 If the transcript or tax information is to be mailed to a third party (such as a mortgage company), enter the third party's name, address, and telephone number. The IRS has no control over what the third party does with the tax information.

Caution: *If a third party requires you to complete Form 4506-T, do not sign Form 4506-T if lines 6 and 9 are blank.*

6 **Transcript requested.** Enter the tax form number here (1040, 1065, 1120, etc.) and check the appropriate box below. Enter only one tax form number per request. _____

a **Return Transcript,** which includes most of the line items of a tax return as filed with the IRS. Transcripts are only available for the following returns: Form 1040 series, Form 1065, Form 1120, Form 1120A, Form 1120H, Form 1120L, and Form 1120S. Return transcripts are available for the current year and returns processed during the prior 3 processing years. Most requests will be processed within 10 business days ☐

b **Account Transcript,** which contains information on the financial status of the account, such as payments made on the account, penalty assessments, and adjustments made by you or the IRS after the return was filed. Return information is limited to items such as tax liability and estimated tax payments. Account transcripts are available for most returns. Most requests will be processed within 30 calendar days ☐

c **Record of Account,** which is a combination of line item information and later adjustments to the account. Available for current year and 3 prior tax years. Most requests will be processed within 30 calendar days ☐

7 **Verification of Nonfiling,** which is proof from the IRS that you did not file a return for the year. Most requests will be processed within 10 business days ☐

8 **Form W-2, Form 1099 series, Form 1098 series, or Form 5498 series transcript.** The IRS can provide a transcript that includes data from these information returns. State or local information is not included with the Form W-2 information. The IRS may be able to provide this transcript information for up to 10 years. Information for the current year is generally not available until the year after it is filed with the IRS. For example, W-2 information for 2003, filed in 2004, will not be available from the IRS until 2005. If you need W-2 information for retirement purposes, you should contact the Social Security Administration at 1-800-772-1213. Most requests will be processed within 45 days ☐

Caution: *If you need a copy of Form W-2 or Form 1099, you should first contact the payer. To get a copy of the Form W-2 or Form 1099 filed with your return, you must use Form 4506 and request a copy of your return, which includes all attachments.*

9 **Year or period requested.** Enter the ending date of the year or period, using the mm/dd/yyyy format. If you are requesting more than four years or periods, you must attach another Form 4506-T. For requests relating to quarterly tax returns, such as Form 941, you must enter each quarter or tax period separately.

_____ _____ _____ _____

Signature of taxpayer(s). I declare that I am either the taxpayer whose name is shown on line 1a or 2a, or a person authorized to obtain the tax information requested. If the request applies to a joint return, either husband or wife must sign. If signed by a corporate officer, partner, guardian, tax matters partner, executor, receiver, administrator, trustee, or party other than the taxpayer, I certify that I have the authority to execute Form 4506-T on behalf of the taxpayer.

Sign Here

Signature (see instructions) — Date 1/4/07 — Telephone number of taxpayer on line 1a or 2a

Title (if line 1a above is a corporation, partnership, estate, or trust)

Spouse's signature — Date

For Privacy Act and Paperwork Reduction Act Notice, see page 2. Cat. No. 37667N Form **4506-T** (Rev. 4-2006)

JPMC- 000247
CONFIDENTIAL

General Instructions

Purpose of form. Use Form 4506-T to request tax return information. You can also designate a third party to receive the information. See line 5.

Tip. Use Form 4506, Request for Copy of Tax Return, to request copies of tax returns.

Where to file. Mail or fax Form 4506-T to the address below for the state you lived in when that return was filed. There are two address charts: one for individual transcripts (Form 1040 series and Form W-2) and one for all other transcripts.

Note: *If you are requesting more than one transcript or other product and the chart below shows two different service centers, mail your request to the service center based on the address of your most recent return.*

Chart for individual transcripts (Form 1040 series and Form W-2)

If you filed an individual return and lived in:	Mail or fax to the "Internal Revenue Service" at:
District of Columbia, Maine, Maryland, Massachusetts, New Hampshire, New York, Vermont	RAIVS Team Stop 679 Andover, MA 05501 978-247-9255
Alabama, Delaware, Florida, Georgia, North Carolina, Rhode Island, South Carolina, Virginia	RAIVS Team P.O. Box 47-421 Stop 91 Doraville, GA 30362 678-530-5326
Arkansas, Kansas, Kentucky, Louisiana, Mississippi, Oklahoma, Tennessee, Texas, West Virginia	RAIVS Team Stop 6716 AUSC Austin, TX 73301 512-460-2272
Alaska, Arizona, California, Colorado, Hawaii, Idaho, Montana, Nebraska, Nevada, New Mexico, Oregon, South Dakota, Utah, Washington, Wyoming	RAIVS Team Stop 38101 Fresno, CA 93888 559-253-4990
Connecticut, Illinois, Indiana, Iowa, Michigan, Minnesota, Missouri, North Dakota, Ohio, Wisconsin	RAIVS Team Stop 6705-B41 Kansas City, MO 64999 816-823-7667
New Jersey, Pennsylvania, a foreign country, or A.P.O. or F.P.O. address	RAIVS Team DP 135SE Philadelphia, PA 19255-0695 215-516-2931

Chart for all other transcripts

If you lived in or your business was in:	Mail or fax to the "Internal Revenue Service" at:
Alabama, Alaska, Arizona, Arkansas, California, Colorado, Florida, Georgia, Hawaii, Idaho, Iowa, Kansas, Louisiana, Minnesota, Mississippi, Missouri, Montana, Nebraska, Nevada, New Mexico, North Dakota, Oklahoma, Oregon, South Dakota, Tennessee, Texas, Utah, Washington, Wyoming	RAIVS Team P.O. Box 9941 Mail Stop 6734 Ogden, UT 84409 801-620-6922
Connecticut, Delaware, District of Columbia, Illinois, Indiana, Kentucky, Maine, Maryland, Massachusetts, Michigan, New Hampshire, New Jersey, New York, North Carolina, Ohio, Pennsylvania, Rhode Island, South Carolina, Vermont, Virginia, West Virginia, Wisconsin	RAIVS Team P.O. Box 145500 Stop 2800 F Cincinnati, OH 45250 859-669-3592
A foreign country, or A.P.O. or F.P.O. address	RAIVS Team DP 135SE Philadelphia, PA 19255-0695 215-516-2931

Line 1b. Enter your employer identification number (EIN) if your request relates to a business return. Otherwise, enter the first social security number (SSN) shown on the return. For example, if you are requesting Form 1040 that includes Schedule C (Form 1040), enter your SSN.

Line 6. Enter only one tax form number per request.

Signature and date. Form 4506-T must be signed and dated by the taxpayer listed on line 1a or 2a. If you completed line 5 requesting the information be sent to a third party, the IRS must receive Form 4506-T within 60 days of the date signed by the taxpayer or it will be rejected.

Individuals. Transcripts of jointly filed tax returns may be furnished to either spouse. Only one signature is required. Sign Form 4506-T exactly as your name appeared on the original return. If you changed your name, also sign your current name.

Corporations. Generally, Form 4506-T can be signed by: (1) an officer having legal authority to bind the corporation, (2) any person designated by the board of directors or other governing body, or (3) any officer or employee on written request by any principal officer and attested to by the secretary or other officer.

Partnerships. Generally, Form 4506-T can be signed by any person who was a member of the partnership during any part of the tax period requested on line 9.

All others. See Internal Revenue Code section 6103(e) if the taxpayer has died, is insolvent, is a dissolved corporation, or if a trustee, guardian, executor, receiver, or administrator is acting for the taxpayer.

Documentation. For entities other than individuals, you must attach the authorization document. For example, this could be the letter from the principal officer authorizing an employee of the corporation or the Letters Testamentary authorizing an individual to act for an estate.

Privacy Act and Paperwork Reduction Act Notice. We ask for the information on this form to establish your right to gain access to the requested tax information under the Internal Revenue Code. We need this information to properly identify the tax information and respond to your request. Sections 6103 and 6109 require you to provide this information, including your SSN or EIN. If you do not provide this information, we may not be able to process your request. Providing false or fraudulent information may subject you to penalties.

Routine uses of this information include giving it to the Department of Justice for civil and criminal litigation, and cities, states, and the District of Columbia for use in administering their tax laws. We may also disclose this information to other countries under a tax treaty, to federal and state agencies to enforce federal nontax criminal laws, or to federal law enforcement and intelligence agencies to combat terrorism.

You are not required to provide the information requested on a form that is subject to the Paperwork Reduction Act unless the form displays a valid OMB control number. Books or records relating to a form or its instructions must be retained as long as their contents may become material in the administration of any Internal Revenue law. Generally, tax returns and return information are confidential, as required by section 6103.

The time needed to complete and file Form 4506-T will vary depending on individual circumstances. The estimated average time is: **Learning about the law or the form**, 10 min.; **Preparing the form**, 12 min.; and **Copying, assembling, and sending the form to the IRS**, 20 min.

If you have comments concerning the accuracy of these time estimates or suggestions for making Form 4506-T simpler, we would be happy to hear from you. You can write to the Internal Revenue Service, Tax Products Coordinating Committee, SE:W:CAR:MP:T:T:SP, 1111 Constitution Ave. NW, IR-6406, Washington, DC 20224. Do not send the form to this address. Instead, see *Where to file* on this page.

JPMC- 000248
CONFIDENTIAL

Initials:

CSOC.RICH.002029

Farmers & Merchants Bank

Date 10/11/06 Page 1
Account No.
Enclosures 25

Laura Richardson-Batts
717 East Vernon Street
Long Beach CA 90806-2726

Please visit our website for online banking at www.fmb.com.
"California's Strongest Bank"

Account Title: Laura Richardson-Batts

Personal Checking		Number of Enclosures	25
Account Number	3465640	Statement Dates	9/12/06 thru 10/11/06
Beginning Balance	56,858.50	Days in the statement period	30
1 Deposits/Credits	5,537.25	Average Ledger	50,502.69
36 Checks/Debits	21,236.72		
Service Charge	.00		
Interest Paid	.00		
Ending Balance	41,159.03		

Deposits and Other Credits

Date	Description	Amount
10/06	Deposit 9983	5,537.25

Checks and Other Debits

Date	Description	Amount
9/13	BANFIELD WELLPET WPA 0210	24.95-
9/18	CHARTER COMM CHARTERCOM	201.58-
9/18	MORTGAGE PAYMENT 8002883212	2,489.58-
9/19	SO CAL EDISON CO BILL PAYMT	106.69-
9/19	SPEEDPAY COMC PAYMN 021	2,694.20-
9/28	BALLY FITNSS AUTO DEBIT	29.00-
10/05	VERIZON WEST ARC VERIZONCA CHECK # 1335 ARC 028000084088467 1005022230	256.11-
10/05	CAPITAL ONE ARC CHECK PYMT CHECK # 1337 ARC 051405515829593 9541719766	299.57-
10/06	WFBM MORTGAGE CHECKPAYMT CHECK # 1344 ARC 091000013866832 2708044134	2,474.58-
10/10	SO CAL EDISON MAILED PMT CHECK # 1343 ARC	22.21-

Member FDIC

JPMC- 000249
CONFIDENTIAL

PAGE 2/11 * RCVD AT 1/3/2007 2:43:47 PM [Central Standard Time] * SVR:FAXWDAL007/23 * DNIS:9598 * CSID: * DURATION (mm-ss):02-08

(#1)

Date 10/11/06
Account No.
Enclosures

Page 2
25

Personal Checking (Continued)

Checks and Other Debits

Date	Description	Amount
	1220004961205573	
10/10	CHARTER COMMUNI CHECKPAYMT CHECK # 1344 ARC	102.99-

--- CHECKS IN NUMBER ORDER ---

						Date	Check No	Amount
10/04	1094	80.00	9/19	1146	345.57	10/05	1337	-See above-
10/05	1095	125.00	9/21	1147	70.00	10/06	1338	225.20
10/11	1096	100.00	9/21	1148	125.00	10/10	1339	148.90
10/11	1097	80.00	9/19	1327*	45.00	10/10	1340	188.16
9/28	1131*	250.00	9/14	1330*	388.90	10/10	1343*	-See above-
9/12	1141*	71.50	8/27	1331	68.00	10/06	1344	-See above-
9/15	1142	100.00	9/29	1332	125.00	10/05	1345	2,592.20
9/14	1143	130.00	10/05	1333	182.38	10/10	1346	-See above-
9/19	1144	50.00	10/05	1335*	-See above-	10/06	1347	80.00
9/19	1145	258.84	10/10	1336	901.81	10/10	1348	6,000.00

* Denotes missing check numbers

Checking Account Daily Balances

				Date	Balance
9/12	56,787.00	9/19	50,054.59	10/04	49,340.59
9/13	56,762.05	9/21	49,859.59	10/05	51,422.58
9/14	56,248.15	9/27	49,794.59	10/06	48,672.80
9/15	56,143.15	9/28	49,515.59	10/10	41,309.03
9/18	53,406.99	9/29	49,390.59	10/11	41,159.03

* * * * End of Statement * * * *

Thank you for banking with Farmers and Merchants Bank.

JPMC- 000250
CONFIDENTIAL

stewart
title of sacramento

Stewart Title of Sacramento
730 Alhambra Blvd., Suite 202
Sacramento, CA 95816

Phone: (916) 492-7220
Fax: (916) 492-7229

LOAN CLOSING

CERTIFIED TO BE A TRUE COPY
STEWART TITLE OF SACRAMENTO
BY

Date: December 13, 2006

Escrow Officer : Nikki Davis
Escrow Number : [redacted]
Property Address : 3622 West Curtis Drive, Sacramento, CA 95818

SALE ESCROW INSTRUCTIONS

STEWART TITLE OF SACRAMENTO IS LICENSED BY THE STATE OF CALIFORNIA UNDER THE DEPARTMENT OF INSURANCE LICENSE NO. 325.

Section I

On or before close of escrow, the undersigned (herein "Seller(s)" and "Buyer(s)") will hand Stewart Title of Sacramento, (herein "Escrow Holder"), the funds and/or documents required as follows:

Seller(s) will hand you a Grant Deed, conveying the above referenced property, which you may deliver and/or record when you hold for Seller(s) account, the total consideration of **$535,001.00**, plus or minus costs and/or adjustments as authorized herein; **as shown on the attached approved estimated statement.**

Buyer(s) hand you herewith loan documents, if applicable, and funds in the form of a cashier's check or via wire transfer, all of which you may deliver and/or record, when you hold for our account, a Grant Deed to the subject property of this escrow;

And when Escrow Holder can cause to be issued a **CLTA Standard Policy 1990**, if available, policy of title insurance with liability in the amount of **$535,001.00** and a policy of title insurance pursuant to any applicable Lender instructions. Said policy shall cover real property described in Preliminary Report dated as of **November 21, 2006**, showing title vested in:

Laura Richardson

IF TWO (2) OR MORE PEOPLE ARE TAKING TITLE TOGETHER, please check one of the following:

_____ As Joint Tenants
_____ As Community Property
_____ As Tenants in Common
_____ As Community Property with Right of Suvivorship
_____ Other

Escrow Holder is authorized and instructed by all parties hereto to complete the grant deed, deed of trust and any other recordable document(s) over the signature(s) thereon, as to said vesting.

Section II

The address of the subject property is commonly known as:

3622 West Curtis Drive, Sacramento, CA 95818

And showing title subject only to the following:

(1) Second Half General and special real estate taxes for the fiscal year 2006 and 2007, not delinquent; taxes for the ensuing year, a lien not payable; and the lien of community facility or assessment districts, if any, affecting said land.

(2) The lien of supplemental taxes assessed at close of escrow under Chapter 3.5 of California Revenue & Taxation Code by reason of Buyer's within purchase of subject property.

(3) Items **A(1st Pd/2nd Open),B,C,D,1** of Preliminary Report referenced herein.

Buyer(s) execution of any promissory note(s), deeds of trust and any other loan documents in connection with this

(CONTINUED)

Seller's Initials: _____ Buyer's Initials: _____/_____

transaction shall be deemed Buyer's approval of all of the terms and conditions contained therein. Any action on the part of Escrow Holder to comply with the instructions of any Lender is hereby approved.

In accordance with the manner specified under the "General Provisions" attached hereto, you are authorized and instructed to adjust or prorate the following, to date of recording.

Prorate as of Close of Escrow

- Real Property taxes based on latest tax bill or on amount furnished by the undersigned.

Section III

ADDITIONAL INSTRUCTIONS:

Supplemental Taxes

The undersigned understand that in addition to the real property taxes affecting land subject of this escrow, due to this change of ownership, there may be supplemental real property taxes assessed after the close of escrow. I/We acknowledge that I am/we are responsible for the payment of such supplemental taxes. I/We further acknowledge that Stewart Title of Sacramento does not have any liability whatsoever with regards to said new assessment.

Approval of Charges

I hereby agree to pay any charges and any advances and expenses that are properly chargable to me regardless of the consummation of this escrow, as shown on the Estimated Disbursements Statement incorporated herein. At close of escrow you are to mail all documents, checks, etc., to the person entitled thereto at the address shown in these instructions.

General Provisions Acknowledged

Each party signing these instructions has read, understands, and accepts the General Provisions attached hereto.

The undersigned hereby instruct(s) STEWART TITLE OF SACRAMENTO to disburse proceeds as follows:

( ) Call when check is ready for pickup. Phone (____)_____

( ) Funds to be wired (per attached authorization instructions)*

(X) Mail Check to: _____

( ) Authorize check to be picked up by: _____

( ) Transfer proceeds to: Escrow No. _____
Title Company_____
Address_____
Phone_____
Escrow Officer_____

***A $20.00 fee will be charged for outgoing wires**

SELLERS:

Helmar Family Revocable Trust

BY: _____
Mark S. Helmar, Trustee

BY: _____
Sharon L. Helmar, Trustee

Date: _____

Address:
2601 Rochon Way Phone: (916) 451-4994

Sacramento, CA 95818

Received by:
Stewart Title of Sacramento

By: _____ Date: 12-14-06
Nikki Davis, Escrow Officer

(CONTINUED)

Seller's Initials: _____ Buyer's Initials: ____/____

Date: December 13, 2006 Escrow No.: [redacted]

All documents and/or funds due to Buyer(s) are to be: (check one)

( ) held for pick up by _____ Phone: _____

( ) wired to Buyer(s) as per separate wire instructions provided by Buyer(s).

( ) mailed by regular mail.

( ) other _____ (additional charges may apply).

BUYERS:

_____
Laura Richardson

Date: _____

Address:

_____ Phone: _____

_____

Received by:
Stewart Title of Sacramento

By: _____ Date: _____
Nikki Davis, Escrow Officer

Stewart Title Guaranty Company, Stewart Title of Sacramento, Sierra Valley Title Company

Privacy Policy Notice

PURPOSE OF THIS NOTICE

Title V of the Gramm-Leach-Bliley Act (GLBA) generally prohibits any financial institution, directly or through its affiliates, from sharing nonpublic personal information about you with nonaffiliated third party unless the institution provides you with a notice of its privacy policies and practices, such as the type of information that it collects about you and the categories of persons or entities to whom it may be disclosed. In compliance with the GLBA, we are providing you with this document, which notifies you of the privacy policies and practices of Stewart Title of Sacramento.

We may collect nonpublic personal information about you from the following sources:

* Information we receive from you, such as on applications or other forms.
* Information about your transactions we secure from our files, or from our affiliates or others.
* Information we receive from a consumer reporting agency.
* Information that we receive from others involved in your transaction, such as the real estate agent or lender.

Unless it is specifically stated otherwise in an amended Privacy Policy Notice, no additional nonpublic personal information will be collected about you.

We may disclose any of the above information that we collect about our customers or former customers to our affiliates or to nonaffiliated third parties permitted by law.

We also may disclose this information about our customers or former customers to the following types of nonaffiliated companies that perform marketing services on our behalf or with whom we have joint marketing agreements:

*Financial service providers such as companies engaged in banking, consumer finance, securities and insurance.
*Non-financial companies such as envelope stuffers and fulfillment service providers.

WE DO NOT DISCLOSE ANY NONPUBLIC PERSONAL INFORMATION ABOUT YOU WITH ANYONE FOR ANY PURPOSE THAT IS NOT SPECIFICALLY PERMITTED BY LAW.

We restrict access to nonpublic personal information about you to those employees who need to know that information in order to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

GENERAL PROVISIONS

(CONTINUED)

Seller's Initials: _____ Buyer's Initials: _____/_____

Date: October 16, 2006 Escrow No.: A[redacted]

1. **Deposit of Funds & Disbursements**
All funds received in this escrow shall be deposited with other escrow funds in a general account or accounts of STEWART TITLE OF SACRAMENTO, with any State or National Bank and may be transferred to any other general escrow account or accounts. All disbursements shall be made by your check of STEWART TITLE OF SACRAMENTO.
2. **Prorations and Adjustments**
All prorations and/or adjustments are to be made as of close of escrow on the basis of a 30-day month unless otherwise specified in writing. The phrase "close of escrow" (COE or CE) as used in this escrow means the date on which documents are recorded and relates only to proration and/or adjustments unless otherwise specified in writing.
3. **Recordation of Instruments**
Recordation of any instruments delivered through this escrow, if necessary or proper in the issuance of the policy of title insurance called for, is authorized.
4. **Authorization to Furnish Copies**
You are to furnish a copy of these instructions, supplements, amendments, notices of cancellation and closing statement in this escrow to the real estate broker(s) and lender(s), named in this escrow.
5. **Authorization to Execute Assignment of Insurance Policies**
You are to execute on behalf of the principals hereto, form assignments of interest in any insurance policy (other than title insurance) called for in this escrow; forward assignment and policy to the agent with the requesting that insurer consent to the transfer and/or attach a loss-payable clause and/or such other endorsements as may be required; and forward the policy(s) to the principals entitled thereto.
6. **Personal Property Taxes**
No examination or insurance as to the amount or payment of personal property taxes is required unless specifically requested.
7. **Right of Cancellation**
Any principal instructing you to cancel this escrow shall file notice of cancellation in your office, in writing. You shall within two (2) working days thereafter mail, by certified mail, one copy of the notice to each of the other principals at the addresses stated in this escrow. Unless written objection to cancellation is filed in your office by a principal within ten (10) days after date of mailing, you are authorized to comply with the notice and demand payment of your cancellation charges, as provided in this agreement. If written objection is filed, you are authorized to hold all money and instruments in this escrow and take no further action until otherwise directed, either by the principals' mutual written instructions, or final order of a court of competent jurisdiction.
8. **Action in Interpleader**
The parties expressly agree that you, as escrow holder, have the absolute right at your election to file an action in interpleader requiring the principals to answer and litigate their several claims and rights among themselves and you are authorized to deposit with the clerk of the court all documents and funds held in this escrow. In the event such action is filed, the parties jointly and severally agree to pay your cancellation charges and costs, expenses and reasonable attorney's fees which you are required to expend or incur in the interpleader action in the amount thereof to be fixed and judgement therefor to be rendered by the Court. Upon the filing of the action, you shall thereupon be fully released from all obligations to further perform any duties otherwise imposed by the terms of this escrow.
9. **Termination of Agency Obligations**
If there is no action taken on this escrow within six (6) months after the "time limit date" set forth in the escrow instructions or written extension thereof, your agency obligation shall terminate at your option and upon such termination, all documents, monies, or other items held by you shall be returned to the parties depositing same. In the event of cancellation of this escrow, whether it be at the request of any of the principals, the fees and charges due STEWART TITLE OF SACRAMENTO, including expenditures incurred, and/or authorized shall be borne equally by the parties hereto (unless otherwise agreed to specifically.)
10. **Conflicting Instructions**
Upon receipt of any conflicting instructions other than cancellation instructions, you are no longer obligated to take any further action in connection with this escrow until further consistent instructions are received from the principals to this escrow except as provided in the General Provisions.
11. **Usury**
You are not to be concerned with any question of usury in any loan or encumbrance involved in processing of this escrow and you are hereby released of any responsibility or liability therefor.
12. **Cost of Collection, Attorneys Fees**
In the event that escrow closes and a particular principal's funds in escrow are insufficient to cover all costs, fees and charges attributed to that principal for the items shown on the estimated statement, and you make efforts to collect the balance, that principal agrees to pay all reasonable costs of collection, including without limitation, attorneys' fees incurred in connection with such efforts. In the event of any dispute arising out of the instructions in this escrow, the prevailing party shall be entitled to recover its costs and reasonable attorneys' fees. If there is more than one person or party in such principal, these obligations shall be joint and several.
13. **Arbitration**
This paragraph concerns the resolution of claims or controversy which exceed the subject matter jurisdiction of the small claims division of the Municipal Court of the State of California arising out of or relating to this contract or any breach of this contract. At the request of STEWART TITLE OF SACRAMENTO, a California corporation, or any party to the contract, any such controversy or claims will be settled by arbitration in accordance with the Commercial Arbitration Rules of the American Arbitration Association. For purposes of the application of the statue of limitations, the filing of an arbitration pursuant to this paragraph is the equivalent of the filing of a lawsuit, and any claim or controversy which may be arbitrated under this paragraph is subject to any applicable statute of limitations. The arbitrator will have the authority to decide whether any such claim or controversy is barred by the statute of limitations and, if so, to dismiss the arbitration on that basis.
If there is a dispute as to whether an issue is arbitrable, the arbitrators will have the authority to resolve any such dispute.
The decision that results from an arbitration proceeding may be submitted to any authorized court of law to be confirmed and a judgment entered. The principals, jointly and severally, hereby promise and agree to pay promptly on demand, as well as to indemnify Stewart Title of Sacramento and/or Stewart Title of Placer and hold Stewart Title of Sacramento and/or Stewart Title of Placer harmless against and in respect of any and all arbitration, litigation and interpleader costs, claims, losses, damages, recoveries, judgments, and expenses, including, without limitation, reasonable attorney and expert witness fees that Stewart Title of Sacramento and/or Stewart Title of Placer may incur or suffer, which arise, result from or relate to this escrow.
14. **Escrow Holder Bound Only By Instructions**
You are not to be concerned with any agreements of the parties which are not set forth in written instructions deposited in this escrow, and shall be bound only by such written escrow instructions

(CONTINUED)

Seller's Initials: _____ Buyer's Initials: _____/_____

stewart
title of sacramento

Stewart Title of Sacramento
730 Alhambra Blvd., Suite 202
Sacramento, CA 95816

Phone: (916) 492-7220
Fax: (916) 492-7229

CERTIFIED TO BE A TRUE COPY
STEWART TITLE OF SACRAMENTO
BY:

Date: January 4, 2007

Escrow Officer : Nikki Davis
Escrow Number : [redacted]
Property Address : 3622 West Curtis Drive, Sacramento, CA 95818

SALE ESCROW INSTRUCTIONS

STEWART TITLE OF SACRAMENTO IS LICENSED BY THE STATE OF CALIFORNIA UNDER THE DEPARTMENT OF INSURANCE LICENSE NO. 325.

Section I

On or before close of escrow, the undersigned (herein "Seller(s)" and "Buyer(s)") will hand Stewart Title of Sacramento, (herein "Escrow Holder"), the funds and/or documents required as follows:

Seller(s) will hand you a Grant Deed, conveying the above referenced property, which you may deliver and/or record when you hold for Seller(s) account, the total consideration of **$535,001.00**, plus or minus costs and/or adjustments as authorized herein; **as shown on the attached approved estimated statement.**

Buyer(s) hand you herewith loan documents, if applicable, and funds in the form of a cashier's check or via wire transfer, all of which you may deliver and/or record, when you hold for our account, a Grant Deed to the subject property of this escrow;

And when Escrow Holder can cause to be issued a **CLTA Standard Policy 1990**, if available, policy of title insurance with liability in the amount of **$535,001.00** and a policy of title insurance pursuant to any applicable Lender instructions. Said policy shall cover real property described in Preliminary Report dated as of **November 21, 2006**, showing title vested in:

Laura Richardson, an Unmarried Woman

IF TWO (2) OR MORE PEOPLE ARE TAKING TITLE TOGETHER, please check one of the following:

_____ As Joint Tenants
_____ As Community Property
_____ As Tenants in Common
_____ As Community Property with Right of Suvivorship
_____ Other

Escrow Holder is authorized and instructed by all parties hereto to complete the grant deed, deed of trust and any other recordable document(s) over the signature(s) thereon, as to said vesting.

Section II

The address of the subject property is commonly known as:

3622 West Curtis Drive, Sacramento, CA 95818

And showing title subject only to the following:

(1) Second Half General and special real estate taxes for the fiscal year 2006 and 2007, not delinquent; taxes for the ensuing year, a lien not payable; and the lien of community facility or assessment districts, if any, affecting said land.

(2) The lien of supplemental taxes assessed at close of escrow under Chapter 3.5 of California Revenue & Taxation Code by reason of Buyer's within purchase of subject property.

(3) Items **A(1st Pd/2nd Open),B,C,D,1** of Preliminary Report referenced herein.

(4) First Deed of Trust to record securing a note in the amount of $535,001.00 in favor of Washington Mutual Bank.

(CONTINUED)

Seller's Initials: _____/_____ Buyer's Initials: _____/_____

Buyer(s) execution of any promissory note(s), deeds of trust and any other loan documents in connection with this transaction shall be deemed Buyer's approval of all of the terms and conditions contained therein. Any action on the part of Escrow Holder to comply with the instructions of any Lender is hereby approved.

In accordance with the manner specified under the "General Provisions" attached hereto, you are authorized and instructed to adjust or prorate the following, to date of recording.

Prorate as of Close of Escrow

- Real Property taxes based on latest tax bill or on amount furnished by the undersigned.

Section III

ADDITIONAL INSTRUCTIONS:

Supplemental Taxes

The undersigned understand that in addition to the real property taxes affecting land subject of this escrow, due to this change of ownership, there may be supplemental real property taxes assessed after the close of escrow. I/We acknowledge that I am/we are responsible for the payment of such supplemental taxes. I/We further acknowledge that Stewart Title of Sacramento does not have any liability whatsoever with regards to said new assessment.

Approval of Charges

I hereby agree to pay any charges and any advances and expenses that are properly chargable to me regardless of the consummation of this escrow, as shown on the Estimated Disbursements Statement incorporated herein. At close of escrow you are to mail all documents, checks, etc., to the person entitled thereto at the address shown in these instructions.

General Provisions Acknowledged

Each party signing these instructions has read, understands, and accepts the General Provisions attached hereto.

The undersigned hereby instruct(s) STEWART TITLE OF SACRAMENTO to disburse proceeds as follows:

( ) Call when check is ready for pickup. Phone (____) _____

( ) Funds to be wired (per attached authorization instructions)*

( ) Mail Check to: _____

( ) Authorize check to be picked up by: _____

( ) Transfer proceeds to: Escrow No. _____
Title Company _____
Address _____
Phone _____
Escrow Officer _____

***A $20.00 fee will be charged for outgoing wires**

SELLERS:

Helmar Family Revocable Trust

BY: _____
Mark S. Helmar, Trustee

BY: _____
Sharon L. Helmar, Trustee

Date: _____

Address:
2601 Rochon Way Phone: (916) 451-4994

Sacramento, CA 95818

Received by:
Stewart Title of Sacramento

By: _____ Date: _____

(CONTINUED)

Seller's Initials: _____/_____ Buyer's Initials: _____/_____

JPMC- 000256
CONFIDENTIAL

CSOC.RICH.002037

Date: January 4, 2007 Escrow No

Page 3 of 4: Additional instructions made a part of previous pages as fully incorporated therein.

Nikki Davis, Escrow Officer

All documents and/or funds due to Buyer(s) are to be: (check one)

( ) held for pick up by _____ Phone: _____

(X) wired to Buyer(s) as per separate wire instructions provided by Buyer(s).

( ) mailed by regular mail.

( ) other _____ (additional charges may apply).

BUYERS:

Laura Richardson

Date: 1/4/07

Address:

Phone:

Received by:
Stewart Title of Sacramento

By: _____ Date: 1-4-07 @ 5:20
Nikki Davis, Escrow Officer

Stewart Title

LAURA RICHARDSON
717 EAST VERNON STREET PH. 562-426-2778
LONG BEACH, CA 90806

1417

DATE

PAY TO THE ORDER OF $

DOLLARS

VOID

MEMO

Title V of the Gramm- affiliates, from sharing provides you with a no you and the categories providing you with thi Sacramento.

We may collect nonpu

* Information we rece
* Information about your transactions we secure from our files, or from others
* Information we receive from a consumer reporting agency.
* Information that we receive from others involved in your transaction, such as the real estate agent or lender.

Unless it is specifically stated otherwise in an amended Privacy Policy Notice, no additional nonpublic personal information will be collected about you.

We may disclose any of the above information that we collect about our customers or former customers to our affiliates or to nonaffiliated third parties permitted by law.

We also may disclose this information about our customers or former customers to the following types of nonaffiliated companies that perform marketing services on our behalf or with whom we have joint marketing agreements:

*Financial service providers such as companies engaged in banking, consumer finance, securities and insurance.
*Non-financial companies such as envelope stuffers and fulfillment service providers.

WE DO NOT DISCLOSE ANY NONPUBLIC PERSONAL INFORMATION ABOUT YOU WITH ANYONE FOR ANY PURPOSE THAT IS NOT SPECIFICALLY PERMITTED BY LAW.

We restrict access to nonpublic personal information about you to those employees who need to know that information in order to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

(CONTINUED)

Seller's Initials: _____/_____ Buyer's Initials: _____/_____

Date: October 16, 2006 Escrow No.:

GENERAL PROVISIONS

1. **Deposit of Funds & Disbursements**
All funds received in this escrow shall be deposited with other escrow funds in a general account or accounts of STEWART TITLE OF SACRAMENTO, with any State or National Bank and may be transferred to any other general escrow account or accounts. All disbursements shall be made by your check of STEWART TITLE OF SACRAMENTO.
2. **Prorations and Adjustments**
All prorations and/or adjustments are to be made as of close of escrow on the basis of a 30-day month unless otherwise specified in writing. The phrase "close of escrow" (COE or CE) as used in this escrow means the date on which documents are recorded and relates only to proration and/or adjustments unless otherwise specified in writing.
3. **Recordation of Instruments**
Recordation of any instruments delivered through this escrow, if necessary or proper in the issuance of the policy of title insurance called for, is authorized.
4. **Authorization to Furnish Copies**
You are to furnish a copy of these instructions, supplements, amendments, notices of cancellation and closing statement in this escrow to the real estate broker(s) and lender(s), named in this escrow.
5. **Authorization to Execute Assignment of Insurance Policies**
You are to execute on behalf of the principals hereto, form assignments of interest in any insurance policy (other than title insurance) called for in this escrow; forward assignment and policy to the agent with the requesting that insurer consent to the transfer and/or attach a loss-payable clause and/or such other endorsements as may be required; and forward the policy(s) to the principals entitled thereto.
6. **Personal Property Taxes**
No examination or insurance as to the amount or payment of personal property taxes is required unless specifically requested.
7. **Right of Cancellation**
Any principal instructing you to cancel this escrow shall file notice of cancellation in your office, in writing. You shall within two (2) working days thereafter mail, by certified mail, one copy of the notice to each of the other principals at the addresses stated in this escrow. Unless written objection to cancellation is filed in your office by a principal within ten (10) days after date of mailing, you are authorized to comply with the notice and demand payment of your cancellation charges, as provided in this agreement. If written objection is filed, you are authorized to hold all money and instruments in this escrow and take no further action until otherwise directed, either by the principals' mutual written instructions, or final order of a court of competent jurisdiction.
8. **Action in Interpleader**
The parties expressly agree that you, as escrow holder, have the absolute right at your election to file an action in interpleader requiring the principals to answer and litigate their several claims and rights among themselves and you are authorized to deposit with the clerk of the court all documents and funds held in this escrow. In the event such action is filed, the parties jointly and severally agree to pay your cancellation charges and costs, expenses and reasonable attorney's fees which you are required to expend or incur in the interpleader action in the amount thereof to be fixed and judgement therefor to be rendered by the Court. Upon the filing of the action, you shall thereupon be fully released from all obligations to further perform any duties otherwise imposed by the terms of this escrow.
9. **Termination of Agency Obligations**
If there is no action taken on this escrow within six (6) months after the "time limit date" set forth in the escrow instructions or written extension thereof, your agency obligation shall terminate at your option and upon such termination, all documents, monies, or other items held by you shall be returned to the parties depositing same. In the event of cancellation of this escrow, whether it be at the request of any of the principals, the fees and charges due STEWART TITLE OF SACRAMENTO, including expenditures incurred, and/or authorized shall be borne equally by the parties hereto (unless otherwise agreed to specifically.)
10. **Conflicting Instructions**
Upon receipt of any conflicting instructions other than cancellation instructions, you are no longer obligated to take any further action in connection with this escrow until further consistent instructions are received from the principals to this escrow except as provided in the General Provisions.
11. **Usury**
You are not to be concerned with any question of usury in any loan or encumbrance involved in processing of this escrow and you are hereby released of any responsibility or liability therefor.
12. **Cost of Collection, Attorneys Fees**
In the event that escrow closes and a particular principal's funds in escrow are insufficient to cover all costs, fees and charges attributed to that principal for the items shown on the estimated statement, and you make efforts to collect the balance, that principal agrees to pay all reasonable costs of collection, including without limitation, attorneys' fees incurred in connection with such efforts. In the event of any dispute arising out of the instructions in this escrow, the prevailing party shall be entitled to recover its costs and reasonable attorneys' fees. If there is more than one person or party in such principal, these obligations shall be joint and several.
13. **Arbitration**
This paragraph concerns the resolution of claims or controversy which exceed the subject matter jurisdiction of the small claims division of the Municipal Court of the State of California arising out of or relating to this contract or any breach of this contract. At the request of STEWART TITLE OF SACRAMENTO, a California corporation, or any party to the contract, any such controversy or claims will be settled by arbitration in accordance with the Commercial Arbitration Rules of the American Arbitration Association. For purposes of the application of the statue of limitations, the filing of an arbitration pursuant to this paragraph is the equivalent of the filing of a lawsuit, and any claim or controversy which may be arbitrated under this paragraph is subject to any applicable statute of limitations. The arbitrator will have the authority to decide whether any such claim or controversy is barred by the statute of limitations and, if so, to dismiss the arbitration on that basis.
If there is a dispute as to whether an issue is arbitrable, the arbitrators will have the authority to resolve any such dispute.
The decision that results from an arbitration proceeding may be submitted to any authorized court of law to be confirmed and a judgment entered. The principals, jointly and severally, hereby promise and agree to pay promptly on demand, as well as to indemnify Stewart Title of Sacramento and/or Stewart Title of Placer and hold Stewart Title of Sacramento and/or Stewart Title of Placer harmless against and in respect of any and all arbitration, litigation and interpleader costs, claims, losses, damages, recoveries, judgments, and expenses, including, without limitation, reasonable attorney and expert witness fees that Stewart Title of Sacramento and/or Stewart Title of Placer may incur or suffer, which arise, result from or relate to this escrow.
14. **Escrow Holder Bound Only By Instructions**
You are not to be concerned with any agreements of the parties which are not set forth in written instructions deposited in this escrow, and shall be bound only by such written escrow instructions

(CONTINUED)

Seller's Initials: _____/_____ Buyer's Initials: _____/_____

JPMC- 000258
CONFIDENTIAL

FUNDING WORKSHEET

Funding	Loan Number	Loan Type	Interest Rate	Loan Amount (AA)
January 10, 2007	[redacted]	Conventional	8.800	535,001.00

Borrower(s)	Property Address
Laura Richardson	3622 West Curtis Drive Sacramento, CA 95818

Broker
Avenue Mortgage Inc

Loan Representative	Branch
Paul Kamholz	Anaheim Processing Center

Closing Agent	Title Company
Stewart Title Of Sacramento Phone: (916) 492-7220 CONTACT: Nikki Davis ESC:	Stewart Title Phone: (916) 492-7220 CONTACT: Jen Pancher ORDER #: 17-003957 ND

	(A) Borrower Total (%)	(B) Lender Total (%)	(C) Broker/ Correspondent (%)	(D) Other: Total (%)	(E) PMI/VA/FHA Premium (%)
Loan Fee 2.000 pts.					
Discount ____ pts.					
Serv. Rel. Premium ____ pts.					
Appraisal Fee					
Credit Report					
Processing Fee					
Tax Research/Payment Services		81.00			
Document Fee/Redraw Fee					
Appraisal Review Fee					
Flood Certificate Fee		8.00			
Underwriting Fee					
1st Year PMI					
Wire Fee					
Warehouse Fee					
Premium Yield (PYA)*					
Aggr. Adj. Amt.					
Other:					
Other:					
Other:					
Other:					
Other: Tax Procurement/Tracking					
Other:					
Other: Application Fee					
Other Lender Funding and Review Fee		799.00			
Other					
Other					
Interest: 22 Days @$ 128.99 Per Day		2,837.78			
Cty Taxes: 0 Mos. @$ 557.00 Per Mo.					
City Tax: ___ Mos. @$ ___ Per Mo.					
Borough: ___ Mos. @$ ___ Per Mo.					
Other Tx: ___ Mos. @$ ___ Per Mo.					
Ins.: 0 Mos. @$ 134.00 Per Mo.					
PMI: ___ Mos. @$ ___ Per Mo.					
Flood: ___ Mos. @$ ___ Per Mo.					
TOTALS		3,725.78			

Loan Amount	(AA)	535,001.00		
< Add > Subtract Lender Fees	(B)	3,725.78		
< Add > Subtract Broker Check	COL (C)	*** PAID BY WIRE	CHECK #	
< Add > Subtract Other Check	COL (D)		CHECK #	
Subtract PMI Check	COL (E)		CHECK #	
SETTLEMENT AMOUNT	(P)	531,275.22	WIRE #	

Funded By: Sarah Johnson

Reviewed By:
Loan Fulfillment Team Manager

4140340 (0408) - FUNDING WORKSHEET

[redacted]

JPMC- 000259
CONFIDENTIAL

DATE: January 4, 2007

LENDER: Washington Mutual Bank

BORROWERS: Laura Richardson

PROPERTY ADDRESS: 3622 West Curtis Drive
Sacramento, CA 95818

FIRST PAYMENT DUE DATE: March 1, 2007

I/We, the undersigned Borrower(s), understand and acknowledge that our first mortgage payment for this loan may be due in less than **30 days** of loan closing and this will not create financial hardship to me/us.

Borrower Laura Richardson 1/4/07 Date

Borrower Date

Borrower Date

Borrower Date

4140357 (9901) - 30-DAY LETTER

JPMC- 000260
CONFIDENTIAL

TO: • Stewart Title Of Sacramento
• 730 Alahambra Blvd, 212
• Sacramento , CA 95816

ATTN: Nikki Davis
Phone: (916) 492-7220

Date: 01/04/2007 Esc. #:
Borrower: Laura Richardson
Loan Type: Conventional Fixed Adjustable
Loan #:
Originator:
FHA/VA Case No:
Account Manager: Christina Palmquist
Phone #: (714) 939-5200

LENDER'S INSTRUCTIONS TO CLOSING AGENT

ADDITIONAL TITLE & SETTLEMENT AGENT INSTRUCTIONS ARE SET FORTH ON PAGES TWO AND THREE.

If you wish to make any change(s) (including the changing of document dates) to any closing document(s) and/or the final HUD-1, or any information set forth herein, you must

1. Call the branch office to obtain written approval prior to making any changes.
2. **Obtain the borrower's initials on ALL changes.**

A. The following documents are required to complete the captioned loan. **Return all required documents, executed as described within 24 hours.**

[X] Applicant Identification Verification (Form 4140507) - If the information has been provided, obtain the identification documents from the applicant and compare it to what is listed and verify the accuracy. If the information has not been completed, obtain one of the identification types indicated and complete the form. Provide your signature indicating that you have verified and completed the form.

- This document must be completed prior to any documents being executed by the borrower.
- If there are any discrepancies in any of the information provided, you (the closing/settlement agent) must immediately contact the Loan Coordinator and MUST NOT proceed with the closing.
- Escrow states: The closing agent should return the Applicant Identification Verification form with the closing package for validation (to ensure the form has been signed by closing agent) prior to closing.
- Non-Escrow states: The Applicant Identification Verification form should be faxed back to the Loan Fulfillment Center by the closing agent for validation (to ensure the form has been signed by closing agent) prior to funding of the loan.

It is the Closing/Settlement Agent's responsibility to ensure that any contracted agents (i.e. notary) completes the AIV prior to allowing the borrowers to execute documents.

[X] **Regulation Z Disclosure:** Return executed original and 2 certified copies.
[X] **Note:** Return executed original and 2 certified copies.
[X] **Deed of Trust/Mortgage:** Record original. Return 2 certified copies of signed original including complete notary acknowledgment. Return a COUNTY certified copy of all documents recording in Torrens, Abstract, Registered Land or Land Court in any state.

Return all signed loan documents with a final closing statement to:

Washington Mutual Bank
1400 S. Douglass Rd., Suite 100
Anaheim, CA 92806

[ ] **Acknowledgment of Itemization of Fees, Points, Interest, Costs and Charges for Texas Equity Loans**
[X] **Application:** All borrowers to sign, date and complete monitoring section of 1003 (Confidential).
[X] **Loan Review Agreement**
[X] **Tax Information Sheet**
[X] **Owner Occupancy Agreement**
[X] **Compliance Agreement**
[ ] **Rescission Notice/Right to Cancel**
[X] **Privacy Policy form 4140591, one (1) copy per customer for each loan.**

Note: Do not return any copies of the borrower's identification documents or photographs

I hereby acknowledge with the below signature on each page that I have read all pages and fully understand and will comply with these instructions.

Settlement Agent

4140387 (0610)

VMP Mortgage Solutions, Inc.

JPMC- 000261
CONFIDENTIAL

CSOC.RICH.002042

B. Washington Mutual Bank ("Lender") requires that funds are disbursed and the security instrument is recorded within two days of funding.

- Loan funds may not be disbursed until the end of the rescission period, if applicable.
- If you are unable to disburse funds within two days, you must return our funds.
- You must use the enclosed "Verification of Recording" form to document the recording information and return the form to us within two days. If you are unable to provide confirmation of recording, you must provide a letter verifying that Lender has first lien position on the subject property as a result of this transaction. The first lien letter must be returned to Lender along with the signed loan documents and the Verification of Recording.

C. In addition to the above requirements, do not close this loan without:

[X] Fire insurance policy [ ] and flood insurance policy, with loss payable BFU-438 in our favor. Policy must show the loan number.

(SEE PAGE FOUR HEREOF FOR SPECIFIC INSURANCE REQUIREMENTS.)

Fire policy amount to be at least $535,001.00

Loss payee to read: Washington Mutual Bank
ISAOA/ATMIA
P.O. Box 100564
Florence, SC 29501-0564

D. For the purposes of your completion of a HUD-1 closing statement, fee information is provided below. NOTE: ALL FEES PAID TO THE BROKER SHOULD BE SHOWN ON LINES 808 - 811, AS STATED IN THE HUD-1 INSTRUCTIONS

1. Fees to be incurred:	Total Fees	Lender Fees	Broker Fees
Lender Loan Origination Fee	$	$	$
Lender Discount Fee	$	$	$
Credit Report Fee	$ 13.33	$	$ 13.33
Appraisal Fee	$ 350.00	$	$ 350.00
Tax Research/Payment Services to: Washington Mutual Bank, F.A.	$ 81.00	$ 81.00	$
Tax Procurement/Tracking First American	$	$	$
Lender Doc Prep	$	$	$
Lender Inspection Fee	$	$	$
Lender Processing Fee	$	$ 8 799.00	$
Flood Search Fee to: LandAmerica	$ 8.00	$ 8.00	$
Broker Processing Fee	$ 500.00	$	$ 500.00
Broker Application Fee	$ 275.00	$	$ 275.00
Lender Underwriting Fee	$	$	$
Broker Underwriting Fee	$ 400.00	$	$ 400.00
Notary Fee	$ 135.00	$	$
Demand Fee	$	$	$
Mortgage Broker Fee	$	$	$
State Specific Fee	$	$	$
Broker Origination/Discount (NJ Only) Fee	$ 10,700.00	$	$ 10,700.00
	$	$	$
	$	$	$
Total Fees	$ 12,462.33	89.00	12,238.33
Premium Yield Adjustment to broker (paid by Lender)	$	$	$

2. Amount of the loan: $535,001.00 Term: 360 months Interest Rate: 8.800
3. Prepaid deposits: $
* 4. Credit Report Fee paid to: Broker
** 5. Appraisal Fee paid to: Sean B Gallagher
6. Purchase price: $535,001.00
7. Cash down payment: $
8. Seller-paid fees must be disclosed per the attached "Debts and Disbursements" form. Any changes must be accompanied by written approval by Lender prior to making any changes.

* If disbursed to reimburse the broker, HUD1 should show Paid to Experian

** If disbursed to reimburse the broker, HUD1 should show Paid to Sean B Gallagher

The quotation of interest/charges and fees expires on this date.
Documents expire, do not allow funding after this date.

9. Taxes (est) 0 Mos. @ 557.00 Total:
10. Fire Ins. 0 Mos. @ 134.00 Total:
11. Flood Ins. 0 Mos. @ Total:
12. PMI/MIP Ins. Mos. @ Total:
13. Aggregate Escrow Adjustment $
14. Interest @ 128.99 per day from disbursement to the first of the month preceding first payment date set forth in the Note.
15. Any and all payments or payoffs must be paid as instructed per the attached "Debts and Disbursements" form.
16. The total consideration in this transaction except for our loan and approved secondary financing in the amount of $ must pass in the form of cash through your escrow. Do not record our Deed of Trust/Mortgage if you have knowledge of a concurrent or subsequent escrow to be opened or closed upon completion of this escrow which will transfer subject property.

I hereby acknowledge with the below signature on each page that I have read all pages and fully understand and will comply with these instructions.

Settlement Agent

4140367 (0610) VMP Mortgage Solutions, Inc.

JPMC- 000262
CONFIDENTIAL

CSOC.RICH.002043

Required Endorsements to the Long Form/Short Form ALTA Policy:

ALTA Form 1 or equivalent

ALTA Form 9 or equivalent

CLTA Form 116 or equivalent. The dwelling described in the 116 (116.2) endorsement must be assessed as real property and included in the policy definition of "land".

Environmental Protection lien endorsement Form 8.1 is required on all loans.

State specific endorsements, if required.

Mechanic's Lien Endorsement or equivalent is required.

If this loan is a condominium unit or PUD, issue Condominium/PUD Coverage Endorsement.

If this loan is a Manufactured Housing/Mobile Unit, issue endorsement assuring that property is permanently affixed and taxed as real property.

If this loan is an adjustable rate loan, issue endorsement including coverage for adjustable rate loans.

If this loan is an adjustable rate loan with potential for negative amortization, issue endorsement covering adjustable rate with increasing balance and write the policy for the maximum possible principal balance as set forth on the security instrument or rider.

If this loan is a balloon loan, issue endorsement coverage insuring the Balloon Deed of Trust/Mortgage is valid and enforceable.

If access to the property is by non-public appurtenant easement, such easement must be described in the Deed of Trust/Mortgage and insured in Schedule A of the ALTA policy.

If the policy will contain any title exception(s) described below, attach the associated endorsement(s) (or equivalent coverage).

a) If there is forfeiture, reverter, or right of re-entry, or no mortgage protection clause, issue endorsement providing coverage for Lender.

b) If the policy will show any easement, right of way, encroachment, etc., covering: a) the entire parcel, or b) less than the entire parcel and the exact location and dimension of which is not specifically delineated on the plat map or survey, issue endorsement providing coverage for Lender.

c) If there is a water reservation or exception, issue endorsement providing coverage for Lender.

If the estate in real property is a leasehold estate rather than a fee simple estate, issue a CLTA Form 107.5 or equivalent title policy endorsement.

Return the original recorded deed/mortgage and the final title policy to:

Washington Mutual Bank
Document Operations
2210 Enterprise Drive
Mail Stop: SC00140
Florence, SC 29501

E. Lender's Title Policy Requirements: Alta Policy amount to be at least: $ 535,001.00

TO:
- Stewart Title
- 730 Alhambra Blvd, 202
- Sacramento, CA 95816
-
-

Order #: 17-003957 ND
Dated: 01/03/2007
Property Address: 3622 West Curtis Drive
Sacramento, CA 95818
County: SACRAMENTO

The title insurance policy requirements regarding the above order number are set forth below and hereof and as follows:

The Deed of Trust/Mortgage to be a First lien, subject to the following exceptions:

All Taxes due and/or payable must be paid in full at closing.

Do not record the Deed of Trust/Mortgage unless the original and copy of the ALTA policy as set forth on page two and three hereof can be delivered to our office no later than three working days after recordation.

1. **ESCROW:** not later than three (3) working days after recording return:
   a. Certified copy of the Deed of Trust/Mortgage with recorder's serial number, recording date, and book and page number affixed.
   b. Title Policy in duplicate, correct in form and content.

2. You are to validate Applicant Information Verification data and sign form prior to borrower signing any closing documents.

3. **DOCUMENTS:** All documents are to be signed exactly as shown. In the event of error, contact us immediately. There are to be no corrections/changes without the express written consent of Lender. Should such consent be granted, all changes must be initialed by all Borrowers. Supply Borrowers with copies of documents. We will not accept a power of attorney.

I hereby acknowledge with the below signature on each page that I have read all pages and fully understand and will comply with these instructions.

Settlement Agent

4140367 (0610) VMP Mortgage Solutions, Inc.

JPMC- 000263
CONFIDENTIAL

CSOC.RICH.002044

4. **FIRE AND HAZARD INSURANCE:** A complete original one year fire policy must contain ECE and Special Form, at least in the amount equal to the lesser of the loan amount or the insurable value of the improvements on a replacement cost basis; the deductible to be no more than $1000.00 or 1% of amount of coverage, showing correct address of subject property and insured's name as shown on our Deed of Trust. Loss Payable (Form 438 BFU) as shown on page 1. Insurer must hold at least a Class IV and B+ rating in Best's Insurance Guide. If subject property is a condominium or PUD, a master policy is required reflecting the subject property on the declaration page. For all refinance transactions, a remaining term of six months is required for the acceptance of the existing hazard insurance policy. If the term is less than six months, a new one year policy must be provided.

5. **FLOOD INSURANCE:** Standard application for one year flood policy issued by member of National Flood Insurers Association for not less than our loan amount or the maximum amount available under National Flood Insurance program, whichever is less, including paid receipt. For all refinance transactions, a remaining term of six months is required for the acceptance of an existing flood insurance policy. If the term is less than six months, a new one year policy must be provided.

6. **RESPA:** You are hereby notified that we rely solely upon you to complete and deliver the "HUD-1 Closing Statement" in accordance with the Real Estate Settlement Procedures Act and that a condition of our consent to you escrowing this transaction is that you accept these instructions, complete and deliver "HUD-1 Closing Statement" in accordance with such requirements in order that we not be subject to any claim for, or any damage, liability, or penalty for failure to do such. If you do not accept this condition, return these instructions immediately together with the funding - do not close this loan.

7. **HUD-1:** Issue HUD-1 Closing Statement including Borrowers and Sellers Signatures.

8. **TITLE INSURANCE POLICY REQUIREMENTS:** An ALTA Long Form/Short Form Loan Policy of Title Insurance in DUPLICATE showing title vested in the name of the Borrower and insuring the Deed of Trust/Mortgage to be a valid lien subject only to the items set forth within these instructions. The title commitment, if applicable, shall obligate the title insurance underwriter to issue a policy omitting all preprinted exceptions. The Policy must insure our company or our assignee and contain the following requirements, endorsements and attachments:

MORTGAGEE CLAUSE: Its successors and/or assigns must be reflected with the corporation name and the corporate office mailing address.

VESTEE NAME SPELLING: Must be identical with Trustor(s)/Mortgagor(s) name spelling on Deed of Trust/Mortgage.

MARITAL STATUS: If borrower is married and is taking title in his/her name only, the policy must recite "...sole and separate property."

9. **ALL FUNDS:** All funds associated with this transaction must pass through this loan transaction except any approved secondary financing.

If water stock is involved, forward stock certificate showing Lender as first pledgee. If certificate is not available from stock company, obtain assignment of interest for Lender.

Do not disburse the loan funds and authorize recording of any Deed of Trust/Mortgage if

- You have knowledge of concurrent or subsequent transaction to be opened or closed upon completion of this transaction which will transfer subject property.
- You are not in receipt of demand/payoff statements or confirmation of payoff amounts for all existing liens of record.

It is expressly agreed that in cases where restrictions provide for the right of re-entry or a reverter provision or any condition on Deeds that the title company cannot insure against, said loan is not to be closed or monies funded without the waiver of the requirement in writing by Lender.

If you are unable to close this transaction in accordance with these instructions, you must promptly return any funds and/or documents you have received.

We reserve the right to cancel or amend the loan or these instructions at any time prior to recordation of our Deed of Trust/Mortgage.

I hereby acknowledge with the below signature on each page that I have read all pages and fully understand and will comply with these instructions.

Settlement Agent

JPMC- 000264
CONFIDENTIAL

CSOC.RICH.002045

stewart
title of sacramento

Stewart Title of Sacramento
730 Alhambra Blvd., Suite 202
Sacramento, CA 95816

Phone: (916) 492-7220
Fax: (916) 492-7229

CERTIFIED TO BE A TRUE COPY
STEWART TITLE OF SACRAMENTO
By

BUYER'S ESTIMATED CLOSING COSTS

PROPERTY: 3622 West Curtis Drive
Sacramento, CA 95818

BUYER: Laura Richardson

DATE: January 4, 2007
ESCROW OFFICER: Nikki Davis
CLOSING DATE: December 18, 2006
ESCROW NO.:

	DEBITS	CREDITS
FINANCIAL CONSIDERATION		
Total Consideration	535,001.00	
Deposit from Laura Richardson		1,000.00
Deposit from Laura Richardson		22,172.22
Deposit from Laura Richardson		5,000.00
New 1st Trust Deed		535,001.00
LOAN INFORMATION - Washington Mutual Bank		
[Charges $15,810.06]		
Loan Origination Fee to Avenue Mortgage	10,700.00	
Credit Report Experian to Avenue Mortgage	13.33	
Lender's Inspection Fee Sean B. Gallagher to Avenue Mortgage	350.00	
Tax Research/Payment Services to Washington Mutual Bank	81.00	
Flood Search Fee LandAmerica	6.00	
Broker Processing Fee to Avenue Mortgage	500.00	
Broker Application Fee to Avenue Mortgage	275.00	
Broker Underwriting Fee to Avenue Mortgage	400.00	
Interest at $128.9900/day from FUNDING to 02/01/2007 to Washington Mutual Bank	3,482.73	
PRORATIONS/ADJUSTMENTS		
Unpaid Taxes at $451.48/semi-annually from 01/01/2007 to COE		7.52
Credit fr Seller to Buyer towards closing costs		15,000.00
Credit fr Buyer to Seller $96.03/day fr 12/19/06 to 1/5/07	1,632.51	
Credit fr Buyer to Seller $100/day fr 1/5/07 to COE (if applicable)	500.00	
OTHER DEBITS/CREDITS		
State Farm Insurance for Homeowners Insurance Premium	1,231.00	
City of Sacramento for City Transfer Tax (1/2)	735.63	
ASAP Signing Services, Inc. for accomodation signing/notary fees	100.00	
TITLE/TAXES/RECORDING CHARGES		
ALTA Loan Policy Fee	705.98	
Policy Endorsement - 8.1	25.00	
Recording Grant Deed	20.00	
Recording Trust Deed	75.00	
Documentary Transfer Tax (1/2)	294.52	
ESCROW CHARGES		
Escrow Fee (1/2)	515.50	
Drawing Grant Deed	40.00	
Notary Fee	40.00	
E-Mail Documents	100.00	
Federal Express	150.00	
Wire Fee	20.00	
Refund	21,184.54	
TOTAL	$ 576,180.74	$ 576,180.74

THIS IS AN ESTIMATE ONLY AND FIGURES ARE SUBJECT TO CHANGE

Read and Approved:

Laura Richardson

JPMC- 000265
CONFIDENTIAL

Stewart Title of Sacramento
730 Alhambra Blvd., Suite 202
Sacramento, CA 95816

Phone: (916) 492-7220
Fax: (916) 492-7229

BUYER'S ESTIMATED CLOSING COSTS

PROPERTY: 3622 West Curtis Drive, Sacramento, CA 95818
BUYER: Laura Richardson

DATE: January 8, 2007
ESCROW OFFICER: Nikki Davis
CLOSING DATE: January 8, 2007
ESCROW NO.:

	DEBITS	CREDITS
FINANCIAL CONSIDERATION		
Total Consideration	535,001.00	
Deposit from Laura Richardson		1,000.00
Deposit from Laura Richardson		22,172.22
Deposit from Laura Richardson		5,000.00
New 1st Trust Deed		535,001.00
LOAN INFORMATION - Washington Mutual Bank		
[Charges $15 423.09]		
Loan Origination Fee to Avenue Mortgage	10,700.00	
Appraisal Fee to Avenue Mortgage	350.00	
Credit Report Experian to Avenue Mortgage	13.33	
Lender's Inspection Fee Sean B. Gallagher to Avenue Mortgage		
Tax Research Payment Services to Washington Mutual Bank	81.00	
Flood Search Fee LandAmerica	8.00	
Broker Processing Fee to Avenue Mortgage	500.00	
Broker Application Fee to Avenue Mortgage	275.00	
Broker Underwriting Fee to Avenue Mortgage	400.00	
Interest at $12[illegible].9900/day from 01/08/2007 to 02/01/2007 to Washington Mutual Bank	3,095.76	
PRORATIONS/ADJUSTMENTS		
Unpaid Taxes at $451.48/semi-annually from 01/01/2007 to 01/08/2007		17.66
Credit fr Seller to Buyer towards closing costs		15,000.00
Credit fr Buyer to Seller $96.03/day fr 12/19/06	1,632.51	
Credit fr Buyer to Seller $100/day fr 1/5/07	500.00	
OTHER DEBITS/CREDITS		
State Farm Insurance for Homeowners Insurance Premium	1,231.00	
City of Sacramento for City Transfer Tax	735.63	
ASAP Signing Services, Inc. for accomodation signing/notary fees	100.00	
TITLE/TAXES/RECORDING CHARGES		
ALTA Loan Policy Fee	705.98	
Policy Endorsement - 8.1	25.00	
Recording Grant Deed	10.00	
Recording Trust Deed	65.00	
Documentary Transfer Tax	294.52	
ESCROW CHARGES		
Escrow Fee	515.50	
Drawing Grant Deed	40.00	
Notary Fee	40.00	
E-Mail Documents	100.00	
Federal Express	150.00	
Wire Fee	20.00	
Refund	21,601.55	
TOTAL	$ 578,190.78	$ 578,190.78

THIS IS AN ESTIMATE ONLY AND FIGURES ARE SUBJECT TO CHANGE

Read and Approved:

Laura Richardson

JPMC- 000266
CONFIDENTIAL

stewart
title of sacramento

Stewart Title of Sacramento
730 Alhambra Blvd., Suite 202
Sacramento, CA 95816

Phone: (916) 492-7220
Fax: (916) 492-7229

Please find below Wiring Instructions for Escrow No.

All funds wired should be directed to:

Bank	COMERICA BANK-CALIFORNIA
Address	455 Capitol Mall #400
City/State	Sacramento, CA 95814
ABA	
Credit to	STEWART TITLE OF SACRAMENTO
Acount No.	
Reference	Nikki Davis, Escrow Officer Escrow No.

If you have any questions regarding this matter, please do not hesitate to contact this office.

stewart
title of sacramento

Stewart Title of Sacramento
730 Alhambra Blvd., Suite 202
Sacramento, CA 95816

Phone: (916) 492-7220
Fax: (916) 492-7229

BUYER'S ESTIMATED CLOSING COSTS

PROPERTY: 3622 West Curtis Drive, Sacramento, CA 95818
BUYER: Laura Richardson

DATE: January 9, 2007
ESCROW OFFICER: Nikki Davis
CLOSING DATE: January 9, 2007
ESCROW NO.:

	DEBITS	CREDITS
FINANCIAL CONSIDERATION		
Total Consideration	535,001.00	
Deposit from Laura Richardson		1,000.00
Deposit from Laura Richardson		22,172.22
Deposit from Laura Richardson		5,000.00
New 1st Trust Deed		535,001.00
LOAN INFORMATION - Washington Mutual Bank		
[Charges $16 347.03]		
Loan Origination Fee to Avenue Mortgage	10,700.00 O	
Appraisal Fee Sean B. Gallagher POC $350.00		
Credit Report Experian to Avenue Mortgage	13.33 C	
Lender's Inspection Fee Sean B. Gallagher to Avenue Mortgage		
Tax Research Payment Services to Washington Mutual Bank	81.00 T	
Flood Search Fee LandAmerica	8.00 F	
Broker Processing Fee to Avenue Mortgage	500.00 P	
Broker Application Fee to Avenue Mortgage	275.00 A	
Broker Underwriting Fee to Avenue Mortgage	400.00 U	
Interest at $12[illegible].9900/day from 01/02/2007 to 02/01/2007 to Washington Mutual Bank	3,869.70	
PRORATIONS/ADJUSTMENTS		
Unpaid Taxes at $451.46/semi-annually from 01/01/2007 to 01/09/2007		20.07
Credit fr Seller to Buyer towards closing costs		16,000.00
Credit fr Buyer to Seller $96.03/day fr 12/19/06	1,632.51	
Credit fr Buyer to Seller $100/day fr 1/6/07	500.00	
OTHER DEBITS/CREDITS		
State Farm Insurance for Homeowners Insurance Premium	1,231.00	
City of Sacramento for City Transfer Tax	735.63	
ASAP Signing Services, Inc. for accomodation signing/notary fees	100.00	
TITLE/TAXES/RECORDING CHARGES		
ALTA Loan Policy Fee	705.98	
Policy Endorsement - 8.1	25.00 E	
Recording Grant Deed	10.00 R	
Recording Trust Deed	65.00 R	
Documentary Transfer Tax	294.52 S	
ESCROW CHARGES		
Escrow Fee	515.50 S	
Drawing Grant Deed	40.00	
Notary Fee	40.00 N	
E-Mail Documents	100.00 S	
Federal Express	150.00 S	
Wire Fee	20.00 S	
Refund	21,180.12	
TOTAL	$ 578,193.29	$ 578,193.29

THIS IS AN ESTIMATE ONLY AND FIGURES ARE SUBJECT TO CHANGE

Read and Approved:

Laura Richardson

JPMC- 000268
CONFIDENTIAL

CSOC.RICH.002049

TO: • Stewart Title Of Sacramento
• 730 Alahambra Blvd, 212
• Sacramento , CA 95816

ATTN: Nikki Davis
Phone: (916) 492-7220

Date: 01/04/2007 Esc. #:
Borrower: Laura Richardson
Loan Type: Conventional Fixed Adjustable
Loan #:
Originator:
FHA/VA Case No:
Account Manager: Christina Palmquist
Phone #: (714) 939-5200

LENDER'S INSTRUCTIONS TO CLOSING AGENT

ADDITIONAL TITLE & SETTLEMENT AGENT INSTRUCTIONS ARE SET FORTH ON PAGES TWO AND THREE.

If you wish to make any change(s) (including the changing of document dates) to any closing document(s) and/or the final HUD-1, or any information set forth herein, you must

1. **Call the branch office to obtain written approval prior to making any changes.**
2. **Obtain the borrower's initials on ALL changes.**

A. The following documents are required to complete the captioned loan. **Return all required documents, executed as described within 24 hours.**

[X] Applicant Identification Verification (Form 4140507) - If the information has been provided, obtain the identification documents from the applicant and compare it to what is listed and verify the accuracy. If the information has not been completed, obtain one of the identification types indicated and complete the form. Provide your signature indicating that you have verified and completed the form.

- This document must be completed prior to any documents being executed by the borrower.
- If there are any discrepancies in any of the information provided, you (the closing/settlement agent) must immediately contact the Loan Coordinator and MUST NOT proceed with the closing.
- Escrow states: The closing agent should return the Applicant Identification Verification form with the closing package for validation (to ensure the form has been signed by closing agent) prior to closing.
- Non-Escrow states: The Applicant Identification Verification form should be faxed back to the Loan Fulfillment Center by the closing agent for validation (to ensure the form has been signed by closing agent) prior to funding of the loan.

It is the Closing/Settlement Agent's responsibility to ensure that any contracted agents (i.e. notary) completes the AIV prior to allowing the borrowers to execute documents.

[X] **Regulation Z Disclosure:** Return executed original and 2 certified copies.
[X] **Note:** Return executed original and 2 certified copies.
[X] **Deed of Trust/Mortgage:** Record original. Return 2 certified copies of signed original including complete notary acknowledgment. Return a COUNTY certified copy of all documents recording in Torrens, Abstract, Registered Land or Land Court in any state.

Return all signed loan documents with a final closing statement to:

Washington Mutual Bank
1400 S. Douglass Rd., Suite 100
Anaheim, CA 92806

[ ] **Acknowledgment of Itemization of Fees, Points, Interest, Costs and Charges for Texas Equity Loans**
[X] **Application:** All borrowers to sign, date and complete monitoring section of 1003 (Confidential).
[X] **Loan Review Agreement**
[X] **Tax Information Sheet**
[X] **Owner Occupancy Agreement**
[X] **Compliance Agreement**
[ ] **Rescission Notice/Right to Cancel**
[X] **Privacy Policy form 4140591, one (1) copy per customer for each loan.**

Note: Do not return any copies of the borrower's identification documents or photographs

I hereby acknowledge with the below signature on each page that I have read all pages and fully understand and will comply with these instructions.

Settlement Agent

4140367 (0810)

VMP Mortgage Solutions, Inc.

JPMC- 000269
CONFIDENTIAL

CSOC.RICH.002050

B. Washington Mutual Bank ("Lender") requires that funds are disbursed and the security instrument is recorded within two days of funding.

- Loan funds may not be disbursed until the end of the recission period, if applicable.
- If you are unable to disburse funds within two days, you must return our funds.
- You must use the enclosed "Verification of Recording" form to document the recording information and return the form to us within two days. If you are unable to provide confirmation of recording, you must provide a letter verifying that Lender has first lien position on the subject property as a result of this transaction. The first lien letter must be returned to Lender along with the signed loan documents and the Verification of Recording.

C. In addition to the above requirements, do not close this loan without:

[X] Fire insurance policy [ ] and flood insurance policy, with loss payable BFU-438 in our favor. Policy must show the loan number.

(SEE PAGE FOUR HEREOF FOR SPECIFIC INSURANCE REQUIREMENTS.)

Fire policy amount to be at least $535,001.00

Loss payee to read: Washington Mutual Bank
ISAOA/ATMIA
P.O. Box 100564
Florence, SC 29501-0564

D. For the purposes of your completion of a HUD-1 closing statement, fee information is provided below. NOTE: ALL FEES PAID TO THE BROKER SHOULD BE SHOWN ON LINES 808 - 811, AS STATED IN THE HUD-1 INSTRUCTIONS

1. Fees to be incurred:	Total Fees	Lender Fees	Broker Fees
Lender Loan Origination Fee	$	$	$
Lender Discount Fee	$	$	$
Credit Report Fee	$ 13.33	$	$ 13.33
Appraisal Fee	$ 350.00	$	$ 350.00
Tax Research/Payment Services to: Washington Mutual Bank, F.A.	$ 81.00	$ 81.00	$
Tax Procurement/Tracking First American	$	$	$
Lender Doc Prep	$	$	$
Lender Inspection Fee	$	$	$
Lender Processing Fee	$	$	$
Flood Search Fee to: LandAmerica	$ 8.00	$ 8.00	$
Broker Processing Fee	$ 500.00	$	$ 500.00
Broker Application Fee	$ 275.00	$	$ 275.00
Lender Underwriting Fee	$	$	$
Broker Underwriting Fee	$ 400.00	$	$ 400.00
Notary Fee	$ 135.00	$	$
Demand Fee	$	$	$
Mortgage Broker Fee	$	$	$
State Specific Fee	$	$	$
Broker Origination/Discount (NJ Only) Fee	$ 10,700.00	$	$ 10,700.00
	$	$	$
	$	$	$
Total Fees	$ 12,462.33	89.00	12,238.33
Premium Yield Adjustment to broker (paid by Lender)	$	$	$

2. Amount of the loan: $535,001.00 Term: 360 months Interest Rate: 8.800
3. Prepaid deposits: $
* 4. Credit Report Fee paid to: Broker
** 5. Appraisal Fee paid to: Sean B Gallagher
6. Purchase price: $535,001.00
7. Cash down payment: $
8. Seller-paid fees must be disclosed per the attached "Debts and Disbursements" form. Any changes must be accompanied by written approval by Lender prior to making any changes.

* If disbursed to reimburse the broker, HUD1 should show Paid to Experian

** If disbursed to reimburse the broker, HUD1 should show Paid to Sean B Gallagher

The quotation of interest/charges and fees expires on this date.
Documents expire, do not allow funding after this date.

9. Taxes (est)	0	Mos. @ 557.00	Total:
10. Fire Ins.	0	Mos. @ 134.00	Total:
11. Flood Ins.	0	Mos. @	Total:
12. PMI/MIP Ins.		Mos. @	Total:

13. Aggregate Escrow Adjustment $
14. Interest @ 128.99 per day from disbursement to the first of the month preceding first payment date set forth in the Note.
15. Any and all payments or payoffs must be paid as instructed per the attached "Debts and Disbursements" form.
16. The total consideration in this transaction except for our loan and approved secondary financing in the amount of $ must pass in the form of cash through your escrow. Do not record our Deed of Trust/Mortgage if you have knowledge of a concurrent or subsequent escrow to be opened or closed upon completion of this escrow which will transfer subject property.

I hereby acknowledge with the below signature on each page that I have read all pages and fully understand and will comply with these instructions.

Settlement Agent

4140367 (0810) VMP Mortgage Solutions, Inc.

JPMC- 000270
CONFIDENTIAL

Required Endorsements to the Long Form/Short Form ALTA Policy:

ALTA Form 1 or equivalent

ALTA Form 9 or equivalent

CLTA Form 116 or equivalent. The dwelling described in the 116 (116.2) endorsement must be assessed as real property and included in the policy definition of "land".

Environmental Protection lien endorsement Form 8.1 is required on all loans.

State specific endorsements, if required.

Mechanic's Lien Endorsement or equivalent is required.

If this loan is a condominium unit or PUD, issue Condominium/PUD Coverage Endorsement.

If this loan is a Manufactured Housing/Mobile Unit, issue endorsement assuring that property is permanently affixed and taxed as real property.

If this loan is an adjustable rate loan, issue endorsement including coverage for adjustable rate loans.

If this loan is an adjustable rate loan with potential for negative amortization, issue endorsement covering adjustable rate with increasing balance and write the policy for the maximum possible principal balance as set forth on the security instrument or rider.

If this loan is a balloon loan, issue endorsement coverage insuring the Balloon Deed of Trust/Mortgage is valid and enforceable.

If access to the property is by non-public appurtenant easement, such easement must be described in the Deed of Trust/Mortgage and insured in Schedule A of the ALTA policy.

If the policy will contain any title exception(s) described below, attach the associated endorsement(s) (or equivalent coverage).

a) If there is forfeiture, reverter, or right of re-entry, or no mortgage protection clause, issue endorsement providing coverage for Lender.

b) If the policy will show any easement, right of way, encroachment, etc., covering: a) the entire parcel, or b) less than the entire parcel and the exact location and dimension of which is not specifically delineated on the plat map or survey, issue endorsement providing coverage for Lender.

c) If there is a water reservation or exception, issue endorsement providing coverage for Lender.

If the estate in real property is a leasehold estate rather than a fee simple estate, issue a CLTA Form 107.5 or equivalent title policy endorsement.

Return the original recorded deed/mortgage and the final title policy to:

Washington Mutual Bank
Document Operations
2210 Enterprise Drive
Mail Stop: SC00140
Florence, SC 29501

E. Lender's Title Policy Requirements: Alta Policy amount to be at least: $ 535,001.00

TO: • Stewart Title
• 730 Alhambra Blvd, 202
• Sacramento, CA 95816
•
•

Order #: 17-003957 ND
Dated: 01/03/2007
Property Address: 3622 West Curtis Drive
Sacramento, CA 95818
County: SACRAMENTO

The title insurance policy requirements regarding the above order number are set forth below and hereof and as follows:

The Deed of Trust/Mortgage to be a First lien, subject to the following exceptions:

All Taxes due and/or payable must be paid in full at closing.

Do not record the Deed of Trust/Mortgage unless the original and copy of the ALTA policy as set forth on page two and three hereof can be delivered to our office no later than three working days after recordation.

1. **ESCROW:** not later than three (3) working days after recording return:
   a. Certified copy of the Deed of Trust/Mortgage with recorder's serial number, recording date, and book and page number affixed.
   b. Title Policy in duplicate, correct in form and content.

2. You are to validate Applicant Information Verification data and sign form prior to borrower signing any closing documents.

3. **DOCUMENTS:** All documents are to be signed exactly as shown. In the event of error, contact us immediately. There are to be no corrections/changes without the express written consent of Lender. Should such consent be granted, all changes must be initialed by all Borrowers. Supply Borrowers with copies of documents. We will not accept a power of attorney.

I hereby acknowledge with the below signature on each page that I have read all pages and fully understand and will comply with these instructions.

Settlement Agent

4140367 (0610)

VMP Mortgage Solutions, Inc.

JPMC- 000271
CONFIDENTIAL

CSOC.RICH.002052

4. **FIRE AND HAZARD INSURANCE:** A complete original one year fire policy must contain ECE and Special Form, at least in the amount equal to the lesser of the loan amount or the insurable value of the improvements on a replacement cost basis; the deductible to be no more than $1000.00 or 1% of amount of coverage, showing correct address of subject property and insured's name as shown on our Deed of Trust, Loss Payable (Form 438 BFU) as shown on page 1. Insurer must hold at least a Class IV and B+ rating in Best's Insurance Guide. If subject property is a condominium or PUD, a master policy is required reflecting the subject property on the declaration page. For all refinance transactions, a remaining term of six months is required for the acceptance of the existing hazard insurance policy. If the term is less than six months, a new one year policy must be provided.

5. **FLOOD INSURANCE:** Standard application for one year flood policy issued by member of National Flood Insurers Association for not less than our loan amount or the maximum amount available under National Flood Insurance program, whichever is less, including paid receipt. For all refinance transactions, a remaining term of six months is required for the acceptance of an existing flood insurance policy. If the term is less than six months, a new one year policy must be provided.

6. **RESPA:** You are hereby notified that we rely solely upon you to complete and deliver the "HUD-1 Closing Statement" in accordance with the Real Estate Settlement Procedures Act and that a condition of our consent to you escrowing this transaction is that you accept these instructions, complete and deliver "HUD-1 Closing Statement" in accordance with such requirements in order that we not be subject to any claim for, or any damage, liability, or penalty for failure to do such. If you do not accept this condition, return these instructions immediately together with the funding - do not close this loan.

7. **HUD-1:** Issue HUD-1 Closing Statement including Borrowers and Sellers Signatures.

8. **TITLE INSURANCE POLICY REQUIREMENTS:** An ALTA Long Form/Short Form Loan Policy of Title Insurance in DUPLICATE showing title vested in the name of the Borrower and insuring the Deed of Trust/Mortgage to be a valid lien subject only to the items set forth within these instructions. The title commitment, if applicable, shall obligate the title insurance underwriter to issue a policy omitting all preprinted exceptions. The Policy must insure our company or our assignee and contain the following requirements, endorsements and attachments:

MORTGAGEE CLAUSE: Its successors and/or assigns must be reflected with the corporation name and the corporate office mailing address.

VESTEE NAME SPELLING: Must be identical with Trustor(s)/Mortgagor(s) name spelling on Deed of Trust/Mortgage.

MARITAL STATUS: If borrower is married and is taking title in his/her name only, the policy must recite "...sole and separate property."

9. **ALL FUNDS:** All funds associated with this transaction must pass through this loan transaction except any approved secondary financing.

If water stock is involved, forward stock certificate showing Lender as first pledgee. If certificate is not available from stock company, obtain assignment of interest for Lender.

Do not disburse the loan funds and authorize recording of any Deed of Trust/Mortgage if

- You have knowledge of concurrent or subsequent transaction to be opened or closed upon completion of this transaction which will transfer subject property.
- You are not in receipt of demand/payoff statements or confirmation of payoff amounts for all existing liens of record.

It is expressly agreed that in cases where restrictions provide for the right of re-entry or a reverter provision or any condition on Deeds that the title company cannot insure against, said loan is not to be closed or monies funded without the waiver of the requirement in writing by Lender.

If you are unable to close this transaction in accordance with these instructions, you must promptly return any funds and/or documents you have received.

We reserve the right to cancel or amend the loan or these instructions at any time prior to recordation of our Deed of Trust/Mortgage.

I hereby acknowledge with the below signature on each page that I have read all pages and fully understand and will comply with these instructions.

Settlement Agent

4140367 (0810)

VMP Mortgage Solutions, Inc.

JPMC- 000272
CONFIDENTIAL

CSOC.RICH.002053

stewart
title of sacramento

Stewart Title of Sacramento
730 Alhambra Blvd., Suite 202
Sacramento, CA 95816

Phone: (916) 492-7220
Fax: (916) 492-7229

BUYER'S ESTIMATED CLOSING COSTS

PROPERTY: 3622 West Curtis Drive
Sacramento, CA 95816

BUYER: Laura Richardson

DATE: January 9, 2007
ESCROW OFFICER: Nikki Davis
CLOSING DATE: January 9, 2007
ESCROW NO.:

	DEBITS	CREDITS
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Flood Search Fee LandAmerica	8.00 F	
Broker Processing Fee to Avenue Mortgage	500.00 P	
Broker Application Fee to Avenue Mortgage	275.00 A	
Broker Underwriting Fee to Avenue Mortgage	400.00 U	
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PRORATIONS/ADJUSTMENTS		
Unpaid Taxes at $451.48/semi-annually from 01/01/2007 to 01/09/2007		20.07
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Credit fr Buyer to Seller $96.03/day fr 12/19/06	1,632.51	
Credit fr Buyer to Seller $100/day fr 1/5/07	500.00	
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TITLE/TAXES/RECORDING CHARGES		
ALTA Loan Policy Fee	705.96	
Policy Endorsement - 8.1	25.00 E	
Recording Grant Deed	10.00 R	
Recording Trust Deed	65.00 R	
Documentary Transfer Tax	294.52 S	
ESCROW CHARGES		
Escrow Fee	515.50 S	
Drawing Grant Deed	40.00	
Notary Fee	40.00 N	
E-Mail Documents	100.00 S	
Federal Express	150.00 S	
Wire Fee	20.00 S	
Refund	21,180.12	
TOTAL	$ 578,193.29	$ 578,193.29

THIS IS AN ESTIMATE ONLY AND FIGURES ARE SUBJECT TO CHANGE

Read and Approved:

Laura Richardson

JPMC- 000273
CONFIDENTIAL

CA-View Browse - LAFICHE-OLLM -NSC SARALTEL---------- Rec 029545166 Pg 0624962.002 Lock 00 Col 001 132
Command ===> Scroll ===> PAGE

05-05-07 MSP LETTERWRITER ACTIVITY FOR MONTH OF 04-07 PAGE624,961
LOAN= [redacted] DATE=04-16 USER=LLP KEY=AG900 VERS=019 TITLE=Aegis Jit Draft lc FORM=1561 PRINTER=ULIZ SECURITY=1
LINES PER PAGE=NO CONDITIONS=1

Client ID:	156
Serial Number:	1564260378
Date:	April 16, 2007
Loan Number:	
Social Security Number:	
Full Mortgagor Name:	Laura Richardson
Address Line 1:	
City:	Sacramento
State:	CA
Zip:	95818
Zip Extension:	4462
Billing Line 1:	3622 W Curtis Dr
Billing City State:	Sacramento CA
Billing Zip:	95818
Home Phone Number:	
Total Payment:	4227.98
Total Payment Due:	4227.98
Late Fee Due:	.00
NSF Fee Due:	.00
Other Fees Due:	.00
Balance in Suspense:	.00
Loan Origination Date:	01-10-07

JPMC- 000274
CONFIDENTIAL

CSOC.RICH.002055

CA-View Browse - LAFICHE-OLLW -NSC SARALTEL---------- Rec 029545191 Pg 0624962.027 Lock 00 Col 001 132
Command ==> Scroll ==> PAGE

Original Balance: 000535001
Current Principal Balance 1st mortgage only: 534696.36
Loan Term: 360
Grace Days: 15
Original Interest Rate: 8.80000
Loan Due Date: 04-01-07
ALLTEL User ID: LLP
User Name:
User Department:
Product Code: A15
ARM Plan ID: L6TR
Prime Rate Code:
EFT Routing Number:
EFT Account Number:
Account Type: C
Transaction Type: 071
Payment Posting Date: 04-16-07
Delay Days: 00
Recurring Draft: N
Total Withdrawal Amount: 4242.98
JIT Service Fee Waived: N
JIT Service Fee: 15.00
Number of Payments to be applied: 1
Amount of Payments to be applied: 4227.98
Amount to be added to taken from Suspense: +.00

JPMC- 000275
CONFIDENTIAL

CSOC.RICH.002056

CA-View Browse - LAFICHE-OLIN -NSC SARALTEL---------- Rec 029545216 Pg 0624962.052 Lock 00 Col 001 132
Command ==> Scroll ==> PAGE

Extra Principal to be applied:	.00
Extra Escrow to be applied:	.00
Late Fees to be applied:	.00
Bad Check Fees to be applied:	.00
Other Fees to be applied:	.00
Other Fee code:	
Miscellaneous:	.00
Replacement Reserve:	.00
Accident:	.00
Life Insurance:	.00
Name on Debit Account:	RICHARDSON LAURA
Loan Type:	Conventional
Bad Check Fee:	15.00
FHA Section:	
Investor Number:	A25
Source:	C
Old or New Payment:	
Generate Payment Tran:	Y
Paper Draft:	N
Foreign Address Indicator:	
Suspense Reason Code:	3C
Co Mortgagor Name:	
Current PI Payment:	4227.98
Current Interest Rate:	8.80000
Bill Mode:	8

JPMC- 000276
CONFIDENTIAL

CSOC.RICH.002057

CA-View Browse - LAFICHE-OLLW -NSC SARALTEL---------- Rec 029545241 Pg 0624962.077 Lock 00 Col 001 132
Command ==> Scroll ==> PAGE

Serial to Delete:
Property State Code: 04
Recoverable Corp Adv: .00
End of Line: A
SARPAGE 624963
05-05-07 MSP LETTERWRITER ACTIVITY FOR MONTH OF 04-07 PAGE624,962
[redacted] DATE=04-05 USER=0YR KEY=AG900 VERS=019 TITLE=Regis Jit Draft lc FORM=1561 PRINTER=UL1Z SECURITY=1
LINES-PER-PAGE=NO CONDITIONS=1
Client ID: 156
Serial Number: [redacted]
Date: [redacted]
Loan Number: [redacted]
Social Security Number: [redacted]
Full Mortgagor Name: [redacted]
Address Line 1:
City: [redacted]
State: [redacted]
Zip: [redacted]
Zip Extension: [redacted]
Billing Line 1: [redacted]
Billing City State: [redacted]
Billing Zip: [redacted]
Home Phone Number: [redacted]
Total Payment: [redacted]
Total Payment Due: [redacted]

JPMC- 000277
CONFIDENTIAL

CSOC.RICH.002058

From: Savarino, Alfio
Sent: Wednesday, February 07, 2007 7:17 PM
To: McInville, Charmayne G.
Cc: Bethea, Pamela K.; Williams, Melissa A.; Savarino, Alfio; Field, Sandra L.
Subject: RE: 3 urgent loan stip exceptions

See below in blue.

Thanks.

Alfio P. Savarino
Long Beach Mortgage, a division of Washington Mutual Bank
Senior Team Manager - Itasca,IL LFC
"Making Good Loans Easy"
800-361-5262 x6482
alfio.p.savarino@wamu.net

From: McInville, Charmayne G.
Sent: Tuesday, February 06, 2007 5:07 PM
To: Savarino, Alfio
Cc: Bethea, Pamela K.; Williams, Melissa A.
Subject: 3 urgent loan stip exceptions
Importance: High

Hi there, please review the below 3 stip exceptions and let me know what is determined on these issues. Thanks and have a great evening.

Richardson- DTI excessive >55% current 84.2%; appears lender qualified income from previous job (city counsel) job terminated 12/06 per VOE- income for state assembly representative position used to qualify borrower; (2) LTV 5% exception max 95%, actual is 100%.

- Disagree with excessive DTI findings, underwriter qualified borrower from newly appointed position as an Assembly Member in which a letter from State Capital-CA State Assembly Deputy Administrative Office was provided and audited
- LTV 5% exception max 95%, actual is 100%
- 5% LTV exception was approved and copy of exception in file allowing 100% LTV

Lindenmann- $260K loan amount exception, max allowed for C grade loan is $600K and actual is $860K.

- Copy of loan amount exception in file signed by Sr. Manager, Art Scorciolla.

Hoke- 5.4% DTI exception, max allowed is 55% and actual is 60.4%, lender did not include primary housing in there ratios and no lease found for subject property.

- I disagree with the findings due to the following: Rental income was not used for subject property so rental lease was not necessary.
- The primary housing was included in DTI.
- Primary housing totaled $7054.67 including a 1st & 2nd and taxes and insurance.
- DTI is 55.43% and not 60.4%.

Charmayne McInville
Customer Specialist-II
Secondary Delivery Operations

JPMC- 000278
CONFIDENTIAL

CSOC.RICH.002059

LOANSAFE

LoanSafe Examines the Details--Property, Borrower, Broker

LoanSafe delivers a comprehensive analysis of common property problems by analyzing relationship details between borrowers, brokers, appraisers, specific market regions, and other known interactions that are effective in detecting and preventing fraud and misrepresentation. For more information call (888) 288-2009.

User Entry Information

Report Order Number:	L50000010FE475F12F62AB
Report Order Date:	Jan 2, 2007 12:17 PM
Address:	3622 W CURTIS DR, SACRAMENTO, CA, 95818
Estimate:	$535,000
Borrower:	richardson, laura
Broker Code:	829000
Loan Number:	(

MISC

LoanSafe Summary

LoanSafe Score

0

Property F Score	Zip Code Score	Broker Score Lender	Broker Score Industry	Borrower Score
0	0.36	0.00	0.49	0

Property Summary

Property F Score:	**0**	**Flip Caution:**	**Low**
Estimate:	$535,000	T-Ratio:	5.7
Mean/Median:	$477,618 / $467,500	S-Gain:	29.9
Variance:	10.7%	Subject 3YS Gain:	0.0
Zip Code Score:	0.36	Subject 3YT Flag	

Broker Summary

Broker Score:	**0.00**	**Broker Caution:**	**Low**
Broker Code:	829000	Industry Score:	0.49
Unit Volume:	6		

Borrower 1: richardson, laura

Borrower Score:	**0**		
SSN Total Score:	**0.0**	**SSN Caution:**	**No**
SSN:	573553258		
F/L/Both Name:	0 / 0 / 0	State Not Found:	0
Multi-Name:	0	Multi-SSN:	
Transient:	0	Deceased:	0
Age:		Invalid:	0
Alert 1:	Borrower currently owns multiple properties		

HISTORYPRO™

CoreLogic's HistoryPro information report is used to provide sales history and comps for a specific market in such detail as to clearly identify flips, flip markets, and valuation patterns.

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Order Summary

Input Address:	3622 W CURTIS DR	**Report Date:**	Jan 2, 2007
Input City-State-Zip:	SACRAMENTO, CA 95818-4462	**Input Estimate:**	$535,000

Final Analysis

F Score: 0

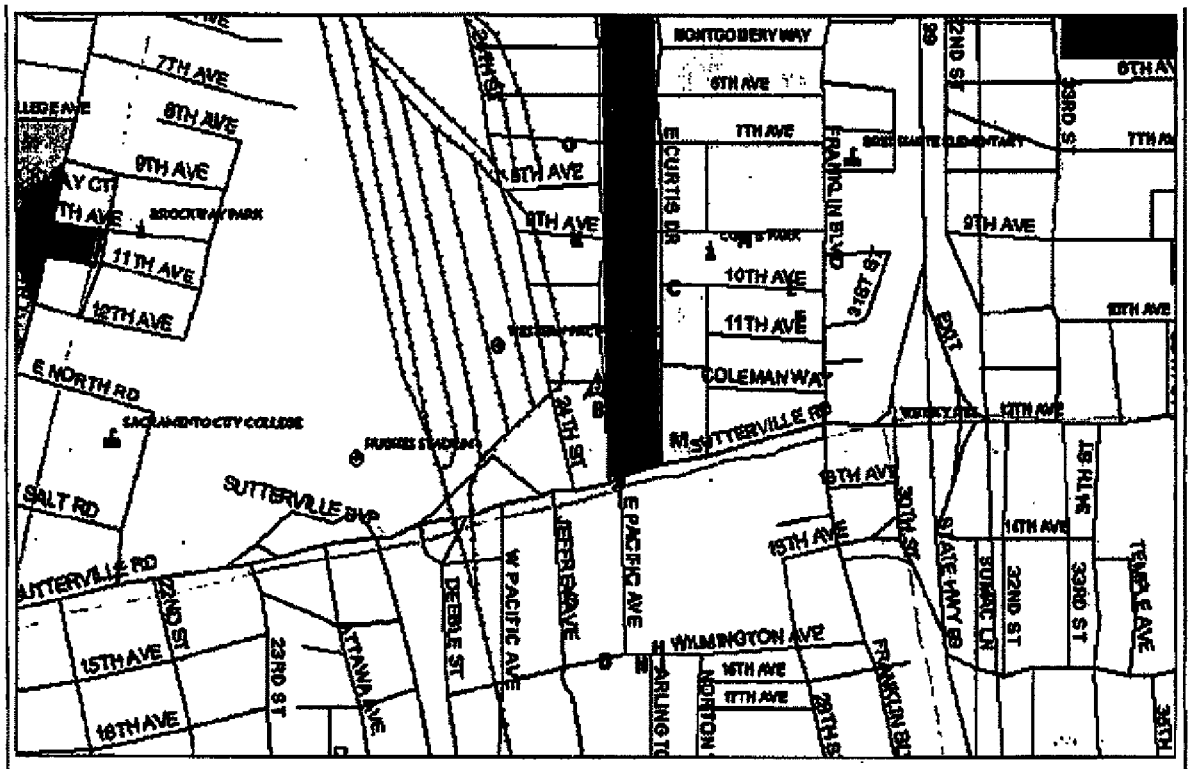
Market Analysis

Nearby Sales:	35	**Rural Flag:**	U
Max Distance:	0.25 Miles	**High Price:**	$799,000
Average Distance:	0.15 Miles	**Average Price:**	$477,618
T Score:	2 of 35	**Median Price:**	$467,500
T Ratio:	5.7%	**Low Price:**	$235,000
S Gain (Sale Pairs):	29.9%(6 of 35)	**Mobile Home:**	0.0%
L Gain (Loan Pairs):	146.1%(14 of 35)	**Disaster Date:**	None
		Disaster Type:	

Subject Analysis

Prior 3 Year Foreclosure:	No	**APN:**	
Prior 3 Year Sale Gain:	0%	**Last Sale Date:**	Jan 25, 2006
Prior 3 Year Loan Gain:	0%	**Last Sale Price:**	(U)
		Land Use Code:	RSFR

Area Map



Sixteen shades of Tan-to-Green shading are used to depict value: (TAN IS LOW) and (GREEN IS HIGH)

HUD Property Rules Report

Passes HUD Property Rules: YES
Sufficient Information: YES

There are no documented resales of this property in the last 3 years. There are no additional HUD property rule requirements associated with this property.

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Sales within last 90 days: NO
Sales within last 12 months: NO
Sales within last 3 years: NO

Subject Report

Site Address: 3622 W CURTIS DR SACRAMENTO CA , 95818 -4462
Mail Address: 3622 W CURTIS DR SACRAMENTO CA , 95818 -4462
APN:
Legal Desc: SOUTH CURTIS OAKS 06
County: Sacramento County
MSA Name: Sacramento--Arden-Arcade--Roseville, CA
MSA Code: 40900
School Districts: Unified : SACRAMENTO CITY UNIFIED
Census Tract: 06.067.002500.2.019

Owner Information
Current Owner: HELMAR FAMILY TRUST
Second Owner:
Spouse:

Assessment
Assessed Land: $16,666
Assessed Improvement: $60,902
Assessed Total: $77,568
Assessed Market:

Last Sale
Sale Date: Jan 25, 2006
Sale Price: (U)

Property Details

Use Code:	RSFR	**Building sq ft:**	1639	**Living sq ft:**	1639	**$ per sq ft:**	
Lot Size:	4,792 sq ft	**Bedrooms:**	3	**Bathrooms:**	2	**Total Rooms:**	7
View:		**Improved:**	78.0%	**Heating:**	Central	**Cooling:**	AC Heat Pump
Tax Amount:	$904	**Garage:**	Undefined Type - 1 Car	**Stories:**	2	**Year Built:**	1926
No. of Units:		**Pool:**		**Fireplace:**	1	**Zoning:**	R1

Subject Property Sales and Loan History

Transfer Date	Transfer Value	1st Loan	2nd Loan	Transfer Type
Jan 25, 2006	$0 (U)	$0	$0	Nominal

Buyer: HELMAR FAMILY TRUST
Seller: HELMAR MARK S and SHARON L
Lender:
Deed Type: GRANT
Loan Type:
Rate Type:
Valued Sale:
Document Number:

Transfer Date	Transfer Value	1st Loan	2nd Loan	Transfer Type
Jan 19, 2006	$0	$507,500	$0	Refinance or Equity Line of Credit

Buyer: HELMAR MARK S and SHARON L
Seller:
Lender: INDYMAC BK FSB
Deed Type: TRUST
Loan Type: CNV
Rate Type: ADJ
Valued Sale:
Document Number:

Transfer Date	Transfer Value	1st Loan	2nd Loan	Transfer Type
Jan 19, 2006	$0	$71,800	$0	Refinance or Equity Line of Credit

Buyer: HELMAR MARK S and SHARON L
Seller:
Lender: INDYMAC BK FSB
Deed Type: TRUST
Loan Type: CNV
Rate Type: FIX
Valued Sale:
Document Number:

Transfer Date	Transfer Value	1st Loan	2nd Loan	Transfer Type
Dec 13, 2002	$0	$73,000	$0	Refinance or Equity Line of Credit

Buyer: HELMAR MARK
Seller:
Lender: GOLDEN 1 CU
Deed Type: TRUST
Loan Type: CNV
Rate Type: FIX
Valued Sale:
Document Number:

Nearby Properties Map

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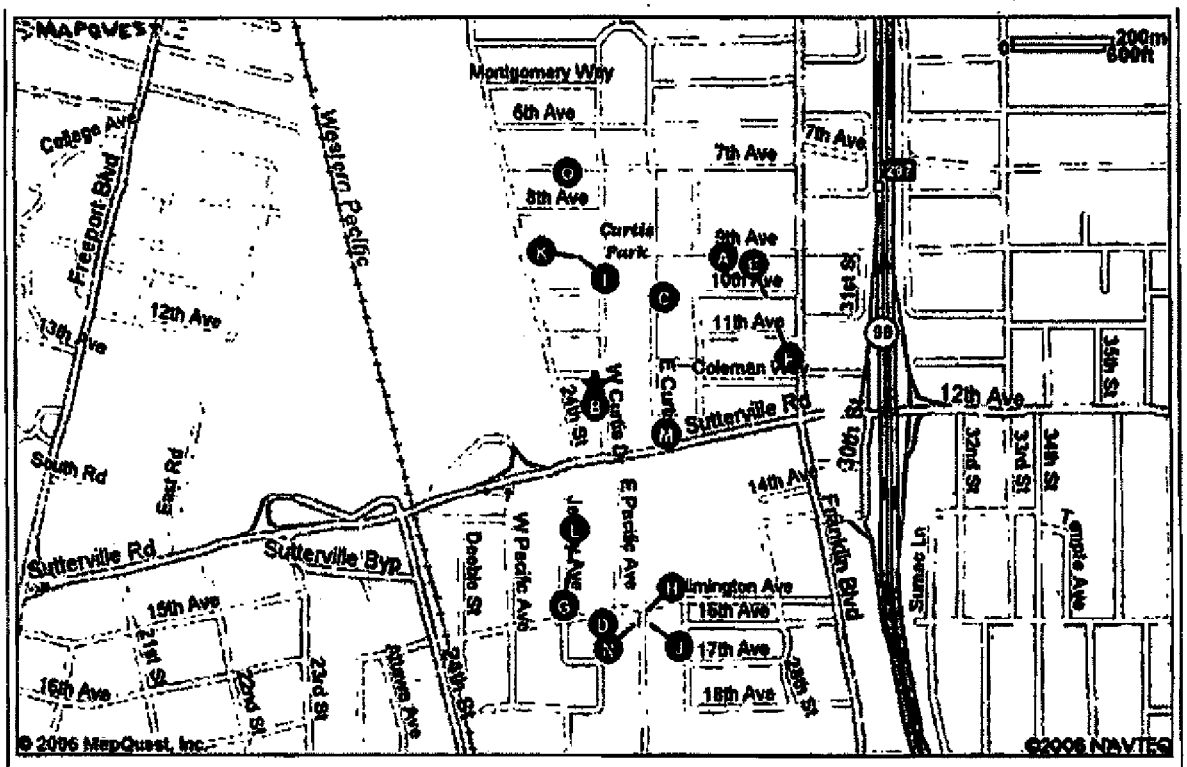

Nearby Properties are shown with letter designations

Nearby Sales

Miles	Address (Rec #: 246669748)	Living SqFt	Lot SqFt	$ SqFt	Assessment	Bed	Bath	Rooms	Year Blt	Land Use
0.21 (A)	2732 9TH AVE SACRAMENTO CA, 95818	1,167	4,792	$321	$250,396	2	1	5	1922	RSFR

School District: Unified : SACRAMENTO CITY UNIFIED
Zoning: R1 **Pool:** N **APN:**
Legal Desc: SOUTH CURTIS OAKS 02

Date	Sale Value	1st Loan Amt	Transaction	Deed	Buyer	Seller
Oct 26, 2006	$375,000	$300,000	RESALE	GRANT	LUNARDI JANET	SCARLETT ROBERT E

Miles	Address (Rec #: 246670047)	Living SqFt	Lot SqFt	$ SqFt	Assessment	Bed	Bath	Rooms	Year Blt	Land Use
0.02 (B)	3646 W CURTIS DR SACRAMENTO CA, 95818	1,408	3,920	$375	$437,809	3	1	6	1940	RSFR

School District: Unified : SACRAMENTO CITY UNIFIED
Zoning: R1 **Pool:** N **APN:**
Legal Desc: SOUTH CURTIS OAKS 06

Date	Sale Value	1st Loan Amt	Transaction	Deed	Buyer	Seller
Sep 20, 2006	$529,000	$329,000	RESALE	GRANT	STOLMACK ALAN L and LEE A	FIRPO ANTHONY F and CHRISTINE M
Aug 14, 2006	$0	$300,000	REFI/EQ		TRUST FIRPO ANTHONY F and CHRISTINE M	
May 28, 2004	$0	$141,551	REFI/EQ		TRUST FIRPO ANTHONY F and CHRISTINE M	

Miles	Address (Rec #: 246669779)	Living SqFt	Lot SqFt	$ SqFt	Assessment	Bed	Bath	Rooms	Year Blt	Land Use
0.12 (C)	3501 E CURTIS DR SACRAMENTO CA, 95818	2,531	6,098	$278	$87,862	3	2	8	1931	RSFR

School District: Unified : SACRAMENTO CITY UNIFIED
Zoning: R1 **Pool:** N **APN:**
Legal Desc: SOUTH CURTIS OAKS 03

Date	Sale Value	1st Loan Amt	Transaction	Deed	Buyer	Seller
Sep 13, 2006	$705,000	$417,000	RESALE	GRANT	WINTER GRAY W and COLLEEN D	MEININGER THERESA M TRUST

Miles	Address (Rec #: 246679067)	Living SqFt	Lot SqFt	$ SqFt	Assessment	Bed	Bath	Rooms	Year Blt	Land Use
0.24 (D)	2548 WILMINGTON AVE SACRAMENTO CA, 95820	752	3,920	$347	$78,278	2	1	4	1947	RSFR

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School District: Unified : SACRAMENTO CITY UNIFIED
Zoning: R1 **Pool:** N **APN:**
Legal Desc: STELLA TRACT

Date	Sale Value	1st Loan Amt	Transaction	Deed	Buyer	Seller
Aug 15, 2005	$261,500	$209,200	RESALE	GRANT	NIEMI PATRICK S and ELIZABETH N	MACGREGOR KENDALL
Mar 4, 2004	$0	$0	NMNL	GRANT	MACGREGOR KENDALL	PERCIVAL AMY M

Miles	Address (Rec #: 246668790)	Living SqFt	Lot SqFt	$ SqFt	Assessment	Bed	Bath	Rooms	Year Blt	Land Use
0.24 (E)	2762 10TH AVE SACRAMENTO CA, 95818	2,317	3,049	$315	$278,374	4	2	7	1932	RSFR

School District: Unified : SACRAMENTO CITY UNIFIED
Zoning: R1 **Pool:** N **APN:**
Legal Desc: SOUTH CURTIS OAKS 03

Date	Sale Value	1st Loan Amt	Transaction	Deed	Buyer	Seller
Aug 8, 2006	$730,000	$584,000	RESALE	GRANT	GILDERSLEEVE JEDEDIAH O and MAUREEN	WEST CHRISTOPHER A
Mar 17, 2006	$0	$120,000	REFI/EQ	TRUST	HENDERSHOTT COLLEEN	

Miles	Address (Rec #: 246669792)	Living SqFt	Lot SqFt	$ SqFt	Assessment	Bed	Bath	Rooms	Year Blt	Land Use
0.24 (F)	2763 11TH AVE SACRAMENTO CA, 95818	1,571	3,049	$271	$62,766	3	2	6	1935	RSFR

School District: Unified : SACRAMENTO CITY UNIFIED
Zoning: R1 **Pool:** N **APN:**
Legal Desc: SOUTH CURTIS OAKS 03

Date	Sale Value	1st Loan Amt	Transaction	Deed	Buyer	Seller
Jul 5, 2006	$427,000	$367,500	RESALE	GRANT	LEE MATTHEW	JONES MARY H
Mar 23, 2006	$0	$40,000	REFI/EQ	TRUST	JONES MARY	
Feb 14, 2005	$0	$265,000	NMNL	GRANT	JONES MARY	JONES MARY H

Miles	Address (Rec #: 246678974)	Living SqFt	Lot SqFt	$ SqFt	Assessment	Bed	Bath	Rooms	Year Blt	Land Use
0.19 (G)	3835 JEFFREY AVE SACRAMENTO CA, 95820	848	5,663	$384	$260,100	2	1	4	1926	RSFR

School District: Unified : SACRAMENTO CITY UNIFIED
Zoning: R1 **Pool:** N **APN:**
Legal Desc: WESTERN PACIFIC ADD

Date	Sale Value	1st Loan Amt	Transaction	Deed	Buyer	Seller
Jun 29, 2006	$325,000	$324,500	RESALE	GRANT	ZAENI YASMINE	AURIEMMA JASON F
Feb 20, 2004	$250,000	$200,000	RESALE	GRANT	AURIEMMA JASON	DELATORRE FELIX

Miles	Address (Rec #: 246679154)	Living SqFt	Lot SqFt	$ SqFt	Assessment	Bed	Bath	Rooms	Year Blt	Land Use
0.24 (H)	2600 WILMINGTON AVE SACRAMENTO CA, 95820	1,508	3,254	$204	$207,722	3	3	6	2002	RSFR

School District: Unified : SACRAMENTO CITY UNIFIED
Zoning: R1 **Pool:** N **APN:**
Legal Desc: LOT 29 STELLA TRACT, EXC THE S 50 FT OF SD LOT 29 CONTG 3,254 SQ FT

Date	Sale Value	1st Loan Amt	Transaction	Deed	Buyer	Seller
Jun 27, 2006	$307,861	$0	RESALE	T/ FRCL	DEUTSCHE BK NATL TRUST 2005-1	
Oct 18, 2004	$0	$276,250	REFI/EQ	TRUST	HENNIE CRYSTAL	
Feb 9, 2004	$0	$237,600	REFI/EQ	TRUST	HENNIE CRYSTAL	

Miles	Address (Rec #: 246669710)	Living SqFt	Lot SqFt	$ SqFt	Assessment	Bed	Bath	Rooms	Year Blt	Land Use
0.13 (I)	2548 9TH AVE SACRAMENTO CA, 95818	2,368	4,792	$337	$798,492	4	3	8	1965	RSFR

School District: Unified : SACRAMENTO CITY UNIFIED
Zoning: R1 **Pool:** N **APN:**
Legal Desc: SOUTH CURTIS OAKS 05

Date	Sale Value	1st Loan Amt	Transaction	Deed	Buyer	Seller
Jun 13, 2006	$799,000	$639,200	RESALE	GRANT	MONNIER ERIK	BERZANSKY MARC and STEPHANIE
Mar 6, 2006	$0	$200,000	REFI/EQ	TRUST	BERZANSKY MARC and STEPHANIE	
Jun 3, 2004	$730,000	$584,000	RESALE	GRANT	BERZANSKY MARC and STEPHANIE	CARBAUGH WILLIAM G JR and TERRI M
Mar 30, 2004	$0	$241,000	REFI/EQ	TRUST	RUTLAND WILLIAM	

Miles	Address (Rec #: 246679118)	Living SqFt	Lot SqFt	$ SqFt	Assessment	Bed	Bath	Rooms	Year Blt	Land Use
0.25 (J)	4117 ARLINGTON AVE SACRAMENTO CA, 95820	745	6,098	$358	$223,686	2	1	4	1940	RSFR

School District: Unified : SACRAMENTO CITY UNIFIED
Zoning: R1 **Pool:** N **APN:**
Legal Desc: STELLA TRACT

Date	Sale Value	1st Loan Amt	Transaction	Deed	Buyer	Seller
Jun 1, 2006	$267,000	$263,260	RESALE	GRANT	HIGHTOWER MAKO and NOUPHAY	LACHICA-WORLEY MICHELLE
Nov 23, 2005	$0	$15,000	REFI/EQ	TRUST	LACHICA-WORLEY MICHELLE	
Jun 7, 2005	$0	$50,000	REFI/EQ	TRUST	LACHICA-WORLEY MICHELLE	

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May 27, 2004	$215,000	$172,000	RESALE	GRANT	LACHICA-WORLEY MICHELLE	AUSTIN DARRYL and KIMBERLY
May 27, 2004	$0	$0	NMNL	GRANT	LACHICA-WORLEY MICHELLE	WORLEY JACOB D

Miles	Address (Rec #: 246669709)	Living SqFt	Lot SqFt	$ SqFt	Assessment	Bed	Bath	Rooms	Year Blt	Land Use
0.13 (K)	2540 9TH AVE SACRAMENTO CA, 95818	1,159	4,356	$415	$469,000	2	1	5	1940	RSFR

School District: Unified : SACRAMENTO CITY UNIFIED
Zoning: R1 **Pool:** N **APN:**
Legal Desc: SOUTH CURTIS OAKS 05

Date	Sale Value	1st Loan Amt	Transaction	Deed	Buyer	Seller
May 25, 2006	$481,000	$384,800	RESALE	GRANT	NOBLE AARON	NIBLER JEFFREY R
Jul 13, 2005	$469,000	$359,650	RESALE	GRANT	NIBLER JEFFREY	PERSINGER H K and I H TRUST
Jul 13, 2005	$0	$0	NMNL	GRANT	WORLEY JANE	PRESINGER IVA H

Miles	Address (Rec #: 246678976)	Living SqFt	Lot SqFt	$ SqFt	Assessment	Bed	Bath	Rooms	Year Blt	Land Use
0.18 (L)	3825 JEFFREY AVE SACRAMENTO CA, 95820	840	5,663	$375	$132,204	2	1	4	1926	RSFR

School District: Unified : SACRAMENTO CITY UNIFIED
Zoning: R1 **Pool:** N **APN:**
Legal Desc: WESTERN PACIFIC ADD

Date	Sale Value	1st Loan Amt	Transaction	Deed	Buyer	Seller
May 24, 2006	$315,000	$230,000	RESALE	GRANT	GREGG JENNIFER	HALL KATHRYN L

Miles	Address (Rec #: 246670069)	Living SqFt	Lot SqFt	$ SqFt	Assessment	Bed	Bath	Rooms	Year Blt	Land Use
0.1 (M)	3691 E CURTIS DR SACRAMENTO CA, 95818	2,080	9,583	$296	$540,504	3	2	8	1960	RSFR

School District: Unified : SACRAMENTO CITY UNIFIED
Zoning: R1 **Pool:** N **APN:**
Legal Desc: LOT 15 SOUTH CURTIS OAKS SUB. NO. 3 EXC. POR. DE EDED TO CITY OF SACTO. BEING FURTHER DES. IN BK. 3988/643 O.R.,

Date	Sale Value	1st Loan Amt	Transaction	Deed	Buyer	Seller
May 18, 2006	$616,468	$0	RESALE	T/ FRCL	EMC MORTGAGE CORP	LOANSTAR MORTGAGEE SVCS
Aug 25, 2004	$0	$580,000	REFI/EQ	TRUST	DARDEN WILLIAM	
Aug 24, 2004	$0	$75,000	REFI/EQ	TRUST	DARDEN WILLIAM	
Feb 12, 2004	$0	$400,000	NMNL	GRANT	DARDEN WILLIAM	DARDEN WILLIAM T

Miles	Address (Rec #: 246679070)	Living SqFt	Lot SqFt	$ SqFt	Assessment	Bed	Bath	Rooms	Year Blt	Land Use
0.25 (N)	4116 ARLINGTON AVE SACRAMENTO CA, 95820	807	6,098	$291	$110,629	2	1	4	1940	RSFR

School District: Unified : SACRAMENTO CITY UNIFIED
Zoning: R1 **Pool:** N **APN:**
Legal Desc: STELLA TRACT

Date	Sale Value	1st Loan Amt	Transaction	Deed	Buyer	Seller
May 16, 2006	$235,000	$188,000	RESALE	GRANT	HERNANDEZ JOHN	DIAZ REYE and SHELLEY
May 16, 2006	$0	$0	NMNL	GRANT	HERNANDEZ JOHN	HERNANDEZ ARLENE
Sep 13, 2005	$0	$35,000	REFI/EQ	TRUST	DIAZ REYE and SHELLEY	
Oct 15, 2004	$0	$150,850	REFI/EQ	TRUST	DIAZ REYE E and SHELLEY	

Miles	Address (Rec #: 246669341)	Living SqFt	Lot SqFt	$ SqFt	Assessment	Bed	Bath	Rooms	Year Blt	Land Use
0.21 (O)	2516 7TH AVE SACRAMENTO CA, 95818	2,007	4,792	$333	$682,380	3	2	8	1925	RSFR

School District: Unified : SACRAMENTO CITY UNIFIED
Zoning: R1 **Pool:** N **APN:**
Legal Desc: SOUTH CURTIS OAKS 05

Date	Sale Value	1st Loan Amt	Transaction	Deed	Buyer	Seller
May 9, 2006	$669,000	$0	RESALE	GRANT	MAHON SUSAN	BEALE JAMES C and CAROL R
Jan 5, 2006	$0	$323,000	REFI/EQ	TRUST	BEALE JAMES C and CAROL R	

Graph of Sale Price & Assessed Value

Sales Prices and Assessment Values for Recent Sales Ordered by Distance Left (closest) to Right (farthest)

☐ **Sales Price**

■ **Assessment**

— $799k

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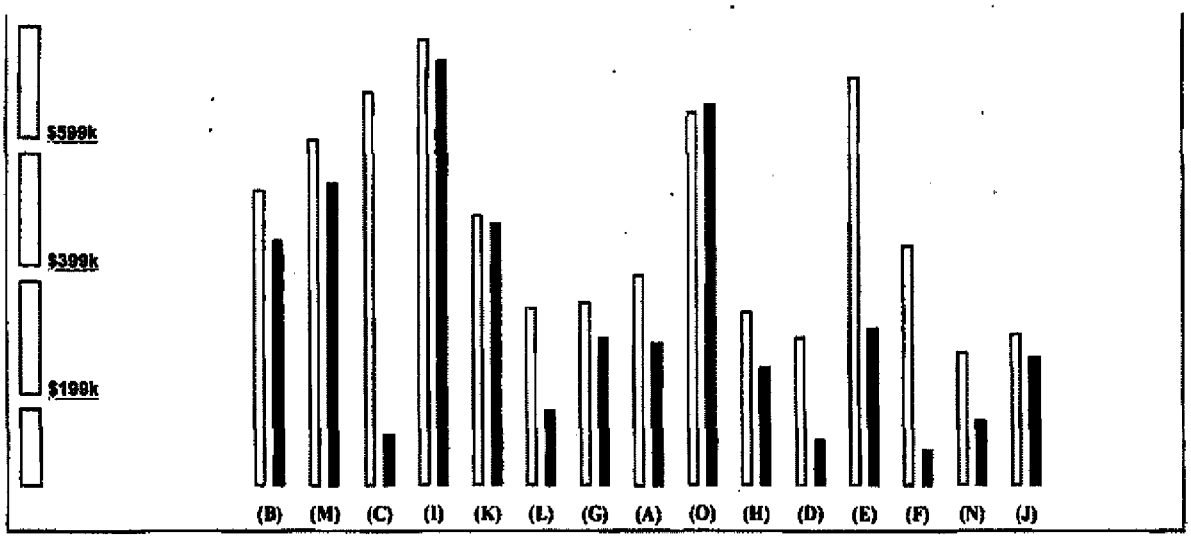

Closest Property Records

Miles	Address	SqFt	Lot SqFt	Bed	Bath	Rms	Yr Blt	Land Use	Sale Yr	Price	Assessed
0	3626 W CURTIS DR, 95818	1,315	4,792	3	1	5	1926	RSFR	2001	$325,000	$358,355
0.01	3630 W CURTIS DR, 95818	1,506	4,792	3	1	6	1935	RSFR	1998	$160,000	$186,944
0.01	3636 W CURTIS DR, 95818	1,595	4,792	4	2	8	1941	RSFR	1997		$58,436
0.02	3640 W CURTIS DR, 95818	1,651	4,792	4	2	7	1945	RSFR	1997		$72,553
0.02	3644 W CURTIS DR, 95818	1,355	4,356	3	1	5	1938	RSFR	1999	$169,000	$190,069
0.02	2510 COLEMAN WAY, 95818	2,320	4,356	4	2	8	1940	RSFR	1997	$232,000	$271,071
0.02	2500 COLEMAN WAY, 95818	1,539	4,356	3	1	6	1940	RSFR			$99,720
0.02	3648 W CURTIS DR, 95818	1,408	3,920	3	1	6	1940	RSFR	2006	$405,000	$437,609
0.02	2533 COLEMAN WAY, 95818	2,251	4,792	3	3	6	1978	RSFR	2004	$26,000	$344,612
0.02	2527 COLEMAN WAY, 95818	1,460	4,356	4	3	7	1951	RSFR	2006	$755,000	$488,180
0.03	2519 COLEMAN WAY, 95818	963	4,356	2	1	5	1928	RSFR	2001	$235,000	$259,117
0.03	3652 W CURTIS DR, 95818	2,207	3,485	4	2	7	1945	RSFR	1993	$181,720	$222,623
0.03	2511 COLEMAN WAY, 95818	1,950	4,356	4	1	7	1932	RSFR	2004	$480,000	$489,600
0.03	2501 COLEMAN WAY, 95818	1,548	4,356	2	2	6	1950	RSFR	2005	$224,000	$290,398
0.03	3656 W CURTIS DR, 95818	1,545	3,485	4	2	7	1926	RSFR	2006	$545,000	$475,462
0.03	3656 W CURTIS DR, 95818		1,672					UNKN	2006	$545,000	$10,404
0.04	3631 24TH ST, 95818	1,282	5,663	3	1	5	1938	RSFR	1999	$140,000	$157,453
0.04	3637 24TH ST, 95818	1,295	4,356	3	1	6	1940	RSFR	1997	$107,500	$170,528
0.04	3641 24TH ST, 95818	932	3,920	2	1	5	1939	RSFR	2003		$41,870
0.04	3645 24TH ST, 95818	1,002	5,227	2	1	5	1939	RSFR	2006	$382,000	$214,692

Market Data

	Average Value $516,786		Minimum Value $38,635		Maximum Value $949,908		Median Value $492,445	
Distance	Units/Per	% Own Occ	% Rnt Occ	% Sgl	% Mult 2-9	% Mult 10+	Avg Room	Avg Val
0.05 miles	26	85%	15%	100%	0%	0%	006.2	$484,372
0.05 miles	44	89%	11%	100%	0%	0%	005.8	$513,973
0.08 miles	28	93%	7%	100%	0%	0%	006.5	$467,329
0.12 miles	35	88%	12%	100%	0%	0%	005.6	$536,995
0.16 miles	44	84%	16%	100%	0%	0%	005.8	$487,681
0.16 miles	105	55%	41%	96%	4%	0%	004.7	$303,208
0.17 miles	62	87%	3%	100%	0%	0%	007.6	$949,908
0.17 miles	50	77%	15%	100%	0%	0%	005.0	$245,719
0.2 miles	9	25%	75%	100%	0%	0%	004.0	$38,635
0.2 miles	40	86%	10%	100%	0%	0%	006.0	$475,701
0.24 miles	77	44%	47%	77%	23%	0%	004.4	$304,444
0.24 miles	52	88%	13%	96%	4%	0%	005.9	$499,621
0.24 miles	37	94%	6%	100%	0%	0%	006.5	$716,991

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0.26 miles	51	82%	14%	100%	0%	0%	006.8	$845,260
0.26 miles	46	78%	22%	100%	0%	0%	007.1	$854,828
0.26 miles	72	88%	6%	100%	0%	0%	006.9	$733,734
0.27 miles	52	100%	0%	100%	0%	0%	008.0	$887,119
0.28 miles	55	92%	4%	100%	0%	0%	005.9	$497,229
0.28 miles	268	60%	34%	99%	1%	0%	004.9	$257,773
0.29 miles	44	62%	38%	100%	0%	0%	005.2	$235,210

Buyers and Sellers

Buyers Name	Sellers Name	Lender	Transaction	Price	Year	ID
ANDERSON JOHN	ANDERSON EVELYN		NMNL	$0	2005	
AURIEMMA JASON	DELATORRE FELIX	MIT LENDING	RESALE	$250,000	2004	(G)
BEALE JAMES C AND CAROL R		GOLDEN 1 CU	REFI/EQ	$0	2005	(O)
BERZANSKY MARC AND STEPHANIE		NATIONAL CTY BK	REFI/EQ	$0	2006	(I)
BERZANSKY MARC AND STEPHANIE	CARBAUGH WILLIAM G JR AND TERRI M	WELLS FARGO BK	RESALE	$730,000	2004	(I)
CHASE ROBERT L AND DIANE M		WELLS FARGO BK NA	REFI/EQ	$0	2005	
CHASE ROBERT L AND DIANE M		WELLS FARGO BK NA	REFI/EQ	$0	2005	
COUGHLIN THEODATE	LOPES GERALD A	USAA FSB	RESALE	$450,000	2006	
DAHLBERG MARY	DAHLBERG MARY K 2002 TRUST	LENDINGTREE LNS	NMNL	$0	2005	
DAHLBERG MARY K 2002 TRUST	DAHLBERG MARY K		NMNL	$0	2005	
DARDEN WILLIAM		WELLS FARGO BK	REFI/EQ	$0	2004	(M)
DARDEN WILLIAM		WMC MTG CORP	REFI/EQ	$0	2004	(M)
DARDEN WILLIAM	DARDEN WILLIAM T	WELLS FARGO HM MTG INC	NMNL	$0	2004	(M)
DAWSON J C TRUST	DAWSON J C		NMNL	$0	2006	
T DEUTSCHE BK NATL TRUST 2005-1			RESALE	$307,881	2006	(H)
DIAZ REYE E AND SHELLEY		INDYMAC BK FSB	REFI/EQ	$0	2004	(N)
DIAZ REYE AND SHELLEY		CITIBANK WEST FSB	REFI/EQ	$0	2005	(N)
T EMC MORTGAGE CORP	LOANSTAR MORTGAGEE SVCS		RESALE	$816,488	2006	(M)
FIRPO ANTHONY F AND CHRISTINE M		BANK OF AMERICA	REFI/EQ	$0	2006	(B)
FIRPO ANTHONY F AND CHRISTINE M		WELLS FARGO BK	REFI/EQ	$0	2004	(B)
FISHER MATTHEW	FISHER CARIE L		NMNL	$0	2006	
FISHER MATTHEW	FISHER MATTHEW J	GUILD MTG CO	NMNL	$0	2006	
FISHER MATTHEW		COUNTRYWIDE HM LNS INC	REFI/EQ	$0	2005	
FISHER MATTHEW		COUNTRYWIDE HM LNS INC	REFI/EQ	$0	2004	
FISHER MATTHEW		WASHINGTON MUTUAL BK FA	REFI/EQ	$0	2004	
FISHER MATTHEW	STARKER SERVICES INC	WASHINGTON MUTUAL BK FA	RESALE	$305,000	2004	
GILDERSLEEVE JEDEDIAH O AND MAUREEN	WEST CHRISTOPHER A	DOWNEY SANDL ASSN FA	RESALE	$730,000	2006	(E)
GORDINIER SCOTT	GORDINIER SCOTT	SIERRA PACIFIC MTG CO	NMNL	$0	2006	
GREENE FAMILY TRUST	GREENE FAMILY TRUST		NMNL	$0	2006	
GREGG JENNIFER	HALL KATHRYN L	SCME MTG BANKERS INC	RESALE	$315,000	2006	(L)
GROSSMAN MARC	GROSSMAN MARC R		NMNL	$0	2006	
GROSSMAN MARC	GROSSMAN MARC R	INDYMAC BK FSB	NMNL	$0	2006	
GROSSMAN MARC	GROSSMAN MARC R		NMNL	$0	2005	
GROSSMAN MARC	LOPEZ MARIA L	AEGIS WHOLESALE CORP	NMNL	$0	2005	
HAMILTON MICHAEL	WHITING PAUL	HOMECOMINGS FIN'L NETWORK INC	RESALE	$487,500	2005	
HENDERSHOTT COLLEEN		HENDERSHOTT	REFI/EQ	$0	2006	(E)
HENNIE CRYSTAL		LONG BCH MTG CO	REFI/EQ	$0	2004	(H)
HENNIE CRYSTAL		ARGENT MTG CO LLC	REFI/EQ	$0	2004	(H)
HERNANDEZ JOHN	DIAZ REYE AND SHELLEY	AMERICAN BROKERS CONDUIT	RESALE	$235,000	2006	(N)
HERNANDEZ JOHN	HERNANDEZ ARLENE		NMNL	$0	2006	(N)
HIGHTOWER MAKO AND NOUPHAY	LACHICA-WORLEY MICHELLE	PINNACLE FIN'L	RESALE	$267,000	2006	(J)
HOLMES JAMES	HOLMES JAMES A		NMNL	$0	2005	
HOLMES JAMES	SIPE MILTON E AND SUSAN J	BUTTE CMNTY BK	CNST	$175,000	2005	
JONES MARY		PRIVATE INDIVIDUAL	REFI/EQ	$0	2006	(F)
JONES MARY	JONES MARY H	BNC MTG INC	NMNL	$0	2005	(F)
KEELY WILLIAM	MONAGHAN MARGARET M		NMNL	$0	2006	
KEELY WILLIAM	MONAGHAN MARGARET M TRUST		NMNL	$0	2006	
KEELY WILLIAM A 1994 TRUST	KEELY WILLIAM H		NMNL	$0	2006	
KINNEY L D TRUST	KINNEY LEO D		NMNL	$0	2006	
KOLLARS STEVEN	ALMOND PAUL M	BANK OF AMERICA	RESALE	$469,000	2006	

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KOSMAK LISA	RESTORATIONS BY LISA ANN INC	ACCREDITED HM LENDERS	RESALE	$0	2004	
LACHICA-WORLEY MICHELLE		SCHOOLS FIN'L CU	REFI/EQ	$0	2005	(J)
LACHICA-WORLEY MICHELLE		COUNTRYWIDE BK	REFI/EQ	$0	2005	(J)
LACHICA-WORLEY MICHELLE	AUSTIN DARRYL AND KIMBERLY	COUNTRYWIDE HM LNS INC	RESALE	$215,000	2004	(J)
LACHICA-WORLEY MICHELLE	WORLEY JACOB D		NMNL	$0	2004	(J)
LEE MATTHEW	JONES MARY H	BANK OF AMERICA	RESALE	$427,000	2006	(F)
LUNARDI JANET	SCARLETT ROBERT E	JP MORGAN CHASE BK	RESALE	$375,000	2006	(A)
MACGREGOR KENDALL	PERCIVAL AMY M		NMNL	$0	2004	(D)
MAHON SUSAN	BEALE JAMES C AND CAROL R		RESALE	$669,000	2006	(O)
MCCARTNEY MATT C AND JENNIFER E	CHASE ROBERT L AND DIANE M	OWNIT MTG SOLUTIONS INC	RESALE	$652,500	2006	
MCCULLAGH VINCENT	MCCULLAGH NORA		NMNL	$0	2004	
MCCULLAGH VINCENT	RESTORATIONS BY LISA ANN INC	* OTHER INSTITUTIONAL LENDERS	RESALE	$457,000	2004	
MCDERMOTT TARA	MCDERMOTT TARA	AEGIS WHOLESALE CORP	NMNL	$0	2006	
MCDERMOTT TARA AND ELIZABETH S	MCDERMOTT TARA		NMNL	$0	2006	
MCDERMOTT TARA AND ELIZABETH S		NEW CENTURY MTG CORP	REFI/EQ	$0	2006	
MCDERMOTT TARA AND ELIZABETH S		NEW CENTURY MTG CORP	REFI/EQ	$0	2006	
MCDERMOTT TARA AND ELIZABETH S	MCCULLAGH VINCENT L		RESALE	$545,000	2006	
MCNAMARA MARGARET		NEW CENTURY MTG CORP	REFI/EQ	$0	2005	
MEYER STEPHEN		PLACER SIERRA BK	RESALE	$0	2005	
MEYER STEPHEN		PLACER SIERRA BK	REFI/EQ	$0	2005	
MEYER STEPHEN		PLACER SIERRA BK	REFI/EQ	$0	2005	
MONNIER ERIK	BERZANSKY MARC AND STEPHANIE	AMERICAS WHOLESALE LENDER	RESALE	$799,000	2006	(I)
NIBLER JEFFREY	PERSINGER H K AND I H TRUST	COUNTRYWIDE HM LNS INC	RESALE	$469,000	2005	(K)
NIELSEN MARK	HOLMES JAMES A	GUILD MTG CO	RESALE	$339,000	2006	
NIEMI PATRICK S AND ELIZABETH N	MACGREGOR KENDALL	BANK OF AMERICA	RESALE	$261,500	2006	(D)
NOBLE AARON	NIBLER JEFFREY R	BEAR STEARNS RESID'L MTG CORP	RESALE	$481,000	2006	(K)
PUIIA LINDA A 2004 TRUST	MARTINEZ DAVID R TRUST		RESALE	$595,000	2005	
RESTORATIONS BY LISA ANN INC	KOSMAK LISA A		NMNL	$0	2004	
ROYCE ANNE	MCNAMARA MARGARET A	FREMONT INVS AND LN	RESALE	$310,000	2006	
RUTLAND WILLIAM		BANK OF AMERICA	REFI/EQ	$0	2004	(I)
SAHLBERG CAMILLA	WONG BETTY	ABN AMRO MTG GRP INC	RESALE	$382,000	2006	
SAHLBERG CAMILLA	SAHLBERG FREDERICK		NMNL	$0	2006	
SCHMIT ROBERT	SCHMIT ROBERT J	WIRTZ	NMNL	$0	2006	
SCHMIT ROBERT	WIRTZ LORRAINE E	RESMAE MTG CORP	RESALE	$350,000	2005	
SIMPSON NANCY		WASHINGTON MUTUAL BK FA	REFI/EQ	$0	2005	
STOLMACK ALAN L AND LEE A	FIRPO ANTHONY F AND CHRISTINE M	VITEK MTG GRP	RESALE	$529,000	2006	(B)
THOMSEN PETER	VENTURA DAVID	WELLS FARGO BK NA	RESALE	$755,000	2006	
THOMSEN PETER	LANFEAR CAROLYN I		NMNL	$0	2006	
VENTURA DAVID		COLDWELL BANKER HM LNS	REFI/EQ	$0	2005	
VENTURA DAVID		WASHINGTON MUTUAL BK FA	REFI/EQ	$0	2004	
WHITING PAUL		GOLDEN 1 CU	REFI/EQ	$0	2005	
WHITING PAUL	WHITING PAUL	WILSON RSRCS	NMNL	$0	2005	
WINTER GRAY W AND COLLEEN D	MEININGER THERESA M TRUST	HSBC MTG CORP (USA)	RESALE	$705,000	2006	(C)
WIRTZ LORRAINE	WIRTZ MILES T		NMNL	$0	2005	
WONG BETTY		BANK OF AMERICA	REFI/EQ	$0	2005	
WONG BETTY		UNITED FIN'L MTG CORP	REFI/EQ	$0	2004	
WORLEY JANE	PRESINGER IVA H		NMNL	$0	2005	(K)
ZAENI YASMINE	AURIEMMA JASON F	BANK OF AMERICA	RESALE	$325,000	2006	(G)

Factors

HPF(src), HPFA(sbj), HPFA(nbp), HPFA(asmnt),

— Report Separator —

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IDENTITYPRO™

Order Date: Jan 2, 2007 **Order #:** M70000010FE475F4043718

Borrower Summary

Input Name:	laura richardson	**Borrower Score:**	0
Input SSN:	[redacted]	**Overall Borrower Caution:**	Low
Input Age:	44	**SSN Caution:**	No
Street Address:	3622 W CURTIS DR, SACRAMENTO, CA 95818	**Owner Occupancy Caution:**	Medium
		OFAC SDN Caution:	No

Alerts

- **Borrower currently owns multiple properties**

SSN Verification Scores

Total SSN Score	F/L/Both Name	Multi-Name	Transient	Age	State Not Found	Deceased	Invalid SSN
0	0/0/0	0	0	0	0	0	0

Owner Occupancy Scores

# Properties Ever Owned:	2	**Value Direction:**	UP
# Properties Currently Owned:	2	**Value Shift:**	$17,500
Owner of Subject Property:	No	**Square Footage Direction:**	DOWN
		Square Footage Shift:	-133

Best Match

Best Match Name:	BATTS LAURA RICHARDSON	**SSN Issue State:**	CA
Best Match Birth Date:	Apr 1, 1962	**Approx. SSN Issue Years:**	1977-1979

Best Match Identities Found

SSN	Name	Date Reported	DOB
[redacted]	BATTS LAURA RICHARDSON	06/01/2002	04/01/1962
	RICHARDSON BATTS LAURA		
	LAURA A RICHARDSON	04/01/2002	04/01/1962
AKA:	BATTS LAURA		
AKA:	BATTS LAURA A		
AKA:	BATTS LAURA ANN		
AKA:	BATTS LAURA R		
AKA:	RICHARDSON L		
AKA:	RICHARDSON LAURA		
AKA:	RICHARDSON LAURA A		
AKA:	RICHARDSON LAURA ANN		

Addresses for Best Match Identities

Property Address	Date Reported
717 E VERNON ST, LONG BEACH, CA 90806-2726	6/1/02
Mailing Address	
717 E VERNON ST, LONG BEACH, CA 90806-2726	

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Poss. Owner	Flip Caution	Subj 3YT Flag	Sqft	Median Value	Land Use
Y	Low	N	1,772	$450,000	RSFR

Date	Sale Value	1st Loan Amt	Transaction	Buyer	Seller
May 17, 2006	$0	$446,250	NMNL	RICHARDSON LAURA	BATTS ANTHONY W and LAURA A
May 10, 1999	$135,000	$108,000	RESALE	BATTS ANTHONY	SAYLOR JOHN A & VERLA J TRUST

Property Address — Date Reported
3623 S PARKER ST, SAN PEDRO, CA 90731-6433 — 6/1/01

Mailing Address
3623 S PARKER ST, SAN PEDRO, CA 90731-6433

Poss. Owner	Flip Caution	Subj 3YT Flag	Sqft	Median Value	Land Use
Y	Low	N	1,415	$685,000	RSFR

Date	Sale Value	1st Loan Amt	Transaction	Buyer	Seller
Jul 3, 2001	$0	$245,000	REFI/EQ	RICHARDSON LAURA	
Jul 31, 2000	$0	$70,000	REFI/EQ	RICHARDSON LAURA	
Jul 21, 2000	$0	$214,500	REFI/EQ	RICHARDSON LAURA	
Nov 5, 1998	$0	$25,000	REFI/EQ	RICHARDSON LAURA	
Apr 8, 1994	$238,000	$0	RESALE	RICHARDSON LAURA	BAKER WILLIAM M & LISA A H
Apr 8, 1994	$238,000	$190,400	RESALE	RICHARDSON LAURA	BAKER WILLIAM M & LISA A

Property Address — Date Reported
717 E VERNON ST, LONG BEACH, CA 90806-2726 — 4/1/02

Property Address — Date Reported
3623 S PARKER ST, SAN PEDRO, CA 90731-6433 — 6/1/01

Property Address — Date Reported
3263 S PARKER ST, SAN PEDRO, CA 90731 — 5/1/00

Property Address — Date Reported
1851 E 1ST ST, SANTA ANA, CA 92705-4017 — 10/1/98

Property Address — Date Reported
1851 E 1ST ST #1060, SANTA ANA, CA 92705-4054

Property Address — Date Reported
15607 S DENVER AVE, GARDENA, CA 90248-2114

A 000 AR 1.429 AV 567500 CV 467500 NP 2 SC1 0 SC2 0 SC3 0 SC4 0

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For Information Write to:
*10360 Old Placerville Road * Suite 100 * Sacramento * CA 95827-2520*

— Report Separator —

THIRDPARTYSCORECARD™ CoreLogic's Third Party ScoreCard tool is used to provide information about party and geographic risk factors related to specific loans and lenders. This information is to be used as a basis for understanding potentially significant underwriting conditions. (888) 288-2009

From Date: 1/2006

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Report Date: Jan 2, 2007
Lender Loan Count: 147578
Lender CRM: 2.83

Industry Summary For: 829000 - AVENUE MORTGAGE INC

		Reliability Rating	Excellent
		Weighted CRM	0.17
Industry CRM	0.49	Average TRatio	1.27
FScore 0	(83.68%)	Real Exposure	($98,151)
FScore 1-3	(13.68%)	Potential Exposure	$15,752
FScore 4-8	(1.58%)	Exposure Ratio	80.04%
FScore 9-19	(0.53%)		
FScore 20+	(0.53%)	Average Appraised Value	$491,611
		Minimum Appraised Value	$135,000
		Maximum Appraised Value	$1,400,000

Lender Summary For: 829000 - AVENUE MORTGAGE INC

		Weighted CRM	-0.35
Lender Loan Count	6	Average TRatio	1.45
Lender CRM	0.00	Real Exposure	($75,873)
FScore 0	6 (100.0%)	Potential Exposure	($12,570)
FScore 1-3	0 (0.0%)	Exposure Ratio	82.92%
FScore 4-8	0 (0.0%)		
FScore 9-19	0 (0.0%)	Average Appraised Value	$390,000
FScore 20+	0 (0.0%)	Minimum Appraised Value	$164,000
		Maximum Appraised Value	$563,000

Most Recent Loans For: 829000 - AVENUE MORTGAGE INC

Address	Loan Number	Appraised Amount	Mean	Median	FScore	TRatio	Sale Amount	Loan Amount	Loan Date	Loan Status
1215 W 132ND ST COMPTON, CA 90222		$350,000	$388,447	$390,000	0	2.9	$0	$330,000	12/29/06	
8539 ZIRCON DR SW # E73 LAKEWOOD, WA 98498		$164,000	$188,530	$142,150	0	0.0	$0	$163,530	12/11/06	
10903 DALWOOD AVE DOWNEY, CA 90241		$563,000	$540,283	$530,000	0	0.0	$0	$400,000	12/04/06	
200 ELM AVE UNIT 10 LONG BEACH, CA 90802		$360,000	$287,840	$273,500	0	2.9	$0	$270,000	11/28/06	ORIGINATED
1243 - 1245 LOS ANGELES, CA 90047		$550,000					$550,000	$440,000	11/09/06	ORIGINATED
1243 - 1245 LOS ANGELES, CA 90047		$550,000					$550,000	$110,000	11/09/06	ORIGINATED
603-603 A,-B, C NORTH BRADFIEL COMPTON, CA 90221		$640,000					$0	$544,000	09/27/06	ORIGINATED
13423 METTLER AVE LOS ANGELES, CA 9006		$408,000					$408,000	$81,600	08/18/06	ORIGINATED
13423 METTLER AVE LOS ANGELES, CA 9006		$408,000	$376,571	$407,500	0	2.9	$408,000	$326,400	07/24/06	ORIGINATED
39 SNAPDRAGON IRVINE, CA 92604		$495,000	$601,289	$560,000	0	0.0	$0	$470,250	07/07/06	CANCELLED - APPROVED, NOT ACCEPTED

Industry Summary For Zip: 95818

		Reliability Rating	Excellent
Industry CRM	0.38	Average TRatio	0.72

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FScore 0	(80.73%)	Real Exposure	($102,499)
FScore 1-3	(18.75%)	Potential Exposure	$31,186
FScore 4-8	(0.52%)	Exposure Ratio	79.38%
FScore 9-19	(0.0%)		
FScore 20+	(0.0%)	Average Appraised Value	$532,429
		Minimum Appraised Value	$100,000
		Maximum Appraised Value	$2,000,000

Lender Summary For Zip: 95818

Lender Loan Count	10	Average TRatio	1.94
Lender CRM	0.40	Real Exposure	($53,471)
FScore 0	6 (60.0%)	Potential Exposure	$67,478
FScore 1-3	4 (40.0%)	Exposure Ratio	87.03%
FScore 4-8	0 (0.0%)		
FScore 9-19	0 (0.0%)	Average Appraised Value	$497,500
FScore 20+	0 (0.0%)	Minimum Appraised Value	$315,000
		Maximum Appraised Value	$740,000

Most Recent Loans For Zip: 95818

Address	Loan Number	Appraised Amount	Mean	Median	FScore	TRatio	Sale Amount	Loan Amount	Loan Date	Loan Status
3001 SANTA BUENA WAY SACRAMENTO, CA 95818		$325,000	$405,327	$400,000	0	2.9	$325,000	$260,000	11/21/06	ORIGINATED
3001 SANTA BUENA WAY SACRAMENTO, CA 95818		$325,000					$325,000	$65,000	11/21/06	ORIGINATED
3001 SANTA BUENA WAY SACRAMENTO, CA 95818		$325,000	$413,314	$421,000	0	2.9	$325,000	$260,000	10/25/06	CANCELLED - DENIED
3001 SANTA BUENA WAY SACRAMENTO, CA 95818		$325,000					$325,000	$65,000	10/25/06	CANCELLED - DENIED
2659 MARTY WAY SACRAMENTO, CA 95818		$730,000	$443,067	$427,500	1	2.9	$0	$511,000	07/21/06	ORIGINATED
2787 PORTOLA WAY SACRAMENTO, CA 95818		$410,000	$490,400	$425,000	0	0.0	$0	$389,500	07/05/06	CANCELLED - DENIED
2659 MARTY WAY SACRAMENTO, CA 95818		$740,000	$445,167	$435,000	1	2.9	$740,000	$509,000	06/02/06	CANCELLED - DENIED
2659 MARTY WAY SACRAMENTO, CA 95818		$740,000	$439,063	$427,500	1	2.9	$740,000	$509,000	05/31/06	CANCELLED - DENIED
2712 16TH ST SACRAMENTO, CA 95818		$560,000	$430,781	$425,000	1	2.9	$0	$415,000	05/16/06	CANCELLED - DENIED
3311 Franklin Blvd Sacramento, CA 95818		$400,000					$400,000	$80,000	02/16/06	ORIGINATED
3311 Franklin Blvd Sacramento, CA 95818		$400,000	$458,113	$440,000	0	2.0	$400,000	$320,000	02/07/06	ORIGINATED
2422 28th St Sacramento, CA 95818		$315,000					$310,000	$62,000	01/31/06	ORIGINATED
2732 Harkness St Sacramento, CA 95818		$430,000	$421,235	$405,000	0	0.0	$0	$344,000	01/05/06	CANCELLED - DENIED
2732 Harkness St Sacramento, CA 95818		$430,000					$0	$86,000	01/05/06	CANCELLED - DENIED
2422 28th St Sacramento, CA 95818		$315,000	$348,058	$300,000	0	0.0	$310,000	$248,000	01/03/06	ORIGINATED

Report Summary For Loans Within 0.5 Miles

Lender Loan Count	1	Average TRatio	2
Lender CRM	0.00	Real Exposure	($136,113)
Industry CRM	0.50	Potential Exposure	($56,113)
FScore 0	1 (100.0%)	Exposure Ratio	70.16%
FScore 1-3	0 (0.0%)		
FScore 4-8	0 (0.0%)	Average Appraised Value	$400,000

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FScore 9-19	0	(0.0%)	Minimum Appraised Value	$400,000
FScore 20+	0	(0.0%)	Maximum Appraised Value	$400,000

Most Recent Loans Originated Within 0.5 Miles

Address	Loan Number	Appraised Amount	Mean	Median	FScore	TRatio	Sale Amount	Loan Amount	Loan Date	Loan Status
3311 Franklin Blvd Sacramento, CA 95818	[redacted]	$400,000					$400,000	$80,000	02/16/06	ORIGINATED
3311 Franklin Blvd Sacramento, CA 95818	[redacted]	$400,000	$456,113	$440,000	0	2.0	$400,000	$320,000	02/07/06	ORIGINATED

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cssales@cscorelogic.com
www.cscorelogic.com

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Specialty Home Loans
Washington Mutual

SLC Communication Log

Loan #: [redacted] Borrower's Name: Richardson

Broker Contact Name: Janet

Follow the steps below when contacting the Broker to review the approval:

1. Confirm with Broker that the approval was received.
2. Thank the Broker for submitting the loan!!!
3. Ask the Broker for the closing date: ASAP
   - Closing date: _____
   - Conditions due by date: _____
   - Determine if the closing date allows enough time to clear conditions and satisfy all requirements to Draw Docs. If NOT then ask Broker to change closing date.
4. Re-confirm the following approval terms:
   - Credit grade
   - LTV
   - PYA
   - Interest rate
   - Broker fees
   - Payoffs AND/OR Funds needed to close
5. Review outstanding BROKER CONDITIONS required to Draw Docs.
6. Review LBMC conditions.
7. Verbally obtain any necessary HMDA information. Document in different colored ink on initial 1003.
8. Obtain contact information for:
   - Closing Agent
     Name: _____
     Address: _____
     Phone #: _____ Fax #: _____
   - Appraiser
     Name: _____
     Phone #: _____ Fax #: _____
9. Confirm with Broker that he/she has my contact information (i.e. phone #, fax #).
10. Follow-up on additional loans for the Broker. (If Applicable)
11. Ask the Broker when will he/she be submitting another loan?
12. Confirm that all payoffs have been communicated to the Borrower.

Call #1: Spoke w/ Janet, she is sending prelim and UW conditions asap - wants to DOC -

Call #2: Spoke w/ Charles - he send conditions, & is trying to get appraisal correction 1/3/07

Call #3: received appraisal - Rushed need to DOC today 1/4/07

Christina Palmquist

1st Signature (At initial review of approval) — Date: 1/3/07

2nd Signature (At review of Doc Order request) — Date

Version 7.0

JPMC- 000293
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Edit Vendor Information

Vendor Name	Stewart Title Of Sacramento	Search Ineligible
Vendor Address	730 Alahambra Blvd	
	212	
Zip Code	95816	
City	Sacramento	
State	California	
Telephone Number	(916) 492-7220	
E-Mail		
Fax Number	(916) 492-7229	
Attention To	Nikki Davis	

Save Cancel

JPMC- 000294
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CONDITION 10

Broker Loan Submission Form - California

Washington Mutual Long Beach Mortgage	Account Executive: PAUL KAMHOLZ	Phone: 949-636-4638	Email: paul.kamholz@wamu.net
	Processing Contact: OMAR SLEIMAN	Phone: 714-939-5875	Email: omar.sleiman@wamu.net
	Closing Contact: MELISSA BAILON	Phone: 714-939-5704	Email: melissa.bailon@wamu.net

Date:

Broker Number: 30207

Broker Name: AVENUE MORTGAGE

Broker Location: 14241 FIRESTONE BLVD #110
LA MIRADA, CA 90638

Broker Contact:

Broker Phone:

Broker Fax: 562-229-9554

Broker Number: 30207

Borrower: LAURA RICHARDSON

Co-Borrower:

Property Address:

1st Lien Loan Amount: $535,000

LBM 2nd Lien Loan Amount:

External 2nd Lien Amount:

Appraisal Value: $535,000

Appraisal Submitted Electronically ☐ Yes ☐ No

Sales Price: Down Payment:

For Sale by Owner? ☐ Yes ☐ No

LTV: 100 CLTV:

Debt Ratio:

California Registered Domestic Partnership: ☐ Yes ☐ No

Homeowners Insurance:
Washington Mutual Bank, FA
ISAOA/ATIMA,
PO Box 100564
Florence, SC 29501-0564

Loan Program - 1st Lien	Piggyback 2nd**	Transaction Type	Income Type	Credit Grade	Occupancy	Property Type
Rate 9.95% Mid Credit Score	Rate:	☐ Purchase	☒ Full Doc	☐ Premium A	☒ Owner Occ	☒ SFR
Margin 4.99 PYA 0	☐ 30 Yr	☐ C/O Refi	☐ Limited	☒ A ☐ A-	☐ Non-owner	☐ 2 Units
ARM / IO / Fixed	☐ 20 Yr	☐ R/T Refi	☐ Stated	☐ B+ ☐ B	☐ Second Home	☐ 3-4 Units
☒ 2/28 ☐ 2/38 / ☐ 2/28 / ☐ 40 Yr	☐ 15 Yr			☐ C 1x30		☐ Condo
☐ 3/27 ☐ 3/37 / ☐ 3/27 / ☐ 30 Yr				☐ Piggy		☐ PUD
☐ 5/25 ☐ 5/35 / ☐ 5/25 / ☐ 15 Yr						

** LBM "Piggyback" 2nd TD only available on SFR, Condos, Townhouses, 2 units with LBM concurrent 1st

40/30 Balloon Program? Yes ☐ No ☐

☐ 40/30 – Fixed
☐ 40/30 – 2 Yr Fixed/Adj
☐ 40/30 – 3 Yr Fixed/Adj
☐ 40/30 – 5 Yr Fixed/Adj

Prepayment Fee

1st Lien Yes ☒ No ☐ Term: 2

2nd Lien Yes ☐ No ☐ Term:

Products available with a prepay fee are also available without a prepay fee. Refer to rate guide for allowable prepayment fee and buy up/down option.

Escrow Account Yes ☐ No ☐

Current Loan Information – Required on Refinance Transactions

Number of loans currently secured by the property

Loan Type(s) ARM/Fixed

Loan Term(s)

Borrower PITI

Borrower Rate(s)

Prepayment Fee on Existing Loan(s) ☐ Yes ☐ No

If Yes, total amount of Prepayment Fee(s) is

Purpose of New Loan: ☐ Lower Interest Rate ☐ Reduce Payment

☐ Debt Consolidation ☐ Cash Out Amount of Cash Out

Purpose of Cash Out

Loan Summary/Comments NEED EXCEPTION TO USE 1x30 PRICING / WILL ACCEPT PIGGYBACK IF WE PULL 600

Service Provider Fees to be Included on the GFE	Fees to LBM	Second Lien Fees (LBM Only)*	Estimated Broker Fees
Credit Report Fee	Loan Discount (%)	Lender Processing $299	Broker Origination (6% or less) SEE GFE
Appraisal Fee	Lender Underwriting $549	Flood Search $4 (Ultimate Payee – LandAmerica)	Premium Yield Adj
Title Insurance Fee (including Endorsements)	Lender Doc Prep $250	Loan Discount (%)	Broker Processing (max $500) $500
Settlement Fee	Flood Search $8 (Ultimate Payee - LandAmerica)	Total 2nd Lien Fees:	Broker Application (max $275) $275
Notary Fee			Broker Underwriting (max $400) $400
Recording Fee	Tax Research/Payment $81 (Ultimate Payee – Washington Mutual Bank)	* Broker fees are not permitted on second lien loans.	
Courier Fee			Total Broker Fees:
Third Party Doc Prep		Total Charge to Applicant	
Total Service Provider Fees:	Total Fees to LBM:		

Note: Total combined Broker and Lender points and fees may not exceed 5% of the loan amount (excluding third party fees, interest, and discount points.) LBM does not originate Section 32 loans or loans defined as "covered" by the state of California. Credit Report and Appraisal Fee invoices are required- if the invoices are not provided by the time that loan documents are drawn, the fees may not be charged at closing. 100% = CLTV > 95%

Please submit one complete original package (two packages for piggybacks).
Include Good Faith Estimate, TIL and Borrower's Authorization

California Submission Form 7-06

JPMC- 000295
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AnyWho online directory

FREE Bluetooth® enabled Camera Phone
FREE SHIPPING Motorola PEBL
T-Mobile stick together

Finding People, Places, and Businesses

HOME YELLOW PAGES WHITE PAGES REVERSE LOOKUP HEL

- International
- Maps
- Area Codes
- Toll-Free

- Credit Center
- Shopping.com
- eHarmony.com
- eDiets.com
- Video News

LowerMyBills
$590,000 Mortgage for Under $1,899/Month

Classmates.com
Find old friends and reconnect with them!

Quicken Loans
Get a $150,000 Loan for $425 a month.

W3 Data
Reach new customers in your area!

Reunion.com
Find Anyone's Email Address

Amazon.com
Shop here for the holidays!

PRIVACY BROWSER

Google WEB SEARCH GO

FIND A BUSINESS OR PERSON BY PHONE NUMBER

Area Code *Required* 562 Telephone Number *Required* 5706555 SEARCH

TIP: Cell phone numbers are not available

You searched for: 562 5706555
Results 1 - 10 of 13 PREVIOUS | NEXT

Reverse Telephone Listings

Long Beach City Of

Information-City Hall-Plaza Level 562-570-6555
333 W Ocean Bl
Long Beach, CA 90802
Maps & Directions | Did you go to school with Information-City Hall-Plaza Level?
Find All Information-City Hall-Plaza Level's Info Here!
Instant Background Check Available - $49.95!
Find a Nearby Business

Long Beach City Of

City Hall General Information 562-570-6555
Long Beach, CA 90802
Maps & Directions | Did you go to school with City Hall General Information?
Find All City Hall General Information's Info Here!
Instant Background Check Available - $49.95!
Find a Nearby Business

City Source City Hall Information 562-570-6555
Long Beach, CA 90802
Maps & Directions | Did you go to school with City Source City Hall Information?
Find All City Source City Hall Information's Info Here!
Instant Background Check Available - $49.95!
Find a Nearby Business

Long Beach City Of

Gas Services Bureau-Long Beach Energy Department

General Information-City Hall 562-570-6555
Long Beach, CA 90802
Maps & Directions | Did you go to school with General Information-City Hall?
Find All General Information-City Hall's Info Here!
Instant Background Check Available - $49.95!
Find a Nearby Business

CONDITION 8 #

Assembly Member

LAURA RICHARDSON

Representing the 55th Assembly

Home | Biography | Legislation | Committees | News Room | Resources | 55th District

Welcome Message

Thank you for visiting my website. As your newly elected Assembly Member I am excited to serve you in Sacramento.

I hope to make this website your portal to valuable information on issues relating to state government.

In the coming weeks please return to my website for updates on what's happening in the California State Assembly. In the meantime, please take a moment to sign up for my electronic newsletter so I can keep you informed. If you have any immeadiate concerns please contact my office at (916) 319-2055.

Thank You.

Laura Richardson

Sign up here to receive Assemblymember Laura Richardson's E-Update.

Contact Us

E-Mail Assemblymember Laura Richardson

Capitol Office:
State Capitol
P.O. Box 942849
Sacramento, CA 94249-0055
Tel: (916) 319-2055
Fax: (916) 319-2155

District Office:
One Civic Plaza, Suite 460
Carson, CA 90745
Tel: (310) 518-3324
Fax: (310) 518-3508

Assembly Democratic Caucus · Disclaimer · 2007 California State Assembly

JPMC- 000297
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CSOC.RICH.002078

Income		
Base Income	$ 9,425	
Per Diem Income	$ 3,038	
Housing Allowance	$ 1,833	
Total Income	$ 14,296	
Debts		
Option One	$ 674	
Wells Fargo	$ 567	
Xerox	$ 133	
Bally's	$ 29	
LBM PITI (new)	$ 5,315	
	$ 6,718	46.99%

JPMC- 000298
CONFIDENTIAL

Bro[redacted] Loan Submission Form - [redacted]lfornia

Washington Mutual Long Beach Mortgage	Account Executive: PAUL KAMHOLZ	Phone: 949-636-4636	Email: paul.kamholz@wamu.net
	Processing Contact: ~~OMAR SLEIMAN~~ CHRISTINA PALMQUIST	Phone: ~~714-939-5875~~ 937-4831	Email: ~~omar.sleiman@wamu.net~~ christina.palmquist
	Closing Contact: MELISSA BAILON	Phone: 714-939-5704	Email: melissa.bailon@wamu.net

Date: 12/29/6
Broker Number: 30207
Broker Name: AVENUE MORTGAGE
Broker Location: 14241 FIRESTONE BLVD #110
LA MIRADA, CA 90638
Broker Contact: CHARLES / FAVI
Broker Phone:
Broker Fax: 562-229-9554
~~Broker Number: 30207~~
Borrower: MS. LAURA RICHARDSON
Co-Borrower:
Property Address: 3622 CURTIS DRIVE
SACTO, CA 95818

1st Lien Loan Amount: $535,000
LBM 2nd Lien Loan Amount:
External 2nd Lien Amount:
Appraisal Value: $535,000
Appraisal Submitted Electronically ☐ Yes ☐ No
Sales Price: $535,000 Down Payment:
For Sale by Owner? ☐ Yes ☐ No
LTV: 100 CLTV: 100
Debt Ratio:
California Registered Domestic Partnership: ☐ Yes ☐ No

Homeowners Insurance:
Washington Mutual Bank, FA
ISAOA/ATIMA,
PO Box 100564
Florence, SC 29501-0564

Loan Program - 1st Lien

Rate 9.95% Mid Credit Score (*) 502
Margin 4.95 PYA 0.00

ARM		IO	Fixed
☒ 2/28	☐ 2/38	☐ 2/28	☐ 40 Yr
☐ 3/27	☐ 3/37	☐ 3/27	☐ 30 Yr
☐ 5/25	☐ 5/35	☐ 5/25	☐ 15 Yr

40/30 Balloon Program? Yes ☐ No ☐
☐ 40/30 – Fixed
☐ 40/30 – 2 Yr Fixed/Adj
☐ 40/30 – 3 Yr Fixed/Adj
☐ 40/30 – 5 Yr Fixed/Adj

Prepayment Fee
1st Lien Yes ☒ No ☐ Term: 2
2nd Lien Yes ☐ No ☐ Term:

Products available with a prepay fee are also available without a prepay fee. Refer to rate guide for allowable prepayment fee and buy up/down option.

Escrow Account Yes ☐ No ☐

Piggyback 2nd**	Transaction Type	Income Type	Credit Grade	Occupancy	Property Type
Rate:	☒ Purchase	☒ Full Doc	☐ Premium A	☒ Owner Occ	☒ SFR
☐ 30 Yr	☐ C/O Refi	☐ Limited	☒ A ☐ A-	☐ Non-owner	☐ 2 Units
☐ 20 Yr	☐ R/T Refi	☐ Stated	☐ B+ ☐ B	☐ Second Home	☐ 3-4 Units
☐ 15 Yr			☐ C TBD		☐ Condo
			☐ Piggy		☐ PUD

** LBM "Piggyback" 2nd TD only available on SFR, Condos, Townhouses, 2 units with LBM concurrent 1st

Current Loan Information – Required on Refinance Transactions
Number of loans currently secured by the property
Loan Type(s) ARM/Fixed
Loan Term(s)
Borrower PITI
Borrower Rate(s)
Prepayment Fee on Existing Loan(s) ☐ Yes ☐ No
If Yes, total amount of Prepayment Fee(s) is
Purpose of New Loan: ☐ Lower Interest Rate ☐ Reduce Payment
☐ Debt Consolidation ☐ Cash Out Amount of Cash Out
Purpose of Cash Out

Loan Summary/Comments (*) SEE ATTACHED NOTE – BORROWER JUST ELECTED TO STATE ASSEMBLY

Service Provider Fees to be Included on the GFE	Fees to LBM	Second Lien Fees (LBM Only)*	Estimated Broker Fees
Credit Report Fee	Loan Discount (%)	Lender Processing $299	Broker Origination (5% or less) SEE GFE
Appraisal Fee	Lender Underwriting $549	Flood Search $4 (Ultimate Payee – LandAmerica)	Premium Yield Adj 6
Title Insurance Fee (Including Endorsements)	Lender Doc Prep $250	Loan Discount (%)	Broker Processing (max $500) $500
Settlement Fee	Flood Search $8 (Ultimate Payee - LandAmerica)	Total 2nd Lien Fees:	Broker Application (max $275) $275
Notary Fee			Broker Underwriting (max $400) $400
Recording Fee	Tax Research/Payment $81 (Ultimate Payee – Washington Mutual Bank)	* Broker fees are not permitted on second lien loans.	
Courier Fee			Total Broker Fees:
Third Party Doc Prep		Total Charge to Applicant	
Total Service Provider Fees:	Total Fees to LBM:		

Note: Total combined Broker and Lender points and fees may not exceed 5% of the loan amount (excluding third party fees, interest, and discount points.) LBM does not originate Section 32 loans or loans defined as "covered" by the state of California. Credit Report and Appraisal Fee invoices are required- if the invoices are not provided by the time that loan documents are drawn, the fees may not be charged at closing. 100% = CLTV > 95%

Please submit one complete original package (two packages for piggybacks).
Include Good Faith Estimate, TIL and Borrower's Authorization

California Submission Form 7-08

JPMC- 000299
CONFIDENTIAL

MORTGAGE

STATEMENTS

2 PGS

Countrywide
HOME LOANS
P. O. Box 6170
Simi Valley CA 93062-6170

Notice Date: January 03, 2007

Account No.: [redacted]

Property Address:
1007 Stacey Avenue
El Centro, CA 92243

2FAX2701DDD4
X
X
X 99999

INFORMATION YOU REQUESTED ABOUT THE ABOVE REFERENCED LOAN

The information provided below is in accordance with your recent request for loan information concerning the above-named Mortgagor. Countrywide Home Loans, Inc. does not maintain records showing who makes the monthly mortgage payments on an account. The following information pertains to the history of the loan account.

Type of Mortgage:	B&C C-ARMS	*Present Principal Balance:	$122,345.33
Date of Mortgage:	10/10/2003	Last Paid Installment:	12/1/2006
Original Principal Balance:	$126,000.00	Maturity Date:	11/2033
Total Payment:	$1,270.07	Current Interest Rate:	9.990%
Escrow Balance:	$464.15		

An impound account is held to pay for property taxes.

Last tax installment paid: 11/7/2006
Taxes last paid to: IMPERIAL COUNTY TAX COLLECTOR

This loan is not negatively amortized.
This loan is not a balloon loan.

*Present Principal Balance does NOT represent the total amount due to pay off this obligation.

Please detach and return with your check or money order for the amount due shown below.

Account No.: 54707582

Amount due $15.00

This will remain as a due and payable item until paid.

Loan Information Statement Billing Notice

Countrywide Home Loans, Inc.
P.O. Box 10219
Van Nuys, CA 91410-0219

3108FC-4818 9/29/2005

Attn: Sarah Johnson
There is nothing after 12/31/06 next due

JPMC- 000301
CONFIDENTIAL

EMPLOYMENT INCOME VERIFICATION

LETTER . 1 PG

113,098.00	SALARY
36,450.00	PER DIEM TAX FREE
10,935.00	30% TAX CREDIT ON PER DIEM FOR GROSS UP EVALUATION
12,000.00	RENT CREDIT FOR SAN PEDRO RESIDENCE
172,483	SUMMED INCOME

12/4/62.3

JPMC- 000302
CONFIDENTIAL

STATE CAPITOL
P.O. BOX 942849
SACRAMENTO, CA 94249-0115
(916) 319-2930
FAX (916) 319-2918

Assembly
California Legislature
Committee on Rules
HECTOR DE LA TORRE
CHAIR

November 29, 2006

To Whom It May Concern:

This letter verifies that Ms. Laura Richardson was elected to the California State Assembly and will be representing District #55.

Newly-elected Assembly Members will be sworn into office on December 4, 2006. Assembly Members earn an annual salary of $113,098.00. In addition, Members of the Assembly are eligible to receive per diem in the amount of $162.00 for each day the Assembly is in session. The number of days the Assembly is in session varies, but averages approximately 225 days each calendar year.

Please contact me at [redacted] with any additional questions.

Sincerely,

Lynda Roper

Lynda Roper
Deputy Administrative Officer
California State Assembly

Christina Palmquist
verified letter w/Lynda 1/4/07

cc: Laura Richardson

TOTAL P.02

113,098
36450 - per diem session
149,548
12,462.33

JPMC- 000303
CONFIDENTIAL

Vendors | Dates | Notes | Quality Control | Status History | File Upload | **Findings**

Vendor	Service	Vendor Order Id	Method
Stewart Title	Title Commitment/Preliminary	503587	Manual

Order Number	17-003957 ND
Fee Amount	0.0
Tax/Parcel ID	
Title Policy #	
Any NOD's in the last 3 years?	○ Yes ◉ No
Any NOD's rescinded?	○ Yes ◉ No
Original Date of Acquisition	1/25/2006
Title Date	11/21/2006
Effective Date of Title Commitment	11/21/2006
Current Vested Owner Name	Mark S Helmar and Sharon Helmar

Save Undo

Resources related to this vendor order

JPMC- 000304
CONFIDENTIAL

CONDITION 9 #

Internal Services Agency / Department of Finance

Tax Collection & Licensing

Dave Irish, CPA
Director of Finance
Tax Collector

County of Sacram

County Links: Home | Services |

Auditor-Controller | Investments | Tax Collection and Licensing | Treasury

re-subscribe for property tax payment notifications

Parcel Number: [redacted]

Today's Date: 1/8/2007

New Search | Print Bill Stubs | Print This Page | Get Acrobat Reader

Tax Bill Detail

Effective Date of Ownership: 4/23/1976
Bill Number: [redacted]
Bill Type: Secured Annual
Assessment Year: 2006-2007
Issued Date: 8/29/2006
Original Bill Amount: $902.96 View Direct Levies Total Bill Amount Due: $451.48

	First Installment	Second Installment
Due Date:	12/10/2006	4/10/2007
Amount:	$451.48	$451.48
Penalty:	$0.00	$0.00
Installment Amount Due:	$0.00	$451.48
Status:	Paid 12/10/2006 ✓	Unpaid
		Pay Installment

The Tax Collector cannot accept partial payments. Please make payments for the Installment Amount Due listed. Second Installment payments cannot be accepted before the first installment has been paid. Click on the Pay Installment link to pay online. A convenience fee will apply to credit card and electronic check payments. Click on the Print Bill Stubs link to print a tax bill payment stub to mail in with your payment.

When the tax bill due date falls on a Saturday, Sunday or legal Holiday, the hour of delinquency is 5:00 p.m. on the next business day.

The Tax Collector accepts and processes payments based on the postmark date. Depending on the volume, payments submitted with the correct payment stubs, and/or envelopes postmarked by the due date, payments may not be credited to the tax bill for several business days. If your payment has not been posted, or you have questions regarding the tax bills, please contact the Sacramento County Tax Collector's Office at (916) 874-6622 during regular business hours.

Please mail the appropriate tax bill stubs with your payments to the Sacramento County Tax Collector at P.O. Box 508, Sacramento, CA 95812-0508.

JPMC- 000305
CONFIDENTIAL

Exhibit 15

Back to Top of Page
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JPMC- 000306
CONFIDENTIAL

CSOC.RICH.002087

1/03/06

From: Laura Richardson
To : Charles E. Thomas
Re : Lates on Mortgages

Mr. Thomas,

As per your request I am forwarding to you this letter stating why I was late on my Mortgage loan. As you know my life the past year has been very hectic and chaotic. I was recently divorced and elected the post of Assembly Representative of the 55th District in the State of California. During all these events my schedule did not permit me To do a lot of the things that I normally would have been able to take care of so I reached Out to my ex-husband for help and he agreed to cover the Mortgage payements while I was on the campaign trail , but he is also is very busy (currently serving as the Chief Of Police of the city of Long Beach) and forgot to take care of those payments for me In a timely manner, I make no excuse for the lates , but ask for your compassion in this matter to see that we had a lot of things happening and just were over whelmed.

Thanking you in advance for your assistance,

Laura Richardson

Laura Richardson

CONDITION #5

JPMC- 000307
CONFIDENTIAL

CSOC.RICH.002088

DISSCO CONFIRMATION PAGE

EDIT THIS LOAN | TRANSFER DATA TO FRADAR

Print

Laura Richardson

3622 Curtis Dr, Sacramento, CA 95818

Loan Number [redacted] **Batch ID:** WULBTRAN20070102501339271548

Score Summary	Original Score	Adjusted Score	Last Adjusted
DISSCO	745	845	Watson, Sandra;1/2/2007

ADD LOAN COMMENT ADJUSTED SCORING REPORT SCORE COUNT: **1** (LAST SCORED: **1/2/2007**)

Variance(s)

FINDING: **Cleared Variance** Watson, Sandra ADJUST/COMMENT VARIANCE

D776 - PHONE NUMBER ALERT -Borrower(s) phone number is a WIRELESS PHONE. Trends indicate this may present a higher risk.

- **Participant(s) Identified:** Borrower 1;
- **Verify input accuracy of:** Verify input accuracy of: Borrower(s) Phone Number. Review for typo errors. If necessary, edit data and re-score.
- Obtain and verify alternative contact information for borrower(s). Check with directory assistance to validate data provided.
- 1. You may require additional documentation such as a phone bill.
  2. If no issue is found, clear the variance. If phone number alert is confirmed, condition for additional documentation.

ADJUST/COMMENT VARIANCE

D149 - POTENTIAL OCCUPANCY ISSUE - Social security trace shows NO ACTIVITY for borrower(s) at the current ADDRESS for THE LAST 12 MONTHS.

- **Participant(s) Identified:** Borrower 1;
- **Verify input accuracy of:** Verify input accuracy of: Social Security Number(s), Current Residence. Review for typo errors. If necessary, edit data and re-score.
- Review other documentation within loan file to substantiate occupancy. Review and analyze the address history and SS Trace on the BORROWERS INFO tab for variations.
- Verify occupancy by requesting current property tax receipt or utility documentation. If no discrepancies are found, clear the Variance. If discrepancies are identified, perform additional due diligence and decision loan accordingly.

ADJUST/COMMENT VARIANCE

D054 - POTENTIAL EMPLOYMENT ISSUE - Stated employer address is not consistent with address returned by reverse phone search.

- **Participant(s) Identified:** Employer 1 for Borrower 1;
- **Verify input accuracy of:** Verify input accuracy of: Employer Address, Employer Phone Number. Review for typo errors. If necessary, edit data and re-score.
- Review the Reverse Phone Search data on the EMPLOYER INFO tab to determine if the stated company address is a variation of the address registered to this phone number or if they are a satellite office.
- 1. You may require additional documentation such as a VOE, or processing of a 4506 through LBMC Risk Mitigation.
  2. If no issue is found, clear the Variance. If employment alert is validated, decline loan file and submit to the Risk Mitigation Department.

ADJUST/COMMENT VARIANCE

D065A - POTENTIAL CURRENT RESIDENCE ISSUE - Borrower address is not consistent with address returned by reverse phone search.

- **Verify input accuracy of:** Verify input accuracy of: Borrower(s) Phone Number. Review for typo errors. If necessary, edit data and re-score.

- Review the REVERSE PHONE SEARCH data on the BORROWER INFO tab to determine if the stated address is a valid address for the borrower such as a second home or investment property.
- Review documentation in entire file and request additional VOR or VOM or any other supporting documentation.

ADJUST/COMMENT VARIANCE

D048C - POTENTIAL IDENTITY ISSUE - Names OTHER than borrower(s) show on social security trace.

- **Participant(s) Identified:** Borrower 1;
- **Verify input accuracy of:** Verify input accuracy of: Social Security Number(s), Borrower(s) Name. Review for typo errors, edit data if necessary, and re-score.
- Perform due diligence to validate the borrower's name(s)/SSN. View trace data on the BORROWER'S INFO tab to identify the variance between the names. Research other available tools and web sites. If still unable to resolve, request a Social Security Verification through the company approved vendor.
- If the result of the due diligence is that all name variations are valid, condition for all names to be included on the name affidavit and all required documentation. If the result is that the name variations are invalid, refer the loan file to the appropriate level Underwriter based on the DISSCO score.

LOAN DETAILS (USER INPUT)

DESCRIPTION					
LOAN NUMBER:				LOAN AMOUNT:	$535,000.00
ESTIMATED/APPRAISED VALUE:		$535,000.00		APPRAISAL DATE:	
PURCHASE PRICE:		$535,000.00		SUBORDINATE FINANCING:	
PURPOSE:		Purchase		PROPERTY TYPE:	Single Family
SOURCE OF FUNDS:				OCCUPANCY:	Owner Occupied
APPLICATION DATE:		1/2/2007 1:57:38 AM		CLOSE DATE:	
LIEN POSITION:				UNPAID PRINCIPLE BALANCE:	
LTV:	100.00%	CLTV:	100.00%	SUB TOTAL LIQUID ASSETS:	
LTV BASED ON CONVENTIONAL LTV PARAMETERS.					

SUBJECT			
PROPERTY ADDRESS			
3622 Curtis Dr Sacramento, CA 95818			
BORROWER 1	BORROWER 2	BORROWER 3	BORROWER 4
CURRENT ADDRESS			
717 E Vernon St Long Beach, CA 90806			

	Borrower 1	Borrower 2	Borrower 3	Borrower 4
GENERAL INFORMATION				
NAME	Laura Richardson			
SSN				
PHONE NUMBER	(			
AGE DATE OF BIRTH	44 4/14/1962			
U.S. CITIZEN	YES			
MONTHLY BASE INCOME	$9,424.83			
MONTHLY TOTAL INCOME	$11,924.83			

CURRENT EMPLOYER INFORMATION				
EMPLOYER NAME	State Of California State Capi			
PHONE NUMBER	(916) 319-3700			
POSITION	State Assembly Rep			
YEARS ON JOB	10			
SELF ENPLOYED	NO			

CURRENT EMPLOYER ADDRESS			
1020 N Street, Ste 300 Sacramento, CA 95814			

PREVIOUS/ADDITIONAL EMPLOYER INFORMATION
NO INFORMATION PROVIDED.

TPO INFORMATION (Original)

BATCH ID: WULBTRAN20070102501339271548 LOAN OFFICER:
TPO NAME: TPO PHONE:

TPO ADDRESS

TPO APPLICATION (Final)

Same As Original Application NO LOAN OFFICER:
TPO NAME: TPO PHONE:
INTERVIEW TYPE:

ADDRESS

LENDER INFORMATION

LENDER: INVESTOR:

The information, scores, conditions, and actions to resolve, returned to AppIntelligence's clients by its Data Integrity Search and Score system (DISSCO(SM)) is the product of loan data provided by the client, trusted external data retrieved by DISSCO(SM), internal data provided by DISSCO(SM), and human decision making logic combined to detect the potential for misrepresentation in the mortgage loan making process. DISSCO(SM) has been designed to supplement the underwriting and quality control processes and should not be used in lieu of these processes. The numeric and categorical scores returned by DISSCO(SM) are intended to raise the awareness of the user and provide a confidence level and should not be used as the sole mechanism to determine the acceptance or the declination of a loan. This data may not be re-sold. Copyright © 1999-2007 AppIntelligence. All rights reserved.

All time stamps are Central Standard Time (CST)

CSOC.RICH.002091

Long Beach Mortgage

Specialty Home Loans

Washington Mutual

☐ Wet State

PRE-DEFINED UNDERWRITING CONDITIONS WORKSHEET

Loan #: _____ Borrower Name: Richardson

Borrower FICO Score: _____ Co Borrower: _____

D/R Max: _____ Property Address: 3622 Curtis Dr. Sacramento

Rate: _____ Margin: _____

AE Name: _____ Doc Type (check one): ☒ Full Doc ☐ Stated ☐ Limited Doc

Region: _____ Loan Purpose (check one): ☒ Purchase ☐ Re-fi ☐ Cashout ☐ Rate & Term

Exceptions: _____ U/W Risk: _____ Program: 2/28

Loan Amount: $ 535K

Broker Pts: < _____ > LTV: 100% Property Type: SFR

Net Disp. Min.: $ _____ Prepay: $ _____ Impounds: _____

☒ Owner Occupied ☐ Non-Owner Occupied

Required Documents

☐ 1003 and GFE ☐ 1003 Signed & Dated ☐ Completed / Corrected 1003& 1008(see attached)

Disclosures

☐ LOE Re- Address or Employment variations

☐ Payment Shock Letter/Addressed

☐ Bankruptcy Papers / Discharge Petition & All Schedules

Bankruptcy Date: _____

Bankruptcy Type: _____ Hit on Rate? Y or N

Bankruptcy Discharge: _____

☐ Tradelines _____

☐ Judgements/liens to Payoff $ _____

☐ Broker Credit report invoice $ _____

☐ 2nd Note / DOT $ _____ Loan Amount

$ _____ Pmts Min. 60 months

(No Balloon Payments allowed)

☐ Divorce Decree/Child Support court order

☐ VOM / VOR w/ 12 mo. Cancelled checks (1st & 2nd)

☐ Current Payoff Statement $ _____ /$ _____

☐ AKA / SSN Variation

☐ Fraud Alert

☐ Dissco/Rapid ReScore

Income

☐ YTD Paystubs w/in 60 Days of Funding or 30 days from sub,

☐ W-2's OR 1040s w/ All Schedules

☐ Award Letter / 3 months Receipts

☐ VOE Current / Prior 2 yrs

☐ Lease Agreement AND 1st month Rent Check OR Cancelled Security Deposit Check

☐ Evid of Self-Employed Min. 2 yrs

☐ Business Tax returns _____ months

☐ Bank Statements

☐ Stated $ _____ monthly

Log Mtg Letter

Assets

☐ Source of Funds for Closing

☐ Gift Letter

☐ VOD Funds:

Bank Name: _____

Amount: $ _____

Title

☐ Current Title w/in 90 Days of Funding

☐ Vesting

☐ Legal Description

☐ Liens (Mortgage, Deed of Trust and Judgments)

☐ Endoresments

☐ Survey / Plat Map

☐ Spouse to aknowledge legals

☐ Date Property Aquired: _____

☐ Encroachment & Easements

Date of Title: _____

Pay Real Estate Taxes: $ _____

Taxes (annual / monthly): $ _____ / $ _____

HOA Fee $ _____

Insurance (annual / monthly): $ _____ / $ _____

☐ Address Supplement: _____

☐ Title Supplement for _____

Appraisal

☐ Original Appraisal w/ Photos

Date: _____

Value: $ _____

☐ MLS Listing on Subject

☐ Location Map/Sketch

☐ F-Score to be pulled

☐ 100% Rebuild Letter

Clear Rec

☐ Pest Inspection / Treatment

☐ Tech Review

☐ CVR

☐ Appraisal Checklist completed

☐ Address/APN/ Legal Description to match title

☐ Appraisal Invoice $ _____

Internal Conditions

☐ Closing Agent Approval: CPL / Wire Instructions / E&O

☐ Satisfactory Flood Search

☐ Satisfactory Employment Audit

☐ LBMC Appraisal Review $

☐ HMDA Checklist to be Completed

☐ Satisfactory Title Audit

Misc. Conditions

☐ Signed / Dated Sales Contract Purc Price: $ 535

☐ Signed / Dated Construction Contract

☐ Hazard Insurance

☐ Cashout Letter

☐ Seller concessions (Pay closing cost, personal property, allowances)

☐ OCHECK

☐ HMDA

☐ RESPA

Closing Costs: $ _____

Down Payment: $ _____

Verified Funds: $ _____

1st Mort. Rating:	Co:	Bal: $
2nd Mort. Rating:	Co:	Bal: $
3rd Mort. Rating:	Co:	Bal: $
Consumer Payoffs:	$	

JOB 1: _____

Check Stub: Months: _____ Hourly: _____

W- 2 (Year 1): _____

W- 2 (Year 2): _____

JOB 2: _____

Check Stub: Months: _____ Hourly: _____

W- 2 (Year 1): _____

W- 2 (Year 2): _____

Audit Yes/No	Conditions

Version 10.0
10/04/04

Underwriter Name: _____ Date: _____

JPMC- 000311
CONFIDENTIAL

CSOC.RICH.002093

~~LOS~~ AKA
Laura Ann Richardson
Batts Laura
Richardsonbatts, Laura
Laura R Batts

JPMC-000312
CONFIDENTIAL

Date: 1/2/07 Underwriter: Candra Watson

Loan Numbe[redacted]LC

Borrower Name: Richardson

EVENT CODE	EVENT DESCRIPTION	Supporting Test Criteria	RISK CATEGORY	RISK SUB-CATEGORY
1013906	Required income documentation was insufficient, inaccurate or missing from the file.	Review the file and loan approval conditions for income documentation as required by loan program (missing verbal VOE on low doc / stated income, paystub, etc.) Review the VOE, paystubs, W2s, tax returns or verbal VOE for discrepancies and recalculate income and compare to the approval. Review file for accuracy of other income documentation and the likelihood of continuance as required. Cite event if if required income documentation is missing from the file or if the documentation is insufficient to meet program requirements. On verified dates of employment and position, if position is invalid, refer to Risk Mitigation and cite 1044000.	CREDIT	LOAN DECISION
1013902	There was an error in the calculation of income, but did not result in a final debt ratio that exceeded guidelines.	Recalculate income from paystubs, W2's, VOE, bank statements or tax returns and compare to underwriter's calculation/approval for accuracy. Do not cite if calculation is within 5% unless exceeds guidelines or there is a material flaw in methodology.	CREDIT	LOAN DECISION
1013903	There was an error in the calculation of income that resulted in a debt ratio that exceeds guidelines	Recalculate income from paystubs, W2's, VOE, bank statements or tax returns and compare to underwriter's calculation/approval for accuracy. If does not exceed guidelines cite 1013904.	CREDIT	LOAN DECISION
1013904	Income was used to qualify that did not meet guidelines, and if removed would not result in a debt ratio that exceeds guidelines.	Review income source documents for adherence to program parameters and/or guidelines. Confirm bonus or OT had sufficient history confirmed to use. Confirm commission, self-employed, or 2nd job time is sufficient to use income. Room rents are not from a family member. If income is removed, and, debt ratio would exceed guidelines, cite 1013903.	CREDIT	LOAN DECISION
1013905	Income needed to qualify did not meet guidelines and if removed results in a debt ratio that exceeds guidelines	Review income source documents for adherence to program parameters and/or guidelines.	CREDIT	LOAN DECISION
1013915	There was insufficient documentation for the exclusion of debts.	Compare the file documentation, approval conditions for clarification/ documentation on removal of debts from final debt to income ratio (ie: if another party pays the debt but it is not properly documented OR student loan deferment not properly documented). If debts required to be paid off at closing, but not documented, cite 3071900. DO NOT CITE, if when debts included in liabilities, recalculated ratios are within the 5% tolerance allowed unless exceeds guidelines.	CREDIT	LOAN DECISION
1013916	There was insufficient documentation for the exclusion of debts.	Compare the file documentation, approval conditions for clarification/ documentation on removal of debts from final debt to income ratio (ie: if another party pays the debt but it is not properly documented OR student loan deferment not properly documented). If debts required to be paid off at closing, but not documented, cite 3071900. DO NOT CITE, if when debts included in liabilities, recalculated ratios are within the 5% tolerance allowed unless exceeds guidelines.	CREDIT	LOAN DECISION
1013900	Debt Capacity Error	Review and compare credit report and application for inconsistencies and accuracy and calculate debt to income ratio. Verify payments on the loan approval match the credit report, 1003, and other documentation such as payslub or divorce decree debts. Cite this event when the recalculated debt to income ratio exceeds guidelines. (5% tolerance allowed to debt to income ratio before event cited due to bank policy tolerance).Check the accuracy of the PITI using the correct qualifying rate and escrows as indicated on final HUD-1 and compare to final approval/UAS for inconsistencies and calculate debt to income ratio for acceptance.	CREDIT	LOAN DECISION
1013919	An error in the debt calculation was indentified and when calculated correctly the debt to income exceeds bank maximum-- Test criteria expanded to include L43001	Review and compare credit report and application and prelim and hzd ins and hoa dues for inconsistencie and accuracy for all liabilities and housing expense included in ratios. -- L43000 PITI payments used to qualify were incorrect, but when corrected does not result in a debt ratio that exceds guidelines	CREDIT	LOAN DECISION
1013920	An error in the debt caculation was identified and when calculated correctly the debt to income does not exceed bank maximum. Test criteria expanded to include L43000.	Review and compare credit report and application and prelim and hzd ins and hoa dues for inconsistencie and accuracy for all liabilities and housing expense included in ratios. -- L43000 PITI payments used to qualify were incorrect, but when corrected does not result in a debt ratio that exceeds guidelines	CREDIT	LOAN DECISION

Comments/Notes:

Reviewed by:

Debt Capacity Review
10/06/2006

JPMC- 000313
CONFIDENTIAL

12/28/06

To: NIKKI

FROM: LAURA RICHARDSON

PAGES 7 + COVER

JPMC- 000314
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Washington Mutual
Long Beach Mortgage

Long Beach Mortgage
Today's Rates

2/28 ARM @ Par

Grade	Credit	FULL / LIMITED DOC 65%	70%	75%	80%	85%	90%	95%
Premium A Plus	700+	5.95	6.05	6.15	6.25	6.65	6.95	7.05
5x30	680	6.10	6.20	6.30	6.40	6.80	7.10	7.20
NOD/FC> 36 months	660	6.20	6.30	6.35	6.50	7.00	7.20	7.30
24 Mo BK Seasoning <= 90% LTV/CLTV	640	6.30	6.40	6.40	6.55	7.10	7.25	8.10
36Mo BK Seasoning > 90% LTV/CLTV	620	6.40	6.45	6.55	6.70	7.20	7.30	8.35
Max CLTV 100%	600	6.65	6.75	6.75	6.95	7.45	7.70	8.55
Margin: 4.000								
Premium A	680+	6.25	6.35	6.45	6.55	6.95	7.25	7.35
	660	6.35	6.45	6.50	6.65	7.15	7.35	7.45
5x30	640	6.45	6.55	6.65	6.70	7.25	7.40	8.25
NOD/FC> 36 months	620	6.55	6.60	6.70	6.85	7.35	7.45	8.50
Max CLTV 100%	600	6.80	6.90	6.90	7.10	7.60	7.85	8.70
	580	7.05	7.10	7.25	7.50	8.05	8.20	8.85
	560	7.10	7.20	7.30	7.60	8.25	8.60	9.40
	540	7.60	7.60	7.75	8.10	8.70	9.85	
Margin: 4.000	520	8.15	8.40	8.50	8.70	9.25		
	500	8.60	8.70	8.75	9.00			
A	680+	6.35	6.45	6.55	6.65	7.05	7.35	7.45
	660	6.45	6.55	6.60	6.75	7.25	7.45	7.55
1x30	640	6.55	6.65	6.65	6.80	7.35	7.50	8.35
NOD/FC> 36 months	620	6.65	6.70	6.80	6.95	7.45	7.55	8.60
	600	6.90	7.00	7.00	7.20	7.70	7.95	8.80
	580	7.15	7.20	7.35	7.60	8.15	8.30	8.95
Max CLTV 100%	560	7.20	7.30	7.40	7.70	8.35	8.70	9.50
	540	7.70	7.70	7.85	8.20	8.80	9.75	
Margin: 4.000	520	8.25	8.50	8.60	8.80	9.35		
	500	8.70	8.80	8.85	9.10			
A-	680+	6.45	6.55	6.65	6.75	7.15	7.45	7.55
	660	6.55	6.65	6.70	6.85	7.35	7.55	7.65
1x30	640	6.65	6.75	6.75	6.90	7.45	7.60	8.45
NOD/FC> 36 months	620	6.75	6.80	6.90	7.05	7.55	7.65	8.70
	600	7.00	7.10	7.10	7.30	7.80	8.00	8.80
	580	7.25	7.30	7.45	7.70	8.25	8.40	9.05
Max CLTV 100%	560	7.30	7.40	7.50	7.80	8.45	8.80	9.60
	540	7.80	7.90	7.95	8.30	8.90	9.85	
Margin: 4.00, FICO<=580	520	8.35	8.50	8.70	8.90	9.45		
Margin: 5.75 FICO<=580	500	8.80	8.90	8.95	9.20			
B+	680+	6.55	6.65	6.75	6.85	7.25	7.55	7.65
	660	6.65	6.75	6.80	6.95	7.45	7.65	7.75
1x30	640	6.75	6.85	6.85	7.00	7.55	7.70	8.55
NOD/FC> 24 months	620	6.85	6.90	7.00	7.15	7.65	7.75	8.60
	600	7.10	7.20	7.20	7.40	7.90	8.15	9.00
	580	7.35	7.40	7.55	7.80	8.35	8.60	9.15
Max CLTV 100%	560	7.40	7.50	7.60	7.90	8.55	8.90	9.70
	540	7.90	7.90	8.05	8.40	9.00	9.95	
Margin: 5.000	520	8.45	8.70	8.80	9.00	9.55		
	500	8.90	9.00	9.05	9.30			
B	680+	6.95	6.95	7.00	7.15	7.65	7.85	
	640	6.95	7.05	7.05	7.20	7.75	7.90	
1x30	620	7.05	7.10	7.20	7.35	7.85	7.95	
NOD/FC> 18 months	600	7.30	7.40	7.40	7.60	8.10	8.35	
	580	7.65	7.80	7.75	8.00	8.55	8.70	
	560	7.80	7.70	7.80	8.10	8.75	9.10	
Max CLTV 100%	540	8.10	8.10	8.25	8.60	8.20	10.15	
	520	8.85	8.90	9.00	9.20	9.75		
Margin: 5.00	500	9.10	9.20	9.25	9.50			
C	680+	7.10	7.20	7.25	7.40			
	640	7.20	7.30	7.30	7.45			
4x40 & 5x30 or	620	7.30	7.35	7.45	7.60			
3x30 & 1x10 or (2x30 &	600	7.55	7.65	7.65	7.85			
1x120 up to 70% LTV)	580	7.80	7.85	8.00	8.25			
NOD/FC> 12 mos.	560	7.85	7.95	8.05	8.35			
	540	8.35	8.35	8.50	8.85			
Margin: 6.75	520	8.60	9.15	9.25	9.45			
Max CLTV 85%	500	9.35	9.45	9.50	9.75			

Grade	Credit	STATED DOC 65%	70%	75%	80%	85%	90%	95%
Premium A Plus	700+	6.40	6.50	6.60	6.75	7.25	7.55	8.25
5x30	680	6.55	6.65	6.75	6.90	7.40	7.70	8.40
NOD/FC> 36 months	660	6.65	6.75	6.85	7.05	7.70	8.00	8.45
	640	6.75	6.85	6.95	7.25	8.00	8.35	9.30
Premium A	680+	6.70	6.80	6.90	7.05	7.55	7.85	8.55
	660	6.80	6.90	7.00	7.20	7.85	8.15	8.60
5x30	640	6.90	7.00	7.10	7.40	8.15	8.50	9.45
NOD/FC> 36 months	620	7.10	7.15	7.25	7.55	8.25	8.75	9.90
Max CLTV 100%	600	7.35	7.45	7.45	7.85	8.50	8.90	
	580	7.60	7.75	7.95	8.30	9.00	9.60	
	560	7.75	7.85	8.05	8.50	9.50		
	540	8.45	8.45	8.60	9.25	10.55		
Margin: 4.000	520	9.25	9.50	9.60	9.85			
	500	9.70	9.80	9.85	10.15			
A	680+	6.80	6.90	7.00	7.15	7.55	7.85	8.55
	660	6.90	7.00	7.10	7.30	7.95	8.25	8.70
1x30	640	7.00	7.10	7.20	7.50	8.25	8.60	9.55
NOD/FC> 36 months	620	7.20	7.25	7.35	7.65	8.35	8.85	10.00
	600	7.45	7.55	7.55	7.95	8.50	9.00	
	580	7.70	7.85	8.05	8.40	9.10	9.70	
Max CLTV 100%	560	7.85	7.95	8.15	8.60	9.50		
	540	8.55	8.55	8.70	9.35	10.65		
Margin: 4.000	520	9.35	9.60	9.70	9.95			
	500	9.80	9.90	9.95	10.25			
A-	680+	6.90	7.00	7.10	7.25	7.75	8.05	8.75
	660	7.00	7.10	7.20	7.40	8.05	8.35	8.80
1x30	640	7.10	7.20	7.30	7.60	8.35	8.70	9.65
NOD/FC> 36 months	620	7.30	7.35	7.45	7.75	8.45	8.95	10.10
	600	7.55	7.65	7.65	8.05	8.70	9.10	
	580	7.80	7.95	8.15	8.50	9.20	9.80	
Max CLTV 100%	560	7.85	8.05	8.25	8.70	9.70		
	540	8.55	8.65	8.80	9.45	10.75		
Margin: 4.00, FICO<=580	520	9.45	9.70	9.80	10.05			
Margin: 5.75 FICO<=580	500	9.90	10.00	10.05	10.35			
B+	680+	7.00	7.10	7.20	7.35	7.85		
	660	7.10	7.20	7.30	7.50	8.15		
1x30	640	7.20	7.30	7.40	7.70	8.45		
NOD/FC> 24 months	620	7.40	7.45	7.55	7.85	8.55		
	600	7.65	7.75	7.75	8.15	8.80		
	580	7.90	8.05	8.25	8.60	9.30		
Max CLTV 100%	560	8.05	8.15	8.35	8.80	9.80		
	540	8.75	8.75	8.90	9.55			
Margin: 5.000	520	9.55	9.80	9.90				
	500	10.00	10.10	10.15				
B	680+	7.50	7.40	7.50	7.70			
	640	7.40	7.50	7.60	7.90			
1x30	620	7.60	7.65	7.75	8.05			
NOD/FC> 18 months	600	7.85	7.95	7.95	8.35			
	580	8.10	8.25	8.45	8.80			
	560	8.25	8.35	8.55	9.00			
Max CLTV 100%	540	8.95	8.95	9.10				
	520	9.75	10.00	10.10				
Margin: 5.00	500	10.20	10.30	10.35				
C	680+	7.55	7.65					
	640	7.65	7.75					
4x40 & 5x30 or	620	7.85	7.90					
3x30 & 1x10 or (2x30 &	600	8.10	8.20					
1x120 up to 70% LTV)	580	8.35	8.50					
NOD/FC> 12 mos.	560	8.50	8.60					
	540	9.20	9.20					
Margin: 6.75	520	10.00	10.25					
Max CLTV 85%	500	10.45	10.55					

MAX DEBT RATIO — Max DTI 55% on LTV / CLTV <= 90%; Max DTI 50% on LTV / CLTV > 90% & PREMIUM A PLUS > 80% LTV / CLTV

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NOTES:

WHOLESALE MORTGAGE RATES

Effective Date: January 2, 2007 — **Page 1.**

PRODUCT TYPES

30 Yr Products:	+/- rate	Interest Only
2/28 & 3/27 ARMs	--	0.350
5/25 ARMs	0.125	0.475
Fixed (30 yr, 20 Yr, 15 Yr, & 10 Yr)	0.500	n/a
40 Yr Products:	40 / 30	40 / 40
2/38 & 3/37 ARMs	0.125	0.250
5/35 ARMs	0.250	0.375
40 Yr Fixed	0.625	0.750

All 40 Year Products 580-620 FICO: Add 0.10; 60/30 Products <580 FICO: Add .375 to Par Rates

Minimum Rates:	Rate	
ARM Products:	5.450	**NOTE: Rate cannot drop below published Minimum rate
Fixed Rate Products:	6.200	
Limited Doc: (add to Full Doc)	0.350	
Stated Wage Earner	0.650	

LOAN SIZE: (1st Lien)	All Doc Types
<$75,000	1.000
$250,000-$499,999	-0.250
$500,000-$749,999	-0.250
>$1,000,0000	0.500

PROPERTY TYPES & OTHER OPTIONS	+/- rate	+/- LTV	Max LTV
Non Owner Occupied & LTV <= 80	0.750	-5%	80%
Non Owner Occupied & LTV > 80	1.250	-5%	80%
2nd Home	--	-5%	80%
Rural Properties	--	-10%	90%
2 Units & LTV > 80	0.500	100% CO / 90% NOO	
3-4 Units & LTV <= 80	0.250	-10%	80% NOO
3-4 Units & LTV > 80	0.500	-10%	85% CO
Cashout Refinance & LTV > 80	--	LTV Mills are cumulative (with 01-100% CLTV)	
External 2nd Liens	0.350		
Business Bank Statements	0.250		85%

Rate Buy Up (Rebate)

+/- rate	+/- price	+/- rate	+/- price	
0.125	-0.25 pts	1.050	-1.75 pts	(Max 3pts
0.250	-0.50 pts	1.200	-2.00 pts	loans >$500K)
0.500	-1.00 pts	1.500	-2.25 pts	
0.750	-1.25 pts	1.625	-2.50 pts	
0.900	-1.50 pts	2.000	-3.00 pts	(max 3pts)

Rate Buy Down (Discount)*	+/- rate	+/- price	
2/28, 3/28, 3/27, 3/37:	-0.500	1.00 pts	(max 3pts)
Fixed, 5/25, & 5/35:	-0.400	1.00 pts	(max 3pts)

Prepayment Fee Buy Up/Down (1st Liens)			2/28 Yr	or	MAX
PPP TERM	2/Yr	+/-index	5 Fixed	+/-index	PYA
No Prepay	1.000	2.00 pts	1.000	2.00 pts	Par
1-Year	0.500	1.00 pts	0.500	1.00 pts	1.00 pts
2-Year	Par	Par	0.250	0.50 pts	3.00 pts
3-Year	-0.250	Par	Par	Par	3.00 pts
1-Year 3-2-1	0.625	1.25 pts	0.750	1.50 pts	1.00 pts
2-Year 3-2-1	0.250	0.50 pts	0.500	1.00 pts	3.00 pts
3-Year 3-2-1	0.125	0.25 pts	0.375	0.75 pts	3.00 pts

NOTES: Max 3 year prepay where allowed. Discount Points paid cannot out PYA 1:1

States/Areas with LBM Prepay Restriction:	+/- rate	MAX PYA
Add to 1st Lien Rate	0.250	2.60 pts

States with PUB Prepay Restrictions: MA, MI, NJ, IL Texas Home Equity Partial GA, NC, OK, SC, TX

Bankruptcy Seasoning

- 36 Months BK Seasoning Required for LTV/CLTV > 90%
- 24 Months BK Seasoning Required for LTV/CLTV 85.01% - 90.00%
- 24 Months BK Seasoning Required for all Premier A Plus Loans <= 90% LTV/CLTV
- 18 Months BK Seasoning Required for LTV/CLTV 80.01% - 85.00%
- No BK Seasoning Required for LTV/CLTV <= 80.00%

CONTACT YOUR ACCOUNT EXECUTIVE:

Removal From Our Fax List Please Call: (800) 743-3336 ext. 7441

9.05
L-257
880

JPMC- 000315
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CSOC.RICH.002096

LoanSafe Examines the Details--Property, Borrower, Broker

LOANSAFE™ LoanSafe delivers a comprehensive analysis of common property problems by analyzing relationship details between borrowers, brokers, appraisers, specific market regions, and other known interactions that are effective in detecting and preventing fraud and misrepresentation. For more information call (888) 288-2009.

User Entry Information

Report Order Number:	L70000010FE4E7CEFCC2F0
Report Order Date:	Jan 2, 2007 02:22 PM
Address:	3622 W CURTIS DR, SACRAMENTO, CA, 95818
Estimate:	$543,000
Borrower:	Richardson, Laura
Broker Code:	829000
Loan Number:	

LoanSafe Summary

LoanSafe Score

0

Property F Score	Zip Code Score	Broker Score Lender	Broker Score Industry	Borrower Score
0	0.36	0.00	0.49	0

Property Summary

Property F Score:	0	**Flip Caution:**	Low
Estimate:	$543,000	T-Ratio:	5.7
Mean/Median:	$477,618 / $467,500	S-Gain:	29.9
Variance:	12.0%	Subject 3YS Gain:	0.0
Zip Code Score:	0.36	Subject 3YT Flag	

Broker Summary

Broker Score:	0.00	**Broker Caution:**	Low
Broker Code:	829000	Industry Score:	0.49
Unit Volume:	6		

Borrower 1: Richardson, Laura

Borrower Score:	0		
SSN Total Score:	0.0	**SSN Caution:**	No
SSN:			
F/L/Both Name:	0 / 0 / 0	State Not Found:	0
Multi-Name:	0	Multi-SSN:	
Transient:	0	Deceased:	0
Age:		Invalid:	0
Alert 1:	Borrower currently owns multiple properties		

HISTORYPRO™ CoreLogic's HistoryPro information report is used to provide sales history and comps for a specific market in such detail as to clearly identify flips, flip markets, and valuation patterns.

Order Summary

JPMC- 000316
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CSOC.RICH.002097

Input Address:	3622 W CURTIS DR	**Report Date:**	Jan 2, 2007
Input City-State-Zip:	SACRAMENTO, CA 95818-4462	**Input Estimate:**	$543,000

Final Analysis

F Score: 0

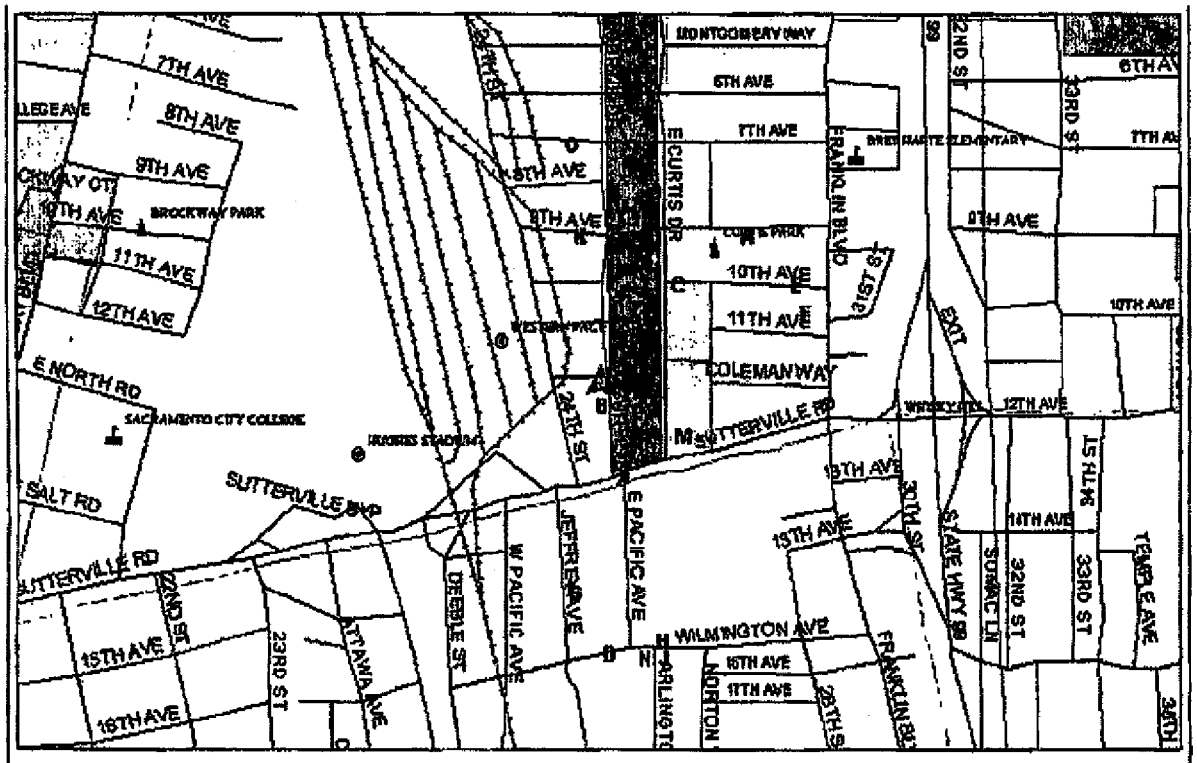
Market Analysis

Nearby Sales:	35	**Rural Flag:**	U
Max Distance:	0.25 Miles	**High Price:**	$799,000
Average Distance:	0.15 Miles	**Average Price:**	$477,618
T Score:	2 of 35	**Median Price:**	$467,500
T Ratio:	5.7%	**Low Price:**	$235,000
S Gain (Sale Pairs):	29.9%(6 of 35)	**Mobile Home:**	0.0%
L Gain (Loan Pairs):	146.1%(14 of 35)	**Disaster Date:**	None
		Disaster Type:	

Subject Analysis

Prior 3 Year Foreclosure:	No	**APN:**	013-0363-001-0
Prior 3 Year Sale Gain:	0%	**Last Sale Date:**	Jan 25, 2006
Prior 3 Year Loan Gain:	0%	**Last Sale Price:**	(U)
		Land Use Code:	RSFR

Area Map



Sixteen shades of Tan-to-Green shading are used to depict value: (TAN IS LOW) and (GREEN IS HIGH)

HUD Property Rules Report

Passes HUD Property Rules:	YES
Sufficient Information:	YES
Sales within last 90 days:	NO
Sales within last 12 months:	NO
Sales within last 3 years:	NO

There are no documented resales of this property in the last 3 years. There are no additional HUD property rule requirements associated with this property.

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CSOC.RICH.002098

Subject Report

Site Address: 3622 W CURTIS DR SACRAMENTO CA , 95818 -4462
Mail Address: 3622 W CURTIS DR SACRAMENTO CA , 95818 -4462
APN:
Legal Desc: SOUTH CURTIS OAKS 06
County: Sacramento County
MSA Name: Sacramento--Arden-Arcade--Roseville, CA
MSA Code: 40900
School Districts: Unified : SACRAMENTO CITY UNIFIED
Census Tract: 06.067.002500.2.019

Owner Information
Current Owner: HELMAR FAMILY TRUST
Second Owner:
Spouse:

Assessment
Assessed Land: $16,666
Assessed Improvement: $60,902
Assessed Total: $77,568
Assessed Market:

Last Sale
Sale Date: Jan 25, 2006
Sale Price: (U)

Property Details

Use Code:	RSFR	**Building sq ft:**	1639	**Living sq ft:**	1639	**$ per sq ft:**	
Lot Size:	4,792 sq ft	**Bedrooms:**	3	**Bathrooms:**	2	**Total Rooms:**	7
View:		**Improved:**	78.0%	**Heating:**	Central	**Cooling:**	AC Heat Pump
Tax Amount:	$904	**Garage:**	Undefined Type - 1 Car	**Stories:**	2	**Year Built:**	1926
No. of Units:		**Pool:**		**Fireplace:**	1	**Zoning:**	R1

Subject Property Sales and Loan History

Transfer Date	Transfer Value	1st Loan	2nd Loan	Transfer Type
Jan 25, 2006	$0 (U)	$0	$0	Nominal

Buyer: HELMAR FAMILY TRUST
Seller: HELMAR MARK S and SHARON L
Lender:
Deed Type: GRANT
Loan Type:
Rate Type:
Valued Sale:
Document Number:

Transfer Date	Transfer Value	1st Loan	2nd Loan	Transfer Type
Jan 19, 2006	$0	$507,500	$0	Refinance or Equity Line of Credit

Buyer: HELMAR MARK S and SHARON L
Seller:
Lender: INDYMAC BK FSB
Deed Type: TRUST
Loan Type: CNV
Rate Type: ADJ
Valued Sale:
Document Number:

Transfer Date	Transfer Value	1st Loan	2nd Loan	Transfer Type
Jan 19, 2006	$0	$71,800	$0	Refinance or Equity Line of Credit

Buyer: HELMAR MARK S and SHARON L
Seller:
Lender: INDYMAC BK FSB
Deed Type: TRUST
Loan Type: CNV
Rate Type: FIX
Valued Sale:
Document Number:

Transfer Date	Transfer Value	1st Loan	2nd Loan	Transfer Type
Dec 13, 2002	$0	$73,000	$0	Refinance or Equity Line of Credit

Buyer: HELMAR MARK
Seller:
Lender: GOLDEN 1 CU
Deed Type: TRUST
Loan Type: CNV
Rate Type: FIX
Valued Sale:
Document Number:

Nearby Properties Map

JPMC- 000318
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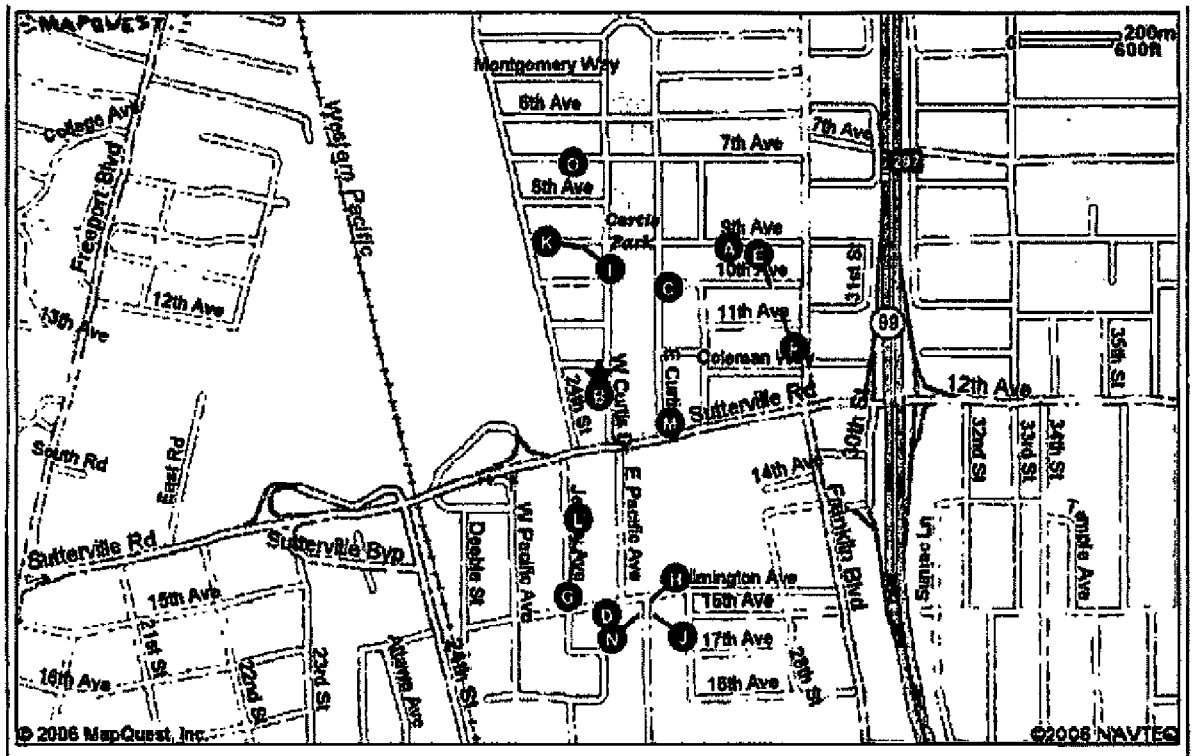

Nearby Properties are shown with letter designations

Nearby Sales

Miles	Address (Rec #: 246669748)	Living SqFt	Lot SqFt	$ SqFt	Assessment	Bed	Bath	Rooms	Year Blt	Land Use
0.21 (A)	2732 9TH AVE SACRAMENTO CA, 95818	1,167	4,792	$321	$250,398	2	1	5	1922	RSFR

School District: Unified : SACRAMENTO CITY UNIFIED
Zoning: R1 **Pool:** N **APN:** [redacted]
Legal Desc: SOUTH CURTIS OAKS 02

Date	Sale Value	1st Loan Amt	Transaction	Deed	Buyer	Seller
Oct 26, 2006	$375,000	$300,000	RESALE	GRANT	LUNARDI JANET	SCARLETT ROBERT E

Miles	Address (Rec #: 246670047)	Living SqFt	Lot SqFt	$ SqFt	Assessment	Bed	Bath	Rooms	Year Blt	Land Use
0.02 (B)	3648 W CURTIS DR SACRAMENTO CA, 95818	1,408	3,920	$375	$437,809	3	1	6	1940	RSFR

School District: Unified : SACRAMENTO CITY UNIFIED
Zoning: R1 **Pool:** N **APN:** [redacted]
Legal Desc: SOUTH CURTIS OAKS 06

Date	Sale Value	1st Loan Amt	Transaction	Deed	Buyer	Seller
Sep 20, 2006	$529,000	$329,000	RESALE	GRANT	STOLMACK ALAN L and LEE A	FIRPO ANTHONY F and CHRISTINE M
Aug 14, 2006	$0	$300,000	REFI/EQ	TRUST	FIRPO ANTHONY F and CHRISTINE M	
May 28, 2004	$0	$141,551	REFI/EQ	TRUST	FIRPO ANTHONY F and CHRISTINE M	

Miles	Address (Rec #: 246669779)	Living SqFt	Lot SqFt	$ SqFt	Assessment	Bed	Bath	Rooms	Year Blt	Land Use
0.12 (C)	3501 E CURTIS DR SACRAMENTO CA, 95818	2,531	6,098	$278	$87,882	3	2	8	1931	RSFR

School District: Unified : SACRAMENTO CITY UNIFIED
Zoning: R1 **Pool:** N **APN:** [redacted]
Legal Desc: SOUTH CURTIS OAKS 03

Date	Sale Value	1st Loan Amt	Transaction	Deed	Buyer	Seller
Sep 13, 2006	$705,000	$417,000	RESALE	GRANT	WINTER GRAY W and COLLEEN D	MEININGER THERESA M TRUST

Miles	Address (Rec #: 246679067)	Living SqFt	Lot SqFt	$ SqFt	Assessment	Bed	Bath	Rooms	Year Blt	Land Use
0.24 (D)	2548 WILMINGTON AVE SACRAMENTO CA, 95820	752	3,920	$347	$78,278	2	1	4	1947	RSFR

School District: Unified : SACRAMENTO CITY UNIFIED
Zoning: R1 **Pool:** N **APN:** [redacted]

JPMC- 000319
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Legal Desc: STELLA TRACT

Date	Sale Value	1st Loan Amt	Transaction	Deed	Buyer	Seller
Aug 15, 2006	$261,500	$209,200	RESALE	GRANT	NIEMI PATRICK S and ELIZABETH N	MACGREGOR KENDALL
Mar 4, 2004	$0	$0	NMNL	GRANT	MACGREGOR KENDALL	PERCIVAL AMY M

Miles	Address (Rec #: 246669790)	Living SqFt	Lot SqFt	$ SqFt	Assessment	Bed	Bath	Rooms	Year Blt	Land Use
0.24 (E)	2762 10TH AVE SACRAMENTO CA, 95818	2,317	3,049	$315	$278,374	4	2	7	1932	RSFR

School District: Unified : SACRAMENTO CITY UNIFIED
Zoning: R1 **Pool:** N **APN:**
Legal Desc: SOUTH CURTIS OAKS 03

Date	Sale Value	1st Loan Amt	Transaction	Deed	Buyer	Seller
Aug 8, 2006	$730,000	$584,000	RESALE	GRANT	GILDERSLEEVE JEDEDIAH O and MAUREEN	WEST CHRISTOPHER A
Mar 17, 2006	$0	$120,000	REFI/EQ	TRUST	HENDERSHOTT COLLEEN	

Miles	Address (Rec #: 246669792)	Living SqFt	Lot SqFt	$ SqFt	Assessment	Bed	Bath	Rooms	Year Blt	Land Use
0.24 (F)	2763 11TH AVE SACRAMENTO CA, 95818	1,571	3,049	$271	$62,766	3	2	6	1936	RSFR

School District: Unified : SACRAMENTO CITY UNIFIED
Zoning: R1 **Pool:** N **APN:**
Legal Desc: SOUTH CURTIS OAKS 03

Date	Sale Value	1st Loan Amt	Transaction	Deed	Buyer	Seller
Jul 5, 2006	$427,000	$367,500	RESALE	GRANT	LEE MATTHEW	JONES MARY H
Mar 23, 2006	$0	$40,000	REFI/EQ	TRUST	JONES MARY	
Feb 14, 2005	$0	$265,000	NMNL	GRANT	JONES MARY	JONES MARY H

Miles	Address (Rec #: 246678974)	Living SqFt	Lot SqFt	$ SqFt	Assessment	Bed	Bath	Rooms	Year Blt	Land Use
0.19 (G)	3835 JEFFREY AVE SACRAMENTO CA, 95820	846	5,663	$384	$260,100	2	1	4	1926	RSFR

School District: Unified : SACRAMENTO CITY UNIFIED
Zoning: R1 **Pool:** N **APN:**
Legal Desc: WESTERN PACIFIC ADD

Date	Sale Value	1st Loan Amt	Transaction	Deed	Buyer	Seller
Jun 29, 2006	$325,000	$324,500	RESALE	GRANT	ZAENI YASMINE	AURIEMMA JASON F
Feb 20, 2004	$250,000	$200,000	RESALE	GRANT	AURIEMMA JASON	DELATORRE FELIX

Miles	Address (Rec #: 246679154)	Living SqFt	Lot SqFt	$ SqFt	Assessment	Bed	Bath	Rooms	Year Blt	Land Use
0.24 (H)	2600 WILMINGTON AVE SACRAMENTO CA, 95820	1,508	3,254	$264	$207,722	3	3	6	2002	RSFR

School District: Unified : SACRAMENTO CITY UNIFIED
Zoning: R1 **Pool:** N **APN:**
Legal Desc: LOT 29 STELLA TRACT, EXC THE S 50 FT OF SD LOT 29 CONTG 3,254 SQ FT

Date	Sale Value	1st Loan Amt	Transaction	Deed	Buyer	Seller
Jun 27, 2006	$307,881	$0	RESALE	T/ FRCL	DEUTSCHE BK NATL TRUST 2005-1	
Oct 18, 2004	$0	$276,250	REFI/EQ	TRUST	HENNIE CRYSTAL	
Feb 9, 2004	$0	$237,600	REFI/EQ	TRUST	HENNIE CRYSTAL	

Miles	Address (Rec #: 246669710)	Living SqFt	Lot SqFt	$ SqFt	Assessment	Bed	Bath	Rooms	Year Blt	Land Use
0.13 (I)	2548 9TH AVE SACRAMENTO CA, 95818	2,369	4,792	$337	$759,492	4	3	8	1965	RSFR

School District: Unified : SACRAMENTO CITY UNIFIED
Zoning: R1 **Pool:** N **APN:**
Legal Desc: SOUTH CURTIS OAKS 05

Date	Sale Value	1st Loan Amt	Transaction	Deed	Buyer	Seller
Jun 13, 2006	$799,000	$639,200	RESALE	GRANT	MONNIER ERIK	BERZANSKY MARC and STEPHANIE
Mar 6, 2006	$0	$200,000	REFI/EQ	TRUST	BERZANSKY MARC and STEPHANIE	
Jun 3, 2004	$730,000	$584,000	RESALE	GRANT	BERZANSKY MARC and STEPHANIE	CARBAUGH WILLIAM G JR and TERRI M
Mar 30, 2004	$0	$241,000	REFI/EQ	TRUST	RUTLAND WILLIAM	

Miles	Address (Rec #: 246679118)	Living SqFt	Lot SqFt	$ SqFt	Assessment	Bed	Bath	Rooms	Year Blt	Land Use
0.25 (J)	4117 ARLINGTON AVE SACRAMENTO CA, 95820	745	6,098	$358	$223,686	2	1	4	1940	RSFR

School District: Unified : SACRAMENTO CITY UNIFIED
Zoning: R1 **Pool:** N **APN:**
Legal Desc: STELLA TRACT

Date	Sale Value	1st Loan Amt	Transaction	Deed	Buyer	Seller
Jun 1, 2006	$267,000	$263,280	RESALE	GRANT	HIGHTOWER MAKO and NOUPHAY	LACHICA-WORLEY MICHELLE
Nov 23, 2005	$0	$15,000	REFI/EQ	TRUST	LACHICA-WORLEY MICHELLE	
Jun 7, 2005	$0	$50,000	REFI/EQ	TRUST	LACHICA-WORLEY MICHELLE	
May 27, 2004	$215,000	$172,000	RESALE	GRANT	LACHICA-WORLEY MICHELLE	AUSTIN DARRYL and KIMBERLY
May 27, 2004	$0	$0	NMNL	GRANT	LACHICA-WORLEY MICHELLE	WORLEY JACOB D

Miles	Address (Rec #: 246669709)	Living SqFt	Lot SqFt	$ SqFt	Assessment	Bed	Bath	Rooms	Year Blt	Land Use
0.13	2540 9TH AVE	1,159	4,356	$415	$469,000	2	1	5	1940	RSFR

JPMC- 000320
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CSOC.RICH.002101

(K) SACRAMENTO CA, 95818
School District: Unified : SACRAMENTO CITY UNIFIED
Zoning: R1 **Pool:** N **APN:**
Legal Desc: SOUTH CURTIS OAKS 05

Date	Sale Value	1st Loan Amt	Transaction	Deed	Buyer	Seller
May 25, 2006	$481,000	$384,800	RESALE	GRANT	NOBLE AARON	NIBLER JEFFREY R
Jul 13, 2005	$469,000	$359,650	RESALE	GRANT	NIBLER JEFFREY	PERSINGER H K and I H TRUST
Jul 13, 2005	$0	$0	NMNL	GRANT	WORLEY JANE	PRESINGER IVA H

Miles	Address (Rec #: 246678976)	Living SqFt	Lot SqFt	$ SqFt	Assessment	Bed	Bath	Rooms	Year Blt	Land Use
0.18 (L)	3825 JEFFREY AVE SACRAMENTO CA, 95820	840	5,663	$375	$132,204	2	1	4	1926	RSFR

School District: Unified : SACRAMENTO CITY UNIFIED
Zoning: R1 **Pool:** N **APN**
Legal Desc: WESTERN PACIFIC ADD

Date	Sale Value	1st Loan Amt	Transaction	Deed	Buyer	Seller
May 24, 2006	$315,000	$230,000	RESALE	GRANT	GREGG JENNIFER	HALL KATHRYN L

Miles	Address (Rec #: 246670069)	Living SqFt	Lot SqFt	$ SqFt	Assessment	Bed	Bath	Rooms	Year Blt	Land Use
0.1 (M)	3691 E CURTIS DR SACRAMENTO CA, 95818	2,080	9,583	$296	$540,504	3	2	8	1960	RSFR

School District: Unified : SACRAMENTO CITY UNIFIED
Zoning: R1 **Pool:** N **APN**
Legal Desc: LOT 15 SOUTH CURTIS OAKS SUB. NO. 3 EXC. POR. DE EDED TO CITY OF SACTO. BEING FURTHER DES. IN BK. 3988/643 O.R.,

Date	Sale Value	1st Loan Amt	Transaction	Deed	Buyer	Seller
May 18, 2006	$616,468	$0	RESALE	T/ FRCL	EMC MORTGAGE CORP	LOANSTAR MORTGAGEE SVCS
Aug 25, 2004	$0	$590,000	REFI/EQ	TRUST	DARDEN WILLIAM	
Aug 24, 2004	$0	$75,000	REFI/EQ	TRUST	DARDEN WILLIAM	
Feb 12, 2004	$0	$400,000	NMNL	GRANT	DARDEN WILLIAM	DARDEN WILLIAM T

Miles	Address (Rec #: 246679070)	Living SqFt	Lot SqFt	$ SqFt	Assessment	Bed	Bath	Rooms	Year Blt	Land Use
0.25 (N)	4116 ARLINGTON AVE SACRAMENTO CA, 95820	807	6,098	$291	$110,629	2	1	4	1940	RSFR

School District: Unified : SACRAMENTO CITY UNIFIED
Zoning: R1 **Pool:** N **APN**
Legal Desc: STELLA TRACT

Date	Sale Value	1st Loan Amt	Transaction	Deed	Buyer	Seller
May 16, 2006	$235,000	$188,000	RESALE	GRANT	HERNANDEZ JOHN	DIAZ REYE and SHELLEY
May 16, 2006	$0	$0	NMNL	GRANT	HERNANDEZ JOHN	HERNANDEZ ARLENE
Sep 13, 2005	$0	$35,000	REFI/EQ	TRUST	DIAZ REYE and SHELLEY	
Oct 15, 2004	$0	$150,650	REFI/EQ	TRUST	DIAZ REYE E and SHELLEY	

Miles	Address (Rec #: 246669341)	Living SqFt	Lot SqFt	$ SqFt	Assessment	Bed	Bath	Rooms	Year Blt	Land Use
0.21 (O)	2516 7TH AVE SACRAMENTO CA, 95818	2,007	4,792	$333	$682,380	3	2	8	1925	RSFR

School District: Unified : SACRAMENTO CITY UNIFIED
Zoning: R1 **Pool:** N **APN**
Legal Desc: SOUTH CURTIS OAKS 05

Date	Sale Value	1st Loan Amt	Transaction	Deed	Buyer	Seller
May 9, 2006	$669,000	$0	RESALE	GRANT	MAHON SUSAN	BEALE JAMES C and CAROL R
Jan 5, 2005	$0	$323,000	REFI/EQ	TRUST	BEALE JAMES C and CAROL R	

Graph of Sale Price & Assessed Value

Sales Prices and Assessment Values for Recent Sales
Ordered by Distance Left (closest) to Right (farthest)

☐ Sales Price

■ Assessment

— $799k

$599k

JPMC- 000321
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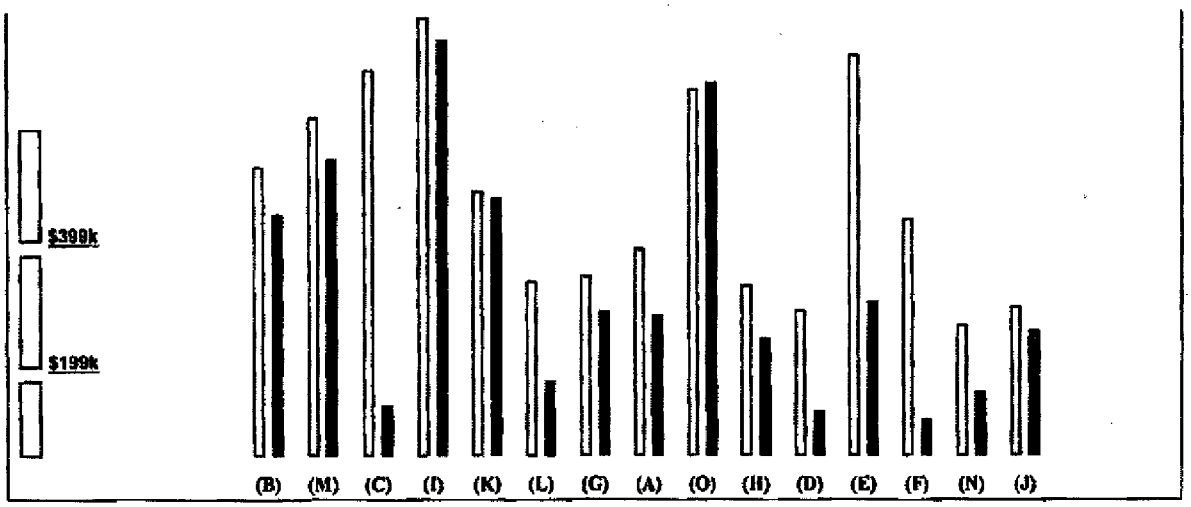
CSOC.RICH.002102



Closest Property Records

Miles	Address	SqFt	Lot SqFt	Bed	Bath	Rms	Yr Blt	Land Use	Sale Yr	Price	Assessed
0	3626 W CURTIS DR, 95818	1,316	4,792	3	1	5	1928	RSFR	2001	$325,000	$358,355
0.01	3630 W CURTIS DR, 95818	1,506	4,792	3	1	6	1935	RSFR	1998	$160,000	$186,944
0.01	3636 W CURTIS DR, 95818	1,595	4,792	4	2	8	1941	RSFR	1997		$58,438
0.02	3640 W CURTIS DR, 95818	1,651	4,792	4	2	7	1945	RSFR	1997		$72,553
0.02	3644 W CURTIS DR, 95818	1,355	4,356	3	1	5	1938	RSFR	1999	$169,000	$190,089
0.02	2510 COLEMAN WAY, 95818	2,320	4,356	4	2	8	1940	RSFR	1997	$232,000	$271,071
0.02	2500 COLEMAN WAY, 95818	1,539	4,356	3	1	6	1940	RSFR			$99,720
0.02	3648 W CURTIS DR, 95818	1,408	3,920	3	1	6	1940	RSFR	2006	$405,000	$437,809
0.02	2533 COLEMAN WAY, 95818	2,251	4,792	3	3	6	1978	RSFR	2004	$28,000	$344,612
0.02	2527 COLEMAN WAY, 95818	1,460	4,356	4	3	7	1951	RSFR	2006	$755,000	$468,180
0.03	2519 COLEMAN WAY, 95818	963	4,356	2	1	5	1928	RSFR	2001	$235,000	$259,117
0.03	3652 W CURTIS DR, 95818	2,207	3,485	4	2	7	1945	RSFR	1993	$181,720	$222,623
0.03	2511 COLEMAN WAY, 95818	1,950	4,356	4	1	7	1932	RSFR	2004	$480,000	$489,600
0.03	2501 COLEMAN WAY, 95818	1,548	4,356	2	2	6	1950	RSFR	2005	$224,000	$290,398
0.03	3656 W CURTIS DR, 95818	1,545	3,485	4	2	7	1926	RSFR	2006	$545,000	$475,462
0.03	3656 W CURTIS DR, 95818		1,672					UNKN	2006	$545,000	$10,404
0.04	3631 24TH ST, 95818	1,262	5,663	3	1	5	1938	RSFR	1999	$140,000	$157,453
0.04	3637 24TH ST, 95818	1,295	4,356	3	1	6	1940	RSFR	1997	$107,500	$170,526
0.04	3641 24TH ST, 95818	932	3,920	2	1	5	1939	RSFR	2003		$41,870
0.04	3645 24TH ST, 95818	1,002	5,227	2	1	5	1939	RSFR	2006	$382,000	$214,692

Market Data

	Average Value $518,786		Minimum Value $38,635		Maximum Value $949,908		Median Value $492,445	
Distance	Units/Per	% Own Occ	% Rnt Occ	% Sgl	% Mult 2-9	% Mult 10+	Avg Room	Avg Val
0.05 miles	26	85%	15%	100%	0%	0%	006.2	$484,372
0.05 miles	**44**	**89%**	**11%**	**100%**	**0%**	**0%**	**005.8**	**$513,973**
0.08 miles	28	93%	7%	100%	0%	0%	006.5	$467,329
0.12 miles	35	88%	12%	100%	0%	0%	005.6	$536,995
0.16 miles	44	84%	16%	100%	0%	0%	005.8	$487,661
0.16 miles	105	55%	41%	96%	4%	0%	004.7	$303,208
0.17 miles	62	87%	3%	100%	0%	0%	007.6	$949,906
0.17 miles	50	77%	15%	100%	0%	0%	005.0	$245,719
0.2 miles	9	25%	75%	100%	0%	0%	004.0	$38,635
0.2 miles	40	86%	10%	100%	0%	0%	006.0	$475,701
0.24 miles	77	44%	47%	77%	23%	0%	004.4	$304,444
0.24 miles	52	88%	13%	96%	4%	0%	005.9	$499,621
0.24 miles	37	94%	6%	100%	0%	0%	006.5	$716,991
0.26 miles	51	82%	14%	100%	0%	0%	006.8	$845,260
0.26 miles	46	78%	22%	100%	0%	0%	007.1	$854,828

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0.26 miles	72	88%	6%	100%	0%	0%	006.9	$733,734
0.27 miles	52	100%	0%	100%	0%	0%	008.0	$887,119
0.28 miles	55	92%	4%	100%	0%	0%	005.9	$497,229
0.28 miles	268	60%	34%	99%	1%	0%	004.9	$257,773
0.29 miles	44	62%	38%	100%	0%	0%	005.2	$235,210

Buyers and Sellers

Buyers Name	Sellers Name	Lender	Transaction	Price	Year	ID
ANDERSON JOHN	ANDERSON EVELYN		NMNL	$0	2005	
AURIEMMA JASON	DELATORRE FELIX	MIT LENDING	RESALE	$250,000	2004	(G)
BEALE JAMES C AND CAROL R		GOLDEN 1 CU	REFI/EQ	$0	2005	(O)
BERZANSKY MARC AND STEPHANIE		NATIONAL CTY BK	REFI/EQ	$0	2006	(I)
BERZANSKY MARC AND STEPHANIE	CARBAUGH WILLIAM G JR AND TERRI M	WELLS FARGO BK	RESALE	$730,000	2004	(I)
CHASE ROBERT L AND DIANE M		WELLS FARGO BK NA	REFI/EQ	$0	2005	
CHASE ROBERT L AND DIANE M		WELLS FARGO BK NA	REFI/EQ	$0	2005	
COUGHLIN THEODATE	LOPES GERALD A	USAA FSB	RESALE	$450,000	2006	
DAHLBERG MARY	DAHLBERG MARY K 2002 TRUST	LENDINGTREE LNS	NMNL	$0	2005	
DAHLBERG MARY K 2002 TRUST	DAHLBERG MARY K		NMNL	$0	2005	
DARDEN WILLIAM		WELLS FARGO BK	REFI/EQ	$0	2004	(M)
DARDEN WILLIAM		WMC MTG CORP	REFI/EQ	$0	2004	(M)
DARDEN WILLIAM	DARDEN WILLIAM T	WELLS FARGO HM MTG INC	NMNL	$0	2004	(M)
DAWSON J C TRUST	DAWSON J C		NMNL	$0	2006	
T DEUTSCHE BK NATL TRUST 2005-1			RESALE	$307,881	2006	(H)
DIAZ REYE E AND SHELLEY		INDYMAC BK FSB	REFI/EQ	$0	2004	(N)
DIAZ REYE AND SHELLEY		CITIBANK WEST FSB	REFI/EQ	$0	2005	(N)
T EMC MORTGAGE CORP	LOANSTAR MORTGAGEE SVCS		RESALE	$616,468	2006	(M)
FIRPO ANTHONY F AND CHRISTINE M		BANK OF AMERICA	REFI/EQ	$0	2006	(B)
FIRPO ANTHONY F AND CHRISTINE M		WELLS FARGO BK	REFI/EQ	$0	2004	(B)
FISHER MATTHEW	FISHER CARIE L		NMNL	$0	2006	
FISHER MATTHEW	FISHER MATTHEW J	GUILD MTG CO	NMNL	$0	2006	
FISHER MATTHEW		COUNTRYWIDE HM LNS INC	REFI/EQ	$0	2005	
FISHER MATTHEW		COUNTRYWIDE HM LNS INC	REFI/EQ	$0	2004	
FISHER MATTHEW		WASHINGTON MUTUAL BK FA	REFI/EQ	$0	2004	
FISHER MATTHEW	STARKER SERVICES INC	WASHINGTON MUTUAL BK FA	RESALE	$305,000	2004	
GILDERSLEEVE JEDEDIAH O AND MAUREEN	WEST CHRISTOPHER A	DOWNEY SAND L ASSN FA	RESALE	$730,000	2006	(E)
GORDINIER SCOTT	GORDINIER SCOTT	SIERRA PACIFIC MTG CO	NMNL	$0	2006	
GREENE FAMILY TRUST	GREENE FAMILY TRUST		NMNL	$0	2006	
GREGG JENNIFER	HALL KATHRYN L	SCME MTG BANKERS INC	RESALE	$315,000	2006	(L)
GROSSMAN MARC	GROSSMAN MARC R		NMNL	$0	2006	
GROSSMAN MARC	GROSSMAN MARC R	INDYMAC BK FSB	NMNL	$0	2006	
GROSSMAN MARC	GROSSMAN MARC R		NMNL	$0	2005	
GROSSMAN MARC	LOPEZ MARIA L	AEGIS WHOLESALE CORP	NMNL	$0	2005	
HAMILTON MICHAEL	WHITING PAUL	HOMECOMINGS FIN'L NETWORK INC	RESALE	$467,500	2005	
HENDERSHOTT COLLEEN		HENDERSHOTT	REFI/EQ	$0	2006	(E)
HENNIE CRYSTAL		LONG BCH MTG CO	REFI/EQ	$0	2004	(H)
HENNIE CRYSTAL		ARGENT MTG CO LLC	REFI/EQ	$0	2004	(H)
HERNANDEZ JOHN	DIAZ REYE AND SHELLEY	AMERICAN BROKERS CONDUIT	RESALE	$235,000	2006	(N)
HERNANDEZ JOHN	HERNANDEZ ARLENE		NMNL	$0	2006	(N)
HIGHTOWER MAKO AND NOUPHAY	LACHICA-WORLEY MICHELLE	PINNACLE FIN'L	RESALE	$267,000	2006	(J)
HOLMES JAMES	HOLMES JAMES A		NMNL	$0	2005	
HOLMES JAMES	SIPE MILTON E AND SUSAN J	BUTTE CMNTY BK	CNST	$175,000	2005	
JONES MARY		PRIVATE INDIVIDUAL	REFI/EQ	$0	2006	(F)
JONES MARY	JONES MARY H	BNC MTG INC	NMNL	$0	2005	(F)
KEELY WILLIAM	MONAGHAN MARGARET M		NMNL	$0	2006	
KEELY WILLIAM	MONAGHAN MARGARET M TRUST		NMNL	$0	2006	
KEELY WILLIAM A 1994 TRUST	KEELY WILLIAM H		NMNL	$0	2006	
KINNEY L D TRUST	KINNEY LEO D		NMNL	$0	2006	
KOLLARS STEVEN	ALMOND PAUL M	BANK OF AMERICA	RESALE	$469,000	2006	
KOSMAK LISA	RESTORATIONS BY LISA ANN INC	ACCREDITED HM LENDERS	RESALE	$0	2004	
LACHICA-WORLEY MICHELLE		SCHOOLS FIN'L CU	REFI/EQ	$0	2005	(J)
LACHICA-WORLEY MICHELLE		COUNTRYWIDE BK	REFI/EQ	$0	2005	(J)
LACHICA-WORLEY MICHELLE	AUSTIN DARRYL AND KIMBERLY	COUNTRYWIDE HM LNS INC	RESALE	$215,000	2004	(J)
LACHICA-WORLEY MICHELLE	WORLEY JACOB D		NMNL	$0	2004	(J)

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LEE MATTHEW	JONES MARY H	BANK OF AMERICA	RESALE	$427,000	2006	(F)
LUNARDI JANET	SCARLETT ROBERT E	JP MORGAN CHASE BK	RESALE	$375,000	2006	(A)
MACGREGOR KENDALL	PERCIVAL AMY M		NMNL	$0	2004	(D)
MAHON SUSAN	BEALE JAMES C AND CAROL R		RESALE	$669,000	2006	(O)
MCCARTNEY MATT C AND JENNIFER E	CHASE ROBERT L AND DIANE M	OWNIT MTG SOLUTIONS INC	RESALE	$652,500	2006	
MCCULLAGH VINCENT	MCCULLAGH NORA		NMNL	$0	2004	
MCCULLAGH VINCENT	RESTORATIONS BY LISA ANN INC	* OTHER INSTITUTIONAL LENDERS	RESALE	$457,000	2004	
MCDERMOTT TARA	MCDERMOTT TARA	AEGIS WHOLESALE CORP	NMNL	$0	2006	
MCDERMOTT TARA AND ELIZABETH S	MCDERMOTT TARA		NMNL	$0	2006	
MCDERMOTT TARA AND ELIZABETH S		NEW CENTURY MTG CORP	REFI/EQ	$0	2006	
MCDERMOTT TARA AND ELIZABETH S		NEW CENTURY MTG CORP	REFI/EQ	$0	2006	
MCDERMOTT TARA AND ELIZABETH S	MCCULLAGH VINCENT L		RESALE	$545,000	2006	
MCNAMARA MARGARET		NEW CENTURY MTG CORP	REFI/EQ	$0	2005	
MEYER STEPHEN		PLACER SIERRA BK	RESALE	$0	2005	
MEYER STEPHEN		PLACER SIERRA BK	REFI/EQ	$0	2005	
MEYER STEPHEN		PLACER SIERRA BK	REFI/EQ	$0	2005	
MONNIER ERIK	BERZANSKY MARC AND STEPHANIE	AMERICAS WHOLESALE LENDER	RESALE	$799,000	2006	(I)
NIBLER JEFFREY	PERSINGER H K AND I H TRUST	COUNTRYWIDE HM LNS INC	RESALE	$469,000	2005	(K)
NIELSEN MARK	HOLMES JAMES A	GUILD MTG CO	RESALE	$339,000	2006	
NIEMI PATRICK S AND ELIZABETH N	MACGREGOR KENDALL	BANK OF AMERICA	RESALE	$261,500	2006	(D)
NOBLE AARON	NIBLER JEFFREY R	BEAR STEARNS RESID'L MTG CORP	RESALE	$481,000	2006	(K)
PUIIA LINDA A 2004 TRUST	MARTINEZ DAVID R TRUST		RESALE	$595,000	2005	
RESTORATIONS BY LISA ANN INC	KOSMAK LISA A		NMNL	$0	2004	
ROYCE ANNE	MCNAMARA MARGARET A	FREMONT INVS AND LN	RESALE	$310,000	2006	
RUTLAND WILLIAM		BANK OF AMERICA	REFI/EQ	$0	2004	(I)
SAHLBERG CAMILLA	WONG BETTY	ABN AMRO MTG GRP INC	RESALE	$382,000	2006	
SAHLBERG CAMILLA	SAHLBERG FREDERICK		NMNL	$0	2006	
SCHMIT ROBERT	SCHMIT ROBERT J	WIRTZ	NMNL	$0	2006	
SCHMIT ROBERT	WIRTZ LORRAINE E	RESMAE MTG CORP	RESALE	$350,000	2005	
SIMPSON NANCY		WASHINGTON MUTUAL BK FA	REFI/EQ	$0	2005	
STOLMACK ALAN L AND LEE A	FIRPO ANTHONY F AND CHRISTINE M	VITEK MTG GRP	RESALE	$529,000	2006	(B)
THOMSEN PETER	VENTURA DAVID	WELLS FARGO BK NA	RESALE	$755,000	2006	
THOMSEN PETER	LANFEAR CAROLYN I		NMNL	$0	2006	
VENTURA DAVID		COLDWELL BANKER HM LNS	REFI/EQ	$0	2005	
VENTURA DAVID		WASHINGTON MUTUAL BK FA	REFI/EQ	$0	2004	
WHITING PAUL		GOLDEN 1 CU	REFI/EQ	$0	2005	
WHITING PAUL	WHITING PAUL	WILSON RSRCS	NMNL	$0	2005	
WINTER GRAY W AND COLLEEN D	MEININGER THERESA M TRUST	HSBC MTG CORP (USA)	RESALE	$705,000	2006	(C)
WIRTZ LORRAINE	WIRTZ MILES T		NMNL	$0	2005	
WONG BETTY		BANK OF AMERICA	REFI/EQ	$0	2005	
WONG BETTY		UNITED FIN'L MTG CORP	REFI/EQ	$0	2004	
WORLEY JANE	PRESINGER IVA H		NMNL	$0	2005	(K)
ZAENI YASMINE	AURIEMMA JASON F	BANK OF AMERICA	RESALE	$325,000	2006	(G)

Factors

HPF(src), HPFA(sbj), HPFA(nbp), HPFA(asmnt),

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Order Date: Jan 2, 2007 **Order #:** M40000010FE4E7D1CDB819

Borrower Summary

Input Name:	Laura Richardson	**Borrower Score:**	0
Input SSN:	[redacted]	**Overall Borrower Caution:**	Low
Input Age:	0	**SSN Caution:**	No
Street Address:	3622 W CURTIS DR, SACRAMENTO, CA 95818	**Owner Occupancy Caution:**	Medium
		OFAC SDN Caution:	No

Alerts

- **Borrower currently owns multiple properties**

SSN Verification Scores

Total SSN Score	F/L/Both Name	Multi-Name	Transient	Age	State Not Found	Deceased	Invalid SSN
0	0/0/0	0	0	0	0	0	0

Owner Occupancy Scores

# Properties Ever Owned:	2	**Value Direction:**	UP
# Properties Currently Owned:	2	**Value Shift:**	$17,500
Owner of Subject Property:	No	**Square Footage Direction:**	DOWN
		Square Footage Shift:	-133

Best Match

Best Match Name:	BATTS LAURA RICHARDSON	**SSN Issue State:**	CA
Best Match Birth Date:	Apr 1, 1962	**Approx. SSN Issue Years:**	1977-1979

Best Match Identities Found

SSN	Name	Date Reported	DOB
[redacted]	BATTS LAURA RICHARDSON	06/01/2002	04/01/1962
	RICHARDSON BATTS LAURA		
	LAURA A RICHARDSON	04/01/2002	04/01/1962
AKA:	BATTS LAURA		
AKA:	BATTS LAURA A		
AKA:	BATTS LAURA ANN		
AKA:	BATTS LAURA R		
AKA:	RICHARDSON L		
AKA:	RICHARDSON LAURA		
AKA:	RICHARDSON LAURA A		
AKA:	RICHARDSON LAURA ANN		

Addresses for Best Match Identities

Property Address	Date Reported
717 E VERNON ST, LONG BEACH, CA 90806-2726	6/1/02

Mailing Address
717 E VERNON ST, LONG BEACH, CA 90806-2726

Poss. Owner	Flip Caution	Subj 3YT Flag	Sqft	Median Value	Land Use
Y	Low	N	1,772	$450,000	RSFR

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Date	Sale Value	1st Loan Amt	Transaction	Buyer	Seller
May 17, 2006	$0	$446,250	NMNL	RICHARDSON LAURA	BATTS ANTHONY W and LAURA A
May 10, 1999	$135,000	$108,000	RESALE	BATTS ANTHONY	SAYLOR JOHN A & VERLA J TRUST

Property Address — Date Reported
3623 S PARKER ST, SAN PEDRO, CA 90731-6433 — 6/1/01

Mailing Address
3623 S PARKER ST, SAN PEDRO, CA 90731-6433

Poss. Owner	Flip Caution	Subj 3YT Flag	Sqft	Median Value	Land Use
Y	Low	N	1,415	$685,000	RSFR

Date	Sale Value	1st Loan Amt	Transaction	Buyer	Seller
Jul 3, 2001	$0	$245,000	REFI/EQ	RICHARDSON LAURA	
Jul 31, 2000	$0	$70,000	REFI/EQ	RICHARDSON LAURA	
Jul 21, 2000	$0	$214,500	REFI/EQ	RICHARDSON LAURA	
Nov 5, 1996	$0	$25,000	REFI/EQ	RICHARDSON LAURA	
Apr 8, 1994	$238,000	$0	RESALE	RICHARDSON LAURA	BAKER WILLIAM M & LISA A H
Apr 8, 1994	$238,000	$190,400	RESALE	RICHARDSON LAURA	BAKER WILLIAM M & LISA A

Property Address — Date Reported
717 E VERNON ST, LONG BEACH, CA 90806-2726 — 4/1/02

Property Address — Date Reported
3623 S PARKER ST, SAN PEDRO, CA 90731-6433 — 6/1/01

Property Address — Date Reported
3263 S PARKER ST, SAN PEDRO, CA 90731 — 5/1/00

Property Address — Date Reported
1851 E 1ST ST, SANTA ANA, CA 92705-4017 — 10/1/98

Property Address — Date Reported
1851 E 1ST ST #1060, SANTA ANA, CA 92705-4084

Property Address — Date Reported
15607 S DENVER AVE, GARDENA, CA 90248-2114

A 000 AR 1.429 AV 567500 CV 467500 NP 2 SC1 0 SC2 0 SC3 0 SC4 0

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For Information Write to:
*10360 Old Placerville Road * Suite 100 * Sacramento * CA 95827-2520*

— Report Separator —

THIRDPARTYSCORECARD™

CoreLogic's Third Party ScoreCard tool is used to provide information about party and geographic risk factors related to specific loans and lenders. This information is to be used as a basis for understanding potentially significant underwriting conditions. (888) 288-2009

From Date: 1/2006
Report Date: Jan 2, 2007
Lender Loan Count: 147578
Lender CRM: 2.83

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Industry Summary For: 829000 - AVENUE MORTGAGE INC

		Reliability Rating	Excellent
		Weighted CRM	0.17
Industry CRM	0.49	Average TRatio	1.27
FScore 0	(83.68%)	Real Exposure	($98,151)
FScore 1-3	(13.68%)	Potential Exposure	$15,752
FScore 4-8	(1.58%)	Exposure Ratio	80.04%
FScore 9-19	(0.53%)		
FScore 20+	(0.53%)	Average Appraised Value	$491,611
		Minimum Appraised Value	$135,000
		Maximum Appraised Value	$1,400,000

Lender Summary For: 829000 - AVENUE MORTGAGE INC

		Weighted CRM	-0.35
Lender Loan Count	6	Average TRatio	1.45
Lender CRM	0.00	Real Exposure	($75,873)
FScore 0	6 (100.0%)	Potential Exposure	($12,570)
FScore 1-3	0 (0.0%)	Exposure Ratio	82.92%
FScore 4-8	0 (0.0%)		
FScore 9-19	0 (0.0%)	Average Appraised Value	$390,000
FScore 20+	0 (0.0%)	Minimum Appraised Value	$164,000
		Maximum Appraised Value	$563,000

Most Recent Loans For: 829000 - AVENUE MORTGAGE INC

Address	Loan Number	Appraised Amount	Mean	Median	FScore	TRatio	Sale Amount	Loan Amount	Loan Date	Loan Status
3622 W CURTIS DR SACRAMENTO, CA 95818		$535,000	$477,618	$467,500	0	5.7	$0	$0	01/02/07	
1215 W 132ND ST COMPTON, CA 90222		$350,000	$388,447	$390,000	0	2.9	$0	$330,000	12/29/06	
8539 ZIRCON DR SW # E73 LAKEWOOD, WA 98498		$164,000	$188,530	$142,150	0	0.0	$0	$163,530	12/11/06	
10903 DALWOOD AVE DOWNEY, CA 90241		$563,000	$540,263	$530,000	0	0.0	$0	$400,000	12/04/06	
200 ELM AVE UNIT 10 LONG BEACH, CA 90802		$360,000	$287,840	$273,500	0	2.9	$0	$270,000	11/28/06	ORIGINATED
1243 - 1245 LOS ANGELES, CA 90047		$550,000					$550,000	$440,000	11/09/06	ORIGINATED
1243 - 1245 LOS ANGELES, CA 90047		$550,000					$550,000	$110,000	11/09/06	ORIGINATED
603-603 A, B, C NORTH BRADFIEL COMPTON, CA 90221		$640,000					$0	$544,000	09/27/06	ORIGINATED
13423 METTLER AVE LOS ANGELES, CA 90061		$408,000					$408,000	$81,600	08/18/06	ORIGINATED
13423 METTLER AVE LOS ANGELES, CA 90061		$408,000	$376,571	$407,500	0	2.9	$408,000	$326,400	07/24/06	ORIGINATED
39 SNAPDRAGON IRVINE, CA 92604		$495,000	$601,289	$580,000	0	0.0	$0	$470,250	07/07/06	CANCELLED - APPROVED, NOT ACCEPTED

Industry Summary For Zip: 95818

		Reliability Rating	Excellent
Industry CRM	0.36	Average TRatio	0.72
FScore 0	(80.73%)	Real Exposure	($102,499)
FScore 1-3	(18.75%)	Potential Exposure	$31,186
FScore 4-8	(0.52%)	Exposure Ratio	79.38%
FScore 9-19	(0.0%)		

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FScore 20+	(0.0%)	Average Appraised Value	$532,429
		Minimum Appraised Value	$100,000
		Maximum Appraised Value	$2,000,000

Lender Summary For Zip: 95818

Lender Loan Count	10		Average TRatio	1.94
Lender CRM	0.40		Real Exposure	($53,471)
FScore 0	6	(60.0%)	Potential Exposure	$67,478
FScore 1-3	4	(40.0%)	Exposure Ratio	87.03%
FScore 4-8	0	(0.0%)		
FScore 9-19	0	(0.0%)	Average Appraised Value	$497,500
FScore 20+	0	(0.0%)	Minimum Appraised Value	$315,000
			Maximum Appraised Value	$740,000

Most Recent Loans For Zip: 95818

Address	Loan Number	Appraised Amount	Mean	Median	FScore	TRatio	Sale Amount	Loan Amount	Loan Date	Loan Status
3622 W CURTIS DR SACRAMENTO, CA 9581		$535,000	$477,618	$467,500	0	5.7	$0	$0	01/02/07	
3001 SANTA BUENA WAY SACRAMENTO, CA 9581		$325,000	$405,327	$400,000	0	2.9	$325,000	$260,000	11/21/06	ORIGINATED
3001 SANTA BUENA WAY SACRAMENTO, CA 9581		$325,000					$325,000	$65,000	11/21/06	ORIGINATED
3001 SANTA BUENA WAY SACRAMENTO, CA 9581		$325,000	$413,314	$421,000	0	2.9	$325,000	$260,000	10/25/06	CANCELLED - DENIED
3001 SANTA BUENA WAY SACRAMENTO, CA 9581		$325,000					$325,000	$65,000	10/25/06	CANCELLED - DENIED
2659 MARTY WAY SACRAMENTO, CA 9581		$730,000	$443,087	$427,500	1	2.9	$0	$511,000	07/21/06	ORIGINATED
2787 PORTOLA WAY SACRAMENTO, CA 9581		$410,000	$490,400	$425,000	0	0.0	$0	$389,500	07/05/06	CANCELLED - DENIED
2659 MARTY WAY SACRAMENTO, CA 9581		$740,000	$445,167	$435,000	1	2.9	$740,000	$509,000	06/02/06	CANCELLED - DENIED
2659 MARTY WAY SACRAMENTO, CA 9581		$740,000	$439,083	$427,500	1	2.9	$740,000	$509,000	05/31/06	CANCELLED - DENIED
2712 16TH ST SACRAMENTO, CA 9581		$560,000	$430,781	$426,000	1	2.9	$0	$415,000	05/16/06	CANCELLED - DENIED
3311 Franklin Blvd Sacramento, CA 95818		$400,000					$400,000	$80,000	02/16/06	ORIGINATED
3311 Franklin Blvd Sacramento, CA 95818		$400,000	$458,113	$440,000	0	2.0	$400,000	$320,000	02/07/06	ORIGINATED
2422 28th St Sacramento, CA 95818		$315,000					$310,000	$62,000	01/31/06	ORIGINATED
2732 Harkness St Sacramento, CA 95818		$430,000	$421,235	$405,000	0	0.0	$0	$344,000	01/05/06	CANCELLED - DENIED
2732 Harkness St Sacramento, CA 95818		$430,000					$0	$86,000	01/05/06	CANCELLED - DENIED
2422 28th St Sacramento, CA 95818		$315,000	$348,058	$300,000	0	0.0	$310,000	$248,000	01/03/06	ORIGINATED

Report Summary For Loans Within 0.5 Miles

Lender Loan Count	2		Average TRatio	3.85
Lender CRM	0.00		Real Exposure	($136,113)
Industry CRM	0.48		Potential Exposure	($56,113)
FScore 0	2	(100.0%)	Exposure Ratio	70.16%
FScore 1-3	0	(0.0%)		
FScore 4-8	0	(0.0%)	Average Appraised Value	$467,500
FScore 9-19	0	(0.0%)	Minimum Appraised Value	$400,000
FScore 20+	0	(0.0%)	Maximum Appraised Value	$535,000

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Most Recent Loans Originated Within 0.5 Miles

Address	Loan Number	Appraised Amount	Mean	Median	FScore	TRatio	Sale Amount	Loan Amount	Loan Date	Loan Status

CSOC.RICH.002109

3622 W CURTIS DR SACRAMENTO, CA 95818		$535,000	$477,618	$467,500	0	5.7	$0	$0	01/02/07	
3311 Franklin Blvd Sacramento, CA 95818		$400,000					$400,000	$80,000	02/16/06	ORIGINATED
3311 Franklin Blvd Sacramento, CA 95818		$400,000	$456,113	$440,000	0	2.0	$400,000	$320,000	02/07/06	ORIGINATED

Disclaimer of Use

The predicted Values are based upon automated valuation algorithms, based on data primarily from public record sources and computer decision logic combined to provide a logical calculated estimate of the value of a residential property. The Values are provided to the User "as is" and "as available", and all uses of the Values are at the User's sole risk. All warranties concerning the Values and the underlying data and processes, both express and implied, are hereby expressly excluded, including, without limitation, any warranties of merchantability, accuracy and/or fitness for a particular purpose. In no event will CoreLogic or AVM Valuation company represented herein ("Vendors") be liable to the User or any third party for indirect, incidental, special or consequential damages of any type whatsoever arising out of or relating in any manner to these terms, the User's agreement with CoreLogic or the Values, whether under a contract, tort or other theory of liability, even if CoreLogic or its Vendors are aware of the possibility of such damages. The format, content, and methods of all Files, Data and Values are Confidential.

CoreLogic
10360 Old Placerville Road, Suite 100
Sacramento, CA 95827
*P: (888) 288-2009 * F: (916) 455-3851*
csssales@cscorelogic.com
www.cscorelogic.com

Legal / Privacy

AKA's | Non-Borr Spouse | Trust | Power of Attorney

Additional Borrower Info

AKA Borrower 1 of 1: Laura Richardson

Name	Delete
Laura Ann Richardson	☐
Batts Laura	☐
Richardsonbatts, Laura	☐
Laura R Batts	☐

Add Save

JPMC- 000330
CONFIDENTIAL

AKA's | Non-Borr Spouse | Trust | Power of Attorney

Additional Borrower Info

AKA Borrower 1 of 1: Laura Richardson

Name	Delete
Laura Ann Richardson	☐
Batts Laura	☐
Richardsonbatts, Laura	☐
Laura R Batts	☐

Add Save

JPMC- 000331
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Washington Mutual
Long Beach Mortgage

WHOLESALE DOCS-IN CHECKLIST

Borrower Name: RICHARDSON Loan #: [redacted]

Date Docs Received: 01-08 Table Funding: YES / NO "SACRAMENTO"

Date of Loan Approval: 11-02 3022 W. CURTIS DR. SACRAMENTO, CA. 95818

File Review

Settlement Statement HUD1A *(check HUD to signed Lender's Instructions and Debt & Disbursements)*

- [x] Lender / Broker Fees
- [x] Payoffs Match NA
- [ ] Taxes paid current
- [x] Signed HUD matches faxed HUD
- [x] Lender
- [x] Title Company
- [ ] Closing Agent
- [x] Borrower(s) Signed and Dated
- [x] Endorsements
- [x] Subject property address matches deed, appraisal, prelim
- [ ] Loan Type
- [x] Borrower's Name
- [ ] Seller's Name

Lender's Instructions to Title/Escrow and Addition to Escrow Signed by Escrow/Closing Agent.

Note *(check Note to Deed and Approval Sheet)*

- [x] Original Note
- [x] Borrower signature matches signature line.
- [x] Note Endorsement to LBMC (*Correspondent Only*)

3 # of Pages Received

Certified copy of Deed of Trust *(check Deed to Note)*

- [x] Certified Copy with Legal Description
- [x] Notary commission not expired
- [x] Notary signature agrees with name on stamp
- [x] Borrower signature matches signature line
- [x] Borrower signed on or after document date

15 # of Pages Received

- [x] All pages initialed by borrower(s)

Riders *(attached to Deed)*

- [x] ARM Rider Signed (if ARM Loan)
- [ ] 1-4 Family Signed (if non-owner occupied and/or multiple units)
- [ ] PUD Rider with Association name signed by Borrower (if applicable)
- [ ] Condo Rider with Development name signed by Borrower (if applicable)
- [x] Borrower signature matches signature line

3 # of Pages Received

Signature Name Affidavit *(signed and notarized)*

Applicant Identification Verification (completed and signed) DOB TO MATCH 1003.

Truth in Lending Disclosure

- [x] Borrower signature matches signature line
- [x] Final TIL

Notice of Right to Cancel (owner occupied refinance only)

NA

- [ ] All 3 dates filled-in
- [ ] _____ Transaction Date
- [ ] _____ Rescission Expiration Date
- [ ] _____ Borrower Signature Date
- [ ] Signed and dated by all required parties

Flood Cert: Notice to Borrower, which acknowledges receipt of Notice of Special Flood Hazard Area, signed by Borrower.

Flood Insurance - If Applicable, Purchase Only

NA

- [ ] Coverage
- [ ] Effective Date
- [ ] Premium
- [ ] Borrower(s) Name
- [ ] Subject Property Address
- [ ] WAMU / Lender
- [ ] Deductible (greater of $1000 or 1% of dwelling coverage)
- [ ] Expiration Date

Hazard Insurance - Purchase Only

- [ ] Coverage
- [x] Effective Date
- [x] Premium
- [x] Borrower(s) Name
- [x] Subject Property Address
- [x] WAMU / Lender
- [x] Deductible (greater of $1,000 OR 1% of the dwelling coverage)
- [x] Expiration Date (Minimum 6 mo. Coverage)

Version 9.0
Revised 07/01/06

JPMC- 000332
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Borrower Name: [illegible] Loan #:

■	**Compliance Documents** ***(verify borrower signature present on signature line and that signature and signature line match*)*** ■ State Specific Docs Out and Docs In Addendum is completed and attached for the subject property. ☑ Signed borrower(s) Certificate - Net Tangible Benefit (refi only) ■ Washington Mutual Privacy Notice

■	**Miscellaneous** ☑ Notice regarding your Transaction (piggy sets only) ■ 4506
■	**UNDER CREDIT TAB** **Final 1003** * VESTING TO OTHER "WOMAN" ■ Borrower(s) signatures
■	**Prelim is within 90 days of closing**

By signing below, you are acknowledging the review of all items listed above:

[illegible] 01-09

Document Reviewer Date

Version 9.0
Revised 07/01/06

JPMC- 000333
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Washington Mutual
Long Beach Mortgage

CONFIRMATION of READINESS to DISBURSE FUNDS

Closing Agency: Stewart

Closing Agency Contact: Jen P

FAX #: 916 492-7229

Order #: 3957

Borrower: Richardson

LBM Loan Number:

LBM Loan Closing Coordinator: SARAH JOHNSON

Loan Closing Coordinator FAX #: 866-213-5281

By completing the information below and returning via Fax to the Closing Loan Coordinator listed, you attest that you are ready to receive lender's funds, within 24 hours disburse funds for the benefit of the borrower and to send all instruments for recording.

Printed Name of Person Attesting:

Your Telephone Number:

Your Signature:

Date:

JPMC- 000334
CONFIDENTIAL

Washington Mutual

Long Beach Mortgage

COMPANY:	STEWART TITLE	COMPANY:	AVENUE MORTGAGE
ATTENTION:	NIKKI DAVIS	ATTENTION:	OMAR SLEIMAN
PHONE #:	916-492-7220	PHONE #:	562-229-9399
FAX #:	916-492-7229	FAX #:	562-229-9554
ESCROW #:			

PLEASE RETURN ITEMS ATTN TO: **FAX#: (866) 213-5281**
PHONE#: 714-937-4854
E-MAIL: S.JOHNSON@WAMU.NET

BORROWER:	RICHARDSON	LOAN #:	

BROKER CONDITIONS:

MET	REQ'D	
	XXX	1. EVID OF FUNDS TO CLOSE
	XXX	2. 1003 – VESTING FOR BORR TO SHOW AS A WOMAN
	XXX	3. BROKER TO CORRECT CITY ON LB EMPLOYMENT DATES. 1999-2006 NO LONGER EMPLOYED

ESCROW CONDITIONS:

MET	REQ'D	
	XXX	1. PEST INSPECTION W/CLEARANCE
	XXX	2. EVID PROP TAXES ARE PAID OR PAY @ CLOSING
	XXX	3. HUD TO SHOW BROKER "APPRAISAL" FEE FOR $350.00
	XXX	4. SELLER CONCESSIONS NOT TO EXCEED 6% OF SALE PRICE OR ACTUAL CLOSING COSTS.

INTERNAL CONDITIONS:

MET	REQ'D	
	XXX	1. DEBT CAPACITY REVIEW FORM TO BE COMPLETED

FYI: LENDER'S LOSS PAYEE:
WASHINGTON MUTUAL BANK, FA
ISAOA / ATIMA
PO BOX 100564
FLORENCE, SC 29501-0564

JPMC- 000335
CONFIDENTIAL

Date: January 10, 2007

Funding APR and Prepaid Fee Verification Form

Fees Included in the APR Calculation

Origination Fee	$10,700.00	Discount Fee	
Broker Underwriting Fee	$400.00	Lender Underwriting Fee	
Broker Processing Fee	$500.00	Lender Processing Fee	
Broker Application Fee	$275.00	Lender Origination Fee	
Application Fee		Flood Search Fee	$8.00
Tax Procurement/Tracking	$0.00	Settlement Fee	$1,080.02
Commitment Fee		Inspection Fee	
Administration		Funding and Review Fee	$799.00
Credit Report Fee	$13.33	Courier Fee	
Prepaid Interest	$2,837.78	Appraisal Fee	$350.00
Demand Fee		Mortgage Broker Fee	
Attorney Fee		Mortgage Insurance Application Fee	
Tax Research/Payment Services	$81.00	3rd Party Recording Fee	$0.00

- Appraisal Fee Included? Yes

Rate Information

Interest Rate 8.800% Index 5.360% Margin 4.990%

APR and Finance Charge Verification

The Loan Fulfillment Center Associate must compare the fees and prepaid interest presented on this form with the "Loan Documents APR and Prepaid Fees Verification Form", the signed loan documents, and the Final HUD-1 to verify that

- The APR at funding is not more than .125 higher than the APR as reflected on the signed Truth-in-Lending Disclosure, and
- The Finance Charge at funding is not more than $35 higher than the Finance Charge as reflected on the signed Truth-in-Lending Disclosure on all rescindable transactions.
- The Finance Charge at funding is not more than $100 higher than the Finance Charge as reflected on the signed Truth-In-Lending Disclosure on all transactions that are not rescindable.

If a change in fees or prepaid interest causes the Finance Charge or the APR to be understated by more than the tolerance, loan documents must be re-drawn and the borrower must sign a new Truth in Lending disclosure and notice of Right to Cancel.

APR	10.346%	Finance Charge	$1,204,404.40
TIL APR	10447	TIL Finance Charge	1209907.77
APR Variance	97	Finance Charge Variance	4390.97

Loan Funded By Date Team Manager Date

4140375 (0604) - FUNDING APR AND PREPAID FEE VERIFICATION FORM

0729942433

JPMC- 000336

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CSOC.RICH.002117

Funding History | Funding Details

Funding History

Refresh | Add

Funding Sequence	Funding Type	Amount Released	Current Status	Current Status Date
Initial Funding Request	Wire	$531,275.22	Funds sent to Bank	01/10/2007 02:20:17 PM

Funding Sequence:	Initial Funding Request	
Created On:	01/10/2007 01:21:52 PM	By: Sarah Johnson
Funds Requested On:	01/10/2007 01:21:52 PM	By: Sarah Johnson
Funds Approved On:	01/10/2007 01:44:09 PM	By: Christina Gonzalez
Released to WM On:	01/10/2007 01:44:12 PM	
Funds Pending On:	01/10/2007 01:44:13 PM	
Request On Hold:		
Audited On:	01/10/2007 01:53:01 PM	
Funds Sent To Bank On:	01/10/2007 02:20:17 PM	
Cancelled On:		
Fed Auth Number:	0110L1B7815R000797	

Loan Amount: $535,001.00
Netted From Proceeds: $3,725.78
Total Amount Released: $531,275.22

Funding Instructions:

Fees Net From Loan Proceeds

Description	Amount Net Funded
Lender Funding and Review Fee	$799.00
Tax Research/Payment Services	$81.00
Flood Search Fee	$8.00
Prepaid Interest	$2,837.78

Number of per diem interest days: 22
Daily interest amount: $128.99

JPMC- 000337
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CSOC.RICH.002118

"BEST PRICE" INFORMATION

Your mortgage broker has submitted your loan application to Long Beach Mortgage. Our policy is to offer every qualified applicant the best price we can. A number of factors affect the price we can offer. For example, as a general rule:

- The price of a loan with a prepayment penalty is lower than the price of a loan without a prepayment penalty.
- The price of a loan that is 80% or less than the value of a borrower's home will be lower than the price of a loan that is equal to 100% of the home's value.
- The price of a loan approved based on conventional income documentation will be lower than the price of a loan approved based on minimal income documentation.
- The price of a loan secured by the borrower's primary residence will be lower than the price of a loan secured by a second home or investment property.

Also, a borrower's past credit history directly affects the price of a loan. For example, a borrower who has been late in paying an existing mortgage loan or who has recently filed a bankruptcy will pay more than a borrower who has a record of timely mortgage payments and has not recently filed bankruptcy.

We always recommend that you talk to your broker about what product, pricing, program and lender best suits your needs.

THANK YOU AND YOUR BROKER FOR YOUR INTEREST IN A LONG BEACH MORTGAGE HOME LOAN!

- Long Beach Mortgage is a division of Washington Mutual Bank

4140486 (0604) - DU-DISC #1 - BEST PRICEINFORMATION

REQUIRED PROVIDER OF SETTLEMENT SERVICE ADDENDUM TO GOOD FAITH ESTIMATE OF SETTLEMENT CHARGES

Date: January 02, 2007

Loan Number:

Lender Name: Washington Mutual Bank

Lender Address: 1400 South Douglass Road, Suite 100
Anaheim, CA 92806

Borrower(s) Name: Laura Richardson

Property Address: 3622 Curtis Dr
Sacramento, CA 95818

The Lender requires that you use a particular provider for certain settlement services and/or the Lender will select a particular provider from a lender-controlled list. The estimate of the charge for this settlement service contained on the Good Faith Estimate is based on the charges of the particular provider required or, if the Lender will select from among a lender-controlled list, the Good Faith Estimate contains a range of costs for the required providers on the list. The name and exact cost of the provider selected by the Lender will be specified on the HUD-1 or HUD-1A settlement statement.

The following are settlement service providers required by the Lender.

Settlement Service	Name, Address and Telephone Number of Provider	Nature of Lender Relationship with Service Provider
0810	First American Real Estate Tax Service 1 First American Way Westlake, TX 76262 (214) 879-5000	***
0812	LandAmerica Flood Service 1123 S. Parkview Drive Covina, CA 91724 (800) 282-4840	***

For each of the following settlement services, the Lender will select the provider from among a lender-controlled list of five (5) or more providers.

Settlement Service
*** The Lender has repeatedly used or required borrowers use services of one of these providers in the last 12 months.

Borrower Laura Richardson Date Borrower Date

Borrower Date Borrower Date

VMP-118 (9712) 12/97

VMP MORTGAGE FORMS - (800)521-7291

JPMC- 000339
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CSOC.RICH.002120

January 02, 2007

Laura Richardson
717 E Vernon St
Long Beach, CA 90806

RE: Loan No.

Application for loan at: 3622 Curtis Dr
Sacramento, CA 95818

Dear Applicant:

Per Federal Regulations, enclosed please find documentation showing the estimated cost of credit to you on the above referenced property. The following documents are enclosed:

1. Truth in Lending Disclosure
2. Good Faith Estimate
3. Disclosure Statement, (Servicing Transfer)
4. Settlement Cost Booklet
5. Notice Regarding Appraisal Report

If you have applied for an adjustable rate loan, the following are also included:

6. Consumer Handbook on Adjustable Rate Mortgages
7. Variable Rate Loan Principal Dwelling Program Disclosure

The information contained in the Disclosures listed above are estimates only. This does not represent a commitment or a loan approval by the lender. Please sign and return one copy of each document.

If you have any questions regarding the above forms, please contact the office processing your loan.

Sincerely,

WASHINGTON MUTUAL BANK

4140605 (0604) MULTI-STATE DISCLOSURELETTER

JPMC- 000340
CONFIDENTIAL

Borrower Contact Sheet

To ensure we have the most current information for our servicing department in the event they need to contact you, please provide the following information:

Loan Number
Borrower(s) Name: Laura Richardson
Daytime Phone Number:
Evening Phone Number:
Cell Phone Number:
Alternate Phone Number:

If any of the phone numbers listed above is a telephone number assigned to a paging service, cellular telephone service, specialized mobile radio service, or other radio common carrier service, or any service for which the called party is charged for the call, I hereby consent to being called at that phone number by the servicer of my loan by any means including, but not limited to, telephone calls using an automatic telephone dialing system, a predictive dialer or an artificial or prerecorded voice.

Email Address: [illegible]@yahoo.com

Emergency Contact #1:

Name: [illegible] Richardson
Relationship to borrower: Mother
Telephone #:

Emergency Contact #2:

Name: Leslie Huber
Relationship to borrower(s): Sister
Telephone #:

Emergency Contact #3:

Name:
Relationship to borrower(s):
Telephone #:

Washington Mutual Bank
1400 S. Douglass Rd., Suite 100
Anaheim, CA 92806

Stewart Title Of Sacramento
730 Alahambra Blvd, 212
Sacramento , CA 95816

January 4, 2007
Loan No. (
Escrow No.

Dear Nikki Davis,

Below is a list of loan documents required for the above referenced loan.

1. Instructions to Escrow/Closing Instructions.
2. Note.
3. Security Instrument/FNMA/FHMLC uniform instrument.
4. Condo Rider (if applicable).
5. Pud Rider (if applicable).
6. 1-4 Family Rider (if applicable).
7. Regulation Z Truth in Lending Disclosure.
8. Good Faith Itemization of Amount Financed.
9. Flood Insurance Authorization (if applicable).
10. Escrow Account Agreement (if applicable).
11. Notice of Right to Cancel (if applicable).
12. State Fair Lending Notice (if applicable).
13. Notice to Applicant
14. Occupancy Agreement
15. Loan approval conditions attached.

Please return all signed loan documents, original hazard insurance policy with original signature and all loan approval conditions to your funding officer. All documents and conditions must be in our office 12 noon one day prior to funding.

**Note:
We allow funding 10 days into the month as long as the credit approval has not expired and the APR has not adjusted by more than .125%.

Credit Approval Expires February 01, 2007.

Sincerely,

DOCLIST (6/2006) DOCUMENT LIST

Supplemental Instruction to Closing Agent
(Auto Pay - Enrollment Form)

DATE: January 04, 2007

Lender: Washington Mutual Bank
(Long Beach Mortgage Division)

Loan Number:
Borrower Name: Laura Richardson

Attention: Closing Agent

In connection with the above-referenced loan transaction, Lender has included an Auto Pay Enrollment form in the loan document package. If the Borrower(s) elect(s) to take advantage of the Auto Pay program and complete(s) the Auto Pay Enrollment form at the closing, you are hereby instructed to make a copy of the completed form. The original form, signed by all owners of the deposit account identified in the enrollment form, together with the voided check or deposit slip provided by the borrower(s), should be returned to Lender along with the signed loan documents package. The borrower will retain the copy for his or her file.

Please contact your Washington Mutual Bank (Long Beach Mortgage Division) account representative if you have any questions.

Thank you.

JPMC- 000343
CONFIDENTIAL

CSOC.RICH.002124

Washington Mutual
Long Beach Mortgage

RE:

Dear Customer:

We want to provide you with important information regarding the servicing of your new home loan. Please make a note of the important information outlined below.

Billing Statement

Approximately 15 days prior to your first payment due, you will receive your Washington Mutual Bank billing statement. Enclosed with your billing statement will be a brochure explaining the various features of your statement.

Loan Payments

Washington Mutual Bank will begin accepting payments March 1, 2007 . If you do not receive your billing statement by your first payment due date, you may send your payment to:

Washington Mutual Bank
P.O. Box 3139
Milwaukee, WI 53201-3139

Please note that loan payments cannot be made through Automated Teller Machines (ATMs).

Note: One way to ensure timely receipt of your loan payment is to have the monthly payment automatically deducted from your checking or savings account. For details regarding this service, please contact Washington Mutual's Customer Service Department at the number referenced below.

Customer Service

You may call the Washington Mutual Customer Service Department at ***1-866-926-8937*** to obtain information about your loan. You may use our Self Service Telephone Banking 24-hours a day, 7 days a week; or speak with a customer service representative, 5:00 a.m. to 8:00 p.m., Pacific Time, Monday through Friday. Or write to Washington Mutual Bank at, P.O. Box 3139, Milwaukee, WI 53201-3139

You can also visit our Washington Mutual Bank website at www.wamumortgage.com.

Sincerely
Washington Mutual Bank

JPMC- 000344
CONFIDENTIAL

CSOC.RICH.002125

LENDER: Washington Mutual Bank

BORROWER(S): Laura Richardson

PROPERTY ADDRESS: 3622 West Curtis Drive, Sacramento, CA 95818

LOAN NO.:

ERROR AND OMISSIONS / COMPLIANCE AGREEMENT

STATE OF California
COUNTY OF SACRAMENTO

The undersigned borrower(s) for and in consideration of the above-referenced Lender funding the closing of this loan agrees, if requested by Lender or Closing Agent for Lender, to fully cooperate and adjust for clerical errors, any or all loan closing documentation if deemed necessary or desirable in the reasonable discretion of Lender to enable Lender to sell, convey, seek guaranty or market said loan to any entity, including but not limited to an investor, Federal National Mortgage Association, Federal Home Loan Mortgage Corporation, Government National Mortgage Association, Federal Housing Authority or the Department of Veterans Affairs, or any Municipal Bonding Authority.

The undersigned borrower(s) agree(s) to comply with all above noted requests by the above-referenced Lender within 30 days from date of mailing of said requests. Borrower(s) agree(s) to assume all costs including, by way of illustration and not limitation, actual expenses, legal fees and marketing losses for failing to comply with correction requests in the above noted time period.

The undersigned borrower(s) do hereby so agree and covenant in order to assure that this loan documentation executed this date will conform and be acceptable in the marketplace in the instance of transfer, sale or conveyance by Lender of its interest in and to said loan documentation, and to assure marketable title in the said borrower(s).

DATED effective this 4th day of January, 2007

Laura Richardson (Borrower) (Borrower)

(Borrower) (Borrower)

Sworn to and subscribed before me this 4th day of December, 2007

NIKKI DAVIS
COMM. #1520789
Notary Public-California
SACRAMENTO COUNTY
My Comm. Exp. Oct. 21, 2008

Notary Public
State/Commonwealth of Ca
Acting in the County/Parish of Sacramento

My Commission Expires: Oct 21, 2008

JPMC-000345
CONFIDENTIAL

CSOC.RICH.002126

Washington Mutual Bank
1400 South Douglass Road, Suite 100
Anaheim, CA 92806
herein after referred to as "Lender"

CLOSING NOTICE TO CALIFORNIA BORROWERS

LOAN NO.:

Pursuant to California law, the Lender as holder of the note secured by a deed of trust drawn in connection with your loan ("Loan"), hereby notifies you of the following:

1. Servicing. In the event of a subsequent transfer of the servicing of your indebtedness under the Loan:

   a.) Lender or any subsequent servicing agent shall provide you with prior written notice of such transfer ("Servicing Notice").

   b.) The Servicing Notice shall be sent by first-class mail and contain the following information:

      (i) The name and address of the person or entity to which the transfer of the Loan servicing is made;

      (ii) The date the transfer was or will be completed; and,

      (iii) The address where all future payments are to be made; and, the due date of the next payment.

   c.) Your Loan payments shall not be directed to any other person unless you receive a Servicing Notice as described in subparagraphs a.) and b.) above.

   d.) You shall not be liable to the holder of the Loan note, or to any subsequent servicing agent, for payments (or late charges thereon) made to the previous servicing agent if these payments were made prior to your receipt of the Servicing Notice.

2. Private Mortgage Insurance ("PMI"). If PMI is required as a condition of the Loan, you do not have the option to cancel such insurance. However, should you wish to make an inquiry about PMI after the Loan closing, please do so in writing to:

   Washington Mutual Bank
   1400 South Douglass Road, Suite 100
   Anaheim, CA 92806

   and provide lender with your name, the Loan number, the Loan property address and your current mailing address, (if different from the Loan property address).

Please execute this document below to indicate that you have received written notice of the Servicing and PMI matters discussed herein as of the closing date of the Loan.

Dated January 04, 2007

Borrower Laura Richardson

Borrower

Borrower

Borrower

JPMC- 000346
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CSOC.RICH.002127

Arriola, Nicole K.

From: Arriola, Nicole K.
Sent: Tuesday, January 02, 2007 10:48 AM
To: Kamholz, Paul A.
Cc: Cota, Ricky A.
Subject: RE: Need your help

Yes Paul, I did get what I needed and the information you supplied is now on the sub form. This file will be set up right now.

From: Kamholz, Paul A.
Sent: Tuesday, January 02, 2007 10:30 AM
To: Arriola, Nicole K.
Cc: Cota, Ricky A.
Subject: FW: Need your help

Nicole,

Did you get what you needed? Please let me know

Thank you

Paul

Paul Kamholz
(949)636-[illegible] cell
(949)713-2462 office
(949)666-5249 Efax
paul.kamholz@wamu.net
www.longbeachmortgage.com

From: Cota, Ricky A.
Sent: Tuesday, January 02, 2007 9:53 AM
To: Cota, Ricky A.; Kamholz, Paul A.; Grove, Jonathan
Cc: Gonzalez, Christina; Arriola, Nicole K.
Subject: RE: Need your help

Nicole, please follow up on the sub with Paul..

Thanks

ricky

From: Cota, Ricky A.
Sent: Tuesday, January 02, 2007 9:45 AM
To: Kamholz, Paul A.; Grove, Jonathan
Cc: Gonzalez, Christina
Subject: RE: Need your help

Paul, I am looking at the submission form, and is pretty much blank.. I will call you in a minute to finalize

thanks

JPMC- 000347
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CSOC.RICH.002128

From: Kamholz, Paul A.
Sent: Tuesday, January 02, 2007 9:43 AM
To: Cota, Ricky A.; Grove, Jonathan
Cc: Gonzalez, Christina
Subject: RE: Need your help

Ricky,

I do not believe we are missing any information. The software the broker uses (Point) to input the information was not working properly last week and therefore was not calculating DTI correctly. Please get this submitted ASAP – the broker is under a strict time limit.

Paul

Paul Kamholz
(949)636-[illegible] cell
(949)713-2462 office
(949)666-5249 Efax
paul.kamholz@wamu.net
www.longbeachmortgage.com

From: Cota, Ricky A.
Sent: Tuesday, January 02, 2007 9:30 AM
To: Grove, Jonathan
Cc: Kamholz, Paul A.
Subject: Need your help

One the LFC underwriters brought me a submission that apparently was left on here desk, supposedly this is a rush. From Avenue Mortgage, Per the submission form we are missing program information, loan amts etc..

Please help

Thanks

ricky

JPMC- 000348
CONFIDENTIAL

CSOC.RICH.002129

ng Beach Mortgage
Specialty Home Loans
Washington Mutual

WHOLESALE DOCS-OUT CHECKLIST

NOTE: For Internal Conditions and FITech Review, see box for position responsible for completion.

Borrower Name: [illegible] Loan #: [illegible]

Broker Name: _____ Status Code: _____

Concurrent Broker: _____ Broker #: _____

Closing Agent Name: _____ Status Code: _____

Closing Agent Phone: _____ Table Funding: YES / NO

Internal Conditions

- [x] Conditions on loan approval/amended approval have been signed off by individual with appropriate RLA SLC____
- [x] Loan approval and pricing have not expired including (from the MODELP-1 screen): SLC____
  - [x] Loan Program
  - [x] Interest Rate
  - [x] Index and Margin
  - [x] Loan Amount
  - [x] Occupany Type
  - [x] Property Type
  - [x] Prepayment Penalty
- [x] Appraisal conditions have been met and signed off by appropriate individual SLC____
- [x] All fees have been verified SLC____
  - [x] Broker Fees (MODELP-2)
  - [x] LMBC Fees (MODELP-3)
  - [x] Closing Agent, Title, and Recording Fees (MODELP-4)

FITech Review

FITech Screen Review Performed by:

- [ ] OBROKER – Used to verify the broker information SLC____
- [ ] OLOAN4 – Used to verify the loan's pricing prior to generating loan documents SLC____
- [ ] OCLOSE – Used to enter the name of the person generating loan documents, select the date of the documents, and to verify the property address CLC____
- [ ] OCLOSE1 – Used to enter the vesting as it should appear on the loan documents CLC____
- [ ] OCLOSE2 – Used to input the Title Company, Escrow Company, and any special title endorsements required CLC____
- [ ] OPRJCLS – Used to document an escrow withhold on the property SLC____
- [ ] OLEGAL – Used to enter the property's legal description CLC____
- [ ] AGGR1 – Used to enter when insurance and tax payments are due and how much the payments are CLC____
- [ ] AGGR2 – Used to indicate how many months of payments need to be collected for impound account CLC____
- [ ] ESCROW – Used to input insurance premiums and verify impound accounts CLC____
- [ ] OCPPDS1 – Used to validate loan fees using Mortgage Document Order Form & Settlement Fee Verification CLC____
- [ ] OCPPDS2 – Used to validate loan fees using Mortgage Document Order Form & Settlement Fee Verification CLC____
- [ ] OCLOSE3 – Used to input any seller paid costs CLC____
- [ ] OCREGZ – Used to calculate final APR and Finance Charge as it will appear on the Truth in Lending Disclosure CLC____
- [ ] OCHECK – Used to calculate the net proceeds of the loan CLC____

Document Review

- [x] Wire Instructions including Bank Name, address, city, state, zip code, phone number; Bank account number, Bank routing number (ABA) and further credit to information if applicable. This information must be correct in Fitech.
- [x] Lenders Instructions to the Closing Agent
  - [x] Loan Number (compare to Loan Approval)
  - [x] Document Date (all documents have the same date)
  - [x] Closing Agent name and address
  - [x] Title Company (compare to prelim / title commitment)
  - [x] Loan fees correct
  - [x] Loan Type
  - [x] Property Address (compare to prelim / title commitment and appraisal)
  - [x] Loan Amount (compare to loan approval)
  - [x] Interest Rate (compare to loan approval)
  - [x] Loan Term (compare to loan approval)
- [x] Note - Loan terms agree with final loan approval
  - [x] Loan Number
  - [x] Loan Amount
  - [x] Interest Rate
  - [x] Principal and Interest Payments
  - [x] Borrower's Name (matches vesting on Prelim)
  - [x] First Payment Date
  - [x] Maturity Date
  - [x] Prepayment Fee: _____ # of years
  - [x] Note Endorsement and Assignment (if Correspondent)

Adjustable Rate Features (if applicable):

- [x] Margin
- [x] Index
- [x] First Payment Change Date
- [x] First Interest Change Date
- [x] Caps
- [x] Ceiling
- [x] Floor Rate

Version 1.0
08/15/04

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Borrower Name: _____ Loan #: _____

Security Instrument (Deed of [redacted] Mortgage)

- ☐ Date of Deed same as Note
- ☐ Maturity Date same as Note
- ☐ Property Address matches prelim / title commitment
- ☐ Legal Description matches prelim / title commitment and is attached
- ☐ Borrower's name / vesting matches prelim / title commitment
- ☐ Amount
- ☐ Payment
- ☐ County
- ☐ Marital Status

Riders

ARM Rider (if applicable)

- ☐ Date
- ☐ Loan Number
- ☐ Borrower's Name (matches vesting per prelim)
- ☐ Start Date
- ☐ Margin
- ☐ First Change Date
- ☐ Caps
- ☐ Ceiling
- ☐ Floor
- ☐ Terms Agree with Final

Interest Only Rider (if applicable)

- ☐ Date
- ☐ Borrower name matches vesting per prelim
- ☐ Address

1-4 Family Rider (non-owner and/or multiple unit only)

- ☐ Date
- ☐ Borrower's name matches vesting per prelim
- ☐ Address

Condo / PUD Rider (if applicable)

- ☐ Date
- ☐ Address
- ☐ Borrower's Name matches vesting per prelim
- ☐ Property Type
- ☐ Project Name
- ☐ Association Name

Signature Name Affidavit (Include all variations of Borrower and Co-Borrower Name reflected on Credit Report, Application or other file documentation.).

Applicant Identification Verification

Prelim

- ☐ ALT-A Policy
- ☐ Dated within 90 Days (expiration is 2 weeks before closing date)
- ☐ County
- ☐ Subject Property Address

Truth in Lending Disclosure

- ☐ Loan Number
- ☐ Date matches security instrument
- ☐ Payment Stream (in cases of shortfall, there is no break in payment stream)
- ☐ Final version
- ☐ Payment matches Note
- ☐ First Payment Due Date matches Note
- ☐ Variable Rate Feature (ARMS only)
- ☐ Borrower name matches vesting per prelim,
- ☐ Subject Property Address matches deed
- ☐ Prepayment Fee boxes checked for correct product
- ☐ APR matches Fitech and Verification form
- ☐ Finance charges match Fitech and Verification form

Notice of Right to Cancel (if applicable, 2 copies for each Borrower)

Hazard Insurance (loan amount or guarantee replacement cost)

- ☐ Coverage
- ☐ Borrower's Name
- ☐ dwelling coverage)
- ☐ Effective Date
- ☐ Subject Property Address
- ☐ Premium
- ☐ WAMU/Loss Payee

Flood Insurance (If Applicable)

- ☐ Coverage
- ☐ Borrower's Name
- ☐ Deductible (greater of $1000 OR 1% of dwelling coverage)
- ☐ Effective Date
- ☐ Subject Property Address
- ☐ Premium
- ☐ WAMU/Loss Payee

Compliance Documents

- ☐ State Specific Docs Out and Docs In Addendum is attached and completed for the subject property.

List of Required Documents to Meet Prior to Funding Loan Approval Conditions

Loan Documents APR and Prepaid Fees Verification Form

- ☐ Verification of Settlement Fees Form in File
- ☐ Broker Fees Verified (Doc Order Request)
- ☐ Form Signed and Date by CLC and Team Manager or LFC Manager

By signing below, you are acknowledging the review of all items listed above:

Document Reviewer	Date
Document Reviewer	Date

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08/15/04

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PLEASE DIRECT TO SANDY WATSON, REGION 32 U/W

December 28, 2006
Re: Assemblywoman Laura Richardson

Dear Sandy,

Per our discussion on this file, we are hoping that we pull at least a 600 mid-fico on this file and switch to a piggyback loan. If our credit score mirrors the 582 on broker credit we are requesting an LTV exception. Our borrower has a 2x30 (April, June 2006) and would not qualify for one loan @ 100% otherwise; we would need an LTV exception or an exception to count the two late payments as "rolling." Borrower is moving from Southern California to Sacramento as a result of her recent election to State Office.

Charles Thomas, our Loan Officer on this deal, helped Ms. Richardson enroll in "auto-pay" on her mortgage's in an effort to avoid future late payments. This has proven helpful given Ms. Richardson's busy schedule. Per your request she can provide an LOE to explain past late's if needed.

She has a current approval with

Compensating Factors:

- ✓ Full Doc
- ✓ Stable Employment
  - Elected Politician – just starting two year term as Assemblywoman
- ✓ $41,000+ in Reserves

I have included both a letter confirmation from Lynda Roper, State Deputy Administrative Officer and a screen print of Ms. Richardson's State website (http://democrats.assembly.ca.gov/members/a55/)

Thanks for your consideration.

Best regards and Happy New Year,

Paul

PS. BROKER WAS HAVING TROUBLE WITH "POINT" AND WILL BE FAXING ME CORRECT 1003 – RENTAL INCOME WAS NOT POPULATING CORRECTLY SKEWING DTI. ACTUAL IS 45-47.

stewart
title of sacramento

Stewart Title of Sacramento
730 Alhambra Blvd., Suite 202
Sacramento, CA 95816

Phone: (916) 492-7220
Fax: (916) 492-7229

Please find below Wiring Instructions for Escrow No.

All funds wired should be directed to:

Bank	COMERICA BANK-CALIFORNIA
Address	455 Capitol Mall #400
City/State	Sacramento, CA 95814
ABA	
Credit to	STEWART TITLE OF SACRAMENTO
Acount No.	
Reference	Nikki Davis, Escrow Officer Escrow No.

If you have any questions regarding this matter, please do not hesitate to contact this office.

Washington Mutual
Long Beach Mortgage

Second Wire and Manual Check Request Form

Date: 1.10.07

LFC: Anaheim

Borrower: Richardson

Region #: 32

Loan Number: [redacted]

Cost Center #: 3332

Payee Name : _____

Requested by *(print name)*: Erica Keen

Replacing Check Number: n/a *(if applicable)*

Indicate type of request and amount below:	Required Documentation
O Manual Check ☒ Second Wire Amount: $ 799.00	Send the following required documentation to the Funding Quality Control Department, along with this form, via facsimile at (714) 937-7871: 1. Wired Funds Information Sheet 2. Closer's Wire Instructions 3. Funding Worksheet 4. Supporting Documentation

Detailed Explanation Required:
Customer Service Issue - waiving Loan Proc. fee. Funder Did not remove fee before file funded in LOS

Approved By *(print name and sign below)*:

(print name) AND *(print name)*

[illegible]

LFC Team Manager signature

Senior Team Manager signature

FUNDING QUALITY CONTROL DEPARTMENT USE ONLY

O **Approved**

O **Denied**

O **Incomplete**

Funding Quality Control Signature

Borrower: Laura Richardson **Acct. #:** **Lien Position:** 1
Loan Amt.: $535,000.00 **Rate:** 8.8% **APR:** 10.330
Mort. Type: CONV **Prod. Code:** 2 Yr ARM

Compliant	Rule Description	Compliance Type	Error Text
✓	Lender	Fee Validation	

Points/Fees Checks

Max Fees Based on	Note Amount	Aff. Fee	Hud Number	Description	Highcost Fee
Amount Financed	$517,448.97		0808	Broker Origination/Discount (NJ Only) Fee	$10,700.00
Total Affiliate Fees	$0.00				
Max Fees Basis Amount	$535,000.00		0809	Lender Funding and Review Fee	$799.00
Max Fees Percentage	5.000%		0814	Broker Application Fee	$275.00
Fee Trigger Point	$0.00		0815	Broker Processing Fee	$500.00
Max Allowable Fees Amt	$26,750.00		0816	Broker Underwriting Fee	$400.00
Total Highcost Fees	$12,674.00				
				Total Highcost Fees	$12,674.00

JPMC- 000354
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Please Move Me To Docs!!!! 01/03/07 5:18 PM

Washington Mutual
Long Beach Mortgage

Mortgage Document Order Request Form

Please complete this form, sign and return to:
Fax #: (866) 430-1960
ATTN: Christina Velmquist

Please Show What Should Appear On Docs:

1. Loan #: [redacted] Date: January 02, 2007
2. Vesting Verified By: Unmarried woman
3. Borrowers Name(s): Laura Richardson
4. Marital Status: Unmarried
5. Property Address: 3622 Curtis Dr. Sacramento, CA 95818
6. Delivery Type: LBM AE Broker Courier (Title/Escrow) Fed-Ex

Closing Company Name: Stewart title of Sacramento
Address: 730 alhambra Blvd # 212
Contact: NIKKI Davis
Phone #: [redacted] Fax #: (916) 492-7229

Lien Position:	First Lien
Property Type:	Single Family
Occupancy Type:	Primary Residence
Product Type:	2 Yr ARM
Loan Term:	30 Year
Pre-Payment Fee*:	2 Years Prepay
Loan Purpose:	Purchase

* Products available with a prepayment fee are also available without a prepayment fee.

email docs @ nikki [redacted] & cc me @ J Fuentes [redacted]

7. Closing Date: 01/05/07 Time: _____ 1st Payment Date: March 1, 2007
8. Loan Amt: $ 535,00 1.00 9. Margin: 4.990 10. Interest Rate 6.800%
11. Appraised Value: $ 535,00 1.00 12. Sales Price $ 535,001.00
13. Property Tax Annual Premium: $5,884.00
14. Hazard Insurance Annual Premium: $ 1,608.00 Expires _____
15. Flood Insurance Annual Premium: $ 0.00
16. Impound Escrow Account: Y / N (Evidence of insurance required prior to close if impounds requested)

BROKER FEES*		POC	AMT	LENDER FEES	
Appraisal Fee	$350.00	☐	$0.00	Lender Funding and Review Fee	$799.00
Credit Report Fee	$15.35	☐	$0.00	Tax Research/Payment Services	$81.00
Broker Application Fee	$275.00	☐	$0.00	Flood Search Fee	$9.00
Broker Processing Fee	$500.00	☐	$0.00	Prepaid Interest	$3,869.70
Broker Underwriting Fee	$400.00	☐	$0.00		
Organization Fee	10,790				

Seller Contribution of Non-Recurring Closing 15,000 $

*Broker fees are not permitted on second lien mortgage

Note: This Document Order Request form is in no way a commitment to prepare documents nor a commitment to close the loan. This document is not an amendment request form to change the terms of the loan.

By signing below, as an authorized representative of this company, I certify that the fees listed above represent the fair market value of the services provided in connection with this loan. I also verify that the information is accurate and correct.

Signed: Jeanette Date: 01/03/07 5:05 pm

Approved by LBM SLC: _____ Date: _____

JPMC- 000355
CONFIDENTIAL

4146513 (0606) - MORTGAGE DOCUMENT ORDER REQUEST FORM

AVENUE MORTGAGE

Date	Your Order #	Our Order #	Sales Rep.	Borrowers S.S.	Borrowers Add.	City	Zip
1/3/07			Charles Thomas	Richardson, Laura	717 E. Vernon St.	Long Beach	90806

Quantity	Item	Description	Discount %	Taxable		Total
1	C.R.	Credit Report	0	0		13.33
					Subtotal	13.33
					Tax	0.00
					Shipping	0.00
					Miscellaneous	0.00
					Balance Due	13.33

14241 Firestone Blvd., Suite 110 La Mirada, Ca 90638
Office: (562) 229-9399 Fax: (562) 229-9554

JPMC- 000356
CONFIDENTIAL

CSOC.RICH.002137

Please Move Me to Docs !!! 01/05/07

Washington Mutual

Long Beach Mortgage

5:18 PM

Mortgage Document Order Request Form

Please complete this form, sign and return to:
Fax #: (866) 430-1960
ATTN: Christina Palmquist

Please Show What Should Appear On Docs:

1. Loan #: [redacted] Date: January 02, 2007
2. Vesting Verified By: Unmarried Woman
3. Borrowers Name(s): Laura Richardson
4. Marital Status: Unmarried
5. Property Address: 3622 Curtis Dr, Sacramento, CA 95818
6. Delivery Type: LBM AE Broker Courier (Title/Escrow) Fed-Ex

Closing Company Name: Stewart title of Sacramento
Address: 730 alhambra Blvd # 212
Contact: Nikki Davis
Phone #: [redacted] Fax #: (916) 492-7229

Lien Position:	First Lien
Property Type:	Single Family
Occupancy Type:	Primary Residence
Product Type:	2 Yr ARM
Loan Term:	30 Year
Pre-Payment Fee:	2 Years Prepay
Loan Purpose:	Purchase

* Products available with a prepayment fee are also available without a prepayment fee.

$ 535,001

7. Closing Date: 01/05/07 Time: _____ 1st Payment Date: March 1, 2007
8. Loan Amt: $ 535,000.00 9. Margin: 4.990 10. Interest Rate 8.600%
11. Appraised Value: $ 535,000.00 12. Sales Price $ 535,000.00 → 535,001
13. Property Tax Annual Premium: $6,684.00
14. Hazard Insurance Annual Premium: $ 1,608.00 Expires _____
15. Flood Insurance Annual Premium: $ 0.00
16. Impound Escrow Account: Y / N (Evidence of insurance required prior to docs if impounds requested)

BROKER FEES*		POC	AMT
Appraisal Fee	$350.00	☐	$0.00
Credit Report Fee	$15.33	☐	$0.00
Broker Application Fee	$275.00	☐	$0.00
Broker Processing Fee	$500.00	☐	$0.00
Broker Underwriting Fee	$400.00	☐	$0.00
Origination Fee	10,700		

LENDER FEES	
Lender Funding and Review Fee	$799.00
Tax Research/Payment Services	$81.00
Flood Search Fee	$8.00
Prepaid Interest	$3,669.70

Seller Contribution of Non-Recurring Closing 15,000 $

*Broker fees are not permitted on second lien mortgage

Note: This Document Order Request form is in no way a commitment to prepare documents nor a commitment to close the loan. This document is not an amendment request form to change the terms of the loan.

By signing below, as an authorized representative of this company, I certify that the fees listed above represent the fair market value of the services provided in connection with this loan. I also verify that the information is accurate and correct.

Signed: [signature] Date: 01/03/07 5:05 pm
Christina Palmquist

Approved by LBM SLC: _____ Date: 1/4/07

4140513 (0806) - MORTGAGE DOCUMENT ORDER REQUEST FORM

JPMC- 000357
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JAN-03-2007 WED 06:26 PM AVENUE MORTGAGE FAX NO. 1 562 228 7650 P. 01
Jan-02-07 04:24pm From- 714 937 7838 T-220 P.008/008 F-875

CSOC.RICH.002138

1400 So.Douglass Rd Ste#100
Anaheim CA 92806
Christina.palmquist@wamu.net

LONG BEACH MORTGAGE

Fax for you...

To: Janet	From:
Fax: 562-229-9554	Pages: (Plus cover)
Phone:	Date:
Re:	CC:

☐ Urgent ☒ For Review ☐ Please Comment ☐ Please Reply ☐ Please Recycle

Comments:

Please E-Mail or call with any questions,

Have a great day!

CHRISTINA PALMQUIST
Acct Manager/ Anaheim
714-937-4831
866-430-1960 fax

Washington Mutual
Long Beach Mortgage

Mortgage Document Order Request Form

Please complete this form, sign and return to: _____
Fax #: _____
ATTN: _____

Please Show What Should Appear On Docs:

1. Loan #: _____ Date: January 02, 2007
2. Vesting Verified By: _____
3. Borrowers Name(s): _____
4. Marital Status: Unmarried
5. Property Address: 3622 Curtis Dr, Sacramento, CA 95818
6. Delivery Type: LBM AE Broker Courier Title Fed-Ex

Closing Company Name: _____
Address: _____
Contact: _____
Phone #: _____ Fax #: _____

Lien Position:	**First Lien**
Property Type:	**Single Family**
Occupancy Type:	**Primary Residence**
Product Type:	**2 Yr ARM**
Loan Term:	**30 Year**
Pre-Payment Fee*:	**2 Years Prepay**
Loan Purpose:	**Purchase**

* Products available with a prepayment fee are also available without a prepayment fee.

7. Closing Date: _____ Time: _____ 1st Payment Date: March 1, 2007
8. Loan Amt: $ 535,000.00 9. Margin: 4.990 10. Interest Rate 8.800% @ SPAR
11. Appraised Value: $ 535,000.00 12. Sales Price $ 535,000.00
13. Property Tax Annual Premium: $6,684.00
14. Hazard Insurance Annual Premium: $ 1,608.00 Expires _____
15. Flood Insurance Annual Premium: $ 0.00
16. Impound Escrow Account: Y / N (Evidence of Insurance required prior to docs if impounds requested)

BROKER FEES*		POC	AMT	LENDER FEES	
Appraisal Fee	$385.00	☐	$0.00	Lender Funding and Review Fee	$799.00
Credit Report Fee	$25.00	☐	$0.00	Tax Research/Payment Services	$81.00
Broker Application Fee	$275.00	☐	$0.00	Flood Search Fee	$8.00
Broker Processing Fee	$500.00	☐	$0.00	Prepaid Interest	$3,869.70
Broker Underwriting Fee	$400.00	☐	$0.00		

Seller Contribution of Non-Recurring Closing _____ $

*Broker fees are not permitted on second lien mortgage

Note: This Document Order Request form is in no way a commitment to prepare documents nor a commitment to close the loan. This document is not an amendment request form to change the terms of the loan.

By signing below, as an authorized representative of this company, I certify that the fees listed above represent the fair market value of the services provided in connection with this loan. I also verify that the information is accurate and correct.

Signed: _____ Date: _____

Approved by LBM SLC: _____ Date: _____

4140513 (0606) - MORTGAGE DOCUMENT ORDERREQUESTFORM

JPMC- 000359
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FIXED/ADJUSTABLE RATE NOTE

(LIBOR Six-Month Index (As Published In *The Wall Street Journal*) - Rate Caps)

THIS NOTE PROVIDES FOR A CHANGE IN MY INITIAL FIXED INTEREST RATE TO AN ADJUSTABLE INTEREST RATE. THIS NOTE LIMITS THE AMOUNT MY ADJUSTABLE INTEREST RATE CAN CHANGE AT ANY ONE TIME AND THE MAXIMUM RATE I MUST PAY.

January 4, 2007 [Date] | Sacramento [City] | California [State]

PNOTE

3622 West Curtis Drive, Sacramento, CA 95818
[Property Address]

1. BORROWER'S PROMISE TO PAY

In return for a loan that I have received, I promise to pay U.S. $ 535,001.00 (this amount is called "Principal"), plus interest, to the order of Lender. Lender is Washington Mutual Bank .

I will make all payments under this Note in the form of cash, check or money order. I understand that Lender may transfer this Note. Lender or anyone who takes this Note by transfer and who is entitled to receive payments under this Note is called the "Note Holder."

2. INTEREST

Interest will be charged on unpaid principal until the full amount of Principal has been paid. I will pay interest at a yearly rate of 8.800 %. The interest rate I will pay may change in accordance with Section 4 of this Note.

The interest rate required by this Section 2 and Section 4 of this Note is the rate I will pay both before and after any default described in Section 7(B) of this Note.

3. PAYMENTS

(A) Time and Place of Payments

I will pay principal and interest by making a payment every month.

I will make my monthly payments on the first day of each month beginning on March 1 , 2007 . I will make these payments every month until I have paid all of the Principal and interest and any other charges described below that I may owe under this Note. Each monthly payment will be applied as of its scheduled due date and will be applied to interest before Principal. If, on February 1, 2037 , I still owe amounts under this Note, I will pay those amounts in full on that date, which is called the "Maturity Date."

I will make my monthly payments at Washington Mutual Bank, P.O.Box 3139, Milwaukee, WI 53201-3139
or at a different place if required by the Note Holder.

(B) Amount of My Initial Monthly Payments

Each of my initial monthly payments will be in the amount of U.S. $ 4,227.98 . This amount may change.

(C) Monthly Payment Changes

Changes in my monthly payment will reflect changes in the unpaid principal of my loan and in the interest rate that I must pay. The Note Holder will determine my new interest rate and the changed amount of my monthly payment in accordance with Section 4 of this Note.

4. INTEREST RATE AND MONTHLY PAYMENT CHANGES

(A) Change Dates

The initial fixed interest rate I will pay will change to an adjustable interest rate on the first day of February , 2009 , and the interest rate I will pay may change on that day every 6th month thereafter. Each date on which my interest rate could change is called a "Change Date."

(B) The Index

Beginning with the first Change Date, my interest rate will be based on an Index. The "Index" is the average of interbank offered rates for six month U.S. dollar-denominated deposits in the London market ("LIBOR"), as published in *The Wall Street Journal*. The most recent Index figure available as of the date 45 days before the Change Date is called the "Current Index."

If the Index is no longer available, the Note Holder will choose a new Index that is based upon comparable information. The Note Holder will give me notice of this choice.

(C) Calculation of Changes

Before each Change Date, the Note Holder will calculate my new interest rate by adding Four and 99/100 percentage point(s) (4.990 %) to the Current Index. The Note Holder will then round the result addition to the nearest one-eighth of one percentage point (0.125%). Subject to the limits stated in Section 4(D) below, this rounded amount will be my new interest rate until the next Change Date.

The Note Holder will then determine the amount of the monthly payment that would be sufficient to repay the unpaid principal that I am expected to owe at the Change Date in full on the Maturity Date at my new interest rate in substantially equal payments. The result of this calculation will be the new amount of my monthly payment.

(D) Limits on Interest Rate Changes

The interest rate I am required to pay at the first Change Date will not be greater than 10.800 % or less than 8.800 %. Thereafter, my interest rate will never be increased or decreased on any single Change Date by more than One percentage point(s) (1.000 %) from the rate of interest I have been paying for the preceeding 6 months. My interest rate will never be greater than 14.800 % or less than 8.800 %.

JPMC- 000360
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CSOC.RICH.002141

(E) Effective Date of Changes

My new interest rate will become effective on each Change Date. I will pay the amount of my new monthly payment beginning on the first monthly payment date after the Change Date until the amount of my monthly payment changes again.

(F) Notice of Changes

The Note Holder will deliver or mail to me a notice of any changes in my interest rate and the amount of my monthly payment before the effective date of any change. The notice will include information required by law to be given to me and also the title and telephone number of a person who will answer any question I may have regarding the notice.

5. BORROWER'S RIGHT TO PREPAY

I have the right to make payments of Principal at any time before they are due. A prepayment of all the unpaid principal is known as a "Full Prepayment." A prepayment of only part of the unpaid principal is known as a "Partial Prepayment." Except as provided below, I may make a Full or Partial Prepayment at any time.

If I make a Full or Partial Prepayment, I may be charged a fee as follows: If Note Holder receives a Prepayment of more than twenty percent (20.0%) of the original principal amount in any twelve (12) month period on or before the second anniversary of the date of the Note, the prepayment fee shall be equal to the payment of six months advance interest on the amount prepaid that exceeds 20 percent of the original principal amount, calculated at the interest rate in effect on the date(s) of such Full Prepayment or Partial Prepayment(s) (the "Prepayment Fee").

When I make a Full or Partial Prepayment, I will notify the Note Holder in writing that I am doing so. Any Partial Prepayment shall be applied to interest accrued on the amount prepaid, if any, then to the Prepayment Fee, if applicable, and then to the principal balance of the Note, which shall not reduce the amount of monthly installments of principal and interest nor relieve me of the obligation to make the installments each and every month until the Note is paid in full. Partial Prepayments shall have no effect upon the due dates or the amounts of my monthly payments unless the Note Holder agrees in writing to such changes.

6. LOAN CHARGES

If a law, which applies to this loan and which sets maximum loan charges, is finally interpreted so that the interest or other loan charges collected or to be collected in connection with this loan exceed the permitted limits, then: (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any sums already collected from me that exceeded permitted limits will be refunded to me. The Note Holder may choose to make this refund by reducing the Principal I owe under this Note or by making a direct payment to me. If a refund reduces Principal, the reduction will be treated as a partial Prepayment.

7. BORROWER'S FAILURE TO PAY AS REQUIRED

(A) Late Charges for Overdue Payments

If the Note Holder has not received the full amount of any monthly payment by the end of Fifteen calendar days after the date it is due, I will pay a late charge to the Note Holder. The amount of the charge will be on each late payment. 6% of my overdue payment of principal and interest. I will pay this late charge promptly but only once on each late payment.

(B) Default

If I do not pay the full amount of each monthly payment on the date it is due, I will be in default.

(C) Notice of Default

If I am in default, the Note Holder may send me a written notice telling me that if I do not pay the overdue amount by a certain date, the Note Holder may require me to pay immediately the full amount of Principal that has not been paid and all the interest that I owe on that amount. That date must be at least 30 days after the date on which the notice is mailed to me or delivered by other means.

(D) No Waiver by Note Holder

Even if, at a time when I am in default, the Note Holder does not require me to pay immediately in full as described above, the Note Holder will still have the right to do so if I am in default at a later time.

(E) Payment of Note Holder's Costs and Expenses

If the Note Holder has required me to pay immediately in full as described above, the Note Holder will have the right to be paid back by me for all of its costs and expenses in enforcing this Note to the extent not prohibited by applicable law. Those expenses include, for example, reasonable attorneys' fees.

8. GIVING OF NOTICES

Unless applicable law requires a different method, any notice that must be given to me under this Note will be given by delivering it or by mailing it by first class mail to me at the Property Address above or at a different address if I give the Note Holder a notice of my different address.

Unless the Note Holder requires a different method, any notice that must be given to the Note Holder under this Note will be given by mailing it by first class mail to the Note Holder at the address stated in Section 3(A) above or at a different address if I am given a notice of that different address.

9. OBLIGATIONS OF PERSONS UNDER THIS NOTE

If more than one person signs this Note, each person is fully and personally obligated to keep all of the promises made in this Note, including the promise to pay the full amount owed. Any person who is a guarantor, surety or endorser of this Note is also obligated to do these things. Any person who takes over these obligations, including the obligations of a guarantor, surety or endorser of this Note, is also obligated to keep all of the promises made in this Note. The Note Holder may enforce its rights under this Note against each person individually or against all of us together. This means that any one of us may be required to pay all of the amounts owed under this Note.

JPMC- 000361
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CSOC.RICH.002142

10. WAIVERS

I and any other person who has obligations under this Note waive the rights of Presentment and Notice of Dishonor. "Presentment" means the right to require the Note Holder to demand payment of amounts due. "Notice of Dishonor" means the right to require the Note Holder to give notice to other persons that amounts due have not been paid.

11. UNIFORM SECURED NOTE

This Note is a uniform instrument with limited variations in some jurisdictions. In addition to the protections given to the Note Holder under this Note, a Mortgage, Deed of Trust or Security Deed (the "Security Instrument"), dated the same date as this Note, protects the Note Holder from possible losses that might result if I do not keep the promises that I make in this Note. That Security Instrument describes how and under what conditions I may be required to make immediate payment in full of all amounts I owe under this Note. Some of those conditions are:

(A) Until my initial fixed interest rate changes to an adjustable interest rate under the terms stated in Section 4 above, Section 18 of the Security Instrument provides as follows:

> **Transfer of the Property or a Beneficial Interest in Borrower.** As used in this Section 18, "Interest in the Property" means any legal or beneficial interest in the Property, including, but not limited to, those beneficial interests transferred in a bond for deed, contract for deed, installment sales contract or escrow agreement, the intent of which is the transfer of title by Borrower at a future date to a purchaser.
>
> If all or any part of the Property or any interest in the Property is sold or transferred (or if Borrower is not a natural person and a beneficial interest in Borrower is sold or transferred) without Lender's prior written consent, Lender may require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if such exercise is prohibited by Applicable Law.
>
> If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is given in accordance with Section 15 within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

(B) When my initial fixed interest rate changes to an adjustable interest rate under the terms stated in Section 4 above, Section 18 of the Security Instrument shall then instead provide as follows:

> **Transfer of the Property or a Beneficial Interest in Borrower.** As used in this Section 18, "Interest in the Property" means any legal or beneficial interest in the Property, including, but not limited to, those beneficial interests transferred in a bond for deed, contract for deed, installment sales contract or escrow agreement, the intent of which is the transfer of title by Borrower at a future date to a purchaser.
>
> If all or any part of the Property or any interest in the Property is sold or transferred (or if Borrower is not a natural person and a beneficial interest in Borrower is sold or transferred) without Lender's prior written consent, Lender may require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if such exercise is prohibited by Applicable Law. Lender also shall not exercise this option if: (a) Borrower causes to be submitted to Lender information required by Lender to evaluate the intended transferee as if a new loan were being made to the transferee; and (b) Lender reasonably determines that Lender's security will not be impaired by the loan assumption and that the risk of a breach of any covenant or agreement in this Security Instrument is acceptable to Lender.
>
> To the extent permitted by Applicable Law, Lender may charge a reasonable fee as a condition to Lender's consent to the loan assumption. Lender may also require the transferee to sign an assumption agreement that is acceptable to Lender and that obligates the transferee to keep all the promises and agreements made in the Note and in this Security Instrument. Borrower will continue to be obligated under the Note and this Security Instrument unless Lender releases Borrower in writing.
>
> If Lender exercises the option to require immediate payment in full, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is given in accordance with Section 15 within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

WITNESS THE HAND(S) AND SEAL(S) OF THE UNDERSIGNED.

Laura Richardson (Seal) -Borrower	(Seal) -Borrower
(Seal) -Borrower	(Seal) -Borrower

[Sign Original Only]

JPMC- 000362
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CSOC.RICH.002143

FIXED/ADJUSTABLE RATE NOTE

(LIBOR Six-Month Index (As Published In *The Wall Street Journal*) - Rate Caps)

THIS NOTE PROVIDES FOR A CHANGE IN MY INITIAL FIXED INTEREST RATE TO AN ADJUSTABLE INTEREST RATE. THIS NOTE LIMITS THE AMOUNT MY ADJUSTABLE INTEREST RATE CAN CHANGE AT ANY ONE TIME AND THE MAXIMUM RATE I MUST PAY.

January 4, 2007 [Date] | Sacramento [City] | California [State]

3622 West Curtis Drive, Sacramento, CA 95818
[Property Address]

1. BORROWER'S PROMISE TO PAY

In return for a loan that I have received, I promise to pay U.S. $ 535,001.00 (this amount is called "Principal"), plus interest, to the order of Lender. Lender is Washington Mutual Bank.

I will make all payments under this Note in the form of cash, check or money order. I understand that Lender may transfer this Note. Lender or anyone who takes this Note by transfer and who is entitled to receive payments under this Note is called the "Note Holder."

2. INTEREST

Interest will be charged on unpaid principal until the full amount of Principal has been paid. I will pay interest at a yearly rate of 8.800 %. The interest rate I will pay may change in accordance with Section 4 of this Note.

The interest rate required by this Section 2 and Section 4 of this Note is the rate I will pay both before and after any default described in Section 7(B) of this Note.

3. PAYMENTS

(A) Time and Place of Payments

I will pay principal and interest by making a payment every month.

I will make my monthly payments on the first day of each month beginning on March 1, 2007. I will make these payments every month until I have paid all of the Principal and interest and any other charges described below that I may owe under this Note. Each monthly payment will be applied as of its scheduled due date and will be applied to interest before Principal. If, on February 1, 2037, I still owe amounts under this Note, I will pay those amounts in full on that date, which is called the "Maturity Date."

I will make my monthly payments at Washington Mutual Bank, P.O.Box 3139, Milwaukee, WI 53201-3139
or at a different place if required by the Note Holder.

(B) Amount of My Initial Monthly Payments

Each of my initial monthly payments will be in the amount of U.S. $ 4,227.98. This amount may change.

(C) Monthly Payment Changes

Changes in my monthly payment will reflect changes in the unpaid principal of my loan and in the interest rate that I must pay. The Note Holder will determine my new interest rate and the changed amount of my monthly payment in accordance with Section 4 of this Note.

4. INTEREST RATE AND MONTHLY PAYMENT CHANGES

(A) Change Dates

The initial fixed interest rate I will pay will change to an adjustable interest rate on the first day of February, 2009, and the interest rate I will pay may change on that day every 6th month thereafter. Each date on which my interest rate could change is called a "Change Date."

(B) The Index

Beginning with the first Change Date, my interest rate will be based on an Index. The "Index" is the average of interbank offered rates for six month U.S. dollar-denominated deposits in the London market ("LIBOR"), as published in *The Wall Street Journal*. The most recent Index figure available as of the date 45 days before the Change Date is called the "Current Index."

If the Index is no longer available, the Note Holder will choose a new Index that is based upon comparable information. The Note Holder will give me notice of this choice.

(C) Calculation of Changes

Before each Change Date, the Note Holder will calculate my new interest rate by adding Four and 99/100 percentage point(s) (4.990 %) to the Current Index. The Note Holder will then round the result addition to the nearest one-eighth of one percentage point (0.125%). Subject to the limits stated in Section 4(D) below, this rounded amount will be my new interest rate until the next Change Date.

The Note Holder will then determine the amount of the monthly payment that would be sufficient to repay the unpaid principal that I am expected to owe at the Change Date in full on the Maturity Date at my new interest rate in substantially equal payments. The result of this calculation will be the new amount of my monthly payment.

(D) Limits on Interest Rate Changes

The interest rate I am required to pay at the first Change Date will not be greater than 10.800 % or less than 8.800 %. Thereafter, my interest rate will never be increased or decreased on any single Change Date by more than One percentage point(s) (1.000 %) from the rate of interest I have been paying for the preceeding 6 months. My interest rate will never be greater than 14.800 % or less than 8.800 %.

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(E) Effective Date of Changes

My new interest rate will become effective on each Change Date. I will pay the amount of my new monthly payment beginning on the first monthly payment date after the Change Date until the amount of my monthly payment changes again.

(F) Notice of Changes

The Note Holder will deliver or mail to me a notice of any changes in my interest rate and the amount of my monthly payment before the effective date of any change. The notice will include information required by law to be given to me and also the title and telephone number of a person who will answer any question I may have regarding the notice.

5. BORROWER'S RIGHT TO PREPAY

I have the right to make payments of Principal at any time before they are due. A prepayment of all the unpaid principal is known as a "Full Prepayment." A prepayment of only part of the unpaid principal is known as a "Partial Prepayment." Except as provided below, I may make a Full or Partial Prepayment at any time.

If I make a Full or Partial Prepayment, I may be charged a fee as follows: If Note Holder receives a Prepayment of more than twenty percent (20.0%) of the original principal amount in any twelve (12) month period on or before the second anniversary of the date of the Note, the prepayment fee shall be equal to the payment of six months advance interest on the amount prepaid that exceeds 20 percent of the original principal amount, calculated at the interest rate in effect on the date(s) of such Full Prepayment or Partial Prepayment(s) (the "Prepayment Fee").

When I make a Full or Partial Prepayment, I will notify the Note Holder in writing that I am doing so. Any Partial Prepayment shall be applied to interest accrued on the amount prepaid, if any, then to the Prepayment Fee, if applicable, and then to the principal balance of the Note, which shall not reduce the amount of monthly installments of principal and interest nor relieve me of the obligation to make the installments each and every month until the Note is paid in full. Partial Prepayments shall have no effect upon the due dates or the amounts of my monthly payments unless the Note Holder agrees in writing to such changes.

6. LOAN CHARGES

If a law, which applies to this loan and which sets maximum loan charges, is finally interpreted so that the interest or other loan charges collected or to be collected in connection with this loan exceed the permitted limits, then: (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any sums already collected from me that exceeded permitted limits will be refunded to me. The Note Holder may choose to make this refund by reducing the Principal I owe under this Note or by making a direct payment to me. If a refund reduces Principal, the reduction will be treated as a partial Prepayment.

7. BORROWER'S FAILURE TO PAY AS REQUIRED

(A) Late Charges for Overdue Payments

If the Note Holder has not received the full amount of any monthly payment by the end of Fifteen calendar days after the date it is due, I will pay a late charge to the Note Holder. The amount of the charge will be on each late payment. 6% of my overdue payment of principal and interest. I will pay this late charge promptly but only once on each late payment.

(B) Default

If I do not pay the full amount of each monthly payment on the date it is due, I will be in default.

(C) Notice of Default

If I am in default, the Note Holder may send me a written notice telling me that if I do not pay the overdue amount by a certain date, the Note Holder may require me to pay immediately the full amount of Principal that has not been paid and all the interest that I owe on that amount. That date must be at least 30 days after the date on which the notice is mailed to me or delivered by other means.

(D) No Waiver by Note Holder

Even if, at a time when I am in default, the Note Holder does not require me to pay immediately in full as described above, the Note Holder will still have the right to do so if I am in default at a later time.

(E) Payment of Note Holder's Costs and Expenses

If the Note Holder has required me to pay immediately in full as described above, the Note Holder will have the right to be paid back by me for all of its costs and expenses in enforcing this Note to the extent not prohibited by applicable law. Those expenses include, for example, reasonable attorneys' fees.

8. GIVING OF NOTICES

Unless applicable law requires a different method, any notice that must be given to me under this Note will be given by delivering it or by mailing it by first class mail to me at the Property Address above or at a different address if I give the Note Holder a notice of my different address.

Unless the Note Holder requires a different method, any notice that must be given to the Note Holder under this Note will be given by mailing it by first class mail to the Note Holder at the address stated in Section 3(A) above or at a different address if I am given a notice of that different address.

9. OBLIGATIONS OF PERSONS UNDER THIS NOTE

If more than one person signs this Note, each person is fully and personally obligated to keep all of the promises made in this Note, including the promise to pay the full amount owed. Any person who is a guarantor, surety or endorser of this Note is also obligated to do these things. Any person who takes over these obligations, including the obligations of a guarantor, surety or endorser of this Note, is also obligated to keep all of the promises made in this Note. The Note Holder may enforce its rights under this Note against each person individually or against all of us together. This means that any one of us may be required to pay all of the amounts owed under this Note.

JPMC- 000364
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CSOC.RICH.002145

10. WAIVERS

I and any other person who has obligations under this Note waive the rights of Presentment and Notice of Dishonor. "Presentment" means the right to require the Note Holder to demand payment of amounts due. "Notice of Dishonor" means the right to require the Note Holder to give notice to other persons that amounts due have not been paid.

11. UNIFORM SECURED NOTE

This Note is a uniform instrument with limited variations in some jurisdictions. In addition to the protections given to the Note Holder under this Note, a Mortgage, Deed of Trust or Security Deed (the "Security Instrument"), dated the same date as this Note, protects the Note Holder from possible losses that might result if I do not keep the promises that I make in this Note. That Security Instrument describes how and under what conditions I may be required to make immediate payment in full of all amounts I owe under this Note. Some of those conditions are:

(A) Until my initial fixed interest rate changes to an adjustable interest rate under the terms stated in Section 4 above, Section 18 of the Security Instrument provides as follows:

> **Transfer of the Property or a Beneficial Interest in Borrower.** As used in this Section 18, "Interest in the Property" means any legal or beneficial interest in the Property, including, but not limited to, those beneficial interests transferred in a bond for deed, contract for deed, installment sales contract or escrow agreement, the intent of which is the transfer of title by Borrower at a future date to a purchaser.
>
> If all or any part of the Property or any Interest in the Property is sold or transferred (or if Borrower is not a natural person and a beneficial interest in Borrower is sold or transferred) without Lender's prior written consent, Lender may require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if such exercise is prohibited by Applicable Law.
>
> If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is given in accordance with Section 15 within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

(B) When my initial fixed interest rate changes to an adjustable interest rate under the terms stated in Section 4 above, Section 18 of the Security Instrument shall then instead provide as follows:

> **Transfer of the Property or a Beneficial Interest in Borrower.** As used in this Section 18, "Interest in the Property" means any legal or beneficial interest in the Property, including, but not limited to, those beneficial interests transferred in a bond for deed, contract for deed, installment sales contract or escrow agreement, the intent of which is the transfer of title by Borrower at a future date to a purchaser.
>
> If all or any part of the Property or any interest in the Property is sold or transferred (or if Borrower is not a natural person and a beneficial interest in Borrower is sold or transferred) without Lender's prior written consent, Lender may require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if such exercise is prohibited by Applicable Law. Lender also shall not exercise this option if: (a) Borrower causes to be submitted to Lender information required by Lender to evaluate the intended transferee as if a new loan were being made to the transferee; and (b) Lender reasonably determines that Lender's security will not be impaired by the loan assumption and that the risk of a breach of any covenant or agreement in this Security Instrument is acceptable to Lender.
>
> To the extent permitted by Applicable Law, Lender may charge a reasonable fee as a condition to Lender's consent to the loan assumption. Lender may also require the transferee to sign an assumption agreement that is acceptable to Lender and that obligates the transferee to keep all the promises and agreements made in the Note and in this Security Instrument. Borrower will continue to be obligated under the Note and this Security Instrument unless Lender releases Borrower in writing.
>
> If Lender exercises the option to require immediate payment in full, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is given in accordance with Section 15 within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

WITNESS THE HAND(S) AND SEAL(S) OF THE UNDERSIGNED.

Laura Richardsen (Seal) -Borrower	(Seal) -Borrower
(Seal) -Borrower	(Seal) -Borrower

[Sign Original Only]

JPMC- 000365
CONFIDENTIAL

CSOC.RICH.002146

FIXED/ADJUSTABLE RATE NOTE

(LIBOR Six-Month Index (As Published In *The Wall Street Journal*) - Rate Cap)

THIS NOTE PROVIDES FOR A CHANGE IN MY INITIAL FIXED INTEREST RATE TO AN ADJUSTABLE INTEREST RATE. THIS NOTE LIMITS THE AMOUNT MY ADJUSTABLE INTEREST RATE CAN CHANGE AT ANY ONE TIME AND THE MAXIMUM RATE I MUST PAY.

January 4, 2007	Sacramento	California
[Date]	[City]	[State]

3622 West Curtis Drive, Sacramento, CA 95818
[Property Address]

1. BORROWER'S PROMISE TO PAY

In return for a loan that I have received, I promise to pay U.S. $ 535,001.00 (this amount is called "Principal"), plus interest, to the order of Lender. Lender is Washington Mutual Bank.

I will make all payments under this Note in the form of cash, check or money order. I understand that Lender may transfer this Note. Lender or anyone who takes this Note by transfer and who is entitled to receive payments under this Note is called the "Note Holder."

2. INTEREST

Interest will be charged on unpaid principal until the full amount of Principal has been paid. I will pay interest at a yearly rate of 8.800 %. The interest rate I will pay may change in accordance with Section 4 of this Note.

The interest rate required by this Section 2 and Section 4 of this Note is the rate I will pay both before and after any default described in Section 7(B) of this Note.

3. PAYMENTS

(A) Time and Place of Payments

I will pay principal and interest by making a payment every month.

I will make my monthly payments on the first day of each month beginning on March 1, 2007. I will make these payments every month until I have paid all of the Principal and interest and any other charges described below that I may owe under this Note. Each monthly payment will be applied as of its scheduled due date and will be applied to interest before Principal. If, on February 1, 2037, I still owe amounts under this Note, I will pay those amounts in full on that date, which is called the "Maturity Date."

I will make my monthly payments at Washington Mutual Bank, P.O.Box 3139, Milwaukee, WI 53201-3139 or at a different place if required by the Note Holder.

(B) Amount of My Initial Monthly Payments

Each of my initial monthly payments will be in the amount of U.S. $ 4,227.98. This amount may change.

(C) Monthly Payment Changes

Changes in my monthly payment will reflect changes in the unpaid principal of my loan and in the interest rate that I must pay. The Note Holder will determine my new interest rate and the changed amount of my monthly payment in accordance with Section 4 of this Note.

4. INTEREST RATE AND MONTHLY PAYMENT CHANGES

(A) Change Dates

The initial fixed interest rate I will pay will change to an adjustable interest rate on the first day of February, 2009, and the interest rate I will pay may change on that day every 6th month thereafter. Each date on which my interest rate could change is called a "Change Date."

(B) The Index

Beginning with the first Change Date, my interest rate will be based on an Index. The "Index" is the average of interbank offered rates for six month U.S. dollar-denominated deposits in the London market ("LIBOR"), as published in *The Wall Street Journal*. The most recent Index figure available as of the date 45 days before the Change Date is called the "Current Index."

If the Index is no longer available, the Note Holder will choose a new Index that is based upon comparable information. The Note Holder will give me notice of this choice.

(C) Calculation of Changes

Before each Change Date, the Note Holder will calculate my new interest rate by adding Four and 99/100 percentage point(s) (4.990 %) to the Current Index. The Note Holder will then round the result addition to the nearest one-eighth of one percentage point (0.125%). Subject to the limits stated in Section 4(D) below, this rounded amount will be my new interest rate until the next Change Date.

The Note Holder will then determine the amount of the monthly payment that would be sufficient to repay the unpaid principal that I am expected to owe at the Change Date in full on the Maturity Date at my new interest rate in substantially equal payments. The result of this calculation will be the new amount of my monthly payment.

(D) Limits on Interest Rate Changes

The interest rate I am required to pay at the first Change Date will not be greater than 10.800 % or less than 8.800 %. Thereafter, my interest rate will never be increased or decreased on any single Change Date by more than One percentage point(s) (1.000 %) from the rate of interest I have been paying for the preceeding 6 months. My interest rate will never be greater than 14.800 % or less than 8.800 %.

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(E) Effective Date of Changes

My new interest rate will become effective on each Change Date. I will pay the amount of my new monthly payment beginning on the first monthly payment date after the Change Date until the amount of my monthly payment changes again.

(F) Notice of Changes

The Note Holder will deliver or mail to me a notice of any changes in my interest rate and the amount of my monthly payment before the effective date of any change. The notice will include information required by law to be given to me and also the title and telephone number of a person who will answer any question I may have regarding the notice.

5. BORROWER'S RIGHT TO PREPAY

I have the right to make payments of Principal at any time before they are due. A prepayment of all the unpaid principal is known as a "Full Prepayment." A prepayment of only part of the unpaid principal is known as a "Partial Prepayment." Except as provided below, I may make a Full or Partial Prepayment at any time.

If I make a Full or Partial Prepayment, I may be charged a fee as follows: If Note Holder receives a Prepayment of more than twenty percent (20.0%) of the original principal amount in any twelve (12) month period on or before the second anniversary of the date of the Note, the prepayment fee shall be equal to the payment of six months advance interest on the amount prepaid that exceeds 20 percent of the original principal amount, calculated at the interest rate in effect on the date(s) of such Full Prepayment or Partial Prepayment(s) (the "Prepayment Fee").

When I make a Full or Partial Prepayment, I will notify the Note Holder in writing that I am doing so. Any Partial Prepayment shall be applied to interest accrued on the amount prepaid, if any, then to the Prepayment Fee, if applicable, and then to the principal balance of the Note, which shall not reduce the amount of monthly installments of principal and interest nor relieve me of the obligation to make the installments each and every month until the Note is paid in full. Partial Prepayments shall have no effect upon the due dates or the amounts of my monthly payments unless the Note Holder agrees in writing to such changes.

6. LOAN CHARGES

If a law, which applies to this loan and which sets maximum loan charges, is finally interpreted so that the interest or other loan charges collected or to be collected in connection with this loan exceed the permitted limits, then: (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any sums already collected from me that exceeded permitted limits will be refunded to me. The Note Holder may choose to make this refund by reducing the Principal I owe under this Note or by making a direct payment to me. If a refund reduces Principal, the reduction will be treated as a partial Prepayment.

7. BORROWER'S FAILURE TO PAY AS REQUIRED

(A) Late Charges for Overdue Payments

If the Note Holder has not received the full amount of any monthly payment by the end of Fifteen calendar days after the date it is due, I will pay a late charge to the Note Holder. The amount of the charge will be on each late payment. 6% of my overdue payment of principal and interest. I will pay this late charge promptly but only once on each late payment.

(B) Default

If I do not pay the full amount of each monthly payment on the date it is due, I will be in default.

(C) Notice of Default

If I am in default, the Note Holder may send me a written notice telling me that if I do not pay the overdue amount by a certain date, the Note Holder may require me to pay immediately the full amount of Principal that has not been paid and all the interest that I owe on that amount. That date must be at least 30 days after the date on which the notice is mailed to me or delivered by other means.

(D) No Waiver by Note Holder

Even if, at a time when I am in default, the Note Holder does not require me to pay immediately in full as described above, the Note Holder will still have the right to do so if I am in default at a later time.

(E) Payment of Note Holder's Costs and Expenses

If the Note Holder has required me to pay immediately in full as described above, the Note Holder will have the right to be paid back by me for all of its costs and expenses in enforcing this Note to the extent not prohibited by applicable law. Those expenses include, for example, reasonable attorneys' fees.

8. GIVING OF NOTICES

Unless applicable law requires a different method, any notice that must be given to me under this Note will be given by delivering it or by mailing it by first class mail to me at the Property Address above or at a different address if I give the Note Holder a notice of my different address.

Unless the Note Holder requires a different method, any notice that must be given to the Note Holder under this Note will be given by mailing it by first class mail to the Note Holder at the address stated in Section 3(A) above or at a different address if I am given a notice of that different address.

9. OBLIGATIONS OF PERSONS UNDER THIS NOTE

If more than one person signs this Note, each person is fully and personally obligated to keep all of the promises made in this Note, including the promise to pay the full amount owed. Any person who is a guarantor, surety or endorser of this Note is also obligated to do these things. Any person who takes over these obligations, including the obligations of a guarantor, surety or endorser of this Note, is also obligated to keep all of the promises made in this Note. The Note Holder may enforce its rights under this Note against each person individually or against all of us together. This means that any one of us may be required to pay all of the amounts owed under this Note.

JPMC- 000367
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CSOC.RICH.002148

10. WAIVERS

I and any other person who has obligations under this Note waive the rights of Presentment and Notice of Dishonor. "Presentment" means the right to require the Note Holder to demand payment of amounts due. "Notice of Dishonor" means the right to require the Note Holder to give notice to other persons that amounts due have not been paid.

11. UNIFORM SECURED NOTE

This Note is a uniform instrument with limited variations in some jurisdictions. In addition to the protections given to the Note Holder under this Note, a Mortgage, Deed of Trust or Security Deed (the "Security Instrument"), dated the same date as this Note, protects the Note Holder from possible losses that might result if I do not keep the promises that I make in this Note. That Security Instrument describes how and under what conditions I may be required to make immediate payment in full of all amounts I owe under this Note. Some of those conditions are:

(A) Until my initial fixed interest rate changes to an adjustable interest rate under the terms stated in Section 4 above, Section 18 of the Security Instrument provides as follows:

Transfer of the Property or a Beneficial Interest in Borrower. As used in this Section 18, "Interest in the Property" means any legal or beneficial interest in the Property, including, but not limited to, those beneficial interests transferred in a bond for deed, contract for deed, installment sales contract or escrow agreement, the intent of which is the transfer of title by Borrower at a future date to a purchaser.

If all or any part of the Property or any interest in the Property is sold or transferred (or if Borrower is not a natural person and a beneficial interest in Borrower is sold or transferred) without Lender's prior written consent, Lender may require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if such exercise is prohibited by Applicable Law.

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is given in accordance with Section 15 within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

(B) When my initial fixed interest rate changes to an adjustable interest rate under the terms stated in Section 4 above, Section 18 of the Security Instrument shall then instead provide as follows:

Transfer of the Property or a Beneficial Interest in Borrower. As used in this Section 18, "Interest in the Property" means any legal or beneficial interest in the Property, including, but not limited to, those beneficial interests transferred in a bond for deed, contract for deed, installment sales contract or escrow agreement, the intent of which is the transfer of title by Borrower at a future date to a purchaser.

If all or any part of the Property or any interest in the Property is sold or transferred (or if Borrower is not a natural person and a beneficial interest in Borrower is sold or transferred) without Lender's prior written consent, Lender may require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if such exercise is prohibited by Applicable Law. Lender also shall not exercise this option if: (a) Borrower causes to be submitted to Lender information required by Lender to evaluate the intended transferee as if a new loan were being made to the transferee; and (b) Lender reasonably determines that Lender's security will not be impaired by the loan assumption and that the risk of a breach of any covenant or agreement in this Security Instrument is acceptable to Lender.

To the extent permitted by Applicable Law, Lender may charge a reasonable fee as a condition to Lender's consent to the loan assumption. Lender may also require the transferee to sign an assumption agreement that is acceptable to Lender and that obligates the transferee to keep all the promises and agreements made in the Note and in this Security Instrument. Borrower will continue to be obligated under the Note and this Security Instrument unless Lender releases Borrower in writing.

If Lender exercises the option to require immediate payment in full, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is given in accordance with Section 15 within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

WITNESS THE HAND(S) AND SEAL(S) OF THE UNDERSIGNED.

Laura Richardson _____ (Seal) -Borrower

_____ (Seal) -Borrower

_____ (Seal) -Borrower

_____ (Seal) -Borrower

[Sign Original Only]

JPMC- 000368
CONFIDENTIAL

CSOC.RICH.002149

PNOTE OTHER

SIGNATURE/NAME AFFIDAVIT

DATE: January 4, 2007

LOAN #:

BORROWER: Laura Richardson

THIS IS TO CERTIFY THAT MY LEGAL SIGNATURE IS AS WRITTEN AND TYPED BELOW.
(This signature must exactly match signatures on the Note and Mortgage or Deed of Trust.)

Laura Richardson
(Print or Type Name)

Signature

(If applicable, complete the following.)

I AM ALSO KNOWN AS:

Laura Ann Richardson
(Print or Type Name)

Signature

Batts Laura
(Print or Type Name)

Signature

Richardsonbatts, Laura
(Print or Type Name)

Signature

Laura R Batts
(Print or Type Name)

Signature

and that

are one

and the same person.

State/Commonwealth of California
County/Parish of Sacramento

Subscribed and sworn (affirmed) before me Nikki Davis a notary public
this 4th day of December

NIKKI DAVIS
COMM. #1520789
Notary Public-California
SACRAMENTO COUNTY
My Comm. Exp. Oct. 21, 2008

Notary Public
State/Commonwealth of California
Acting in the County/Parish of Sacramento

My Commission Expires: Oct. 21, 08

VMP-304 (0405)

VMP Mortgage Solutions, Inc. (800)521-7291

5/04

JPMC- 000369
CONFIDENTIAL

CSOC.RICH.002150

OCCUPANCY AGREEMENT

DATE: January 4, 2007
BORROWER: Laura Richardson

SUPPORT DOCS

LOAN #:
PROPERTY ADDRESS: 3622 West Curtis Drive
Sacramento, CA 95818

The undersigned Borrower(s) of the above captioned property understand that one of the conditions of the loan is that Borrower(s) occupy the subject property and Borrower(s) do hereby certify as follows:

1. Borrower intends to occupy the property as Borrower's primary residence.
2. Borrower intends to occupy the property during the 12 month period immediately following the loan closing as the primary residence of the Borrower (i.e., the property will be "owner occupied").
3. If Borrower's intention changes prior to the loan closing, Borrower agrees to notify Lender immediately of that fact.
4. Borrower understands that Lender may not make the loan in connection with subject property without this Occupancy Agreement.
5. Borrower acknowledges Lender has relied upon the Borrower's representation of occupancy in securing said loan, the interest rate or funding said loan.

THE UNDERSIGNED BORROWER(S) ACKNOWLEDGES AND AGREES THAT:

1. **ANY MISREPRESENTATION OF OCCUPANCY BY BORROWER(S);**
2. **BORROWER(S) FAILURE TO OCCUPY THE PROPERTY AS THE PRIMARY RESIDENCE (i.e. OWNER-OCCUPIED) DURING THE 12 MONTH PERIOD FOLLOWING THE LOAN CLOSING;**

SHALL CONSTITUTE A DEFAULT UNDER THE NOTE AND SECURITY INSTRUMENT EXECUTED IN CONNECTION WITH SAID LOAN AND, UPON THE OCCURRENCE OF SAID DEFAULT, THE WHOLE SUM OF PRINCIPAL AND INTEREST PAYABLE PURSUANT TO SAID NOTE PLUS COSTS AND FEES SHALL BECOME IMMEDIATELY DUE AT THE OPTION OF THE HOLDER THEREOF AND/OR LENDER MAY ADJUST THE INTEREST RATE TO BE EQUIVALENT TO THAT OF A NON-OWNER OCCUPIED LOAN.

Borrower(s) understand that it is a Federal Crime punishable by fine or imprisonment or both to knowingly make any false statement concerning any of the above facts, as applicable under the provisions of Title 18 U.S.C., Sec. 1014.

I declare that the foregoing Agreement is true and correct and agree to said terms of Agreement allowing Lender discretion to call loan due and/or adjust the interest rate based upon any misrepresentation of occupancy.

Borrower Laura Richardson	1/4/07 Date	Borrower	Date
Borrower	Date	Borrower	Date

RECORDING REQUESTED BY:
Stewart Title of Sacramento

AND WHEN RECORDED MAIL TO
AND UNLESS OTHERWISE SHOWN BELOW,
MAIL TAX STATEMENTS TO:
Laura Richardson
3622 West Curtis Dr
Sacramento, CA 95818

CERTIFIED TO BE A TRUE COPY
STEWART TITLE OF SACRAMENTO

BY _____

THIS SPACE FOR RECORDER'S USE ONLY:

Title Order No.: Escrow No.:

GRANT DEED

THE UNDERSIGNED GRANTOR(S) DECLARE(S)
DOCUMENTARY TRANSFER TAX is $589.05
[X] computed on full value of property conveyed, or
[ ] computed on full value less value of liens or encumbrances remaining at time of sale.
[ ] Unincorporated area [X] City of Sacramento **AND**

FOR A VALUABLE CONSIDERATION, receipt of which is hereby acknowledged,

Mark S. Helmar and Sharon L. Helmar, trustees of the Helmar Family Revocable Trust

hereby GRANT(s) to:

LAURA RICHARDSON, an Unmarried Woman

the real property in the City of Sacramento, County of Sacramento, State of California, described as:
Lot 259 as shown on the official "Plat of South Curtis Oaks Subdivision No. 6", filed in the office of the County Recorder of Sacramento County, February 10, 1927 in Book 19 of Maps, Map No. 18.
Also Known as: 3622 West Curtis Drive, Sacramento, CA 95818
AP#:

DATED December 13, 2006
STATE OF CALIFORNIA
COUNTY OF Sacramento
On December 14, 2006
Before me, Nikki Davis
A Notary Public in and for said State, personally appeared
Mark S. Helmar and Sharon L. Helmar

personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.
WITNESS my hand and official seal.

Signature _____

Helmar Family Revocable Trust

BY: _____
Mark S. Helmar, Trustee

BY: _____
Sharon L. Helmar, Trustee

NIKKI DAVIS
COMM. #1520789
Notary Public-California
SACRAMENTO COUNTY
My Comm. Exp. Oct. 21, 2008

(This area for official notarial seal)

JPMC- 000371
CONFIDENTIAL

CSOC.RICH.002152

RESIDENTIAL LEASE/RENTAL AGREEMENT

(For use in the State of California)

PARTIES: LANDLORD Laura Richardson

TENANT(S) Marjorie Washington & Deborah Washington

PROPERTY ADDRESS: 717 E. Vernon St, Long Beach Calif

1. RENTAL AMOUNT: Commencing 3rd of March, 2005 TENANT agrees to pay LANDLORD the sum of $2250.00 per month in advance on the ____ day of each calendar month. Said rental payment shall be delivered by TENANT to LANDLORD or his designated agent to the following location:

Rent must be actually received by LANDLORD, or designated agent, in order to be considered in compliance with the terms of this agreement.

2. TERM: The premises are leased on the following lease term: (please check one item only) ✓ month to month (OR) ____ until _____, 20__.

3. SECURITY DEPOSITS: TENANT shall deposit with landlord the sum of $1500.00 as a security deposit to secure TENANT'S faithful performance of the terms of this lease. The security deposit shall not exceed two times the monthly rent. After all the TENANTS have vacated, leaving the premises vacant, the LANDLORD may use the security deposit for the cleaning of the premises, any unusual wear and tear to the premises or common areas, and any rent or other amounts owed pursuant to the lease agreement or pursuant to Civil Code Section 1950.5.

TENANT may not use said deposit for rent owed during the term of the lease. Within 21 days of the TENANT vacating the premises, LANDLORD shall furnish TENANT a written statement indicating any amounts deducted from the security deposit and returning the balance to the TENANT. If TENANT fails to furnish a forwarding address to LANDLORD, then LANDLORD shall send said statement and any security deposit refund to the leased premises.

4. INITIAL PAYMENT: TENANT shall pay the first month rent of $2250.00 and the security deposit in the amount of $1500.00 for a total of $3750.00. Said payment shall be made in the form of cash or cashier's check and is all due prior to occupancy.

5. OCCUPANTS: The premises shall not be occupied by any person other than those designated above as TENANT with the exception of the following named persons: _____

_____

If LANDLORD, with written consent, allows for additional persons to occupy the premises, the rent shall be increased by $100 for each such person. Any person staying 14 days cumulative or longer, without the LANDLORD'S written consent, shall be considered as occupying the premises in violation of this agreement.

6. SUBLETTING OR ASSIGNING: TENANT agrees not to assign or sublet the premises, or any part thereof, without first obtaining written permission from LANDLORD.

7. UTILITIES: TENANT shall pay for all utilities and/or services supplied to the premises with the following exception: N/A.

CONDITION

JPMC- 000372
CONFIDENTIAL

CSOC.RICH.002153

8. PARKING: TENANT N/A is not N/A (check one) assigned a parking space. If assigned a parking space it shall be designated as space # N/A. TENANT may only park a vehicle that is registered in the TENANT'S name. TENANT may not assign, sublet, or allow any other person to use this space. This space is exclusively used for the parking of passenger automobiles by the TENANT. No other type of vehicle or item may be stored in this space without prior written consent of LANDLORD. TENANT may not wash, repair, or paint in this space or at any other common area on the premises.

Only vehicles that are operational and currently registered in the State of California may park in this space. Any vehicle that is leaking any substance must not be parked anywhere on the premises.

9. CONDITION OF PREMISES: TENANT acknowledges that the premises have been inspected. Tenant acknowledges that said premises have been cleaned and all items, fixtures, appliances, and appurtenances are in complete working order. TENANT promises to keep the premises in a neat and sanitary condition and to immediately reimburse landlord for any sums necessary to repair any item, fixture or appurtenance that needed service due to TENANT'S, or TENANT'S invitee, misuse or negligence.

TENANT shall be responsible for the cleaning or repair to any plumbing fixture where a stoppage has occurred. TENANT shall also be responsible for repair or replacement of the garbage disposal where the cause has been a result of bones, grease, pits, or any other item which normally causes blockage of the mechanism.

10. ALTERATIONS: TENANT shall not make any alterations to the premises, including but not limited to installing aerials, lighting fixtures, dishwashers, washing machines, dryers or other items without first obtaining written permission from LANDLORD. TENANT shall not change or install locks, paint, or wallpaper said premises without LANDLORD'S prior written consent, TENANT shall not place placards, signs, or other exhibits in a window or any other place where they can be viewed by other residents or by the general public.

11. LATE CHARGE/BAD CHECKS: A late charge of 6% of the current rental amount shall be incurred if rent is not paid when due.

If rent is not paid when due and landlord issues a 'Notice To Pay Rent Or Quit', TENANT must tender cash or cashier's check only. If TENANT tenders a check, which is dishonored by a banking institution, than TENANT shall only tender cash or cashier's check for all future payments. This shall continue until such time as written consent is obtained from LANDLORD. In addition, TENANT shall be liable in the sum of $10 for each check that is returned to LANDLORD because the check has been dishonored.

12. NOISE AND DISRUPTIVE ACTIVITIES: TENANT or his/her guests and invitees shall not disturb, annoy, endanger or inconvenience other tenants of the building, neighbors, the LANDLORD or his agents, or workmen nor violate any law, nor commit or permit waste or nuisance in or about the premises.

Further, TENANT shall not do or keep anything in or about the premises that will obstruct the public spaces available to other residents. Lounging or unnecessary loitering on the front steps, public balconies or the common hallways that interferes with the convenience of other residents is prohibited.

13. LANDLORD'S RIGHT OF ENTRY: LANDLORD may enter and inspect the premises during normal business hours and upon reasonable advance notice of at least 24 hours to TENANT. LANDLORD is permitted to make all alterations, repairs and maintenance that in LANDLORD'S judgment is necessary to perform. In addition LANDLORD has all right to enter pursuant to Civil Code Section 1954. If the work performed requires that TENANT temporarily vacate the unit, then TENANT shall vacate for this temporary period upon being served a 7 days notice by LANDLORD. TENANT agrees that in such event that TENANT will be solely compensated by a corresponding reduction in rent for those many days that TENANT was temporarily displaced. If the work to be performed requires the cooperation of TENANT to perform certain tasks, then those tasks shall be performed upon serving 24 hours written notice by LANDLORD. (EXAMPLE -removing food items from cabinets so that the unit may be sprayed for pests)

JPMC- 000373
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CSOC.RICH.002154

14. REPAIRS BY LANDLORD: Where a repair is the responsibility of the LANDLORD, TENANT must notify LANDLORD with a written notice stating what item needs servicing or repair. TENANT must give LANDLORD a reasonable opportunity to service or repair said item. TENANT acknowledges that rent will not be withheld unless a written notice has been served on LANDLORD giving LANDLORD a reasonable time to fix said item within the meaning of Civil Code Section 1942. Under no circumstances may TENANT withhold rent unless said item constitutes a substantial breach of the warrantee of habitability as stated in Code of Civil Procedure Section 1174.2.

15. PETS: No dog, cat, bird, fish or other domestic pet or animal of any kind may be kept on or about the premises without LANDLORD"S written consent.

16. FURNISHINGS: No liquid filled furniture of any kind may be kept on the premises. If the structure was built in 1973 or later TENANT may possess a waterbed if he maintains waterbed insurance valued at $100,000 or more. TENANT must furnish LANDLORD with proof of said insurance. TENANT must use bedding that complies with the load capacity of the manufacturer. In addition, TENANT must also be in full compliance with Civil Code Section 1940.5. TENANT shall not install or use any washer, dryer, or dishwasher that was not already furnished with the unit.

17. INSURANCE: TENANT may maintain a personal property insurance policy to cover any losses sustained to TENANT'S personal property or vehicle. It is acknowledged that LANDLORD does not maintain this insurance to cover personal property damage or loss caused by fire, theft, rain, water overflow/leakage, acts of GOD, and/or any other causes.

It is acknowledged that LANDLORD is not liable for these occurrences. It is acknowledged that TENANT'S insurance policy shall solely indemnify TENANT for any losses sustained. TENANT'S failure to maintain said policy shall be a complete waiver of TENANT'S right to seek damages against LANDLORD for the above stated losses. The parties acknowledge that the premises are not to be considered a security building which would hold LANDLORD to a higher degree of care.

18. TERMINATION OF LEASE/RENTAL AGREEMENT: If this lease is based on a fixed term, pursuant to paragraph 2, then at the expiration of said fixed term this lease shall become a month to month tenancy upon the approval of LANDLORD.

Where said term is a month to month tenancy, either party may terminate this tenancy by the serving of a 30 day written notice.

19. POSSESSION: If premises cannot be delivered to TENANT on the agreed date due to loss, total or partial destruction of the premises, or failure of previous TENANT to vacate, either party may terminate this agreement upon written notice to the other party at their last known address. It is acknowledged that either party shall have no liability to each other except that all sums paid to LANDLORD will be immediately refunded to TENANT.

20. ABANDONMENT: It shall be deemed a reasonable belief by the LANDLORD that an abandonment of the premises has occurred where the, within the meaning of Civil Code Section 1951.2, where rent has been unpaid for 14 consecutive days and the TENANT has been absent from unit for 14 consecutive days. In that event, LANDLORD may serve written notice pursuant to Civil Code Section 1951.2. If TENANT does not comply with the require- ments of said notice in 18 days, the premises shall be deemed abandoned.

21. WAIVER: LANDLORD'S failure to require compliance with the conditions of this agreement, or to exercise any right provided herein, shall not be deemed a waiver by LANDLORD of such condition or right. LANDLORD'S acceptance of rent with knowledge of any default under agreement by TENANT shall not be deemed a waiver of such default, nor shall it limit LANDLORD'S rights with respect to that or any subsequent right. It is further agreed between the parties that the payment of rent at any time shall not be a waiver to any UNLAWFUL DETAINER action unless LANDLORD in writing specifically acknowledges that this constitutes a waiver to the UNLAWFUL DETAINER action.

JPMC- 000374
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CSOC.RICH.002155

22. VALIDITY/SEVERABILITY: If any provision of this agreement is held to be invalid, such invalidity shall not affect the validity or enforceability of any other provision of this agreement.

23. ATTORNEY FEES: In the event action is brought by any party to enforce any terms of this agreement or to recover possession of the premises, the prevailing party shall recover from the other party reasonable attorney fees.

It is acknowledged, between the parties, that jury trials significantly increase the costs of any litigation between the parties. It is also acknowledged that jury trials require a longer length of time to adjudicate the controversy. On this basis, all parties waive their rights to have any matter settled by jury trial.

24. NOTICES: All notices to the tenant shall be deemed served upon mailing by first class mail, addressed to the tenant, at the subject premises or upon personal delivery to the premises whether or not TENANT is actually present at the time of said delivery. All notices to the landlord shall be served by mailing first class mail or by personal delivery to the manager's apartment or to:_____.

25. PERSONAL PROPERTY OF TENANT: Once TENANT vacates the premises, all personal property left in the unit shall be stored by the LANDLORD for 18 days. If within that time period, TENANT does not claim said property, LANDLORD may dispose of said items in any manner LANDLORD chooses.

26. ADDITIONAL RENT: All items owed under this lease shall be deemed additional rent.

27. APPLICATION: All statements in TENANT'S application must be true or this will constitute a material breach of this lease.

28. ADDITIONAL TERMS:

29. ENTIRE AGREEMENT: The foregoing agreement, including any attachments incorporated by reference, constitute the entire agreement between the parties and supersedes any oral or written representations or agreements that may have been made by either party. Further, TENANT represents that TENANT has relied solely on TENANT'S judgment in entering into this agreement. TENANT acknowledges having been advised to consult with independent legal counsel before entering into this Agreement and has decided to waive such representation and advice. TENANT acknowledges that TENANT has read and understood this agreement and has been furnished a duplicate original.

_____ LANDLORD/AGENT 3/2/05 DATE

_____ TENANT 3/2/05 DATE

_____ TENANT 3/2/05 DATE

NO REPRESENTATION IS MADE AS TO THE LEGAL VALIDITY OR ADEQUACY OF THIS AGREEMENT. IF YOU DESIRE, CONSULT WITH AN ATTORNEY BEFORE ENTERING THIS AGREEMENT.

For use in the State of California
COPYRIGHT 1995 THE LAW FIRM OF KATZ AND BLOCK
DENNIS P. BLOCK AND ASSOCIATES

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CSOC.RICH.002156

RESIDENTIAL LEASE/RENTAL AGREEMENT

(For use in the State of California)

PARTIES: LANDLORD Laura Richardson

TENANT(S) ANGELA PARSONS

PROPERTY ADDRESS: 3623 S. Parker St., San Pedro CA

1. RENTAL AMOUNT: Commencing Jan 3rd, 2007 TENANT agrees to pay LANDLORD the sum of $2000.00 per month in advance on the ____ day of each calendar month. Said rental payment shall be delivered by TENANT to LANDLORD or his designated agent to the following location:

Rent must be actually received by LANDLORD, or designated agent, in order to be considered in compliance with the terms of this agreement.

2. TERM: The premises are leased on the following lease term: (please check one item only) X month to month (OR) ____ until _____, 20__.

3. SECURITY DEPOSITS: TENANT shall deposit with landlord the sum of $3500.00 as a security deposit to secure TENANT'S faithful performance of the terms of this lease. The security deposit shall not exceed two times the monthly rent. After all the TENANTS have vacated, leaving the premises vacant, the LANDLORD may use the security deposit for the cleaning of the premises, any unusual wear and tear to the premises or common areas, and any rent or other amounts owed pursuant to the lease agreement or pursuant to Civil Code Section 1950.5.

TENANT may not use said deposit for rent owed during the term of the lease. Within 21 days of the TENANT vacating the premises, LANDLORD shall furnish TENANT a written statement indicating any amounts deducted from the security deposit and returning the balance to the TENANT. If TENANT fails to furnish a forwarding address to LANDLORD, then LANDLORD shall send said statement and any security deposit refund to the leased premises.

4. INITIAL PAYMENT: TENANT shall pay the first month rent of $2000.00 and the security deposit in the amount of $1500.00 for a total of $3500.00. Said payment shall be made in the form of cash or cashier's check and is all due prior to occupancy.

5. OCCUPANTS: The premises shall not be occupied by any person other than those designated above as TENANT with the exception of the following named persons: _____

If LANDLORD, with written consent, allows for additional persons to occupy the premises, the rent shall be increased by $100 for each such person. Any person staying 14 days cumulative or longer, without the LANDLORD'S written consent, shall be considered as occupying the premises in violation of this agreement.

6. SUBLETTING OR ASSIGNING: TENANT agrees not to assign or sublet the premises, or any part thereof, without first obtaining written permission from LANDLORD.

7. UTILITIES: TENANT shall pay for all utilities and/or services supplied to the premises with the following exception: N/A

CONDITION

#

JPMC- 000376
CONFIDENTIAL

CSOC.RICH.002157

8. PARKING: TENANT N/A is not N/A is (check one) assigned a parking space. If assigned a parking space it shall be designated as space # N/A. TENANT may only park a vehicle that is registered in the TENANT'S name. TENANT may not assign, sublet, or allow any other person to use this space. This space is exclusively used for the parking of passenger automobiles by the TENANT. No other type of vehicle or item may be stored in this space without prior written consent of LANDLORD. TENANT may not wash, repair, or paint in this space or at any other common area on the premises.

Only vehicles that are operational and currently registered in the State of California may park in this space. Any vehicle that is leaking any substance must not be parked anywhere on the premises.

9. CONDITION OF PREMISES: TENANT acknowledges that the premises have been inspected. Tenant acknowledges that said premises have been cleaned and all items, fixtures, appliances, and appurtenances are in complete working order. TENANT promises to keep the premises in a neat and sanitary condition and to immediately reimburse landlord for any sums necessary to repair any item, fixture or appurtenance that needed service due to TENANT'S, or TENANT'S invitee, misuse or negligence.

TENANT shall be responsible for the cleaning or repair to any plumbing fixture where a stoppage has occurred. TENANT shall also be responsible for repair or replacement of the garbage disposal where the cause has been a result of bones, grease, pits, or any other item which normally causes blockage of the mechanism.

10. ALTERATIONS: TENANT shall not make any alterations to the premises, including but not limited to installing aerials, lighting fixtures, dishwashers, washing machines, dryers or other items without first obtaining written permission from LANDLORD. TENANT shall not change or install locks, paint, or wallpaper said premises without LANDLORD'S prior written consent, TENANT shall not place placards, signs, or other exhibits in a window or any other place where they can be viewed by other residents or by the general public.

11. LATE CHARGE/BAD CHECKS: A late charge of 6% of the current rental amount shall be incurred if rent is not paid when due.

If rent is not paid when due and landlord issues a 'Notice To Pay Rent Or Quit', TENANT must tender cash or cashier's check only. If TENANT tenders a check, which is dishonored by a banking institution, than TENANT shall only tender cash or cashier's check for all future payments. This shall continue until such time as written consent is obtained from LANDLORD. In addition, TENANT shall be liable in the sum of $10 for each check that is returned to LANDLORD because the check has been dishonored.

12. NOISE AND DISRUPTIVE ACTIVITIES: TENANT or his/her guests and invitees shall not disturb, annoy, endanger or inconvenience other tenants of the building, neighbors, the LANDLORD or his agents, or workmen nor violate any law, nor commit or permit waste or nuisance in or about the premises.

Further, TENANT shall not do or keep anything in or about the premises that will obstruct the public spaces available to other residents. Lounging or unnecessary loitering on the front steps, public balconies or the common hallways that interferes with the convenience of other residents is prohibited.

13. LANDLORD'S RIGHT OF ENTRY: LANDLORD may enter and inspect the premises during normal business hours and upon reasonable advance notice of at least 24 hours to TENANT. LANDLORD is permitted to make all alterations, repairs and maintenance that in LANDLORD'S judgment is necessary to perform. In addition LANDLORD has all right to enter pursuant to Civil Code Section 1954. If the work performed requires that TENANT temporarily vacate the unit, then TENANT shall vacate for this temporary period upon being served a 7 days notice by LANDLORD. TENANT agrees that in such event that TENANT will be solely compensated by a corresponding reduction in rent for those many days that TENANT was temporarily displaced. If the work to be performed requires the cooperation of TENANT to perform certain tasks, then those tasks shall be performed upon serving 24 hours written notice by LANDLORD. (EXAMPLE -removing food items from cabinets so that the unit may be sprayed for pests)

JPMC- 000377
CONFIDENTIAL

CSOC.RICH.002158

14. REPAIRS BY LANDLORD: Where a repair is the responsibility of the LANDLORD, TENANT must notify LANDLORD with a written notice stating what item needs servicing or repair. TENANT must give LANDLORD a reasonable opportunity to service or repair said item. TENANT acknowledges that rent will not be withheld unless a written notice has been served on LANDLORD giving LANDLORD a reasonable time to fix said item within the meaning of Civil Code Section 1942. Under no circumstances may TENANT withhold rent unless said item constitutes a substantial breach of the warrantee of habitability as stated in Code of Civil Procedure Section 1174.2.

15. PETS: No dog, cat, bird, fish or other domestic pet or animal of any kind may be kept on or about the premises without LANDLORD"S written consent.

16. FURNISHINGS: No liquid filled furniture of any kind may be kept on the premises. If the structure was built in 1973 or later TENANT may possess a waterbed if he maintains waterbed insurance valued at $100,000 or more. TENANT must furnish LANDLORD with proof of said insurance. TENANT must use bedding that complies with the load capacity of the manufacturer. In addition, TENANT must also be in full compliance with Civil Code Section 1940.5. TENANT shall not install or use any washer, dryer, or dishwasher that was not already furnished with the unit.

17. INSURANCE: TENANT may maintain a personal property insurance policy to cover any losses sustained to TENANT'S personal property or vehicle. It is acknowledged that LANDLORD does not maintain this insurance to cover personal property damage or loss caused by fire, theft, rain, water overflow/leakage, acts of GOD, and/or any other causes.

It is acknowledged that LANDLORD is not liable for these occurrences. It is acknowledged that TENANT'S insurance policy shall solely indemnify TENANT for any losses sustained. TENANT'S failure to maintain said policy shall be a complete waiver of TENANT'S right to seek damages against LANDLORD for the above stated losses. The parties acknowledge that the premises are not to be considered a security building which would hold LANDLORD to a higher degree of care.

18. TERMINATION OF LEASE/RENTAL AGREEMENT: If this lease is based on a fixed term, pursuant to paragraph 2, then at the expiration of said fixed term this lease shall become a month to month tenancy upon the approval of LANDLORD.

Where said term is a month to month tenancy, either party may terminate this tenancy by the serving of a 30 day written notice.

19. POSSESSION: If premises cannot be delivered to TENANT on the agreed date due to loss, total or partial destruction of the premises, or failure of previous TENANT to vacate, either party may terminate this agreement upon written notice to the other party at their last known address. It is acknowledged that either party shall have no liability to each other except that all sums paid to LANDLORD will be immediately refunded to TENANT.

20. ABANDONMENT: It shall be deemed a reasonable belief by the LANDLORD that an abandonment of the premises has occurred where the, within the meaning of Civil Code Section 1951.2, where rent has been unpaid for 14 consecutive days and the TENANT has been absent from unit for 14 consecutive days. In that event, LANDLORD may serve written notice pursuant to Civil Code Section 1951.2. If TENANT does not comply with the require- ments of said notice in 18 days, the premises shall be deemed abandoned.

21. WAIVER: LANDLORD'S failure to require compliance with the conditions of this agreement, or to exercise any right provided herein, shall not be deemed a waiver by LANDLORD of such condition or right. LANDLORD'S acceptance of rent with knowledge of any default under agreement by TENANT shall not be deemed a waiver of such default, nor shall it limit LANDLORD'S rights with respect to that or any subsequent right. It is further agreed between the parties that the payment of rent at any time shall not be a waiver to any UNLAWFUL DETAINER action unless LANDLORD in writing specifically acknowledges that this constitutes a waiver to the UNLAWFUL DETAINER action.

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22. VALIDITY/SEVERABILITY: If any provision of this agreement is held to be invalid, such invalidity shall not affect the validity or enforceability of any other provision of this agreement.

23. ATTORNEY FEES: In the event action is brought by any party to enforce any terms of this agreement or to recover possession of the premises, the prevailing party shall recover from the other party reasonable attorney fees.

It is acknowledged, between the parties, that jury trials significantly increase the costs of any litigation between the parties. It is also acknowledged that jury trials require a longer length of time to adjudicate the controversy. On this basis, all parties waive their rights to have any matter settled by jury trial.

24. NOTICES: All notices to the tenant shall be deemed served upon mailing by first class mail, addressed to the tenant, at the subject premises or upon personal delivery to the premises whether or not TENANT is actually present at the time of said delivery. All notices to the landlord shall be served by mailing first class mail or by personal delivery to the manager's apartment or to:_____.

25. PERSONAL PROPERTY OF TENANT: Once TENANT vacates the premises, all personal property left in the unit shall be stored by the LANDLORD for 18 days. If within that time period, TENANT does not claim said property, LANDLORD may dispose of said items in any manner LANDLORD chooses.

26. ADDITIONAL RENT: All items owed under this lease shall be deemed additional rent.

27. APPLICATION: All statements in TENANT'S application must be true or this will constitute a material breach of this lease.

28. ADDITIONAL TERMS:

29. ENTIRE AGREEMENT: The foregoing agreement, including any attachments incorporated by reference, constitute the entire agreement between the parties and supersedes any oral or written representations or agreements that may have been made by either party. Further, TENANT represents that TENANT has relied solely on TENANT'S judgment in entering into this agreement. TENANT acknowledges having been advised to consult with independent legal counsel before entering into this Agreement and has decided to waive such representation and advice. TENANT acknowledges that TENANT has read and understood this agreement and has been furnished a duplicate original.

_____ LANDLORD/AGENT 12/28/06 DATE

_____ TENANT 12/28/06 DATE

_____ TENANT _____ DATE

NO REPRESENTATION IS MADE AS TO THE LEGAL VALIDITY OR ADEQUACY OF THIS AGREEMENT. IF YOU DESIRE, CONSULT WITH AN ATTORNEY BEFORE ENTERING THIS AGREEMENT.

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CALIFORNIA ASSOCIATION OF REALTORS®

CALIFORNIA RESIDENTIAL PURCHASE AGREEMENT AND JOINT ESCROW INSTRUCTIONS

For Use With Single Family Residential Property — Attached or Detached
(C.A.R. Form RPA-CA, Revised 10/06)

Date November 29, 2006, at SACRAMENTO, California.

1. OFFER:
A. THIS IS AN OFFER FROM Tania Mikhailova (Buyer).
B. THE REAL PROPERTY TO BE ACQUIRED is described as 7222 W Capitol Drive, Sacramento, CA, situated in Sacramento, County of Sacramento, California, ("Property").
C. THE PURCHASE PRICE offered is Six Hundred Eighty Thousand Dollars $ 680,000.00.
D. CLOSE OF ESCROW shall occur on December 29, 2006 (date) or ☐ 90 Days After Acceptance(CA).
2. FINANCE TERMS: Obtaining the loans below is a contingency of this Agreement unless (i) either 2K or 2L is checked below or (ii) otherwise agreed in writing. Buyer shall act diligently and in good faith to obtain the designated loans. Obtaining deposit, down payment and closing costs is not a contingency. Buyer represents that funds will be good when deposited with Escrow Holder.
A. INITIAL DEPOSIT: Buyer has given a deposit in the amount of ..... $ 3,000.00
to the agent submitting the offer (or to ☐ _____), by personal check (or ☐ _____), made payable to Chicago Title, which shall be held uncashed until Acceptance and then deposited within 3 business days after Acceptance (or ☐ _____), with Escrow Holder, (or ☐ into Broker's trust account).
B. INCREASED DEPOSIT: Buyer shall deposit with Escrow Holder an increased deposit in the amount of ..... $ _____ within _____ Days After Acceptance, or ☐ _____.
C. FIRST LOAN IN THE AMOUNT OF ..... $ 510,000.00
(1) New First Deed of Trust in favor of lender, encumbering the Property, starting a note payable at variable interest of 6.000 % fixed rate, or _____ % initial adjustable rate with a maximum interest rate of 8.000 %, payable due in _____ years, amortized over 30 years. Buyer shall pay loan fees/points not to exceed _____. (These terms apply whether the designated loan is conventional, FHA or VA.)
(2) ☐ FHA ☐ VA: (The following terms only apply to the FHA or VA loan that is checked.)
Seller shall pay _____ % discount points. Seller shall pay other fees not allowed to be paid by Buyer, ☐ not to exceed $ _____. Seller shall pay the cost of lender required Repairs (including those for wood destroying pest) not otherwise provided for in this Agreement, ☐ not to exceed $ _____. (Actual loan amount may increase if mortgage insurance premiums, funding fee or closing costs are financed.)
D. ADDITIONAL FINANCING TERMS: ☐ Seller financing (C.A.R. Form SFA); ☐ purchase money financing (C.A.R. Form PAA, paragraph 4A); ☐ assuming financing (C.A.R. Form PAA, paragraph 4B) $ _____
Buyer shall credit Buyer $10,000 for inspection/maintenance allowance costs.
E. BALANCE OF PURCHASE PRICE (not including costs of obtaining loans and other closing costs) in the amount of ..... $ _____ to be deposited with Escrow Holder within sufficient time to close escrow.
F. PURCHASE PRICE (TOTAL): ..... $ 680,000.00
G. LOAN APPLICATIONS: Within 7 (or ☐ _____) Days After Acceptance, Buyer shall provide Seller a letter from lender or mortgage loan broker stating that, based on a review of Buyer's written application and credit report, Buyer is prequalified or preapproved for the NEW loan specified in 2C above.
H. VERIFICATION OF DOWN PAYMENT AND CLOSING COSTS: Buyer (or Buyer's lender or loan broker pursuant to 2G) shall, within 7 (or ☐ _____) Days After Acceptance, provide Seller written verification of Buyer's down payment and closing costs.
I. LOAN CONTINGENCY REMOVAL: (i) within 17 (or ☐ _____) Days After Acceptance, Buyer shall, as specified in paragraph 14, remove the loan contingency or cancel this Agreement OR (ii) if checked, ☒ the loan contingency shall remain in effect until the designated loans are funded.
J. APPRAISAL CONTINGENCY AND REMOVAL: This Agreement is (OR, if checked, ☐ is NOT) contingent upon the Property appraising at no less than the specified purchase price. If there is a loan contingency, at the time the loan contingency is removed (or, if checked, ☐ within 17 (or _____) Days After Acceptance), Buyer shall, as specified in paragraph 14B(3), remove the appraisal contingency or cancel this Agreement. If there is no loan contingency, Buyer shall, as specified in paragraph 14B(3), remove the appraisal contingency within 17 (or _____) Days After Acceptance.
K. ☐ NO LOAN CONTINGENCY (if checked): Obtaining any loan in paragraphs 2C, 2D or elsewhere in this Agreement is NOT a contingency of this Agreement. If Buyer does not obtain the loan and as a result Buyer does not purchase the Property, Seller may be entitled to Buyer's deposit or other legal remedies.
L. ☐ ALL CASH OFFER (if checked): No loan is needed to purchase the Property. Buyer shall, within 7 (or ☐ _____) Days After Acceptance, provide Seller written verification of sufficient funds to close this transaction.
3. CLOSING AND OCCUPANCY:
A. Buyer intends (or ☐ does not intend) to occupy the Property as Buyer's primary residence.
B. Seller-occupied or vacant property: Occupancy shall be delivered to Buyer at ☐ AM/☐ PM, ☐ on the date of Close Of Escrow; ☐ on _____; or ☐ no later than _____ Days After Close Of Escrow. (C.A.R. Form PAA, paragraph 2.) If transfer of title and occupancy do not occur at the same time, Buyer and Seller are advised to: (i) enter into a written occupancy agreement; and (ii) consult with their insurance and legal advisors.

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Buyer's Initials ( )( )
Seller's Initials ( )( )
Reviewed by _____ Date _____

Agent: Keller Williams Phone: (916) 944-5400 Fax: (916) 944-5404 Prepared using WINforms® software
Broker: Keller Williams Realty Sac Metro Ar., Sacramento, CA 95823

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Property Address: 3423 W curtis drive sacramento, CA Date: November 28, 2006

C. Tenant-occupied property: (i) Property shall be vacant at least 5 (or ☐ _____) Days Prior to Close Of Escrow, unless otherwise agreed in writing. Note to Seller: If you are unable to deliver Property vacant in accordance with rent control and other applicable laws, you may be in breach of this Agreement.

OR (ii) (if checked) ☐ Tenant to remain in possession. The attached addendum is incorporated into this Agreement (C.A.R. Form PAA, paragraph 3.)

OR (iii) (if checked) ☐ This Agreement is contingent upon Buyer and Seller entering into a written agreement regarding occupancy of the Property within the time specified in paragraph 14B(1). If no written agreement is reached within this time, either Buyer or Seller may cancel this Agreement in writing.

D. At Close Of Escrow, Seller assigns to Buyer any assignable warranty rights for items included in the sale and shall provide any available Copies of such warranties. Broker cannot and will not determine the assignability of any warranties.

E. At Close Of Escrow, unless otherwise agreed in writing, Seller shall provide keys and/or means to operate all locks, mailboxes, security systems, alarms and garage door openers. If Property is a condominium or located in a common interest subdivision, Buyer may be required to pay a deposit to the Homeowners' Association ("HOA") to obtain keys to accessible HOA facilities.

4. ALLOCATION OF COSTS: (If checked): Unless otherwise specified here, this paragraph only determines who is to pay for the inspection, test or service mentioned, if not specified here or elsewhere in this Agreement, the determination of who is to pay for any work recommended or identified by any such report, inspection, test or service shall be by the method specified in paragraph 14B(3).

A. WOOD DESTROYING PEST INSPECTION:

(1) ☐ Buyer ☒ Seller shall pay for an inspection and report for wood destroying pests and organisms ("Report") which shall be prepared by pestcare structural, a registered structural pest control company. The Report shall cover the accessible areas of the main building and attached structures and, if checked: ☒ detached garages and carports, ☒ detached decks, ☐ the following other structures or areas _____. The Report shall not include roof coverings. If Property is a condominium or located in a common interest subdivision, the Report shall include only the separate interest and any exclusive-use areas being transferred and shall not include common areas, unless otherwise agreed. Water tests of shower pans on upper level units may not be performed without consent of the owners of property below the shower.

OR (2) ☐ (If checked) The attached addendum (C.A.R. Form WPA) regarding wood destroying pest inspection and allocation of cost is incorporated into this Agreement.

B. OTHER INSPECTIONS AND REPORTS:

(1) ☐ Buyer ☐ Seller shall pay to have septic or private sewage disposal system inspected _____

(2) ☐ Buyer ☐ Seller shall pay to have domestic well tested for water potability and productivity _____

(3) ☐ Buyer ☒ Seller shall pay for a natural hazard zone disclosure report prepared by pestcare structural _____

(4) ☐ Buyer ☒ Seller shall pay for the following inspection or report 2 year roof certification _____

(5) ☐ Buyer ☐ Seller shall pay for the following inspection or report _____

C. GOVERNMENT REQUIREMENTS AND RETROFIT:

(1) ☐ Buyer ☒ Seller shall pay for smoke detector installation and/or water heater bracing, if required by Law. Prior to Close Of Escrow, Seller shall provide Buyer a written statement of compliance in accordance with state and local law, unless exempt.

(2) ☐ Buyer ☒ Seller shall pay the cost of compliance with any other minimum mandatory government retrofit standards, inspections and reports if required as a condition of closing escrow under any Law. _____

D. ESCROW AND TITLE:

(1) ☒ Buyer ☒ Seller shall pay escrow fee 50/50

Escrow Holder shall be chicago title

(2) ☐ Buyer ☒ Seller shall pay for owner's title insurance policy specified in paragraph 12E

Owner's title policy to be issued by chicago title

(Buyer shall pay for any title insurance policy insuring Buyer's lender, unless otherwise agreed in writing.)

E. OTHER COSTS:

(1) ☒ Buyer ☒ Seller shall pay County transfer tax or transfer fee 50/50

(2) ☒ Buyer ☒ Seller shall pay City transfer tax or transfer fee 50/50

(3) ☐ Buyer ☐ Seller shall pay HOA transfer fee _____

(4) ☐ Buyer ☐ Seller shall pay HOA document preparation fees _____

(5) ☐ Buyer ☒ Seller shall pay the cost, not to exceed $ 350.00 _____ of a one-year home warranty plan, issued by american home shield with the following optional coverages n/a

(6) ☐ Buyer ☒ Seller shall pay for section 1

(7) ☒ Buyer ☐ Seller shall pay for section 2

5. STATUTORY DISCLOSURES (INCLUDING LEAD-BASED PAINT HAZARD DISCLOSURES AND CANCELLATION RIGHTS):

A. (1) Seller shall, within the time specified in paragraph 14A, deliver to Buyer, if required by Law: (i) Federal Lead-based Paint Disclosures and pamphlet ("Lead Disclosures"), and (ii) disclosures or notices required by sections 1103 et. seq. and 1103.4 et. seq. of the California Civil Code ("Statutory Disclosures"). Statutory Disclosures include, but are not limited to, a Real Estate Transfer Disclosure Statement ("TDS"), Natural Hazard Disclosure Statement ("NHD"), notice or actual knowledge of release of legally controlled substances, notice of special tax and/or assessments (or, if allowed, substantially equivalent notice regarding the Mello-Roos Community Facilities Act and Improvement Bond Act of 1915) and, if Seller has actual knowledge, an "earthquake fault zone" or "seismic hazard zone" location disclosure (C.A.R. Form SSD).

(2) Buyer shall, within the time specified in paragraph 14B(1), sign and return a Copy of the Statutory and Lead Disclosures to Seller.

(3) In the event Seller, prior to Close Of Escrow, becomes aware of adverse conditions materially affecting the Property, or any material inaccuracy in disclosures, information or representations previously provided to Buyer of which Buyer is reasonably unaware, Seller shall promptly provide a subsequent or amended disclosure or notice, in writing, covering those items. However, a subsequent or amended disclosure shall not be required for conditions and material inaccuracies disclosed in reports ordered and paid for by Buyer.

Buyer's Initials ( )
Seller's Initials ( )

Reviewed by _____ Date _____

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Property Address: 5622 W Curtis Drive, Sacramento, CA Date: November 28, 2006

(4) If any disclosure or notice specified in 5A(1), or subsequent or amended disclosure or notice is delivered to Buyer after the offer is signed, Buyer shall have the right to cancel this Agreement within 3 Days After delivery in person, or 5 Days After delivery by deposit in the mail, by giving written notice of cancellation to Seller or Seller's agent. (Lead Disclosures sent by mail must be sent certified mail or better.)

(5) Note to Buyer and Seller: Waiver of Statutory and Lead Disclosures is prohibited by Law.

B. NATURAL AND ENVIRONMENTAL HAZARDS: Within the time specified in paragraph 14A, Seller shall, if required by Law: (i) deliver to Buyer earthquake guides (and retrofit guides) and environmental hazards booklet; (ii) even if exempt from the obligation to provide a NHD, disclose if the Property is located in a Special Flood Hazard Area; Potential Flooding (Inundation) Area; Very High Fire Hazard Zone; State Fire Responsibility Area; Earthquake Fault Zone; Seismic Hazard Zone; and (iii) disclose any other zone as required by Law and provide any other information required for those zones.

C. DATA BASE DISCLOSURE: Notice: Pursuant to Section 290.46 of the Penal Code, information about specified registered sex offenders is made available to the public via an Internet Web site maintained by the Department of Justice at www.meganslaw.ca.gov. Depending on an offender's criminal history, this information will include either the address at which the offender resides or the community of residence and ZIP Code in which he or she resides. (Neither Seller nor Brokers are required to check this website. If Buyer wants further information, Broker recommends that Buyer obtain information from this website during Buyer's inspection contingency period. Brokers do not have expertise in this area.)

6. CONDOMINIUM/PLANNED UNIT DEVELOPMENT DISCLOSURE:

A. SELLER HAS: 7 (or [ ] _____) Days After Acceptance to disclose to Buyer whether the Property is a condominium, or is located in a planned unit development or other common interest subdivision (C.A.R. Form SBC).

B. If the Property is a condominium or is located in a planned unit development or other common interest subdivision, Seller has 3 (or [ ] _____) Days After Acceptance to request from the HOA (C.A.R. Form HOA): (i) Copies of any documents required by Law; (ii) statement of any pending or anticipated claim or litigation by or against the HOA; (iii) a statement concerning the location and number of designated parking and storage spaces; (iv) Copies of the most recent 12 months of HOA minutes for regular and special meetings; and (v) the name and contact information of all HOAs governing the Property (collectively, "CI Disclosures"). Seller shall receive and deliver to Buyer all CI Disclosures received from the HOA and any CI Disclosures in Seller's possession. Buyer's approval of CI Disclosures is a contingency of this Agreement as specified in paragraph 14B(2).

7. CONDITIONS AFFECTING PROPERTY:

A. Unless otherwise agreed: (i) the Property is sold (a) in its PRESENT physical condition as of the date of Acceptance and (b) subject to Buyer's investigation rights; (ii) the Property, including pool, spa, landscaping and grounds, is to be maintained in substantially the same condition as on the date of Acceptance; and (iii) all debris and personal property not included in the sale shall be removed by Close Of Escrow.

B. SELLER SHALL, within the time specified in paragraph 14A, DISCLOSE KNOWN MATERIAL FACTS AND DEFECTS affecting the Property, including known insurance claims within the past five years, AND MAKE OTHER DISCLOSURES REQUIRED BY LAW (C.A.R. Form SPQ).

C. NOTE TO BUYER: You are strongly advised to conduct investigations of the entire Property in order to determine its present condition since Seller may not be aware of all defects affecting the Property or other factors that you consider important. Property improvements may not be built according to code, in compliance with current Law, or have had permits issued.

D. NOTE TO SELLER: Buyer has the right to inspect the Property and, as specified in paragraph 14B, based upon information discovered in those inspections: (i) cancel this Agreement; or (ii) request that you make Repairs or take other action.

8. ITEMS INCLUDED AND EXCLUDED:

A. NOTE TO BUYER AND SELLER: Items listed as included or excluded in the MLS, flyer or marketing materials are not included in the purchase price or included in the sale unless specified in 8B or C.

B. ITEMS INCLUDED IN SALE:

(1) All EXISTING fixtures and fittings that are attached to the Property;

(2) Existing electrical, mechanical, lighting, plumbing and heating fixtures, ceiling fans, fireplace inserts, gas logs and grates, solar systems, built-in appliances, window and door screens, awnings, shutters, window coverings, attached floor coverings, television antennas, satellite dishes, private integrated telephone systems, air conditioning units, pool/spa equipment, garage door operators/remote controls, mailbox, in-ground landscaping, trees/shrubs, water softeners, water purifiers, security systems/alarms; and

(3) The following items: _____

(4) Seller represents that all items included in the purchase price, unless otherwise specified, are owned by Seller.

(5) All items included shall be transferred free of liens and without Seller warranty.

C. ITEMS EXCLUDED FROM SALE: _____

9. BUYER'S INVESTIGATION OF PROPERTY AND MATTERS AFFECTING PROPERTY:

A. Buyer's acceptance of the condition of, and any other matter affecting the Property, is a contingency of this Agreement as specified in this paragraph and paragraph 14B. Within the time specified in paragraph 14B(1), Buyer shall have the right, at Buyer's expense unless otherwise agreed, to conduct inspections, investigations, tests, surveys and other studies ("Buyer Investigations"), including, but not limited to, the right to: (i) inspect for lead-based paint and other lead-based paint hazards; (ii) inspect for wood destroying pests and organisms; (iii) review the registered sex offender database; (iv) confirm the insurability of Buyer and the Property; and (v) satisfy Buyer as to any matter specified in the attached Buyer's Inspection Advisory (C.A.R. Form BIA). Without Seller's prior written consent, Buyer shall neither make nor cause to be made: (i) invasive or destructive Buyer Investigations; or (ii) inspections by any governmental building or zoning inspector or government employee, unless required by Law.

B. Buyer shall complete Buyer Investigations and, as specified in paragraph 14B, remove the contingency or cancel this Agreement. Buyer shall give Seller, at no cost, complete Copies of all Buyer Investigation reports obtained by Buyer. Seller shall make the Property available for all Buyer Investigations. Seller shall have water, gas, electricity and all operable pilot lights on for Buyer's investigations and through the date possession is made available to Buyer.

Buyer's Initials ( )( )
Seller's Initials ( )( )
Confirmed by _____ Date _____

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10. REPAIRS: Repairs shall be completed prior to final verification of condition unless otherwise agreed in writing. Repairs to be performed at Seller's expense may be performed by Seller or through others, provided that the work complies with applicable law, including governmental permit, inspection and approval requirements. Repairs shall be performed in a good, skillful manner with materials of quality and appearance comparable to existing materials. It is understood that exact restoration of appearance or workmanship cannot be guaranteed. Seller shall: (i) obtain receipts for Repairs performed by others; (ii) prepare a written statement indicating the Repairs performed by Seller and the date of such Repairs; and (iii) provide Copies of receipts and statements to Buyer prior to final verification of condition.

11. OWNER INDEMNITY AND SELLER PROVISIONS FOR ENTRY UPON PROPERTY: Buyer shall: (i) keep the Property free and clear of liens; (ii) indemnify and hold Seller harmless from all resulting liability, claims, demands, damages and costs. Buyer shall carry, or Buyer shall require anyone acting on Buyer's behalf to carry, policies of liability, workers' compensation and other applicable insurance, defending and protecting Seller from liability for any injuries to persons or property occurring during any Buyer investigations or work done on the Property at Buyer's direction prior to Close Of Escrow. Seller is advised that certain protections may be afforded Seller by recording a "Notice of Non-responsibility" (C.A.R. Form NNR) for Buyer investigations and work done on the Property at Buyer's direction. Buyer's obligations under this paragraph shall survive the termination of this Agreement.

12. TITLE AND VESTING:
A. Within the time specified in paragraph 14, Buyer shall be provided a current preliminary (title) report, which is only an offer by the title insurer to issue a policy of title insurance and may not include every item affecting title. Buyer's review of the preliminary report and any other matters which may affect title are a contingency of this Agreement as specified in paragraph 14B.
B. Title to be in its present condition subject to all encumbrances, easements, covenants, conditions, restrictions, rights and other matters, whether of record or not, as of the date of Acceptance except: (i) monetary liens of record unless Buyer is assuming those obligations or taking the Property subject to those obligations; and (ii) those matters which Seller has agreed to remove in writing.
C. Within the time specified in paragraph 14A, Seller has a duty to disclose to Buyer all matters known to Seller affecting title, whether of record or not.
D. At Close Of Escrow, Buyer shall receive a grant deed conveying title (or, for stock cooperative or long-term lease, an assignment of stock certificate or of Seller's leasehold interest), including oil, mineral and water rights if currently owned by Seller. Title shall vest as designated in Buyer's supplemental escrow instructions. THE MANNER OF TAKING TITLE MAY HAVE SIGNIFICANT LEGAL AND TAX CONSEQUENCES. CONSULT AN APPROPRIATE PROFESSIONAL.
E. Buyer shall receive a CLTA/ALTA Homeowner's Policy of Title Insurance. A title company, at Buyer's request, can provide information about the availability, desirability, coverage, and cost of various title insurance coverages and endorsements. If Buyer desires title coverage other than that required by this paragraph, Buyer shall instruct Escrow Holder in writing and pay any increase in cost.

13. SALE OF BUYER'S PROPERTY:
A. This Agreement is NOT contingent upon the sale of any property owned by Buyer.
OR B. ☐ (if checked) The attached addendum (C.A.R. Form COP) regarding the contingency for the sale of property owned by Buyer is incorporated into this Agreement.

14. TIME PERIODS; REMOVAL OF CONTINGENCIES; CANCELLATION RIGHTS: The following time periods may only be extended, altered, modified or changed by mutual written agreement. Any removal of contingencies or cancellation under this paragraph must be in writing (C.A.R. Form CR).
A. SELLER HAS: 7 (or ☐ _____) Days After Acceptance to deliver to Buyer all reports, disclosures and information for which Seller is responsible under paragraphs 4, 5A and B, 6A, 7B and 12.
B. (1) BUYER HAS: 17 (or ☐ _____) Days After Acceptance, unless otherwise agreed in writing, to:
(i) complete all Buyer investigations, review all disclosures, reports and other applicable information, which Buyer receives from Seller and approve all matters affecting the Property (including lead-based paint and lead-based paint hazards as well as other information specified in paragraphs 5 and Availability of Buyer and the Property); and
(ii) return to Seller Signed Copies of Statutory and Lead Disclosure delivered by Seller in accordance with paragraph 5A.
(2) Within the time specified in 14B(1), Buyer may request that Seller make repairs or take any other action regarding the Property (C.A.R. Form RR). Seller has no obligation to agree to or respond to Buyer's requests.
(3) By the end of the time specified in 14B(1) (or 2) for loan contingency or 3J for appraisal contingency), Buyer shall, in writing, remove the applicable contingency (C.A.R. Form CR) or cancel this Agreement. However, if (i) government-mandated inspections/ reports required as a condition of closing, or (ii) Common Interest Disclosures pursuant to Paragraph 5B are not made within the time specified in 14A, then Buyer has 5 (or ☐ _____) Days After receipt of any such items, or the time specified in 14B(1), whichever is later, to remove the applicable contingency or cancel this Agreement in writing.
C. CONFIRMATION OF CONTINGENCY OR CONTRACTUAL OBLIGATION; SELLER RIGHT TO CANCEL:
(1) Seller right to Cancel; Buyer Contingencies: Seller, after first giving Buyer a Notice to Buyer to Perform (as specified below), may cancel this Agreement in writing and authorize return of Buyer's deposit if, by the time specified in this Agreement, Buyer does not remove in writing the applicable contingency or cancel this Agreement. Once all contingencies have been removed, failure of either Buyer or Seller to close escrow on time may be a breach of this Agreement.
(2) Confirmation of Contingencies: Once after the expiration of the time specified in 14B, Buyer retains the right to make requests to Seller, remove in writing the applicable contingency or cancel this Agreement until Seller cancels pursuant to 14C(1). Once Seller receives Buyer's written removal of all contingencies, Seller may not cancel this Agreement pursuant to 14C(1).
(3) Seller right to Cancel; Buyer Contract Obligations: Seller, after first giving Buyer a Notice to Buyer to Perform (as specified below), may cancel this Agreement in writing and authorize return of Buyer's deposit for any of the following reasons: (i) if Buyer fails to deposit funds as required by 3A or 3B; (ii) if the check deposited pursuant to 3A or 3B is not good when deposited; (iii) if Buyer fails to provide a letter as required by 2G; (iv) if Buyer fails to provide verification as required by 2H or 3J; (v) if Seller reasonably disapproves of the verification provided by 2H or 3J; (vi) if Buyer fails to return disclosures as required by paragraph 5A(2); or (vii) if Buyer fails to sign or initial a separate liquidated damages form for an increased deposit as required by paragraph 16. Seller is not required to give Buyer a Notice to Perform regarding Close of Escrow.
(4) Notice To Buyer To Perform: The Notice to Buyer to Perform (C.A.R. Form NBP) shall: (i) be in writing; (ii) be signed by Seller; and (iii) give Buyer at least 24 (or ☐ _____) hours (or until the time specified in the applicable paragraph, whichever has to take the applicable action. A Notice to Buyer to Perform may not be given any earlier than 2 Days Prior to the expiration of the applicable time for Buyer to remove a contingency or cancel this Agreement or make a 14C(3) obligation.

Buyer's Initials ( )
Seller's Initials ( )
Reviewed by _____ Date

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CSOC.RICH.002164

Property Address: 3689 W Curtis Drive, CA Date: November 29, 2006

D. EFFECT OF BUYER'S REMOVAL OF CONTINGENCY: If Buyer removes, in writing, any contingency or cancellation rights, unless otherwise specified in a separate written agreement between Buyer and Seller, Buyer shall conclusively be deemed to have: (i) completed all Buyer investigations, and review of reports and other applicable information and disclosures pertaining to that contingency or cancellation right; (ii) elected to proceed with the transaction; and (iii) assumed all liability, responsibility and expense for Repairs or corrections pertaining to that contingency or cancellation right, or for inability to obtain financing.

E. EFFECT OF CANCELLATION ON DEPOSITS: If Buyer or Seller gives written notice of cancellation pursuant to rights duly exercised under the terms of this Agreement, Buyer and Seller agree to sign mutual instructions to cancel the sale and escrow and release deposits to the party entitled to the funds, less fees and costs incurred by that party. Fees and costs may be payable to service providers and vendors for services and products provided during escrow. Release of funds will require mutual, signed release instructions from Buyer and Seller, judicial decision or arbitration award. A party may be subject to a civil penalty of up to $1,000 for refusal to sign such instructions if no good faith dispute exists as to who is entitled to the deposited funds (Civil Code §1057.3).

18. FINAL VERIFICATION OF CONDITION: Buyer shall have the right to make a final inspection of the Property within 5 (or _____) Days Prior to Close Of Escrow, NOT AS A CONTINGENCY OF THE SALE, but solely to confirm: (i) the Property is maintained pursuant to paragraph 7A; (ii) Repairs have been completed as agreed; and (iii) Seller has complied with Seller's other obligations under this Agreement.

19. **LIQUIDATED DAMAGES: If Buyer fails to complete this purchase because of Buyer's default, Seller shall retain, as liquidated damages, the deposit actually paid. If the Property is a dwelling with no more than four units, one of which Buyer intends to occupy, then the amount retained shall be no more than 3% of the purchase price. Any excess shall be returned to Buyer. Release of funds will require mutual, signed release instructions from both Buyer and Seller, judicial decision or arbitration award.**

BUYER AND SELLER SHALL SIGN A SEPARATE LIQUIDATED DAMAGES PROVISION FOR ANY INCREASED DEPOSIT. (C.A.R. FORM RID)

Buyer's Initials _____ Seller's Initials _____

20. DISPUTE RESOLUTION:

A. MEDIATION: Buyer and Seller agree to mediate any dispute or claim arising between them out of this Agreement, or any resulting transaction, before resorting to arbitration or court action. Paragraphs 17B(2) and (3) below apply to mediation whether or not the Arbitration provision is initialed. Mediation fees, if any, shall be divided equally among the parties involved. If for any dispute or claim to which this paragraph applies, any party commences an action without first attempting to resolve the matter through mediation, or refuses to mediate after a request has been made, then that party shall not be entitled to recover attorney fees, even if they would otherwise be available to that party in any such action. THIS MEDIATION PROVISION APPLIES WHETHER OR NOT THE ARBITRATION PROVISION IS INITIALED.

B. **ARBITRATION OF DISPUTES: (1) Buyer and Seller agree that any dispute or claim in Law or equity arising between them out of this Agreement or any resulting transaction, which is not settled through mediation, shall be decided by neutral, binding arbitration, including and subject to paragraphs 17B(2) and (3) below. The arbitrator shall be a retired judge or justice, or an attorney with at least 5 years of residential real estate Law experience, unless the parties mutually agree to a different arbitrator, who shall render an award in accordance with substantive California Law. The parties shall have the right to discovery in accordance with California Code of Civil Procedure §1283.05. In all other respects, the arbitration shall be conducted in accordance with Title 9 of Part III of the California Code of Civil Procedure. Judgment upon the award of the arbitrator(s) may be entered into any court having jurisdiction. Interpretation of this agreement to arbitrate shall be governed by the Federal Arbitration Act.**

(2) EXCLUSIONS FROM MEDIATION AND ARBITRATION: The following matters are excluded from mediation and arbitration: (i) a judicial or non-judicial foreclosure or other action or proceeding to enforce a deed of trust, mortgage or installment land sale contract as defined in California Civil Code §2985; (ii) an unlawful detainer action; (iii) the filing or enforcement of a mechanic's lien; and (iv) any matter that is within the jurisdiction of a probate, small claims or bankruptcy court. The filing of a court action to enable the recording of a notice of pending action, for order of attachment, receivership, injunction, or other provisional remedies, shall not constitute a waiver of the mediation and arbitration provisions.

(3) BROKERS: Buyer and Seller agree to mediate and arbitrate disputes or claims involving either or both brokers, consistent with 17A and B, provided either or both brokers shall have agreed to such mediation or arbitration prior to, or within a reasonable time after, the dispute or claim is presented to brokers. Any election by either or both brokers to participate in mediation or arbitration shall not preclude brokers being joined as parties to the Agreement.

"NOTICE: BY INITIALING IN THE SPACE BELOW YOU ARE AGREEING TO HAVE ANY DISPUTE ARISING OUT OF THE MATTERS INCLUDED IN THE 'ARBITRATION OF DISPUTES' PROVISION DECIDED BY NEUTRAL ARBITRATION AS PROVIDED BY CALIFORNIA LAW AND YOU ARE GIVING UP ANY RIGHTS YOU MIGHT POSSESS TO HAVE THE DISPUTE LITIGATED IN A COURT OR JURY TRIAL. BY INITIALING IN THE SPACE BELOW YOU ARE GIVING UP YOUR JUDICIAL RIGHTS TO DISCOVERY AND APPEAL, UNLESS THOSE RIGHTS ARE SPECIFICALLY INCLUDED IN THE 'ARBITRATION OF DISPUTES' PROVISION. IF YOU REFUSE TO SUBMIT TO ARBITRATION AFTER AGREEING TO THIS PROVISION, YOU MAY BE COMPELLED TO ARBITRATE UNDER THE AUTHORITY OF THE CALIFORNIA CODE OF CIVIL PROCEDURE. YOUR AGREEMENT TO THIS ARBITRATION PROVISION IS VOLUNTARY."

"WE HAVE READ AND UNDERSTAND THE FOREGOING AND AGREE TO SUBMIT DISPUTES ARISING OUT OF THE MATTERS INCLUDED IN THE 'ARBITRATION OF DISPUTES' PROVISION TO NEUTRAL ARBITRATION."

Buyer's Initials _____ Seller's Initials _____

Buyer's Initials _____
Seller's Initials _____

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Property Address: 3622 W Curtis Drive, CA Date: November 28, 2006

18. **PRORATIONS OF PROPERTY TAXES AND OTHER ITEMS:** Unless otherwise agreed in writing, the following items shall be PAID CURRENT and prorated between Buyer and Seller as of Close Of Escrow: real property taxes and assessments, interest, rents, HOA regular, special, and emergency dues and assessments imposed prior to Close Of Escrow, premiums on insurance assumed by Buyer, payments on bonds and assessments assumed by Buyer, and payments on Mello-Roos and other Special Assessment District bonds and assessments that are now a lien. The following items shall be assumed by Buyer WITHOUT CREDIT toward the purchase price: prorated payments on Mello-Roos and other Special Assessment District bonds and assessments and HOA special assessments that are now a lien but not yet due. Property will be reassessed upon change of ownership. Any supplemental tax bills shall be paid as follows: (i) for periods after Close Of Escrow, by Buyer; and (ii) for periods prior to Close Of Escrow, by Seller. TAX BILLS ISSUED AFTER CLOSE OF ESCROW SHALL BE HANDLED DIRECTLY BETWEEN BUYER AND SELLER. Prorations shall be made based on a 30-day month.

19. **WITHHOLDING TAXES:** Seller and Buyer agree to execute any instrument, affidavit, statement or instruction reasonably necessary to comply with federal (FIRPTA) and California withholding Law, if required (C.A.R. Forms AB and AB).

20. **MULTIPLE LISTING SERVICE ("MLS"):** Brokers are authorized to report to the MLS a pending sale and, upon Close Of Escrow, the terms of this transaction to be published and disseminated to persons and entities authorized to use the information on terms approved by the MLS.

21. **EQUAL HOUSING OPPORTUNITY:** The Property is sold in compliance with federal, state and local anti-discrimination Laws.

22. **ATTORNEY FEES:** In any action, proceeding, or arbitration between Buyer and Seller arising out of this Agreement, the prevailing Buyer or Seller shall be entitled to reasonable attorney fees and costs from the non-prevailing Buyer or Seller, except as provided in paragraph 17A.

23. **SELECTION OF SERVICE PROVIDERS:** If Brokers refer Buyer or Seller to persons, vendors, or service or product providers ("Providers"), Brokers do not guarantee the performance of any Providers. Buyer and Seller may select ANY Providers of their own choosing.

24. **TIME OF ESSENCE; ENTIRE CONTRACT; CHANGES:** Time is of the essence. All understandings between the parties are incorporated in this Agreement. Its terms are intended by the parties as a final, complete and exclusive expression of their Agreement with respect to its subject matter, and may not be contradicted by evidence of any prior agreement or contemporaneous oral agreement. If any provision of this Agreement is held to be ineffective or invalid, the remaining provisions will nevertheless be given full force and effect. Neither this Agreement nor any provision in it may be extended, amended, modified, altered or changed, except in writing Signed by Buyer and Seller.

25. **OTHER TERMS AND CONDITIONS,** including attached supplements:
A. ☐ Buyer's Inspection Advisory (C.A.R. Form BIA)
B. ☐ Purchase Agreement Addendum (C.A.R. Form PAA paragraph number(s):)
C. ☐ Statewide Buyer and Seller Advisory (C.A.R. Form SBSA)
D. _____

26. **DEFINITIONS:** As used in this Agreement:
A. "Acceptance" means the time the offer or final counter offer is accepted in writing by a party and is delivered to and personally received by the other party or that party's authorized agent in accordance with the terms of this offer or a final counter offer.
B. "Agreement" means the terms and conditions of this accepted California Residential Purchase Agreement and any accepted counter offers and addenda.
C. "C.A.R. Form" means the specific form referenced or another comparable form agreed to by the parties.
D. "Close Of Escrow" means the date the grant deed, or other evidence of transfer of title, is recorded. If the scheduled close of escrow falls on a Saturday, Sunday or legal holiday, then close of escrow shall be the next business day after the scheduled close of escrow date.
E. "Copy" means copy by any means including photocopy, NCR, facsimile and electronic.
F. "Days" means calendar days, unless otherwise required by Law.
G. "Days After" means the specified number of calendar days after the occurrence of the event specified, not counting the calendar date on which the specified event occurs, and ending at 11:59 PM on the final day.
H. "Days Prior" means the specified number of calendar days before the occurrence of the event specified, not counting the calendar date on which the specified event is scheduled to occur.
I. "Electronic Copy" or "Electronic Signature" means, as applicable, an electronic copy or signature complying with California Law. Buyer and Seller agree that electronic means will not be used by either party to modify or alter the content or integrity of this Agreement without the knowledge and consent of the other.
J. "Law" means any law, code, statute, ordinance, regulation, rule or order, which is adopted by a controlling city, county, state or federal legislative, judicial or executive body or agency.
K. "Notice to Buyer to Perform" means a document (C.A.R. Form NBP), which shall be in writing and Signed by Seller and shall give Buyer at least 24 hours (or as otherwise specified in paragraph 14C(4)) to remove a contingency or perform as applicable.
L. "Repairs" means any repairs (including pest control), alterations, replacements, modifications or restoration of the Property provided for under this Agreement.
M. "Signed" means either a handwritten or electronic signature on an original document, Copy or any counterpart.
N. Singular and Plural terms each include the other, where appropriate.

Buyer's Initials ( )
Seller's Initials ( )
Reviewed by _____ Date _____

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CSOC.RICH.002166

Property Address: 3621 W Curtis Drive Sacramento, CA Date: November 28, 2006

17. AGENCY:

A. DISCLOSURE: Buyer and Seller each acknowledge prior receipt of C.A.R. Form AD "Disclosure Regarding Real Estate Agency Relationships."

B. POTENTIALLY COMPETING BUYERS AND SELLERS: Buyer and Seller each acknowledge receipt of a disclosure of the possibility of multiple representation by the Broker representing that principal. This disclosure may be part of a listing agreement, buyer-broker agreement or separate document (C.A.R. Form DA). Buyer understands that Broker representing Buyer may also represent other potential buyers, who may consider, make offers on or ultimately acquire the Property. Seller understands that Broker representing Seller may also represent other sellers with competing properties of interest to this Buyer.

C. CONFIRMATION: The following agency relationships are hereby confirmed for this transaction:

Listing Agent: Dunnigan Associates (Print Firm Name) is the agent of (check one): ☒ the Seller exclusively; or ☐ both the Buyer and Seller.

Selling Agent: Keller Williams Realty (Print Firm Name) (if not same as Listing Agent) is the agent of (check one): ☒ the Buyer exclusively; or ☐ the Seller exclusively; or ☐ both the Buyer and Seller. Real Estate Brokers are not parties to the Agreement between Buyer and Seller.

18. JOINT ESCROW INSTRUCTIONS TO ESCROW HOLDER:

A. The following paragraphs, or applicable portions thereof, of this Agreement constitute the joint escrow instructions of Buyer and Seller to Escrow Holder, which Escrow Holder is to use along with any related counter offers and addenda, and any additional mutual instructions to close the escrow: 1, 2, 4, 12, 13B, 14E, 16, 19, 24, 25B and 25D, 26, 28, 29, 32A, 33 and paragraph D of the section titled Real Estate Brokers on page 9. If a Copy of the separate compensation agreement(s) provided for in paragraph 29 or 32A, or paragraph D of the section titled Real Estate Brokers on page 9 is deposited with Escrow Holder by Broker, Escrow Holder shall accept such agreement(s) and pay out from Buyer's or Seller's funds, or both, as applicable, the Broker's compensation provided for in such agreement(s). The terms and conditions of this Agreement not set forth in the specified paragraphs are additional matters for the information of Escrow Holder, but about which Escrow Holder need not be concerned. Buyer and Seller will receive Escrow Holder's general provisions directly from Escrow Holder and will execute such provisions upon Escrow Holder's request. To the extent the general provisions are inconsistent or conflict with this Agreement, the general provisions will control as to the duties and obligations of Escrow Holder only. Buyer and Seller will execute additional instructions, documents and forms provided by Escrow Holder that are reasonably necessary to close the escrow.

B. A Copy of this Agreement shall be delivered to Escrow Holder within 3 business days after Acceptance (or ☐ _____). Buyer and Seller authorize Escrow Holder to accept and rely on Copies and Signatures as defined in this Agreement as originals, to open escrow and for other purposes of escrow. The validity of this Agreement as between Buyer and Seller is not affected by whether or when Escrow Holder signs this Agreement.

C. Brokers are a party to the escrow for the sole purpose of compensation pursuant to paragraphs 29, 32A and paragraph D of the section titled Real Estate Brokers on page 9. Buyer and Seller irrevocably assign to Brokers compensation specified in paragraphs 29 and 32A, respectively, and irrevocably instruct Escrow Holder to disburse those funds to Brokers at Close Of Escrow or pursuant to any other mutually executed cancellation agreement. Compensation instructions can be amended or revoked only with the written consent of Brokers. Escrow Holder shall immediately notify Brokers: (i) if Buyer's initial or any additional deposit is not made pursuant to this Agreement, or is not good at time of deposit with Escrow Holder; or (ii) if Buyer and Seller instruct Escrow Holder to cancel escrow.

D. A Copy of any amendment that affects any paragraph of this Agreement for which Escrow Holder is responsible shall be delivered to Escrow Holder within 2 business days after mutual execution of the amendment.

19. BROKER COMPENSATION FROM BUYER: If applicable, upon Close Of Escrow, Buyer agrees to pay compensation to Broker as specified in a separate written agreement between Buyer and Broker.

20. TERMS AND CONDITIONS OF OFFER:

This is an offer to purchase the Property on the above terms and conditions. All paragraphs with spaces for initials by Buyer and Seller are incorporated in this Agreement only if initialed by all parties. If at least one but not all parties initial, a counter offer is required until agreement is reached. Seller has the right to continue to offer the Property for sale and to accept any other offer at any time prior to notification of Acceptance. Buyer has read and acknowledges receipt of a Copy of the offer and agrees to the above confirmation of agency relationships. If this offer is accepted and Buyer subsequently defaults, Buyer may be responsible for payment of Brokers' compensation. This Agreement and any supplement, addendum or modification, including any Copy, may be Signed in two or more counterparts, all of which shall constitute one and the same writing.

Buyer's Initials ( ) ( )
Seller's Initials ( ) ( )
Reviewed by _____ Date _____

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RPA-CA REVISED 1/05 (PAGE 7 OF 8)

Dec 13 06 02:27p Jim Welch

JPMC- 000386
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Property Address: 3622 W Curtis Drive, CA Date: November 28, 2006

21. EXPIRATION OF OFFER: This offer shall be deemed revoked and the deposit shall be returned unless the offer is signed by Seller and a Copy of the Signed offer is personally received by Buyer, or by Douglas W Hartmann, Realtor, who is authorized to receive it by 8:00 PM on the third Day after the offer is signed by Buyer (or, if checked, ☐ by November 29, 2006 (date), at ____ ☐ AM/☒ PM).

Date November 28, 2006 Date
BUYER BUYER
(Print name) (Print name)
(Address)

22. BROKER COMPENSATION FROM SELLER:
A. Upon Close Of Escrow, Seller agrees to pay compensation to Broker as specified in a separate written agreement between Seller and Broker.
B. If escrow does not close, compensation is payable as specified in that separate written agreement.

23. ACCEPTANCE OF OFFER: Seller warrants that Seller is the owner of the Property, or has the authority to execute this Agreement. Seller accepts the above offer, agrees to sell the Property on the above terms and conditions, and agrees to the above confirmation of agency relationships. Seller has read and acknowledges receipt of a Copy of this Agreement, and authorizes Broker to deliver a Signed Copy to Buyer.

☒ (If checked) SUBJECT TO ATTACHED COUNTER OFFER, DATED 11/28/06

Date 11/28/06 Date 11/28/06
SELLER SELLER
(Print name) (Print name)
(Address)

(Initials) CONFIRMATION OF ACCEPTANCE: A Copy of Signed Acceptance was personally received by Buyer or Buyer's authorized agent on (date) ____ at ____ ☐ AM ☐ PM. A binding Agreement is created when a Copy of Signed Acceptance is personally received by Buyer or Buyer's authorized agent whether or not confirmed in this document. Completion of this confirmation is not legally required in order to create a binding Agreement; it is only intended to evidence the date that Confirmation of Acceptance has occurred.

REAL ESTATE BROKERS:
A. Real Estate Brokers are not parties to the Agreement between Buyer and Seller.
B. Agency relationships are confirmed as stated in paragraph 22.
C. If specified in paragraph 2A, Agent who submitted the offer for Buyer acknowledges receipt of deposit.
D. COOPERATING BROKER COMPENSATION: Listing Broker agrees to pay Cooperating Broker (Selling Firm) and Cooperating Broker agrees to accept, out of Listing Broker's proceeds in escrow: (i) the amount specified in the MLS, provided Cooperating Broker is a Participant of the MLS in which the Property is offered for sale or a reciprocal MLS; or (ii) ☐ (If checked) the amount specified in a separate written agreement (C.A.R. Form CBC) between Listing Broker and Cooperating Broker.

Real Estate Broker (Selling Firm) Keller Williams Realty DRE Lic. # ____
By ____ DRE Lic. # ____ Date November 28, 2006
Address 2 Venture Oaks Ste 300 City Sacramento State CA Zip 95833
Telephone (916) 263-6100 Fax (916) 263-6202 E-mail ____

Real Estate Broker (Listing Firm) Dunnigan Realtors DRE Lic. # 01207598
By Douglas Hartmann DRE Lic. # ____ Date 11/28/06
Address 4875 Freeport Blvd Ste 3 Sacramento State CA Zip 95822
Telephone 916-452-2221 Fax 916-452-2227 Email douglas@dunniganrealty.com

ESCROW HOLDER ACKNOWLEDGMENT:
Escrow Holder acknowledges receipt of a Copy of this Agreement, (if checked ☐) a deposit in the amount of $ ____ ____ and escrow offer numbers ____ and ____, and agrees to act as Escrow Holder subject to paragraph 20 of this Agreement, any supplemental escrow instructions and the terms of Escrow Holder's general provisions.
Escrow Holder is advised that the date of Confirmation of Acceptance of the Agreement as between Buyer and Seller is ____
Escrow Holder Chicago Title Escrow # ____
By ____ Date ____
Address ____
Phone/Fax/E-mail ____
Escrow Holder is licensed by the California Department of ☐ Corporations, ☐ Insurance, ☐ Real Estate, License # ____

(____/____) REJECTION OF OFFER: No counter offer is being made. This offer was rejected by Seller on (Date) ____ (Initials) ____

THIS FORM HAS BEEN APPROVED BY THE CALIFORNIA ASSOCIATION OF REALTORS® (C.A.R.). NO REPRESENTATION IS MADE AS TO THE LEGAL VALIDITY OR ADEQUACY OF ANY PROVISION IN ANY SPECIFIC TRANSACTION. A REAL ESTATE BROKER IS THE PERSON QUALIFIED TO ADVISE ON REAL ESTATE TRANSACTIONS. IF YOU DESIRE LEGAL OR TAX ADVICE, CONSULT AN APPROPRIATE PROFESSIONAL.
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Reviewed by ____ Date ____

Dec 13 06 05:28p Jim Welch 209 966 6117

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CSOC.RICH.002168

CALIFORNIA ASSOCIATION OF REALTORS®

COUNTER OFFER No. THREE

For use by Seller or Buyer. May be used for Multiple Counter Offer.
(C.A.R. Form CO, Revised 10/04)

Date November 30, 2006, at SACRAMENTO, California.
This is a counter offer to the: ☐ California Residential Purchase Agreement, ☒ Counter Offer, or ☐ Other _____ ("Offer"),
dated November 30, 2006, on property known as 3622 W. CURTIS DRIVE ("Property"),
between LAURA RICHARDSON ("Buyer") and
MARK HELMAR, SHARON HELMAR ("Seller").

1. TERMS: The terms and conditions of the above referenced document are accepted subject to the following:
   A. Paragraphs in the Offer that require initials by all parties, but are not initialed by all parties, are excluded from the final agreement unless specifically referenced for inclusion in paragraph 1C of this or another Counter Offer.
   B. Unless otherwise agreed in writing, down payment and loan amount(s) will be adjusted in the same proportion as in the original Offer.
   C. 1) ALL TERMS OF COUNTER OFFER #ONE APPLY WITH THE FOLLOWING EXCEPTIONS:
      A) SELLER CREDIT TO BE $15,000.
      B) ESCROW TO CLOSE 12/29/06.
      C) INSPECTION CONTINGENCY TO BE REMOVED WITH 12 DAYS AFTER ACCEPTANCE.
      D) BUYER'S RESPONSE TIME EXTENDED TO 11/30/06 AT 5:00 P.M.

      2) SELLER'S RESPONSE TIME FOR COUNTER OFFER #TWO EXTENDED TO 11/30/06 AT 10:00 P.M.
   D. The following attached supplements are incorporated into this Counter Offer: ☐ Addendum No. _____
   ☐ _____ ☐ _____
2. RIGHT TO ACCEPT OTHER OFFERS: Seller has the right to continue to offer the Property for sale or for other transaction, and to accept any other offer at any time prior to notification of acceptance, as described in paragraph 3. If this is a Seller Counter Offer, Seller's acceptance of another offer prior to Buyer's acceptance and communication of notification of this Counter Offer, shall revoke this Counter Offer.
3. EXPIRATION: This Counter Offer shall be deemed revoked and the deposits, if any, shall be returned unless this Counter Offer is signed by the Buyer or Seller to whom it is sent and a Copy of the signed Counter Offer is personally received by the person making this Counter Offer or CHARLENE SINGLEY
   who is authorized to receive it, by 5:00 PM on the third Day after this Counter Offer is made or, (if checked) by ☒ December 1, 2006 (date), at 12:00 ☐ AM ☒ PM. This Counter Offer may be executed in counterparts.
4. ☐ (if checked:) MULTIPLE COUNTER OFFER: Seller is making a Counter Offer(s) to another prospective buyer(s) on terms that may or may not be the same as in this Counter Offer. Acceptance of this Counter Offer by Buyer shall not be binding unless and until it is subsequently re-Signed by Seller in paragraph 7 below and a Copy of the Counter Offer Signed in paragraph 7 is personally received by Buyer or by _____, who is authorized to receive it, by 5:00PM on the third Day after this Counter Offer is made or, (if checked) by ☐ _____ (date), at _____ ☐ AM ☐ PM. Prior to the completion of all of these events, Buyer and Seller shall have no duties or obligations for the purchase or sale of the Property.
5. OFFER: ☐ BUYER OR ☒ SELLER MAKES THIS COUNTER OFFER ON THE TERMS ABOVE AND ACKNOWLEDGES RECEIPT OF A COPY.
   MARK HELMAR _____ Date November 30, 2006
   SHARON HELMAR _____ Date November 30, 2006
6. ACCEPTANCE: I/WE accept the above Counter Offer (if checked ☒ SUBJECT TO THE ATTACHED COUNTER OFFER) and acknowledge receipt of a Copy.
   LAURA RICHARDSON _____ Date 12/1/06 Time 10:45 ☒ AM ☐ PM
   _____ Date _____ Time _____ ☐ AM ☐ PM
7. MULTIPLE COUNTER OFFER SIGNATURE LINE: By signing below, Seller accepts this Multiple Counter Offer.
   NOTE TO SELLER: Do NOT sign in this box until after Buyer signs in paragraph 6. (Paragraph 7 applies only if paragraph 4 is checked.)
   _____ Date _____ Time _____ ☐ AM ☐ PM
   _____ Date _____ Time _____ ☐ AM ☐ PM
8. (_____ / LS) (Initials) Confirmation of Acceptance: A Copy of Signed Acceptance was personally received by the maker of the Counter Offer, or that person's authorized agent as specified in paragraph 3 (or, if this is a Multiple Counter Offer, the Buyer or Buyer's authorized agent as specified in paragraph 4) on (date) 12/1/06 at 11 ☒ AM ☐ PM. A binding Agreement is created when a Copy of Signed Acceptance is personally received by the the maker of the Counter Offer, or that person's authorized agent (or, if this is a Multiple Counter Offer, the Buyer or Buyer's authorized agent) whether or not confirmed in this document. Completion of this confirmation is not legally required in order to create a binding Agreement; it is solely intended to evidence the date that Confirmation of Acceptance has occurred.

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Reviewed by _____ Date _____

Agent: Charlene Singley Phone: (916)454-3768 Fax: (916)707-6296 Prepared using WINForms® software
Broker: Dunnigan Assoc 4216 Freeport Blvd , Sacramento CA 95822

Connie w/ Keller Williams -

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CALIFORNIA ASSOCIATION OF REALTORS®

COUNTER OFFER No. 4

For use by Seller or Buyer. May be used for multiple counter offers.
(C.A.R. Form CO, Revised 10/06)

Date November 30, 2006 at Encinitas, California.

This is a counter offer to the ☐ California Residential Purchase Agreement, ☒ Counter Offer, or ☐ other _____

dated November 29, 2006, on property known as 5422 W. Castle Drive (Property),

between Lorena Richardson (Seller) and

Mark and Sharon Weiner (Buyer).

1. TERMS: The terms and conditions of the above referenced document are accepted subject to the following:
   a. Paragraphs in the Offer that require initials by all parties, but are not initialed by all parties, are excluded from the final agreement unless specifically referenced for inclusion in paragraph 15 of this or another Counter Offer.
   b. Unless otherwise agreed in writing, direct payment and loan assumption will be adjusted in the same proportion as in the original Offer.
   c. 1. Sale price to be $835,000
      2. Home warranty $10,000 selling broker day standing clause and inspection
      3. Buyer will provide written pre-approval or loan and proof of funds
      4. Seller to provide W-9 to escrow
      5. Escrow to close on 12/14/2006
      6. Possession contingency to be removed in 10 days after acceptance
      7. Escrow to be opened at Stewart Title, 740 Encinitas Blvd, Ste 100, with Nicki Burke
   d. The following attached exhibits are incorporated into this Counter Offer: ☐ Addendum No. _____
   ☐ ☐
2. NOTE TO ACCEPT OTHER OFFERS: Seller has the right to continue to offer this Property for sale or for other transaction, and to accept any other offer at any time prior to notification of acceptance, as directed in paragraph 5. If this is a Buyer Counter Offer, Seller's acceptance of another offer prior to Buyer's receipt and communication of notification of this Counter Offer, shall revoke this Counter Offer.
3. EXPIRATION: This Counter Offer shall be deemed revoked and the deposit, if any, shall be returned unless this Counter Offer is signed by the Buyer or Seller to whom it is made and a Copy of the signed Counter Offer is personally received by the person making the Counter Offer or Connie F Brannigan, Broker who is authorized to receive it, or 5:00 PM on the Third Day after this Counter Offer is made or, if checked by ☒ November 30, 2006 (date), at ☐ AM ☒ PM. This Counter Offer may be extended in writing.
4. ☐ (If checked) MULTIPLE COUNTER OFFER: Seller is making a Counter Offer(s) to another prospective buyer(s) on terms that may or may not be the same as in this Counter Offer. Acceptance of the Counter Offer by Buyer shall not be binding unless and until it is subsequently countersigned by Seller in paragraph 7 below and a Copy of the Counter Offer signed in paragraph 7 is personally received by Buyer or by _____, who is authorized to receive it, by 5:00 PM on the Third Day after this Counter Offer is made or, if checked by ☐ _____ (date), at ☐ AM ☐ PM. Prior to the expiration of all of these periods, Buyer and Seller shall have no rights or obligations to the purchase or sale of the Property.
5. OFFER: ☒ BUYER OR ☐ SELLER MAKES THIS COUNTER OFFER ON THE TERMS ABOVE. THIS ACTION DOES ACCEPT OR A COPY.

   Mark Weiner Date November 30, 2006

   _____ Date _____

   #3 DATED 11/30/06

6. ACCEPTANCE: I/We accept the above Counter Offer or checked ☒ SUBJECT TO THE ATTACHED COUNTER OF Feb/the counterfeiting received a Copy.

   Mark Weiner Date 11/30/06 Time 5:50 ☐ AM ☒ PM

   Sharon Weiner Date 11/30/06 Time 5:50 ☐ AM ☒ PM

7. MULTIPLE COUNTER OFFER INVOLVED ONLY: Seller accepts the Buyer Counter Offer.
   NOTE TO SELLER: Use this section if checked with multiple Buyer offers in paragraph 4. Paragraph 7 applies only if paragraph 4 is checked.

   _____ Date _____ Time _____ ☐ AM ☐ PM

   _____ Date _____ Time _____ ☐ AM ☐ PM

[illegible] ☒ AM ☐ PM. A binding Agreement is created when a Copy of signed Acceptance is personally received by the Maker of the Counter Offer, or an other authorized agent for, if this is a Multiple Counter Offer, the Buyer or Seller making and signed whether or not confirmed in this document. Completion of this confirmation is not required and not legally required in order to create a binding Agreement. It is solely intended to evidence the date that Confirmation of Acceptance has occurred.

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525 South Virgil Avenue, Los Angeles, California 90020

Reviewed by _____ Date _____
Broker or Designee

Agent: KW
Keller Williams Realty 301 Hoover Ave., Oceanside CA 92054 Phone: (760) 304-3000 Fax: (760) 3387870 Prepared using WinForms® software

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CALIFORNIA ASSOCIATION OF REALTORS®

ADDENDUM

(C.A.R. Form ADM, Revised 10/01)

No. ONE

The following terms and conditions are hereby incorporated in and made a part of the: ☒ Residential Purchase Agreement, ☐ Manufactured Home Purchase Agreement, ☐ Business Purchase Agreement, ☐ Residential Lease or Month-to-Month Rental Agreement, ☐ Vacant Land Purchase Agreement, ☐ Residential Income Property Purchase Agreement, ☐ Commercial Property Purchase Agreement, ☐ other

dated November 28, 2006, on property known as 3622 W. CURTIS DRIVE, SACRAMENTO,

in which LAURA RICHARDSON is referred to as ("Buyer/Tenant") and MARK HELMAR, SHARON HELMAR is referred to as ("Seller/Landlord").

1) SALES PRICE TO BE ~~$535,000~~ $535,001 [illegible]

2) REGARDING $10,000 SELLER CREDIT, BUYER TO PROVIDE WRITTEN UNDERWRITER APPROVAL OF THE LOAN AND THE CREDIT OR REBATE TO BE RECEIVED. TITLE AND ESCROW TO SHOW THE CREDIT OR REBATE AMOUNTS RECEIVED BY BUYER ON THE HUD-1 AND RELATED SETTLEMENT DOCUMENTS. BUYER TO PROVIDE A W-9 FORM TO SELLER. SELLER WILL PROVIDE A 1099 FORM FOR THE IRS AND THE BUYER AT CLOSE OF ESCROW.

3) ESCROW OPENED AT STEWART TITLE, 730 ALHAMBRA BLVD., STE. 200, SACRAMENTO, NIKKI DAVIS, #1700-39570.

4) PRE-APPROVAL LETTER TO BE PROVIDED BY 12/29/06. LOAN TO BE AT PREVAILING INTEREST RATES AND TERMS.

5) SELLER AGREES TO PROVIDE A PEST REPORT ON GARAGE AND DECK, HOWEVER, BOTH ACCEPTED IN CURRENT CONDITION. SELLER RESERVES RIGHT TO APPROVE PEST REPORT.

6) INSPECTION CONTINGENCY TO BE REMOVED WITHIN 10 DAYS AFTER ACCEPTANCE.

The foregoing terms and conditions are hereby agreed to, and the undersigned acknowledge receipt of a copy of this document.

Date 12/1/06 Date November 28, 2006

Buyer/Tenant [signature] LAURA RICHARDSON Seller/Landlord [signature] MARK HELMAR

Buyer/Tenant Seller/Landlord [signature] SHARON HELMAR

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Reviewed by
Broker or Designee _____ Date _____

ADM-11 REVISED 10/01 (PAGE 1 OF 1)

ADDENDUM (ADM-11 PAGE 1 OF 1)

JPMC- 000390
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CALIFORNIA ASSOCIATION OF REALTORS®

COUNTER OFFER No. ONE

For use by Seller or Buyer. May be used for Multiple Counter Offer.
(C.A.R. Form CO, Revised 10/04)

Date November 28, 2006, at SACRAMENTO, California.
This is a counter offer to the: [X] California Residential Purchase Agreement, [ ] Counter Offer, or [ ] Other _____ ("Offer"),
dated November 28, 2006, on property known as 3622 W. CURTIS DRIVE ("Property").
between LAURA RICHARDSON ("Buyer") and
MARK HELMAR, SHARON HELMAR ("Seller").

1. TERMS: The terms and conditions of the above referenced document are accepted subject to the following:
   A. Paragraphs in the Offer that require initials by all parties, but are not initialed by all parties, are excluded from the final agreement unless specifically referenced for inclusion in paragraph 1C of this or another Counter Offer.
   B. Unless otherwise agreed in writing, down payment and loan amount(s) will be adjusted in the same proportion as in the original Offer.
   C. SEE ATTACHED COUNTER NO. ONE
   D. The following attached supplements are incorporated into this Counter Offer: [X] Addendum No. ONE
   [ ] _____ [ ] _____
2. RIGHT TO ACCEPT OTHER OFFERS: Seller has the right to continue to offer the Property for sale or for other transaction, and to accept any other offer at any time prior to notification of acceptance, as described in paragraph 3. If this is a Seller Counter Offer, Seller's acceptance of another offer prior to Buyer's acceptance and communication of notification of this Counter Offer, shall revoke this Counter Offer.
3. EXPIRATION: This Counter Offer shall be deemed revoked and the deposits, if any, shall be returned unless this Counter Offer is signed by the Buyer or Seller to whom it is sent and a Copy of the signed Counter Offer is personally received by the person making this Counter Offer or CHARLENE SINGLEY who is authorized to receive it, by 5:00 PM on the third Day After this Counter Offer is made or, (if checked) by [X] November 29, 2006 (date), at 10:00 [ ] AM [X] PM. This Counter Offer may be executed in counterparts.
4. [ ] (If checked:) MULTIPLE COUNTER OFFER: Seller is making a Counter Offer(s) to another prospective buyer(s) on terms that may or may not be the same as in this Counter Offer. Acceptance of this Counter Offer by Buyer shall not be binding unless and until it is subsequently re-Signed by Seller in paragraph 7 below and a Copy of the Counter Offer Signed in paragraph 7 is personally received by Buyer or by _____, who is authorized to receive it, by 5:00PM on the third Day after this Counter Offer is made or, (if checked) by [ ] _____ (date), at _____ [ ] AM [ ] PM. Prior to the completion of all of these events, Buyer and Seller shall have no duties or obligations for the purchase or sale of the Property.
5. OFFER: [X] BUYER OR [X] SELLER MAKES THIS COUNTER OFFER ON THE TERMS ABOVE AND ACKNOWLEDGES RECEIPT OF A COPY.
   MARK HELMAR Date November 28, 2006
   SHARON HELMAR Date November 28, 2006
6. ACCEPTANCE: I/WE accept the above Counter Offer (If checked [X] SUBJECT TO THE ATTACHED COUNTER OFFER) and acknowledge receipt of a Copy.
   X _____ Date 12/1/06 Time _____ [X] AM [ ] PM
   _____ Date _____ Time _____ [ ] AM [ ] PM
7. MULTIPLE COUNTER OFFER SIGNATURE LINE: By signing below, Seller accepts this Multiple Counter Offer.
   NOTE TO SELLER: Do NOT sign in this box until after Buyer signs in paragraph 6. (Paragraph 7 applies only if paragraph 4 is checked.)
   _____ Date _____ Time _____ [ ] AM [ ] PM
   _____ Date _____ Time _____ [ ] AM [ ] PM
8. (_____ / CR) (Initials) Confirmation of Acceptance: A Copy of Signed Acceptance was personally received by the maker of the Counter Offer, or that person's authorized agent as specified in paragraph 3 (or, if this is a Multiple Counter Offer, the Buyer or Buyer's authorized agent as specified in paragraph 4) on (date) 12/1/06, at 11 [X] AM [ ] PM. A binding Agreement is created when a Copy of Signed Acceptance is personally received by the the maker of the Counter Offer, or that person's authorized agent (or, if this is a Multiple Counter Offer, the Buyer or Buyer's authorized agent) whether or not confirmed in this document. Completion of this confirmation is not legally required in order to create a binding Agreement; it is solely intended to evidence the date that Confirmation of Acceptance has occurred.

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Reviewed by _____ Date _____

Agent: Charlene Singley Phone: (916)454-8753 Fax: (916)737-8295 Prepared using WINForms® software
Broker: Dunnigan Assoc 4215 Freeport Blvd, Sacramento CA 95822

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CALIFORNIA ASSOCIATION OF REALTORS®

COUNTER OFFER No. 2

For use by Seller or Buyer. May be used for Multiple Counter Offer.
(C.A.R. Form CO, Revised 10/04)

Date November 30, 2006 at Sacramento, California.
This is a counter offer to the: ☐ California Residential Purchase Agreement, ☒ Counter Offer, or ☐ Other _____ ("Offer").
dated November 28, 2006, on property known as 3622 W Cactus Drive ("Property").
between Laura Richardson ("Buyer") and
Mark and Sharon Palmer ("Seller").

1. TERMS: The terms and conditions of the above referenced document are accepted subject to the following:
   A. Paragraphs in the Offer that require initials by all parties, but are not initialed by all parties, are excluded from the final agreement unless specifically referenced for inclusion in paragraph 1C of this or another Counter Offer.
   B. Unless otherwise agreed in writing, down payment and loan amount(s) will be adjusted in the same proportion as in the original Offer.
   C. 1.Sale price to be $535,000
      2.Buyer requests $15,000 seller credit for closing costs and upgrades
      3.Buyer will provide written underwriter approval of loan and seller credit
      4.Buyer to provide W-9 to seller
      5.Escrow to close on 12/18/2006
      6.Inspection contingency to be removed in 12 days after acceptance
      7.Escrow to be opened at Stewart Title, 750 Alameda Blvd. Sac CA with Nikki Davis
   D. The following attached supplements are incorporated into this Counter Offer: ☐ Addendum No. _____
   ☐ _____ ☐ _____
2. RIGHT TO ACCEPT OTHER OFFERS: Seller has the right to continue to offer the Property for sale or for other transaction, and to accept any other offer at any time prior to notification of acceptance, as described in paragraph 3. If this is a Seller Counter Offer, Seller's acceptance of another offer prior to Buyer's acceptance and communication of notification of this Counter Offer, shall revoke this Counter Offer.
3. EXPIRATION: This Counter Offer shall be deemed revoked and the deposits, if any, shall be returned unless this Counter Offer is signed by the Buyer or Seller to whom it is sent and a Copy of the Signed Counter Offer is personally received by the person making this Counter Offer or Connie E Bogstrom, Realtor who is authorized to receive it, by 5:00 PM on the third Day after this Counter Offer is made or, (if checked) by ☒ November 30, 2006 (date), at _____ ☐ AM ☒ PM. This Counter Offer may be executed in counterparts.
4. ☐ (If checked) MULTIPLE COUNTER OFFER: Seller is making a Counter Offer(s) to another prospective buyer(s) on terms that may or may not be the same as in this Counter Offer. Acceptance of this Counter Offer by Buyer shall not be binding unless and until it is subsequently re-Signed by Seller in paragraph 7 below and a Copy of the Counter Offer Signed in paragraph 7 is personally received by Buyer or by _____, who is authorized to receive it, by 5:00 PM on the third Day after this Counter Offer is made or, (if checked) by ☐ _____ (date), at _____ ☐ AM ☐ PM. Prior to the completion of all of these events, Buyer and Seller shall have no duties or obligations for the purchase or sale of the Property.
5. OFFER: ☒ BUYER OR ☐ SELLER MAKES THIS COUNTER OFFER ON THE TERMS ABOVE AND ACKNOWLEDGES RECEIPT OF A COPY.
   Date November 30, 2006
   Signature _____ Date _____
6. ACCEPTANCE: I/We accept the above Counter Offer (if checked ☐ SUBJECT TO THE ATTACHED COUNTER OFFER) and acknowledge receipt of a Copy.
   Date _____ Time _____ ☐ AM ☐ PM
   Date _____ Time _____ ☐ AM ☐ PM
7. MULTIPLE COUNTER OFFER SIGNATURE LINE: By signing below, Seller accepts this Multiple Counter Offer.
   NOTE TO SELLER: Do not sign in this line until the Buyer signs in paragraph 4. (Paragraph 7 applies only if paragraph 4 is checked.)
   _____ Date _____ Time _____ ☐ AM ☐ PM
   _____ Date _____ Time _____ ☐ AM ☐ PM
8. _____ (initials) confirm(s) the Confirmation of Acceptance. A Copy of Signed Acceptance was personally received by the maker of the Counter Offer or to a person authorized agent as specified in paragraph 3 on (date) _____ at _____ ☐ AM ☐ PM. A binding Agreement is created when a Copy of Signed Acceptance is personally received by the the maker of the Counter Offer, or that person's authorized agent (or, if this is a Multiple Counter Offer, the Buyer or Buyer's authorized agent) whether or not confirmed in this document. Completion of this confirmation is not legally required in order to create a binding Agreement; it is solely intended to evidence the date that Confirmation of Acceptance has occurred.

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Agents: KW Phone: (916) 244-8888 Fax: (916) 244-8889 Prepared using WinForms® software
Broker: Keller Williams Realty 391 Howe Av., Sacramento CA 95828

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CSOC.RICH.002173

If you want information about coverage or need assistance to resolve complaints, please call our toll free number: 1-800-729-1902. If you make a claim under your policy, you must furnish written notice in accordance with Section 3 of the Conditions and Stipulations.

Visit our World-Wide Web site at: http://www.stewart.com

POLICY OF TITLE INSURANCE ISSUED BY

STEWART TITLE
GUARANTY COMPANY

SUBJECT TO THE EXCLUSIONS FROM COVERAGE, THE EXCEPTIONS FROM COVERAGE CONTAINED IN SCHEDULE B AND THE CONDITIONS AND STIPULATIONS, STEWART TITLE GUARANTY COMPANY, a Texas corporation, herein called the Company, insures, as of Date of Policy shown in Schedule A, against loss or damage, not exceeding the Amount of Insurance stated in Schedule A, sustained or incurred by the insured by reason of:

1. Title to the estate or interest described in Schedule A being vested other than as stated therein;
2. Any defect in or lien or encumbrance on the title;
3. Unmarketability of the title;
4. Lack of a right of access to and from the land;
5. The invalidity or unenforceability of the lien of the insured mortgage upon the title;
6. The priority of any lien or encumbrance over the lien of the insured mortgage;
7. Lack of priority of the lien of the insured mortgage over any statutory lien for services, labor or material:
   (a) arising from any improvement or work related to the land which is contracted for or commenced prior to Date of Policy; or
   (b) arising from an improvement or work related to the land which is contracted for or commenced subsequent to Date of Policy and which is financed in whole or in part by proceeds of the indebtedness secured by the insured mortgage which at Date of Policy the insured has advanced or is obligated to advance;
8. The invalidity or unenforceability of any assignment of the insured mortgage, provided the assignment is shown in Schedule A, or the failure of the assignment shown in Schedule A to vest title to the insured mortgage in the named insured assignee free and clear of all liens;
9. Any assessments for street improvements under construction or completed at Date of Policy not excepted in Schedule B which now have gained or hereafter may gain priority over the lien of the insured mortgage.

The Company will also pay the costs, attorneys' fees and expenses incurred in defense of the title or the lien of the insured mortgage, as insured, but only to the extent provided in the Conditions and Stipulations.

In witness whereof, Stewart Title Guaranty Company has caused this policy to be signed and sealed by its duly authorized officers as of Date of Policy shown in Schedule A.

Security of Conveyance

STEWART TITLE
GUARANTY COMPANY

Stewart Morris Jr.
Chairman of the Board

Malcolm S. Morris
President

STEWART TITLE GUARANTY CO. INCORPORATED 1908 TEXAS

Countersigned by:

Authorized Signatory

Company RM Hoettsch
STEWART TITLE OF SACRAMENTO

City, State CARMICHAEL, CALIFORNIA 95608

152 (REV. 10-17-92)

Page 1 of Policy Serial No. CL-1519-1398252

ALTA LOAN POLICY (10-17-92)
With ALTA Endorsement - Form 1 Coverage

JPMC- 000393
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CSOC.RICH.002174

CSOC.RICH.002175

JPMC- 000394
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EXCLUSIONS FROM COVERAGE

The following matters are expressly excluded from the coverage of this policy and the Company will not pay loss or damage, costs, attorneys' fees or expenses which arise by reason of:

1. (a) Any law, ordinance or governmental regulation (including but not limited to building and zoning laws, ordinances, or regulations) restricting, regulating, prohibiting or relating to (i) the occupancy, use, or enjoyment of the land; (ii) the character, dimensions or location of any improvement now or hereafter erected on the land; (iii) a separation in ownership or a change in the dimensions or area of the land or any parcel of which the land is or was a part; or (iv) environmental protection, or the effect of any violation of these laws, ordinances or governmental regulations, except to the extent that a notice of the enforcement thereof or a notice of a defect, lien or encumbrance resulting from a violation or alleged violation affecting the land has been recorded in the public records at Date of Policy.

(b) Any governmental police power not excluded by (a) above, except to the extent that a notice of the exercise thereof or a notice of a defect, lien or encumbrance resulting from a violation or alleged violation affecting the land has been recorded in the public records at Date of Policy.

2. Rights of eminent domain unless notice of the exercise thereof has been recorded in the public records at Date of Policy, but not excluding from coverage any taking which has occurred prior to Date of Policy which would be binding on the rights of a purchaser for value without knowledge.

3. Defects, liens, encumbrances, adverse claims or other matters:

(a) created, suffered, assumed or agreed to by the insured claimant;

(b) not known to the Company, not recorded in the public records at Date of Policy, but known to the insured claimant and not disclosed in writing to the Company by the insured claimant prior to the date the insured claimant became an insured under this policy;

(c) resulting in no loss or damage to the insured claimant;

(d) attaching or created subsequent to Date of Policy (except to the extent that this policy insures the priority of the lien of the insured mortgage over any statutory lien for services, labor or material); or

(e) resulting in loss or damage which would not have been sustained if the insured claimant had paid value for the insured mortgage.

4. Unenforceability of the lien of the insured mortgage because of the inability or failure of the insured at Date of Policy, or the inability or failure of any subsequent owner of the indebtedness, to comply with applicable doing business laws of the state in which the land is situated.

5. Invalidity or unenforceability of the lien of the insured mortgage, or claim thereof, which arises out of the transaction evidenced by the insured mortgage and is based upon usury or any consumer credit protection or truth in lending law.

6. Any statutory lien for services, labor or materials (or the claim of priority of any statutory lien for services, labor or materials over the lien of the insured mortgage) arising from an improvement or work related to the land which is contracted for and commenced subsequent to Date of Policy and is not financed in whole or in part by proceeds of the indebtedness secured by the insured mortgage which at Date of Policy the insured has advanced or is obligated to advance.

7. Any claim, which arises out of the transaction creating the interest of the mortgagee insured by this policy, by reason of the operation of federal bankruptcy, state insolvency, or similar creditors' rights laws, that is based on:

(a) the transaction creating the interest of the insured mortgagee being deemed a fraudulent conveyance or fraudulent transfer; or

(b) the subordination of the interest of the insured mortgagee as a result of the application of the doctrine of equitable subordination; or

(c) the transaction creating the interest of the insured mortgagee being deemed a preferential transfer except where the preferential transfer results from the failure:

(i) to timely record the instrument of transfer; or

(ii) of such recordation to impart notice to a purchaser for value or a judgment or lien creditor.

CONDITIONS AND STIPULATIONS

1. DEFINITION OF TERMS.

The following terms when used in this policy mean:

(a) "insured": the insured named in Schedule A. The term "insured" also includes

(i) the owner of the indebtedness secured by the insured mortgage and each successor in ownership of the indebtedness except a successor who is an obligor under the provisions of Section 12(c) of these Conditions and Stipulations (reserving, however, all rights and defenses as to any successor that the Company would have had against any predecessor insured, unless the successor acquired the indebtedness as a purchaser for value without knowledge of the asserted defect, lien, encumbrance, adverse claim or other matter insured against by this policy as affecting title to the estate or interest in the land);

(ii) any governmental agency or governmental instrumentality which is an insurer or guarantor under an insurance contract or guaranty insuring or guaranteeing the indebtedness secured by the insured mortgage, or any part thereof, whether named as an insured herein or not;

(iii) the parties designated in Section 2(a) of these Conditions and Stipulations.

(b) "insured claimant": an insured claiming loss or damage.

(c) "knowledge" or "known": actual knowledge, not constructive knowledge or notice which may be imputed to an insured by reason of the public records as defined in this policy or any other records which impart constructive notice of matters affecting the land.

(d) "land": the land described or referred to in Schedule A, and improvements affixed thereto which by law constitute real property. The term "land" does not include any property beyond the lines of the area described or referred to in Schedule A, nor any right, title, interest, estate or easement in abutting streets, roads, avenues, alleys, lanes, ways or waterways, but nothing herein shall modify or limit the extent to which a right of access to and from the land is insured by this policy.

(e) "mortgage": mortgage, deed of trust, trust deed, or other security instrument.

(f) "public records": records established under state statutes at Date of Policy for the purpose of imparting constructive notice of matters relating to real property to purchasers for value and without knowledge. With respect to Section 1(a)(iv) of the Exclusions From Coverage, "public records" shall also include environmental protection liens filed in the records of the clerk of the United States district court for the district in which the land is located.

(g) "unmarketability of the title": an alleged or apparent matter affecting the title to the land, not excluded or excepted from coverage, which would entitle a purchaser of the estate or interest described in Schedule A or the insured mortgage to be released from the obligation to purchase by virtue of a contractual condition requiring the delivery of marketable title.

2. CONTINUATION OF INSURANCE.

(a) **After Acquisition of Title.** The coverage of this policy shall continue in force as of Date of Policy in favor of (i) an insured who acquires all or any part of the estate or interest in the land by foreclosure, trustee's sale, conveyance in lieu of foreclosure, or other legal manner which discharges the lien of the insured mortgage; (ii) a transferee of the estate or interest so acquired from an insured corporation, provided the transferee is the parent or wholly owned subsidiary of the insured corporation, and their corporate successors by operation of law and not by purchase, subject to any rights or defenses the Company may have against any predecessor insureds; and (iii) any governmental agency or governmental instrumentality which acquires all or any part of the estate or interest pursuant to a contract of insurance or guaranty insuring or guaranteeing the indebtedness secured by the insured mortgage.

(b) **After Conveyance of Title.** The coverage of this policy shall continue in force as of Date of Policy in favor of an insured only so long as the insured retains an estate or interest in the land, or holds an indebtedness secured by a purchase money mortgage given by a purchaser from the insured, or only so long as the insured shall have liability by reason of covenants of warranty made by the insured in any transfer or conveyance of the estate or interest. This policy shall not continue in force in favor of any purchaser from the insured of either (i) an estate or interest in the land, or (ii) an indebtedness secured by a purchase money mortgage given to the insured.

(c) **Amount of Insurance:** The amount of insurance after the acquisition or after the conveyance shall in neither event exceed the least of:

(i) the Amount of Insurance stated in Schedule A;

(ii) the amount of the principal of the indebtedness secured by the insured mortgage as of Date of Policy, interest thereon, expenses of foreclosure, amounts advanced pursuant to the insured mortgage to assure compliance with laws or to protect the lien of the insured mortgage prior to the time of acquisition of the estate or interest in the land and secured thereby and reasonable amounts expended to prevent deterioration of improvements, but reduced by the amount of all payments made; or

(iii) the amount paid by any governmental agency or governmental instrumentality, if the agency or instrumentality is the insured claimant, in the acquisition of the estate or interest in satisfaction of its insurance contract or guaranty.

3. NOTICE OF CLAIM TO BE GIVEN BY INSURED CLAIMANT.

The insured shall notify the Company promptly in writing (i) in case of any litigation as set forth in Section 4(a) below, (ii) in case knowledge shall come to an insured hereunder of any claim of title or interest which is adverse to the title to the estate or interest or the lien of the insured mortgage, as insured, and which might cause loss or damage for which the Company may be liable by virtue of this policy, or (iii) if title to the estate or interest or the lien of the insured mortgage, as insured, is rejected as unmarketable. If prompt notice shall not be given to the Company, then as to the insured all liability of the Company shall terminate with regard to the matter or matters for which prompt notice is required; provided, however, that failure to notify the Company shall in no case prejudice the rights of any insured under this policy unless the Company shall be prejudiced by the failure and then only to the extent of the prejudice.

STEWART TITLE GUARANTY COMPANY
STEWART TITLE OF SACRAMENTO
6700 FAIR OAKS BLVD., STE B, CARMICHAEL, CA 95608
(916) 484-6990
TRANS CODE 3.1B2

SCHEDULE "A"

ORDER NUMBER: 17-003957

PREMIUM: $705.98

DATE OF POLICY: JANUARY 10, 2007 @ 2:59 P.M.

POLICY NUMBER:

AMOUNT OF INSURANCE: $535,001.00

LOAN NUMBER: RICHARDSON, LAURA

1. **NAME OF INSURED:**

   WELLS FARGO BANK, A FEDERAL ASSOCIATION

2. **THE ESTATE OR INTEREST IN THE LAND WHICH IS ENCUMBERED BY THE INSURED MORTGAGE IS:**

   A FEE

3. **TITLE TO THE ESTATE OR INTEREST IN THE LAND IS VESTED IN:**

   LAURA RICHARDSON, AN UNMARRIED WOMAN

4. **THE INSURED MORTGAGE AND ASSIGNMENTS THEREOF, IF ANY, ARE DESCRIBED AS FOLLOWS:**

   Deed of Trust to secure an indebtedness of $535,001.00, dated January 4, 2007, recorded January 10, 2007, in Book 2007-01-10, Page 1818, Official Records.

   Trustor: LAURA RICHARDSON, AN UNMARRIED WOMAN
   Trustee: California Reconveyance Company, a California corporation
   Beneficiary: Wells Fargo Bank, N.A., A Federal Association , which is organized and existing under the laws of The United States of America

5. **THE LAND REFERRED TO IN THIS POLICY IS IN THE STATE OF CALIFORNIA, COUNTY OF SACRAMENTO, AND IS DESCRIBED AS FOLLOWS:**

   SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF

EXHIBIT "A"

Lot 259 as shown on the official "Plat of South Curtis Oaks Subdivision No. 6", filed in the office of the County Recorder of Sacramento County, February 10, 1927 in Book 19 of Maps, Map No. 18.

Apn:

SCHEDULE "B"
PART I

THIS POLICY DOES NOT INSURE AGAINST LOSS OR DAMAGE BY REASON OF THE FOLLOWING:

A. General and Special Taxes for the Fiscal Year 2006-2007, and any assessments and charges collected therewith,

1st Installment $451.48	PAID
2nd Installment $451.48	Open - Due February 1, 2007 Delinquent April 10, 2007

Parcel No. [redacted] Asst. No. 06232994 Code Area 03-005
Land $16,666.00 Improvements $60,902.00 Exemptions $7,000.00

Included in the above Taxes, in the amount of $67.12, for the Sacto City Lighting & Landscaping.

Included in the above Taxes, in the amount of $27.32, for the City Library Services AD #96-02.

Included in the above Taxes, in the amount of $19.08, for the Sacramento Area Flood Control.

Included in the above Taxes, in the amount of $10.50, for the CSA 1 Lights City Elk Grove Zone 4.

B. The Lien of Special Assessments, assessed pursuant to the procedures of the Mello-Roos Community Facilities Act of 1982 and/or the Landscaping & Lighting Act of 1972, amounts are included and collected with the Taxes shown herein.
PAID CURRENT

C. The Lien of Supplemental Taxes, if any, assessed pursuant to the provisions of Chapter 3.5, Revenue and Taxation Code, Section 75 et seq.
PAID CURRENT

D. Any possible outstanding charges for utility services. Amounts may be obtained by contacting the City and/or County of Sacramento's Utility Services and Billing Department.
PAID CURRENT

1. Dedications as set forth and shown on the official map of South Curtis Oaks No. 6, in Book 19, at Page 18, as follows:

   a. Utility easements over the Westerly 3 feet.

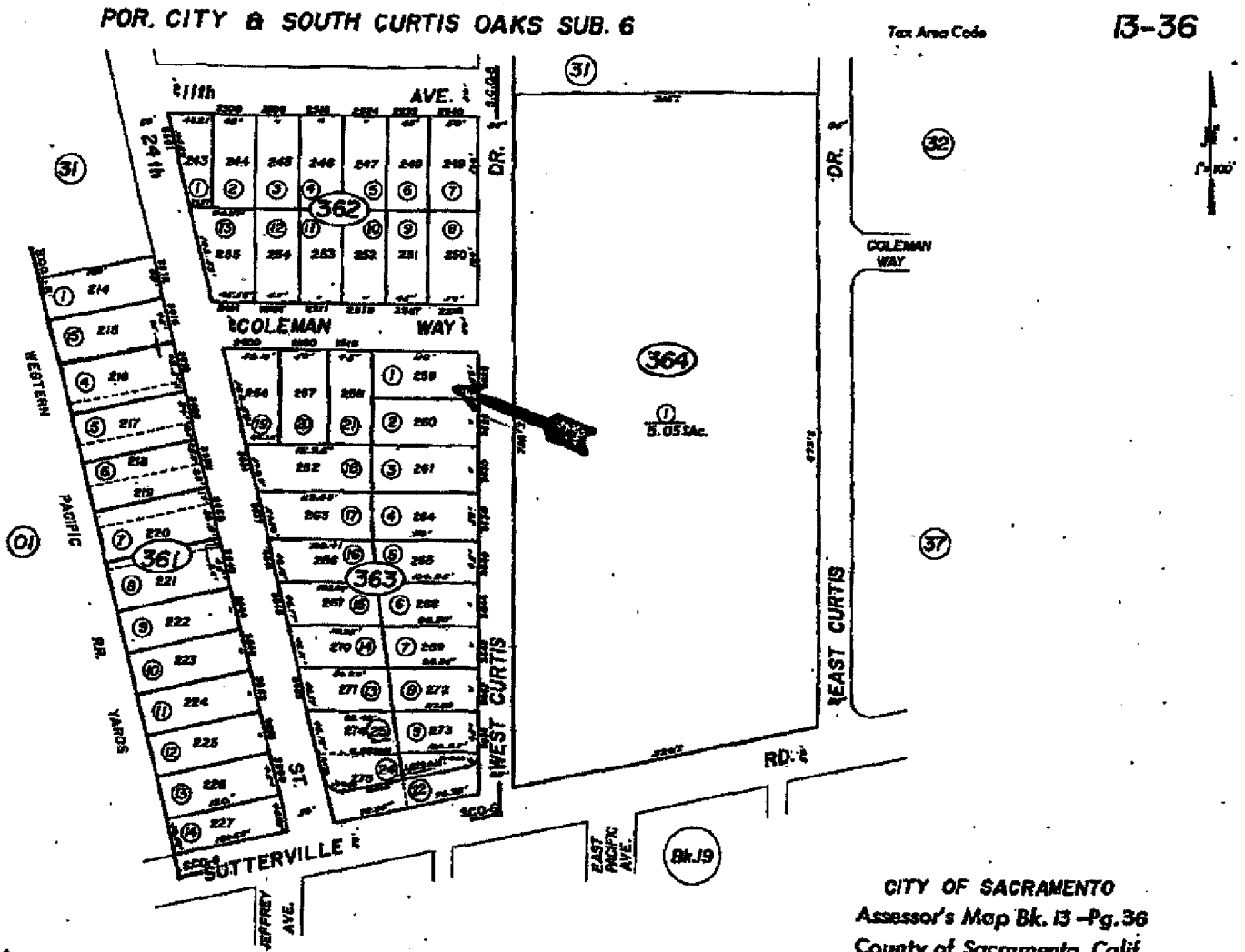
ALTA LOAN POLICY
WITH STREET IMPROVEMENT ASSESSMENT COVERAGE
1524 (REV. 6/87)

SCHEDULE "B"
PART II

IN ADDITION TO THE MATTERS SET FORTH IN PART I OF THIS SCHEDULE, THE TITLE TO THE ESTATE OR INTEREST IN THE LAND DESCRIBED OR REFERRED TO IN SCHEDULE A IS SUBJECT TO THE FOLLOWING MATTERS, IF ANY BE SHOWN, BUT THE COMPANY INSURES THAT THESE MATTERS ARE SUBORDINATE TO THE LIEN OF CHARGE OF THE INSURED MORTGAGE UPON ESTATE OR INTEREST:

NONE

Description: Sacramento, CA Assessor Map 13.36 Page: 1 of 1
Order: CH-10-16-2006 02-26-01 PM Comment: MAPS



"IMPORTANT: This plat is not a survey. It is merely furnished as a convenience to locate the land in relation to adjoining streets and other lands and not to guarantee any dimensions, distances, bearings, or acreage."

NOTE—Assessor's Block Numbers Shown in Ellipses.
Assessor's Parcel Numbers Shown in Circles.

CITY OF SACRAMENTO
Assessor's Map Bk. 13 –Pg. 36
County of Sacramento, Calif.
JUL 0 9 2004

JPMC- 000399
CONFIDENTIAL

JPMC- 000400
CONFIDENTIAL

CSOC.RICH.002181

ENDORSEMENT ATTACHED TO AND MADE A PART
OF MORTGAGEE'S POLICY OF TITLE INSURANCE
SERIAL NUMBER **CL-1519-1398252** ISSUED BY

STEWART TITLE
GUARANTY COMPANY
HEREIN CALLED THE COMPANY

Number: **Charge $ 25.00**

The insurance afforded by this endorsement is only effective if the land is used or is to be used primarily for residential purposes.

The Company insures the insured against actual loss or damage sustained by reason of lack of priority of the lien of the insured mortgage over:

(a) any environmental protection lien which, at the Date of Policy, is recorded in those public records established under state statutes at the Date of Policy for the purpose of imparting constructive notice of matters relating to real property to purchases for value and without knowledge, or filed in the records of the clerk of the United States district court for the district in which the land is located, except as set forth in Schedule B; or

(b) any environmental protection lien provided for by any state statute in effect at the Date of Policy, except environmental protection liens provided for by the following state statutes: **NONE**

For the purposes of this paragraph (b), a statute shall be deemed a "state statute" only insofar as it provideds for an environmental protection lien arising or created by reason of matters other than those listed under "Excluded Matters" below.

EXCLUDED MATTERS

I. plant diseases, pests, or rodents;
II. water drainage or flood control, mining reclamation, weed abatement, or unfit buildings (where the applicable statutory provisions do not expressly relate to pollution or to hazardous or toxic wastes or substances);
III. snow or ice removal
IV. charges, taxes or assessments authorized by any state statute to be imposed by local political subdivisions or districts of the state (except where such charges, taxes or assessments, by express provisions of the applicable statute, relate to pollution or to hazardous or toxic wastes or substances).

This Endorsement is made a part of the policy and is subject to all of the terms and provisions thereof and of any prior Endorsement thereto. Except to the extent expressly stated, it neither modifies any of the terms and provisions of the policy and any prior Endorsements, nor does it extend the effective date of the policy and any prior Endorsements, nor does it increase the face amount thereof.

Signed under seal for the Company, but this Endorsement is to be valid only when it bears an authorized countersignature.

STEWART TITLE
GUARANTY COMPANY

Chairman of the Board

President

Countersigned:

Authorized Signatory
STEWART TITLE OF SACRAMENTO
Company
CARMICHAEL, CALIFORNIA 95608

ALTA ENDORSEMENT – FORM 8.1 (ENVIROMENTAL PROTECTION LIEN)

ENDORSEMENT ATTACHED TO AND MADE A PART
OF MORTGAGEE'S POLICY OF TITLE INSURANCE
SERIAL NUMBER CL-1519-1398252 ISSUED BY

STEWART TITLE
GUARANTY COMPANY
HEREIN CALLED THE COMPANY

Number:

Charge $-0-

The Company hereby insures the owner of the indebtedness secured by the insured mortgage against actual loss or damage which the insured shall sustain by reason of the failure of (i) a

SINGLE FAMILY RESIDENCE

known as

3622 WEST CURTIS DRIVE
SACRAMENTO, CALIFORNIA 95818

to be located on the land at Date of Policy, or (ii) the map attached to this policy to correctly show the location and dimensions of the land according to the public records.

This Endorsement is made a part of the policy and is subject to all of the terms and provisions thereof and of any prior Endorsement thereto. Except to the extent expressly stated, it neither modifies any of the terms and provisions of the policy and any prior Endorsements, nor does it extend the effective date of the policy and any prior Endorsements, nor does it increase the face amount thereof.

Signed under seal for the Company, but this Endorsement is to be valid only when it bears an authorized countersignature

STEWART TITLE
GUARANTY COMPANY

Chairman of the Board

President

Countersigned:

Authorized Signatory
STEWART TITLE OF SACRAMENTO
Company
CARMICHAEL, CALIFORNIA 95608

CLTA FORM 116

JPMC- 000402
CONFIDENTIAL

ENDORSEMENT ATTACHED TO AND MADE A PART
OF MORTGAGEE'S POLICY OF TITLE INSURANCE
SERIAL NUMBER CL-1519-1398252 ISSUED BY

STEWART TITLE
GUARANTY COMPANY
HEREIN CALLED THE COMPANY

Number : Charge $ -0-

The Company hereby insures the owner of the indebtedness secured by the insured mortgage against actual loss or damage which the insured shall sustain by reason of:

1. The existence of any of the following:
   (a) "covenants", "conditions", or "restrictions" under which the lien of the mortgage referred to in Schedule A can be cut off, subordinated, or otherwise impaired;
   (b) Present violations on the land of any enforceable "covenants", "conditions", or "restrictions";
   (c) Except as shown in Schedule B, encroachments of buildings, structures, or improvements located on the land onto adjoining lands, or any encroachments onto the land of buildings, structures or improvements located on adjoining lands.

2. (a) Any future violations on the land of any "covenants", "conditions", or "restrictions" occurring prior to acquisition of title to the estate or interest referred to in Schedule A by the insured, provided such violations result in impairment or loss of the lien of the mortgage referred to Schedule A, or result in impairment or loss of title to the estate or interest referred to in Schedule A if the insured shall acquire such title in satisfaction of the indebtedness secured by the insured mortgage;
   (b) Unmarketability of the title to the estate or interest referred to in Schedule A by reason of any violations on the land, occurring prior to acquisition of title to the estate or interest referred to in Schedule A by the insured, of any "covenants", "conditions", or "restrictions".

3. Damage to existing improvements, including lawns, shrubbery or trees
   (a) Which are located or encroach upon that portion of the land subject to any easement shown in Schedule B, which damage results from the exercise of the right to use or maintain such easement for the purposes for which the same was granted or reserved;
   (b) Resulting from the exercise of any right to use the surface of the land for the extraction or development of the minerals excepted from the description of the land or shown as a reservation in Schedule B.

4. Any final court order or judgment requiring removal from any land adjoining the land of any encroachment shown in Schedule B.

Wherever in this endorsement any or all of the words "covenants, conditions, or restrictions" appear, they shall not be deemed to refer to or include the terms "covenants", "conditions", or "restrictions" contained in any lease.
For purposes of this endorsement, the words "covenants", "conditions", or "restrictions" shall not be deemed to refer to or include any "covenants", "conditions", or "restrictions" relating to environmental protection, except to the extent that a notice of a violation or alleged violation affecting the land has been recorded in the public records at Date of Policy and is not excepted in Schedule B.

This endorsement is made a part of the policy and is subject to all of the terms and provisions thereof and of any prior endorsements thereto. Except to the extent expressly stated, it neither modifies any of the terms and provisions of the policy and any prior endorsements, nor does it extend the effective date of the policy and any prior endorsements, nor does it increase the face amount thereof.

STEWART TITLE
GUARANTY COMPANY

Chairman of the Board

President

Countersigned:

Authorized Signatory
STEWART TITLE OF SACRAMENTO
Company
CARMICHAEL, CALIFORNIA 95608

CLTA FOR 100

JPMC- 000403
CONFIDENTIAL

4. DEFENSE AND PROSECUTION OF ACTIONS; DUTY OF INSURED CLAIMANT TO COOPERATE.

(a) Upon written request by the insured and subject to the options contained in Section 6 of these Conditions and Stipulations, the Company, at its own cost and without unreasonable delay, shall provide for the defense of an insured in litigation in which any third party asserts a claim adverse to the title or interest as insured, but only as to those stated causes of action alleging a defect, lien or encumbrance or other matter insured against by this policy. The Company shall have the right to select counsel of its choice (subject to the right of the insured to object for reasonable cause) to represent the insured as to those stated causes of action and shall not be liable for and will not pay the fees of any other counsel. The Company will not pay any fees, costs or expenses incurred by the insured in the defense of those causes of action which allege matters not insured against by this policy.

(b) The Company shall have the right, at its own cost, to institute and prosecute any action or proceeding or to do any other act which in its opinion may be necessary or desirable to establish the title to the estate or interest or the lien of the insured mortgage, as insured, or to prevent or reduce loss or damage to the insured. The Company may take any appropriate action under the terms of this policy, whether or not it shall be liable hereunder, and shall not thereby concede liability or waive any provision of this policy. If the Company shall exercise its rights under this paragraph, it shall do so diligently.

(c) Whenever the Company shall have brought an action or interposed a defense as required or permitted by the provisions of this policy, the Company may pursue any litigation to final determination by a court of competent jurisdiction and expressly reserves the right, in its sole discretion, to appeal from any adverse judgment or order.

(d) In all cases where this policy permits or requires the Company to prosecute or provide for the defense of any action or proceeding, the insured shall secure to the Company the right to so prosecute or provide defense in the action or proceeding, and all appeals therein, and permit the Company to use, at its option, the name of the insured for this purpose. Whenever requested by the Company, the insured, at the Company's expense, shall give the Company all reasonable aid (i) in any action or proceeding, securing evidence, obtaining witnesses, prosecuting or defending the action or proceeding, or effecting settlement, and (ii) in any other lawful act which in the opinion of the Company may be necessary or desirable to establish the title to the estate or interest or the lien of the insured mortgage, as insured. If the Company is prejudiced by the failure of the insured to furnish the required cooperation, the Company's obligations to the insured under the policy shall terminate, including any liability or obligation to defend, prosecute, or continue any litigation, with regard to the matter or matters requiring such cooperation.

5. PROOF OF LOSS OR DAMAGE.

In addition to and after the notices required under Section 3 of these Conditions and Stipulations have been provided the Company, a proof of loss or damage signed and sworn to by the insured claimant shall be furnished to the Company within 90 days after the insured claimant shall ascertain the facts giving rise to the loss or damage. The proof of loss or damage shall describe the defect in, or lien or encumbrance on the title, or other matter insured against by this policy which constitutes the basis of loss or damage and shall state, to the extent possible, the basis of calculating the amount of the loss or damage. If the Company is prejudiced by the failure of the insured claimant to provide the required proof of loss or damage, the Company's obligations to the insured under the policy shall terminate, including any liability or obligation to defend, prosecute, or continue any litigation, with regard to the matter or matters requiring such proof of loss or damage.

In addition, the insured claimant may reasonably be required to submit to examination under oath by any authorized representative of the Company and shall produce for examination, inspection and copying, at such reasonable times and places as may be designated by any authorized representative of the Company, all records, books, ledgers, checks, correspondence and memoranda, whether bearing a date before or after Date of Policy, which reasonably pertain to the loss or damage. Further, if requested by any authorized representative of the Company, the insured claimant shall grant its permission, in writing, for any authorized representative of the Company to examine, inspect and copy all records, books, ledgers, checks, correspondence and memoranda in the custody or control of a third party, which reasonably pertain to the loss or damage. All information designated as confidential by the insured claimant provided to the Company pursuant to this Section shall not be disclosed to others unless, in the reasonable judgment of the Company, it is necessary in the administration of the claim. Failure of the insured claimant to submit for examination under oath, produce other reasonably requested information or grant permission to secure reasonably necessary information from third parties as required in this paragraph, unless prohibited by law or governmental regulation, shall terminate any liability of the Company under this policy as to that claim.

6. OPTIONS TO PAY OR OTHERWISE SETTLE CLAIMS; TERMINATION OF LIABILITY.

In case of a claim under this policy, the Company shall have the following additional options:

(a) To Pay or Tender Payment of the Amount of Insurance or to Purchase the Indebtedness.

(i) to pay or tender payment of the amount of insurance under this policy together with any costs, attorneys' fees and expenses incurred by the insured claimant, which were authorized by the Company, up to the time of payment or tender of payment and which the Company is obligated to pay; or

(ii) to purchase the indebtedness secured by the insured mortgage for the amount owing thereon together with any costs, attorneys' fees and expenses incurred by the insured claimant which were authorized by the Company up to the time of purchase and which the Company is obligated to pay.

If the Company offers to purchase the indebtedness as herein provided, the owner of the indebtedness shall transfer, assign, and convey the indebtedness and the insured mortgage, together with any collateral security, to the Company upon payment therefor.

Upon the exercise by the Company of either of the options provided for in paragraphs a(i) or (ii), all liability and obligations to the insured under this policy, other than to make the payment required in those paragraphs, shall terminate, including any liability or obligation to defend, prosecute, or continue any litigation, and the policy shall be surrendered to the Company for cancellation.

(b) To Pay or Otherwise Settle With Parties Other than the Insured or With the Insured Claimant.

(i) to pay or otherwise settle with other parties for or in the name of an insured claimant any claim insured against under this policy, together with any costs, attorneys' fees and expenses incurred by the insured claimant which were authorized by the Company up to the time of payment and which the Company is obligated to pay; or

(ii) to pay or otherwise settle with the insured claimant the loss or damage provided for under this policy, together with any costs, attorneys' fees and expenses incurred by the insured claimant which were authorized by the Company up to the time of payment and which the Company is obligated to pay.

Upon the exercise by the Company of either of the options provided for in paragraphs b(i) or (ii), the Company's obligations to the insured under this policy for the claimed loss or damage, other than the payments required to be made, shall terminate, including any liability or obligation to defend, prosecute or continue any litigation.

7. DETERMINATION AND EXTENT OF LIABILITY.

This policy is a contract of indemnity against actual monetary loss or damage sustained or incurred by the insured claimant who has suffered loss or damage by reason of matters insured against by this policy and only to the extent herein described.

(a) The liability of the Company under this policy shall not exceed the least of:

(i) the Amount of Insurance stated in Schedule A, or, if applicable, the amount of insurance as defined in Section 2(c) of these Conditions and Stipulations;

(ii) the amount of the unpaid principal indebtedness secured by the insured mortgage as limited or provided under Section 8 of these Conditions and Stipulations or as reduced under Section 9 of these Conditions and Stipulations, at the time the loss or damage insured against by this policy occurs, together with interest thereon; or

(iii) the difference between the value of the insured estate or interest as insured and the value of the insured estate or interest subject to the defect, lien or encumbrance insured against by this policy.

(b) In the event the insured has acquired the estate or interest in the manner described in Section 2(a) of these Conditions and Stipulations or has conveyed the title, then the liability of the Company shall continue as set forth in Section 7(a) of these Conditions and Stipulations.

(c) The Company will pay only those costs, attorneys' fees and expenses incurred in accordance with Section 4 of these Conditions and Stipulations.

(continued and concluded on reverse side)

8. **LIMITATION OF LIABILITY.**

(a) If the Company establishes the title, or removes the alleged defect, lien or encumbrance, or cures the lack of a right of access to or from the land, or cures the claim of unmarketability of title, or otherwise establishes the lien of the insured mortgage, all as insured, in a reasonably diligent manner by any method, including litigation and the completion of any appeals therefrom, it shall have fully performed its obligations with respect to that matter and shall not be liable for any loss or damage caused thereby.

(b) In the event of any litigation, including litigation by the Company or with the Company's consent, the Company shall have no liability for loss or damage until there has been a final determination by a court of competent jurisdiction, and disposition of all appeals therefrom, adverse to the title or to the lien of the insured mortgage, as insured.

(c) The Company shall not be liable for loss or damage to any insured for liability voluntarily assumed by the insured in settling any claim or suit without the prior written consent of the Company.

(d) The Company shall not be liable for: (i) any indebtedness created subsequent to Date of Policy except for advances made to protect the lien of the insured mortgage and secured thereby and reasonable amounts expended to prevent deterioration of improvements; or (ii) construction loan advances made subsequent to Date of Policy, except construction loan advances made subsequent to Date of Policy for the purpose of financing in whole or in part the construction of an improvement to the land which at Date of Policy were secured by the insured mortgage and which the insured was and continued to be obligated to advance at and after Date of Policy.

9. **REDUCTION OF INSURANCE; REDUCTION OR TERMINATION OF LIABILITY.**

(a) All payments under this policy, except payments made for costs, attorneys' fees and expenses, shall reduce the amount of the insurance pro tanto. However, any payments made prior to the acquisition of title to the estate or interest as provided in Section 2(a) of these Conditions and Stipulations shall not reduce pro tanto the amount of the insurance afforded under this policy except to the extent that the payments reduce the amount of the indebtedness secured by the insured mortgage.

(b) Payment in part by any person of the principal of the indebtedness, or any other obligation secured by the insured mortgage, or any voluntary partial satisfaction or release of the insured mortgage, to the extent of the payment, satisfaction or release, shall reduce the amount of insurance pro tanto. The amount of insurance may thereafter be increased by accruing interest and advances made to protect the lien of the insured mortgage and secured thereby, with interest thereon, provided in no event shall the amount of insurance be greater than the Amount of Insurance stated in Schedule A.

(c) Payment in full by any person or the voluntary satisfaction or release of the insured mortgage shall terminate all liability of the Company except as provided in Section 2(a) of these Conditions and Stipulations.

10. **LIABILITY NONCUMULATIVE.**

If the insured acquires title to the estate or interest in satisfaction of the indebtedness secured by the insured mortgage, or any part thereof, it is expressly understood that the amount of insurance under this policy shall be reduced by any amount the Company may pay under any policy insuring a mortgage to which exception is taken in Schedule B or to which the insured has agreed, assumed, or taken subject, or which is hereafter executed by an insured and which is a charge or lien on the estate or interest described or referred to in Schedule A, and the amount so paid shall be deemed a payment under this policy.

11. **PAYMENT OF LOSS.**

(a) No payment shall be made without producing this policy for endorsement of the payment unless the policy has been lost or destroyed, in which case proof of loss or destruction shall be furnished to the satisfaction of the Company.

(b) When liability and the extent of loss or damage has been definitely fixed in accordance with these Conditions and Stipulations, the loss or damage shall be payable within 30 days thereafter.

12. **SUBROGATION UPON PAYMENT OR SETTLEMENT.**

(a) **The Company's Right of Subrogation.**

Whenever the Company shall have settled and paid a claim under this policy, all right of subrogation shall vest in the Company unaffected by any act of the insured claimant.

The Company shall be subrogated to and be entitled to all rights and remedies which the insured claimant would have had against any person or property in respect to the claim had this policy not been issued. If requested by the Company, the insured claimant shall transfer to the Company all rights and remedies against any person or property necessary in order to perfect this right of subrogation. The insured claimant shall permit the Company to sue, compromise or settle in the name of the insured claimant and to use the name of the insured claimant in any transaction or litigation involving these rights or remedies.

If a payment on account of a claim does not fully cover the loss of the insured claimant, the Company shall be subrogated to all rights and remedies of the insured claimant after the insured claimant shall have recovered its principal, interest, and costs of collection.

(b) **The Insured's Rights and Limitations.**

Notwithstanding the foregoing, the owner of the indebtedness secured by the insured mortgage, provided the priority of the lien of the insured mortgage or its enforceability is not affected, may release or substitute the personal liability of any debtor or guarantor, or extend or otherwise modify the terms of payment, or release a portion of the estate or interest from the lien of the insured mortgage, or release any collateral security for the indebtedness.

When the permitted acts of the insured claimant occur and the insured has knowledge of any claim of title or interest adverse to the title to the estate or interest or the priority or enforceability of the lien of the insured mortgage, as insured, the Company shall be required to pay only that part of any losses insured against by this policy which shall exceed the amount, if any, lost to the Company by reason of the impairment by the insured claimant of the Company's right of subrogation.

(c) **The Company's Rights Against Non-insured Obligors.**

The Company's right of subrogation against non-insured obligors shall exist and shall include, without limitation, the rights of the insured to indemnities, guaranties, other policies of insurance or bonds, notwithstanding any terms or conditions contained in those instruments which provide for subrogation rights by reason of this policy.

The Company's right of subrogation shall not be avoided by acquisition of the insured mortgage by an obligor (except an obligor described in Section 1(a)(ii) of these Conditions and Stipulations) who acquires the insured mortgage as a result of an indemnity, guarantee, other policy of insurance, or bond and the obligor will not be an insured under this policy, notwithstanding Section 1(a)(i) of these Conditions and Stipulations.

13. **ARBITRATION**

Unless prohibited by applicable law, either the Company or the insured may demand arbitration pursuant to the Title Insurance Arbitration Rules of the American Arbitration Association. Arbitrable matters may include, but are not limited to, any controversy or claim between the Company and the insured arising out of or relating to this policy, any service of the Company in connection with its issuance or the breach of a policy provision or other obligation. All arbitrable matters when the Amount of Insurance is $1,000,000 or less shall be arbitrated at the option of either the Company or the insured. All arbitrable matters when the Amount of Insurance is in excess of $1,000,000 shall be arbitrated only when agreed to by both the Company and the insured. Arbitration pursuant to this policy and under the Rules in effect on the date the demand for arbitration is made or, at the option of the insured, the Rules in effect at Date of Policy shall be binding upon the parties. The award may include attorneys' fees only if the laws of the state in which the land is located permit a court to award attorneys' fees to a prevailing party. Judgment upon the award rendered by the Arbitrator(s) may be entered in any court having jurisdiction thereof.

The law of the situs of the land shall apply to an arbitration under the Title Insurance Arbitration Rules.

A copy of the Rules may be obtained from the Company upon request.

14. **LIABILITY LIMITED TO THIS POLICY; POLICY ENTIRE CONTRACT.**

(a) This policy together with all endorsements, if any, attached hereto by the Company is the entire policy and contract between the insured and the Company. In interpreting any provision of this policy, this policy shall be construed as a whole.

(b) Any claim of loss or damage, whether or not based on negligence, and which arises out of the status of the lien of the insured mortgage or of the title to the estate or interest covered hereby or by any action asserting such claim, shall be restricted to this policy.

(c) No amendment of or endorsement to this policy can be made except by a writing endorsed hereon or attached hereto signed by either the President, a Vice President, the Secretary, an Assistant Secretary, or validating officer or authorized signatory of the Company.

15. **SEVERABILITY.**

In the event any provision of this policy is held invalid or unenforceable under applicable law, the policy shall be deemed not to include that provision and all other provisions shall remain in full force and effect.

16. **NOTICES, WHERE SENT.**

All notices required to be given the Company and any statement in writing required to be furnished the Company shall include the number of this policy and shall be addressed to the Company at P.O. Box 2029, Houston, Texas 77252-2029. If you will send a copy of the policy, it will expedite and aid the prompt handling of claims hereunder.

TPOL OTHER

JAN-03-2007 WED 12:45 FAX NO. P. 08
01-03-07 11:05am From-Stewart Title / Alhambra 916 482 7229 T-744 P.002/017 F-802

stewart
title of sacramento

739 Alhambra Blvd, #202,
Sacramento, CA 95816
Phone (916) 482-7220
Fax (916) 482-7229

IF WE HAVE READ AND RECEIVED A COPY OF THIS DOCUMENT

Preliminary Report

Issued For The Sole Use Of:
- Dunnigan Associates
- Mark & Sharon Helmer

Escrow Officer: Nikki Davis
Our Order No.:
1st Amend
Reference:

Property Address:
3622 West Curtis Drive, Sacramento, California 95816

In response to the above referenced application for a policy of title insurance, Stewart Title Guaranty Company hereby reports that it is prepared to issue, or cause to be issued, as of the date hereof, a Policy or Policies of Title Insurance describing the land and the estate or interest therein hereinafter set forth, insuring against loss which may be sustained by reason of any defect, lien or encumbrance not shown referred to as an Exception in Schedule B or not excluded from coverage pursuant to the printed Schedules, Conditions and Stipulations of said Policy forms.

The printed Exceptions and Exclusions from the coverage of said Policy or Policies are set forth in the attached list. Copies of the Policy forms should be read. They are available from the office which issued this report.

Please read the exceptions shown or referred to below and the exceptions and exclusions set forth in Exhibit "A" of this report carefully. The exceptions and exclusions are meant to provide you with notice of matters which are not covered under the terms of the title insurance policy and should be carefully considered.

It is important to note that this preliminary report is not a written representation as to the condition of title and may not list all liens, defects, and encumbrances affecting title to the land.

This report (and any supplements or amendments hereto) is issued solely for the purpose of facilitating the issuance of a policy of title insurance and no liability is assumed hereby. If it is desired that liability be assumed prior to the issuance of a policy of title insurance, a binder or commitment should be requested.

Dated as of November 21, 2006 at 7:30 a.m.

Title Officer
PB/ck ↔ NIO

CLTA Preliminary Report (Effective 1-1-84)

CONDITION #3

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PAGE 6/11 * RCVD AT 1/3/2007 2:43:47 PM [Central Standard Time] * SVR:FAXWDAL007/23 * DNIS:9580 * CSID: * DURATION (mm-ss):02-08

CSOC.RICH.002187

Order Number: 17-003957

Schedule A

The form of policy of title insurance contemplated by this report is:

CLTA STANDARD
ALTA LENDERS

The estate or interest in the land hereinafter described or referred to covered by this Report is: A Fee

Title to said estate or interest at the date hereof is vested in:

Mark S. Heimar and Sharon L. Heimar, trustees of the Heimar Family Revocable Trust

The land referred to in this Report is situated in the State of California, County of Sacramento, City of Sacramento, and is described as follows:

See Exhibit "A" attached hereto and made a part hereof.

JPMC- 000407
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Exhibit "A"
Legal Description

Lot 259 as shown on the official "Plat of South Curtis Oaks Subdivision No. 6", filed in the office of the County Recorder of Sacramento County, February 10, 1927 in Book 19 of Maps, Map No. 18

Apn: [redacted]

JPMC- 000408
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CSOC.RICH.002189

Order Number: 17-003857

Schedule B

At the date hereof exceptions to coverage in addition to the printed Exceptions and Exclusions in the policy form designated on the face page of this report would be as follows:

A. General and Special Taxes for the Fiscal Year 2006-2007, and any assessments and charges collected therewith,

1st Installment $451.48	Open - Due November 1, 2006 Delinquent December 10, 2006
2nd Installment $451.48	Open - Due February 1, 2007 Delinquent April 10, 2007

Parcel No. [redacted] Asst. No. 08232894 Code Area 03-005
Land $16,668.00 Improvements $80,902.00 Exemptions $7,000.00

Included in the above Taxes, in the amount of $67.12, for the Sacto City Lighting & Landscaping.

Included in the above Taxes, in the amount of $27.32, for the City Library Services AD #96-02

Included in the above Taxes, in the amount of $19.08, for the Sacramento Area Flood Control

Included in the above Taxes, in the amount of $10.50, for the CSA 1 Lights City Elk Grove Zone 4

B. The Lien of Special Assessments, assessed pursuant to the procedures of the Mello-Roos Community Facilities Act of 1982 and/or the Landscaping & Lighting Act of 1972, amounts, are included and collected with the Taxes shown herein.

C. The Lien of Supplemental Taxes, if any, assessed pursuant to the provisions of Chapter 3.5, Revenue and Taxation Code, Section 75 et seq.

D. Any possible outstanding charges for utility services. Amounts may be obtained by contacting the City and/or County of Sacramento's Utility Services and Billing Department.

1 Dedications as set forth and shown on the official map of South Curtis Oaks No. 6, in Book 18, at Page 18, as follows:

a. Utility easements over the Westerly 3 feet.

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Exceptions (Continued...) Order Number: 17-003957

2. Deed of Trust to secure an indebtedness of $507,800.00, dated January 19, 2006, recorded January 25, 2006, in Book 20060125, Page 2126, Official Records.

Trustor: Mark S. Helmar and Sharon L. Helmar, husband and wife as joint tenants
Trustee: Fidelity National Title Insurance Co
Beneficiary: IndyMac Bank, F.S.B., a federally chartered savings bank
Loan No: [redacted]
Address: 155 North Lake Avenue, Pasadena, CA 91101

3. Deed of Trust to secure an indebtedness of $71,800.00, dated January 19, 2006, recorded January 25, 2006, in Book 20060125, Page 2127, Official Records.

Trustor: Mark S. Helmar and Sharon L. Helmar, husband and wife as joint tenants
Trustee: Fidelity National Title Insurance Co
Beneficiary: IndyMac Bank, F.S.B., a federally chartered savings bank
Loan No. 1[redacted]
Address: 155 North Lake Avenue, Pasadena, CA 91101

4. The terms and conditions of the Trust Agreement under which the vestee herein holds title, which Trust is referred to in the Deed to Vestee herein recorded March 9, 2006, in Book 20060309, of Official Records at Page 892, designating Grantee as Mark S. Helmar and Sharon L. Helmar, trustees of the Helmar Family Revocable Trust.

Note: We find no Trust Agreement of record. Please submit a copy of trust to title department prior to closing.

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Note: If this property lies within the city limits of Sacramento, it is subject upon sale to a tax of .00275 of the value of consideration. The failure to pay will result in the tax being added to the future property tax bills

According to those public records under the recording laws impart constructive notice to the title to the land described herein, the following matters constitute the chain of title for the thirty-six month period preceding the date hereof:

- Trust Transfer Deed executed by Mark S. Helmer and Sharon L. Helmer, husband and wife as joint tenants to Mark S. Helmer and Sharon L. Helmer, trustees of the Helmer Family Revocable Trust recorded March 9, 2006, in Book 20060309, Page 892, Official Records.

Buyer's Note: If an Alta Residential Owner's Policy is requested and if the property described herein is determined to be eligible for this policy, the following exceptions from coverage will appear in the policy:

1. Taxes or assessments which are not shown as liens by the public records or by the records of any taxing authority.
2. (a) Water rights, claims or title to water; (b) reservation or exceptions in patents or in Acts authorizing the issuance thereof; (c) unpatented mining claims; whether or not the matters excepted under (a), (b) or (c) are shown by the public records.
3. Any rights, interest or claims of parties in possession of the land which are not shown by the public records
4. Any easements or liens not shown by the public records This exception does not limit the lien coverage in Item 8 of the Covered Title Risks.
5. Any facts about the land which a correct survey would disclose and which are not shown by the public records. This exception does not limit the forced removal coverage in Item 12 of the Covered Title Risks.

Lender's Note: If a 1970 Alta Lender's Policy form has been requested, the policy, when and if approved for issuance, will either be endorsed to add the following language or an encumbrance will be added to Schedule B, Part I as follows:

Any claim, which arises out of the transaction creating the interest of the mortgagee insured by this policy, by reason of the operation of federal bankruptcy, state insolvency, or similar creditors' rights laws, that is based on.

(a) the transaction creating the interest of the insured mortgagee being deemed a fraudulent conveyance or fraudulent transfer; or
(b) the subordination of the interest of the insured mortgagee as a result of the application of the doctrine of equitable subordination; or
(c) the transaction creating the interest of the insured mortgagee being deemed a preferential transfer except where the preferential transfer results from the failure:

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(i) to timely record the instrument of transfer; or
(ii) of such recordation to impart notice to a purchaser for value or a judgment or lien creditor.

Approval for the issuance of the 1970 Alta Lender's Policy form must be requested and approved prior to close of escrow. all other forms of policies that are authorized to be issued are the 1992 Policies only.

Note California "Good Funds" Law

Effective January 1, 1990, California Insurance Code Section 12413.1 (Chapter 598, statutes of 1989), prohibits a title insurance company, controlled escrow company or underwritten title company from disbursing funds from an escrow or sub-escrow account, (except for funds deposited by wire transfer electronic payment or cash) until the day these funds are made available to the depositor pursuant to Part 229 Of Title 12 of the code of Federal Regulations, (Reg. CC). Items such as cashier's, certified or teller's checks may be available for disbursement on the business day following the business day of deposit; however, other forms of deposits may cause extended delays in closing the escrow or sub-escrow.

"Stewart Title Of Sacramento will not be responsible for accruals of interest or other charges resulting from compliance with the disbursement restrictions imposed by State Law"

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Lenders Supplemental Report

This report (including any supplements or amendments thereto) is hereby modified and or supplemented in order to reflect the following additional items relating to the issuance of an American Land Title Association Loan Form Policy as follows:

( ) ALTA inspection report to follow

( ) A physical inspection has been made and no survey will be required. Our ALTA Policy when issued will include Indorsement No. 116

(X) Said and is also known as

3622 West Curtis Drive, Sacramento, California 95818

State of California, County of Sacramento, City of Sacramento

JPMC- 000413
CONFIDENTIAL

CLTA Preliminary Report Form

Exhibit A (Rev. 6/2/98)
CALIFORNIA LAND TITLE ASSOCIATION
STANDARD COVERAGE POLICY – 1990
EXCLUSIONS FROM COVERAGE

The following matters are expressly excluded from the coverage of this policy and the company will not pay loss or damage, costs, attorneys' fees or expenses which arise by reason of:

1. (a) Any law, ordinance or governmental regulation (including but not limited to building or zoning laws, ordinances or regulations) restricting, regulating, prohibiting or relating (i) the occupancy, use, or enjoyment of the land; (ii) the character, dimensions or location of any improvement not or hereafter erected on the land; (iii) a separation in ownership or a change in the dimensions or area of the land or any parcel of which the land is or was a part; or (iv) environmental protection, or the effect of any violation of these laws, ordinances or governmental regulations, except to the extent that a notice of the enforcement thereof or a notice of a defect, lien, or encumbrance resulting from a violation or alleged violation affecting the land has been recorded in the public records at date of policy.

   (b) Any governmental police power not excluded by (a) above, except to the extent that a notice of the exercise thereof or notice of a defect, lien or encumbrance resulting from a violation or alleged violation affecting the land has been recorded in the public records at date of policy.

2. Rights of eminent domain unless notice of the exercise thereof has been recorded in the public records at date of policy, but not excluding from coverage any taking which has occurred prior to date of policy which would be binding on the rights of a purchaser for value without knowledge.

3. Defects, liens, encumbrances, adverse claims or other matters;

   (a) whether or not recorded in the public records at date of policy, but created, suffered, assumed or agreed to by the insured claimant;

   (b) not known to the company, not recorded in the public records at date of policy, but known to the insured claimant and not disclosed in writing to the company by the insured claimant prior to the date the insured claimant became an insured under this policy;

   (c) resulting in no loss or damage to the insured claimant;

   (d) attaching or created subsequent to date of policy; or

   (e) resulting in loss or damage which would not have been sustained in the insured claimant had paid value for the insured mortgage or for the estate or interest insured by this policy

4. Unenforceability of the lien of the insured mortgage because of the inability or failure of the insured at date of policy, or the inability or failure of any subsequent owner of the indebtedness, to comply with the applicable doing business laws of the state in which the land is situated.

5. Invalidity or unenforceability of the lien of the insured mortgage, or claim thereof, which arises out of the transaction evidence by the insured mortgage and is based upon usury or any consumer credit protection or truth in lending law

6. Any claim, which arises out of the transaction vesting in the insured the estate of interest insured by this policy or the transaction creating the interest of the insured lender, by reason of the operation of federal bankruptcy, state insolvency or similar creditors' rights laws

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CLTA Preliminary Report Form

EXCEPTIONS FROM COVERAGE–SCHEDULE B, PART I

This policy does not insure against loss or damage (and the company will not pay costs, attorneys' fees or expenses) which arise by reason of:

1. Taxes or assessments which are not shown as existing liens by the records of any taxing authority that levies taxes or assessments on real property or by the public records
Proceedings by a public agency which may result in taxes or assessments, or notices of such proceedings, whether or not shown by the records of such agency or by the public records.
2. Any facts, rights, interests, or claims which are not shown by the public records but which could be ascertained by an inspection of the land which may be asserted by persons in possession thereof.
3. Easements, liens or encumbrances, or claims thereof, which are not shown by the public records.
4. Discrepancies, conflicts in boundary lines, shortage in area, encroachments, or any other facts which a correct survey would disclose, and which are not shown by the public records.
5. (a) Unpatented mining claims; (b) reservations or exceptions in patents or in Acts authorizing the issuance thereof; (c) water rights, claims or title to water, whether or not the matters excepted under (a), (b), or (c) are shown by the public records.

CALIFORNIA LAND TITLE ASSOCIATION
HOMEOWNER'S POLICY OF TITLE INSURANCE (8/2/98)
EXCLUSIONS

In addition to the Exceptions in Schedule B, you are not insured against loss, costs, attorneys' fees, and expenses resulting from:

1. Governmental police power, and the existence or violation of any law or government regulation. This includes ordinances, laws and regulations concerning:

   a. building
   b. zoning
   c. land use
   d. improvements on the land
   e. land division
   f. environmental protection

This exclusion does not apply to violations or the enforcement of these matters if notice of the violation appears in the public records at the policy date

This exclusion does not limit the coverage described in covered risk 14, 15, 16, 17 or 24

2. The failure of your existing structures, or any part of them, to be constructed in accordance with applicable building codes. This exclusion does not apply to violations of building codes if notice of the violation appears in the public records at the policy date
3. The right to take the land by condemning it unless:

   a. a notice of exercising the right appears in the public records at the policy date; or
   b. the taking happened before the policy date and is binding on you if you bought the land without knowing of the taking

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CLTA Preliminary Report Form

4 Risks:
- a. that are created, allowed, or agreed to by you, whether or not they appear in the public records;
- b. that are known to you at the policy date, but not to us, unless they appear in the public records at the policy date;
- c. that result in no loss to you; or
- d. that first occur after the policy date – this does not limit the coverage described in covered risk 7,8,d, 22,23, 24, or 25.

5. Failure to pay value for your title.
6. Lack of a right:
   - a. to any land outside the area specifically described and referred to in paragraph 3 of Schedule A; and
   - b. in streets, alleys or waterways that touch the land

This Exclusion does not limit the coverage described in covered risk 11 or 16.

AMERICAN LAND TITLE ASSOCIATION
RESIDENTIAL TITLE INSURANCE POLICY (6-1-87)
EXCLUSIONS

In addition to the Exceptions in Schedule B, you are not insured against loss, costs, attorneys' fees, and expenses resulting from:

1. Governmental police power, and the existence or violation of any law or government regulation. This includes building and zoning ordinances and also laws and regulations concerning:
   - a. land use
   - b. improvements on the land
   - c. land division
   - d. environmental protection

This exclusion does not apply to violations or the enforcement of these matters which appear in the public records at policy date.

This exclusion does not limit the zoning coverage described in Items 12 and 13 of covered title risks.

2 The right to take the land by condemning it, unless:

a. a notice of exercising the right appears in the public records

b. on the policy date

c. the taking happened prior to the policy date and is binding on you if you bought the land without knowing of the taking

3 Title Risks:

a. that are created, allowed, or agreed to by you

b. that are known to you, but not to us, on the policy date – unless they appeared in the public records

c. that result in no loss to you

d. that first affect your title after the policy date – this does not limit the labor and materialmen coverage in Item 8 of Covered Title Risks

4 Failure to pay value for your title

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CLTA Preliminary Report Form

5 Lack of a right:

a. to any land outside the area specifically described and referred to in Item 3 of Schedule A

b. in streets, alleys, or waterways that touch your land

This exclusion does not limit the access coverage in Item 5 of Covered Title Risks.

AMERICAN LAND TITLE ASSOCIATION LOA POLICY (10-17-92)
WITH ALTA ENDORSEMENT FORM 1 COVERAGE
and
AMERICAN LAND TITLE ASSOCIATION LEASEHOLD LOAN POLICY
(10-17-92)
WITH ALTA ENDORSEMENT FORM 1 COVERAGE
EXCLUSIONS FROM COVERAGE

The following matters are expressly excluded from the coverage of this policy and the company will not pay loss or damage, costs, attorneys' fees or expenses which arise by reason of:

1 (a) Any law, ordinance or governmental regulations (including but not limited to building and zoning laws, ordinances, or regulations) restricting, regulating, prohibiting or relating to (i) the occupancy, use or enjoyment of the land; (ii) the character, dimensions or location of any improvement now or hereafter erected on the land; (iii) a separation in ownership or a change in the dimensions or area of the land or any parcel of which the land is or was a part; or (iv) environmental protection, or the effect of any violation of these laws, ordinances or governmental regulations, except to the extent that a notice of the enforcement thereof or a notice of a defect, lien or encumbrance resulting from a violation or alleged violation affecting the land has been recorded in the public records at date of policy.
(b) Any governmental police power not excluded by (a) above, except to the extent that a notice of the exercise thereof or a notice of a defect, lien or encumbrance resulting from a violation or alleged violation affecting the land has been recorded in the public records at date of policy.

2. Rights of eminent domain unless notice of the exercise thereof has been recorded in the public records at date of policy, but not excluding from coverage any taking which has occurred prior to date of policy which would be binding on the rights of a purchaser for value without knowledge.

3. Defects, liens, encumbrances, adverse claims or other matters:

(a) created, suffered assumed or agreed to by the insured claimant;

(b) not known to the company, not recorded in the public records at date of policy, but known to the insured claimant and not disclosed in writing to the company by the insured claimant prior to the date the insured claimant became an insured under this policy

(c) resulting in no loss or damage to the insured claimant;

(d) attaching or created subsequent to date of policy (except to the extent that this policy insures the priority of the lien of the insured mortgage over any statutory lien for services, labor or materials or to the extent insurance is afforded herein as to assessments for street improvements under construction or completed at date of policy); or

(e) resulting in loss or damage which would not have been sustained if the insured claimant had paid value for the insured mortgage.

4 Unenforceability of the lien of the insured mortgage because of the inability or failure of the insured at date of policy, or the inability or failure of any subsequent owner of the indebtedness, to comply with applicable doing business laws of the state in which the land is situated.

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CLTA Preliminary Report Form

6 Invalidity or unenforceability of the lien of the insured mortgage, or claim thereof, which arises out of the transaction evidenced by the insured mortgage and is based upon usury or any consumer credit protection or truth in lending law.

8 Any statutory lien for services, labor or materials (or the claim of priority of any statutory lien for services, labor or materials over the lien of the insured mortgaged) arising from an improvement or work related to the land which is contracted for and commenced subsequent to date of policy and is not financed in whole or in part by proceeds of the indebtedness secured by the insured mortgage which at date of policy the insured has advanced or is obligated to advance.

7 Any claim, which arises out of the transaction creating the interest of the mortgagee insured by this policy, by reason of the operation of federal bankruptcy, state insolvency, or similar creditors' rights laws, that is based on:

(i) the transaction creating the interest of the insured mortgagee being deemed a fraudulent conveyance or fraudulent transfer; or

(ii) the subordination of the interest of the insured mortgagee as a result of the application of the doctrine or equitable subordination; or

(iii) the transaction creating the interest of the insured mortgagee being deemed a preferential transfer except where the preferential transfer results from the failure:

(a) to timely record the instrument of transfer; or

(b) of such recordation to impart notice to a purchaser for value or a judgment or lien creditor.

The above policy forms may be issued to afford either standard coverage or extended coverage. In addition to the above exclusions from coverage, the exceptions from coverage in a standard coverage policy will also include the following General Exceptions:

EXCEPTIONS FROM COVERAGE

This policy does not insure against loss or damage (and the company will not pay costs, attorneys' fees or expenses) which arise by reason of :

1 Taxes or assessments which are not shown as existing liens by the records of any taxing authority that levies taxes or assessments or real property or by the public records.

Proceedings by a public agency which may result in taxes or assessments, or notices of such proceedings, whether or not shown by the records of such agency or by the public records.

2 Any facts, rights, interests or claims which are not shown by the public records but which could be ascertained by an inspection of the land or by making inquiry of persons in possession thereof.

3 Easements, liens or encumbrances, or claims thereof, which are not shown by the public records.

4 Discrepancies, conflicts in boundary lines, shortage in area, encroachments, or any other facts which a correct survey would disclose, and which are not shown by the public records.

5. (a) Unpatented mining claims; (b) reservations or exceptions in patents or in Acts authorizing the issuance thereof; (c) water rights, claims or title to water, whether or not the matters excepted under (a), (b) or (c) are shown by the public records

JPMC- 000418
CONFIDENTIAL

CLTA Preliminary Report Form

AMERICAN LAND TITLE ASSOCIATION OWNER'S POLICY (10-17-92)
AND
AMERICAN LAND TITLE ASSOCIATION LEASEHOLD OWNER'S POLICY
(10-17-92)
EXCLUSIONS FROM COVERAGE

The following matters are expressly excluded from the coverage of this policy and the company will not pay loss or damage, costs, attorneys' fees or expenses which arise by reason of:

1. (a) Any law, ordinance or governmental regulation (including but not limited to building and zoning laws, ordinances, or regulations) restricting, regulating, prohibiting or relating to (i) the occupancy, use, or enjoyment of the land; (ii) the character, dimensions or locations of any improvement now or hereafter erected on the land; (iii) a separation in ownership or a change in the dimensions or area of the land or any parcel of which the land is or was a part or (iv) environmental protection, or the effect of any violation of these laws, ordinances or governmental regulations, except to the extent that a notice of the enforcement thereof or a notice of a defect, lien or encumbrance resulting from a violation or alleged violation affecting the land has been recorded in the public records at date of policy

   (b) Any governmental police power not excluded by (a) above, except to the extent that a notice of the exercise thereof or a notice of a defect, lien or encumbrance resulting from a violation of alleged violation affecting the land has been recorded in the public records at date of policy.

2. Rights of eminent domain unless notice of the exercise thereof has been recorded in the public records at date of policy, but not excluding from coverage any taking which has occurred prior to date of policy which would be binding on the rights of a purchaser for value without knowledge.

3. Defects, liens, encumbrances, adverse claims or other matters:

   (a) created, suffered, assumed or agreed to by the insured claimant;

   (b) not known to the company, not recorded in the public records at date of policy, but known to the insured claimant and not disclosed in writing to the company by the insured claimant prior to the date the insured claimant became an insured under this policy;

   (c) resulting in no loss or damage to the insured claimant;

   (d) attaching or created subsequent to date of policy; or

   (e) resulting in loss or damage which would not have been sustained if the insured claimant had paid value for the estate or interest insured by this policy.

4. Any claim, which arises out of the transaction vesting in the insured the estate or interest insured by this policy, by reason of the operation of federal bankruptcy, state insolvency, or similar creditors' rights laws, that is based on:

   (i) the transactions creating the estate or interest insured by this policy being deemed a fraudulent conveyance or fraudulent transfer; or

   (ii) the transaction creating the estate or interest insured by this policy being deemed a preferential transfer except where the preferential transfer results from the failure:

   (a) to timely record the instrument of transfer; or

   (b) of such recordation to impart notice to a purchaser for value or a judgment or lien creditor.

The above policy forms may be issued to afford either standard coverage or extended coverage. In addition to the above exclusions from coverage, the exceptions from coverage in a standard coverage policy will also include the following General Exceptions

JPMC- 000419
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CLTA Preliminary Report Form

EXCEPTIONS FROM COVERAGE

This policy does not insure against loss or damage (and the company will not pay costs, attorneys' fees or expenses) which arise by reason of :

1. Taxes or assessments which are not shown as existing liens by the records of any taxing authority that levies taxes or assessments or real property or by the public records.

   Proceedings by a public agency which may result in taxes or assessments, or notices of such proceedings, whether or not shown by the records of such agency or by the public records.

2. Any facts, rights, interests or claims which are not shown by the public records but which could be ascertained by an inspection of the land or by making inquiry of persons in possession thereof.

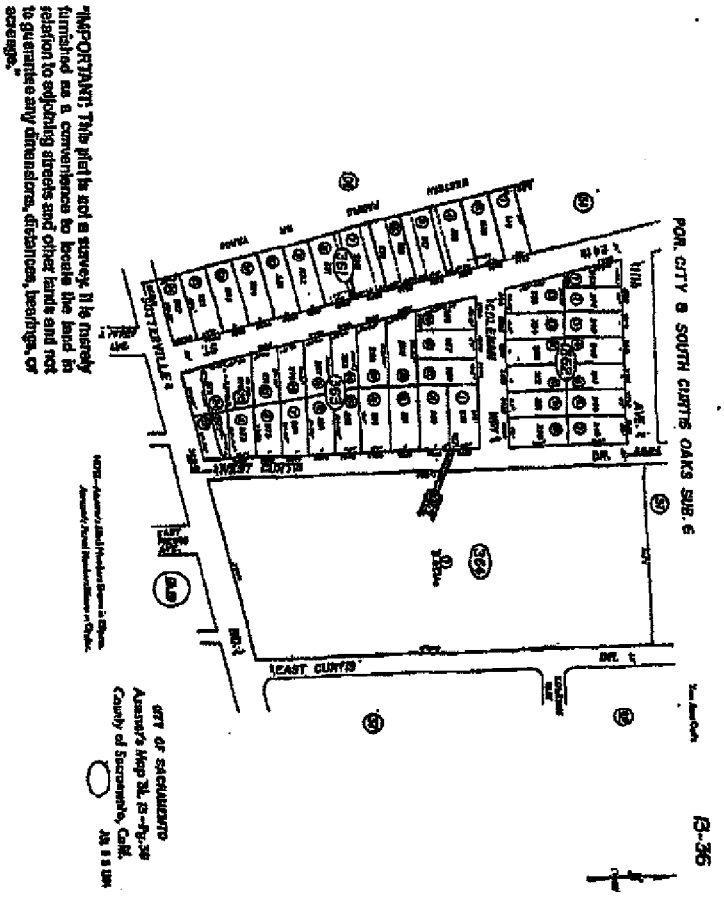
3. Easements, liens or encumbrances, or claims thereof, which are not shown by the public records.

4. Discrepancies, conflicts in boundary lines, shortage in area, encroachments, or any other facts which a correct survey would disclose, and which are not shown by the public records.

5. (a) Unpatented mining claims; (b) reservations or exceptions in patents or in Acts authorizing the issuance thereof; (c) water rights, claims or title to water, whether or not the matters excepted under (a), (b) or (c) are shown by the public records.

JPMC- 000420
CONFIDENTIAL

Description: Sacramento,CA Assessor Map 13.36 Page: 1 of 1
Order: CI-10-16-2006 02-26-01 PM Comment: MAPS



"IMPORTANT: This plat is not a survey. It is merely furnished as a convenience to locate the land in relation to adjoining streets and other lands and not to guarantee any dimensions, distances, bearings, or acreage."

JPMC- 000421
CONFIDENTIAL

Uniform Underwriting and Transmittal Summary

I. Borrower and Property Information

Borrower Name: Laura Richardson — SSN [redacted]
Co-Borrower Name: — SSN
Property Address: 3622 Curtis Dr., Sacramento, CA 95818

UNDERWRITING

Property Type
- ☐ 1 unit
- ☐ 2-4 units
- ☐ Condominium
- ☐ PUD ☐ Co-op
- ☐ Manufactured Housing
  - ☐ Single Wide
  - ☐ Multiwide

Project Classification

Freddie Mac	Fannie Mae		
☐ III Condo	☐ P Limited Review New	☐ E PUD	☐ 1 Co-op
☐ II Condo	☐ Q Limited Review Est.	☐ F PUD	☐ 2 Co-op
☐ I Condo	☐ R Expedited New		
	☐ S Expedited Est.		
	☐ T Fannie Mae Review		
	☐ U FHA-approved		

Project Name

Occupancy Status
- ☑ Primary Residence
- ☐ Second Home
- ☐ Investment Property

Additional Property Information
Number of Units: 1
Sales Price: $ 538,000
Appraised Value: $

Property Rights
- ☑ Fee Simple
- ☐ Leasehold

II. Mortgage Information

Loan Type
- ☑ Conventional
- ☐ FHA
- ☐ VA
- ☐ USDA/RHS

Amortization Type
- ☑ Fixed-Rate—Monthly Payments
- ☐ Fixed-Rate—Biweekly Payments
- ☐ Balloon
- ☐ ARM (type)
- ☐ Other (specify)

Loan Purpose
- ☑ Purchase
- ☐ Cash-Out Refinance
- ☐ Limited Cash-Out Refinance (Fannie)
- ☐ No Cash-Out Refinance (Freddie)
- ☐ Home Improvement
- ☐ Construction to Permanent

Lien Position
- ☑ First Mortgage

Amount of Subordinate Financing: $
(If HELOC, include balance and credit limit)
- ☐ Second Mortgage

Note Information
Original Loan Amount: $ 535,000
Initial P&I Payment: $ 4,498.57
Initial Note Rate: 9.500 %
Loan Term (in months): 360/360

Mortgage Originator
- ☐ Seller
- ☐ Broker
- ☐ Correspondent

Buydown
- ☐ Yes
- ☑ No

Terms

Broker/Correspondent Name and Company Name:

If Second Mortgage
Owner of First Mortgage
- ☐ Fannie Mae ☐ Freddie Mac
- ☐ Seller/Other

Original Loan Amount of First Mortgage: $

III. Underwriting Information

Underwriter's Name
Appraiser's Name/License #
Appraisal Company Name

Stable Monthly Income

	Borrower	Co-Borrower	Total
Base Income	$ 9,424.83	$	$ 9,424.83
Other Income	$ 3,037.50	$	$ 3,037.50
Positive Cash Flow (subject property)	$	$	$
Total Income	$ 12,462.33	$	$ 12,462.33

Qualifying Ratios
Primary Housing Expense/Income: 41.811 %
Total Obligations/Income: 124.540 %
Debt-to-Housing Gap Ratio (Freddie): %

Loan-to-Value Ratios
LTV: 99.442 %
CLTV/TLTV: 99.442 %
HCLTV/HTLTV: %

Qualifying Rate
- ☑ Note Rate: 9.500 %
- ☐ % Above Note Rate: %
- ☐ % Below Note Rate: %
- ☐ Bought-Down Rate: %
- ☐ Other: %

Level of Property Review
- ☐ Exterior/Interior
- ☐ Exterior Only
- ☐ No Appraisal

Form Number:

Risk Assessment
- ☐ Manual Underwriting
- ☐ AUS
  - ☐ DU ☐ LP ☐ Other
  - AUS Recommendation
  - DU Case ID/LP AUS Key#
  - LP Doc Class (Freddie)

Representative Credit/Indicator Score

Escrow (T&I)
- ☑ Yes ☐ No

Present Housing Payment: $

Proposed Monthly Payments

Borrower's Primary Residence	
First Mortgage P&I	$ 4,498.57
Second Mortgage P&I	$
Hazard Insurance	$ 158.00
Taxes	$ 558.00
Mortgage Insurance	$
HOA Fees	$
Lease/Ground Rent	$
Other	$
Total Primary Housing Expense	$ 5,210.57
Other Obligations	
Negative Cash Flow (subject property)	$
Other Property	5,066.00
All Other Monthly Payments	$ 5,244.00
Total All Monthly Payments	$ 15,520.57

Borrower Funds to Close
Required: $
Verified Assets: $

Source of Funds
No. of Months Reserves
Interested Party Contributions: %

Community Lending/Affordable Housing Initiative ☐ Yes ☑ No
Home Buyers/Homeownership Education Certificate in file ☐ Yes ☑ No

Underwriter Comments

IV. Seller, Contract, and Contact Information

Seller Name
Seller Address
Seller No. — Investor Loan No.
Seller Loan No.
Master Commitment No.
Contract No.

Contact Name
Contact Title
Contact Phone Number — ext.
Contact Signature
Date

JPMC- 000422
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CSOC.RICH.002203

Underwriting Worksheet Summary

Loan Number:	[redacted]	**Interest Rate:**	8.800%
Property Address:	3622 Curtis Dr Sacramento, CA 95818	**Qualifying Rate:**	8.800%
		Product:	2 Year ARM (2/28 and 2/38)
Borrowers:	Laura Richardson	**Loan Amount:**	$535,000
		Sales Price/Appraised Value:	$535,000 / $535,000
		LTV:	100.00% / 100.00%
		Property Type:	Single Family
		Loan Purpose:	Purchase
		Refinance Description:	
Underwriter:	Sandra Watson	**Property Usage:**	Primary Residence
Lien Position:	First Mortgage Loans	**Investor:**	Standard
Decision Type:		**Saleability:**	
Credit Score:	584		

Total Proposed Monthly Housing Expense (Borrower's Primary Residence):	$4,918.97
Total Borrower(s) Income:	$11,220.00
Total Debts Included in Ratio:	$177.00
Total Debts to be Paid Off:	$0.00
Cash Required to Close:	$8,732.70
Total Cash Assets:	$41,000.00

Front End Ratio:	43.84%	**Calculation:**	($4,918.97 / $11,220.00)
Back End Ratio:	45.42%	**Calculation:**	($5,095.97 / $11,220.00)
Occupant Front End Ratio:	65.75%	**Calculation:**	($4,918.97 / $11,220.00)
Occupant Back End Ratio:	68.12%	**Calculation:**	($5,095.97 / $11,220.00)

Washington Mutual
Long Beach Mortgage

CASH SUMMARY FOR PURCHASE

(Purchase Money Loans Only)

Borrower: Laura Richardson Loan Number: Date: January 02, 2007

CREDITORS DEBTS	DATE NEXT DUE	BALANCE	PAYOFFS	PAYMENTS
WELLS FARGO HOME MORTG		352,819.00	0.00	2,475.00
OPTION ONE MORTGAGE CO		445,103.00	0.00	2,592.00
CAP ONE BK		44.00	0.00	15.00
BALLY TOTAL FITNESS		812.00	0.00	29.00
XEROX EFCU		1,582.00	0.00	133.00

MONEY REQ'D TO CLOSE	DATE	AMOUNT
Down Payment		
Total Payoffs		
Points, Fees & Prepaids		10,340.70
Tax & Insurance Escrows		0.00
SUBTOTAL-		10,340.70
SUMMARY OF LIQUIDITY	**DATE**	**AMOUNT**
VOD'S		40,000.00
Deposit in Escrow		1,000.00
Sale Proceeds		
Gift Funds		
Seller Paid Non-Recurring C/C		0.00
Subordinate Financing		0.00
SUBTOTAL-		41,000.00

LOAN AMOUNT	535,000.00
CASH RESERVES	30,659.30
SHORT TO CLOSE	

JPMC- 000424
CONFIDENTIAL

CSOC.RICH.002205

Underwriter Decision Summ

Underwriter: Sandra Watson

Washington Mutual
Long Beach Mortgage

Main Information

Loan Number: [redacted]
Loan Purpose: Purchase
Borrower: Laura Richardson

Loan Amount: 535,000.00
Occupancy: Primary Residence
CoBorrower:

Credit Profile

Credit Grade: A-

Source: Credit Report

	1x30	1x60	1x90	1x120	Months:
Primary Residence Mortgage(s):	0	0	0	0	12
Second Home Mortgage(s):	0	0	0	0	12
Rentals and Other Mortgage(s):	2	0	0	0	12

Foreclosure
- [ ] Less than 36 months
- [ ] Less than 24 months
- [X] N/A

BK — Discharge/Filing Date:
- [ ] Ch.7
- [ ] Ch.11
- [ ] Ch.13
- [X] N/A

Any Collections, Charge-Offs, Liens, or Judgements Included in DTI Calculation?

[ ] Yes [X] No

Credit Comments: Borrower has 2 rental properties, 1 paid as and WFB mtg 2x30 for A- grade. Some derog in consumer - using 2 derog accts in d/r, also older derog. AKA's addressed.

Credit Score

Credit Score Used: 584

	EFX:	XFN:	TUC:
LBM Primary Wage Earner	584	621	553
Broker		582	

Credit Score Comments: Using LBM score slightly higher than brkrs. Both within same rate range

Title

Title Date:
Eff. Date of Title Commit:
Vested Owner:

Title Comments: Requesting title from brkr. Not included in pkg. Purchase contract in file, Purchase Price $535k.

JPMC- 000425
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CSOC.RICH.002206

Underwriter Decision Summ

Underwriter: Sandra Watson

Washington Mutual
Long Beach Mortgage

Underwrite Information

Income Source	Gross Income:	Net Income Calculation:	Net Disposable Income:
	11,220.00	7,481.40	2,385.43

Borrower: Laura Richardson **Monthly Gross Income: 11,220.00**

Salaried Employee / Additional Monthly Income for the Salaried Borrower

Employer	Gross	Period	Analysis Type	Self
State Of California State Capi	12,462.00	2007	STATED	N

Other Monthly Income

Income Type	Total Monthly	Tax Exempt
Net Rental Income	-1,242.00	No

Income Comments: Borrower is newly elected stated assembly woman. Letter in file regarding income. Annual salary is $113,098 plus $162 each day assembly is in session which calculates to aprox 225 days. Income is based on total of $149,548 = $12,462 mth. Borrower also has negative rental income used in income calculation. Did not use income from City of Long Beach City Council. Paystubs and w2 in file for this income. This income compensating factor, aprox income of $3037 mth. She has been assembly woman/council woman for 10 yrs combined.

PITI

Housing Expenses		Calculations		Debt-to-Income Ratio	
1st Mortgage P&I:	4,227.97	Loan-to-Value Ratio		Qualifying Rate Method:	
2nd Mortgage P&I:	0.00	LTV:	100.00%	Front End Debt Ratio:	43.84
Insur/Taxes/HOA:	691.00	CLTV:	100.00%	Back End Debt Ratio:	45.42
Other:	0.00			Qualifying Rate:	8.800
Primary Housing:	4,918.97			Payment Savings:	-4,918.97
Monthly Obligations:	177.00				
Total Obligations:	5,095.97				

General Comments: Request is for 100% purchase. Appraisal in file, APV $543k. Requesting clear pictures and appraiser to complete owner of record and cost approach section of appraisal. Will complete checklist once prelim is recvd. 5% exception to ltv requested. Max ltv at fico 95%. Exception requesting based on full doc, stated assets of $40k, additional income not used from City of Long Beach as compensating factors to allow for 5% exception and approve loan at 100% ltv/cltv.

JPMC- 000426
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CSOC.RICH.002207

Washington Mutual
Long Beach Mortgage

CASH SUMMARY FOR PURCHASE
(Purchase Money Loans Only)

Borrower: Laura Richardson Loan Number: Date: January 04, 2007

CREDITORS DEBTS	DATE NEXT DUE	BALANCE	PAYOFFS	PAYMENTS
WELLS FARGO HOME MORTG		352,819.00	0.00	2,475.00
OPTION ONE MORTGAGE CO		445,103.00	0.00	2,592.00
CAP ONE BK		44.00	0.00	15.00
BALLY TOTAL FITNESS		812.00	0.00	29.00
XEROX EFCU		1,582.00	0.00	133.00

MONEY REQ'D TO CLOSE	DATE	AMOUNT
Down Payment		
Total Payoffs		
Points, Fees & Prepaids		20,994.03
Tax & Insurance Escrows		0.00
SUBTOTAL-		20,994.03
SUMMARY OF LIQUIDITY	**DATE**	**AMOUNT**
VOD'S		40,000.00
Deposit in Escrow		1,000.00
Sale Proceeds		
Gift Funds		
Seller Paid Non-Recurring C/C		0.00
Subordinate Financing		0.00
SUBTOTAL-		41,000.00

LOAN AMOUNT	535,001.00
CASH RESERVES	20,005.97
SHORT TO CLOSE	

JPMC- 000427
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CSOC.RICH.002208

Underwriting or Rate Exception

Washington Mutual
Long Beach Mortgage

Date	Flex Number	Branch
01/02/2007		Region 32
Borrower	**Loan Amount**	**Rep./Broker**
Laura Richardson	535,000.00	Avenue Mortgage Inc
Existing Loan Program	**Loan Program Approved**	**Credit Category**
2Y	2 Yr ARM	A-

☐ **Underwriting Exception**

Description of Exception Requested:

Reason and Justification for this Exception (i.e., "Why does the Borrower need this exception?" AND "Why should it be granted?"):

Length of Employment

Requested By	Signature	Date
Sandra Watson	Sandra Watson	01/02/2007
Approver	**Signature**	**Date**
Sandra Watson	Sandra Watson	01/02/2007
Approver Megan Mann	**Signature**	**Date** 1/2/07
Strategic Risk Partner	**Signature**	**Date**

☒ **Rate Exception**

Description of Exception Requested:

LTV exception max 95%
Requested 100%

Reason and Justification for this Exception (i.e., "Why does the Borrower need this exception?" AND "Why should it be granted?"):

Length of Employment

Requested By	Signature	Date
Sandra Watson	Sandra Watson	01/02/2007
AVP/VP	**Signature**	**Date**
FVP/SVP	**Signature**	**Date**

UNDEX (0604) - UNDERWRITING OR RATE EXCEPTION

JPMC- 000428
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CSOC.RICH.002209

UNDERWRITING APPROVAL SHEET

Washington Mutual
Long Beach Mortgage

Loan #:
Borrowers Name: Laura Richardson
Subj. Prop. Address: 3622 Curtis Dr
Sacramento, CA 95818

Broker/Branch: Avenue Mortgage Inc
Loan Officer: Paul Kamholz
Acct. Manager: Christina Palmquist
Underwriter: Sandra Watson
SCO:

Loan Term	:360	Prepayment?	:2 Yrs.	Stated Income?	No
Prop. Type	:Single Family	Loan Amount	:$ 535,000.00	Margin	:4.990
Type of Ownership	:Primary Residence	Appraised Value	:$ 535,000.00	Caps	:2.000 1.000 6.000
Lien Position	:FIRST	Sales Price	:$ 535,000.00	Index	:5.360%
Risk	:A-	Down Payment	:$	Int. Rate	:8.800
Program	:2 Yr ARM	1st TD	:$ 535,000.00	DR's	:43.84 / 45.42
As Submitted (Y/N)	:No	2nd TD	:$	Exception U/W	:No
Quick Credit:	Ltd Doc: No	LTV/CLTV	:100.00/ 100.00	Exception Rate	:Yes

INIT.	DATE		CONDITIONS OF APPROVAL:
			**********BROKER PRIOR TO DOC**********
	1-8		1. Evid of Funds to Close - Current
	1-8		2. Fully Compl 1003, See Attached Worksheet
		U/W	3. Prelim/Title Commitment Report Dated Within 90 Days of Funding
CD	1-4-07		4. ~~Clear appraisal pictures~~, appraiser to complete Cost Approach section of appraisal and show owner of record.
	1-4	U/W	5. LOE recent mortgage lates w/WFB
	1-4	U/W	6. Current Rental agreements on both Vernon and Parker properties
	1-8		7. Pest Inspection w/Clearance
			**********INTERNAL PRIOR TO DOC**********
CD	1-4-07		8. Satis LBM Employment Audit
	1-4	U/W	9. Satis LBM Title Audit
CD	1-4-07		10. Closing Agent Approval
CD	1-4-07		11. Satis Flood Cert
CD	1-4-07		12. Appraisal Review By LBM For $543000 w/All Conditions Met
			**********CLOSING AGENT CONDITIONS**********
Sarah Johnson	1-8		13. Haz ins Binder w/WaMu As Loss Payee w/Successors and/or Assigns
Sarah Johnson	1-8		14. AIV Form Confirmed/Signed By Closing Agent
	1-8		15. Evid Prop Taxes Are Pd or Pay @ Closing
	1-8		16. Seller Concessions Not to Exceed 6% of Sales Price or Actual Closing Costs
	1-8		17. Estimated HUD-1 to Evid LBM Required Payoffs, All Fees Charged to Bwr, & Prop Taxes to be Pd.
	1-8		18. Broker to correct City of LB emp. dates. 1999- 2001 no longer emp

COMPENSATING FACTORS:
Length of Employment
Sarah Johnson
ERICA KEEN

Total Points	:
Lender Points	: +888.00
U/W Approved By	: Sandra Watson
SCO Approved By	:
Strategic Risk Partner	:
Date Approved	: 01/02/2007
Rate Commitment Expires	: 02/01/2007
Credit Approval Expires	: 02/01/2007
Extension	:
Premium Yield Adjustment	:

CODES EXPLAINED:

CLR = Cleared
WAV = Waived
DOC = OK to draw docs
NA = Not Applicable
*** = Pre-Doc
*UW = Underwriter to review pre doc
*SC = Senior Credit Officer to review pre doc

NOTE: All fixed rates are locked for 30 days from date of submission upon loan approval.

The applicant has the right to obtain a copy of the appraisal report.

LBAPPV(0604) UNDERWRITINGAPPROVAL

JPMC- 000429
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Washington Mutual
Long Beach Mortgage

Amended Approval

Date	Loan #	Borrower Name
January 04, 2007	[redacted]	Laura Richardson

Broker Name	Broker ID	Contact
Avenue Mortgage Inc	829000	

[X] Owner Occupied [ ] Non Owner Occupied [ ] Second Home
[X] Full Doc [ ] Limited Doc [ ] Stated Income

Amendment Explanation

Loan amount and sales price are changing to 535,001 per seller/broker request / waiving lender fee $799

Most Recent Approval

Program	Loan Purpose	LTV	CLTV
Risk	**Debt Ratio**	**Index**	**Start Rate**
	/		

Margin	Term	Points
Appraised Value $	**Review Value $**	**Loan Amount $**

Most Recent Amended Approval

Program	Loan Purpose	LTV	CLTV
2 Yr ARM	Purchase	100.00	
Risk	**Debt Ratio**	**Index**	**Start Rate**
A-	43.84 / 45.42	5.360%	8.800 ✓

Margin	Term	Points
4.990 ✓	360	
Appraised Value $	**Review Value $**	**Loan Amount $**
543,000.00	0.00	535,001.00 ✓

Prepayment Years	Lender Fees		
2 Yrs.	888.00	First Adjustment Cap	2.000
		Adjustment Cap	1.000
		Lifetime Cap	6.000

Conditions of Amended Approval

1.
2.
3.

SCO/Area/General Approved By	Date
Sandra Watson — Sandra Watson	1/4/07
SCO/Regional Approved By	**Date**
Strategic Risk Partner	**Date**

Declined By	Date Declined
Reason Declined	

AMNDAPVL (0608) - AMENDED APPROVAL

[redacted]

JPMC- 000430
CONFIDENTIAL

CSOC.RICH.002211

Washington Mutual
Long Beach Mortgage

CASH SUMMARY FOR PURCHASE
(Purchase Money Loans Only)

Borrower: Laura Richardson Loan Number: Date: January 04, 2007

CREDITORS DEBTS	DATE NEXT DUE	BALANCE	PAYOFFS	PAYMENTS
WELLS FARGO HOME MORTG		352,819.00	0.00	2,475.00
OPTION ONE MORTGAGE CO		445,103.00	0.00	2,592.00
CAP ONE BK		44.00	0.00	15.00
BALLY TOTAL FITNESS		812.00	0.00	29.00
XEROX EFCU		1,582.00	0.00	133.00

MONEY REQ'D TO CLOSE	DATE	AMOUNT
Down Payment		
Total Payoffs		
Points, Fees & Prepaids		24,886.10
Tax & Insurance Escrows		0.00
SUBTOTAL-		24,886.10
SUMMARY OF LIQUIDITY	**DATE**	**AMOUNT**
VOD'S		40,000.00
Deposit in Escrow		1,000.00
Sale Proceeds		
Gift Funds		
Seller Paid Non-Recurring C/C		0.00
Subordinate Financing		0.00
SUBTOTAL-		41,000.00

LOAN AMOUNT	535,001.00
CASH RESERVES	16,113.90
SHORT TO CLOSE	

JPMC- 000431
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CSOC.RICH.002212

Washington Mutual
Long Beach Mortgage

Amended Approval

Date	Loan #	Borrower Name
January 04, 2007	[redacted]	Laura Richardson

Broker Name	Broker ID	Contact
Avenue Mortgage Inc	829000	

[X] Owner Occupied [ ] Non Owner Occupied [ ] Second Home
[X] Full Doc [ ] Limited Doc [ ] Stated Income

Amendment Explanation

Loan amount and sales price are changing to 535,001 per seller/broker request
lender fee $799 / waiving

Most Recent Approval

Program	Loan Purpose	LTV	CLTV
Risk	**Debt Ratio**	**Index**	**Start Rate**
	/		

Margin	Term	Points
Appraised Value $	**Review Value $**	**Loan Amount $**

Most Recent Amended Approval

Program	Loan Purpose	LTV	CLTV
2 Yr ARM	Purchase	100.00	
Risk	**Debt Ratio**	**Index**	**Start Rate**
A-	43.84 / 45.42	5.360%	8.800 ✓

Margin	Term	Points
4.990 ✓	360	
Appraised Value $	**Review Value $**	**Loan Amount $**
543,000.00	0.00	535,001.00 ✓

Prepayment Years	Lender Fees		
2 Yrs.	888.00	First Adjustment Cap	2.000
		Adjustment Cap	1.000
		Lifetime Cap	6.000

Conditions of Amended Approval

1.
2.
3.

SCO/Area/Group Approved By	Date
Sandra Watson — Sandra Watson	1/4/07
SCO/Regional Approved By	**Date**
Strategic Risk Partner	**Date**

Declined By	Date Declined
Reason Declined	

AMNDAPVL (0608) - AMENDED APPROVAL

[redacted]

JPMC- 000432
CONFIDENTIAL

SER1 [redacted] CUSTOMER SERVICE INV A01/458 09/19/09 11:37:28
LAURA RICHARDSON [redacted] C TYPE CONV. RES. MAN 0
000-00-0000 IR 8.25400 BR 40 [redacted]
3622 W CURTIS DR SACRAMENTO CA 95818-0000 000-000-0000
FABPO2 < EQUITY ANALYSIS BPO RECEIVED FROM PROTECK >: 08/26/09
-----HIST----------* LOAN HISTORY *----------(MORE)

PROC-DT	DUE-DT	TRAN	TRAN-DESCRIPTION				TRAN-EFFECTIVE-DATE
TRAN-AMT	PRINCIPAL	INTEREST	ESCROW	AMOUNT/CD/DESCRIPTION			
09-16-09	04-09	152	LATE CHARGE ASSESSMENT				
0.00	0.00	0.00	0.00	256.05-1	LATE CHARGE		
08-31-09	00-00	633	MISC FORECLOSURE AND BANKRUPTCY EXPENSES				
120.00	0.00	0.00	0.00	120.00	MTGR REC CORP ADV BA		
08-19-09	00-00	633	MISC FORECLOSURE AND BANKRUPTCY EXPENSES				
10.85	0.00	0.00	0.00	10.85	MTGR REC CORP ADV BA		
08-19-09	00-00	633	MISC FORECLOSURE AND BANKRUPTCY EXPENSES				
10.85	0.00	0.00	0.00	10.85	MTGR REC CORP ADV BA		
08-17-09	04-09	152	LATE CHARGE ASSESSMENT				
0.00	0.00	0.00	0.00	256.05-1	LATE CHARGE		
07-16-09	04-09	152	LATE CHARGE ASSESSMENT				
0.00	0.00	0.00	0.00	256.05-1	LATE CHARGE		

---* PF2 FOR ADDL MESSAGES *----------

PRESS PF14 FOR MEMOS
LIFE-OF-LOAN: LEGAL ACTION: COMPLEX LITIGATION
COMPLETED LOSS MITIGATION LMT/REO SALE COMPLETED 05/19/08

CSOC.RICH.002214

SER1 [redacted] _____ CUSTOMER SERVICE INV A01/458 09/19/09 11:37:28
LAURA RICHARDSON [redacted]C TYPE CONV. RES. MAN 0
000-00-0000 IR 8.25400 BR 40 [redacted]
3622 W CURTIS DR SACRAMENTO CA 95818-0000 000-000-0000
_ FABPO2 < EQUITY ANALYSIS BPO RECEIVED FROM PROTECK >: 08/26/09
-----HIST----------* LOAN HISTORY *----------(MORE)

PROC-DT	DUE-DT	TRAN	TRAN-DESCRIPTION				TRAN-EFFECTIVE-DATE
TRAN-AMT	PRINCIPAL	INTEREST	ESCROW	AMOUNT/CD/DESCRIPTION			
06-08-09	03-09	168	REPAY OF ESCROW ADVANCE				
0.00	0.00	0.00	617.61-	617.61	ADVANCE REFUND		
06-08-09	03-09	173	PAYMENT				06-05-09
8,704.64	182.95	4,084.63	617.61	3,819.45	SUSPENSE		
	593,656.79		3,543.65-				
06-04-09	00-00	632	STATUTORY EXPENSES				
11.00	0.00	0.00	0.00	11.00	MTGR REC CORP ADV BA		
05-18-09	03-09	152	LATE CHARGE ASSESSMENT				
0.00	0.00	0.00	0.00	256.05-1	LATE CHARGE		
04-16-09	03-09	152	LATE CHARGE ASSESSMENT				
0.00	0.00	0.00	0.00	256.05-1	LATE CHARGE		

---* PF2 FOR ADDL MESSAGES *----------
PRESS PF14 FOR MEMOS
LIFE-OF-LOAN: LEGAL ACTION: COMPLEX LITIGATION
COMPLETED LOSS MITIGATION LMT/REO SALE COMPLETED 05/19/08

CSOC.RICH.002215

SER1 [redacted] **CUSTOMER SERVICE** INV A01/458 **09/19/09 11:37:28**
LAURA RICHARDSON [redacted] OC TYPE CONV. RES. MAN 0
000-00-0000 IR 8.25400 BR 40 [redacted]
3622 W CURTIS DR SACRAMENTO CA 95818-0000 000-000-0000
FABPO2 < EQUITY ANALYSIS BPO RECEIVED FROM PROTECK >: 08/26/09
-----HIST----------* LOAN HISTORY *----------(MORE)

PROC-DT	DUE-DT	TRAN	TRAN-DESCRIPTION	TRAN-EFFECTIVE-DATE		
TRAN-AMT	PRINCIPAL	INTEREST	ESCROW	AMOUNT/CD/DESCRIPTION		
03-18-09	03-09	161	ESCROW ADVANCE			
2,930.67	0.00	0.00	2,930.67			
03-18-09	03-09	312	TAX DISBURSEMENT			
2,930.67-	0.00	0.00	2,930.67-		PAYEE =	04067
			4,161.26-			
03-10-09	02-09	168	REPAY OF ESCROW ADVANCE			
0.00	0.00	0.00	84.74-	84.74	ADVANCE REFUND	
03-10-09	02-09	173	PAYMENT			
0.00	181.70	4,085.88	84.74			
	593,839.74		1,230.59-			
03-10-09	01-09	168	REPAY OF ESCROW ADVANCE			
0.00	0.00	0.00	84.74-	84.74	ADVANCE REFUND	

---* PF2 FOR ADDL MESSAGES *----------
PRESS PF14 FOR MEMOS
LIFE-OF-LOAN: LEGAL ACTION: COMPLEX LITIGATION
COMPLETED LOSS MITIGATION LMT/REO SALE COMPLETED 05/19/08

CSOC.RICH.002216

SER1 [redacted] _____ **CUSTOMER SERVICE** INV A01/458 **09/19/09 11:37:28**
LAURA RICHARDSON [redacted] 0C TYPE CONV. RES. MAN 0
000-00-0000 IR 8.25400 BR 40 [redacted]
3622 W CURTIS DR SACRAMENTO CA 95818-0000 000-000-0000
FABPO2 < EQUITY ANALYSIS BPO RECEIVED FROM PROTECK >: 08/26/09
-----HIST----------* LOAN HISTORY *----------(MORE)

PROC-DT	DUE-DT	TRAN	TRAN-DESCRIPTION	TRAN-EFFECTIVE-DATE		
TRAN-AMT	PRINCIPAL	INTEREST	ESCROW	AMOUNT/CD/DESCRIPTION		
03-10-09	01-09	173	PAYMENT			
8,704.64	180.46	4,087.12	84.74			
	594,021.44		1,315.33-			
02-17-09	01-09	152	LATE CHARGE ASSESSMENT			
0.00	0.00	0.00	0.00	256.05-1	LATE CHARGE	
01-16-09	01-09	152	LATE CHARGE ASSESSMENT			
0.00	0.00	0.00	0.00	256.05-1	LATE CHARGE	
12-30-08	00-00	745	CORPORATE ADVANCE ADJUSTMENT			
106,275.08-	0.00	0.00	0.00	106,275.08-	MTGR REC CORP ADV BA	
12-30-08	00-00	745	CORPORATE ADVANCE ADJUSTMENT			
106,275.08	0.00	0.00	0.00	106,275.08	MTGR REC CORP ADV BA	

---* PF2 FOR ADDL MESSAGES *----------
PRESS PF14 FOR MEMOS
LIFE-OF-LOAN: LEGAL ACTION: COMPLEX LITIGATION
COMPLETED LOSS MITIGATION LMT/REO SALE COMPLETED 05/19/08

CSOC.RICH.002217

SER1 [redacted] _____ **CUSTOMER SERVICE** INV A01/458 **09/19/09 11:37:28**
LAURA RICHARDSON [redacted] 0C TYPE CONV. RES. MAN 0
000-00-0000 IR 8.25400 BR 40 [redacted]
3622 W CURTIS DR SACRAMENTO CA 95818-0000 000-000-0000
FABPO2 < EQUITY ANALYSIS BPO RECEIVED FROM PROTECK >: 08/26/09
-----HIST----------* LOAN HISTORY *----------(MORE)

PROC-DT	DUE-DT	TRAN	TRAN-DESCRIPTION	TRAN-EFFECTIVE-DATE		
TRAN-AMT	PRINCIPAL	INTEREST	ESCROW	AMOUNT/CD/DESCRIPTION		
12-23-08	00-00	745	CORPORATE ADVANCE ADJUSTMENT			
37.00-	0.00	0.00	0.00	37.00-	MTGR REC CORP ADV BA	
12-23-08	00-00	745	CORPORATE ADVANCE ADJUSTMENT			
37.00	0.00	0.00	0.00	37.00	NON REC CORP ADV	
12-16-08	01-09	175	PRINCIPAL PAYMENT			12-15-08
0.00	2,486.52	0.00	0.00	2,486.52-	SUSPENSE	
	594,201.90					
12-15-08	12-08	168	REPAY OF ESCROW ADVANCE			
0.00	0.00	0.00	84.74-	84.74	ADVANCE REFUND	
12-15-08	12-08	173	PAYMENT			
4,352.32	162.24	4,105.34	84.74			
	596,688.42		1,400.07-			

---* PF2 FOR ADDL MESSAGES *----------
PRESS PF14 FOR MEMOS
LIFE-OF-LOAN: LEGAL ACTION: COMPLEX LITIGATION
COMPLETED LOSS MITIGATION LMT/REO SALE COMPLETED 05/19/08

CSOC.RICH.002218

SER1 [redacted] CUSTOMER SERVICE INV A01/458 09/19/09 11:37:28
LAURA RICHARDSON [redacted]C TYPE CONV. RES. MAN 0
000-00-0000 IR 8.25400 BR 40 [redacted]
3622 W CURTIS DR SACRAMENTO CA 95818-0000 000-000-0000
FABPO2 < EQUITY ANALYSIS BPO RECEIVED FROM PROTECK >: 08/26/09
-----HIST----------* LOAN HISTORY *----------(MORE)

PROC-DT	DUE-DT	TRAN	TRAN-DESCRIPTION				TRAN-EFFECTIVE-DATE
TRAN-AMT	PRINCIPAL	INTEREST	ESCROW	AMOUNT/CD/DESCRIPTION			
12-15-08	12-08	170	PAYMENT				
486.54-	0.00	0.00	0.00	486.54-*	CORPORATE ADVANCE		
12-15-08	00-00	745	CORPORATE ADVANCE ADJUSTMENT				
486.54	0.00	0.00	0.00	486.54	MTGR REC CORP ADV BA		
12-15-08	12-08	170	PAYMENT				
999.99-	0.00	0.00	0.00	999.99-*	CORPORATE ADVANCE		
12-15-08	00-00	745	CORPORATE ADVANCE ADJUSTMENT				
999.99	0.00	0.00	0.00	999.99	MTGR REC CORP ADV BA		
12-15-08	12-08	170	PAYMENT				
1,486.53	0.00	0.00	0.00	999.99-*	CORPORATE ADVANCE		
				2,486.52	SUSPENSE		

---* PF2 FOR ADDL MESSAGES *----------
PRESS PF14 FOR MEMOS
LIFE-OF-LOAN: LEGAL ACTION: COMPLEX LITIGATION
COMPLETED LOSS MITIGATION LMT/REO SALE COMPLETED 05/19/08

CSOC.RICH.002219

SER1 [redacted] **CUSTOMER SERVICE** INV A01/458 **09/19/09 11:37:28**
LAURA RICHARDSON [redacted] DC TYPE CONV. RES. MAN 0
000-00-0000 IR 8.25400 BR 40 [redacted]
3622 W CURTIS DR SACRAMENTO CA 95818-0000 000-000-0000
FABPO2 < EQUITY ANALYSIS BPO RECEIVED FROM PROTECK >: 08/26/09
-----HIST----------* LOAN HISTORY *----------(MORE)

PROC-DT	DUE-DT	TRAN	TRAN-DESCRIPTION				TRAN-EFFECTIVE-DATE
TRAN-AMT	PRINCIPAL	INTEREST	ESCROW	AMOUNT/CD/DESCRIPTION			
12-15-08	00-00	745	CORPORATE ADVANCE ADJUSTMENT				
999.99	0.00	0.00	0.00	999.99	MTGR REC CORP ADV BA		
12-15-08	12-08	168	REPAY OF ESCROW ADVANCE				
0.00	0.00	0.00	598.52-	598.52	ADVANCE REFUND		
12-15-08	12-08	170	PAYMENT				
0.00	0.00	0.00	598.52	598.52-*	CORPORATE ADVANCE		
			1,484.81-				
12-15-08	00-00	745	CORPORATE ADVANCE ADJUSTMENT				
598.52	0.00	0.00	0.00	598.52	MTGR REC CORP ADV BA		
11-18-08	12-08	161	ESCROW ADVANCE				
2,083.33	0.00	0.00	2,083.33				

---* PF2 FOR ADDL MESSAGES *----------

PRESS PF14 FOR MEMOS
LIFE-OF-LOAN: LEGAL ACTION: COMPLEX LITIGATION
COMPLETED LOSS MITIGATION LMT/REO SALE COMPLETED 05/19/08

CSOC.RICH.002220

SER1 [redacted] CUSTOMER SERVICE INV A01/458 09/19/09 11:37:28
LAURA RICHARDSON [redacted] C TYPE CONV. RES. MAN 0
000-00-0000 IR 8.25400 BR 40 [redacted]
3622 W CURTIS DR SACRAMENTO CA 95818-0000 000-000-0000
FABPO2 < EQUITY ANALYSIS BPO RECEIVED FROM PROTECK >: 08/26/09
-----HIST----------* LOAN HISTORY *----------(MORE)

PROC-DT	DUE-DT	TRAN	TRAN-DESCRIPTION			TRAN-EFFECTIVE-DATE
TRAN-AMT	PRINCIPAL	INTEREST	ESCROW	AMOUNT/CD/DESCRIPTION		
11-18-08	11-08	312	TAX DISBURSEMENT			
2,930.67-	0.00	0.00	2,930.67-	PAYEE = 04067		
			2,083.33-			
11-14-08	11-08	172	PAYMENT			
4,352.32	161.13	4,106.45	84.74			
	596,850.66		847.34			
10-16-08	10-08	172	PAYMENT			10-15-08
4,408.02	160.03	4,107.55	84.74	55.70 8 PROPERTY INSPECTION		
	597,011.79		762.60			
09-11-08	09-08	173	PAYMENT			09-10-08
4,352.32	158.94	4,108.64	84.74			
	597,171.82		677.86			

---* PF2 FOR ADDL MESSAGES *----------
PRESS PF14 FOR MEMOS
LIFE-OF-LOAN: LEGAL ACTION: COMPLEX LITIGATION
COMPLETED LOSS MITIGATION LMT/REO SALE COMPLETED 05/19/08

CSOC.RICH.002221

SER1 [redacted] CUSTOMER SERVICE INV A01/458 09/19/09 11:37:28
LAURA RICHARDSON [redacted] OC TYPE CONV. RES. MAN 0
000-00-0000 IR 8.25400 BR 40 [redacted]
3622 W CURTIS DR SACRAMENTO CA 95818-0000 000-000-0000
FABPO2 < EQUITY ANALYSIS BPO RECEIVED FROM PROTECK >: 08/26/09
-----HIST----------* LOAN HISTORY *----------(MORE)

PROC-DT	DUE-DT	TRAN	TRAN-DESCRIPTION					TRAN-EFFECTIVE-DATE
TRAN-AMT	PRINCIPAL	INTEREST	ESCROW	AMOUNT/CD/DESCRIPTION				
09-11-08	09-08	132	LATE CHARGE ADJUSTMENT					
0.00	0.00	0.00	0.00	253.68	1	LATE CHARGE		
09-10-08	09-08	170	PAYMENT					
338.79	0.00	0.00	0.00	338.79	*	CORPORATE ADVANCE		
09-10-08	00-00	745	CORPORATE ADVANCE ADJUSTMENT					
338.79-	0.00	0.00	0.00	338.79-		MTGR REC CORP ADV BA		
09-10-08	09-08	170	PAYMENT					
999.99	0.00	0.00	0.00	999.99	*	CORPORATE ADVANCE		
09-10-08	00-00	745	CORPORATE ADVANCE ADJUSTMENT					
999.99-	0.00	0.00	0.00	999.99-		MTGR REC CORP ADV BA		
09-10-08	09-08	170	PAYMENT					
999.99	0.00	0.00	0.00	999.99	*	CORPORATE ADVANCE		

---* PF2 FOR ADDL MESSAGES *----------

PRESS PF14 FOR MEMOS
LIFE-OF-LOAN: LEGAL ACTION: COMPLEX LITIGATION
COMPLETED LOSS MITIGATION LMT/REO SALE COMPLETED 05/19/08

CSOC.RICH.002222

SER1 [redacted] **CUSTOMER SERVICE** INV A01/458 **09/19/09 11:37:28**
LAURA RICHARDSON [redacted] OC TYPE CONV. RES. MAN 0
000-00-0000 IR 8.25400 BR 40 [redacted]
3622 W CURTIS DR SACRAMENTO CA 95818-0000 000-000-0000
FABPO2 < EQUITY ANALYSIS BPO RECEIVED FROM PROTECK >: 08/26/09
-----HIST----------* LOAN HISTORY *----------(MORE)

PROC-DT	DUE-DT	TRAN	TRAN-DESCRIPTION				TRAN-EFFECTIVE-DATE
TRAN-AMT	PRINCIPAL	INTEREST	ESCROW	AMOUNT/CD/DESCRIPTION			
09-10-08	00-00	745	CORPORATE ADVANCE ADJUSTMENT				
999.99-	0.00	0.00	0.00	999.99-	MTGR REC CORP ADV BA		
09-10-08	09-08	170	PAYMENT				
999.99	0.00	0.00	0.00	999.99 *	CORPORATE ADVANCE		
09-10-08	00-00	745	CORPORATE ADVANCE ADJUSTMENT				
999.99-	0.00	0.00	0.00	999.99-	MTGR REC CORP ADV BA		
09-10-08	09-08	168	REPAY OF ESCROW ADVANCE				
0.00	0.00	0.00	9,087.44-	9,087.44	ADVANCE REFUND		
09-10-08	09-08	170	PAYMENT				
9,680.56	0.00	0.00	9,680.56				
			593.12				

---* PF2 FOR ADDL MESSAGES *----------
PRESS PF14 FOR MEMOS
LIFE-OF-LOAN: LEGAL ACTION: COMPLEX LITIGATION
COMPLETED LOSS MITIGATION LMT/REO SALE COMPLETED 05/19/08

CSOC.RICH.002223

SER1 [redacted] CUSTOMER SERVICE INV A01/458 09/19/09 11:37:28
LAURA RICHARDSON [redacted] 0C TYPE CONV. RES. MAN 0
000-00-0000 IR 8.25400 BR 40 [redacted]
3622 W CURTIS DR SACRAMENTO CA 95818-0000 000-000-0000
FABPO2 < EQUITY ANALYSIS BPO RECEIVED FROM PROTECK >: 08/26/09
-----HIST----------* LOAN HISTORY *----------(MORE)

PROC-DT	DUE-DT	TRAN	TRAN-DESCRIPTION				TRAN-EFFECTIVE-DATE
TRAN-AMT	PRINCIPAL	INTEREST	ESCROW	AMOUNT/CD/DESCRIPTION			
09-10-08	09-08	494					
0.00	0.00	0.00	0.00				
09-09-08	09-08	143	ADJUSTMENT				
0.00	63,875.45-	0.00	0.00				
	597,330.76						
09-09-08	09-08	143	ADJUSTMENT				
NEW DUE DATE: 09-01-08, OLD DUE DATE: 08-01-07							
09-09-08	08-07	145	ADJUSTMENT				
0.00	0.00	0.00	0.00				
09-03-08	00-00	632	STATUTORY EXPENSES				
10.00	0.00	0.00	0.00	10.00	MTGR REC CORP ADV BA		

---* PF2 FOR ADDL MESSAGES *----------

PRESS PF14 FOR MEMOS
LIFE-OF-LOAN: LEGAL ACTION: COMPLEX LITIGATION
COMPLETED LOSS MITIGATION LMT/REO SALE COMPLETED 05/19/08

CSOC.RICH.002224

SER1 [redacted] CUSTOMER SERVICE INV A01/458 09/19/09 11:37:28
LAURA RICHARDSON [redacted] DC TYPE CONV. RES. MAN 0
000-00-0000 IR 8.25400 BR 40 [redacted]
3622 W CURTIS DR SACRAMENTO CA 95818-0000 000-000-0000
FABPO2 < EQUITY ANALYSIS BPO RECEIVED FROM PROTECK >: 08/26/09
-----HIST----------* LOAN HISTORY *----------(MORE)

PROC-DT	DUE-DT	TRAN	TRAN-DESCRIPTION	TRAN-EFFECTIVE-DATE	TRAN-AMT	PRINCIPAL	INTEREST	ESCROW	AMOUNT/CD/DESCRIPTION
08-14-08	00-00	633	MISC FORECLOSURE AND BANKRUPTCY EXPENSES		95.00	0.00	0.00	0.00	95.00 MTGR REC CORP ADV BA
08-05-08	00-00	632	STATUTORY EXPENSES		37.00	0.00	0.00	0.00	37.00 MTGR REC CORP ADV BA
07-30-08	00-00	713	MISCELLANEOUS EXPENSE REPAYMENT		3,190.04	0.00	0.00	0.00	3,190.04 MTGR REC CORP ADV BA
07-24-08	00-00	745	CORPORATE ADVANCE ADJUSTMENT		100,000.00-	0.00	0.00	0.00	100,000.00- MTGR REC CORP ADV BA
07-24-08	00-00	745	CORPORATE ADVANCE ADJUSTMENT		100,000.00	0.00	0.00	0.00	100,000.00 NON REC CORP ADV
07-09-08	00-00	633	MISC FORECLOSURE AND BANKRUPTCY EXPENSES		100,000.00	0.00	0.00	0.00	100,000.00 MTGR REC CORP ADV BA

---* PF2 FOR ADDL MESSAGES *----------
PRESS PF14 FOR MEMOS
LIFE-OF-LOAN: LEGAL ACTION: COMPLEX LITIGATION
COMPLETED LOSS MITIGATION LMT/REO SALE COMPLETED 05/19/08

JPMC- 000444
CONFIDENTIAL

CSOC.RICH.002225

SER1 [redacted] CUSTOMER SERVICE INV A01/458 09/19/09 11:37:28
LAURA RICHARDSON [redacted] OC TYPE CONV. RES. MAN 0
000-00-0000 IR 8.25400 BR 40 [redacted]
3622 W CURTIS DR SACRAMENTO CA 95818-0000 000-000-0000
FABPO2 < EQUITY ANALYSIS BPO RECEIVED FROM PROTECK >: 08/26/09
-----HIST----------* LOAN HISTORY *----------(MORE)

PROC-DT	DUE-DT	TRAN	TRAN-DESCRIPTION	TRAN-EFFECTIVE-DATE		
TRAN-AMT	PRINCIPAL	INTEREST	ESCROW	AMOUNT/CD/DESCRIPTION		
07-07-08	08-07	161	ESCROW ADVANCE			
9,087.44	0.00	0.00	9,087.44			
07-07-08	11-07	326	PENALTY/DUP FEE			
977.63-	0.00	0.00	977.63-	PAYEE =	04067	
			9,087.44-			
07-07-08	11-07	312	TAX DISBURSEMENT			
8,109.81-	0.00	0.00	8,109.81-	PAYEE =	04067	
			8,109.81-			
05-30-08	00-00	633	MISC FORECLOSURE AND BANKRUPTCY EXPENSES			
141,190.05	0.00	0.00	0.00	141,190.05	MTGR REC CORP ADV BA	
05-30-08	00-00	633	MISC FORECLOSURE AND BANKRUPTCY EXPENSES			
250,000.00	0.00	0.00	0.00	250,000.00	MTGR REC CORP ADV BA	

---* PF2 FOR ADDL MESSAGES *----------
PRESS PF14 FOR MEMOS
LIFE-OF-LOAN: LEGAL ACTION: COMPLEX LITIGATION
COMPLETED LOSS MITIGATION LMT/REO SALE COMPLETED 05/19/08

CSOC.RICH.002226

SER1 _____ **CUSTOMER SERVICE** INV A01/458 **09/19/09 11:37:28**
LAURA RICHARDSON 3 0C TYPE CONV. RES. MAN 0
000-00-0000 IR 8.25400 BR 40
3622 W CURTIS DR SACRAMENTO CA 95818-0000 000-000-0000
FABPO2 < EQUITY ANALYSIS BPO RECEIVED FROM PROTECK >: 08/26/09
-----HIST----------* LOAN HISTORY *----------(MORE)

PROC-DT	DUE-DT	TRAN	TRAN-DESCRIPTION				TRAN-EFFECTIVE-DATE
TRAN-AMT	PRINCIPAL	INTEREST	ESCROW	AMOUNT/CD/DESCRIPTION			
05-19-08	00-00	710	ATTORNEY ADVANCE REPAYMENT				
388,000.01	0.00	0.00	0.00	388,000.01	MTGR REC CORP ADV BA		
05-15-08	08-07	173	PAYMENT				
0.00	0.00	0.00	0.00	486.54 *	CORPORATE ADVANCE		
				486.54-	SUSPENSE		
05-15-08	00-00	745	CORPORATE ADVANCE ADJUSTMENT				
486.54-	0.00	0.00	0.00	486.54-	MTGR REC CORP ADV BA		
05-15-08	08-07	173	PAYMENT				
0.00	0.00	0.00	0.00	999.99 *	CORPORATE ADVANCE		
				999.99-	SUSPENSE		
05-15-08	00-00	745	CORPORATE ADVANCE ADJUSTMENT				
999.99-	0.00	0.00	0.00	999.99-	MTGR REC CORP ADV BA		

---* PF2 FOR ADDL MESSAGES *----------

PRESS PF14 FOR MEMOS
LIFE-OF-LOAN: LEGAL ACTION: COMPLEX LITIGATION
COMPLETED LOSS MITIGATION LMT/REO SALE COMPLETED 05/19/08

CSOC.RICH.002227

SER1 [redacted] CUSTOMER SERVICE INV A01/458 09/19/09 11:37:28
LAURA RICHARDSON [redacted] 0C TYPE CONV. RES. MAN 0
000-00-0000 IR 8.25400 BR 40 [redacted]
3622 W CURTIS DR SACRAMENTO CA 95818-0000 000-000-0000
_ FABPO2 < EQUITY ANALYSIS BPO RECEIVED FROM PROTECK >: 08/26/09
-----HIST----------* LOAN HISTORY *----------(MORE)

PROC-DT	DUE-DT	TRAN	TRAN-DESCRIPTION				TRAN-EFFECTIVE-DATE
TRAN-AMT	PRINCIPAL	INTEREST	ESCROW	AMOUNT/CD/DESCRIPTION			
05-15-08	08-07	173	PAYMENT				
0.00	0.00	0.00	0.00	999.99	*	CORPORATE ADVANCE	
				999.99-		SUSPENSE	
05-15-08	00-00	745	CORPORATE ADVANCE ADJUSTMENT				
999.99-	0.00	0.00	0.00	999.99-		MTGR REC CORP ADV BA	
05-09-08	00-00	632	STATUTORY EXPENSES				
25.00	0.00	0.00	0.00	25.00		MTGR REC CORP ADV BA	
05-09-08	00-00	632	STATUTORY EXPENSES				
100.00	0.00	0.00	0.00	100.00		MTGR REC CORP ADV BA	
05-07-08	00-00	632	STATUTORY EXPENSES				
8.00	0.00	0.00	0.00	8.00		MTGR REC CORP ADV BA	

---* PF2 FOR ADDL MESSAGES *----------
PRESS PF14 FOR MEMOS
LIFE-OF-LOAN: LEGAL ACTION: COMPLEX LITIGATION
COMPLETED LOSS MITIGATION LMT/REO SALE COMPLETED 05/19/08

CSOC.RICH.002228

SER1 [redacted] CUSTOMER SERVICE INV A01/458 09/19/09 11:37:28
LAURA RICHARDSON [redacted] 0C TYPE CONV. RES. MAN 0
000-00-0000 IR 8.25400 BR 40 [redacted]
3622 W CURTIS DR SACRAMENTO CA 95818-0000 000-000-0000
FABPO2 < EQUITY ANALYSIS BPO RECEIVED FROM PROTECK >: 08/26/09
-----HIST----------* LOAN HISTORY *----------(MORE)

PROC-DT	DUE-DT	TRAN	TRAN-DESCRIPTION				TRAN-EFFECTIVE-DATE
TRAN-AMT	PRINCIPAL	INTEREST	ESCROW	AMOUNT/CD/DESCRIPTION			
05-07-08	00-00	632	STATUTORY EXPENSES				
105.00	0.00	0.00	0.00	105.00	MTGR REC CORP ADV BA		
04-29-08	00-00	632	STATUTORY EXPENSES				
8.00	0.00	0.00	0.00	8.00	MTGR REC CORP ADV BA		
04-29-08	00-00	632	STATUTORY EXPENSES				
175.00	0.00	0.00	0.00	175.00	MTGR REC CORP ADV BA		
04-22-08	08-07	168	REPAY OF ESCROW ADVANCE				
0.00	0.00	0.00	8,109.81-	8,109.81	ADVANCE REFUND		
04-22-08	08-07	164	TAX REFUND				
8,109.81	0.00	0.00	8,109.81				
			0.00				

---* PF2 FOR ADDL MESSAGES *----------
PRESS PF14 FOR MEMOS
LIFE-OF-LOAN: LEGAL ACTION: COMPLEX LITIGATION
COMPLETED LOSS MITIGATION LMT/REO SALE COMPLETED 05/19/08

CSOC.RICH.002229

SER1 [redacted] **CUSTOMER SERVICE** INV A01/458 **09/19/09 11:37:28**
LAURA RICHARDSON [redacted] 0C TYPE CONV. RES. MAN 0 [redacted]
000-00-0000 IR 8.25400 BR 40
3622 W CURTIS DR SACRAMENTO CA 95818-0000 000-000-0000
FABPO2 < EQUITY ANALYSIS BPO RECEIVED FROM PROTECK >: 08/26/09
-----HIST----------* LOAN HISTORY *----------(MORE)

PROC-DT	DUE-DT	TRAN	TRAN-DESCRIPTION				TRAN-EFFECTIVE-DATE
TRAN-AMT	PRINCIPAL	INTEREST	ESCROW	AMOUNT/CD/DESCRIPTION			
04-22-08	08-07	168	REPAY OF ESCROW ADVANCE				
0.00	0.00	0.00	405.49-	405.49	ADVANCE REFUND		
04-22-08	08-07	164	TAX REFUND				
405.49	0.00	0.00	405.49				
			8,109.81-				
04-21-08	00-00	633	MISC FORECLOSURE AND BANKRUPTCY EXPENSES				
285.00	0.00	0.00	0.00	285.00	MTGR REC CORP ADV BA		
04-08-08	00-00	633	MISC FORECLOSURE AND BANKRUPTCY EXPENSES				
100.00	0.00	0.00	0.00	100.00	MTGR REC CORP ADV BA		
04-04-08	00-00	632	STATUTORY EXPENSES				
21.42	0.00	0.00	0.00	21.42	MTGR REC CORP ADV BA		

---* PF2 FOR ADDL MESSAGES *----------
PRESS PF14 FOR MEMOS
LIFE-OF-LOAN: LEGAL ACTION: COMPLEX LITIGATION
COMPLETED LOSS MITIGATION LMT/REO SALE COMPLETED 05/19/08

CSOC.RICH.002230

SER1 [redacted] CUSTOMER SERVICE INV A01/458 09/19/09 11:37:28
LAURA RICHARDSON [redacted] DC TYPE CONV. RES. MAN 0
000-00-0000 IR 8.25400 BR 40 [redacted]
3622 W CURTIS DR SACRAMENTO CA 95818-0000 000-000-0000
_ FABPO2 < EQUITY ANALYSIS BPO RECEIVED FROM PROTECK >: 08/26/09
-----HIST----------* LOAN HISTORY *----------(MORE)

PROC-DT	DUE-DT	TRAN	TRAN-DESCRIPTION				TRAN-EFFECTIVE-DATE
TRAN-AMT	PRINCIPAL	INTEREST	ESCROW	AMOUNT/CD/DESCRIPTION			
04-04-08	00-00	632	STATUTORY EXPENSES				
200.00	0.00	0.00	0.00	200.00	MTGR REC CORP ADV BA		
04-04-08	00-00	632	STATUTORY EXPENSES				
120.00	0.00	0.00	0.00	120.00	MTGR REC CORP ADV BA		
04-04-08	00-00	632	STATUTORY EXPENSES				
330.00	0.00	0.00	0.00	330.00	MTGR REC CORP ADV BA		
02-20-08	08-07	161	ESCROW ADVANCE				
8,515.30	0.00	0.00	8,515.30				
02-20-08	03-08	326	PENALTY/DUP FEE				
405.49-	0.00	0.00	405.49-	PAYEE = 04067			
			8,515.30-				

---* PF2 FOR ADDL MESSAGES *----------
PRESS PF14 FOR MEMOS
LIFE-OF-LOAN: LEGAL ACTION: COMPLEX LITIGATION
COMPLETED LOSS MITIGATION LMT/REO SALE COMPLETED 05/19/08

CSOC.RICH.002231

SER1 [redacted] CUSTOMER SERVICE INV A01/458 09/19/09 11:37:28
LAURA RICHARDSON [redacted] OC TYPE CONV. RES. MAN 0
000-00-0000 IR 8.25400 BR 40 [redacted]
3622 W CURTIS DR SACRAMENTO CA 95818-0000 000-000-0000
FABPO2 <EQUITY ANALYSIS BPO RECEIVED FROM PROTECK >: 08/26/09
-----HIST----------* LOAN HISTORY *----------(MORE)

PROC-DT	DUE-DT	TRAN	TRAN-DESCRIPTION	TRAN-EFFECTIVE-DATE		
TRAN-AMT	PRINCIPAL	INTEREST	ESCROW	AMOUNT/CD/DESCRIPTION		
02-20-08	03-08	312	TAX DISBURSEMENT			
8,109.81-	0.00	0.00	8,109.81-		PAYEE =	04067
			8,109.81-			
01-11-08	00-00	632	STATUTORY EXPENSES			
20.82	0.00	0.00	0.00	20.82	MTGR REC CORP ADV BA	
01-11-08	00-00	632	STATUTORY EXPENSES			
300.00	0.00	0.00	0.00	300.00	MTGR REC CORP ADV BA	
01-11-08	00-00	632	STATUTORY EXPENSES			
837.00	0.00	0.00	0.00	837.00	MTGR REC CORP ADV BA	
11-16-07	08-07	152	LATE CHARGE ASSESSMENT			
0.00	0.00	0.00	0.00	253.68-1	LATE CHARGE	

---* PF2 FOR ADDL MESSAGES *----------
PRESS PF14 FOR MEMOS
LIFE-OF-LOAN: LEGAL ACTION: COMPLEX LITIGATION
COMPLETED LOSS MITIGATION LMT/REO SALE COMPLETED 05/19/08

CSOC.RICH.002232

SER1 [redacted] **CUSTOMER SERVICE** INV A01/458 **09/19/09 11:37:28**
LAURA RICHARDSON [redacted] 0C TYPE CONV. RES. MAN 0
000-00-0000 IR 8.25400 BR 40 [redacted]
3622 W CURTIS DR SACRAMENTO CA 95818-0000 000-000-0000
FABPO2 < EQUITY ANALYSIS BPO RECEIVED FROM PROTECK >: 08/26/09
-----HIST----------* LOAN HISTORY *---------- (MORE)

PROC-DT	DUE-DT	TRAN	TRAN-DESCRIPTION				TRAN-EFFECTIVE-DATE
TRAN-AMT	PRINCIPAL	INTEREST	ESCROW	AMOUNT/CD/DESCRIPTION			
10-31-07	08-07	172	PAYMENT				
17.80	0.00	0.00	0.00	17.80	8	PROPERTY INSPECTION	
10-31-07	08-07	172	PAYMENT				
25.00	0.00	0.00	0.00	25.00	2	NSF/REVERSAL FEE	
10-31-07	07-07	172	PAYMENT				
0.00	313.67	3,914.31	0.00				
533,455.31							
10-31-07	06-07	172	PAYMENT				
11,957.20	311.39	3,916.59	0.00	1,014.72	1	LATE CHARGE	
				2,486.52		SUSPENSE	
533,768.98							

---* PF2 FOR ADDL MESSAGES *----------
PRESS PF14 FOR MEMOS
LIFE-OF-LOAN: LEGAL ACTION: COMPLEX LITIGATION
COMPLETED LOSS MITIGATION LMT/REO SALE COMPLETED 05/19/08

CSOC.RICH.002233

SER1 [redacted] **CUSTOMER SERVICE** INV A01/458 **09/19/09 11:37:28**
LAURA RICHARDSON [redacted] OC TYPE CONV. RES. MAN 0
000-00-0000 IR 8.25400 BR 40 [redacted]
3622 W CURTIS DR SACRAMENTO CA 95818-0000 000-000-0000
FABPO2 < EQUITY ANALYSIS BPO RECEIVED FROM PROTECK >: 08/26/09
-----HIST----------* LOAN HISTORY *---------- (MORE)

PROC-DT	DUE-DT	TRAN	TRAN-DESCRIPTION				TRAN-EFFECTIVE-DATE
TRAN-AMT	PRINCIPAL	INTEREST	ESCROW	AMOUNT/CD/DESCRIPTION			
10-16-07	06-07	152	LATE CHARGE ASSESSMENT				
0.00	0.00	0.00	0.00	253.68-1	LATE CHARGE		
09-17-07	06-07	152	LATE CHARGE ASSESSMENT				
0.00	0.00	0.00	0.00	253.68-1	LATE CHARGE		
08-22-07	06-07	148	REVERSAL	4N JIT NON SUFF FUN			
0.00	0.00	0.00	0.00	6,300.00-	SUSPENSE		
08-22-07	06-07	147	REVERSAL	OR OTHER RVSL RQST			
0.00	311.39-	3,916.59-	0.00	4,227.98	SUSPENSE		
534,080.37							
08-11-07	06-07	173	PAYMENT				
0.00	311.39	3,916.59	0.00	4,227.98-	SUSPENSE		
533,768.98							

---* PF2 FOR ADDL MESSAGES *----------
PRESS PF14 FOR MEMOS
LIFE-OF-LOAN: LEGAL ACTION: COMPLEX LITIGATION
COMPLETED LOSS MITIGATION LMT/REO SALE COMPLETED 05/19/08

CSOC.RICH.002234

SER1 [redacted] CUSTOMER SERVICE INV A01/458 09/19/09 11:37:28
LAURA RICHARDSON [redacted] DC TYPE CONV. RES. MAN 0
000-00-0000 IR 8.25400 BR 40 [redacted]
3622 W CURTIS DR SACRAMENTO CA 95818-0000 000-000-0000
FABPO2 < EQUITY ANALYSIS BPO RECEIVED FROM PROTECK >: 08/26/09
-----HIST----------* LOAN HISTORY *----------(MORE)

PROC-DT	DUE-DT	TRAN	TRAN-DESCRIPTION				TRAN-EFFECTIVE-DATE
TRAN-AMT	PRINCIPAL	INTEREST	ESCROW	AMOUNT/CD/DESCRIPTION			
08-10-07	06-07	173	PAYMENT				
6,300.00	0.00	0.00	0.00	6,300.00	SUSPENSE		
07-16-07	06-07	152	LATE CHARGE ASSESSMENT				
0.00	0.00	0.00	0.00	253.68-1	LATE CHARGE		
06-18-07	06-07	152	LATE CHARGE ASSESSMENT				
0.00	0.00	0.00	0.00	253.68-1	LATE CHARGE		
05-16-07	05-07	172	PAYMENT				
4,227.98	309.12	3,918.86	0.00				
534,080.37							
04-16-07	04-07	172	PAYMENT				
4,227.98	306.87	3,921.11	0.00				
534,389.49							

---* PF2 FOR ADDL MESSAGES *----------
PRESS PF14 FOR MEMOS
LIFE-OF-LOAN: LEGAL ACTION: COMPLEX LITIGATION
COMPLETED LOSS MITIGATION LMT/REO SALE COMPLETED 05/19/08

CSOC.RICH.002235

SER1 [redacted] **CUSTOMER SERVICE** INV A01/458 **09/19/09 11:37:28**
LAURA RICHARDSON [redacted] OC TYPE CONV. RES. MAN 0
000-00-0000 IR 8.25400 BR 40 [redacted]
3622 W CURTIS DR SACRAMENTO CA 95818-0000 000-000-0000
FABPO2 < EQUITY ANALYSIS BPO RECEIVED FROM PROTECK >: 08/26/09
-----HIST----------* END OF LOAN HISTORY *----------(MORE)

PROC-DT	DUE-DT	TRAN	TRAN-DESCRIPTION			TRAN-EFFECTIVE-DATE
TRAN-AMT	PRINCIPAL	INTEREST	ESCROW	AMOUNT/CD/DESCRIPTION		
03-12-07	03-07	171	PAYMENT			
4,227.98	304.64	3,923.34	0.00			
	534,696.36					
01-16-07	02-07	170	PAYMENT			
2,837.78	0.00	2,837.78	0.00			
01-16-07	03-07	142	LOAN SETUP			
0.00	535,001.00-	0.00	0.00			
	535,001.00					

---* PF2 FOR ADDL MESSAGES *----------
PRESS PF14 FOR MEMOS
LIFE-OF-LOAN: LEGAL ACTION: COMPLEX LITIGATION
COMPLETED LOSS MITIGATION LMT/REO SALE COMPLETED 05/19/08

CSOC.RICH.002236

Washington Mutual
FL5-7730
PO BOX 44090
Jacksonville, FL 32231-4090

WaMu is becoming CHASE

July 6, 2009

#BWNCLNN#

004013 /FT

LAURA RICHARDSON
3622 W CURTIS DR
SACRAMENTO CA 95818

Your house is your home. We want to keep it that way.

We need to talk -- call 1-866-926-8937 today.

You are going through tough times - we can help. In fact, we believe **your home loan may be eligible for a loan modification program** - we may be able to change the term of your loan, the interest rate, and maybe even the principal due date, to reduce the monthly payment to an amount you can afford.

> **Call us today at 1-866-926-8937 so we can help you turn things around. We'll discuss your current situation (outlined in the enclosed letter) and the options available to you. But we cannot stress enough that the longer you delay calling us, the fewer chances you may have to keep your home.**

It will only take a few minutes on the phone - one of our Loan Specialists will work with you to determine the option that best fits your needs. There are several options available - **call us now** and let us see which one will work best for you.

We are committed to working with you to find a way to help you keep your home, **but you must call us immediately at 1-866-926-8937 — the longer you delay, the fewer options you may have.**

Homeowner's Assistance Department
Washington Mutual
1-866-926-8937

P. S. The enclosed legal letter outlines in detail, your current situation and the **consequences that will occur unless we receive the required financial information from you and can approve you for a modification.** Once you call us with the information needed, then we can work together to determine the option that will work best for you. We cannot guarantee that you will be approved, but your only chance of saving your home is by contacting us immediately. Please don't delay - call us now at **1-866-926-8937.**

Washington Mutual
FL5-7730
PO BOX 44090
Jacksonville, FL 32231-4090

July 6, 2009

WaMu is becoming CHASE

004013

LAURA RICHARDSON
3622 W CURTIS DR
SACRAMENTO CA 95818

NOTICE OF COLLECTION ACTIVITY

RE: [redacted]
3622 W. Curtis Dr.
Sacramento CA 95818

Dear Borrower:

The records of Washington Mutual Bank indicate that you have failed to make the required monthly payments under the terms of your Note ("Note") and related Mortgage or Deed of Trust, whichever is applicable ("Security Instrument") since 04/01/2009. As of today's date the total amount due and owing ("Total Amount Due") is:

Principal & Interest Payments:	$17070.32
Escrow:	$2470.44
Late Charges:	$1024.20
Outstanding Fees:	$21.70
Corporate Advance:	$11.00
Credits:	$3819.45
Total Amount Due:	$16778.21

You may cure this default within thirty (30) days from date of letter. However, the amount that you owe may increase between the date of this letter and the date you reinstate the loan. This is because of interest, late charges, advances and other amounts that may continue to accrue or will be incurred. You will also owe the amount of any monthly or other payments and late charges that may fall due after the date of this letter. **Therefore, you may not rely on the amount shown above to be sufficient to cure your loan delinquency after today.** It is necessary for you to contact Washington Mutual at the address or telephone number on this letter to verify the exact amount necessary to cure your delinquency and reinstate your loan no more than 24 hours before you make any payment.

Failure to cure the default within the 30-day period may result in Washington Mutual Bank declaring the entire outstanding principal balance, accrued interest and any other fees and charges due under the terms of the Note and Security Instrument to be immediately due ("Acceleration"). If this amount is not immediately paid at such time, Washington Mutual Bank may exercise any and all remedies available under the terms of the Note and Security Instrument and applicable law, including the commencement of foreclosure proceedings which may result in the sale of your property.

After acceleration, you will have the right to assert any grounds you may have to prove the non-existence of a default. You may also reinstate your loan. In addition, you will have the right in any related foreclosure proceedings to assert any defense to acceleration, the foreclosure action and, if applicable, the eventual sale of your property pursuant to a court order or trustee power of sale.

SP809

Your prompt attention to this matter is required. Our goal is to help keep our customers in their homes with payments they can afford. You may contact our office to discuss your account status. The toll free number is 1-866-926-8937. A representative is available from 8 a.m. to 9 p.m. Eastern Time.

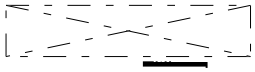
You can also find helpful resources and learn about alternatives to foreclosure by visiting our website: http://www.Chase.com

An important reminder for all our customers: As stated in the "Questions and Answers for Borrowers about the Homeowner Affordability and Stability Plan" distributed by the Obama Administration, "Borrowers should beware of any organization that attempts to charge a fee for housing counseling or modification of a delinquent loan, especially if they require a fee in advance." Washington Mutual offers loan modification assistance free of charge (i.e., no modification fee required). Please call us immediately at (866) 926-8937 to discuss your options. The longer you delay the fewer options you may have.

Sincerely,
Customer Interaction Department
WaMu

WE ARE A DEBT COLLECTOR.

Washington Mutual
FL5-7730
PO BOX 44090
Jacksonville, FL 32231-4090



WaMu is becoming CHASE

July 6, 2009

#BWNCLNN#
#[redacted]

004014 /FT

LAURA RICHARDSON
717 E VERNON ST
LONG BEACH CA 90806

Your house is your home. We want to keep it that way.

We need to talk -- call 1-866-926-8937 today.

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Homeowner's Assistance Department
Washington Mutual
1-866-926-8937

P. S. The enclosed legal letter outlines in detail, your current situation and the **consequences that will occur unless we receive the required financial information from you and can approve you for a modification.** Once you call us with the information needed, then we can work together to determine the option that will work best for you. We cannot guarantee that you will be approved, but your only chance of saving your home is by contacting us immediately. Please don't delay - call us now at **1-866-926-8937.**

Washington Mutual
FL5-7730
PO BOX 44090
Jacksonville, FL 32231-4090

July 6, 2009

WaMu is becoming CHASE

004014

LAURA RICHARDSON
717 E VERNON ST
LONG BEACH CA 90806

NOTICE OF COLLECTION ACTIVITY

RE: [redacted]
3622 W. Curtis Dr.
Sacramento CA 95818

Dear Borrower:

The records of Washington Mutual Bank indicate that you have failed to make the required monthly payments under the terms of your Note ("Note") and related Mortgage or Deed of Trust, whichever is applicable ("Security Instrument") since 04/01/2009. As of today's date the total amount due and owing ("Total Amount Due") is:

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Late Charges:	$1024.20
Outstanding Fees:	$21.70
Corporate Advance:	$11.00
Credits:	$3819.45
Total Amount Due:	$16778.21

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JPMC- 000461
CONFIDENTIAL

SP809

CSOC.RICH.002242

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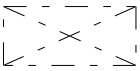
Sincerely,
Customer Interaction Department
WaMu

WE ARE A DEBT COLLECTOR.

Washington Mutual
FL5-7730
PO BOX 44090
Jacksonville, FL 32231-4090



7100 4047 5100 7405 5136

WaMu is becoming CHASE

July 6, 2009

004015 /FT

LAURA RICHARDSON
3622 W CURTIS DR
SACRAMENTO CA 95818

Your house is your home. We want to keep it that way.

We need to talk -- call 1-866-926-8937 today.

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Homeowner's Assistance Department
Washington Mutual
1-866-926-8937

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Washington Mutual
FL5-7730
PO BOX 44090
Jacksonville, FL 32231-4090

July 6, 2009

WaMu is becoming CHASE

004016

LAURA RICHARDSON
3622 W CURTIS DR
SACRAMENTO CA 95818

NOTICE OF COLLECTION ACTIVITY

RE: [redacted]
3622 W. Curtis Dr.
Sacramento CA 95818

Dear Borrower:

The records of Washington Mutual Bank indicate that you have failed to make the required monthly payments under the terms of your Note ("Note") and related Mortgage or Deed of Trust, whichever is applicable ("Security Instrument") since 04/01/2009. As of today's date the total amount due and owing ("Total Amount Due") is:

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Late Charges:	$1024.20
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JPMC- 000465
CONFIDENTIAL

SP809

SP809

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Sincerely,
Customer Interaction Department
WaMu

WE ARE A DEBT COLLECTOR.

Washington Mutual
FL5-7730
PO BOX 44090
Jacksonville, FL 32231-4090

7100 4047 5100 7405 5129

WaMu is becoming CHASE

July 6, 2009

004016 /FT

LAURA RICHARDSON
717 E VERNON ST
LONG BEACH CA 90806

Your house is your home. We want to keep it that way.

We need to talk -- call 1-866-926-8937 today.

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Homeowner's Assistance Department
Washington Mutual
1-866-926-8937

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Washington Mutual
FL5-7730
PO BOX 44090
Jacksonville, FL 32231-4090

July 6, 2009

WaMu is becoming CHASE

004016

LAURA RICHARDSON
717 E VERNON ST
LONG BEACH CA 90806

NOTICE OF COLLECTION ACTIVITY

RE: [redacted]
3622 W. Curtis Dr.
Sacramento CA 95818

Dear Borrower:

The records of Washington Mutual Bank indicate that you have failed to make the required monthly payments under the terms of your Note ("Note") and related Mortgage or Deed of Trust, whichever is applicable ("Security Instrument") since 04/01/2009. As of today's date the total amount due and owing ("Total Amount Due") is:

Principal & Interest Payments:	$17070.32
Escrow:	$2470.44
Late Charges:	$1024.20
Outstanding Fees:	$21.70
Corporate Advance:	$11.00
Credits:	$3819.45
Total Amount Due:	$16778.21

You may cure this default within thirty (30) days from date of letter. However, the amount that you owe may increase between the date of this letter and the date you reinstate the loan. This is because of interest, late charges, advances and other amounts that may continue to accrue or will be incurred. You will also owe the amount of any monthly or other payments and late charges that may fall due after the date of this letter. **Therefore, you may not rely on the amount shown above to be sufficient to cure your loan delinquency after today.** It is necessary for you to contact Washington Mutual at the address or telephone number on this letter to verify the exact amount necessary to cure your delinquency and reinstate your loan no more than 24 hours before you make any payment.

Failure to cure the default within the 30-day period may result in Washington Mutual Bank declaring the entire outstanding principal balance, accrued interest and any other fees and charges due under the terms of the Note and Security Instrument to be immediately due ("Acceleration"). If this amount is not immediately paid at such time, Washington Mutual Bank may exercise any and all remedies available under the terms of the Note and Security Instrument and applicable law, including the commencement of foreclosure proceedings which may result in the sale of your property.

After acceleration, you will have the right to assert any grounds you may have to prove the non-existence of a default. You may also reinstate your loan. In addition, you will have the right in any related foreclosure proceedings to assert any defense to acceleration, the foreclosure action and, if applicable, the eventual sale of your property pursuant to a court order or trustee power of sale.

JPMC- 000469
CONFIDENTIAL

SP809

SP809

Your prompt attention to this matter is required. Our goal is to help keep our customers in their homes with payments they can afford. You may contact our office to discuss your account status. The toll free number is 1-866-926-8937. A representative is available from 8 a.m. to 9 p.m. Eastern Time.

You can also find helpful resources and learn about alternatives to foreclosure by visiting our website: http://www.Chase.com

An important reminder for all our customers: As stated in the "Questions and Answers for Borrowers about the Homeowner Affordability and Stability Plan" distributed by the Obama Administration, "Borrowers should beware of any organization that attempts to charge a fee for housing counseling or modification of a delinquent loan, especially if they require a fee in advance." Washington Mutual offers loan modification assistance free of charge (i.e., no modification fee required). Please call us immediately at (866) 926-8937 to discuss your options. The longer you delay the fewer options you may have.

Sincerely,
Customer Interaction Department
WaMu

WE ARE A DEBT COLLECTOR.

Washington Mutual
FL5-7730
PO BOX 44090
Jacksonville, FL 32231-4090

June 3, 2009

WaMu is becoming CHASE

#BWNCLNN#
#[illegible]

0102967 HU/FW/FT

LAURA RICHARDSON
717 E VERNON ST
LONG BEACH CA 90806

Your house is your home. We want to keep it that way.

We need to talk -- call 1-866-926-8937 today.

You are going through tough times - we can help. In fact, we believe **your home loan may be eligible for a loan modification program** - we may be able to change the term of your loan, the interest rate, and maybe even the principal due date, to reduce the monthly payment to an amount you can afford.

> **Call us today at 1-866-926-8937 so we can help you turn things around. We'll discuss your current situation (outlined in the enclosed letter) and the options available to you. But we cannot stress enough that the longer you delay calling us, the fewer chances you may have to keep your home.**

It will only take a few minutes on the phone - one of our Loan Specialists will work with you to determine the option that best fits your needs. There are several options available - **call us now** and let us see which one will work best for you.

We are committed to working with you to find a way to help you keep your home, **but you must call us immediately at 1-866-926-8937 — the longer you delay, the fewer options you may have.**

Homeowner's Assistance Department
Washington Mutual
1-866-926-8937

P. S. The enclosed legal letter outlines in detail, your current situation and the **consequences that will occur unless we receive the required financial information from you and can approve you for a modification.** Once you call us with the information needed, then we can work together to determine the option that will work best for you. We cannot guarantee that you will be approved, but your only chance of saving your home is by contacting us immediately. Please don't delay - call us now at **1-866-926-8937.**

Washington Mutual
FL5-7730
PO BOX 44090
Jacksonville, FL 32231-4090

June 3, 2009

WaMu is becoming CHASE

010296

LAURA RICHARDSON
717 E VERNON ST
LONG BEACH CA 90806

Re:

Aviso importante para las personas que hablan espanol:

Esta notificacion es de suma importancia, pues afecta su derecho a continuar viviendo en su casa. Si no entiende el contenido de esta carta, obtenga una traduccion immediatamente. Si usted no llama o le responde a Washington Mutual Bank a este numero de telefono toll free at (866) 926-8937 [TDD (904) 281-3935] usted puede perder su casa.

This notice is of great importance since it affects your right to continue living in your home. If you do not understand the contents of this letter, obtain a translation immediately. If you do not contact our office toll free at (866) 926-8937 [TDD (904) 281-3935], you may lose your home.

Dear Laura Richardson:

We want to help you keep your home. If you missed your home loan payments because of a condition beyond your control (such as illness, loss of your job, or some other serious condition that temporarily made it impossible for you to make payments) please let us know, we may be able to offer you alternative options to foreclosure. To get the process started, please contact our homeownership preservation department toll-free 1-866-926-8937. We are also enclosing a Borrower Assistance Form. The Borrower Assistance Form asks you provide financial information to aid in our evaluation of your specific circumstances. It is important for you to complete and return the Borrower Assistance Form as soon as possible.

The Department of Housing and Urban Development (HUD) provides the enclosure titled "Avoiding Foreclosure" which offers helpful information on counseling services available as well as answering many questions commonly asked. Foreclosure is a procedure in which your property is sold through auction to pay the outstanding debt owed on the loan. Therefore, it is important that you read the information carefully; it could assist you in preventing foreclosure.

For additional assistance and resources you should also contact HUD directly to find an approved Housing Counseling Agency closest to you. The toll-free number at HUD is (800)569-4287 [TDD (800)877-8339]. A counselor will review your financial situation and may be able to suggest how you can arrange to pay the overdue payment(s) and make timely mortgage loan payments in the future.

Sincerely,

Customer Interaction Center
WaMu

Enclosures: (HUD Pamphlet PA-426H); (WaMu Borrower Assistance Form)

WE ARE A DEBT COLLECTOR

IF YOU ARE IN BANKRUPTCY OR HAVE BEEN DISCHARGED IN BANKRUPTCY, THIS LETTER IS FOR INFORMATIONAL PURPOSES ONLY AND IS NOT INTENDED AS AN ATTEMPT TO COLLECT A DEBT OR AS AN ACT TO COLLECT, ASSESS, OR RECOVER ALL OR ANY PORTION OF THE DEBT FROM YOU PERSONALLY.

JPMC- 000472
CONFIDENTIAL

SP808

SP808

Washington Mutual
FL5-7730
PO BOX 44090
Jacksonville, FL 32231-4090

June 3, 2009

WaMu is becoming CHASE

#BWNCLNN#
#

010297/ HU/FW/FT

LAURA RICHARDSON
3622 W CURTIS DR
SACRAMENTO CA 95818

Your house is your home. We want to keep it that way.

We need to talk -- call 1-866-926-8937 today.

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Homeowner's Assistance Department
Washington Mutual
1-866-926-8937

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JPMC- 000473
CONFIDENTIAL

Washington Mutual
FL5-7730
PO BOX 44090
Jacksonville, FL 32231-4090

June 3, 2009

WaMu is becoming CHASE

010297

LAURA RICHARDSON
3622 W CURTIS DR
SACRAMENTO CA 95818

Re: [redacted]

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WaMu

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JPMC- 000474
CONFIDENTIAL

SP808

SP808

Washington Mutual
FL5-7730
PO BOX 44090
Jacksonville, FL 32231-4090

June 9, 2009

WaMu is becoming CHASE

#BWNCLNN#
#

000443/ HU/FW/FT

LAURA RICHARDSON
717 E VERNON ST
LONG BEACH CA 90806

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We need to talk -- call 1-866-926-8937 today.

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Homeowner's Assistance Department
Washington Mutual
1-866-926-8937

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Washington Mutual
FL5-7730
PO BOX 44090
Jacksonville, FL 32231-4090

June 9, 2009

WaMu is becoming CHASE

000443

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717 E VERNON ST
LONG BEACH CA 90806

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JPMC- 000476
CONFIDENTIAL

SP808

SP808

Washington Mutual
FL5-7730
PO BOX 44090
Jacksonville, FL 32231-4090

June 9, 2009

WaMu is becoming CHASE

#BWNCLNN#
#

000444/ HU/FW/PT

LAURA RICHARDSON
3622 W CURTIS DR
SACRAMENTO CA 95818

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Homeowner's Assistance Department
Washington Mutual
1-866-926-8937

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Washington Mutual
FL5-7730
PO BOX 44090
Jacksonville, FL 32231-4090

June 9, 2009

WaMu is becoming CHASE

000444

LAURA RICHARDSON
3622 W CURTIS DR
SACRAMENTO CA 95818

Re:

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WaMu

Enclosures: (HUD Pamphlet PA-426H); (WaMu Borrower Assistance Form)

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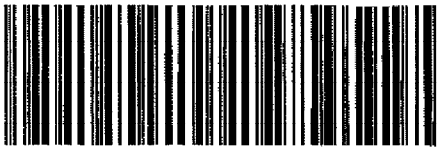
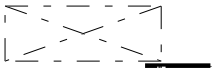
JPMC- 000478
CONFIDENTIAL

SP808

SP808

Washington Mutual
Mail Stop: JAXA2031
P.O. Box 44090
Jacksonville, FL 32231-4090





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March 2, 2009

011177

LAURA RICHARDSON
3622 W CURTIS DR
SACRAMENTO CA 95818

Your house is your home. We want to keep it that way.

We need to talk -- call 1-866-926-8937 today.

You are going through tough times - we can help. In fact, we believe **your home loan may be eligible for a loan modification program** - we may be able to change the term of your loan, the interest rate, and maybe even the principal due date, to reduce the monthly payment to an amount you can afford.

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Homeowner's Assistance Department
Washington Mutual
1-866-926-8937

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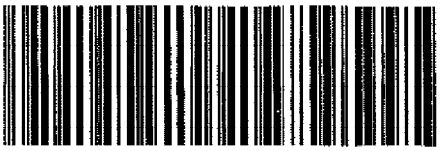
Washington Mutual
Mail Stop: JAXA2031
P.O. Box 44090
Jacksonville, FL 32231-4090



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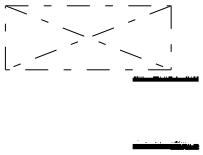

March 2, 2009

011176

LAURA RICHARDSON
717 E VERNON ST
LONG BEACH CA 90806

Your house is your home. We want to keep it that way.

We need to talk -- call 1-866-926-8937 today.

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Washington Mutual
1-866-926-8937

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JPMC- 000480
CONFIDENTIAL

Washington Mutual Bank
Mailstop JAXB2004
P.O. Box 44118
Jacksonville, FL 32231-4118

March 2, 2009

Washington Mutual
HOME LOANS

011176

LAURA RICHARDSON
717 E VERNON ST
LONG BEACH CA 90806

NOTICE OF COLLECTION ACTIVITY

RE: [redacted]
3622 W. Curtis Dr.
Sacramento CA 95818

Dear Borrower:

The records of Washington Mutual Bank indicate that you have failed to make the required monthly payments under the terms of your Note ("Note") and related Mortgage or Deed of Trust, whichever is applicable ("Security Instrument") since 01/01/2009. As of today's date the total amount due and owing ("Total Amount Due") is:

Principal & Interest Payments:	$8535.16
Escrow:	$169.48
Late Charges:	$512.10
Outstanding Fees:	$0.00
Corporate Advance:	$0.00
Credits:	$0.00
Total Amount Due:	$9216.74

You may cure this default within thirty (30) days from date of letter. However, the amount that you owe may increase between the date of this letter and the date you reinstate the loan. This is because of interest, late charges, advances and other amounts that may continue to accrue or will be incurred. You will also owe the amount of any monthly or other payments and late charges that may fall due after the date of this letter. **Therefore, you may not rely on the amount shown above to be sufficient to cure your loan delinquency after today.** It is necessary for you to contact Washington Mutual at the address or telephone number on this letter to verify the exact amount necessary to cure your delinquency and reinstate your loan no more than 24 hours before you make any payment.

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You can also find helpful resources and learn about alternatives to foreclosure by visiting our website: http://www.wamu.com/wamucares

Sincerely,
Customer Interaction Department
WaMu

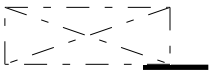
WE ARE A DEBT COLLECTOR.

JPMC- 000481
CONFIDENTIAL

SP809

SP809

Washington Mutual
Mail Stop: JAXA2031
P.O. Box 44090
Jacksonville, FL 32231-4090



February 3, 2009

#BWNCLNN#
#[redacted]

008971/ HU/FW

LAURA RICHARDSON
717 E VERNON ST
LONG BEACH CA 90806

Your house is your home. We want to keep it that way.

We need to talk -- call 1-866-926-8937 today.

You are going through tough times - we can help. In fact, we believe **your home loan may be eligible for a loan modification program** - we may be able to change the term of your loan, the interest rate, and maybe even the principal due date, to reduce the monthly payment to an amount you can afford.

> **Call us today at 1-866-926-8937 so we can help you turn things around. We'll discuss your current situation (outlined in the enclosed letter) and the options available to you. But we cannot stress enough that the longer you delay calling us, the fewer chances you may have to keep your home.**

It will only take a few minutes on the phone - one of our Loan Specialists will work with you to determine the option that best fits your needs. There are several options available - **call us now** and let us see which one will work best for you.

We are committed to working with you to find a way to help you keep your home, **but you must call us immediately at 1-866-926-8937 — the longer you delay, the fewer options you may have.**

Homeowner's Assistance Department
Washington Mutual
1-866-926-8937

P. S. The enclosed legal letter outlines in detail, your current situation and the **consequences that will occur unless we receive the required financial information from you and can approve you for a modification.** Once you call us with the information needed, then we can work together to determine the option that will work best for you. We cannot guarantee that you will be approved, but your only chance of saving your home is by contacting us immediately. Please don't delay - call us now at **1-866-926-8937.**

JPMC- 000482
CONFIDENTIAL

Washington Mutual Bank
Mailstop JAXB2004
P.O. Box 44118
Jacksonville, FL 32231-4118

February 3, 2009

Washington Mutual
HOME LOANS

008971

LAURA RICHARDSON
717 E VERNON ST
LONG BEACH CA 90806

Re:

Aviso importante para las personas que hablan espanol:

Esta notificacion es de suma importancia, pues afecta su derecho a continuar viviendo en su casa. Si no entiende el contenido de esta carta, obtenga una traduccion immediatamente. Si usted no llama o le responde a Washington Mutual Bank a este numero de telefono toll free at (866) 926-8937 [TDD (904) 281-3935] usted puede perder su casa.

This notice is of great importance since it affects your right to continue living in your home. If you do not understand the contents of this letter, obtain a translation immediately. If you do not contact our office toll free at (866) 926-8937 [TDD (904) 281-3935], you may lose your home.

Dear Laura Richardson:

We want to help you keep your home. If you missed your home loan payments because of a condition beyond your control (such as illness, loss of your job, or some other serious condition that temporarily made it impossible for you to make payments) please let us know, we may be able to offer you alternative options to foreclosure. To get the process started, please contact our homeownership preservation department toll-free 1-866-926-8937. We are also enclosing a Borrower Assistance Form. The Borrower Assistance Form asks you provide financial information to aid in our evaluation of your specific circumstances. It is important for you to complete and return the Borrower Assistance Form as soon as possible.

The Department of Housing and Urban Development (HUD) provides the enclosure titled "Avoiding Foreclosure" which offers helpful information on counseling services available as well as answering many questions commonly asked. Foreclosure is a procedure in which your property is sold through auction to pay the outstanding debt owed on the loan. Therefore, it is important that you read the information carefully; it could assist you in preventing foreclosure.

For additional assistance and resources you should also contact HUD directly to find an approved Housing Counseling Agency closest to you. The toll-free number at HUD is (800)569-4287 [TDD (800)877-8339]. A counselor will review your financial situation and may be able to suggest how you can arrange to pay the overdue payment(s) and make timely mortgage loan payments in the future.

Sincerely,

Customer Interaction Center
WaMu

Enclosures: (HUD Pamphlet PA-426H); (WaMu Borrower Assistance Form)

WE ARE A DEBT COLLECTOR

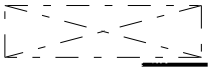
IF YOU ARE IN BANKRUPTCY OR HAVE BEEN DISCHARGED IN BANKRUPTCY, THIS LETTER IS FOR INFORMATIONAL PURPOSES ONLY AND IS NOT INTENDED AS AN ATTEMPT TO COLLECT A DEBT OR AS AN ACT TO COLLECT, ASSESS, OR RECOVER ALL OR ANY PORTION OF THE DEBT FROM YOU PERSONALLY.

JPMC- 000483
CONFIDENTIAL

SP808

SP808

Washington Mutual
Mail Stop: JAXA2031
P.O. Box 44090
Jacksonville, FL 32231-4090



February 3, 2009

#BWNCLNN#
#

008972/ HU/FW

LAURA RICHARDSON
3622 W CURTIS DR
SACRAMENTO CA 95818

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We need to talk -- call 1-866-926-8937 today.

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Washington Mutual Bank
Mailstop JAXB2004
P.O. Box 44118
Jacksonville, FL 32231-4118

February 3, 2009

Washington Mutual
HOME LOANS

006972

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3622 W CURTIS DR
SACRAMENTO CA 95818

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JPMC- 000485
CONFIDENTIAL

SP808

SP808

CONSOLIDATED NOTES LOG **05/22/08 13:49:28**

L RICHARDS L:R F:A B: R: DUE 08/01/07 TYPE CONV. RES. ARM
ANA Y ARM Y ASM Y BLN Y BNK Y CCN Y COL Y ELC Y FOR Y HAZ Y LMT Y
MIP Y PIF Y PMT Y REO Y SER Y TAX Y TSK Y DATE SELECT: PRINT:

----------* PF8 FOR MORE *----------

```
FOR 041608 @VU VENT: USER HAS ENDED THE HOLD. HOLD END DATE: 04/1
               6/2008. HOLD TYPE: LOSS MITIGATION WORKOUT
TSK 041608 #49 PROCEED                                          FORRST
TSK 041508 E@F PROCEED                                          FORRST
SER 041008 JRR ***EXECUTIVE ISSUE**EMAILED REINSTATEMENT FIGURES
               TO DTE
COL 040808 MED CALLED BORR HM PH# LMTC.............JANICE01349
FOR 040408 @VU LOSS MITIGATION WORKOUT HOLD OPENED: 4/4/2008
FOR 040408 @VU RYAN PACUBAS - (CONT) - OR 60 DAYS TO ALLOW THE BO
               RROWER TO REINSTATE THE LOAN. SHE IS A PROMINENT P
               OLITICAL FIGURE. STATUS: ACTIVE, AWAITING APPROVAL
               . HOLD START: 4/4/2008
FOR 040408 @VU RYAN PACUBAS  SYSTEM UPDATED FOR THE FOLLOWING EVE
               NT: USER HAS PLACED THE FILE ON HOLD. HOLD REASON:
                LOSS MITIGATION WORKOUT. HOLD COMMENTS: DESTINY W
               HITEHEAD, FIDELITY CLOSED BY: N.A.   REVIEWED BY:
               N.A. REVIEWED: N.A.   PROJECTED END: N.A.   DAYS O
```


CSOC.RICH.002267

CONSOLIDATED NOTES LOG 05/22/08 13:49:38

L RICHARDS L:R F:A B: R: DUE 08/01/07 TYPE CONV. RES. ARM
ANA Y ARM Y ASM Y BLN Y BNK Y CCN Y COL Y ELC Y FOR Y HAZ Y LMT Y
MIP Y PIF Y PMT Y REO Y SER Y TAX Y TSK Y DATE SELECT: MMDDYY PRINT:

----------* PF8 FOR MORE *----------

FOR 040408 @VU PEN: 0 COMMENTS: FROM: DOLAN, ALLISON A. MAILTO
:ALLISON.DOLAN@WAMU.NET SENT: THURSDAY, APRIL 03,
2008 5:03 PM TO: HOLDFCL@FNFS.NET SUBJECT: DTE**
LAURA RICHARDSON LOAN [illegible] IMPORTANCE: HIGH
PLEASE PLACE THE ABOVE LOAN ON FORECLOSURE HOLD F

FOR 040408 @VU RYAN PACUBAS SYSTEM UPDATED FOR THE FOLLOWING EVE
NT: USER HAS APPROVED THE HOLD. HOLD TYPE: LOSS MI
TIGATION WORKOUT. STATUS: ACTIVE, APPROVED.

FOR 040408 @VU RYAN PACUBAS SYSTEM UPDATED FOR THE FOLLOWING EVE
NT: USER HAS ENDED THE ISSUE ASSOCIATED WITH THIS
LOAN. ISSUE TYPE: HOLD FC. COMMENTS: HOLD FC.

FOR 040408 @VU RYAN PACUBAS USER HAS COMPLETED THE SALE SCHEDUL
ED FOR DATA FORM WITH THE FOLLOWING ENTRIES: PREV
IOUS SALE DATE: : 4/7/2008 SALE POSTPONEMENT REAS
ON: : LOSS MITIGATION

FOR 040408 @VU RYAN PACUBAS SYSTEM UPDATED FOR THE FOLLOWING EVE
NT: USER HAS APPROVED THE ISSUE. ISSUE TYPE: HOLD

CSOC.RICH.002268

CONSOLIDATED NOTES LOG 05/22/08 13:49:50

L RICHARDS L:R F:A B: R: DUE 08/01/07 TYPE CONV. RES. ARM
ANA Y ARM Y ASM Y BLN Y BNK Y CCN Y COL Y ELC Y FOR Y HAZ Y LMT Y
MIP Y PIF Y PMT Y REO Y SER Y TAX Y TSK Y DATE SELECT: MMDDYY PRINT:

----------* PF8 FOR MORE *----------

FOR 040408 @VU LOAN # IMPORTANCE: HIGH PLEASE PLAC
E THE ABOVE LOAN ON FORECLOSURE HOLD FOR 60 DAYS T
O ALLOW THE BORROWER TO REINSTATE THE LOAN. SHE I
S A PROMINENT POLITICAL FIGURE. STATUS: ACTIVE

FOR 040408 @VU PETER RHODEN SYSTEM UPDATED FOR THE FOLLOWING EVE
NT: USER HAS ENDED THE ISSUE ASSOCIATED WITH THIS
LOAN. ISSUE TYPE: REINSTATEMENT QUOTE REQUEST. COM
MENTS: REINSTATEMENT GOOD THROUGH 04-07-08 UPLOADE
D INTO NIE..

FOR 040408 @VU PETER RHODEN USER HAS COMPLETED THE F101 REINSTA
TED DATA FORM WITH THE FOLLOWING ENTRIES: GOOD TH
ROUGH DATE: : 04-07-08 SPECIAL INSTRUCTIONS: :

FOR 040408 @VU PETER RHODEN A FEES AND COSTS REQUEST HAS BEEN EN
TERED FOR THIS LOAN BY PETER RHODEN, GOOD THROUGH
4/7/2008

FOR 040408 @VU ALLISON DOLAN SYSTEM UPDATED FOR THE FOLLOWING EV
ENT: USER HAS CREATED A PROCESS-LEVEL ISSUE FOR TH

CSOC.RICH.002269

Dolan, Allison A.

From: HoldFCL@Fnfs.net
Sent: Thursday, April 03, 2008 5:04 PM
To: Dolan, Allison A.
Subject: RE: DTE** Laura Richardson Loan #

This will acknowledge receipt of your email request that a foreclosure be stopped, put on hold, or sale date postponed. Please be advised that if such email request is being submitted less than forty-eight (48) business hours prior to the time of the scheduled sale, you must contact either Destiny Whitehead (destiny.whitehea at (904)470- or Reginald Lynch (reginald.lynch at (904)470- to alert Fidelity to the time sensitive nature of your request. For escalated matters please contact Michael Caro at (904) 470-360 Thank you.
</pre><FONT SIZE=2>
The information contained in this message is proprietary. If you are not the intended recipient, please: (i) delete the message and all copies; (ii) do not disclose, distribute or use the message in any manner; and (iii) notify the sender immediately. In addition, please be aware that any message addressed to our domain is subject to archiving and review by persons other than the intended recipient. Thank you.</FONT>

JPMC- 000489
CONFIDENTIAL

CSOC.RICH.002270

Dolan, Allison A.

From: Dolan, Allison A.
Sent: Thursday, April 10, 2008 4:15 PM
To: Siedzik, Tasha A.; Alvarez, Rosalva R.
Cc: Alvarez, Rosalva R.; Alpigini, Erin E.
Subject: RE: DTE** Laura Richardson Loan #

Attachments: _Reinstatement Figures w o Fees[1].pdf; Picture (Metafile)

Hi Rosie-
Here is the Reinstatement figures for this loan. Do you want me to also fed-ex it to the borrower?

Thank you!

Reinstatement Figur...

Allison Dolan

From: Siedzik, Tasha A.
Sent: Thursday, April 03, 2008 4:59 PM
To: Dolan, Allison A.
Cc: Alvarez, Rosalva R.; Alpigini, Erin E.
Subject: FW: DTE** Laura Richardson Loan #
Importance: High

Allison – will you please take care of this asap??? The FCL sales is scheduled 4/7.

Thank you,

Tasha Siedzik
Loan Servicing Department Manager
Default Executive Response, CARE Team, Research Support
Customer Interaction Center

Washington Mutual
7255 Baymeadows Way, JAXA3000
Jacksonville, FL 32256
904/886-6108 direct, 886/271-7346 fax
Tasha.siedzik@wamu.net

TheEliteGroup
BE RECOGNIZED

This communication may contain privileged or other confidential information. If you have received it in error, please advise the sender by reply email and immediately delete the message and any attachments without copying or disclosing the contents. Thank you.

From: Alvarez, Rosalva R.
Sent: Thursday, April 03, 2008 4:25 PM
To: GM Default Executive Response

Cc: Alpigini, Erin E.; Sledzik, Tasha A.
Subject: DTE** Laura Richardson Loan #
Importance: High

Hello,

I am hoping that you can assist me with this Congressional complaint. I have called and left a message on her cell phone for her to call me. The situation as Jan describes it below is that the customer is attempting to bring the loan current. She is looking to obtain a reinstatement figure and prevent foreclosure. Can you please assist me with that?

Thanks.

Rosie Alvarez
Executive Response Team
Customer Relations Manager
Washington Mutual Bank
(800) 225-5497 Opt. 1 Ext. 467
Fax (206) 965-3082

From: Owen, Jan L.
Sent: Thursday, April 03, 2008 10:50 AM
To: Smith, Kimberly; GM QSM DTE
Subject: Ladies

Congresswoman Laura Richardson

Loan
Property address: 3622 W. Curtis Drive
Sacramento, CA 95818

Has called. She is attempting to reinstate her loan as she indicates she has the money and would like to stay with the payment plan she had before she had her problems. I understand from her that her problems began when she starting running for Congress- once she had just won the state assembly seat. The Congressional district she represents is San Pedro and Long Beach, CA. She believes there will be a foreclosure sale on the above referenced property on April 7, 2008. She wants to keep the house and again has indicated she has the $$ to pay the arrears and to pay this loan.

This one is sensitive. Contact numbers are: 562-706 cell, 202-225-7924 Congressional office, 310-538-1190- District office in CA. Please keep me posted. Thanks, J

Jan Lynn Owen
First Vice President
State and Local Government and Industry Relations Manager
801 K Street Suite 110
Sacramento, CA 95814
916-553-4961
916-325-4717 fax
jan.owen@wamu.net

Dolan, Allison A.
From: Alvarez, Rosalva R.
Sent: Saturday, April 12, 2008 2:33 AM
To: Dolan, Allison A.; Siedzik, Tasha A.
Cc: Alpigini, Erin E.
Subject: RE: DTE** Laura Richardson Loan #

Follow Up Flag: Follow up
Flag Status: Red

Hello Allison,

Yes please send this to her via overnight on Monday.

Thank you,

Rosie Alvarez
Executive Response Team
Customer Relations Manager
Washington Mutual Bank
(800) 225-5497 Opt. 1 Ext. 467
Fax (206) 965-3082

" I long to accomplish great and noble tasks, but it is my chief duty to accomplish humble tasks as though they were great and noble. The world is moved along, not only by the mighty shoves of its heroes, but also by the aggregate of the tiny pushes of each honest worker." Helen Keller-

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From: Dolan, Allison A.
Sent: Thursday, April 10, 2008 1:15 PM
To: Siedzik, Tasha A.; Alvarez, Rosalva R.
Cc: Alvarez, Rosalva R.; Alpigini, Erin E.
Subject: RE: DTE** Laura Richardson Loan #

Hi Rosie-
Here is the Reinstatement figures for this loan. Do you want me to also fed-ex it to the borrower?

Thank you!
Allison Dolan << File: [redacted] einstatement Figures w o Fees[1].pdf >>

From: Siedzik, Tasha A.
Sent: Thursday, April 03, 2008 4:59 PM
To: Dolan, Allison A.
Cc: Alvarez, Rosalva R.; Alpigini, Erin E.
Subject: FW: DTE** Laura Richardson Loan # [redacted]
Importance: High

Allison – will you please take care of this asap??? The FCL sales is scheduled 4/7.

Thank you,

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Loan Servicing Department Manager
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Customer Interaction Center

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<< OLE Object: Picture (Metafile) >>

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Subject: DTE** Laura Richardson Loan # [redacted]
Importance: High

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Washington Mutual Bank

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Subject: Ladies

Congresswoman Laura Richardson

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916-553-4961
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jan.owen@wamu.net

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From: Siedzik, Tasha A.
Sent: Sunday, April 06, 2008 7:51 PM
To: Dolan, Allison A.
Cc: Alvarez, Rosalva R.; Alpigini, Erin E.
Subject: RE: DTE** Laura Richardson Loan #

Thanks, Allison

Thank you,

Tasha Siedzik
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Sent: Thursday, April 03, 2008 5:12 PM
To: Siedzik, Tasha A.
Cc: Alvarez, Rosalva R.; Alpigini, Erin E.
Subject: RE: DTE** Laura Richardson Loan #

I have submitted the foreclosure hold for 60 days. Also, I emailed Fidelity to get the reinstatement figures good thru 4/30/08 as a rush. I should have them by EOB tomorrow.

Thanks.
Allison Dolan

From: Siedzik, Tasha A.
Sent: Thursday, April 03, 2008 4:59 PM
To: Dolan, Allison A.
Cc: Alvarez, Rosalva R.; Alpigini, Erin E.
Subject: FW: DTE** Laura Richardson Loan #
Importance: High

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Subject: Ladies

Congresswoman Laura Richardson

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First Vice President
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801 K Street Suite 110
Sacramento, CA 95814
916-553-4961
916-325-4717 fax
jan.owen@wamu.net

Dolan, Allison A.

From: Terri.Walker@fnfs.net
Sent: Friday, April 04, 2008 12:24 PM
To: Dolan, Allison A.
Subject: RE: Richardson**reinstatement

Allison this is a Wamu Subprime loan issue would have to be raised on PM do you have access to Fidelity Process Management system?

Terri Walker
Supervisor, Financial Support
FIS Foreclosure Solutions, Inc.
A Division of FIS Default Solutions
Phone: (904) 470-7758

From: Dolan, Allison A. [mailto:allison.dolan@wamu.net]
Sent: Thursday, April 03, 2008 5:09 PM
To: Terri Y. Walker
Subject: Richardson**reinstatement
Importance: High

Hi Terri-
Happy Almost Friday!!
Can I please get reinstatement figures for this loan as soon as possible? We need them good thru April 30 and it can include all fees and costs due.

Thank you! I appreciate you!

Allison Dolan
Fulfillment Specialist
Default Correspondence and Support Center

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CA-View Browse - LAFICHE-ICCS -NSC SARALTEL---------- CHARS '[redacted]' found
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[redacted] LAURA RICHARDSON 3622 W CURTIS DR 535001.00 8.80000 13-ACONV. RES ARM
SACRAMENTO CA 95818 533455.31 4227.99 01Y 08M

ENTRY TYPE	DATE	USER	LTR ID/ CMT CODE	ACTVITY DESCRIPTION
LOG	08/29/08	JAW	LEGAL	* STRICTLY CONFIDENTIAL * LEGAL ACTION *
LOG	08/29/08	FP5		KEYS SENT

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W A S H I N G T O N M U T U A L 09/07/08
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[redacted]

			FEDEX TRCK#9421 7676 3220
LOG	08/29/08	FP5	EMAILED NANCY TRAVNIK AT FIDELITY TO GET STATUS OF KEY REQUEST.
LOG	08/28/08	$YI	FISFS W/O #24079220 COMPLETED 8/28/2008. OTHER - OTHER. PLEASE FORWARD KEYS TO HOMEOWNER LAURA RICHARDSON 717 E VERNON STREET LONG BEACH , CA 90806 PHONE# [redacted] THANK YOU,.
LOG	08/28/08	H8E	REQUEST MADE TO FORWARD KEYS TO LAURA RICHARDSON 717 E VERNON STREET LONG BEACH , CA 90806 PHONE# [redacted]

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COL	08/25/08	WJD		FILE CLOSED...BC01327
COL	08/20/08	WJD		WAITING FOR FILE TO CLOSE...BC01327
LOG	08/19/08	@VU		DENNIS HALE USER HAS COMPLETED THE WRITEOFFREVIE W DATA FORM WITH THE FOLLOWING ENTRIES: : REJECTE D : :
LOG	08/19/08	@VU		DENNIS HALE USER HAS COMPLETED THE WRITEOFF DATA FORM WITH THE FOLLOWING ENTRIES: : NO : : : : : :
COL	08/19/08	WJD		CALLD HOME LEFT MSG/ANS MACH
COL	08/19/08	WJD		STILL WAITING FOR FILE TO CLOSE...BC01327
COL	08/19/08	***		SCORE 129 081808 AGT E90S DAYS DEL 384 RISK F
TSK	08/19/08	#BM	CLOSED	FOR - LOSS MIT COMPLETED KILL & BILL
FOR	08/19/08	#BM	REMOVE	MODIFICATION COMPLETED
TSK	08/18/08	E6Y	OPENED	FOR - LOSS MIT COMPLETED KILL & BILL
COL	08/15/08	WJD		WAITING FOR FILE TO CLOSE...BC01327
FOR	08/15/08	@JK	BEGIN	ACTIVE FORECLOSURE
FOR	08/15/08	@JK	REINST	TRANSFERRED TO LOSS MIT
COL	08/12/08	WJD		DOCS RCVD TODAY,WAITING ON FILE TO BE CLOSED OUT... BC01327
COL	08/09/08	WJD		CONFIRMED ON FEDEX.COM TRACKING #7905-4976-8659,PAC KAGE IS ON ITS WAY TO JAX...BC01327
COL	08/08/08	WJD		PROMISE TO PAY
COL	08/08/08	WJD		GAVE STATUS
COL	08/08/08	WJD		EDUCATED BORR
COL	08/08/08	WJD		S/W BORR #1 VRFD HP/BP/ML/PROP

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COL	08/08/08	WJD		BWR STTD WILL RETURN THE DOCS TO DAY NOTERIZED...BC 01327
COL	08/07/08	WJD		CALLD HOME LEFT MSG/ANS MACH
COL	08/05/08	WJD		CALLD HOME LEFT MSG/ANS MACH
COL	08/05/08	***		SCORE 129 080408 AGT E90S DAYS DEL 370 RISK F
COL	08/04/08	WJD		CALLD HOME LEFT MSG/ANS MACH
LOG	08/01/08	JAW	LEGAL	* STRICTLY CONFIDENTIAL * LEGAL ACTION *
COL	08/01/08	WJD		CALLD HOME NO ANSWER
COL	07/31/08	WJD		SENT LETTER TO FAX #202-347-3046,REQ TO RETURN DOCS SIGNED AND NOTERIZED TO PULL LOAN OUT OF FORCLOSUR E,I CANT GET A HOLD OF BWR..BC01327
COL	07/31/08	WJD		CALLD HOME LEFT MSG/ANS MACH
LOG	07/30/08	BIV		RECVD CALIFORNIA RECONVEYANCE COMPANY # 530-03047 17 $ 3190.04 DTD 07/30/08 EFF DT 07/29/08 APPLIED TO 95R13/ATTY
COL	07/28/08	WJD		CALLD HOME CALLED-NO MSG LEFT
COL	07/28/08	WJD		CALLD HOME LEFT MSG/ANS MACH
COL	07/26/08	WJD		CALLD HOME LEFT MSG/ANS MACH

COL	07/25/08	WJD		CALLD HOME LEFT MSG/ANS MACH
COL	07/24/08	WJD		CALLD HOME LEFT MSG/ANS MACH

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COL	07/22/08	WJD		WAITING FOR DOCS TO BE MAILED OUT...BRANDON
COL	07/21/08	WJD		CALLD HOME LEFT MSG/ANS MACH
COL	07/18/08	WJD		FILE PENDING NEGO RVW...BRANDON
COL	07/18/08	***		SCORE 129 071708 AGT E90S DAYS DEL 352 RISK F
COL	07/15/08	WJD		WAITING FOR DOCS TO BE SENT TO BWR...BRANDON
COL	07/15/08	WJD		CALLD HOME LEFT MSG/ANS MACH
COL	07/14/08	WJD		FILE PENDING NEGO RVW...BRANDON
TSK	07/14/08	FL6	CLOSED	TRE - 912 FORM TRACKING
COL	07/11/08	AUV		RVWD ACCNT FOR BRANDON (WJD) EVERYTHING IS OK WTH T HE TAX DEPT AWAITING APPROVAL FOR MOD TO GO ON...DA VID 01021
COL	07/11/08	AUV		RVWD LOAN
LOG	07/10/08	K$A		EMLD ANN THORNE, KENT MILLER, SHELBY SAMUELS & ATTY M. MCGUINN TO ADVISE THE FEDEX PACKAGE WILL ARRIVE AT THE ATTY'S OFFICE BY 10AM TOMORROW.
LOG	07/10/08	K$A		FWD WAMU CK: 014284122 IAO: $100,000.00 VIA FEDEX PRIORITY OVERNIGHT SHIPPING TO: KIRBY & MCGUINN, A P.C. ATTN: MARTIN T. MCGUINN 600 B ST, STE. 1950 SAN DIEGO, CA 92101 TRACKING NUMBER: 7989 7674 7669
LOG	07/09/08	K$A		* AS REQUESTED:CUT CK IAO: $100,000. MADE PAYABLE TO RED ROCK MORTGAGE. THIS CK W/B DELIVERED TO ME BY 3PM, TOMORROW.

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LOG	07/09/08	KSA		RECVD URGENT EML FROM DM (KENT M). REQU THAT I CUT A CK IAO: $100,000 MADE PAYABLE TO RED ROCK MTG.
COL	07/08/08	AUV		RVWD ACCNT FOR BRANDON (WJD) LOAN UNDER RVW IN TAX DEPT.
COL	07/08/08	AUV		RVWD LOAN
TSK	07/08/08	IGE	CLOSED	TRE - NON TRACKING
TSK	07/07/08	IGE	OPENED	TRE - 912 FORM TRACKING
COL	07/05/08	***		SCORE 129 070308 AGT E90S DAYS DEL 339 RISK F
COL	07/03/08	AUV		RVWD ACCNT FOR BRANDON (WJD) LOAN UNDER RVW IN TAX DEPT.
COL	07/03/08	AUV		RVWD LOAN
LOG	07/03/08	PEC	BORR1	VERIFIED PRIMARY BORROWER'S INFORMATION CLAIMS TRUE FRAUD IDENTITY, ACCT FRAUDULENTLY OPND VERIFIED NAME, SSN & ADDRESS. PER PAUL BATTAGLIA TO RESPOND TO CREDIT BUREAU WITH MY RESULTS.
LOG	07/03/08	PEC	TUACCT	VERIFIED ACCOUNT STATUS,BALANCES,HISTORY AND DATES PER PAUL BATTAGLIA TO VERIFY AND SEND REPONSE TO CREIDT BUREAU. REPORTED LOAN FORECLOSURE SALE HELD 05/07/2008 180 DAYS OR MORE PAST DUE.
LOG	07/02/08	MZ3	FABPO2	EQUITY ANALYSIS BPO RECEIVED FROM PROTECK
LOG	07/01/08	JAW	LEGAL	* STRICTLY CONFIDENTIAL * LEGAL ACTION *
COL	06/30/08	AUV		RVWD ACCNT FOR BRANDON (WJD) LOAN UNDER RVW IN TAX DEPT.

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COL	06/30/08	AUV		RVWD LOAN
LOG	06/27/08	MZ3	FABPO1	EQUITY ANALYSIS ORDERED NEW BPO FROM PROTECK

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COL	06/27/08	AUV		RVWD ACCNT FOR BRANDON (WJD) LOAN UNDER RVW IN TAX DEPT.
COL	06/27/08	AUV		RVWD LOAN
COL	06/25/08	WJD		CLLD BWR TO GO OVER MOD TERMS,LEFT MESSAGE TO CALL ON V/M,WILL MONITOR LOAN FOR FURTHER ASSISTANCE...B RANDON
COL	06/25/08	WJD		CALLD HOME LEFT MSG/ANS MACH
TSK	06/25/08	#D2	CLOSED	FOR - PLACE FCL ON HOLD
FOR	06/24/08	#D2	REINST	TRANSFERRED TO LOSS MIT
TSK	06/24/08	#D2	CLOSED	TRE - CA DEL 06
LET	06/23/08	HNM	BEGIN	STARTED LOSS MIT
TSK	06/23/08	HNM	OPENED	FOR - PLACE FCL ON HOLD
COL	06/18/08	***		SCORE 111 061708 AGT E90S DAYS DEL 322 RISK F
LOG	06/12/08	JAW	LEGAL	* STRICTLY CONFIDENTIAL * LEGAL ACTION *
LOG	06/12/08	JAW		FROM LIFE OF LOAN:
LOG	06/12/08	JAW		FROM MEM1:
				LEGAL ACTION: ROUTINE LITIGATION
				PLEASE CONTACT SOPHIA DAHBASHI IN LEGAL @

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				818-775-6867 PRIORTO PROCESSING ANY ACTION ON THIS LOAN OR CONTACTING/SPEAKINGWITH THE BORROWER. PHONE # IS FOR INTERNAL USE ONLY - NO BLIND TRANSFERS PLEASE.
LOG	06/05/08	AK5		MAN CODE AND NO-NO STOP CHANGED TO 'L'
COL	06/04/08	***		SCORE 111 060408 AGT E90S DAYS DEL 308 RISK F
LOG	06/02/08	K$A		WAMU CKS#: 01423118 IAO: $250,000 & CK#:014231189 IAO: $141,190.05 HAVE BEEN MLD VIA FEDEX PRIORITY OVERNIGHT DELIVERY. TRACKING#: 790517631962 CALIFORNIA RECON CO. C/O DEBORAH BRIGNAC 9200 OAKDALE AVENUE CHATSWORTH, CA 91311
LOG	05/30/08	K$A		RECVD REQU TO CUT A CK IAO: $391,190.06 ($388,001.00 3RD PARTY FUNDS AND $3,189.05 INTR). CK IS TO BE MADE TO CRC AND MLD VIA FEDEX. (SALE IS RESCINDING).
LOG	05/28/08	E@F		RETRIEVE FILE FROM WAREHOUSE; PLACE IN JULIE MATHIS INBOX
TSK	05/22/08	EDC	CLOSED	CAS - CLAIM CASH
COL	05/21/08	LZ8		FORCLSD ON, WANTED TO SEE IF WE COULD DO RPA FOR HE R TO SHOW MEDIA SHE IS WORKING OUT, ADV'D PROP WAS SOLD UNA BLE TO WORKOUT..... IHISHA X01342
COL	05/21/08	LZ8		KELLY CLD FROM CHATSWORTH BRANCH, HAD BORR IN PERSO N, VERIFIED, CODE OF MONTH, WANT'D TO KNOW IF PROP

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				WAS SOLD, BORR A STATE REP, AND MEDIA HAS FOUND OUT
COL	05/21/08	LZ8		CLD BY OTHER VRFD BP/BP/ML/PROP
COL	05/21/08	XJZ		BORR #1 CALLD VRFD BP/BP/ML/PROP
LET	05/21/08	AK5	LM750	007 - POST NEGOTIATION DENIAL LTR
TSK	05/20/08	1GO	CLOSED	TRE - TXURCK TRACKING
LOG	05/19/08	EDC		CLOSED/COMPLETED CLMCSH TSK PER REP AXQ REQUEST TO APPLY FUNDS RECD TO CORP 95R21/SPRO **********
				UPDATED STEP 143/FOR3
COL	05/19/08	***		SCORE 118 051708 AGT E90S DAYS DEL 292 RISK F
TSK	05/19/08	A$S	OPENED	TRE - NON TRACKING

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LOG	05/16/08	#99		05/16/2008 OPEN WK ID# 2051689 / MAIL / NON123 / D OC ID# 2164121666
LOG	05/15/08	G$A		PER GM MAILBOX REQUEST
TSK	05/15/08	AXQ	CLOSED	CLM - CASH TO CLAIM - ADVS OF PLR
TSK	05/15/08	AXQ	OPENED	CAS - CLAIM CASH
LOG	05/14/08	EDC		RECD 3RD PARTY SALES CK# 530-030079 EFD: 051308 IAO 388000.01 FROM CALIFORNIA RECONVEYANCE COMPANY HOLDING WAITING ON POSTING INST.
TSK	05/14/08	EDC	OPENED	CLM - CASH TO CLAIM - ADVS OF PLR

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LOG	05/09/08	#99		05/09/2008 OPEN WK ID# 2045207 / MAIL / NON123 / D OC ID# 2163827680
LOG	05/09/08	#99		05/09/2008 OPEN WK ID# 2045206 / MAIL / NON123 / D OC ID# 2163827676
COL	05/07/08	CAU		CALLD HOME CALLED-NO MSG LEFT
COL	05/07/08	CAU		CLLD NUMBER. MAILBOX FULL. SENT PAGE NUMBER TO CALL BACK 866-926-8937 EXT 01351...DANIEL
COL	05/05/08	***		SCORE 118 050308 AGT E90S DAYS DEL 278 RISK F
TSK	05/05/08	ASS	OPENED	TRE - TXURCK TRACKING
LOG	05/02/08	CFC		RETURNED PERSONAL CK#1489 IAO $4227.98 TO H/O EFF 050108 DUE TO CERTIFIED FUNDS REQUIRED.
COL	05/02/08	***		VACANT SECURED CONDITION ON 043008 FNFS
LET	05/02/08	CFC	CA009	014 - Default Check Returns
LOG	04/30/08	KS9		LOSS MIT FILE WH BC #561981159 DENIALS
COL	04/22/08	U@$		CALLD HOME LEFT MSG/ANS MACH
COL	04/22/08	U@$		WRKNG MY LIST: X01323 ANABELLE
LOG	04/22/08	1X5	QSMCLS	LOAN SERVICE EXECUTIVE RESOLVED S/W MS RICHARDSONS ASSISTANT AND ADVISED HIM THAT THE REINST FIGURES HAVE BEEN SENT TO HER VIA FED E X ON 04/17. HE WILL MAKE SURE THAT SHE RECEIVES TH EM
COL	04/18/08	***		SCORE 118 041708 AGT E90S DAYS DEL 261 RISK F
COL	04/17/08	JRR		**DTE**SENT REINSTATEMENT FIGURES TO BRWR VIA OVERN IGHT MAIL, FEDEX TRACKING 790495056023
TSK	04/16/08	#49	CLOSED	FOR - WORKOUT FAILED - RESTART FCL

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FOR	04/15/08	E@F	BEGIN	ACTIVE FORECLOSURE
TSK	04/15/08	E@F	OPENED	FOR - WORKOUT FAILED - RESTART FCL
LOG	04/10/08	JRR		***EXECUTIVE ISSUE**EMAILED REINSTATEMENT FIGURES TO DTE
COL	04/08/08	MED		CALLED BORR HM PH# LMTC.....JANICE01349
COL	04/04/08	MED		F/U ON ACCT.FILE HAS BEEN SUBMITTED FOR HOLD JANICE01349
COL	04/04/08	***		SCORE 118 040408 AGT E90S DAYS DEL 247 RISK F
FOR	04/04/08	@VU	REINST	TRANSFERRED TO LOSS MIT
LOG	04/03/08	1X5	QSMCLL	LOAN SERVICE EXECUTIVE RECEIVED I HAVE CALLED AND LEFT A MESSAGE ON HER CELL PHONE FOR HER TO CALL ME. THE SITUATION AS JAN DESCRIBES IT BELOW IS THAT THE CUSTOMER IS ATTEMPTING TO BRING THE LOAN CURRENT. SHE IS LOOKING TO OBTAIN A REINSTATEMENT FIGURE AND PREVENT FORECLOSURE.
COL	04/03/08	JRR		***SENT EMAIL FOR FORECLOSURE HOLD ON LOAN AS THIS IS A DIRECT TO EXECTIVE ISSUE**********
LOG	04/03/08	DH#		****RCVD CONGRESSIONAL COMPLAINT********** MORTGAGOR WANTS REINSTATMENT FIGURES AND TO REINSTATE HER LOAN ASAP...SHE HAS THE FUNDS AVAILABLE

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JPMC- 000508
CONFIDENTIAL

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0729942433

				TO PAY...REFERRED TO ALLISON TO WORK ON ASAP;
COL	04/03/08	MED		BORR CALLED INFORMED HER OF SALE DATE AND MOD REQ JANICE01349
COL	04/03/08	***		VACANT SECURED CONDITION ON 040208 FNFS
TSK	03/31/08	ANI	CLOSED	TRE - SUBPRIME-SENT FOR DELQ SEARCH
COL	03/26/08	U@$		CALLD HOME LEFT MSG/ANS MACH
COL	03/26/08	U@$		WRKNG MY LIST: X02218 OR X01323 FCL SALE DATE IS 4/7
COL	03/18/08	***		SCORE 122 031708 AGT E90S DAYS DEL 230 RISK F
LET	03/15/08	SYS	CP003	006 - CA OPT OUT STNDALONE 03/12/08
LET	03/14/08	E@F	REMOVD	INABILITY TO PAY
LET	03/14/08	E@F	LM750	007 - POST NEGOTIATION DENIAL LTR
COL	03/10/08	AQE		RVWD LOAN
COL	03/10/08	AQE		NO STATUS CHANGE FILE STILL IN LINE TO BE REVWED BY NEGOT
COL	03/06/08	AQE		CLD CELL #1 LEFT MSG/ANS MACH
COL	03/06/08	AQE		RVWD LOAN
COL	03/06/08	AQE		WORKING W01 LIST - TOO EARLY TO CALL MTGR WILL CALL SHORTLY
LET	03/06/08	NP6	XF190	009 - CR300 Total Due for Publicatio
COL	03/04/08	***		SCORE 122 030308 AGT E90S DAYS DEL 216 RISK F
TSK	02/26/08	JRD	CLOSED	TRE - FCL DELQ NONESC TAX RESEARCH
COL	02/25/08	AQE		CLD CELL #1 LEFT MSG/ANS MACH
COL	02/25/08	AQE		ADVISED MTGR OF STATUS
LET	02/22/08	SYS	CP001	013 - PRIVACY NOTICE MATCH 01/23/08

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LET	02/21/08	5KF	TX707	026 - Tax Breach Ltr
COL	02/19/08	***		SCORE 122 021808 AGT E90S DAYS DEL 202 RISK F
COL	02/13/08	AQE		CLD CELL #1 LEFT MSG/ANS MACH
COL	02/12/08	AQE		RVWD LOAN
COL	02/12/08	AQE		WORKING W01 LIST NOTHING NEW HAPPEDN. IN LINE TO BE REVWED BY NEGOT.
TSK	02/12/08	TWX	OPENED	TRE - SUBPRIME-SENT FOR DELQ SEARCH
COL	02/07/08	AQE		RVWD LOAN
COL	02/07/08	AQE		REVWED LOAN WORKING W01 LIST - NEW SUMBISSION ON 2/5/08.
LET	02/07/08	LID	LB749	001 - Missing Items Notifi 02/06/08
LOG	02/06/08	APN	SOLSAC	SACRAMENTO OUTREACH SEMINAR INVITATION MAILED
COL	02/05/08	AQE		S/W BORR #1 VRFD HP/BP/ML/PROP
COL	02/05/08	AQE		CLARIFIED WITH MTGR THE SURPLUS OF INCOME IS INCORRECT BECAUSE SHE IS MAKING PAYMENTS BASED UPON WORKOUT OF OTHER MTGS. WHEN WE INCLUDE MTGS DEFCIT 165.
COL	02/05/08	$BT		FINANCIAL INFORMATION AS ON 02/05/2008: MONTHLY INCOME = $9,500.50 MONTHLY EXPENSES = $4,962.98(INCLUDES MORTGAGE)
COL	02/05/08	$BT		INCOMING CALL TALKED TO LAURA RICHARDSON. BITB INTERVIEW CONDUCTED BY U486064, REFER TO INTERVIEW NUMBER 459582
COL	02/05/08	AQE		PER THE FINANCIALS COMPANY PAYS FOR CELL PHONE. SHE HAS NO INTERNET SERVICE.
COL	02/05/08	AQE		PER THE FINANCIALS UTILITIES IS SO LOW BECAUS SHE T

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                                                RAVELS ALL THE TIME WITH JOB AND HARDLY HOME.
                    COL    02/05/08   AQE       PER THE FINANCIALS TRANSPORTATION IS LOW BECUZ HER
                                                CAR IS FULLY PAID FOR BY THE GOVERNMENT CONGRESS. S
                                                HE ONLY PAYS FOR 250.00 AUTO INS.
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                    COL    02/05/08   AQE       PER THE FINANCIALS - FOOD IS SO LOW BECAUSE SHE IS
                                                SINGLE AND SINCE SHE IS MEMBER OF CONGRESS SHE OFTE
                                                N ATTENDS EVENTS WITH DINNER OR LUNCH PROVIDED.
                    COL    02/05/08   AQE       FINCL COMPLTD
                    COL    02/05/08   AQE       DID MOD APPLICATION PER FINANCIALS DID NOT INCLUDE
                                                OTHER MTGS 2594,2495 MTGR ADVISED NOT PAYING AT THI
                                                S TIME. HUGE SURPLUS OF 4,602 DUE TO MTGS NOT PAID.
                    COL    02/05/08   M5@       BORR #1 CALLD VRFD HP/BP/SS#     OWNER OCC
                    COL    02/05/08   M5@       BORR CALLED STTD THAT SHE DOESN'T HAVE THE FUNDS TO
                                                 REINSTATE THE LOAN TRANS TO ANABELLE ESPINOSA
                                                IN CHATS EXT 18953
                    COL    02/05/08   ***       SCORE 122   020508 AGT E90S DAYS DEL 188 RISK F
                    LET    02/05/08   $BT   BEGIN STARTED LOSS MIT
                    COL    01/31/08   ***       SCORE 131   013008 AGT E90S DAYS DEL 183 RISK F
                    LOG    01/30/08   $1X   CISCH GENERAL CHANGE NAME / ADDRESS / SSN
                                                 -(U232143)
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LOG	01/30/08	$1X	SDCISU	SIEBEL DESKTOP ACCOUNT PROFILE UPDATE
				UPDATE RECORD VIA DATABROKER -(U232143)
LOG	01/16/08	JZ@		TXMT: REASSIGNED FCLNES TASK FROM TAX SALE TEAM TO
				NTR TEAM 1-15-08.SSPRINGS/ESHEARER
TSK	01/10/08	#3R	OPENED	TRE - FCL DELQ NONESC TAX RESEARCH
COL	01/04/08	***		SCORE 137 010308 AGT E90S DAYS DEL 156 RISK F
COL	01/03/08	U@$		CALLD HOME NO ANSWER
COL	01/03/08	U@$		MAILBOX FULL
LET	12/31/07	***	YE107	A00 - LAURA RICHARDSON
COL	12/19/07	U@S		CALLD HOME NO ANSWER
COL	12/19/07	U@$		CLD ON MY LIST X02218
COL	12/18/07	***		SCORE 143 121707 AGT E90S DAYS DEL 139 RISK F
COL	12/12/07	$BB		FC FILE SNT 2 ATTY
COL	12/12/07	AM@		FC APRVD BY MGMT
COL	12/12/07	AAP		MAIL RETURNED
FOR	12/12/07	$BB	BEGIN	ACTIVE FORECLOSURE
COL	12/10/07	N@K		MANUAL DIAL
COL	12/10/07	N@K		CALLD HOME CALLED-NO MSG LEFT
COL	12/08/07	AVA		ANS. MACH.-NO MSG
COL	12/07/07	N@K		MANUAL DIAL
COL	12/07/07	N@K		CALLD HOME CALLED-NO MSG LEFT
COL	12/07/07	***		VACANT SECURED CONDITION ON 120507 FNFS
COL	12/06/07	AAP		MAIL RETURNED
COL	12/06/07	MKC		FILE 2 MGR 4 FC OK
COL	12/04/07	N@K		MANUAL DIAL

CSOC.RICH.002293

CSOC.RICH.002294

CA-View Browse - LAFICHE-ICCS -NSC SARALTEL---------- Rec 190934234 Pg 3266881.047 Lock 00 Col 001 132
Command ===> Scroll ===> PAGE

COL	12/04/07	N@K		CALLD HOME CALLED-NO MSG LEFT
COL	12/04/07	***		SCORE 195 120407 AGT E90S DAYS DEL 125 RISK F
COL	11/30/07	***		BROKEN-PLAN PAID LESS
COL	11/30/07	N@K		MANUAL DIAL
COL	11/30/07	N@K		CALLD HOME CALLED-NO MSG LEFT
COL	11/30/07	N@K		MANUAL DIAL
COL	11/30/07	N@K		CALLD HOME CALLED-NO MSG LEFT
COL	11/30/07	N@K		MANUAL DIAL
COL	11/30/07	N@K		CALLD HOME CALLED-NO MSG LEFT
LET	11/27/07	CPI	HN100	002 - HOPE NOW LETTER 11/26/07
COL	11/19/07	***		SCORE 229 111707 AGT E90S DAYS DEL 110 RISK E
LET	11/07/07	CPI	HZ221	005 - Vacant Notification-35R071106
LOG	11/05/07	$JU		REVWD FTV RPT; MTGR ON REPAY PLAN. NO ACTION

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				TAKEN.
COL	11/05/07	***		SCORE 229 110307 AGT E90S DAYS DEL 096 RISK E
COL	11/05/07	***		VACANT SECURED CONDITION ON 110107 FNFS
LET	11/02/07	CPI	SP251	001 - SP DEMAND 11/01/07
LOG	10/23/07	D0P		FROM MEM1:
				TITANIUM RESULTS:ALL ATTEMPTS TO CONTACT H/O VIA
				VISITS AN PHONE HAVE BEEN EXHAUSTED AND THERE HAS

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                                                BEEN NO RESPONSE T MSGS LEFT/RFD UNKNOWN/
                                                RFD-UNKNOWN /OCCUP-UNKNOWN/EXT-5 /INT-N/A/
                                                OVERALL-5 NIGH-STABLE/NOT LISTED/VALUE-560000.00
                LOG    10/23/07   DOP          FROM MEM1:
                                                TITANIUM RESULTS:ALL ATTEMPTS TO CONTACT H/O VIA
                                                VISITS AN PHONE HAVE BEEN EXHAUSTED AND THERE HAS
                                                BEEN NO RESPONSE T MSGS LEFT/RFD UNKNOWN/
                                                RFD-UNKNOWN /OCCUP-UNKNOWN/EXT-3 /INT-N/A/
                                                OVERALL-3 NIGH-STABLE/NOT LISTED/ VALUE-142000.00
                COL    10/23/07   DOP          RECVD WN  TITANIUM  FILE  10/22/07
                COL    10/23/07   DOP                        SENT TO FILMING
                COL    10/23/07   DOP                        TITANIUM COMPLETE
                COL    10/18/07   ***          SCORE 195   101707 AGT E90S DAYS DEL 139 RISK F
                COL    10/15/07   IUN                        CONFIRMED PTP/RPA
                COL    10/13/07   AVA                        ANS. MACH.-NO MSG
                COL    10/13/07   @RS          INCOMING CALL TALKED TO LAURA  RICHARDSON. BITB IN
                                                TERVIEW CONDUCTED BY U242300, REFER TO INTERVIEW N
                                                UMBER 423436
                COL    10/13/07   @RS                                        CURTAILMENT/INCOME
                COL    10/13/07   @RS          S/W BORR #1   RPA APPROVED    CURTAILMENT/INCOME
                COL    10/13/07   @RS          FINANCIAL INFORMATION AS ON 10/13/2007: MONTHLY IN
                                                COME = $13,000.00 MONTHLY EXPENSES = $11,002.98(IN
                                                CLUDES MORTGAGE)
                COL    10/13/07   I9C                         GAVE STATUS
                COL    10/13/07   I9C           SW BRW TK JIT IAO 12000.00+15.00PF ON 1031 AS DWPM
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Command ===> Scroll ===> PAGE

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                                                FR RPA...
COL    10/13/07  I9C                            SW BRW ADV OF TAD,,./FRCL ETC /STTD WAS OUT OF CNT
                                                .../HAD RPA.../ADV BROKEN.../
COL    10/13/07  I9C                                        MADE REPAY PLAN
COL    10/13/07  I9C                            CHANG PLAN 01: 06 PYMTS, TOT 43083.64, END 03/31/08
COL    10/13/07  I9C                            CHANG PLAN 01: 06 PYMTS, TOT 43083.64, END 03/25/08
COL    10/13/07  I9C                            CHANG PLAN 01: 06 PYMTS, TOT 43083.64, END 03/25/08
COL    10/13/07  I9C                            CHANG PLAN 01: 06 PYMTS, TOT 43083.64, END 03/25/08
COL    10/13/07  I9C                            CHANG PLAN 01: 06 PYMTS, TOT 43083.64, END 03/25/08
COL    10/13/07  I9C                            CHANG PLAN 01: 06 PYMTS, TOT 43083.64, END 03/25/08
COL    10/13/07  $BT                            ADDED PLAN 01: 01 PYMTS, TOT 22197.42, END 10/20/07
COL    10/13/07  $BT                            CHANG PLAN 01: 04 PYMTS, TOT 30675.00, END 01/25/08
COL    10/13/07  $BT                            CHANG PLAN 01: 06 PYMTS, TOT 43083.64, END 03/25/08
COL    10/13/07  $BT                            CHANG PLAN 01: 02 PYMTS, TOT 18225.00, END 11/25/07
COL    10/13/07  I9C                            BORR #1 CALLD JIT AUTH/AGRD FEE  CURTAILMENT/INCOME
                                                    12,015.00  11-03
COL    10/13/07  $BT                            CHANG PLAN 01: 03 PYMTS, TOT 24450.00, END 12/25/07
COL    10/13/07  $BT                            CHANG PLAN 01: 05 PYMTS, TOT 36900.00, END 02/25/08
COL    10/13/07  $BT                            CHANG PLAN 01: 01 PYMTS, TOT 12000.00, END 10/26/07
COL    10/13/07  I9C                             RFD CHANGED JOBS../FINAN ISSUES...
COL    10/13/07  I9C                            OWNER OCC     VRFD HP/BP/SS#
LOG    10/13/07  I9C    AEGIS                   JIT DEBIT INITIATED 1564723145
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Command ===> Scroll ===> PAGE

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COL	10/13/07	I9C		JIT DRAFT INITIATE 1564723145
				12,015.00 11-03
LET	10/13/07	I9C	AG900	019 - Aegis Jit Draft 1564723145
LET	10/13/07	$BT	CL497	004 - Repayment Plan-Pgs 1 & 2
LET	10/13/07	$BT	CL498	003 - Repayment Plan-Pgs 3 & 4
LET	10/13/07	I9C	CL497	004 - Repayment Plan-Pgs 1 & 2
COL	10/12/07	AVA		ANS. MACH.-NO MSG
COL	10/11/07	LFT		CALLD HOME CALLED-NO MSG LEFT
COL	10/10/07	AVA		ANS. MACH.-NO MSG
COL	10/09/07	AVA		ANS. MACH.-NO MSG
COL	10/09/07	N@K		MANUAL DIAL
COL	10/09/07	N@K		CALLD HOME CALLED-NO MSG LEFT
COL	10/08/07	AVA		ANS. MACH.-NO MSG
COL	10/06/07	AVA		ANS. MACH.-NO MSG
COL	10/05/07	AVA		ANS. MACH.-NO MSG
LOG	10/05/07	AMA		ZC STERLING DATED 10-4;2006;PAY
TSK	10/05/07	AMA	OPENED	TRE - CA DEL 06
COL	10/04/07	AVA		ANS. MACH.-NO MSG
COL	10/04/07	***		SCORE 195 100407 AGT E90S DAYS DEL 125 RISK F
COL	10/03/07	A$B		CALLD HOME NO ANSWER
COL	10/03/07	N@K		MANUAL DIAL
COL	10/03/07	N@K		CALLD HOME CALLED-NO MSG LEFT
COL	10/02/07	AVA		ANS. MACH.-NO MSG

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CA-View Browse - LAFICHE-ICCS -NSC SARALTEL---------- Rec 190934334 Pg 3266883.029 Lock 00 Col 001 132
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COL	10/01/07	AVA			ANS. MACH.-NO MSG
COL	10/01/07	A7#		CALLD HOME	NO ANSWER
COL	10/01/07	A7#		MANUAL DIAL	
COL	09/30/07	KQ1		CALLD HOME	CALLED-NO MSG LEFT
COL	09/29/07	AVA			ANS. MACH.-NO MSG
COL	09/28/07	AVA			ANS. MACH.-NO MSG
COL	09/28/07	A7#		CALLD HOME	NO ANSWER
COL	09/28/07	A7#		MANUAL DIAL	
COL	09/27/07	AVA			ANS. MACH.-NO MSG
COL	09/27/07	LFT		CALLD HOME	LEFT MSG/ANS MACH
COL	09/27/07	LFT		RVWD LOAN	
COL	09/27/07	LFT		MANUAL DIAL	
COL	09/27/07	A7#		CALLD HOME	NO ANSWER
COL	09/27/07	A7#		MANUAL DIAL	
COL	09/26/07	AVA			ANS. MACH.-NO MSG
COL	09/26/07	W0C		CALLD HOME	LEFT MSG/ANS MACH
COL	09/26/07	A7#		MANUAL DIAL	
COL	09/26/07	A7#		CALLD HOME	CALLED-NO MSG LEFT
LET	09/26/07	W0C	SP721	013 - Unable to Contact 2	
COL	09/25/07	K3U		CALLD HOME	CALLED-NO MSG LEFT
COL	09/25/07	A7#		CALLD HOME	CALLED-NO MSG LEFT
COL	09/25/07	A7#		MANUAL DIAL	
COL	09/24/07	DDE		CALLD HOME	CALLED-NO MSG LEFT
COL	09/24/07	T4T		CALLD HOME	CALLED-NO MSG LEFT
COL	09/22/07	AVA			ANS. MACH.-NO MSG

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COL	09/21/07	D7H		TITANIUM REQUESTED
COL	09/21/07	D7H	MANUAL DIAL	
COL	09/21/07	H00	CLD OTHER	CALLED-NO MSG LEFT
COL	09/20/07	T4T	CALLD HOME	NO ANSWER
COL	09/20/07	AVA		ANS. MACH.-NO MSG
COL	09/20/07	A7#	RVWD LOAN	

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COL	09/20/07	S@P	CALLD HOME	LEFT MSG/ANS MACH
COL	09/19/07	L1$		CALLED-NO MSG LEFT
COL	09/19/07	WOC	CALLD HOME	NO ANSWER
COL	09/19/07	I3A	CALLD HOME	CALLED-NO MSG LEFT
COL	09/18/07	W26	CALLD HOME	CALLED-NO MSG LEFT
COL	09/18/07	LFT	CALLD HOME	NO ANSWER
COL	09/18/07	S@P	CALLD HOME	CALLED-NO MSG LEFT
COL	09/18/07	A7#	MANUAL DIAL	
COL	09/18/07	A7#	CALLD HOME	CALLED-NO MSG LEFT
COL	09/18/07	***	SCORE 229	091707 AGT E90S DAYS DEL 109 RISK E
COL	09/18/07	***	ORIGINAL OWNER	CONDITION ON 091507 FNFS
COL	09/17/07	AVA		ANS. MACH.-NO MSG
COL	09/17/07	A7#	CALLD HOME	LEFT MSG/ANS MACH
COL	09/17/07	A7#	MANUAL DIAL	

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CA-View Browse - LAFICHE-ICCS -NSC SARALTEL---------- Rec 190934384 Pg 3266884.020 Lock 00 Col 001 132
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COL	09/15/07	AVA			SIT TONE ENCOUNT.
COL	09/14/07	AVA			BLAST MACH LMC
COL	09/13/07	LFT		CALLD HOME	CALLED-NO MSG LEFT
COL	09/13/07	A7#		CALLD HOME	NO ANSWER
COL	09/13/07	A7#		MANUAL DIAL	
COL	09/12/07	LFT		CALLD HOME	CALLED-NO MSG LEFT
COL	09/12/07	MZR		CALLD HOME	LEFT MSG/ANS MACH
COL	09/11/07	GD$		CALLD HOME	LEFT MSG/ANS MACH
COL	09/10/07	KQ1		CALLD HOME	CALLED-NO MSG LEFT
COL	09/10/07	A7#		CALLD HOME	NO ANSWER
COL	09/10/07	A7#		MANUAL DIAL	
COL	09/08/07	JTK		CALLD HOME	NO ANSWER
COL	09/06/07	DDE		CALLD HOME	CALLED-NO MSG LEFT
COL	09/05/07	KRX		CALLD HOME	CALLED-NO MSG LEFT
COL	09/05/07	***	-	SCORE 229	090507 AGT E90S DAYS DEL 096 RISK E
COL	09/04/07	L19		CALLD HOME	NO ANSWER
COL	09/03/07	IJP		CALLD HOME	CALLED-NO MSG LEFT
COL	09/03/07	KQF		CALLD HOME	LEFT MSG/ANS MACH
COL	09/02/07	IXL		CALLD HOME	NO ANSWER
COL	09/01/07	AVA			ANS. MACH.-NO MSG
LET	09/01/07	CPI	SP150	013 - Loss Mit Solicitation R070831	
COL	08/31/07	KOK		CALLD HOME	LEFT MSG/ANS MACH
COL	08/31/07	***		SP150 Loss Mit Solicitation	LETTER SENT
COL	08/30/07	W26		CALLD HOME	CALLED-NO MSG LEFT
COL	08/30/07	K3X		MANUAL DIAL	

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COL	08/30/07	K3X	CALLD HOME	LEFT MSG/ANS MACH
COL	08/29/07	U0H	CALLD HOME	CALLED-NO MSG LEFT
COL	08/29/07	W26	CALLD HOME	CALLED-NO MSG LEFT
COL	08/28/07	AVA		ANS. MACH.-NO MSG
COL	08/27/07	AVA		ANS. MACH.-NO MSG
COL	08/25/07	AVA		NO ANSWER
COL	08/24/07	GD$	CALLD HOME	CALLED-NO MSG LEFT
COL	08/23/07	W26	CALLD HOME	CALLED-NO MSG LEFT
COL	08/23/07	L19	CALLD HOME	NO ANSWER
COL	08/22/07	***	BROKEN-PLAN	NSF BAD CHECK
LOG	08/22/07	BE8	COMPLETED JIT	
			IAO $ 6300.00	
			RVSL RPRSNTS PYMT POSTED 08/10/07.	
			ITEM WAS RTRND AS NSF	
LOG	08/22/07	BE8	COMPLETED JIT	

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			IAO $6300.00	
			RVSL RPRSNTS PYMT POSTED 08/10/07.	
			ITEM WAS RTRND AS NSF	
COL	08/22/07	***	MISAPPLICATN REVERSAL	
COL	08/22/07	***	NON-SUFFICIENT FUNDS	

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CA-View Browse - LAFICHE-ICCS -NSC SARALTEL---------- Rec 190934434 Pg 3266885.011 Lock 00 Col 001 132
Command ===> Scroll ===> PAGE

COL	08/18/07	***		SCORE 306 081707 AGT E30S DAYS DEL 048 RISK D
COL	08/16/07	***		ORIGINAL OWNER CONDITION ON 080307 FNFS
LOG	08/15/07	DG9	PPFREM	PPF HEADER ID REMOVED FROM PAYP PREVIOUS PPF HEADER ID ON PAYP WAS PDO REMOVED ON 08/13/07.
COL	08/10/07	@RS		INCOMING CALL TALKED TO LAURA RICHARDSON. BITB IN TERVIEW CONDUCTED BY U223023, REFER TO INTERVIEW N UMBER 408939
COL	08/10/07	@RS		CURTAILMENT/INCOME
COL	08/10/07	@RS		S/W BORR #1 MADE REPAY PLAN CURTAILMENT/INCOME
COL	08/10/07	@RS		CHANG PLAN 02: 05 PYMTS, TOT 28800.00, END 12/13/07
COL	08/10/07	@RS		CHANG PLAN 02: 06 PYMTS, TOT 34331.20, END 01/13/08
COL	08/10/07	@RS		CHANG PLAN 02: 01 PYMTS, TOT 6300.00, END 08/13/07
COL	08/10/07	@RS		ADDED PLAN 02: 01 PYMTS, TOT 4227.98, END 08/17/07
COL	08/10/07	@RS		CHANG PLAN 02: 03 PYMTS, TOT 17550.00, END 10/13/07
COL	08/10/07	@RS		DELET PLAN 01: 06 PYMTS, TOT 34331.20, END 01/13/08
COL	08/10/07	@RS		FINANCIAL INFORMATION AS ON 08/10/2007: MONTHLY IN COME = $10,800.00 MONTHLY EXPENSES = $9,402.98(INC LUDES MORTGAGE)
COL	08/10/07	@RS		CHANG PLAN 02: 04 PYMTS, TOT 23175.00, END 11/13/07
COL	08/10/07	@RS		CHANG PLAN 02: 02 PYMTS, TOT 11925.00, END 09/13/07
COL	08/10/07	$BT		CHANG PLAN 01: 06 PYMTS, TOT 34331.20, END 01/13/08
COL	08/10/07	$BT		ADDED PLAN 01: 01 PYMTS, TOT 13444.98, END 08/17/07
COL	08/10/07	$BT		CHANG PLAN 01: 04 PYMTS, TOT 23175.00, END 11/13/07
COL	08/10/07	$BT		CHANG PLAN 01: 02 PYMTS, TOT 11925.00, END 09/13/07

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CA-View Browse - LAFICHE-ICCS -NSC SARALTEL---------- Rec 190934459 Pg 3266885.036 Lock 00 Col 001 132
Command ===>
Scroll ===> PAGE

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COL   08/10/07  W26                                          PAY SCHEDULE
COL   08/10/07  W26          S/W BORR #1   JIT AUTH/AGRD FEE
                                 6,300.00  08-13
COL   08/10/07  $BT          CHANG PLAN 01: 01 PYMTS, TOT  6300.00, END 08/13/07
COL   08/10/07  $BT          CHANG PLAN 01: 03 PYMTS, TOT 17550.00, END 10/13/07
COL   08/10/07  $BT          CHANG PLAN 01: 05 PYMTS, TOT 28800.00, END 12/13/07
COL   08/10/07  W26                         CUST AGRD $15 JIT
COL   08/10/07  W26          TOOK JIT FOR $6300.00 AS DOWN PMT FOR REPAY PLAN.
                             RFD-BORR WORKS FOR THE STATE AND HER PAYCHECK HAS
                             BEEN DELAYED FOR 2 MONTHS...STEF8085
COL   08/10/07  W26          OWNER OCC
COL   08/10/07  W26                          GAVE STATUS
COL   08/10/07  W26                         EDUCATED BORR
COL   08/10/07  W26                         VRFD HP/BP/SS#
LOG   08/10/07  W26   AEGIS  JIT DEBIT INITIATED 1564559576
COL   08/10/07  W26                         JIT DRAFT INITIATE 1564559576
                                 6,315.00  08-13
COL   08/10/07  C24          CALLD HOME    NO ANSWER
COL   08/09/07  K3X          CALLD HOME    CALLED-NO MSG LEFT
COL   08/09/07  JHQ          CALLD HOME    LEFT MSG/ANS MACH
COL   08/08/07  KQ1          CALLD HOME    CALLED-NO MSG LEFT
COL   08/08/07  EBZ            TRIED TO CONTACT H/O AS REQUESTED WAS NOT IN
COL   08/08/07  EBZ          CALLD HOME
COL   08/08/07  JO@          CALLD HOME    LEFT MSG/ANS MACH
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COLLECTIONS/CUSTOMER SERVICE LOAN ACTIVITY ARCHIVE
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[redacted]

COL	08/07/07	W26	CALLD HOME CALLED-NO MSG LEFT
COL	08/07/07	TSH	CALLD HOME CALLED-NO MSG LEFT
COL	08/07/07	XPA	CALLD HOME NO ANSWER
COL	08/06/07	EBE	TKE FINANCES TO DETERMINE IF SHE QUALIFIES FOR REP Y PLN SD HAS ONE PMT ASK FOR A CL BK ON WEDNESDAY A ND WL TK FINANCES AT THAT TIME AND A PYMT IF QUALIF
COL	08/06/07	EBE	H/O CL RE ACCNT WORKS FOR THE STATE OF CALIFORNIA SD HV NOT BN PD IN TWO MOS DO EXPECT TO REC CK NXT MONTH, SPK W/H/O RE REPY PLN ADVD WL NEED 1 PMT
COL	08/06/07	EBE	PAY SCHEDULE
COL	08/06/07	EBE	S/W BORR #1 EDUCATED BORR
COL	08/06/07	EBE	BORR #1 CALLD VRFD HP/BP/ML/PROP
COL	08/06/07	W26	CALLD HOME LEFT MSG/ANS MACH
COL	08/04/07	***	SCORE 246 080307 AGT E30S DAYS DEL 064 RISK E
COL	08/03/07	AUV	CALLD HOME NO ANSWER
COL	08/02/07	DAV	NO ANSWER
COL	08/01/07	D7H	CALLD HOME NO ANSWER
COL	07/31/07	J2L	CALLD HOME LEFT MSG/ANS MACH
COL	07/31/07	K3Z	CALLD HOME NO ANSWER
COL	07/31/07	HW4	CALLD HOME NO ANSWER
COL	07/30/07	K3T	CALLD HOME CALLED-NO MSG LEFT

CSOC.RICH.002304

CA-View Browse - LAFICHE-ICCS -NSC SARALTEL---------- Rec 190934509 Pg 3266886.027 Lock 00 Col 001 132
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COL	07/30/07	KQ3	CALLD HOME NO ANSWER
COL	07/27/07	PS2	CALLD HOME NO ANSWER
COL	07/26/07	WQV	CALLD HOME NO ANSWER
COL	07/26/07	HRR	CALLD HOME LEFT MSG/ANS MACH
COL	07/25/07	T1V	CALLD HOME NO ANSWER
COL	07/25/07	HXC	CALLD HOME LEFT MSG/ANS MACH
COL	07/25/07	LFW	CALLD HOME CALLED-NO MSG LEFT
COL	07/24/07	YZ@	CALLD HOME CALLED-NO MSG LEFT
COL	07/24/07	GQ7	CALLD HOME NO ANSWER
COL	07/24/07	KDU	CALLD HOME CALLED-NO MSG LEFT
COL	07/23/07	JGP	CALLD HOME NO ANSWER
COL	07/23/07	***	SP261 Pre FCL Notice LETTER SENT
COL	07/18/07	***	SCORE 275 071707 AGT E30S DAYS DEL 047 RISK D
COL	07/06/07	R2Z	CALLD HOME LEFT MSG TO CALL
COL	07/06/07	***	SP715 35 Day Letter LETTER SENT
COL	07/05/07	***	SCORE 275 070307 AGT E30S DAYS DEL 034 RISK D
COL	06/27/07	KG6	CSTM SD TH SHE WLL CLL BACK TO MK TH PMT CAUSE SH E IS IN A MEETING..
COL	06/27/07	KG6	S/W BORR #1 UNABLE TO COMMIT
COL	06/27/07	KG6	CALLD HOME
COL	06/26/07	KG2	CALLD HOME ANS. MACH.-NO MSG
COL	06/24/07	KGR	CALLD HOME LEFT MSG/ANS MACH
COL	06/21/07	***	SP260 2nd Notice LETTER SENT
COL	06/18/07	ILX	BWR SD WLL PY BY TH END OF TH MONTH SH WLL CLL IN. SH WAS WORKING DIDNT VERIFY TH INFO

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```
COL   06/18/07  ILX              S/W BORR #1   UNABLE TO COMMIT
COL   06/18/07  ILX              CALLD HOME
COL   06/18/07  ***              SCORE 068   061607 AGT E16S DAYS DEL 017 RISK B
COL   06/04/07  ***              SCORE 068   060207 AGT E16S DAYS DEL 003 RISK B
COL   05/16/07  (VR                            PTP IVR
                                     4,227.98  05-26
LOG   05/16/07  (VR    AEGIS     JIT DEBIT INITIATED 1564342001
COL   05/16/07  (VR                            JIT DRAFT INITIATE 1564342001
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```
                                     4,239.98  05-16
LOG   05/16/07  (VR    IVRJIT    CUST SELECTED JIT OPTION VIA IVR
LOG   05/16/07  (VR    IVRPMT    LAST PMT INFO (DATE,AMT,BREAKDOWN)OBTAINED VIA IVR
COL   05/16/07  JO1              CALLD HOME    CALLED-NO MSG LEFT
COL   05/15/07  EDG              CALLD HOME    NO ANSWER
COL   05/15/07  DK5              CALLD HOME    NO ANSWER
COL   05/11/07  FFK              CALLD HOME    NO ANSWER
COL   05/10/07  DAV                            NO ANSWER
COL   05/09/07  DAV                            ANS. MACH.-NO MSG
COL   05/08/07  DAV                            NO ANSWER
COL   05/04/07  ***              SCORE 068   050407 AGT E16S DAYS DEL 003 RISK B
LOG   05/02/07  HQ1    PPFHDR    ADDED PPF HEADER PER SPECIAL PROJECT
```


CSOC.RICH.002306

CA-View Browse - LAFICHE-ICCS -NSC SARALTEL---------- Rec 190934559 Pg 3266887.018 Lock 00 Col 001 132
Command ==>
Scroll ==> PAGE

LOG	04/16/07	LLP	JITPT	CASH JIT PAYMENT COMPLETED
LOG	04/16/07	LLP	AEGIS	JIT DEBIT INITIATED 1564260378
COL	04/16/07	LLP		JIT DRAFT INITIATE 1564260378
				4,242.98 04-18
COL	04/16/07	DAV		NO ANSWER
COL	04/13/07	DAV		NO ANSWER
COL	04/12/07	DAV		NO ANSWER
COL	04/12/07	***		SCORE 069 040407 AGT E16S DAYS DEL 011 RISK B
COL	04/11/07	DAV		NO ANSWER
COL	04/11/07	***		SCORE 069 040407 AGT E16S DAYS DEL 010 RISK B
COL	04/10/07	DAV		NO ANSWER
COL	04/09/07	DAV		NO ANSWER
COL	04/06/07	DAV		NO ANSWER
COL	04/06/07	***		SCORE 012 040607 AGT RPRO DAYS DEL 005
COL	04/04/07	***		SCORE 069 040407 AGT E16S DAYS DEL 003 RISK B
COL	03/12/07	DAV		NO ANSWER
COL	03/12/07	MSX		ANS. MACH.-NO MSG
COL	03/09/07	DAV		NO ANSWER
COL	03/08/07	DAV		NO ANSWER
COL	03/08/07	E2I		CALLD HOME CALLED-NO MSG LEFT
COL	03/08/07	D1N		CALLD HOME LEFT MSG/ANS MACH
COL	03/07/07	GJC		CALLD HOME LEFT MSG TO CALL
COL	03/06/07	DAV		NO ANSWER
COL	03/05/07	DAV		NO ANSWER
COL	03/05/07	***		SCORE 008 030307 AGT E16S DAYS DEL 004 RISK E

CSOC.RICH.002307

CA-View Browse - LAFICHE-ICCS -NSC SARALTEL---------- Rec 194603371 Pg 3335196.017 Lock 00 Col 001 132
Command ===> Scroll ===> PAGE

COL	04/11/07	DAV			NO ANSWER
COL	04/11/07	***		SCORE 069	040407 AGT E16S DAYS DEL 010 RISK B
COL	04/10/07	DAV			NO ANSWER
COL	04/09/07	DAV			NO ANSWER
COL	04/06/07	DAV			NO ANSWER
COL	04/06/07	***		SCORE 012	040607 AGT RPRO DAYS DEL 005
COL	04/04/07	***		SCORE 069	040407 AGT E16S DAYS DEL 003 RISK B
LET	03/30/07	SYS	CP003	004 - PRIVNOCA MLDSTDALONE 03/26/07	
COL	03/12/07	DAV			NO ANSWER
COL	03/12/07	MSX			ANS. MACH.-NO MSG
COL	03/09/07	DAV			NO ANSWER
COL	03/08/07	DAV			NO ANSWER
COL	03/08/07	E2I		CALLD HOME	CALLED-NO MSG LEFT
COL	03/08/07	D1N		CALLD HOME	LEFT MSG/ANS MACH
COL	03/07/07	GJC		CALLD HOME	LEFT MSG TO CALL
COL	03/06/07	DAV			NO ANSWER
COL	03/05/07	DAV			NO ANSWER
COL	03/05/07	***		SCORE 008	030307 AGT E16S DAYS DEL 004 RISK E
LET	01/18/07	CPI	CF001	001 - WELCOME LETTER	01/17/07
COL	01/17/07	DOP			SP WLCM NO/CNTCT
COL	01/17/07	DOP		CALLD HOME	NO ANSWER

LOAN NUMBER	MORTGAGOR NAME	ADDRESS CITY	ST ZIP	ORIG AMT PRIN BAL	INT RATE TOTAL PMT	LOAN TYPE AGE

CSOC.RICH.002308

LMTN [redacted] LMT PROCESS NOTES C PRO A01/455 09/09/09 10:14:24
L RICHARDS FINAL ANALYSIS 04/01/09 TYPE CONV. RES. MAN 0
3622 W CURTIS DR SACRAMENTO CA 95818-0000
12/23/08 ----------* PROCESS NOTES *----------

12/23/08	11:36:23	AT3	GL REVIEWED
12/15/08	12:01:29	BCP	DDCH RECONCILED. LOSS IAO $37.00 DOC PREP FEE (TITLE DR) SHOULD BE WRITTEN OFF. TASK OPENED TO MOVE FUNDS IAO $598.52 (ATTY CR) FROM 95R21 TO ESCROW (NGTI). TASK OPENED TO MOVE FUNDS IAO $2486.52 (SUSP CR) FROM 95R21 TO SUSPENSE (SUSP). $100000.00 WAS IN N13 AT THE TIME OF RECON.
09/23/08	15:33:01	E6Y	FILE TO WAREHOUSE ESCMOD TASK COMPLETE REMOVE STOPS
09/17/08	12:56:09	E6Y	OPEN ESCMOD TASK VERIFIED SYSTEM CHANGES AND FUNDING CORRECT RECORDING NOT REQUIRED
09/11/08	16:31:31	KCM	WAIVED LATE CHARGE/NSF BALANCE FOR WORKOUT 256.68/0.00
09/08/08	09:26:54	E6Y	SUBMITTED SYSTEM CHANGES (MANUALLY)
09/05/08	20:23:10	E6Y	*
09/04/08	09:55:28	E6Y	DOCS TO ARC/COL/SM/IMAGE PKG TO SPEC LNS/INV RPTG

***** NO ENTRIES AFTER THIS DATE *****

CSOC.RICH.002309

LOAN 0723942433 **LMT PROCESS NOTES** C PRO A01/456 09/09/09 10:14:30
L RICHARDS FINAL ANALYSIS 04/01/09 TYPE CONV. RES. MAN 0
3622 W CURTIS DR SACRAMENTO CA 95818-0000
08/18/08 ----------* PROCESS NOTES *----------

08/18/08	13:02:13 E6Y	OPEN FORKIL UPDATE W30 STEP RECEIVED EXECUTED MOD DOCS AND NO FUNDS DUE
08/12/08	11:02:18 BHQ	INCOMING FED EX RECEIVED NO FUNDS REQD & DOCS
07/25/08	14:54:53 E6Y	FAX COPY OF MOD DOCS TO 202-347-3046
07/24/08	09:51:29 DDH	SENT MOD DOCS OUT VIA FEDEX OVERNIGHT DOCS AND FUNDS IAO $0.00 DUE TRACKING NUMBER 7989-8483-7921 RNTD NUMBER 7905-4976-8659 DOCS MAILED OUT AS OF 7/23/08
07/15/08	11:04:09 HNM	FILE TO ORISKA TO PREP DOCS
07/15/08	09:52:50 ICA	LOSS MIT WORKOUT APPROVAL
07/15/08	09:38:06 HNM	FILE DELIVERED TO ED WILLIAMS TO ASSIGN TO QA AS RUSH/LITIGATION

CSOC.RICH.002310

LMTN [illegible] LMT PROCESS NOTES [illegible] 09/09/09 10:14:32
L RICHARDS - FINAL ANALYSIS 04/01/09 TYPE CONV. RES. MAN 0
3622 W CURTIS DR SACRAMENTO CA 95818-0000
07/15/08 +----------* PROCESS NOTES *----------

07/15/08	09:18:26 HNM	FILE SUBMITTED FOR QUALITY REVIEW WORKOUT TYPE: AM TERM EXTENSION REDUCE RATE NEW UPB $597330.76 CURRENT UPB $533,455.31 NEW P&I $4267.58 ESCROW $84.74 TOTAL NEW PMT $4352.32 DUE DATE 9/1/08 CAP AMOUNT $63,875.45 = DELNQ INT $ 50856.13 ESCROW ADV/FUND $9680.56 + FC FEES $3338.76 AMORT TERM 480, MAT TERM 342, RATE 8.254% FIXED BALLOON PMT DUE AT MATURITY
07/15/08	08:43:35 AY4	SAVANNAH AND I SPK TO THE MTGR, WENT OVER THE MOD TERMS, MTGR ACCPTD, PROVIDED ADDRESS TO MAIL DOCS TO 122 D ST. SE, APT #3, WASHINGTON, DC 20003
07/10/08	09:25:02 HNM	RCVD CONF FROM MICHELLE TAXES ARE OK, ESCROW IS GOOD TO GO. RVWD DDCH RECOVERABLE - $100,00 CK WAS CUT YESTERDAY TO RED ROCKET MTG. EML TO MGMT TO CONF IF WE PROCEED WITH MOD OR NOT.

JPMC- 000530
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CSOC.RICH.002311

LMTN[redacted] LMT PROCESS NOTES C PRG A01/458 09/09/09 10:14:33
L RICHARDS FINAL ANALYSIS 04/01/09 TYPE CONV. RES. MBR 0
3622 W CURTIS DR SACRAMENTO CA 95818-0000
07/09/08 ----------* PROCESS NOTES *----------

07/09/08	14:41:56	HNM	RCVD APPROVAL FROM MGMT FOR MOD TERMS ESCROW REQUIRED FROM ANA1 8/08 WAS $10031.70 7/7/08 AND CHANGED TO $593.12 7/8/08. EMLD MICHELLE THOMAS TO CLARIFY TAX ISSUE, MUST BE RESOLVED BEFORE WE CONTACT MS RICHARDSON WITH NEW MOD TERMS.
07/08/08	08:56:54	HNM	ESCROW SET UP - EMAILED TERMS TO MNGMT FOR APPRVL
06/26/08	09:38:14	HNM	SENT EML TO RQST STATUS ON TAX DISBURSEMENT
06/25/08	18:41:18	B01	RESP LMIT DID NOT PUT THE DISB STOP ON THE LOAN, TO CK W/VERONICA MCNEIL
06/25/08	08:57:40	HNM	RCVD EML FROM LOUISE, STOPS ON LOAN PREVENT TAXES FROM BEING PAID: MANCODE W, DISBRSMT 1, FC CODE 7-CONVEYED. FWD TO CHRISSY TO VERIFY WHAT TO DO
06/25/08	08:35:02	HNM	EMLD LOUISE KIRBY, RUSH RQST TO SET UP ESCROW FOR DELNQT PROP TAXES
06/24/08	09:39:49	HNM	EMLD WONZA JOHNSON TO RSRCH ESCROW - DELNQ TAXES
06/24/08	09:30:10	HNM	RCVD FILE FROM ORISKA TO RQST ESCROW FOR TAXES. TAX CHECKS WERE SENT TO SACRAMENTO CO 2/21/08 & RTRND 4/21/08 DUE TO INSUFFICIENT POSTAGE

CSOC.RICH.002312

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LMTD [illegible]          LMT PROCESS NOTES C PRO [illegible]   09/09/09  10:14:34
L  RICHARDS - FINAL ANALYSIS        04/01/09 TYPE CONV. RES.              MAN 0
3622 W CURTIS DR SACRAMENTO CA 95818-0000
06/24/08 ----------------------* PROCESS NOTES *------------------------------
06/24/08  07:05:26 E6Y  RCVD FILE
06/23/08  17:18:14 BO1  FILE TO O HAYWOOD TO PREP DOCS AND RETURN DOCS
                        TO ME
06/23/08  16:53:45 HNM  FILE TO CHRISSY LOPEZ TO ASSIGN TO CLOSER
                        MOD DOCS SHOULD BE DELVRD TO MAILING ADRS:
                        717 EAST VERNON ST
                        LONG BEACH, CA 90806
06/23/08  16:48:32 HNM  AMORT TERM 480, MAT TERM 342, INT RATE 8.599% FXD
                        BALLOON PMT DUE AT MATURITY
06/23/08  16:48:06 HNM  LM FILE REVIEWED FOR ALL OPTIONS, REVIEW OUTCOME:
                        INCOME $11,280.00  EXPENSES $11,229.50
                        RFD CURTAILMENT OF INCOME
                        RECOMMEND MOD. CONTRB DUE $0.00
                        WORKOUT TYPE: STRAIGHT CAP
                        NEW UPB $587,960.20      CURRENT UPB $533,455.31
                        NEW P&I $4352.34  ESCROW $0.00    TOTAL NEW PMT
                        $4352.34      DUE DATE 9/1/08
                        CAP AMOUNT $54,194.89   = DELNQ INT $ 50,856.13
                        ESCROW ADV/FUND $0.00 FC FEES $3338.76
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JPMC- 000532
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CSOC.RICH.002313

LMTI LMT PROCESS NOTES I PRO A01/458 09/09/09 10:14:35
L RICHARDS FINAL ANALYSIS 04/01/09 TYPE CONV. RES. MAN 0
3622 W CURTIS DR SACRAMENTO CA 95818-0000
03/14/08 ----------* PROCESS NOTES *----------
03/14/08 11:33:47 E@F FILE CLOSED DUE TO INSUFFICIENT INCOME
MAILED DENIAL LETTER
INCOME: $3801.20 EXPENSE: $5980.98
02/06/08 11:10:19 $BT FILE TO NEGOTIATOR
02/05/08 15:13:09 $BT LOSS MIT FINANCIAL PACKAGE SETUP

*** END OF NOTES ***

CSOC.RICH.002314

FORL [redacted] **FOR PROCESS NOTES** FNF A01/458 09/09/09 13:39:03
L RICHARDS L:C F:R B: R: 04/01/09 TYPE CONV. RES. M:0 F:0
3622 W CURTIS DR SACRAMENTO CA 95818-0000 GUAR
07/28/08 ----------* PROCESS NOTES *----------

07/28/08	08:08:42	IE8	REC'D CK FROM CAL. RECONVEYANCE CO. IAO 3190.04, DEPOSITED TO CORP. (LOST INTEREST)
06/17/08	12:36:08	IE8	DO NOT COMPLETE W/O PER AMANDA HAWK, LOAN BEING RE SCINDED
06/12/08	14:02:15	ARU	FUNDS F/U: 3RD PARTY FUNDS RCVD IAO 388000.01 AND POSTED TO DDCH 05/19/08
06/05/08	11:56:28	#FL	REVWD FTV RPT 3RD PARTY SALE HELD N/A
06/03/08	19:34:44	3AB	PER INSTRUCTIONS FROM LEGAL, CHECK NO. 530-030248 FOR $391,190.05 PAYABLE TO RED ROCK MORTGAGE, INC. SENT VIA FEDEX, 7910-7974-6682 TO DONNA PARKINSON, ESQ. AT PARKINSON & PHINNEY LLC, 400 CAPITOL MALL, 11TH FL, SACRAMENTO, CA 95814. THE CHECK IS REFUND TO THE 3RD PARTY PURCHASER OF HIS PURHASE FUNDS OF $388,001.01 PLUS $3,189.05, 10% INTEREST THRU 6/6.
05/20/08	10:28:34	ARU	FUNDS F/U: PER NOTS ON 05/12/08 FUNDS WERE SENT TO US IAO 388000.01, PENDING FUNDS.

***** NO ENTRIES AFTER THIS DATE *****

CSOC.RICH.002315

FOR2 [redacted] **FOR PROCESS NOTES** SUF A01.458 **09/09/09 13:39:06**
L RICHARDS - LTC P:R B: R: 04/01/09 TYPE CONV. RES. M:0 F:0
3622 W CURTIS DR SACRAMENTO CA 95818-0000 GUAR
05/12/08 ----------* PROCESS NOTES *----------

05/12/08 17:50:24 @VU BELINDA QUINDARA USER HAS COMPLETED THE F5 FUNDS RCVD DATA FORM WITH THE FOLLOWING ENTRIES: COMMENTS:: : 3RD PARTY PROCEEDS CK #530-030079 - $388,000.01 SNT TO WAMU DEFAULT CASH TRACKING NUMBER:: : 7910-6426-6931 CHECK AMOUNT:: : 388,000.01 PRINCIPAL: : INTEREST: : ESCROW: : OTHER (SPECIFY): : OUTSTANDING ATTORNEY FEES/COSTS: : ALLOWABLE ATTY FEES/COSTS: : COMMENTS:: :

05/12/08 14:30:25 @VU LOSS MITIGATION WORKOUT HOLD CLOSED: 4/16/2008

05/12/08 14:22:49 @VU REBECCA VERDEJA USER HAS COMPLETED THE SALEAUDITDTL DATA FORM WITH THE FOLLOWING ENTRIES: AUDIT RESULTS: : IN COMPLIANCE WITH DELAYS OUT OF STANDARD REASON?: : NUMBER OF DAYS OUTSIDE OF COMPLIANCE?: : "OTHER" OUT OF STANDARD REASON?: :

05/12/08 14:22:48 @VU REBECCA VERDEJA USER HAS ADDED 21 PRIOR HOLD DAYS TO THIS PROCESS. HOLD COMMENTS: 4/7/08 SALE WAS CANCELLED DUE TO LOSS MIT. NEW SALE DATE SET FOR 5/7/08

CSOC.RICH.002316

FORZ [redacted] **FOR PROCESS NOTES** FUF A01 453 09/09/09 13:39:06
L RICHARDS L:C F:R B: R: 04/01/09 TYPE CONV. RES. M:0 F:0
3622 W CURTIS DR SACRAMENTO CA 95818-0000 GUAR
05/08/08 ----------* PROCESS NOTES *----------
05/08/08 08:10:35 @VU LUCINE LYNCH - (CONT) - LE SERVICERS MAX BID AMO
UNT: $388,000.00 SUCCESSFUL BID AMOUNT: $388,0
00.01 MORTGAGOR: LAURA RICHARDSON
05/08/08 08:10:34 @VU LUCINE LYNCH FROM: LUCINE LYNCH SENT: THURSDAY,
MAY 08, 2008 7:48 AM TO: 'BRIAN.OTOOLE@WAMU.NET'
; 'JUN.QIAN@WAMU.NET'; 'KIEARA.JACKSON@WAMU.NET';
'MARCUS.TSURUSAKI@WAMU.NET'; 'REOACQUISITIONS@WAMU
.NET'; 'VAN.DANG@WAMU.NET' SUBJECT: 05/07/2008 SA
LE HELD RESULTS LOAN# 0729942433 INV/CAT: A23 258
WASHINGTON MUTUAL BANK INV LOAN#: 0729942433 S
ALE COMMENTS: SOLD TO 3RD PARTY - JIM YORK - 3600
AMERICAN RIVER DRIVE #135, SACRAMENTO, CA 95864 -
PH#916-761-8471 PROPERTY SOLD TO: 3RD PARTY SA
05/08/08 07:45:08 #GH 3RD PARTY SALE HELD 05/07/2008 $388,000.01
I WILL NOT CLOSE OUT THE F/C WORKSTATION

CSOC.RICH.002317

FOR2 FOR PROCESS NOTES PIF A01/458 09/09/09 13:39:07
L RICHARDS ERC F:R B: R: 04/01/09 TYPE CONV. RES. M:0 P:0
3622 W CURTIS DR SACRAMENTO CA 95818-0000 GUAR
05/07/08 ----------* PROCESS NOTES *----------

05/07/08 22:09:22 @VU ANTHONY CABRAL USER HAS COMPLETED THE F10 SALERE SULTSCA OTHER BO DATA FORM WITH THE FOLLOWING ENTRIES: SALE COMMENTS: : SOLD TO 3RD PARTY - JIM YORK - 3600 AMERICAN RIVER DRIVE #135, SACRAMENTO, CA 95864 - PH#916-761-8471 PROPERTY SOLD TO: : 3RD PARTY SALE SERVICERS MAX BID AMOUNT: : 388000.00 SUCCESSFUL BID AMOUNT: : 388000.01

05/06/08 10:14:12 VNC FINAL FORECLOSURE REVIEW COMPLETED PRIOR TO SALE PROCEED

04/29/08 15:27:56 @VU ERIC HOUSTON PLEASE BID $388,000 GINA BANKS WASHINGTON MUTUAL ----------

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-- FROM: ERIC.HOUSTON@FNFS.NET MAILTO:ERIC.HOUSTON@FNFS.NET SENT: MONDAY, APRIL 28, 2008 3:29 PM TO: GM FC SUBPRIME BIDS SUBJECT: TEST 13 WAS HI 0729942433 NCLEMONS.XLS SALE DATE 5/7/08 SHLS CA PLEASE PROVIDE BIDDING INSTRUCTIONS FOR FC SALE

CSOC.RICH.002318

FORZ [illegible] **FOR PROCESS NOTES** FNF A017458 09/09/09 13:39:08
L RI[illegible] C F:R B: R: 04/01/09 TYPE CONV. RES. M:0 F:0
3622 W CURTIS DR SACRAMENTO CA 95818-0000 GUAR
04/28/08 ----------* PROCESS NOTES *----------

04/28/08	16:18:16	KJV	SUBPRIME FCL SALE BID ISSUED IN THE AMOUNT OF $388,000..05/07/08 SALE, USED THE SAME BID THAT WAS ISSUED 04/01/08, VALUES ARE THE SAME
04/28/08	16:03:31	@VU	ERIC HOUSTON BID SENT TO WAMUFCSUBPRIME FOR APPRO VAL
04/28/08	11:54:36	@VU	NYLSA CLEMONS USER HAS COMPLETED THE BIDCALCCOMP LETED DATA FORM WITH THE FOLLOWING ENTRIES: APPRO VAL NEEDED BY: : CLIENT COMMENT?: : WAITING TO BE SENT TO CLIENT FOR APPROVAL
04/28/08	11:54:35	@VU	NYLSA CLEMONS USER HAS EDITED THE BIDCALCCOMPLETE D DATA FORM WITH THE FOLLOWING ENTRIES: - APPRO VAL NEEDED BY: CLIENT
04/28/08	11:54:34	@VU	NYLSA CLEMONS USER HAS EDITED THE BIDCALCCOMPLETE D DATA FORM WITH THE FOLLOWING ENTRIES: - COMME NT?: WAITING TO BE SENT TO CLIENT FOR APPROVAL
04/28/08	10:45:56	@FC	OUTSTANDING PPFIGS $175.00 GOOD THROUGH 5/7/08

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CSOC.RICH.002319

FOR PROCESS NOTES 09/09/09 13:39:09
L RICHARDS L:C F:R B: R: 04/01/09 TYPE CONV. RES. M:0 F:0
3622 W CURTIS DR SACRAMENTO CA 95818-0000 GUAR
04/25/08 ----------* PROCESS NOTES *----------

04/25/08	11:09:45 @VU	NYLSA CLEMONS USER HAS COMPLETED THE BIDCALCCOMPLETED DATA FORM WITH THE FOLLOWING ENTRIES: APPROVAL NEEDED BY: : PROP PRESERVATION COMMENT?: : PPFIGS REQUESTED
04/17/08	11:29:02 @VU	HUEY-JEN CHIU USER HAS COMPLETED THE F119 ATTYFEESOWED DATA FORM WITH THE FOLLOWING ENTRIES: AMOUNT OUTSTANDING: : 127
04/17/08	11:07:55 @VU	SOTHEAVY PAN USER HAS COMPLETED THE F94 VALUATION DATA FORM WITH THE FOLLOWING ENTRIES: : NO VALUATION NECESSARY
04/16/08	14:51:24 @VU	LOSS MITIGATION WORKOUT HOLD CLOSED: 4/16/2008
04/16/08	14:31:42 @VU	TRACEY HOVLAND PROCEED WITH WAMU 9000 TASK
04/16/08	14:31:41 @VU	FIDELITY AUTOPROC SYSTEM UPDATED FOR THE FOLLOWING EVENT: USER HAS REPROJECTED THE STEP SALE SCHEDULED FOR TO 4/16/2008. REASON: HOLD ENDED. COMMENTS : HOLD ENDED . STATUS: ACTIVE, APPROVAL NOT REQUIRED.

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CSOC.RICH.002320

FOR PROCESS NOTES FNF [illegible] 09/09/09 13:39:09
L RICHARDS - [illegible] F:R B: R: 04/01/09 TYPE CONV. RES. M:0 F:0
3622 W CURTIS DR SACRAMENTO CA 95818-0000 GUAR

04/16/08 ----------* PROCESS NOTES *----------

04/16/08 14:31:39 @VU TRACEY HOVLAND SYSTEM UPDATED FOR THE FOLLOWING E
VENT: USER HAS ENDED THE HOLD. HOLD END DATE: 04/1
6/2008. HOLD TYPE: LOSS MITIGATION WORKOUT

04/04/08 17:48:59 @VU LOSS MITIGATION WORKOUT HOLD OPENED: 4/4/2008

04/04/08 17:29:14 @VU RYAN PACUBAS - (CONT) - OR 60 DAYS TO ALLOW THE BO
RROWER TO REINSTATE THE LOAN. SHE IS A PROMINENT P
OLITICAL FIGURE. STATUS: ACTIVE, AWAITING APPROVAL
. HOLD START: 4/4/2008

04/04/08 17:29:12 @VU RYAN PACUBAS SYSTEM UPDATED FOR THE FOLLOWING EVE
NT: USER HAS PLACED THE FILE ON HOLD. HOLD REASON:
LOSS MITIGATION WORKOUT. HOLD COMMENTS: DESTINY W
HITEHEAD, FIDELITY CLOSED BY: N.A. REVIEWED BY:
N.A. REVIEWED: N.A. PROJECTED END: N.A. DAYS O
PEN: 0 COMMENTS: FROM: DOLAN, ALLISON A. MAILTO
:ALLISON.DOLAN@WAMU.NET SENT: THURSDAY, APRIL 03,
2008 5:03 PM TO: HOLDFCL@FNFS.NET SUBJECT: DTE**
LAURA RICHARDSON LOAN #0729942433 IMPORTANCE: HIGH
PLEASE PLACE THE ABOVE LOAN ON FORECLOSURE HOLD F

CSOC.RICH.002321

FORA[illegible] **FOR PROCESS NOTES** [illegible] 09/09/09 13:39:10
L RICHARDS [illegible] R B: R: 04/01/09 TYPE CONV. RES. M:0 F:0
3622 W CURTIS DR SACRAMENTO CA 95818-0000 GUAR
04/04/08 ----------* PROCESS NOTES *----------

04/04/08	17:29:11	@VU	RYAN PACUBAS SYSTEM UPDATED FOR THE FOLLOWING EVENT: USER HAS APPROVED THE HOLD. HOLD TYPE: LOSS MITIGATION WORKOUT. STATUS: ACTIVE, APPROVED.
04/04/08	17:29:10	@VU	RYAN PACUBAS SYSTEM UPDATED FOR THE FOLLOWING EVENT: USER HAS ENDED THE ISSUE ASSOCIATED WITH THIS LOAN. ISSUE TYPE: HOLD FC. COMMENTS: HOLD FC.
04/04/08	17:29:09	@VU	RYAN PACUBAS USER HAS COMPLETED THE SALE SCHEDULED FOR DATA FORM WITH THE FOLLOWING ENTRIES: PREVIOUS SALE DATE: : 4/7/2008 SALE POSTPONEMENT REASON: : LOSS MITIGATION
04/04/08	17:29:08	@VU	RYAN PACUBAS SYSTEM UPDATED FOR THE FOLLOWING EVENT: USER HAS APPROVED THE ISSUE. ISSUE TYPE: HOLD FC. STATUS: ACTIVE, APPROVED.
04/04/08	15:40:31	@VU	PATTI KELLY A FEES AND COSTS REQUEST HAS BEEN COMPLETED FOR THIS LOAN BY PATTI KELLY
04/04/08	15:40:30	@VU	PATTI KELLY A FEES AND COSTS REQUEST HAS BEEN COMPLETED FOR THIS LOAN BY PATTI KELLY

CSOC.RICH.002322

FORD [illegible] FOR PROCESS NOTES FNF A01/453 09/09/09 13:39:11
L RICHARDS L:C F:R B: R: 04/01/09 TYPE CONV. RES. M:0 F:0
3622 W CURTIS DR SACRAMENTO CA 95818-0000 GUAR
04/04/08 ----------* PROCESS NOTES *----------
04/04/08 15:40:29 @VU SIERRIE HERRADURA A FEES AND COSTS RESPONSE COMME
NT HAS BEEN COMPLETED FOR THIS LOAN BY SIERRIE HER
RADURA
04/04/08 15:40:28 @VU SIERRIE HERRADURA FEES AND COSTS RESPONSE: GOOD
THROUGH:4/7/2008 FEES: 0.00 COSTS: 36.00 COMMENT:
CRC FEES/COST OUTSTANDING G/T 4.06.08 $ 36.00
04/04/08 15:36:48 @VU DESTINY WHITEHEAD SYSTEM UPDATED FOR THE FOLLOWIN
G EVENT: USER HAS CREATED A PROCESS-LEVEL ISSUE FO
R THIS LOAN.ISSUE TYPE: HOLD FC. ISSUE COMMENTS: F
ROM: DOLAN, ALLISON A. MAILTO:ALLISON.DOLAN@WAMU.
NET SENT: THURSDAY, APRIL 03, 2008 5:03 PM TO:
HOLDFCL@FNFS.NET SUBJECT: DTE** LAURA RICHARDSON
LOAN #0729942433 IMPORTANCE: HIGH PLEASE PLAC
E THE ABOVE LOAN ON FORECLOSURE HOLD FOR 60 DAYS T
O ALLOW THE BORROWER TO REINSTATE THE LOAN. SHE I
S A PROMINENT POLITICAL FIGURE. STATUS: ACTIVE

CSOC.RICH.002323

FOR2 [redacted] **FOR PROCESS NOTES** [illegible] **09/09/09 13:39:12**
L RICHARDS [illegible] L:C F:R B: R: 04/01/09 TYPE CONV. RES. M:0 F:0
3622 W CURTIS DR SACRAMENTO CA 95818-0000 GUAR
04/04/08 ----------' PROCESS NOTES '----------

04/04/08	15:11:36 @VU	PETER RHODEN SYSTEM UPDATED FOR THE FOLLOWING EVE NT: USER HAS ENDED THE ISSUE ASSOCIATED WITH THIS LOAN. ISSUE TYPE: REINSTATEMENT QUOTE REQUEST. COM MENTS: REINSTATEMENT GOOD THROUGH 04-07-08 UPLOADE D INTO NIE..
04/04/08	15:11:35 @VU	PETER RHODEN USER HAS COMPLETED THE F101 REINSTA TED DATA FORM WITH THE FOLLOWING ENTRIES: GOOD TH ROUGH DATE: : 04-07-08 SPECIAL INSTRUCTIONS: :
04/04/08	15:11:34 @VU	PETER RHODEN A FEES AND COSTS REQUEST HAS BEEN EN TERED FOR THIS LOAN BY PETER RHODEN, GOOD THROUGH 4/7/2008
04/04/08	13:46:41 @VU	ALLISON DOLAN SYSTEM UPDATED FOR THE FOLLOWING EV ENT: USER HAS CREATED A PROCESS-LEVEL ISSUE FOR TH IS LOAN.ISSUE TYPE: REINSTATEMENT QUOTE REQUEST. I SSUE COMMENTS: PLEASE EMAIL ME A REINSTATEMENT AMO UNT WITH FEES AND COSTS TO ME ASAP AT ALLISON.DOLA N@WAMU.NET. THIS IS FOR AN EXECUTIVE ISSUE. THAN KS. STATUS: ACTIVE

CSOC.RICH.002324

FOR. [illegible] FOR PROCESS NOTES FNF A01/458 09/09/09 13:39:12
L RICHARDS L:C F:R B: R: 04/01/09 TYPE CONV. RES. M:0 F:0
3622 W CURTIS DR SACRAMENTO CA 95818-0000 GUAR

04/03/08 ----------* PROCESS NOTES *----------

04/03/08	12:30:17	BDR	FINAL FORECLOSURE REVIEW COMPLETED PRIOR TO SALE PROCEED
04/01/08	15:27:07	KJV	SUBPRIME FCL SALE BID ISSUED IN THE AMOUNT OF $388,000...04/07/08 SALE, 75% OF AVGD VALUES
04/01/08	14:56:45	@VU	NYLSA CLEMONS PER WAMU SPREADSHEET BID $388,000.00
03/31/08	14:59:51	@VU	NYLSA CLEMONS BID SENT TO LENDER FOR APPROVAL; WAMUFCSUBPRIMEBIDS@WAMU.NET BID IN SENT TO INVESTOR FOLDER.
03/27/08	13:39:59	@VU	SHANAE LUNDY SYSTEM UPDATED FOR THE FOLLOWING EVENT: USER HAS REPROJECTED THE STEP BPO RECEIVED TO 4/1/2008. REASON: OTHER. COMMENTS: 03/26 PHOTOS COMPLETE, REPORT PENDING REVIEW . STATUS: ACTIVE, AWAITING APPROVAL.
03/27/08	13:39:58	@VU	SHANAE LUNDY SYSTEM UPDATED FOR THE FOLLOWING EVENT: USER HAS REPROJECTED THE STEP APPRAISAL RECEIVED TO 4/1/2008. REASON: OTHER. COMMENTS: INSPECTION IS 3/27 PER LSI . STATUS: ACTIVE, AWAITING APPROVAL.

CSOC.RICH.002325

FORM [illegible] **FOR PROCESS NOTES** FUF A01/455 09/09/09 13:39:13
L RICHARDS L:C F:R B: R: 04/01/09 TYPE CONV. RES. M:0 F:0
3622 W CURTIS DR SACRAMENTO CA 95818-0000 GUAR
03/24/08 ----------* PROCESS NOTES *----------

03/24/08	15:44:56 @VU	MYRRELLI ASCUNSION SYSTEM UPDATED FOR THE FOLLOWING EVENT: USER HAS APPROVED THE REPROJECTION TYPE OTHER FOR THE STEP APPRAISAL RECEIVED. STATUS: ACTIVE, APPROVED.
03/24/08	15:44:55 @VU	MYRRELLI ASCUNSION SYSTEM UPDATED FOR THE FOLLOWING EVENT: USER HAS REPROJECTED THE STEP APPRAISAL RECEIVED TO 3/28/2008. REASON: OTHER. COMMENTS: REQUEST TO DOWN GRADE THE APPRAISAL TO DRIVE BY. . STATUS: ACTIVE, AWAITING APPROVAL.
03/24/08	15:39:40 @VU	MYRRELLI ASCUNSION SYSTEM UPDATED FOR THE FOLLOWING EVENT: USER HAS APPROVED THE REPROJECTION TYPE OTHER FOR THE STEP BPO RECEIVED. STATUS: ACTIVE, APPROVED.
03/24/08	15:39:39 @VU	MYRRELLI ASCUNSION SYSTEM UPDATED FOR THE FOLLOWING EVENT: USER HAS REPROJECTED THE STEP BPO RECEIVED TO 3/28/2008. REASON: OTHER. COMMENTS: REQUESTED THE STATUS OF BPO. . STATUS: ACTIVE, AWAITING APPROVAL.

CSOC.RICH.002326

FOR PROCESS NOTES 09/09/09 13:39:14
L RICHARDS L:C F:R B: R: 04/01/09 TYPE CONV. RES. M:0 F:0
3622 W CURTIS DR SACRAMENTO CA 95818-0000 GUAR
03/07/08 ----------* PROCESS NOTES *----------

03/07/08 16:16:52 @VU LAKESHA SANDERS USER HAS COMPLETED THE F94 VALUA TION DATA FORM WITH THE FOLLOWING ENTRIES: VALUAT ION NEEDED?: : 1004 APPRAISAL AND INTERIOR BPO

03/06/08 14:21:30 @VU FERNANDO LOPEZ USER HAS COMPLETED THE F19 ATTYF EESOWED DATA FORM WITH THE FOLLOWING ENTRIES: AMO UNT OUTSTANDING: : 1200

02/22/08 08:56:48 @VU LAKESHA SANDERS FROM: NEUENSCHWANDER, LAUREN MAI LTO:LNEUENSCHWANDER@LSI-FNIS.COM SENT: FRIDAY, FEBRUARY 22, 2008 8:43 AM TO: LAKESHA SANDERS SU BJECT: RE: WAMU-0729942433 HI LAKESHA, YES, AS OF YESTERDAY P & P HAS NOT SECURED THIS PROPERTY YET. THANKS, LAUREN FROM: LAKESHA.SANDERS@FN FS.NET MAILTO:LAKESHA.SANDERS@FNFS.NET SENT: F RIDAY, FEBRUARY 22, 2008 8:43 AM TO: NEUENSCHWAND ER, LAUREN SUBJECT: RE: WAMU-0729942433 HAVE YOU BEEN IN CONTACT WITH P & P?

CSOC.RICH.002327

:OR [illegible] FOR PROCESS NOTES [illegible] 09/09/09 13:39:14
L RICHARDS [illegible] LTC F:R B: R: 04/01/09 TYPE CONV. REE. M:0 F:0
3622 W CURTIS DR SACRAMENTO CA 95818-0000 GUAR
02/22/08 ----------* PROCESS NOTES *----------

02/22/08	08:50:29 @VU	LAKESHA SANDERS FROM: NEUENSCHWANDER, LAUREN MAILTO:LNEUENSCHWANDER@LSI-FNIS.COM SENT: THURSDAY, FEBRUARY 21, 2008 12:09 PM TO: LAKESHA SANDERS SUBJECT: RE: WAMU-0729942433 HI LAKESHA, WE RECEIVED THIS ORDER ON 12/17 BUT AN AGENT HAS NOT BEEN ASSIGNED YET. PER FIS, THIS PROPERTY HAS NOT BEEN SECURED/REKEYED YET. PLEASE ADVISE. THANKS, LAUREN
02/21/08	12:10:47 @VU	LAKESHA SANDERS SYSTEM UPDATED FOR THE FOLLOWING EVENT: USER HAS REPROJECTED THE STEP BPO RECEIVED TO 2/28/2008. REASON: OTHER. COMMENTS: FROM: LAKESHA SANDERS SENT: THURSDAY, FEBRUARY 21, 2008 11:38 AM TO: 'CSTEAMI@LSI-FNIS.COM' SUBJECT: WAMU-0729942433 PLEASE PROVIDE STATUS/ETA OF ORDER. THANKS. . STATUS: ACTIVE, AWAITING APPROVAL.
02/05/08	18:49:36 @VU	CARLA DODD FEES AND COSTS RESPONSE: GOOD THROUGH :3/8/2008 FEES: 0.00 COSTS: 9.00 COMMENT: CRC OUTSTANDING FEES AND COSTS $9.00. G/T 03/08/08

CSOC.RICH.002328

FOR PROCESS NOTES 09/09/09 13:39:15
L RICHARDS L:C F:R B: R: 04/01/09 TYPE CONV. RES. M:0 F:0
3622 W CURTIS DR SACRAMENTO CA 95818-0000 GUAR

02/05/08 ----------* PROCESS NOTES *----------

02/05/08 18:49:35 @VU CARLA DODD A FEES AND COSTS RESPONSE COMMENT HAS BEEN COMPLETED FOR THIS LOAN BY CARLA DODD

02/05/08 18:49:34 @VU TAMECA WIGGINS A FEES AND COSTS REQUEST HAS BEEN ENTERED FOR THIS LOAN BY TAMECA WIGGINS, GOOD THROUGH 3/8/2008

01/10/08 16:46:29 @VU LAUREN HESS SYSTEM UPDATED FOR THE FOLLOWING EVENT: USER HAS APPROVED THE ISSUE. ISSUE TYPE: DELINQUENT TAXES. STATUS: ACTIVE, APPROVED.

01/10/08 16:46:28 @VU LAUREN HESS SYSTEM UPDATED FOR THE FOLLOWING EVENT: USER HAS ENDED THE ISSUE ASSOCIATED WITH THIS LOAN. ISSUE TYPE: DELINQUENT TAXES. COMMENTS: TASK HAS BEEN ENTERED INTO CLIENT SYSTEM TO RESEARCH AND PAY TAX. THANK YOU .

CSOC.RICH.002329

FORM [illegible] **FOR PROCESS NOTES** FUF A01 458 09/09/09 13:39:16
L RICHARDS - L:C F:R B: R: 04/01/09 TYPE CONV. RES. M:0 F:0
3622 W CURTIS DR SACRAMENTO CA 95818-0000 GUAR
01/10/08 ----------* PROCESS NOTES *----------

01/10/08 16:46:27 @VU LINDA YELNICKER - (CONT) - IMPROVEMENT : $62,120.
00 CODE AREA : 03-005 EXEMPTION : (NONE SHOWN)
2. SUPPLEMENTAL ASSESSMENT FOR 2007-2008, BILLING
DATE : SEPTEMBER 24, 2007 TOTAL AMOUNT : $2,098.
35 1ST INSTALLMENT : $1,049.18 (DELINQUENT) MUST
BE PAID BY : DECEMBER 10, 2007 1ST PENALTY : $10
4.92 2ND INSTALLMENT : $1,049.17 (OPEN) MUST BE
PAID BY : APRIL 10, 2008 2ND PENALTY : $114.92 ST
ATUS: ACTIVE

01/10/08 16:46:26 @VU LINDA YELNICKER SYSTEM UPDATED FOR THE FOLLOWING
EVENT: USER HAS CREATED A PROCESS-LEVEL ISSUE FOR
THIS LOAN.ISSUE TYPE: DELINQUENT TAXES. ISSUE COMM
ENTS: 1. PROPERTY TAXES, INCLUDING ANY PERSONAL PR
OPERTY TAXES AND ANY ASSESSMENTS COLLECTED WITH T
AXES, FOR THE FISCAL YEAR 2007-2008 ASSESSOR'S PAR
CEL NUMBER 013-0363-001-0000. TOTAL AMOUNT : $1,
016.82 1ST INSTALLMENT : $508.41 (DELINQUENT) 2N
D INSTALLMENT : $508.41 (OPEN) 1ST PENALTY : $50.
84 2ND PENALTY/COSTS : $60.84 LAND : $16,999.00

CSOC.RICH.002330

FORM [illegible] FOR PROCESS NOTES FNF [illegible] 09/09/09 13:39:17
L RICHARDS L:C F:R B: R: 04/01/09 TYPE CONV. RES. M:0 F:0
3622 W CURTIS DR SACRAMENTO CA 95818-0000 GUAR
12/14/07 ----------* PROCESS NOTES *----------

12/14/07	13:06:49 @VU	ELANDA MULLOY USER HAS COMPLETED THE F94 VALUATI ON DATA FORM WITH THE FOLLOWING ENTRIES: VALUATIO N NEEDED?: : INTERIOR BPO
12/14/07	13:06:48 @VU	ELANDA MULLOY USER HAS EDITED THE F94 VALUATION D ATA FORM WITH THE FOLLOWING ENTRIES: - VALUATIO N NEEDED?: INTERIOR BPO
12/14/07	13:06:47 @VU	ELANDA MULLOY USER HAS COMPLETED THE F94 VALUATI ON DATA FORM WITH THE FOLLOWING ENTRIES: VALUATIO N NEEDED?: : 1044 APPRAISAL
12/13/07	16:41:00 @VU	FIDELITY AUTOPROC FIDELITY TITLE ORDER ACCEPTED. CONFIRMATION NUMBER: M721884
12/13/07	16:06:01 @VU	COLLEEN IRBY USER HAS COMPLETED THE F104 TITLEOR DER DATA FORM WITH THE FOLLOWING ENTRIES: TYPE OF TITLE TO BE ORDERED: : TITLE ORDER NEEDED

***** END OF NOTES *****

CSOC.RICH.002331

NOTE [redacted] CONSOLIDATED NOTES LOG 09/10/09 10:14:44
L RI[redacted] - [redacted]:C F:R B: R: DUE 04/01/09 TYPE CONV. RES.
ANA Y ARM Y ASM Y BLN Y BNK Y CCN Y COL Y ELC Y FOR Y HAZ Y LMT Y OCP
MIP Y PIF Y PMT Y REO Y SER Y TAX Y TSK Y DATE SELECT: MMDDYY PRINT: _
----------* PF8 FOR MORE *----------

SER 072009 JAW FROM LIFE OF LOAN:
LEGAL ACTION: COMPLEX LITIGATION
COL 091009 AHC PFC-REV AGAIN LEGAL ISSUES
COL 091009 AHC 10/12/2009 LEGAL CODE
COL 090909 EKW CALLD HOME LEFT MSG/ANS MACH
COL 090909 EKW LEFT MESSAGE WITH CUST TO FOLLOW UP ON INFO
COL 090509 *** SCORE 166 090509 AGT E90S DAYS DEL 157 RISK F
COL 083109 EKW CALLD HOME LEFT MSG/ANS MACH
COL 082809 EKW S/W BORR #1 GAVE STATUS
COL 082809 EKW SW CUST STATED THIS IS HER PRIMARY RESIDENCE GAVE I
NCOME OF 4500.00 WILL REVEIW AND CALL HER BACK W/ T
ERMS
COL 082709 EKW CALLD HOME LEFT MSG/ANS MACH
COL 082709 EKW ESCALATED ISSUE... CALLED BORROWER LEFT MESSAGE TO
REVEIW
SER 082609 D2Z EQUITY ANALYSIS BPO RECEIVED FROM PROTECK FABPO2
COL 082609 YZ@ MRS MY NAME AND EXT. MRS STD SHE WILL CLL BACK.

CSOC.RICH.002332

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NOTS                    CONSOLIDATED NOTES LOG          09/10/09  10:14:49
L  RI[illegible]:R B:  R:       DUE 04/01/09   TYPE CONV. RES.
     ANA Y ARM Y ASM Y BLN Y BNK Y CCN Y COL Y ELC Y FOR Y HAZ Y LMT Y OCP
     MIP Y PIF Y PMT Y REO Y SER Y TAX Y TSK Y DATE SELECT: MMDDYY  PRINT: _
-------------------------------* PF8 FOR MORE *-------------------------------
COL 082609 YZ@ CLD BWR PER MANAGERS REQUEST. MRS STD SHE IS INTRES
               TED IN A MODIFICATION ON HER LOAN. MRS DID NOT HAVE
                TIME TO GO OVER FINANCL INFO AT THIS TIME. GAVE
COL 082509 D$D RECVD EMAIL FROM CUST ASKING WHY MOD NOT STARTED...
               ADV NEVER RECVD FAX FROM HER AND TO SEND IF SHE IS
               STILL INTERESTED
SER 082109 D2Z EQUITY ANALYSIS ORDERED NEW BPO FROM PROTECK       FABPO1
ANA 081709 PGA PER ESCROW ANALYSIS DEPARTMENT: NO ESCROW PMNT CHA
               NGE. SHORTAGE DUE TO PREV ANA SHORTAGE CARRIED OVE
               R. UPDATED PRORATION TO REMANING 29 MONTHS. NEW PA
               YMENT 4885.19 EFF 10/09.  474977
COL 081109 E$8 PFC-REV AGAIN LEGAL ISSUES
COL 081109 E$8 9/10/09 NEGATING CODE IS LACXLTGN03
ANA 081009 PGA PER ESCROW ANALYSIS DEPARTMENT:NO ESCROW PMNT CHAN
               GE. SHORTAGE DUE TO PREV ANA SHORTAGE CARRIED OVER
               . UPDATED PRORATION TO REMANING 29 MONTHS 455659
COL 080409 *** SCORE 165   080309 AGT E90S DAYS DEL 125 RISK F
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CSOC.RICH.002333

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NOTS                    CONSOLIDATED NOTES LOG            09/10/09  10:14:51
L  RICHARDS    L:C F:R B:  R:       DUE 04/01/09   TYPE CONV. RES.
     ANA Y ARM Y ASM Y BLN Y BNK Y CCN Y COL Y ELC Y FOR Y HAZ Y LMT Y OCP
     MIP Y PIF Y PMT Y REO Y SER Y TAX Y TSK Y DATE SELECT: MMDDYY  PRINT: _
-----------------------------+ PF8 FOR MORE +-------------------------------
SER 072209 JA2 FROM MEM1:
               PLEASE CONTACT LAURA OLLIER IN RESEARCH
               OPERATIONS 904-462-2247 PRIOR TO PROCESSING ANY
               ACTION ON THIS LOAN OR CONTACTING/SPEAKING WITH
               THE BORROWER. PHONE# IS FOR INTERNAL USE ONLY -
               NO BLIND TRANSFERS PLEASE.
COL 072009 DWZ CALLD HOME    CALLED-NO MSG LEFT
SER 072009 JAW * STRICTLY CONFIDENTIAL * LEGAL ACTION *          LEGAL
SER 072009 JAW FROM MEM1:
               PLEASE CONTACT STACEY SMITH IN RESEARCH
               OPERATIONS @ 818-775-7077 PRIOR TO PROCESSING ANY
               ACTION ON THIS LOAN OR CONTACTING/SPEAKING WITH
               THE BORROWER. PHONE# IS FOR INTERNAL USE ONLY -
               NO BLIND TRANSFERS PLEASE.
COL 071609 AVA               ANS. MACH.-NO MSG
COL 071609 AAP MAIL RETURNED
COL 071509 I71 CALLD HOME    CUSTOMER HUNG UP
```


CSOC.RICH.002334

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NOTS                    CONSOLIDATED NOTES LOG            09/10/09  10:14:52
L  RICHARDS    L:C F:R B:  R:        DUE 04/01/09   TYPE CONV. RES.
     ANA Y ARM Y ASM Y BLN Y BNK Y CCN Y COL Y ELC Y FOR Y HAZ Y LMT Y OCP
     MIP Y PIF Y PMT Y REO Y SER Y TAX Y TSK Y DATE SELECT: MMDDYY  PRINT: _
-------------------------------* PF8 FOR MORE *-------------------------------
COL 071409 AVA                ANS. MACH.-NO MSG
COL 071309 AVA                ANS. MACH.-NO MSG
COL 071109 AVA                ANS. MACH.-NO MSG
COL 071109 GEW CALLD HOME     CALLED-NO MSG LEFT
COL 071109 GEW CALLD HOME     CALLED-NO MSG LEFT
COL 071009 AVA                ANS. MACH.-NO MSG
SER 071009 AHC ASSET RECOVERY CALIFORNIA LEGISLATIVE:NO CONTACT   ARCANC
               3DAYS 3CALLS WERE MADE
COL 071009 AHC PFC-REV AGAIN NEEDS DEMAND LTR
COL 071009 AHC 08/10/2009 DMD UNEXP
COL 070909 AVA                NO ANSWER
COL 070909 ***  VACANT SECURED       CONDITION ON 070809   FNFS
COL 070809 AVA                ANS. MACH.-NO MSG
COL 070709 AVA                ANS. MACH.-NO MSG
COL 070709 I6# CALLD HOME     CALLED-NO MSG LEFT
COL 070609 AVA                ANS. MACH.-NO MSG
SER 070609 ICL ASSET RECOVERY CALIFORNIA LEGISLATIVE:NO CONTACT   ARCANC
```


CSOC.RICH.002335

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NOTS                    CONSOLIDATED NOTES LOG            09/10/09  10:14:53
L  RICHARDS   - DTC F:R B:  R:       DUE 04/01/09   TYPE CONV. RES.
     ANA Y ARM Y ASM Y BLN Y BNK Y CCN Y COL Y ELC Y FOR Y HAZ Y LMT Y OCP
     MIP Y PIF Y PMT Y REO Y SER Y TAX Y TSK Y DATE SELECT: MMDDYY  PRINT: _
--------------------------------* PF8 FOR MORE *--------------------------------
SER 070609 ICL 3 DAYS 3 CALLS WERE MADE.....                        ARCANC
COL 070609 ICL PFC-REV AGAIN NEEDS DEMAND LTR
COL 070609 ICL 7/10/09 HUDNOT UNEXPIRED
COL 070609 *** SCORE 192   070409 AGT E90S DAYS DEL 096 RISK F
COL 070309 AVA               ANS. MACH.-NO MSG
COL 070209 AVA               NO ANSWER
COL 070109 AVA               ANS. MACH.-NO MSG
COL 070109 ***  SP150 Loss Mit Solicitation    LETTER SENT
COL 063009 AVA               ANS. MACH.-NO MSG
COL 062909 AVA               BLAST MACH LMC
COL 062709 AVA               ANS. MACH.-NO MSG
COL 062609 IK0 CALLD HOME    NO ANSWER
COL 062509 AVA               ANS. MACH.-NO MSG
COL 062409 AVA               ANS. MACH.-NO MSG
COL 062309 AVA               ANS. MACH.-NO MSG
COL 062209 AVA               ANS. MACH.-NO MSG
COL 062109 F71 CALLD HOME    CALLED-NO MSG LEFT
```


CSOC.RICH.002336

```
NOTE                    CONSOLIDATED NOTES LOG            09/10/09  10:14:54
L  RICHARDS     L:C F:R B:  R:       DUE 04/01/09   TYPE CONV. RES.
     ANA Y ARM Y ASM Y BLN Y BNK Y CCN Y COL Y ELC Y FOR Y HAZ Y LMT Y OCP
     MIP Y PIF Y PMT Y REO Y SER Y TAX Y TSK Y DATE SELECT: MMDDYY  PRINT:
-------------------------------* PF8 FOR MORE *-------------------------------
COL 062009 AVA                ANS. MACH.-NO MSG
COL 061909 AVA                ANS. MACH.-NO MSG
COL 061809 G#K MAIL RETURNED
COL 061809 AVA                ANS. MACH.-NO MSG
COL 061709 AVA                ANS. MACH.-NO MSG
COL 061709 JPT MAIL RETURNED
COL 061609 HJ1 CALLD HOME     CALLED-NO MSG LEFT
COL 061509 AVA                ANS. MACH.-NO MSG
COL 061309 AVA                ANS. MACH.-NO MSG
COL 061109 AVA                NO ANSWER
COL 061109 *** SCORE 206   061009 AGT E90S DAYS DEL 071 RISK E
COL 061009 HJ1 CALLD HOME     CALLED-NO MSG LEFT
COL 061009 FV6 CALLD HOME     CALLED-NO MSG LEFT
SER 061009 I9R FORECLOSURE SALE RESCISSION COMPLETE              FCSRRC
COL 060909 GRB CALLD HOME     CALLED-NO MSG LEFT
COL 060809 AVA                ANS. MACH.-NO MSG
SER 060809 J@D TSK ERR: RTRND TO SNDNG DPT UNABLE TO CMPLT REQST  TSKUTC
```


CSOC.RICH.002337

```
NOTE [redacted]          CONSOLIDATED NOTES LOG          09/10/09  10:14:54
L  RICHARDS   L:C F:R B:  R:        DUE 04/01/09   TYPE CONV. RES.
     ANA Y ARM Y ASM Y BLN Y BNK Y CCN Y COL Y ELC Y FOR Y HAZ Y LMT Y OCP
     MIP Y PIF Y PMT Y REO Y SER Y TAX Y TSK Y DATE SELECT: MMDDYY  PRINT: _
-------------------------------* PF8 FOR MORE *-------------------------------
SER 060809 J8D UNABLE TO COMPLETE...94 NOT SHOWING...CLOSED TASK  TSKUTC
HAZ 060809 $4S PER HAZFPC TASK.TASK CLOSED, NO LPI WILL BE PLACED
               BORROWER HAS CURRENT OUTSIDE INS. AND SYSTEM
               ALREADY UPDATED
COL 060809 ***  VACANT SECURED       CONDITION ON 060409   FNFS
COL 060609 AVA                ANS. MACH.-NO MSG
HAZ 060509 $U7 IVIEW HAZARD INSURANCE INFORMATION UPDATE          IVHUPS
               INS RCVD (INSGEN)- PER STATE FARM WEBSITE, POL#
               71BDB0166 IS "ACTIVE", EFF DTS 020509-10, COV
               $316000, DED $1000,, PREM $999.00. UPDATED 351
               LINE WITH CORRECT PREM AMT. NO FURTHER ACTION,
               HAZFPC PENDING OPENED FOR POL STATUS. CLOSING
               TASK.................................   TTAYLOR
COL 060509 AVA                BLAST HUMAN LMC
COL 060409 FVO CALLD HOME    CALLED-NO MSG LEFT
SER 060409 XZD WORKING SALE RESCINDED EMAIL SEE NOTES ON 6/1/09
               NO ACTION NEEDED.
```

JPMC- 000557
CONFIDENTIAL

CSOC.RICH.002338

NOTS CONSOLIDATED NOTES LOG 09/10/09 10:14:55
L R[illegible] -[illegible]C F:R B: R: DUE 04/01/09 TYPE CONV. RES.
. ANA Y ARM Y ASM Y BIN Y BNK Y CCN Y COL Y ELC Y FOR Y HAZ Y LMT Y OCP
MIP Y PIF Y PMT Y REO Y SER Y TAX Y TSK Y DATE SELECT: MMDDYY PRINT: _
----------* PF8 FOR MORE *----------

```
COL 060409 *** SCORE 206   060309 AGT E90S DAYS DEL 095 RISK E
COL 060309 AVA              ANS. MACH.-NO MSG
COL 060309 AQC CHK # 1253 IAO 8704.64 RECD NAD SENT TO CASH FOR PO
               STING. PLEASE POST AS ONE PYMT AND THE REMAINING TO
               SUSPENSE.
SER 060209 @VU FIDELITY AUTOPROC  SYSTEM UPDATED FOR THE FOLLOWIN
               G EVENT: USER HAS ENDED THE ISSUE ASSOCIATED WITH
               THIS LOAN. ISSUE TYPE: FC STOP - REINSTATED. COMME
               NTS: STOP FC.
SER 060209 @VU FIDELITY AUTOPROC  SYSTEM UPDATED FOR THE FOLLOWIN
               G EVENT: USER HAS APPROVED THE ISSUE. ISSUE TYPE:
               FC STOP - REINSTATED. STATUS: ACTIVE, APPROVED.
SER 060209 @VU ROBERT PERRY  SYSTEM UPDATED FOR THE FOLLOWING EVE
               NT: USER HAS CREATED A PROCESS-LEVEL ISSUE FOR THI
               S LOAN.ISSUE TYPE: FC STOP - REINSTATED. ISSUE COM
               MENTS: PER WAMU PAYOFF/REI REPORT 6/2/09 LOAN REIN
               STATED    STATUS: ACTIVE
```


CSOC.RICH.002339

```
NOTS [illegible]          CONSOLIDATED NOTES LOG          09/10/09  10:14:56
L  RI[illegible]:C F:R B:  R:        DUE 04/01/09   TYPE CONV. RES.
     ANA Y ARM Y ASM Y BLN Y BNK Y CCN Y COL Y ELC Y FOR Y HAZ Y LMT Y OCP
     MIP Y PIF Y PMT Y REO Y SER Y TAX Y TSK Y DATE SELECT: MMDDYY  PRINT: _
-------------------------------* PF8 FOR MORE *-------------------------------
HAZ 060209 $4S PER HAZFPC TASK, TASK PENDING. OPENED INSGEN TASK
               TO CALL INSCO OR AGENT FOR CONFIRMATION OF
               COVERAGE DUE TO LOAN SALE RESCINDED.
               ****** PLEASE RUSH RESEARCH DUE TO LEGAL ISSUE ***
SER 060209 @VU KARIME ARIAS  SYSTEM UPDATED FOR THE FOLLOWING EVE
               NT: USER HAS REPROJECTED THE STEP SALE SCHEDULED F
               OR TO 6/9/2009. REASON: OTHER. COMMENTS: WAITING F
               OR STATUS OF LOAN.   . STATUS: ACTIVE, AWAITING AP
               PROVAL.
COL 060209 D$D RECV CALL FROM CONGRESSWOMAN RICHARDSON...STD WAS
               INTERESTED IN MOD, STD WILL EMAIL ME HER GROSS
               INCOME AND I WILL HAVE REVWD
SER 060209 @VU HUEY-JEN CHIU  USER HAS COMPLETED THE  ASSIGNMENTR
               EQUESTED DATA FORM WITH THE FOLLOWING ENTRIES:  RE
               VIEW OF TSG INDICATE ASSIGNMENT REQUIRED? : : FALS
               E
SER 060109 @VU SHADRIN HERRING  USER HAS COMPLETED THE  SALE SCHE
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JPMC- 000559
CONFIDENTIAL

CSOC.RICH.002340

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NOTS                    CONSOLIDATED NOTES LOG          09/10/09  10:14:57
L  RICHARDS    L:C F:R B:  R:        DUE 04/01/09   TYPE CONV. RES.
     ANA Y ARM Y ASM Y BLN Y BNK Y CCN Y COL Y ELC Y FOR Y HAZ Y LMT Y OCP
     MIP Y PIF Y PMT Y REO Y SER Y TAX Y TSK Y DATE SELECT: MMDDYY  PRINT: _
-------------------------------* PF8 FOR MORE *-------------------------------
SER 060109 @VU DULED FOR DATA FORM WITH THE FOLLOWING ENTRIES:  P
               REVIOUS SALE DATE: : 05/07/2008  SALE POSTPONEMENT
                REASON: : CLIENT REQUEST
SER 060109 @VU SHADRIN HERRING  USER HAS CLEARED THE FOLLOWING VA
               LUES FROM THE DATA FORM:<BR>- SALE COMMENTS: SOLD
               TO 3RD PARTY - JIM YORK - 3600 AMERICAN RIVER DRIV
               E #135, SACRAMENTO, CA 95864 - PH#916-761-8471<BR>
               - PROPERTY SOLD TO: 3RD PARTY SALE<BR>- SERVICERS
               MAX BID AMOUNT: 388000.00<BR>- SUCCESSFUL BID AMOU
               NT: 388000.01<BR>
SER 060109 @VU SHADRIN HERRING  THE USER HAS RE-OPENED THE PROCES
               S.
SER 060109 @VU SHADRIN HERRING - (CONT) - OEDER; 'SELVARANI.CARTE
               R@WAMU.NET '; 'TRACY.BETTS@WAMU.NET'; 'VAN.DANG@WA
               MU.NET'  SUBJECT: RESCINDED SALE: WAMU SHLS #07299
               42433 / INV/CAT: A01 458 WASHINGTON MUTUAL INV LOA
               N#: 0729942433 / RICHARDSON / CALIFORNIA      PLEA
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JPMC- 000560
CONFIDENTIAL

CSOC.RICH.002341

NOTS CONSOLIDATED NOTES LOG 09/10/09 10:14:58
L RICHARDS L:C F:R B: R: DUE 04/01/09 TYPE CONV. RES.
ANA Y ARM Y ASM Y BLN Y BNK Y CCN Y COL Y ELC Y FOR Y HAZ Y LMT Y OCP
MIP Y PIF Y PMT Y REO Y SER Y TAX Y TSK Y DATE SELECT: MMDDYY PRINT: _

----------* PF9 FOR MORE *----------

SER 060109 @VU SE BE ADVISED THAT THE SALE HELD, 5/7/2008, HAS BE
EN RESCINDED DUE TO CLIENT REQUEST. SALE HAS ALREA
DY BEEN RESCINDED PER ATTORNEY'S OFFICE. PLEASE UP
DATE SYSTEM TO REFLECT RESCISSION THE SALE RESC
ISSION PROCESS IS NOW COMPLETED

SER 060109 @VU SHADRIN HERRING FROM: SHADRIN HERRING SENT: MON
DAY, JUNE 01, 2009 8:55 PM TO: 'ALEXANDER.MACK@WA
MU.NET'; 'ASHLEY.LUCYNSKI.U239648@WAMU.NET'; 'CHRI
STINA.SOULANTIKAS@WAMU.NET'; 'ELAINE.MCFADDEN@WAMU
.NET '; 'ELVIA.EATON@WAMU.NET'; 'GMFCSALEREVERSALR
EQUEST@WAMU.NET '; 'GMP-PESCALATED@WAMU.NET '; 'GM
REOCANCELLATIONS@WAMU.NET'; 'HARIS.JUSIC@WAMU.NET'
; 'JACKIE.MCGLYNN@WAMU.NET'; 'JACQUELINE.FELICIANO
@WAMU.NET '; 'JUN.QIAN@WAMU.NET'; 'MISUK.CHANG@WAM
U.NET '; 'RICHARD.E.PADGETT@WAMU.NET'; SANDRA SCHR

SER 060109 @VU DALILA OCHOA USER HAS COMPLETED THE SALERESCOMPL
ETED DATA FORM WITH THE FOLLOWING ENTRIES: COST O

CSOC.RICH.002342

NOTS CONSOLIDATED NOTES LOG 09/10/09 10:14:59
L RICHARDS LTC F:R B: R: DUE 04/01/09 TYPE CONV. RES.
ANA Y ARM Y ASM Y BLN Y BNK Y CCN Y COL Y ELC Y FOR Y HAZ Y IMT Y OCP
MIP Y PIF Y PMT Y REO Y SER Y TAX Y TSK Y DATE SELECT: MMDDYY PRINT: _
----------* PF8 FOR MORE *----------

SER 060109 @VU F SALE RESCISSION: : 1200.00 COMMENTS: :
SER 060109 XZD NO ACTION NEEDED.
SER 060109 XZD RECD SALE RESCINDED EMAIL PROPERTY VACANT AND SECU
RE PER CONTRACTORS NOTES 3/4/09.
SER 053009 @VU SHADRIN HERRING USER HAS COMPLETED THE NOTIFIEDS
ALERESCINDED DATA FORM WITH THE FOLLOWING ENTRIES:
REASON FOR SALE RESCISSION: : CLIENT REQUEST
SER 053009 @VU SHADRIN HERRING - (CONT) - LOAN CARRIES A PMI, MC
I, OR TAX IMPOUND TRAILER, PLEASE RE-ESTABLISH THE
TRAILER AND RESUME ACTIVITY
SER 053009 @VU SHADRIN HERRING - (CONT) - E ADVANCES TO 95R01 (AS
SET LOANS ONLY). LOSS MITIGATION (IF RESCINDED
DUE TO LOSS MITIGATION ONLY) ? ACTIVATE LOSS MITI
GATION WORKSTATION. ? ENSURE THE MAN CODE IS IN W
STATUS ? ENSURE A LOSS MITIGATION PROCESSOR IS A
SSIGNED ESCROW MANAGEMENT: ? BY COPY OF THI
S MEMO, INSURANCE ACCOUNTING IS TO RE-ESTABLISH TH

CSOC.RICH.002343

NOTS CONSOLIDATED NOTES LOG 09/10/09 10:15:00
L RICHARDS - LIC F:R B: R: DUE 04/01/09 TYPE CONV. RES.
ANA Y ARM Y ASM Y BLN Y BNK Y CCN Y COL Y ELC Y FOR Y HAZ Y LMT Y OCP
MIP Y PIF Y PMT Y REO Y SER Y TAX Y TSK Y DATE SELECT: MMDDYY PRINT: _
---------- PF8 FOR MORE ----------

SER 053009 @VU E HAZARD INSURANCE POLICY AS OF THE ACQUISITION DA
TE. BY COPY OF THIS MEMO, DISBURSEMENT SERVICES I
S NOT TO CANCEL THE TAX SERVICE CONTRACT. IF THIS
SER 053009 @VU SHADRIN HERRING - (CONT) - UNCIL TO OBTAIN CONFIRM
ATION THAT THE SALE RESCISSION HAS BEEN COMPLETED.
YOU WILL BE NOTIFIED AGAIN ONCE THE SALE RESCISSI
ON PROCESS HAS BEEN COMPLETED. PLEASE RESCIND
THE TRUSTEES DEED UPON SALE, AS WE WILL NOT BE ATT
EMPTING TO VALIDATE THE SALE. REO: ? PLEASE DE
LETE THE LOAN FROM THE REO WORKSTATION. ? PLEASE
RE-ESTABLISH THE IMPOUND ACCOUNT (IF APPLICABLE).
? PLEASE RE-ESTABLISH THE INVESTOR NUMBER (IF APP
LICABLE). ? PLEASE RE-ESTABLISH THE RECOVERABL
SER 053009 @VU SHADRIN HERRING - (CONT) - HROEDER; 'SELVARANI.CAR
TER@WAMU.NET '; 'TRACY.BETTS@WAMU.NET'; 'VAN.DANG@
WAMU.NET' SUBJECT: RESCINDED SALE: WAMU SHLS #072
9942433 / INV/CAT: A01 458 WASHINGTON MUTUAL INV L

CSOC.RICH.002344

NOTS [redacted] CONSOLIDATED NOTES LOG 09/10/09 10:15:01
L RICHARDS L:C F:R B: R: DUE 04/01/09 TYPE CONV. RES.
AMA Y ARM Y ASM Y BLN Y BNK Y CCN Y COL Y ELC Y FOR Y HAZ Y LMT Y OCP
MIP Y PIF Y PMT Y REO Y SER Y TAX Y TSK Y DATE SELECT: MMDDYY PRINT: _
----------* PF8 FOR MORE *----------

SER 053009 @VU OAN#: 0729942433 / RICHARDSON / CALIFORNIA PLE
ASE BE ADVISED THAT THE SALE HELD, 5/7/2008, IS BE
ING RESCINDED DUE TO CLIENT REQUEST. SALE HAS ALRE
ADY BEEN RESCINDED PER ATTORNEY'S OFFICE. PLEASE U
PDATE SYSTEM TO REFLECT RESCISSION. LPS IS CURRENT
LY MONITORING THE PROCESS AND FOLLOWING UP WITH CO
SER 053009 @VU SHADRIN HERRING FROM: SHADRIN HERRING SENT: SAT
URDAY, MAY 30, 2009 10:55 AM TO: 'ALEXANDER.MACK@
WAMU.NET'; 'ASHLEY.LUCYNSKI.U239649@WAMU.NET'; 'CH
RISTINA.SOULANTIKAS@WAMU.NET'; 'ELAINE.MCFADDEN@WA
MU.NET '; 'ELVIA.EATON@WAMU.NET'; 'GMFCSALEREVERSA
LREQUEST@WAMU.NET '; 'GMF-PESCALATED@WAMU.NET '; '
GMREOCANCELLATIONS@WAMU.NET'; 'HARIS.JUSIC@WAMU.NE
T'; 'JACKIE.MCGLYNN@WAMU.NET'; 'JACQUELINE.FELICIA
NO@WAMU.NET '; 'JUN.QIAN@WAMU.NET'; 'MISUK.CHANG@W
AMU.NET '; 'RICHARD.E.PADGETT@WAMU.NET'; SANDRA SC
SER 052909 @VU LEESA BARDUNIAS SYSTEM UPDATED FOR THE FOLLOWING

CSOC.RICH.002345

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NOTE                    CONSOLIDATED NOTES LOG            09/10/09  10:15:02
L  RICHARDS     L:C F:R B:  R:        DUE 04/01/09   TYPE CONV. RES.
    ANA Y ARM Y ASM Y BIN Y BNK Y CCN Y COL Y ELC Y FOR Y HAZ Y LMT Y OCP
    MIP Y PIF Y PMT Y REO Y SER Y TAX Y TSK Y DATE SELECT: MMDDYY  PRINT:
-------------------------------* PF8 FOR MORE *-------------------------------
SER 052909 @VU EVENT: USER HAS ENDED THE ISSUE ASSOCIATED WITH TH
               IS LOAN. ISSUE TYPE: SALE RESCINDED. COMMENTS: RES
               CINDED SALE PROCESS HAS BEEN LAUNCHED. .
SER 052809 @VU MASON SEGERS  SYSTEM UPDATED FOR THE FOLLOWING EVE
               NT: USER HAS APPROVED THE ISSUE. ISSUE TYPE: SALE
               RESCINDED. STATUS: ACTIVE, APPROVED.
SER 052809 @VU JENNIFER ELROD  SYSTEM UPDATED FOR THE FOLLOWING E
               VENT: USER HAS CREATED A PROCESS-LEVEL ISSUE FOR T
               HIS LOAN.ISSUE TYPE: SALE RESCINDED. ISSUE COMMENT
               S: SALE HAS ALREADY BEEN RESCINDED PER ATTORNEY'S
               OFFICE. PLEASE UPDATE SYSTEM TO REFLECT RESCISSION
               .  STATUS: ACTIVE
COL 051909 *** SCORE 239   051809 AGT E30S DAYS DEL 079 RISK E
COL 051109 D$D LMTC WITH CONTACT # EMAIL ADDRESS FOR CUSTOMER
COL 050809 D$D RECV EMAIL TO CONTACT CUST, CALLED - LMTC WITH MY
               # AND EMAIL ADDRESS
COL 050509 *** SCORE 239   050509 AGT E30S DAYS DEL 065 RISK E
```


CSOC.RICH.002346

NOTS CONSOLIDATED NOTES LOG 09/10/09 10:15:03
L RI[illegible] - [illegible]:C F:R B: R: DUE 04/01/09 TYPE CONV. RES.
ANA Y ARM Y ASM Y BLN Y BNK Y CON Y COL Y ELC Y FOR Y HAZ Y LMT Y OCP
MIP Y PIP Y PMT Y REO Y SER Y TAX Y TSK Y DATE SELECT: MMDDYY PRINT:
---------- PF8 FOR MORE ----------

```
COL 041809 *** SCORE 300   041709 AGT E30S DAYS DEL 048 RISK D
COL 040409 *** SCORE 300   040409 AGT E30S DAYS DEL 034 RISK D
COL 032609 EZ9                                OWNER OCC
COL 032609 EZ9 S/W OTHER
COL 032509 EZ9 AT 720 VERIFIED THE CUSTOMERS INFORMATION.
COL 032509 EZ9 LEFT THE LETTER AND FINANCIAL WORKSHEET TAPED TO TH
               E DOOR IN A BLANK SEALED ENVELOPE MARKED CONFIDENTI
               AL WITH THE CUSTOMER'S NAME ON IT. THE NEIGHBOR
COL 032509 EZ9 ON 03/07 THE AGENT WENT TO THE ABOVE ADDRESS AND HA
               D NO SUCCESS. THE AGENT WENT BACK TO THE ABOVE ADDR
               ESS ON 03/08 AND THERE WAS NO ANSWER. THE AGENT
COL 032509 EZ9                JMA DKNCK RESULT
COL 032509 EZ9 AT 720 VERIFIED THE CUSTOMERS INFORMATION.
COL 032509 EZ9 LEFT THE LETTER AND FINANCIAL WORKSHEET TAPED TO TH
               E DOOR IN A BLANK SEALED ENVELOPE MARKED CONFIDENTI
               AL WITH THE CUSTOMER'S NAME ON IT. THE NEIGHBOR
COL 032509 EZ9 ON 03/07 THE AGENT WENT TO THE ABOVE ADDRESS AND HA
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CSOC.RICH.002347

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NOTS                    CONSOLIDATED NOTES LOG          09/10/09  10:15:04
L  RICHARDS     L:C F:R B:  R:        DUE 04/01/09   TYPE CONV. RES.
     ANA Y ARM Y ASM Y BLN Y BNK Y CCN Y COL Y ELC Y FOR Y HAZ Y LMT Y OCP
     MIP Y PIF Y PMT Y REO Y SER Y TAX Y TSK Y DATE SELECT: MMDDYY  PRINT: _
-------------------------------* PF8 FOR MORE *--------------------------------
COL 032509 E29 D NO SUCCESS. THE AGENT WENT BACK TO THE ABOVE ADDR
               ESS ON 03/08 AND THERE WAS NO ANSWER. THE AGENT
COL 032509 E29                JMA DKNCK RESULT
SER 032009 KA8 VERIFIED ACCOUNT STATUS,BALANCES,HISTORY AND DATES TUACCT
               RECEIVED RESPONSE FROM LEGAL DEPT TO REPRT LOAN AS
               NORMAL. REPORTED LOAN AS ACTIVE CURRENT. VERIFIED
               HISTORY PER MCB2/CBRH.
SER 032009 KA8
               SENT EMAIL TO LEGAL DEPT REGARDING FRAUD/LEGAL
               ACDV ISSUE; HOW TO REPORT.
COL 031809 E3$ CALLD HOME    ANS. MACH.-NO MSG
COL 031809 *** SCORE 006   031709 AGT E16S DAYS DEL 017 RISK F
COL 031709 ES@ CALLD HOME    ANS. MACH.-NO MSG
COL 031609 CTX CALLD HOME    ANS. MACH.-NO MSG
COL 031409 AVA               ANS. MACH.-NO MSG
COL 031309 AVA               ANS. MACH.-NO MSG
COL 031209 AVA               ANS. MACH.-NO MSG
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JPMC- 000567
CONFIDENTIAL

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NOTS                    CONSOLIDATED NOTES LOG            09/10/09  10:15:05
L  RICHARDS    L:C F:R B:  R:       DUE 04/01/09   TYPE CONV. RES.
     ANA Y ARM Y ASM Y BLN Y BNK Y CCH Y COL Y ELC Y FOR Y HAZ Y LMT Y OCP
     MIP Y PIF Y PMT Y REO Y SER Y TAX Y TSK Y DATE SELECT: MMDDYY  PRINT: _
-------------------------------* PF8 FOR MORE *-------------------------------
COL 031109 FZ4 CALLD HOME    ANS. MACH.-NO MSG
COL 031109 ***  SP253 1st Notice                LETTER SENT
COL 031009 AVA               ANS. MACH.-NO MSG
COL 030909 AVA               ANS. MACH.-NO MSG
COL 030809 FYD CALLD HOME    CALLED-NO MSG LEFT
COL 030709 AVA               ANS. MACH.-NO MSG
COL 030609 AVA               ANS. MACH.-NO MSG
COL 030609 ***  VACANT SECURED       CONDITION ON 030409   FNFS
COL 030509 AVA               ANS. MACH.-NO MSG
COL 030409 AVA               ANS. MACH.-NO MSG
COL 030409 *** SCORE 254   030309 AGT E30S DAYS DEL 062 RISK D
COL 030309 AVA               ANS. MACH.-NO MSG
COL 030209 AVA               ANS. MACH.-NO MSG
COL 022809 AW3 CALLD HOME    LEFT MSG/ANS MACH
COL 022709 AVA               ANS. MACH.-NO MSG
COL 022609 AVA               BLAST MACH LMC
COL 022509 AVA               ANS. MACH.-NO MSG
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CSOC.RICH.002349

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NOTS [illegible]          CONSOLIDATED NOTES LOG          09/10/09  10:15:05
L  RICHARDS   L:C F:R B:  R:       DUE 04/01/09   TYPE CONV. RES.
     ANA Y ARM Y ASM Y BLN Y BNK Y CCN Y COL Y ELC Y FOR Y HAZ Y LMT Y OCP
     MIP Y PIF Y PMT Y REO Y SER Y TAX Y TSK Y DATE SELECT: MMDDYY  PRINT:
-------------------------------* PF8 FOR MORE *-------------------------------
COL 022409 AVA                ANS. MACH.-NO MSG
COL 022309 AVA                ANS. MACH.-NO MSG
COL 022309 ***  SP261 Pre FCL Notice          LETTER SENT
COL 022109 AVA                NO ANSWER
COL 022009 AVA                ANS. MACH.-NO MSG
COL 021909 AVA                ANS. MACH.-NO MSG
COL 021809 DCB CALLD HOME     CALLED-NO MSG LEFT
COL 021809 *** SCORE 313   021809 AGT E30S DAYS DEL 048 RISK C
COL 021709 F9P CALLD HOME     NO ANSWER
COL 021709 AW6 CALLD HOME     LEFT MSG/ANS MACH
COL 021609 EX2 CALLD HOME     ANS. MACH.-NO MSG
COL 021409 AVA                ANS. MACH.-NO MSG
COL 021309 GDA CALLD HOME     ANS. MACH.-NO MSG
COL 021309 DSI CALLD HOME     ANS. MACH.-NO MSG
COL 021209 D3F CALLD HOME     CALLED-NO MSG LEFT
COL 021109 AVA                ANS. MACH.-NO MSG
COL 021009 AVA                ANS. MACH.-NO MSG
```


CSOC.RICH.002350

NOTS [redacted] CONSOLIDATED NOTES LOG 09/10/09 10:15:06
L RICHARDS LIC F:R B: R: DUE 04/01/09 TYPE CONV. RES.
ANA Y ARM Y ASM Y BLN Y BNK Y CCN Y COL Y ELC Y FOR Y HAZ Y LMT Y OCP
MIP Y PIF Y PMT Y REO Y SER Y TAX Y TSK Y DATE SELECT: MMDDYY PRINT: _
----------* PF8 FOR MORE *----------

COL 020909 WVA CALLD HOME LEFT MSG/ANS MACH
TAX 020909 B3A PRI CNT.. SUP BILL BS$4994.64, TOTAL PENALTY PD $9
77.63, WAS NOT PROVIDED ACTUAL POSTED DT, WAS ADVI
SED RECEIVED IN 07/08 WAS NOT PROVIDED A BREAK DOW
N OF THE PENALTY. WAS ADVISED NO OVER PMTS/DUP PMT
, NO REFUNDS. PER CA REGULATIONS 2 CONSECUTIVE SEC
URE INST MUST BE DEL TO FORCE ESC. PER TAX OFFICE
FULL YR 07/08 ALLOWED WAMU TO ADD THE TAXES TO ESC
CONTINUING TO PAY PER GUIDELINES. SENT EMAIL RESPO
NSE. T.PALMATIER
TAX 020909 B3A PRI..34... T.PALMATIER/4552
PER E-MAIL RECEIVED, PLACED CALL TO SACRAMENTO COU
NTY T/O, SPOKE WITH BRIANNA, VERIFIED PARCEL 01303
630010000 IS CORRECT TO 3622 W CURTIS DR. LAURA RI
CHARDSON. VERIFIED ALL TAXES PD CURRENT WITH NO PR
IOR YR DL TX TO DT. LST PD 1ST 1/2 08/09 AT $2930.
67 ON 12/01/08, NXT DUE 08/09 2ND 1/2 AT $2930.67

CSOC.RICH.002351

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NOTS                    CONSOLIDATED NOTES LOG            09/10/09  10:15:07
L  RICHARDS     I:C F:R B:  R:        DUE 04/01/09   TYPE CONV. RES.
    ANA Y ARM Y ASM Y BLN Y BNK Y CCN Y COL Y ELC Y FOR Y HAZ Y LMT Y OCP
    MIP Y PIF Y PMT Y REO Y SER Y TAX Y TSK Y DATE SELECT: MMDDYY  PRINT: _
-------------------------------* PFB FOR MORE *-------------------------------
TAX 020909 B3A BY 04/10/09. VERIFIED WAMU PMT IN 07/2008 POSTED P
               D DEL FULL YR 07/08 BS$1016.82 W/ DEL 06/07 FULL Y
               R SUP BILL AT BS$2098.35 AND FULL YR 07/08..C..
SER 020909 #99 02/09/2009 CLOSE WK ID# 2045206 / MAIL / NON123 /
               TAX INQUIRY / DOC ID# 2163827676 / USERID : U60516
               4 / COMMENTS :
SER 020909 #99 02/09/2009 CLOSE WK ID# 2045207 / MAIL / NON123 /
               TAX INQUIRY / DOC ID# 2163827680 / USERID : U60516
               4 / COMMENTS :
COL 020709 AVA                ANS. MACH.-NO MSG
COL 020609 GDA CALLD HOME     ANS. MACH.-NO MSG
SER 020609 HNM RQSTD ESCROW TAX REVW, MTGR RCVD NOTIFICATION
               ESCROW IS TOO LOW TO COVER HER PROP TAXES. EMLD
               MICHELLE THOMAS.
COL 020509 AVA                ANS. MACH.-NO MSG
COL 020509 ***  SP715 15 Day Letter            LETTER SENT
COL 020409 FZ2 CALLD HOME     ANS. MACH.-NO MSG
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CSOC.RICH.002352

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NOTS [ ] CONSOLIDATED NOTES LOG          09/10/09  10:15:08
L  RICHARDS     L:C F:R B:  R:       DUE 04/01/09   TYPE CONV. RES.
     ANA Y ARM Y ASM Y BLN Y BNK Y CCN Y COL Y ELC Y FOR Y HAZ Y LMT Y OCP
     MIP Y PIF Y PMT Y REO Y SER Y TAX Y TSK Y DATE SELECT: MMDDYY  PRINT: _
-------------------------------* PF8 FOR MORE *-------------------------------
COL 020409 E33 CALLD HOME    ANS. MACH.-NO MSG
COL 020409 *** SCORE 313   020409 AGT E30S DAYS DEL 034 RISK C
COL 020309 AVA               ANS. MACH.-NO MSG
COL 020309 A9I CALLD HOME    ANS. MACH.-NO MSG
ANA 020309 FD5 N/A EFF 3/09 $4885.19 WITH 36 MONTH SPRD. LOADED
               ANA STP 5.
COL 020209 E2Y CALLD HOME    ANS. MACH.-NO MSG
ANA 020209 FD5 PER ECC REQ, ADJ PCH1 TO OLD PYMT AMT $4352.32 FOR
               1/09-2/09.  WILL RUN N/A EFF FOR 3/09 WITH 36 MNTH
               SPRD AFTER OVERNIGHT CYCLE.
COL 020109 FZ8 CALLD HOME    ANS. MACH.-NO MSG
COL 013109 FG5               ANS. MACH.-NO MSG
COL 013109 FOF CALLD HOME    ANS. MACH.-NO MSG
COL 013009 AVA               ANS. MACH.-NO MSG
SER 013009 $1X BALANCE/TRANSACTION INQUIRY/QUESTION              CSHIQ
               U230201-HELPING HOMEOWNER ON ESCROW SHORTAGE AND A
                FURTHER SPREAD
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JPMC- 000572
CONFIDENTIAL

CSOC.RICH.002353

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NOTS [ ]          CONSOLIDATED NOTES LOG          09/10/09  10:15:09
L  RICHARDS     L:C F:R B:  R:       DUE 04/01/09   TYPE CONV. RES.
     ANA Y ARM Y ASM Y BLN Y BNK Y CCH Y COL Y ELC Y FOR Y HAZ Y LMT Y OCP
     MIP Y PIF Y PMT Y REO Y SER Y TAX Y TSK Y DATE SELECT: MMDDYY  PRINT: _
-------------------------------* PF8 FOR MORE *-------------------------------
COL 013009 ETC BORR #1 CALLD VRFD HP/BP/SS#     OWNER OCC
COL 012909 EM9 CALLD HOME    ANS. MACH.-NO MSG
COL 012809 AVA               ANS. MACH.-NO MSG
COL 012709 AVA               ANS. MACH.-NO MSG
COL 012609 FOF CALLD HOME    ANS. MACH.-NO MSG
COL 012409 AVA               SIT TONE ENCOUNT.
COL 012309 AVA               ANS. MACH.-NO MSG
COL 012209 AVA               ANS. MACH.-NO MSG
COL 012109 AVA               ANS. MACH.-NO MSG
TAX 012109 A83 ESCZCS.V.SHEPARD 4355
               PER SACRAMENTO CO WEB..CANT VERIFY H.O. NAME..
               PROP ADD 3622 W. CURTIS DR. SACRAMENTO, CA  95818.
               ...P# 013-0363-001-0000
               NO DEL TAXES...08-09 1ST 1/2 POSTED 12-10-08
               $2930.67(WAMU PD)...2ND 1/2 DUE 4-10-09 $2930.67
               CLOSED TSK.
COL 012109 ***  SP260 2nd Notice              LETTER SENT
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JPMC- 000573
CONFIDENTIAL

CSOC.RICH.002354

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NOTE                    CONSOLIDATED NOTES LOG          09/10/09  10:15:10
L  RICHARDS  L:C F:R B:  R:        DUE 04/01/09   TYPE CONV. RES.
    ANA Y ARM Y ASM Y BLN Y BNK Y CCN Y COL Y ELC Y FOR Y HAZ Y LMT Y OCP
    MIP Y PIF Y PMT Y REO Y SER Y TAX Y TSK Y DATE SELECT: MMDDYY  PRINT: _
-------------------------------* PF8 FOR MORE *-------------------------------
COL 012009 ES9                ANS. MACH.-NO MSG
COL 012009 DLQ DELINQUENCY NOTICE: REQUEST TO VENDOR=17 DAY
               S OR MORE DELQ
COL 011909 AVA                ANS. MACH.-NO MSG
COL 011909 *** SCORE 068   011709 AGT E16S DAYS DEL 018 RISK B
COL 011709 AVA                ANS. MACH.-NO MSG
COL 011609 AVA                ANS. MACH.-NO MSG
SER 011609 $1X ECC CALL TRANSFER                                TRANSF
               U267279-WANTS TO KNOW WHY PAYMENT UP AFTER SHE MOD
               IFIED HR LOAN
COL 011609 C0$ BORR #1 CALLD VRFD HP/BP/SS#
SER 011609 $1X BALANCE/TRANSACTION INQUIRY/QUESTION             CSHIQ
               U260300-MR GREER NO AUTHO FOUND ON LOAN, ADVISED T
               O FAX TO US
COL 011609 E3U PTP: 01/16/09, $5126.10, JIT.
               ADRIAN GREAR, ACCOUNTANT, DIRKY, 818-260-0669, GAVE
                PTP.
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JPMC- 000574
CONFIDENTIAL

CSOC.RICH.002355

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NOTS                    CONSOLIDATED NOTES LOG            09/10/09  10:15:11
L  RICHARDS    L:C F:R B:  R:       DUE 04/01/09   TYPE CONV. RES.
     ANA Y ARM Y ASM Y BLN Y BNK Y CCN Y COL Y ELC Y FOR Y HAZ Y IMT Y OCP
     MIP Y PIF Y PMT Y REO Y SER Y TAX Y TSK Y DATE SELECT: MMDDYY  PRINT: _
-------------------------------* PF8 FOR MORE *-------------------------------
COL 011609 E3U                PROMISE TO PAY                        5126.10 0119
COL 011609 E3U CLD BY OTHER  VRFD HP/BP/SS#
COL 011609 BDG ADRIAN GREAR,ACCOUNTANT,PH#810-260-0669,CALL TO GET
                A STATEMENT FOR JANUARY ALSO SAID HE WILL MAKE A P
               MT TODAY OVER THE PHONE
COL 011609 BDG PTP,JAN16,$5126.10,JIT
COL 011609 BDG                PROMISE TO PAY                        5126.10 0119
COL 011609 BDG CLD BY OTHER  VRFD HP/BP/SS#
COL 011509 ETI CALLD HOME    ANS. MACH.-NO MSG
SER 011509 $VR CUST SELECTED JIT OPTION VIA IVR                    IVRJIT
SER 011509 $VR LAST PMT INFO (DATE,AMT,BREAKDOWN)OBTAINED VIA IVR IVRPMT
SER 011509 JOC FROM MEM1:
               PLEASE CONTACT KARINA MIRZOYAN IN LEGAL @
               818-775-2238 PRIORTO PROCESSING ANY ACTION ON
               THIS LOAN OR CONTACTING/SPEAKINGWITH THE
               BORROWER. PHONE # IS FOR INTERNAL USE ONLY - NO
               BLIND TRANSFERS PLEASE.
```


CSOC.RICH.002356

```
NOTS 1                    CONSOLIDATED NOTES LOG            09/10/09  10:15:11
L  RICHARDS    L:C F:R B:  R:        DUE 04/01/09   TYPE CONV. RES.
     ANA Y ARM Y ASM Y BLN Y BNK Y CCN Y COL Y ELC Y FOR Y HAZ Y LMT Y OCP
     MIP Y PIF Y PMT Y REO Y SER Y TAX Y TSK Y DATE SELECT: MMDDYY  PRINT: _
-------------------------------* PF8 FOR MORE *-------------------------------
COL 011509 ES8 CALLD HOME    ANS. MACH.-NO MSG
COL 011409 E@3 CALLD HOME    ANS. MACH.-NO MSG
SER 011409 $VR LAST PMT INFO (DATE,AMT,BREAKDOWN)OBTAINED VIA IVR IVRPMT
COL 011309 E@T CALLD HOME    ANS. MACH.-NO MSG
COL 011209 D#Z CALLD HOME    ANS. MACH.-NO MSG
COL 011209 ***  SP253 1st Notice                LETTER SENT
COL 011009 AVA               ANS. MACH.-NO MSG
COL 010909 NDO CALLD HOME    ANS. MACH.-NO MSG
COL 010809 AVA               ANS. MACH.-NO MSG
COL 010709 E#B CALLD HOME    ANS. MACH.-NO MSG
COL 010709 E$V CALLD HOME    ANS. MACH.-NO MSG
COL 010609 FGF CALLD HOME    NO ANSWER
COL 010509 *** SCORE 068   010309 AGT E16S DAYS DEL 004 RISK B
HAZ 123008 $#E EARTHQUAKE POLICY RECEIVED,NOT REQUIRED. , EFF
               1/1/1900, POL 71BGQ6440
LMT 122308 AT3 GL REVIEWED
SER 121808 J0C * STRICTLY CONFIDENTIAL * LEGAL ACTION *          LEGAL
```

JPMC- 000576
CONFIDENTIAL

CSOC.RICH.002357

```
NOTS                    CONSOLIDATED NOTES LOG            09/10/09  10:15:12
L  RICHARDS    L:C F:R B:  R:       DUE 04/01/09   TYPE CONV. RES.
    ANA Y ARM Y ASM Y BLN Y BNK Y CCN Y COL Y ELC Y FOR Y HAZ Y IMT Y OCP
    MIP Y PIF Y PMT Y REO Y SER Y TAX Y TSK Y DATE SELECT: MMDDYY  PRINT: _
-------------------------------* PF8 FOR MORE *-------------------------------
SER 121808 JOC FROM MEM1:
               PLEASE CONTACT KARINA MIRZOYAN IN LEGAL @
               818-775-2238 PRIORTO PROCESSING ANY ACTION ON
               THIS LOAN OR CONTACTING/SPEAKINGWITH THE
               BORROWER. PHONE # IS FOR INTERNAL USE ONLY - NO
               BLIND TRANSFERS PLEASE
SER 121608 GSA REVIEWED SUSP BAL FOR POSTING - POSTED XP          SUSP07
SER 121508 IDS  TSK COMPLETED...
                PLEASE MOVE FUNDS IAO $2486.52 (SUSP CR) FROM
                95R21 TO SUSPENSE (SUSP).
SER 121508 JYZ .........COPIED NOTE FROM REVERSAL TASK...........
SER 121508 JYZ REOBAL COMPLETED AS TASK REQUESTED....U169054
               PLEASE MOVE FUNDS IAO $598.52 (ATTY CR) FROM 95R21
               TO ESCROW (NGTI).
LMT 121508 BCP DDCH RECONCILED. LOSS IAO $37.00 DOC PREP FEE
               (TITLE DR) SHOULD BE WRITTEN OFF. TASK OPENED TO
               MOVE FUNDS IAO $598.52 (ATTY CR) FROM 95R21 TO
```


CSOC.RICH.002358

```
NOTS                    CONSOLIDATED NOTES LOG            09/10/09  10:15:13
L  RICHARDS    L:C F:R B:  R:       DUE 04/01/09   TYPE CONV. RES.
     ANA Y ARM Y ASM Y BLN Y BNK Y CCN Y COL Y ELC Y FOR Y HAZ Y LMT Y OCP
     MIP Y PIF Y PMT Y REG Y SER Y TAX Y TSK Y DATE SELECT: MMDDYY  PRINT:
--------------------------------* PF8 FOR MORE *-------------------------------
LMT 121508 BCP ESCROW (NGTI). TASK OPENED TO MOVE FUNDS IAO
               $2486.52 (SUSP CR) FROM 95R21 TO SUSPENSE (SUSP).
               $100000.00 WAS IN N13 AT THE TIME OF RECON.
COL 121508 EL5 LETTER SENT   AG    JIT DBT INIT 1565695401
COL 121508 EL5               JIT DRAFT INITIATE 1565695401        4367.32 1220
SER 121508 EL5 JIT DEBIT INITIATED 1565695401                     AEGIS
COL 121508 EL5 3RD PARTY VERIFIED ALL INFO..CALLING  TO MAKE PYMT
               TOOK JIT IAO 4352.32 + 15 DOLLAR FEE..
COL 121508 EL5 CLD BY OTHER  VRFD HP/BP/SS#
COL 121508 AVA               ANS. MACH.-NO MSG
COL 121308 AVA               ANS. MACH.-NO MSG
COL 121208 AVA               ANS. MACH.-NO MSG
COL 121108 B96 CALLD HOME    ANS. MACH.-NO MSG
COL 121108 ***  SP253 1st Notice                LETTER SENT
COL 121008 AVA               ANS. MACH.-NO MSG
COL 120908 AVA               ANS. MACH.-NO MSG
COL 120808 AVA               ANS. MACH.-NO MSG
```

JPMC- 000578
CONFIDENTIAL

CSOC.RICH.002359

```
NOTS                    CONSOLIDATED NOTES LOG            09/10/09  10:15:14
L  R[illegible]  F:R B:  R:        DUE 04/01/09   TYPE CONV. RES.
     ANA Y ARM Y ASM Y BLN Y BNK Y CCN Y COL Y ELC Y FOR Y HAZ Y LMT Y OCP
     MIP Y PIF Y PMT Y REO Y SER Y TAX Y TSK Y DATE SELECT: MMDDYY  PRINT: _
-------------------------------* PF8 FOR MORE *-------------------------------
COL 120608 AVA                ANS. MACH.-NO MSG
COL 120508 LRO CALLD HOME     ANS. MACH.-NO MSG
COL 120408 *** SCORE 068   120308 AGT E16S DAYS DEL 003 RISK B
SER 120208 $1X INTELLIVIEW HISTORY REQUESTED                      IVHIST
               U249954-FROM DATE: 07/02/2007;TO DATE: 12/02/2008;
               DELIVERY METHOD: FAX;REQUESTOR NAME: LAURA RICHARD
               SON;REQUESTOR ADDRESS: 717 E VERNON ST  LONG BEACH
                CA 90806-2726  ;REQUESTOR FAX #: 6178645715;REQUE
               STOR TYPE:CUSTOMER;
SER 120208 $1X INTELLIVIEW HISTORY REQUESTED                      IVHIST
               U249954-FROM DATE: 07/02/2007;TO DATE: 12/02/2008;
               DELIVERY METHOD: MAIL;REQUESTOR NAME: LAURA RICHAR
               DSON;REQUESTOR ADDRESS: 717 E VERNON ST  LONG BEAC
               H CA 90806-2726  ;REQUESTOR FAX #:  ;REQUESTOR TYP
               E:CUSTOMER;
SER 120208 $VR LAST PMT INFO (DATE,AMT,BREAKDOWN)OBTAINED VIA IVR IVRPMT
SER 120208 $1X BALANCE/TRANSACTION INQUIRY/QUESTION               CSHIQ
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JPMC- 000579
CONFIDENTIAL

CSOC.RICH.002360

```
:OTS                    CONSOLIDATED NOTES LOG          09/10/09  10:15:15
L  RIC[illegible]  L:C F:R B:  R:        DUE 04/01/09   TYPE CONV. RES.
     ANA Y ARM Y ASM Y BLN Y BNK Y CCN Y COL Y ELC Y FOR Y HAZ Y LMT Y OCP
     MIP Y PIF Y PMT Y REO Y SER Y TAX Y TSK Y DATE SELECT: MMDDYY  PRINT:
-------------------------------* PF8 FOR MORE *-------------------------------
SER 120208 $1X U267621-NON BORROW INFO DENIED                      CSHIQ
SER 120208 $VR LAST PMT INFO (DATE,AMT,BREAKDOWN)OBTAINED VIA IVR IVRPMT
SER 120208 $VR IVR CALL RECD/WRONG SSN ENTERED/NO INFO PROVIDED   IVRSSN
SER 112808 ELK INS/PER REPORT REMOVE DISB STOP B....JG
SER 112508 KA8 VERIFIED ACCOUNT STATUS,BALANCES,HISTORY AND DATES TUACCT
               RECEIVED RESPONSE FROM LEGAL DEPT TO REPORT LOAN
               AS NORMAL. HAD CREDIT SUPPRESSION REMOVED.
               REPORTED LOAN AS ACTIVE CURRENT. VERIFIED HISTORY
               PER MCB2/CBRH. SUPPRESSED NEGATIVE REPORTING 8/07
               TO 9/08 PER LMT MOD.
SER 112508 KA8 VERIFIED ACCOUNT STATUS,BALANCES,HISTORY AND DATES TUACCT
               RECEIVED RESPONSE FROM LEGAL DEPT TO REPORT LOAN
               AS NORMAL. HAD CREDIT SUPPRESSION REMOVED.
               REPORTED LOAN AS ACTIVE CURRENT. VERIFIED HISTORY
               PER MCB2/CBRH. SUPPRESSED NEGATIVE REPORTING 8/07
               TO 9/08 PER LMT MOD.
SER 112508 KA8
```

JPMC- 000580
CONFIDENTIAL

CSOC.RICH.002361

NOTS [redacted] CONSOLIDATED NOTES LOG 09/10/09 10:15:16
L RICHARDS L:C F:R B: R: DUE 04/01/09 TYPE CONV. RES.
ANA Y ARM Y ASM Y BLN Y BNK Y CCN Y COL Y ELC Y FOR Y HAZ Y LMT Y OCP
MIP Y PIF Y PMT Y REO Y SER Y TAX Y TSK Y DATE SELECT: MMDDYY PRINT: _
----------* PF8 FOR MORE *----------

```
SER 112508 KA8 SENT E-MAIL TO K. MIRZOYAN REGARDING LEGAL ACDV IS
               SUE.
SER 112108 JOC * STRICTLY CONFIDENTIAL * LEGAL ACTION *          LEGAL
SER 112108 JOC FROM MEM1:
               PLEASE CONTACT KARINA MIRZOYAN IN LEGAL @
               818-775-2238 PRIORTO PROCESSING ANY ACTION ON
               THIS LOAN OR CONTACTING/SPEAKINGWITH THE
               BORROWER. PHONE # IS FOR INTERNAL USE ONLY - NO
               BLIND TRANSFERS PLEASE.
ANA 112108 PGA PER ESCROW ANALYSIS DEPARTMENT: ESC PMNT INCREASE/
                SHORTAGE DUE TO TAX INCREASE NEW PAYMENT: 5126.10
                EFF 01/09. 457003
SER 111708 DB0  LOSS MIT FILE SENT TO ACS FOR IMAGING
               790625285984
COL 111408 AVA              ANS. MACH.-NO MSG
COL 111408 $VR LETTER SENT   AG    JIT DBT INIT 1565635296
SER 111408 $VR JIT DEBIT INITIATED 1565635296                    ABGIS
```


CSOC.RICH.002362

CSOC.RICH.002363

```
NOTS                    CONSOLIDATED NOTES LOG            09/10/09  10:15:17
L  RICHARDS    L:C F:R B:  R:       DUE 04/01/09   TYPE CONL. RES.
     ANA Y ARM Y ASM Y BLN Y BNK Y CCN Y COL Y ELC Y FOR Y HAZ Y LMT Y OCP
     MIP Y PIF Y PMT Y REO Y SER Y TAX Y TSK Y DATE SELECT: MMDDYY  PRINT: _
--------------------------------* PF8 FOR MORE *--------------------------------
COL 111408 $VR                PTP IVR                                  4352.32 1124
SER 111408 $VR CUST SELECTED JIT OPTION VIA IVR                       IVRJIT
SER 111408 $VR LAST PMT INFO (DATE,AMT,BREAKDOWN)OBTAINED VIA IVR IVRPMT
TAX 111408 I@A WORKING SPECIAL DISBURSMENT STOP 1 PROJECT,
               CHANGING DISB STOP FROM 1 TO B DUE TO NO NOTES
               STATING WHY THE STOP WAS REMOVE AND REPLACE.......
               JGASKINS
COL 111308 AVA                ANS. MACH.-NO MSG
COL 111208 AVA                ANS. MACH.-NO MSG
COL 111108 AVA                ANS. MACH.-NO MSG
COL 111108 ***  SP253 1st Notice              LETTER SENT
COL 111008 AVA                ANS. MACH.-NO MSG
COL 110808 AVA                ANS. MACH.-NO MSG
TAX 110808 ZC  ZCTS NPV: Jurisdiction - SACRAMENTO COUNTY; Parcel
                - 013-0363-001-0000; Status - Tax all paid; Chang
               e Date - 11/08/2008 06:23:30AM; , USER NOTES: 10/3
               /07 ccsd - per county website taxes are delinquent
```


CSOC.RICH.002364

```
NOTS                    CONSOLIDATED NOTES LOG            09/10/09  10:15:17
L  RICHARDS    LTC F:R B:  R:       DUE 04/01/09   TYPE CONV. RES.
     ANA Y ARM Y ASM Y BLN Y BNK Y CCN Y COL Y ELC Y FOR Y HAZ Y LMT Y OCP
     MIP Y PIF Y PMT Y REO Y SER Y TAX Y TSK Y DATE SELECT: MMDDYY  PRINT:
-------------------------------* PF8 FOR MORE *-------------------------------
TAX 110808 ZC   iao (2006 annual b- 451.48 p&i- 97.23, amounts go
                od thru 10/31/07) (2006 annual b- 451.48, p&i- 104
                .00, amounts good thru 11/30/07) cashier check/cer
                tified funds payable to Sacramento County for del.
                 payments...mt/zcs
COL 110708 AVA                ANS. MACH.-NO MSG
COL 110608 AVA                ANS. MACH.-NO MSG
SER 110608 $VR GEN INFO, (BAL, NEXT DUE ETC) OBTAINED VIA IVR     IVRGEN
SER 110608 $VR LAST PMT INFO (DATE,AMT,BREAKDOWN)OBTAINED VIA IVR IVRPMT
COL 110508 AVA                BLAST MACH LMC
HAZ 110508 $#H EARTHQUAKE POLICY RECEIVED,NOT REQUIRED. , EFF
                2/5/2008, POL 71BGQ6440
COL 110408 *** SCORE 069   110308 AGT E16S DAYS DEL 003 RISK B
SER 102308 JOC * STRICTLY CONFIDENTIAL * LEGAL ACTION *           LEGAL
SER 102308 JOC FROM MEM1:
                PLEASE CONTACT KARINA MIRZOYAN IN LEGAL @
                818-775-2238 PRIORTO PROCESSING ANY ACTION ON
```


CSOC.RICH.002365

```
NOTS                          CONSOLIDATED NOTES LOG            09/10/09  10:15:18
L  RICHARDS     L:C F:R B:  R:        DUE 04/01/09   TYPE CONV. RES.
     ANA Y ARM Y ASM Y BLN Y BNK Y CON Y COL Y ELC Y FOR Y HAZ Y LMT Y OCP
     MIP Y PIF Y PMT Y REO Y SER Y TAX Y TSK Y DATE SELECT: MMDDYY  PRINT: _
--------------------------------* PF8 FOR MORE *--------------------------------
SER 102308 J0C THIS LOAN OR CONTACTING/SPEAKINGWITH THE
               BORROWER. PHONE # IS FOR INTERNAL USE ONLY - NO
               BLIND TRANSFERS PLEASE
SER 102308 J0C * STRICTLY CONFIDENTIAL * LEGAL ACTION *            LEGAL
COL 101508 AVA                ANS. MACH.-NO MSG
COL 101508 H10                JIT AUTH/AGRD FEE  NO SERVICE REQUIRE 4408.02 1019
COL 101508 H10 LETTER SENT    AG    JIT DBT INIT 1565580015
COL 101508 H10                JIT DRAFT INITIATE 1565580015         4423.02 1019
SER 101508 H10 JIT DEBIT INITIATED 1565580015                       AEGIS
COL 101508 H10 PROP VACANT
COL 101508 H10 S/W BORR #1    VRFD HP/BP/SS#
COL 101408 AVA                ANS. MACH.-NO MSG
COL 101308 AVA                ANS. MACH.-NO MSG
COL 101108 AVA                ANS. MACH.-NO MSG
COL 101108 ***  SP253 1st Notice              LETTER SENT
SER 101008 $1X PAYMENT INQUIRY                                      PMTINQ
               U188666-
```

JPMC- 000585
CONFIDENTIAL

CSOC.RICH.002366

```
NOTS                    CONSOLIDATED NOTES LOG            09/10/09  10:15:19
L  RICHARDS    L:C F:R B:  R:        DUE 04/01/09   TYPE CONV. RES.
    ANA Y ARM Y ASM Y BLN Y BNK Y CCN Y COL Y ELC Y FOR Y HAZ Y IMT Y OCP
    MIP Y PIF Y PMT Y REO Y SER Y TAX Y TSK Y DATE SELECT: MMDDYY  PRINT: _
-------------------------------* PF8 FOR MORE *-------------------------------
COL 100708 AVA                ANS. MACH.-NO MSG
COL 100608 C0$     PTP $4352.32 10/06/08 MAIL.
COL 100608 C0$ S/W BORR #1    PROMISE TO PAY                        4352.32 1011
COL 100608 C0$ CALLD HOME     VRFD HP/BP/SS#
COL 100608 AYJ CALLD HOME     ANS. MACH.-NO MSG
COL 100408 *** SCORE 008   100308 AGT E16S DAYS DEL 003 RISK E
SER 093008 $YI FISFS W/O #24102529 COMPLETED 9/5/2008. PHOTO -
               PHOTO. CANCELING TO CLEAR RECORDS.
SER 092908 #99 09/29/2008 RESCAN/CANCELLED WK ID# 2137995 / CREDI
               T BUREAU CORRESPONDENCE / CREDIT BUREAU CORRESPOND
               ENCE / SEND TO OTHER DEPARTMENT / DOC ID# 21702061
               25 / USERID : U459756 / COMMENTS :
SER 092608 2RL LOSS MIT MOD:DAY 3 SYSTEM CHANGES COMPLETED        RESMND
SER 092608 2RL FROM MEM1:
               RIM MOD COMPLETE 04175 ARM TO FIXED. AMORTIZED
               OVER 498 MONTHS.
SER 092608 #99 09/26/2008 RESCAN REQUEST WK ID# 2137995 / CREDIT
```


CSOC.RICH.002367

NOTS [redacted] CONSOLIDATED NOTES LOG 09/10/09 10:15:20
L RICHARDS L:C F:R B: R: DUE 04/01/09 TYPE CONV. RES.
ANA Y ARM Y ASM Y BLN Y BNK Y CCR Y COL Y ELC Y FOR Y HAZ Y LMT Y OCP
MIP Y PIF Y PMT Y REO Y SER Y TAX Y TSK Y DATE SELECT: MMDDYY PRINT: _
----------* PF8 FOR MORE *----------

SER 092608 #99 BUREAU CORRESPONDENCE / CREDIT BUREAU CORRESPONDEN
CE / SEND TO OTHER DEPARTMENT / DOC ID# 2170206125
/ USERID : U224476 / CREDIT DEPT.

SER 092508 PEC VERIFIED ACCOUNT STATUS,BALANCES,HISTORY AND DATES EXACCT
REPORTED AS CURRENT/ACTIVE
NEVER HEARD BACK FROM REP AS TO REPORT TO CREDIT
BUREAU OR NOT. SENT EMAIL TO SOPHIA DARBASHI, SHE
FORWARDED TO LEAH BARTOCES, SHE FORWARDED TO PAUL
BATTAGLIA WHO WAS TO GET BACK TO ME AFTER HE
RETURNED FROM VACATION ON 9/18. NEVER HEARD FROM
PAUL, LEAH OR SOPHIA.

SER 092408 JOC * STRICTLY CONFIDENTIAL * LEGAL ACTION * LEGAL

SER 092408 JOC FROM MEM1:
PLEASE CONTACT KARINA MIRZOYAN IN LEGAL @
818-775-2238 PRIORTO PROCESSING ANY ACTION ON
THIS LOAN OR CONTACTING/SPEAKINGWITH THE
BORROWER. PHONE # IS FOR INTERNAL USE ONLY - NO

CSOC.RICH.002368

NOTS CONSOLIDATED NOTES LOG 09/10/09 10:15:21
L RICHARDS L:C F:R B: R: DUE 04/01/09 TYPE CONV. RES.
ANA Y ARM Y ASM Y BLN Y BNK Y CCN Y COL Y ELC Y FOR Y HAZ Y LMT Y OCP
MIP Y PIF Y PMT Y REO Y SER Y TAX Y TSK Y DATE SELECT: MMDDYY PRINT: _
----------* PF8 FOR MORE *----------

```
SER 092408 J0C BLIND TRANSFERS PLEASE.
LMT 092308 E6Y FILE TO WAREHOUSE
               ESCMOD TASK COMPLETE
               REMOVE STOPS
ANA 092208 G8F TASK COMPLETED: NEW ANA EFFECTIVE
               10/08 PYMT 4352.32..OVER/SHORT$00.00..W MAN CODE
               NO BILLING STMT SENT ...CHGE COUPON MONTH FROM 3
               TO 10.....CLOSED ESCMOD ************************
SER 092208 $YI FISFS W/O #24102529 COMPLETED 9/5/2008. PROVIDE
               ACCESS - PROVIDE ACCESS. CONTRACTOR NEVER RECEIVED
               A PHONE CALL BACK AND COULD NOT LOCATE PROPERTY TO
               TEST KEYS. PLEASE ADVISE.
SER 091908 #99 09/19/2008 CLOSE WK ID# 2128767 / LMIT MODIFICATIO
               N / LMIT MODIFICATION / OTHER / DOC ID# 2169475632
                / USERID : U465500 / COMMENTS : NONE.
SER 091908 #99 09/05/2008 REINDEX/OPEN WK ID# 2128767 / LMIT MODI
               FICATION / LMIT MODIFICATION / UPDATE PASS THROUGH
```


CSOC.RICH.002369

```
NOTS [ ] CONSOLIDATED NOTES LOG          09/10/09  10:15:22
L  RICHARDS     L:C F:R B:  R:       DUE 04/01/09   TYPE CONV. RES.
     ANA Y ARM Y ASM Y BLN Y BNK Y CCN Y COL Y ELC Y FOR Y HAZ Y LMT Y OCP
     MIP Y PIF Y PMT Y REO Y SER Y TAX Y TSK Y DATE SELECT: MMDDYY  PRINT:
-------------------------------* PF8 FOR MORE *-------------------------------
SER 091908 #99  DOCUMENT / DOC ID# 2169475632 / USERID : U465500
SER 091908 #99 09/18/2008 OPEN WK ID# 2137995 / CREDIT BUREAU COR
               RESPONDENCE / CREDIT BUREAU CORRESPONDENCE / DOC I
               D# 2170206125
LMT 091708 E6Y OPEN ESCMOD TASK
               VERIFIED SYSTEM CHANGES AND FUNDING CORRECT
               RECORDING NOT REQUIRED
LMT 091108 KCM WAIVED LATE CHARGE/NSF BALANCE FOR WORKOUT         LMLCWV
               256.68/0.00
SER 091108 G4Q RCVD PRSNL CK#0003 IAO 4352.32
               POSTED TO ONE PMT IAO 4267.59 AND ESCROW IAO
               84.73 AS PER CSHLMT
               UNABLE TO USE EFF DTE 090808; USED EFF DTE 091008
SER 091008 NLO  TASK COMPLETED AS REQ. U692650
               PLEASE POST 9,680.56 TO ESCROW
               POST 3,338.76 TO CORP ADV. 95R13 MODC
               DEBIT GL 16740-9791-02 DOC# 072994243
```

JPMC- 000589
CONFIDENTIAL

CSOC.RICH.002370

```
NOTS                    CONSOLIDATED NOTES LOG            09/10/09  10:15:23
L  RICHARDS    L:C F:R B:  R:       DUE 04/01/09   TYPE CONV. RES.
     ANA Y ARM Y ASM Y BLN Y BNK Y CCN Y COL Y ELC Y FOR Y HAZ Y LMT Y OCP
     MIP Y PIP Y PMT Y REO Y SER Y TAX Y TSK Y DATE SELECT: MMDDYY  PRINT: _
-------------------------------* PF8 FOR MORE *-------------------------------
SER 091008 NLO COMMENT LOSS MIT MOD 0729942433
SER 091008 HTM LOSS MIT MOD:DAY 2 MANUAL SYS CHANGES IN PROCESS   RESMED
SER 091008 H8E WO#24079220 TRCK#9421 7676 3220
               KEYS SENT
SER 090908 JZF LOSS MIT MOD:DAY 1 MANUAL SYS CHANGES IN PROCESS   RESMAN
SER 090908 P4M OPEN DCHLMT TSK
                RCVD  OFFICAL CK FIRST CALIFORINA BANK IAO
               4,352.32 CK#0003 EFF 090808 PLS ADVS
LMT 090808 E6Y SUBMITTED SYSTEM CHANGES (MANUALLY)
LMT 090508 E6Y *
LMT 090408 E6Y DOCS TO ARC/COL/SM/IMAGE
               PKG TO SPEC LNS/INV RPTG
COL 090408 *** SCORE 129   090308 AGT E90S DAYS DEL 400 RISK F
COL 090208 ***  VACANT SECURED       CONDITION ON 082808   FNFS
SER 082908 JAW * STRICTLY CONFIDENTIAL * LEGAL ACTION *          LEGAL
SER 082908 FP5 KEYS SENT
               FEDEX TRCK#9421 7676 3220
```


CSOC.RICH.002371

NOTS CONSOLIDATED NOTES LOG 09/10/09 10:15:24
L Richardson - [illegible] F:R B: R: DUE 04/01/09 TYPE CONV. RES.
ANA Y ARM Y ASM Y BLN Y BNK Y CCN Y COL Y ELC Y FOR Y HAZ Y LMT Y OCP
MIP Y PIF Y PMT Y REO Y SER Y TAX Y TSK Y DATE SELECT: MMDDYY PRINT:

SER 082908 FP5 EMAILED NANCY TRAVNIK AT FIDELITY TO GET STATUS
OF KEY REQUEST.
SER 082808 $YI FISFS W/O #24079220 COMPLETED 8/28/2008. OTHER -
OTHER. PLEASE FORWARD KEYS TO HOMEOWNER LAURA
RICHARDSON 717 E VERNON STREET LONG BEACH , CA
90806 PHONE# 562-706-4694 THANK YOU,.
SER 082808 H8E REQUEST MADE TO FORWARD KEYS TO LAURA RICHARDSON
717 E VERNON STREET
LONG BEACH , CA 90806
PHONE# 562-706-4694
COL 082508 WJD FILE CLOSED...BC01327
COL 082008 WJD WAITING FOR FILE TO CLOSE...BC01327
SER 081908 @VU DENNIS HALE USER HAS COMPLETED THE WRITEOFFREVIE
W DATA FORM WITH THE FOLLOWING ENTRIES: : REJECTE
D : :
SER 081908 @VU DENNIS HALE USER HAS COMPLETED THE WRITEOFF DATA
FORM WITH THE FOLLOWING ENTRIES: : NO : : :

JPMC- 000591
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CSOC.RICH.002372

Process Management Notes :: Loan #
Printed: 9/21/2009 9:16:32 AM, Melissa Onskt
View: All Notes for

1.

Written By: Mason Segers, WAMU Umbrella
Date: 6/12/2009 12:47:00 PM
Type: Intercom
Process: FC_CA_Other_BO_
Borrower: RICHARDSON
Note:
Intercom Message: / Read: 6/12/2009 12:47:17 PM / From: Bardunias, Leesa / To: Segers, Mason; / CC: / Intercom Type: Response Needed / Subject: Rescinded Sale /

2.

Written By: Karime Arias, California Re-Con
Date: 6/3/2009 4:18:00 PM
Type: Intercom
Process: FC_CA_Other_BO_
Borrower: RICHARDSON
Note:
Intercom Message: / Read: 6/3/2009 4:17:57 PM / From: Ott, Melissa / To: Arias, Karime; / CC: / Intercom Type: General Update / Subject: Fw: Fw: status of loan /

3.

Written By: Robert Perry, Fidelity
Date: 6/3/2009 7:23:00 AM
Type: Intercom
Process: FC_Sale_Rescinded
Borrower: RICHARDSON
Note:
Intercom Message: / Read: 6/3/2009 7:22:30 AM / From: AutoProc, Fidelity / To: Perry, Robert; / CC: / Intercom Type: Stop/Hold Action / Subject: Issue Request /

4.

Written By: Melissa Ott, Fidelity
Date: 6/2/2009 3:57:00 PM
Type: Intercom
Process: FC_CA_Other_BO_
Borrower: RICHARDSON
Note:
Intercom Message: / Sent: 6/2/2009 3:56:53 PM / From: Melissa Ott / To: Arias,Karime; / CC: / Intercom Type: General Update / Subject: Fw: Fw: status of loan / Message: This file is now closed in PM

--- Forwarded Message ---

JPMC- 000592
CONFIDENTIAL

Sent: 6/2/2009 11:28:00 AM
From: Shadrin Herring
To: Melissa Ott
CC:
Message Type: General Vendor: 723397ca
Subject: Fw: status of loan

Message:
Good afternoon,
Please read the previous intercom and advise.
Thanks

--- Forwarded Message ---

Sent: 6/2/2009 11:08:00 AM
From: Karime Arias
To: Shadrin Herring
CC:
Message Type: General Vendor: 723397ca
Subject: status of loan

Message:
Please advise the status of the loan. Are we proceeding with foreclosure and scheduled a new sale date or does this loan need to be on some type of hold. Please advise.

5.

Written By: Melissa Ott, Fidelity
Date: 6/2/2009 3:54:00 PM
Type: Intercom
Process: FC_CA_Other_BO_
Borrower: RICHARDSON
Note:
Intercom Message: / Read: 6/2/2009 3:54:23 PM / From: Herring, Shadrin / To: Ott, Melissa; / CC: / Intercom Type: General Update / Subject: Fw: status of loan /

6.

Written By: antoine rizk, California Re-Con
Date: 6/2/2009 3:53:00 PM
Type: Auto Note
Process: FC_Stop
Borrower: RICHARDSON
Note:
User has closed the file. Close Reason: Process Complete

7.

Written By: antoine rizk, California Re-Con
Date: 6/2/2009 3:53:00 PM
Type: Event Update
Process: FC_Stop
Borrower: RICHARDSON
Note:

JPMC- 000593
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CSOC.RICH.002374

User has updated the system for the following event: Attorney Confirmed File Closed, completed on 6/2/2009

8.

Written By: Fidelity AutoProc, Fidelity
Date: 6/2/2009 2:17:00 PM
Type: Issue
Process: FC_Sale_Rescinded
Borrower: RICHARDSON
Note:
System updated for the following event: User has ended the Issue associated with this loan. Issue Type: FC Stop - Reinstated. Comments: Stop FC.

9.

Written By: Fidelity AutoProc, Fidelity
Date: 6/2/2009 2:17:00 PM
Type: Issue
Process: FC_Sale_Rescinded
Borrower: RICHARDSON
Note:
System updated for the following event: User has approved the issue. Issue type: FC Stop - Reinstated. Status: Active, Approved.

10.

Written By: Fidelity AutoProc, Fidelity
Date: 6/2/2009 2:17:00 PM
Type: New Process
Process: FC_Stop
Borrower: RICHARDSON
Note:
Process opened 6/2/2009 by user Fidelity AutoProc.

11.

Written By: Fidelity AutoProc, Fidelity
Date: 6/2/2009 2:16:00 PM
Type: Event Update
Process: FC_Sale_Rescinded
Borrower: RICHARDSON
Note:
User has updated the system for the following event: Sale Scheduled For. User changed date completed from 12/25/2007 12:00:00 AM to incomplete. Reason: Requested via issue

12.

Written By: Fidelity AutoProc, Fidelity
Date: 6/2/2009 2:16:00 PM
Type: Auto Note
Process: FC_CA_Other_BO_

JPMC- 000594
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CSOC.RICH.002375

Borrower: RICHARDSON
Note:
User has closed the file. Close Reason: Reinstated

13.

Written By: Robert Perry, Fidelity
Date: 6/2/2009 1:55:00 PM
Type: Issue
Process: FC_Sale_Rescinded
Borrower: RICHARDSON
Note:
System updated for the following event: User has created a Process-Level issue for this loan.Issue Type: FC Stop - Reinstated. Issue Comments: PER WAMU PAYOFF/REI REPORT 6/2/09 LOAN REINSTATED
Status: Active

14.

Written By: Shadrin Herring, Fidelity
Date: 6/2/2009 11:28:00 AM
Type: Intercom
Process: FC_CA_Other_BO_
Borrower: RICHARDSON
Note:
Intercom Message: / Sent: 6/2/2009 11:27:41 AM / From: Shadrin Herring / To: Ott,Melissa; / CC: / Intercom Type: General Update / Subject: Fw: status of loan / Message: Good afternoon,
Please read the previous intercom and advise.
Thanks

--- Forwarded Message ---

Sent: 6/2/2009 11:08:00 AM
From: Karime Arias
To: Shadrin Herring
CC:
Message Type: General Vendor: 723397ca
Subject: status of loan

Message:
Please advise the status of the loan. Are we proceeding with foreclosure and scheduled a new sale date or does this loan need to be on some type of hold. Please advise.

15.

Written By: Shadrin Herring, Fidelity
Date: 6/2/2009 11:24:00 AM
Type: Intercom
Process: FC_CA_Other_BO_
Borrower: RICHARDSON
Note:
Intercom Message: / Read: 6/2/2009 11:24:09 AM / From: Arias, Karime / To: Herring, Shadrin; / CC: / Intercom Type: General Update / Subject: status of loan /

JPMC- 000595
CONFIDENTIAL

CSOC.RICH.002376

16.

Written By: Karime Arias, California Re-Con
Date: 6/2/2009 11:09:00 AM
Type: Reprojection
Process: FC_CA_Other_BO_
Borrower: RICHARDSON
Note:
System updated for the following event: User has reprojected the step Sale Scheduled For to 6/9/2009. Reason: Other.
Comments: Waiting for status of loan.
. Status: Active, awaiting approval.

17.

Written By: Karime Arias, California Re-Con
Date: 6/2/2009 11:08:00 AM
Type: Intercom
Process: FC_CA_Other_BO_
Borrower: RICHARDSON
Note:
Intercom Message: / Sent: 6/2/2009 11:08:06 AM / From: Karime Arias / To: Herring,Shadrin; / CC: / Intercom Type: General Update / Subject: status of loan / Message: Please advise the status of the loan. Are we proceeding with foreclosure and scheduled a new sale date or does this loan need to be on some type of hold. Please advise.

18.

Written By: Huey-Jen Chiu, California Re-Con
Date: 6/2/2009 10:45:00 AM
Type: Event Update
Process: FC_CA_Other_BO_
Borrower: RICHARDSON
Note:
User has updated the system for the following event: Assignment Requested, completed on 12/13/2007

19.

Written By: Huey-Jen Chiu, California Re-Con
Date: 6/2/2009 10:45:00 AM
Type: DDF
Process: FC_CA_Other_BO_
Borrower: RICHARDSON
Note:
User has completed the AssignmentRequested data form with the following entries:
Review of TSG indicate Assignment Required? : : False

20.

Written By: Fernando Lopez, California Re-Con
Date: 6/2/2009 9:51:00 AM
Type: Event Update
Process: FC_CA_Other_BO_
Borrower: RICHARDSON
Note:

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User has updated the system for the following event: SOT Requested, completed on 6/2/2009

21.

Written By: Shadrin Herring, Fidelity
Date: 6/1/2009 7:59:00 PM
Type: Auto Note
Process: FC_Sale_Rescinded
Borrower: RICHARDSON
Note:
User has closed the file. Close Reason: Process Complete

22.

Written By: Shadrin Herring, Fidelity
Date: 6/1/2009 7:59:00 PM
Type: Event Update
Process: FC_Sale_Rescinded
Borrower: RICHARDSON
Note:
User has updated the system for the following event: Client Notified - Systems Updated, completed on 6/1/2009

23.

Written By: Shadrin Herring, Fidelity
Date: 6/1/2009 7:57:00 PM
Type: Event Update
Process: FC_CA_Other_BO_
Borrower: RICHARDSON
Note:
User has updated the system for the following event: Notify Investor of Sales Results. User changed date completed from 5/8/2008 to incomplete. Reason: has been rescinded due to client request

24.

Written By: Shadrin Herring, Fidelity
Date: 6/1/2009 7:57:00 PM
Type: Event Update
Process: FC_CA_Other_BO_
Borrower: RICHARDSON
Note:
User has updated the system for the following event: Sale Held. User changed date completed from 5/7/2008 to incomplete. Reason: has been rescinded due to client request

25.

Written By: Shadrin Herring, Fidelity
Date: 6/1/2009 7:57:00 PM
Type: Event Update
Process: FC_CA_Other_BO_
Borrower: RICHARDSON

JPMC- 000597
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CSOC.RICH.002378

Note:
User has updated the system for the following event: Sale Scheduled For. User changed date completed from 5/7/2008 to incomplete. Reason: has been rescinded due to client request

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26.

Written By: Shadrin Herring, Fidelity
Date: 6/1/2009 7:56:00 PM
Type: DDF
Process: FC_CA_Other_BO_
Borrower: RICHARDSON
Note:
User has completed the Sale Scheduled For data form with the following entries:
Previous Sale Date: : 05/07/2008
Sale Postponement Reason: : Client Request

27.

Written By: Shadrin Herring, Fidelity
Date: 6/1/2009 7:56:00 PM
Type: Restart Process
Process: FC_CA_Other_BO_
Borrower: RICHARDSON
Note:
The user has re-opened the process.

28.

Written By: Shadrin Herring, Fidelity
Date: 6/1/2009 7:56:00 PM
Type: Foreclosure
Process: FC_Sale_Rescinded
Borrower: RICHARDSON
Note:
From: Shadrin Herring
Sent: Monday, June 01, 2009 8:55 PM
To: 'alexander.mack@wamu.net'; 'ashley.lucynski.u239648@wamu.net'; 'Christina.Soulantikas@wamu.net'; 'elaine.mcfadden@wamu.net '; 'Elvia.Eaton@wamu.net'; 'gmfcsalereversalrequest@wamu.net '; 'GMP-PESCALATED@wamu.net '; 'gmreocancellations@wamu.net'; 'Haris.Jusic@wamu.net'; 'jackie.mcglynn@wamu.net'; 'jacqueline.feliciano@wamu.net '; 'jun.qian@wamu.net'; 'misuk.chang@wamu.net '; 'richard.e.padgett@wamu.net'; Sandra Schroeder; 'selvarani.carter@wamu.net '; 'tracy.betts@wamu.net'; 'van.dang@wamu.net'
Subject: Rescinded Sale: WAMU SHLS # / INV/CAT: A01 458 WASHINGTON MUTUAL INV LOAN#: / RICHARDSON / California

Please be advised that the sale held, 5/7/2008, has been rescinded due to client request. Sale has already been rescinded per attorney's office. Please update system to reflect rescission

The sale rescission process is now completed

29.

Written By: Dalila Ochoa, California Re-Con
Date: 6/1/2009 1:19:00 PM

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Type: Event Update
Process: FC_Sale_Rescinded
Borrower: RICHARDSON
Note:
User has updated the system for the following event: Sale Rescission Completed, completed on 6/1/2009

30.

Written By: Dalila Ochoa, California Re-Con
Date: 6/1/2009 1:18:00 PM
Type: DDF
Process: FC_Sale_Rescinded
Borrower: RICHARDSON
Note:
User has completed the salerescompleted data form with the following entries:
Cost of Sale Rescission: : 1200.00
Comments: :

31.

Written By: Dalila Ochoa, California Re-Con
Date: 6/1/2009 1:18:00 PM
Type: Event Update
Process: FC_Sale_Rescinded
Borrower: RICHARDSON
Note:
User has updated the system for the following event: Attorney Received Instructions to Rescind Sale, completed on 6/1/2009

32.

Written By: Shadrin Herring, Fidelity
Date: 6/1/2009
Type: DDF
Process: FC_CA_Other_BO_
Borrower: RICHARDSON
Note:
User has cleared the following values from the Data Form:
- Sale Comments: Sold to 3rd party - Jim York - 3600 American River Drive #135, Sacramento, CA 95864 - Ph
- Property Sold To: 3rd Party Sale
- Servicers Max Bid Amount: 388000.00
- Successful Bid Amount: 388000.01

33.

Written By: Shadrin Herring, Fidelity
Date: 5/30/2009 9:56:00 AM
Type: Event Update
Process: FC_Sale_Rescinded
Borrower: RICHARDSON
Note:
User has updated the system for the following event: FNFS Notified of Sale to be Rescinded, completed on 5/30/2009

34.

Written By: Shadrin Herring, Fidelity
Date: 5/30/2009 9:55:00 AM
Type: DDF
Process: FC_Sale_Rescinded
Borrower: RICHARDSON
Note:
User has completed the NotifiedSaleRescinded data form with the following entries:
Reason for Sale Rescission: : Client Request

35.

Written By: Shadrin Herring, Fidelity
Date: 5/30/2009 9:55:00 AM
Type: Foreclosure
Process: FC_Sale_Rescinded
Borrower: RICHARDSON
Note:
From: Shadrin Herring
Sent: Saturday, May 30, 2009 10:55 AM
To: 'alexander.mack@wamu.net'; 'ashley.lucynski.u239648@wamu.net'; 'Christina.Soulantikas@wamu.net'; 'elaine.mcfadden@wamu.net '; 'Elvia.Eaton@wamu.net'; 'gmfcsalereversalrequest@wamu.net '; 'GMP-PESCALATED@wamu.net '; 'gmreocancellations@wamu.net'; 'Haris.Jusic@wamu.net'; 'jackie.mcglynn@wamu.net'; 'jacqueline.feliciano@wamu.net '; 'jun.qian@wamu.net'; 'misuk.chang@wamu.net '; 'richard.e.padgett@wamu.net'; Sandra Schroeder; 'selvarani.carter@wamu.net '; 'tracy.betts@wamu.net'; 'van.dang@wamu.net'
Subject: Rescinded Sale: WAMU SHLS [redacted] / INV/CAT: A01 458 WASHINGTON MUTUAL INV LOAN#: [redacted] / RICHARDSON / California

Please be advised that the sale held, 5/7/2008, is being rescinded due to client request. Sale has already been rescinded per attorney's office. Please update system to reflect rescission. LPS is currently monitoring the process and following up with council to obtain confirmation that the sale rescission has been completed. You will be notified again once the sale rescission process has been completed.

Please rescind the Trustee's Deed upon Sale, as we will not be attempting to validate the sale.

REO:
? Please delete the loan from the REO workstation.
? Please re-establish the impound account (if applicable).
? Please re-establish the investor number (if applicable).
? Please re-establish the recoverable advances to 95R01 (asset loans only).

Loss Mitigation (If Rescinded due to Loss Mitigation Only)
? Activate Loss Mitigation workstation.
? Ensure the Man Code is in W Status
? Ensure a Loss Mitigation Processor is Assigned

Escrow Management:
? By copy of this memo, Insurance Accounting is to re-establish the Hazard Insurance Policy as of the acquisition date.
By copy of this memo, Disbursement Services is not to cancel the tax service contract. If this loan carries a PMI, MCI, or Tax Impound Trailer, please re-establish the Trailer and resume activity

36.

Written By: Jennifer Elrod, WAMU Umbrella

Date: 5/29/2009 2:02:00 PM
Type: Intercom
Process: FC_CA_Other_BO_
Borrower: RICHARDSON
Note:
Intercom Message: / Read: 5/29/2009 2:01:36 PM / From: Bardunias, Leesa / To: Elrod, Jennifer; / CC: / Intercom Type: Stop/Hold Action / Subject: Issue Request /

37.

Written By: Leesa Bardunias, Fidelity
Date: 5/29/2009 11:14:00 AM
Type: Intercom
Process: FC_CA_Other_BO_
Borrower: RICHARDSON
Note:
Intercom Message: / Sent: 5/29/2009 11:14:02 AM / From: Leesa Bardunias / To: Segers,Mason; / CC: / Intercom Type: Response Needed / Subject: Rescinded Sale / Message: Please asdvise the reason for the rescisison (lmt, bnk, r/l....) Thanks.

38.

Written By: Leesa Bardunias, Fidelity
Date: 5/29/2009 11:13:00 AM
Type: Issue
Process: FC_CA_Other_BO_
Borrower: RICHARDSON
Note:
System updated for the following event: User has ended the Issue associated with this loan. Issue Type: Sale Rescinded. Comments: Rescinded sale process has been launched. .

39.

Written By: Mason Segers, WAMU Umbrella
Date: 5/28/2009 1:22:00 PM
Type: New Process
Process: FC_Sale_Rescinded
Borrower: RICHARDSON
Note:
Process opened 5/28/2009 by user Mason Segers.

40.

Written By: Mason Segers, WAMU Umbrella
Date: 5/28/2009 1:22:00 PM
Type: Issue
Process: Posting Instructions
Borrower: RICHARDSON
Note:
System updated for the following event: User has approved the issue. issue type: Sale Rescinded. Status: Active, Approved.

41.

JPMC- 000601
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CSOC.RICH.002382

Written By: Jennifer Elrod, WAMU Umbrella
Date: 5/28/2009 1:21:00 PM
Type: Issue
Process: FC_CA_Other_BO_
Borrower: RICHARDSON
Note:
System updated for the following event: User has created a Process-Level issue for this loan.Issue Type: Sale Rescinded. Issue Comments: Sale has already been rescinded per attorney's office. Please update system to reflect rescission. Status: Active

42.

Written By: Dennis Hale, Fidelity
Date: 8/19/2008 11:21:00 AM
Type: Auto Note
Process: Posting Instructions
Borrower: RICHARDSON
Note:
User has closed the file. Close Reason: Process Complete

43.

Written By: Dennis Hale, Fidelity
Date: 8/19/2008 11:21:00 AM
Type: Event Update
Process: Posting Instructions
Borrower: RICHARDSON
Note:
User has updated the system for the following event: Confirmed Funds Posted, completed on 8/19/2008

44.

Written By: Dennis Hale, Fidelity
Date: 8/19/2008 11:21:00 AM
Type: Event Update
Process: Posting Instructions
Borrower: RICHARDSON
Note:
User has updated the system for the following event: Write Off Review, completed on 8/19/2008

45.

Written By: Dennis Hale, Fidelity
Date: 8/19/2008 11:21:00 AM
Type: Event Update
Process: Posting Instructions
Borrower: RICHARDSON
Note:
User has updated the system for the following event: Client System Modified, completed on 8/19/2008

46.

Written By: Dennis Hale, Fidelity
Date: 8/19/2008 11:21:00 AM
Type: Event Update
Process: Posting Instructions
Borrower: RICHARDSON
Note:
User has updated the system for the following event: Notification Received, completed on 8/19/2008

47.

Written By: Dennis Hale, Fidelity
Date: 8/19/2008 11:20:00 AM
Type: DDF
Process: Posting Instructions
Borrower: RICHARDSON
Note:
User has completed the WriteOffReview data form with the following entries:
: Rejected
:
:

48.

Written By: Dennis Hale, Fidelity
Date: 8/19/2008 11:20:00 AM
Type: DDF
Process: Posting Instructions
Borrower: RICHARDSON
Note:
User has completed the WriteOff data form with the following entries:
: No
:
:
:
:
:
:

49.

Written By: Dennis Hale, Fidelity
Date: 8/19/2008 11:20:00 AM
Type: New Process
Process: Posting Instructions
Borrower: RICHARDSON
Note:
Process opened 8/19/2008 by user Dennis Hale.

50.

Written By: Lisa McKeekin, Fidelity

JPMC- 000603
CONFIDENTIAL

CSOC.RICH.002384

Date: 5/27/2008 10:07:00 AM
Type: Auto Note
Process: 3rdPty_CA_Other_Other_
Borrower: RICHARDSON
Note:
User has closed the file. Close Reason: Process Complete

51.

Written By: Lisa McKeekin, Fidelity
Date: 5/27/2008 10:07:00 AM
Type: Event Update
Process: 3rdPty_CA_Other_Other_
Borrower: RICHARDSON
Note:
User has updated the system for the following event: Third Party Funds Received and Applied by Client, completed on 5/27/2008

52.

Written By: Karime Arias, California Re-Con
Date: 5/19/2008 6:59:00 PM
Type: Event Update
Process: 3rdPty_CA_Other_Other_
Borrower: RICHARDSON
Note:
User has updated the system for the following event: Third Party Funds Received/ Sent To Client, completed on 5/19/2008

53.

Written By: Belinda Quindara, California Re-Con
Date: 5/12/2008 4:11:00 PM
Type: DDF
Process: 3rdPty_CA_Other_Other_
Borrower: RICHARDSON
Note:
User has completed the F5_FundsRcvd data form with the following entries:
COMMENTS:: : 3rd party proceeds ck #530-030079 - $388,000.01 snt to wamu default cash
TRACKING NUMBER:: : 7910-6426-6931
CHECK AMOUNT:: : 388,000.01
Principal: :
Interest: :
Escrow: :
Other (Specify): :
Outstanding Attorney Fees/Costs: :
Allowable Atty Fees/costs: :
COMMENTS:: :

54.

Written By: Rebecca Verdeja, Fidelity
Date: 5/12/2008 12:43:00 PM
Type: Auto Note

JPMC- 000604
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CSOC.RICH.002385

Process: Sale_Audit
Borrower: RICHARDSON
Note:
User has closed the file. Close Reason: Process Complete

55.

Written By: Rebecca Verdeja, Fidelity
Date: 5/12/2008 12:43:00 PM
Type: Event Update
Process: Sale_Audit
Borrower: RICHARDSON
Note:
User has updated the system for the following event: Sale Audit Completed, completed on 5/12/2008

56.

Written By: Rebecca Verdeja, Fidelity
Date: 5/12/2008 12:43:00 PM
Type: DDF
Process: Sale_Audit
Borrower: RICHARDSON
Note:
User has completed the SaleAuditDtl data form with the following entries:
Audit Results: : In Compliance with Delays
Out of Standard Reason?: :
Number of Days Outside of Compliance?: :
"Other" Out of Standard Reason?: :

57.

Written By: Rebecca Verdeja, Fidelity
Date: 5/12/2008 12:42:00 PM
Type: New Process
Process: Sale_Audit
Borrower: RICHARDSON
Note:
Process opened 5/12/2008 by user Rebecca.Verdeja.

58.

Written By: Rebecca Verdeja, Fidelity
Date: 5/12/2008 12:42:00 PM
Type: Hold
Process: FC_CA_Other_BO_
Borrower: RICHARDSON
Note:
User has added 21 prior hold days to this process. Hold Comments: 4/7/08 sale was cancelled due to loss mit. New sale date set for 5/7/08

59.

JPMC- 000605
CONFIDENTIAL

CSOC.RICH.002386

Written By: Rebecca Verdeja, Fidelity
Date: 5/12/2008 12:41:00 PM
Type: Auto Note
Process: FC_CA_Other_BO_
Borrower: RICHARDSON
Note:
System updated for the following event: User has updated the hold type Loss Mitigation Workout. User made the following change(s): Hold Start: 4/4/2008 changed to 04/07/2008

60.

Written By: Lucine Lynch, Fidelity
Date: 5/8/2008 6:48:00 AM
Type: Foreclosure
Process: FC_CA_Other_BO_
Borrower: RICHARDSON
Note:
From: Lucine Lynch
Sent: Thursday, May 08, 2008 7:48 AM
To: 'Brian.Otoole@wamu.net'; 'Jun.Qian@wamu.net'; 'kleara.jackson@wamu.net'; 'marcus.tsurusaki@wamu.net'; 'reoacquisitions@wamu.net'; 'van.dang@wamu.net'
Subject: 05/07/2008 sale held results loan# INV/CAT: A23 258 WASHINGTON MUTUAL BANK INV LOAN#:

Sale Comments: Sold to 3rd party - Jim York - 3600 American River Drive #135, Sacramento, CA 95864 - Ph#
Property Sold To: 3rd Party Sale
Servicers Max Bid Amount: $388,000.00
Successful Bid Amount: $388,000.01
MORTGAGOR: LAURA RICHARDSON

61.

Written By: Lucine Lynch, Fidelity
Date: 5/8/2008 6:46:00 AM
Type: Auto Note
Process: FC_CA_Other_BO_
Borrower: RICHARDSON
Note:
User has closed the file. Close Reason: Process Complete

62.

Written By: Lucine Lynch, Fidelity
Date: 5/8/2008 6:46:00 AM
Type: Event Update
Process: FC_CA_Other_BO_
Borrower: RICHARDSON
Note:
User has updated the system for the following event: 1099A Complete, completed on 5/8/2008

63.

Written By: Lucine Lynch, Fidelity
Date: 5/8/2008 6:46:00 AM
Type: Event Update
Process: FC_CA_Other_BO_
Borrower: RICHARDSON
Note:
User has updated the system for the following event: Notify Investor of Sales Results, completed on 5/8/2008

64.

Written By: anthony cabral, California Re-Con
Date: 5/7/2008 5:38:00 PM
Type: Event Update
Process: FC_CA_Other_BO_
Borrower: RICHARDSON
Note:
User has updated the system for the following event: Sale Held, completed on 5/7/2008

65.

Written By: anthony cabral, California Re-Con
Date: 5/7/2008 5:38:00 PM
Type: DDF
Process: FC_CA_Other_BO_
Borrower: RICHARDSON
Note:
User has completed the F10_SaleResultsCA_Other_BO data form with the following entries:
Sale Comments: : Sold to 3rd party - Jim York - 3600 American River Drive #135, Sacramento, CA 95864 - Ph
Property Sold To: : 3rd Party Sale
Servicers Max Bid Amount: : 388000.00
Successful Bid Amount: : 388000.01

66.

Written By: anthony cabral, California Re-Con
Date: 5/7/2008 5:38:00 PM
Type: New Process
Process: 3rdPty_CA_Other_Other_
Borrower: RICHARDSON
Note:
Process opened 5/7/2008 by user anthony cabral.

67.

Written By: Fidelity AutoProc, Fidelity
Date: 4/29/2008 2:05:00 PM
Type: Auto Note
Process: BID_ALL_Other_BO_
Borrower: RICHARDSON
Note:
User has closed the file. Close Reason: Process Complete

JPMC- 000607
CONFIDENTIAL

CSOC.RICH.002388

68.

Written By: Fidelity AutoProc, Fidelity
Date: 4/29/2008 2:05:00 PM
Type: Event Update
Process: BID_ALL_Other_BO_
Borrower: RICHARDSON
Note:
User has updated the system for the following event: Bidding Instructions Received By Attorney, completed on 4/29/2008

69.

Written By: Fidelity AutoProc, Fidelity
Date: 4/29/2008 2:04:00 PM
Type: Event Update
Process: BID_ALL_Other_BO_
Borrower: RICHARDSON
Note:
User has updated the system for the following event: Bidding Instructions To Attorney, completed on 4/29/2008

70.

Written By: Fidelity AutoProc, Fidelity
Date: 4/29/2008 2:02:00 PM
Type: NewImage Comment
Process: BID_ALL_Other_BO_
Borrower: RICHARDSON
Note:
Foreclosure - Bidding Instructions (NIE Id#) sent to California Reconveyance Company at 4/29/2008 1:54:29 PM by Maria Noisette

71.

Written By: Fidelity AutoProc, Fidelity
Date: 4/29/2008 2:02:00 PM
Type: NewImage Comment
Process: BID_ALL_Other_BO_
Borrower: RICHARDSON
Note:
Foreclosure - Bidding Instructions (NIE Id#) sent to California Reconveyance Company at 4/29/2008 1:50:08 PM by Eric Houston

72.

Written By: Eric Houston, Fidelity
Date: 4/29/2008 1:50:00 PM
Type: Foreclosure
Process: BID_ALL_Other_BO_
Borrower: RICHARDSON
Note:
Please bid $388,000

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Gina Banks
Washington Mutual

From: Eric.Houston[redacted]
Sent: Monday, April 28, 2008 3:29 PM
To: GM FC Subprime Bids
Subject: TEST_13_WASHI[redacted]_nclemons.xls sale date 5/7/08 SHLS CA

Please provide bidding instructions for FC Sale

73.

Written By: Eric Houston, Fidelity
Date: 4/29/2008 1:50:00 PM
Type: Event Update
Process: BID_ALL_Other_BO_
Borrower: RICHARDSON
Note:
User has updated the system for the following event: Bid Approved, completed on 4/29/2008

74.

Written By: Eric Houston, Fidelity
Date: 4/28/2008 2:30:00 PM
Type: Foreclosure
Process: BID_ALL_Other_BO_
Borrower: RICHARDSON
Note:
Bid sent to wamufcsubprime for approval

75.

Written By: Nylsa Clemons, Fidelity
Date: 4/28/2008 10:09:00 AM
Type: Event Update
Process: BID_ALL_Other_BO_
Borrower: RICHARDSON
Note:
User has updated the system for the following event: Bid Calculation Completed, completed on 4/28/2008

76.

Written By: Nylsa Clemons, Fidelity
Date: 4/28/2008 10:09:00 AM
Type: DDF
Process: BID_ALL_Other_BO_
Borrower: RICHARDSON
Note:

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CSOC.RICH.002390

User has completed the BidCalcCompleted data form with the following entries:
Approval Needed By: : Client
Comment?: : waiting to be sent to client for approval

77.

Written By: Nylsa Clemons, Fidelity
Date: 4/28/2008 10:09:00 AM
Type: DDF
Process: BID_ALL_Other_BO_
Borrower: RICHARDSON
Note:
User has edited the BidCalcCompleted Data Form with the following entries:
- Comment?: waiting to be sent to client for approval

78.

Written By: Nylsa Clemons, Fidelity
Date: 4/28/2008 10:09:00 AM
Type: DDF
Process: BID_ALL_Other_BO_
Borrower: RICHARDSON
Note:
User has edited the BidCalcCompleted Data Form with the following entries:
- Approval Needed By: Client

79.

Written By: Nylsa Clemons, Fidelity
Date: 4/25/2008 9:49:00 AM
Type: DDF
Process: BID_ALL_Other_BO_
Borrower: RICHARDSON
Note:
User has completed the BidCalcCompleted data form with the following entries:
Approval Needed By: : Prop Preservation
Comment?: : ppfigs requested

80.

Written By: Huey-Jen Chiu, California Re-Con
Date: 4/17/2008 9:55:00 AM
Type: Event Update
Process: BID_ALL_Other_BO_
Borrower: RICHARDSON
Note:
User has updated the system for the following event: Attorney Fees/Costs and Diqnt Taxes Through Sale, completed on 4/17/2008AutoClose from DDF

81.

Written By: Huey-Jen Chiu, California Re-Con
Date: 4/17/2008 9:55:00 AM
Type: DDF
Process: BID_ALL_Other_BO_
Borrower: RICHARDSON
Note:
User has completed the F119_AttyFeesOwed data form with the following entries:
Amount Outstanding: : 127

82.

Written By: Sotheavy Pan, Fidelity
Date: 4/17/2008 9:40:00 AM
Type: Auto Note
Process: BPO_Ordered_Other_Other
Borrower: RICHARDSON
Note:
User has closed the file. Close Reason: Process Complete

83.

Written By: Sotheavy Pan, Fidelity
Date: 4/17/2008 9:40:00 AM
Type: Event Update
Process: BPO_Ordered_Other_Other
Borrower: RICHARDSON
Note:
User has updated the system for the following event: BPO Ordered, completed on 4/17/2008

84.

Written By: Sotheavy Pan, Fidelity
Date: 4/17/2008 9:40:00 AM
Type: DDF
Process: BPO_Ordered_Other_Other
Borrower: RICHARDSON
Note:
User has completed the F94_Valuation data form with the following entries:
: No valuation necessary

85.

Written By: Colleen Irby, California Re-Con
Date: 4/16/2008 4:41:00 PM
Type: New Process
Process: BPO_Ordered_Other_Other
Borrower: RICHARDSON
Note:
Process opened 4/16/2008 by user Colleen Irby.

86.

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CSOC.RICH.002392

Written By: Colleen Irby, California Re-Con
Date: 4/16/2008 4:41:00 PM
Type: New Process
Process: BID_ALL_Other_BO_
Borrower: RICHARDSON
Note:
Process opened 4/16/2008 by user Colleen Irby.

87.

Written By: Colleen Irby, California Re-Con
Date: 4/16/2008 4:41:00 PM
Type: Event Update
Process: FC_CA_Other_BO_
Borrower: RICHARDSON
Note:
User has updated the system for the following event: Sale Scheduled For, completed on 5/7/2008

88.

Written By: Fidelity AutoProc, Fidelity
Date: 4/16/2008 4:26:00 PM
Type: NewImage Comment
Process: FC_CA_Other_BO_
Borrower: RICHARDSON
Note:
Foreclosure (NIE Id#[illegible]) picked up by firm California Reconveyance Company at 4/16/2008 4:15:14 PM by Huey-Jen Chiu

89.

Written By: Fidelity AutoProc, Fidelity
Date: 4/16/2008 3:42:00 PM
Type: NewImage Comment
Process: FC_CA_Other_BO_
Borrower: RICHARDSON
Note:
Foreclosure (NIE Id#[illegible]) sent to California Reconveyance Company at 4/16/2008 3:35:38 PM by Automated Tasks

90.

Written By: Carlos Bernal, California Re-Con
Date: 4/16/2008 2:53:00 PM
Type: Auto Note
Process: FC_Proceed
Borrower: RICHARDSON
Note:
User has closed the file. Close Reason:-Process Complete

91.

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CSOC.RICH.002393

Written By: Carlos Bernal, California Re-Con
Date: 4/16/2008 2:53:00 PM
Type: Event Update
Process: FC_Proceed
Borrower: RICHARDSON
Note:
User has updated the system for the following event: Counsel acknowledged Proceed with foreclosure, completed on 4/16/2008

92.

Written By: Ryan Pacubas, Fidelity
Date: 4/16/2008 2:14:00 PM
Type: Auto Note
Process: FC_CA_Other_BO_
Borrower: RICHARDSON
Note:
Intercom message read.
Message Subject: Hold Request.
Read by: Ryan Pacubas, Fidelity
Time Read: 4/16/2008 2:14:06 PM

93.

Written By: Tracey Hovland, Fidelity
Date: 4/16/2008 1:18:00 PM
Type: Foreclosure
Process: FC_Proceed
Borrower: RICHARDSON
Note:
Proceed with WAMU 9000 task

94.

Written By: Tracey Hovland, Fidelity
Date: 4/16/2008 1:18:00 PM
Type: Event Update
Process: FC_Proceed
Borrower: RICHARDSON
Note:
User has updated the system for the following event: Advised Counsel to Proceed with foreclosure, completed on 4/16/2008

95.

Written By: Tracey Hovland, Fidelity
Date: 4/16/2008 1:18:00 PM
Type: New Process
Process: FC_Proceed
Borrower: RICHARDSON
Note:
Process opened 4/16/2008 by user Tracey Hovland.

96.

Written By: Fidelity AutoProc, Fidelity
Date: 4/16/2008 1:17:00 PM
Type: Reprojection
Process: FC_CA_Other_BO_
Borrower: RICHARDSON
Note:
System updated for the following event: User has reprojected the step Sale Scheduled For to 4/16/2008. Reason: Hold Ended. Comments: Hold Ended
. Status: Active, approval not required.

97.

Written By: Tracey Hovland, Fidelity
Date: 4/16/2008 1:17:00 PM
Type: Intercom
Process: FC_CA_Other_BO_
Borrower: RICHARDSON
Note:
Intercom Message: / Sent: 4/16/2008 1:17:27 PM / From: Tracey Hovland, Fidelity / To: Ryan Pacubas (Fidelity) / CC: / Message Type: Stop/Hold Action / Subject: Hold Request
/ Message: System updated for the following event: User has ended the hold. Hold End Date: 04/16/2008. Hold type: Loss Mitigation Workout

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98.

Written By: Tracey Hovland, Fidelity
Date: 4/16/2008 1:17:00 PM
Type: Hold
Process: FC_CA_Other_BO_
Borrower: RICHARDSON
Note:
System updated for the following event: User has ended the hold. Hold End Date: 04/16/2008. Hold type: Loss Mitigation Workout

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99.

Written By: Destiny Whitehead, Fidelity
Date: 4/4/2008 3:46:00 PM
Type: Auto Note
Process: FC_CA_Other_BO_
Borrower: RICHARDSON
Note:
Intercom message read.
Message Subject: Issue Request.
Read by: Destiny Whitehead, Fidelity
Time Read: 4/4/2008 3:46:01 PM

100.

Written By: Huey-Jen Chiu, California Re-Con

Date: 4/4/2008 3:34:00 PM
Type: Auto Note
Process: FC_Hold
Borrower: RICHARDSON
Note:
User has closed the file. Close Reason: Process Complete

101.

Written By: Huey-Jen Chiu, California Re-Con
Date: 4/4/2008 3:34:00 PM
Type: Event Update
Process: FC_Hold
Borrower: RICHARDSON
Note:
User has updated the system for the following event: Attorney Confirmed File on Hold, completed on 4/4/2008

102.

Written By: Ryan Pacubas, Fidelity
Date: 4/4/2008 3:27:00 PM
Type: Event Update
Process: FC_Hold
Borrower: RICHARDSON
Note:
User has updated the system for the following event: Attorney Notified to Place File on Hold, completed on 4/4/2008

103.

Written By: Ryan Pacubas, Fidelity
Date: 4/4/2008 3:26:00 PM
Type: Hold
Process: FC_CA_Other_BO_
Borrower: RICHARDSON
Note:
System updated for the following event: User has approved the hold. Hold type: Loss Mitigation Workout. Status: Active, Approved.

104.

Written By: Ryan Pacubas, Fidelity
Date: 4/4/2008 3:26:00 PM
Type: Hold
Process: FC_CA_Other_BO_
Borrower: RICHARDSON
Note:
System updated for the following event: User has placed the file on hold. Hold Reason: Loss Mitigation Workout. Hold Comments: Destiny Whitehead, Fidelity Closed By: n.a.
Reviewed By: n.a. Reviewed: n.a.
Projected End: n.a.
Days Open: 0
Comments: From: Dolan, Allison A. [mailto:allison.dolan@wamu.net] Sent: Thursday, April 03, 2008 5:03 PM To: HoldFCL[illegible] Subject: DTE** Laura Richardson Loan [illegible] Importance: High Please place the above loan on

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foreclosure hold for 60 days to allow the borrower to reinstate the loan. She is a prominent political figure. Status: Active, awaiting approval. Hold Start: 4/4/2008

105.

Written By: Ryan Pacubas, Fidelity
Date: 4/4/2008 3:26:00 PM
Type: Event Update
Process: FC_CA_Other_BO_
Borrower: RICHARDSON
Note:
User has updated the system for the following event: Sale Scheduled For. User changed date completed from 4/7/2008 to incomplete. Reason: Destiny Whitehead, Fidelity Closed By: n.a.
Reviewed By: n.a. Reviewed: n.a.
Projected End: n.a.
Days Open: 0
Comments: From: Dolan, Allison A. [mailto:allison.dolan@wamu.net] Sent: Thursday, April 03, 2008 5:03 PM To: HoldFCL@Fnfs.net Subject: DTE** Laura Richardson Loan #[redacted]mportance: High Please place the above loan on foreclosure hold for 60 days to allow the borrower to reinstate the loan. She is a prominent political figure.

106.

Written By: Ryan Pacubas, Fidelity
Date: 4/4/2008 3:26:00 PM
Type: DDF
Process: FC_CA_Other_BO_
Borrower: RICHARDSON
Note:
User has completed the Sale Scheduled For data form with the following entries:
Previous Sale Date: : 4/7/2008
Sale Postponement Reason: : Loss Mitigation

107.

Written By: Ryan Pacubas, Fidelity
Date: 4/4/2008 3:26:00 PM
Type: Issue
Process: FC_CA_Other_BO_
Borrower: RICHARDSON
Note:
System updated for the following event: User has ended the Issue associated with this loan. Issue Type: Hold FC.
Comments: hold fc.

108.

Written By: Ryan Pacubas, Fidelity
Date: 4/4/2008 3:25:00 PM
Type: New Process
Process: FC_Hold
Borrower: RICHARDSON
Note:
Process opened 4/4/2008 by user Ryan Pacubas.

109.

Written By: Ryan Pacubas, Fidelity
Date: 4/4/2008 3:25:00 PM
Type: Issue
Process: FC_CA_Other_BO_
Borrower: RICHARDSON
Note:
System updated for the following event: User has approved the issue. issue type: Hold FC. Status: Active, Approved.

110.

Written By: Karime Arias, California Re-Con
Date: 4/4/2008 2:23:00 PM
Type: Auto Note
Process: REIN_Request
Borrower: RICHARDSON
Note:
User has closed the file. Close Reason: Process Complete

111.

Written By: Karime Arias, California Re-Con
Date: 4/4/2008 2:23:00 PM
Type: Event Update
Process: REIN_Request
Borrower: RICHARDSON
Note:
User has updated the system for the following event: Reinstatement Letter Sent to Requestor and browsed into NIE, completed on 4/4/2008

112.

Written By: Karime Arias, California Re-Con
Date: 4/4/2008 2:23:00 PM
Type: Event Update
Process: REIN_Request
Borrower: RICHARDSON
Note:
User has updated the system for the following event: Reinstatement Data Received by Attorney, completed on 4/4/2008

113.

Written By: Patti Kelly, Fidelity
Date: 4/4/2008 2:10:00 PM
Type: Fees and Costs
Process: FC_CA_Other_BO_
Borrower: RICHARDSON
Note:
A fees and costs request has been completed for this loan by Patti Kelly

114.

Written By: Patti Kelly, Fidelity
Date: 4/4/2008 2:10:00 PM
Type: Fees and Costs
Process: FC_CA_Other_BO_
Borrower: RICHARDSON
Note:
A fees and costs request has been completed for this loan by Patti Kelly

115.

Written By: Sierrie Herradura, California Re-Con
Date: 4/4/2008 2:07:00 PM
Type: Fees and Costs
Process: FC_CA_Other_BO_
Borrower: RICHARDSON
Note:
Fees and costs response: Good Through:4/7/2008 Fees: 0.00 Costs: 36.00 Comment: CRC fees/cost outstanding g/t 4.06.08 $ 36.00

116.

Written By: Sierrie Herradura, California Re-Con
Date: 4/4/2008 2:07:00 PM
Type: Fees and Costs
Process: FC_CA_Other_BO_
Borrower: RICHARDSON
Note:
A fees and costs Response Comment has been completed for this loan by Sierrie Herradura

117.

Written By: Destiny Whitehead, Fidelity
Date: 4/4/2008 2:02:00 PM
Type: Issue
Process: FC_CA_Other_BO_
Borrower: RICHARDSON
Note:
System updated for the following event: User has created a Process-Level issue for this loan.Issue Type: Hold FC. Issue Comments: From: Dolan, Allison A. [mailto:allison.dolan@wamu.net]
Sent: Thursday, April 03, 2008 5:03 PM
To: HoldFCL@Fnfs.net
Subject: DTE** Laura Richardson Loan #
Importance: High

Please place the above loan on foreclosure hold for 60 days to allow the borrower to reinstate the loan. She is a prominent political figure.
Status: Active

118.

Written By: Fidelity AutoProc, Fidelity
Date: 4/4/2008 1:52:00 PM
Type: NewImage Comment
Process: REIN_Request
Borrower: RICHARDSON
Note:
Foreclosure - Reinstatement (NIE Id# sent to California Reconveyance Company at 4/4/2008 1:45:37 PM by Peter Rhoden

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119.

Written By: Peter Rhoden, Fidelity
Date: 4/4/2008 1:27:00 PM
Type: Issue
Process: FC_Title_Ordered
Borrower: RICHARDSON
Note:
System updated for the following event: User has ended the Issue associated with this loan. Issue Type: Reinstatement Quote Request. Comments: Reinstatement good through 04-07-08 uploaded into NIE..

120.

Written By: Peter Rhoden, Fidelity
Date: 4/4/2008 1:26:00 PM
Type: Event Update
Process: REIN_Request
Borrower: RICHARDSON
Note:
User has updated the system for the following event: Reinstatement Data Sent to Attorney, completed on 4/4/2008

121.

Written By: Peter Rhoden, Fidelity
Date: 4/4/2008 1:26:00 PM
Type: Event Update
Process: REIN_Request
Borrower: RICHARDSON
Note:
User has updated the system for the following event: Reinstatement Quote Request Submitted, completed on 4/4/2008

122.

Written By: Peter Rhoden, Fidelity
Date: 4/4/2008 1:25:00 PM
Type: DDF
Process: REIN_Request
Borrower: RICHARDSON
Note:
User has completed the F101_Reinstated data form with the following entries:
Good Through Date: : 04-07-08
Special Instructions: :

123.

Written By: Peter Rhoden, Fidelity
Date: 4/4/2008 1:25:00 PM
Type: New Process
Process: REIN_Request
Borrower: RICHARDSON
Note:
Process opened 4/4/2008 by user Peter Rhoden.

124.

Written By: Peter Rhoden, Fidelity
Date: 4/4/2008 1:25:00 PM
Type: Fees and Costs
Process: FC_CA_Other_BO_
Borrower: RICHARDSON
Note:
A fees and costs request has been entered for this loan by Peter Rhoden, good through 4/7/2008

125.

Written By: Allison Dolan, WAMU Umbrella
Date: 4/4/2008 11:45:00 AM
Type: Issue
Process: FC_Title_Ordered
Borrower: RICHARDSON
Note:
System updated for the following event: User has created a Process-Level issue for this loan.Issue Type: Reinstatement Quote Request. Issue Comments: Please email me a reinstatement amount with fees and costs to me ASAP at allison.dolan@wamu.net. This is for an Executive Issue. Thanks. Status: Active

126.

Written By: Fidelity AutoProc, Fidelity
Date: 4/1/2008 1:16:00 PM
Type: Auto Note
Process: BID_ALL_Other_BO_
Borrower: RICHARDSON
Note:
User has closed the file. Close Reason: Process Complete

127.

Written By: Fidelity AutoProc, Fidelity
Date: 4/1/2008 1:16:00 PM
Type: Event Update
Process: BID_ALL_Other_BO_
Borrower: RICHARDSON
Note:
User has updated the system for the following event: Bidding Instructions Received By Attorney, completed on 4/1/2008

128.

Written By: Fidelity AutoProc, Fidelity
Date: 4/1/2008 1:12:00 PM
Type: NewImage Comment
Process: BID_ALL_Other_BO_
Borrower: RICHARDSON
Note:
Foreclosure - Bidding Instructions (NIE Id#) picked up by firm California Reconveyance Company at 4/1/2008 1:06:40 PM by Huey-Jen Chiu

129.

Written By: Fidelity AutoProc, Fidelity
Date: 4/1/2008 1:06:00 PM
Type: NewImage Comment
Process: BID_ALL_Other_BO_
Borrower: RICHARDSON
Note:
Foreclosure - Bidding Instructions (NIE Id#) sent to California Reconveyance Company at 4/1/2008 12:48:33 PM by Jennifer Lyon

130.

Written By: Fidelity AutoProc, Fidelity
Date: 4/1/2008 1:03:00 PM
Type: Event Update
Process: BID_ALL_Other_BO_
Borrower: RICHARDSON
Note:
User has updated the system for the following event: Bidding Instructions To Attorney, completed on 4/1/2008

131.

Written By: Jennifer Lyon, Fidelity
Date: 4/1/2008 12:48:00 PM
Type: Event Update
Process: BID_ALL_Other_BO_
Borrower: RICHARDSON
Note:
User has updated the system for the following event: Bid Approved, completed on 4/1/2008

132.

Written By: Nylsa Clemons, Fidelity
Date: 4/1/2008 12:10:00 PM
Type: Foreclosure
Process: BID_ALL_Other_BO_
Borrower: RICHARDSON
Note:
Per Wamu spreadsheet Bid $388,000.00

133.

Written By: Nylsa Clemons, Fidelity
Date: 3/31/2008 1:06:00 PM
Type: Foreclosure
Process: BID_ALL_Other_BO_
Borrower: RICHARDSON
Note:
Bid sent to lender for approval; wamufcsubprimebids@wamu.net bid in sent to investor folder.

134.

Written By: Nylsa Clemons, Fidelity
Date: 3/31/2008 1:06:00 PM
Type: Event Update
Process: BID_ALL_Other_BO_
Borrower: RICHARDSON
Note:
User has updated the system for the following event: Bid Calculation Completed, completed on 3/31/2008

135.

Written By: Fidelity AutoProc, Fidelity
Date: 3/28/2008 5:25:00 PM
Type: NewImage Comment
Process: FC_CA_Other_BO_
Borrower: RICHARDSON
Note:
Foreclosure (NIE Id#[redacted]) picked up by firm California Reconveyance Company at 3/28/2008 5:15:26 PM by Margreta Dorsey

136.

Written By: Fidelity AutoProc, Fidelity
Date: 3/28/2008 4:50:00 PM
Type: NewImage Comment
Process: FC_CA_Other_BO_
Borrower: RICHARDSON
Note:
Foreclosure (NIE Id#[redacted]) sent to California Reconveyance Company at 3/28/2008 4:44:32 PM by Ma Ascunsion

137.

Written By: Myrrelli Ascunsion, Fidelity
Date: 3/28/2008 4:44:00 PM
Type: Auto Note
Process: FC_BPO_Appraisal_Received
Borrower: RICHARDSON
Note:
User has closed the file. Close Reason: Process Complete

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138.

Written By: Myrrelli Ascunsion, Fidelity
Date: 3/28/2008 4:44:00 PM
Type: Event Update
Process: FC_BPO_Appraisal_Received
Borrower: RICHARDSON
Note:
User has updated the system for the following event: Appraisal Received, completed on 3/27/2008

139.

Written By: Myrrelli Ascunsion, Fidelity
Date: 3/28/2008 4:42:00 PM
Type: Auto Note
Process: BPO_Received
Borrower: RICHARDSON
Note:
User has closed the file. Close Reason: Process Complete

140.

Written By: Myrrelli Ascunsion, Fidelity
Date: 3/28/2008 4:42:00 PM
Type: Event Update
Process: BPO_Received
Borrower: RICHARDSON
Note:
User has updated the system for the following event: BPO Received, completed on 3/25/2008

141.

Written By: Shanae Lundy, Fidelity
Date: 3/27/2008 12:06:00 PM
Type: Reprojection
Process: BPO_Received
Borrower: RICHARDSON
Note:
System updated for the following event: User has reprojected the step BPO Received to 4/1/2008. Reason: Other.
Comments: 03/26 Photos complete, report pending review
. Status: Active, awaiting approval.

142.

Written By: Shanae Lundy, Fidelity
Date: 3/27/2008 12:05:00 PM
Type: Reprojection
Process: FC_BPO_Appraisal_Received
Borrower: RICHARDSON
Note:
System updated for the following event: User has reprojected the step Appraisal Received to 4/1/2008. Reason: Other.
Comments: inspection is 3/27 per lsi

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CSOC.RICH.002404

. Status: Active, awaiting approval.

143.

Written By: Myrrelli Ascunsion, Fidelity
Date: 3/24/2008 2:16:00 PM
Type: Reprojection
Process: FC_BPO_Appraisal_Received
Borrower: RICHARDSON
Note:
System updated for the following event: User has approved the Reprojection Type Other for the step Appraisal Received. Status: Active, Approved.

144.

Written By: Myrrelli Ascunsion, Fidelity
Date: 3/24/2008 2:15:00 PM
Type: Reprojection
Process: FC_BPO_Appraisal_Received
Borrower: RICHARDSON
Note:
System updated for the following event: User has reprojected the step Appraisal Received to 3/28/2008. Reason: Other. Comments: Request to down grade the appraisal to drive by.
. Status: Active, awaiting approval.

145.

Written By: Myrrelli Ascunsion, Fidelity
Date: 3/24/2008 2:12:00 PM
Type: Reprojection
Process: BPO_Received
Borrower: RICHARDSON
Note:
System updated for the following event: User has approved the Reprojection Type Other for the step BPO Received. Status: Active, Approved.

146.

Written By: Myrrelli Ascunsion, Fidelity
Date: 3/24/2008 2:12:00 PM
Type: Reprojection
Process: BPO_Received
Borrower: RICHARDSON
Note:
System updated for the following event: User has reprojected the step BPO Received to 3/28/2008. Reason: Other. Comments: requested the status of BPO.
. Status: Active, awaiting approval.

147.

Written By: Sotheavy Pan, Fidelity

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CSOC.RICH.002405

Date: 3/19/2008 3:03:00 PM
Type: Auto Note
Process: BPO_Referral_Other_Other
Borrower: RICHARDSON
Note:
User has closed the file. Close Reason: Open In Error

148.

Written By: Lakesha Sanders, Fidelity
Date: 3/7/2008 10:37:00 AM
Type: Auto Note
Process: BPO_Ordered_Other_Other
Borrower: RICHARDSON
Note:
User has closed the file. Close Reason: Process Complete

149.

Written By: Lakesha Sanders, Fidelity
Date: 3/7/2008 10:37:00 AM
Type: Event Update
Process: BPO_Ordered_Other_Other
Borrower: RICHARDSON
Note:
User has updated the system for the following event: BPO Ordered, completed on 3/7/2008

150.

Written By: Lakesha Sanders, Fidelity
Date: 3/7/2008 10:37:00 AM
Type: DDF
Process: BPO_Ordered_Other_Other
Borrower: RICHARDSON
Note:
User has completed the F94_Valuation data form with the following entries:
Valuation Needed?: : 1004 Appraisal and Interior BPO

151.

Written By: Lakesha Sanders, Fidelity
Date: 3/7/2008 10:37:00 AM
Type: New Process
Process: BPO_Received
Borrower: RICHARDSON
Note:
Process opened 3/7/2008 by user Lakesha Sanders.

152.

Written By: Lakesha Sanders, Fidelity

JPMC-000625
CONFIDENTIAL

CSOC.RICH.002406

Date: 3/7/2008 10:37:00 AM
Type: New Process
Process: FC_BPO_Appraisal_Received
Borrower: RICHARDSON
Note:
Process opened 3/7/2008 by user Lakesha Sanders.

153.

Written By: Fernando Lopez, California Re-Con
Date: 3/6/2008 1:11:00 PM
Type: Event Update
Process: BID_ALL_Other_BO_
Borrower: RICHARDSON
Note:
User has updated the system for the following event: Attorney Fees/Costs and Dlqnt Taxes Through Sale, completed on 3/6/2008AutoClose from DDF

154.

Written By: Fernando Lopez, California Re-Con
Date: 3/6/2008 1:11:00 PM
Type: DDF
Process: BID_ALL_Other_BO_
Borrower: RICHARDSON
Note:
User has completed the F119_AttyFeesOwed data form with the following entries:
Amount Outstanding: : 1200

155.

Written By: Fernando Lopez, California Re-Con
Date: 3/6/2008 1:10:00 PM
Type: Event Update
Process: FC_CA_Other_BO_
Borrower: RICHARDSON
Note:
User has updated the system for the following event: Final Title Clear, completed on 4/7/2008

156.

Written By: Fernando Lopez, California Re-Con
Date: 3/6/2008 1:10:00 PM
Type: New Process
Process: BPO_Ordered_Other_Other
Borrower: RICHARDSON
Note:
Process opened 3/6/2008 by user Fernando Lopez.

157.

Written By: Fernando Lopez, California Re-Con
Date: 3/6/2008 1:10:00 PM
Type: New Process
Process: BID_ALL_Other_BO_
Borrower: RICHARDSON
Note:
Process opened 3/6/2008 by user Fernando Lopez.

158.

Written By: Fernando Lopez, California Re-Con
Date: 3/6/2008 1:10:00 PM
Type: Event Update
Process: FC_CA_Other_BO_
Borrower: RICHARDSON
Note:
User has updated the system for the following event: Sale Scheduled For, completed on 4/7/2008

159.

Written By: Lakesha Sanders, Fidelity
Date: 2/22/2008 7:44:00 AM
Type: Foreclosure
Process: BPO_Referral_Other_Other
Borrower: RICHARDSON
Note:
From: Neuenschwander, Lauren [redacted]
Sent: Friday, February 22, 2008 8:43 AM
To: Lakesha Sanders
Subject: RE: WAMU [redacted]

Hi LaKesha,
Yes, as of yesterday P & P has not secured this property yet.
Thanks,
Lauren

From: Lakesha.Sanders [redacted]
Sent: Friday, February 22, 2008 8:43 AM
To: Neuenschwander, Lauren
Subject: RE: WAMU [redacted]
Have you been in contact with P & P?

160.

Written By: Lakesha Sanders, Fidelity
Date: 2/22/2008 7:41:00 AM
Type: Foreclosure
Process: BPO_Referral_Other_Other
Borrower: RICHARDSON
Note:
From: Neuenschwander, Lauren [redacted]
Sent: Thursday, February 21, 2008 12:09 PM
To: Lakesha Sanders
Subject: RE: WAMU [redacted]

JPMC-000627
CONFIDENTIAL

Hi LaKesha,
We received this order on 12/17 but an agent has not been assigned yet. Per FIS, this property has not been secured/rekeyed yet. Please advise.
Thanks,
Lauren

161.

Written By: Lakesha Sanders, Fidelity
Date: 2/21/2008 10:38:00 AM
Type: Reprojection
Process: BPO_Referral_Other_Other
Borrower: RICHARDSON
Note:
System updated for the following event: User has reprojected the step BPO Received to 2/28/2008. Reason: Other.
Comments: From: Lakesha Sanders
Sent: Thursday, February 21, 2008 11:38 AM
To: 'csteam
Subject: WAMU

Please provide status/ETA of order. Thanks.
. Status: Active, awaiting approval.

162.

Written By: Carla Dodd, California Re-Con
Date: 2/5/2008 3:00:00 PM
Type: Fees and Costs
Process: FC_CA_Other_BO_
Borrower: RICHARDSON
Note:
Fees and costs response: Good Through:3/8/2008 Fees: 0.00 Costs: 9.00 Comment: CRC outstanding fees and costs $9.00. G/T 03/08/08

163.

Written By: Carla Dodd, California Re-Con
Date: 2/5/2008 3:00:00 PM
Type: Fees and Costs
Process: FC_CA_Other_BO_
Borrower: RICHARDSON
Note:
A fees and costs Response Comment has been completed for this loan by Carla Dodd

---

164.

Written By: Tameca Wiggins, WAMU Umbrella
Date: 2/5/2008 2:48:00 PM
Type: Fees and Costs
Process: FC_CA_Other_BO_
Borrower: RICHARDSON
Note:
A fees and costs request has been entered for this loan by Tameca Wiggins, good through 3/8/2008

JPMC-000628
CONFIDENTIAL

CSOC.RICH.002409

165.

Written By: Lauren Hess, Fidelity
Date: 1/10/2008 1:10:00 PM
Type: Issue
Process: FC_CA_Other_BO_
Borrower: RICHARDSON
Note:
System updated for the following event: User has ended the Issue associated with this loan. Issue Type: Delinquent Taxes. Comments: Task has been entered into client system to research and pay tax. Thank you

166.

Written By: Lauren Hess, Fidelity
Date: 1/10/2008 1:10:00 PM
Type: Issue
Process: FC_CA_Other_BO_
Borrower: RICHARDSON
Note:
System updated for the following event: User has approved the issue. issue type: Delinquent Taxes. Status: Active, Approved.

167.

Written By: Linda Yelnicker, California Re-Con
Date: 1/10/2008 12:08:00 PM
Type: Issue
Process: FC_CA_Other_BO_
Borrower: RICHARDSON
Note:
System updated for the following event: User has created a Process-Level issue for this loan.Issue Type: Delinquent Taxes. Issue Comments: 1. PROPERTY TAXES, INCLUDING ANY PERSONAL PROPERTY TAXES AND ANY ASSESSMENTS COLLECTED WITH TAXES, FOR THE FISCAL YEAR 2007-2008 ASSESSOR'S PARCEL NUMBER

TOTAL AMOUNT : $1,016.82
1ST INSTALLMENT : $508.41 (DELINQUENT)
2ND INSTALLMENT : $508.41 (OPEN)
1ST PENALTY : $50.84
2ND PENALTY/COSTS : $60.84
LAND : $16,999.00
IMPROVEMENT : $62,120.00
CODE AREA : 03-005
EXEMPTION : (NONE SHOWN)
2. SUPPLEMENTAL ASSESSMENT FOR 2007-2008,
BILLING DATE : SEPTEMBER 24, 2007
TOTAL AMOUNT : $2,098.35
1ST INSTALLMENT : $1,049.18 (DELINQUENT)
MUST BE PAID BY : DECEMBER 10, 2007
1ST PENALTY : $104.92
2ND INSTALLMENT : $1,049.17 (OPEN)
MUST BE PAID BY : APRIL 10, 2008
2ND PENALTY : $114.92 Status: Active

168.

Written By: Debra Brown, California Re-Con
Date: 12/28/2007 6:41:00 PM
Type: Event Update
Process: FC_CA_Other_BO_
Borrower: RICHARDSON
Note:
User has updated the system for the following event: Preliminary Title Clear, completed on 12/28/2007

169.

Written By: Debra Brown, California Re-Con
Date: 12/28/2007 6:41:00 PM
Type: Event Update
Process: FC_CA_Other_BO_
Borrower: RICHARDSON
Note:
User has updated the system for the following event: TSG Report Received, completed on 12/28/2007

170.

Written By: Imelda Serrano, California Re-Con
Date: 12/17/2007 6:40:00 PM
Type: Event Update
Process: FC_CA_Other_BO_
Borrower: RICHARDSON
Note:
User has updated the system for the following event: Presale Redemption Expires, completed on 3/15/2008

171.

Written By: Imelda Serrano, California Re-Con
Date: 12/17/2007 6:40:00 PM
Type: Event Update
Process: FC_CA_Other_BO_
Borrower: RICHARDSON
Note:
User has updated the system for the following event: NOD Filed, completed on 12/14/2007

172.

Written By: Elanda Mulloy, Fidelity
Date: 12/14/2007 11:55:00 AM
Type: Event Update
Process: BPO_Referral_Other_Other
Borrower: RICHARDSON
Note:
User has updated the system for the following event: BPO Ordered, completed on 12/14/2007

173.

Written By: Elanda Mulloy, Fidelity
Date: 12/14/2007 11:55:00 AM
Type: DDF
Process: BPO_Referral_Other_Other
Borrower: RICHARDSON
Note:
User has completed the F94_Valuation data form with the following entries:
Valuation Needed?: : Interior BPO

174.

Written By: Elanda Mulloy, Fidelity
Date: 12/14/2007 11:55:00 AM
Type: DDF
Process: BPO_Referral_Other_Other
Borrower: RICHARDSON
Note:
User has edited the F94_Valuation Data Form with the following entries:
- Valuation Needed?: Interior BPO

175.

Written By: Elanda Mulloy, Fidelity
Date: 12/14/2007 11:54:00 AM
Type: DDF
Process: BPO_Referral_Other_Other
Borrower: RICHARDSON
Note:
User has completed the F94_Valuation data form with the following entries:
Valuation Needed?: : 1044 Appraisal

176.

Written By: Fidelity AutoProc, Fidelity
Date: 12/13/2007 3:26:00 PM
Type: Title
Process: FC_CA_Other_BO_
Borrower: RICHARDSON
Note:
Fidelity Title Order Accepted. Confirmation Number: M721884

177.

Written By: Colleen Irby, California Re-Con
Date: 12/13/2007 2:47:00 PM
Type: Auto Note
Process: FC_Title_Ordered
Borrower: RICHARDSON
Note:
User has closed the file. Close Reason: Process Complete

178.

Written By: Colleen Irby, California Re-Con
Date: 12/13/2007 2:47:00 PM
Type: Event Update
Process: FC_Title_Ordered
Borrower: RICHARDSON
Note:
User has updated the system for the following event: Title Ordered, completed on 12/13/2007

179.

Written By: Colleen Irby, California Re-Con
Date: 12/13/2007 2:47:00 PM
Type: DDF
Process: FC_Title_Ordered
Borrower: RICHARDSON
Note:
User has completed the F104_TitleOrder data form with the following entries:
Type of Title to be Ordered: : Title Order Needed

180.

Written By: Fidelity AutoProc, Fidelity
Date: 12/13/2007 2:42:00 PM
Type: New Process
Process: FC_Title_Ordered
Borrower: RICHARDSON
Note:
Process opened 12/13/2007 by user Fidelity AutoProc.

181.

Written By: Fidelity AutoProc, Fidelity
Date: 12/13/2007 2:42:00 PM
Type: Event Update
Process: FC_CA_Other_BO_
Borrower: RICHARDSON
Note:
User has updated the system for the following event: File Received By Attorney, completed on 12/13/2007

182.

Written By: Fidelity AutoProc, Fidelity
Date: 12/13/2007 2:41:00 PM
Type: New Process
Process: BPO_Referral_Other_Other
Borrower: RICHARDSON
Note:
Process opened 12/13/2007 by user Fidelity AutoProc.

JPMC-000632
CONFIDENTIAL

CSOC.RICH.002413

183.

Written By: Fidelity AutoProc, Fidelity
Date: 12/13/2007 2:41:00 PM
Type: Event Update
Process: FC_CA_Other_BO_
Borrower: RICHARDSON
Note:
User has updated the system for the following event: File Referred To Attorney, completed on 12/13/2007

184.

Written By: Fidelity AutoProc, Fidelity
Date: 12/13/2007 2:37:00 PM
Type: NewImage Comment
Process: FC_CA_Other_BO_
Borrower: RICHARDSON
Note:
Foreclosure (NIE Id# [redacted] picked up by firm California Reconveyance Company at 12/13/2007 2:31:12 PM by Margreta Dorsey

185.

Written By: Fidelity AutoProc, Fidelity
Date: 12/13/2007 2:36:00 PM
Type: NewImage Comment
Process: FC_CA_Other_BO_
Borrower: RICHARDSON
Note:
Foreclosure (NIE Id# [illegible]) sent to California Reconveyance Company at 12/13/2007 2:28:22 PM by Automated Tasks

186.

Written By: Fidelity AutoProc, Fidelity
Date: 12/13/2007 4:21:00 AM
Type: New Process
Process: FC_CA_Other_BO_
Borrower: RICHARDSON
Note:
Process opened 12/13/2007 by user Fidelity AutoProc.

JPMC-000633
CONFIDENTIAL

CSOC.RICH.002414

2-18-08

Called Congresswoman back and set up meeting for 2-19.

Feb 20 Dasha →

Gov't programs – does she qualify – ?

order value ?

not on market

sending pictures –

CSOC.RICH.002416

Robert, Sue

Subject: Laura Richardson
Location: Her ~~assistant will call you~~

Start: Tue 02/03/2009 4:00 PM
End: Tue 02/03/2009 4:30 PM

Recurrence: ~~(none)~~

FDIC claim pre-9-25

① Damage to property ?
Claims → how can file a claim —
Get Ranked —
toilets, cabinets — what should we do ?
Send pictures → Date of damage —

② Letter for Escrow Shortage
Short $600
modification been paying each month —
January → not accept payment unless pay $600 —
no one could explain the shortage —

JPMC-001525
CONFIDENTIAL

CSOC.RICH.002417

Got a hold ~~the~~ payment change
and Mod did not take into
ACCT — taxes = ~~[illegible]~~
not right amount is being
escrowed.

(3) Not Accept January payment
or February
— Advised to hold off until
I look into it.

From: Origin ID: ZPHA (904)462-2160
Susan Oakley
Washington Mutual (5602)
7255 Baymeadows WAY

Jacksonville, FL 32256

FedEx. Express

E

CLS053008/21/24

Ship Date: 14JUL08
ActWgt: 1 LB
System#: 4486045/ESDS0400
Account#: S *********

Delivery Address Bar Code

SHIP TO: (619)398-3372 BILL SENDER

Beth Ward
Kirby & McGuinn, A P.C.
600 B ST STE 1950

SAN DIEGO, CA 92101

Ref # none
Invoice # 20009367
PO # none
Dept #

TUE - 15JUL A1

TRK# 0201 7900 5144 6983 STANDARD OVERNIGHT

92101
CA-US
SAN

XH SDMA

FEDEX SHIPPING LABEL

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2. **Fold the first printed page in half and use as the shipping label. The second page is for your records, and contains both the terms and conditions of shipping, and information useful for tracking your package.**
3. **After printing the label, place it in a waybill pouch and affix it to your shipment so that the barcode portion of the label can be read and scanned.**

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Tendering packages by using this system constitutes your agreement to the service conditions for the transportation of your shipments as found in the applicable FedEx Service Guide, available upon request. FedEx will not be responsible for any claim in excess of the applicable declared value, whether the result of loss, damage, delay, non-delivery, misdelivery, or misinformation, unless you declare a higher value, pay an additional charge, document your actual loss and file a timely claim. Limitations found in the applicable FedEx Service Guide apply. Your right to recover from FedEx for any loss, including intrinsic value of the package, loss of sales, income interest, profit, attorney's fees, costs, and other forms of damage whether direct, incidental, consequential, or special is limited to the greater of $100 or the authorized declared value. Recovery cannot exceed actual documented loss. Maximum for items of extraordinary value is $500, e.g. jewelry, precious metals, negotiable instruments and other items listed in our Service Guide. Written claims must be filed within strict time limits, see applicable FedEx Service Guide. FedEx will not be liable for loss or damage to prohibited items in any event or for your acts or omissions, including, without limitation, improper or insufficient packaging, securing, marking or addressing, or the acts or omissions of the recipient or anyone else with an interest in the package. See the applicable FedEx Service Guide for complete terms and conditions. To obtain information regarding how to file a claim or to obtain a Service Guide, please call 1-800-GO-FEDEX (1-800-463-3339).

JPMC-001527
CONFIDENTIAL

Oakley, Susan B.

From: Beth Ward [bward
Sent: Friday, July 11, 2008 6:48 PM
To: Oakley, Susan B.
Subject: FW: WMB/Red Rocks-Richardson
Importance: High

Hi, Susan. I'm forwarding the email I sent to Ann Thorn. We need to have the original signature page of this Settlement Agreement if you could please send it to me. Thanks for your assistance.

Beth Ward
Paralegal to Martin T. McGuinn
& Kenneth C. Noorigian
Kirby & McGuinn, A P.C.
600 B Street, Suite 1950
San Diego, CA 92101
Direct Line: (619) 398
Direct Fax: (619) 398

In Compliance with the Fair Debt Collection Practices Act, 15 U.S.C. § 1692e(11):
THIS MESSAGE IS FROM A DEBT COLLECTOR.
ANY INFORMATION OBTAINED MAY BE USED FOR THAT PURPOSE.
This electronic message contains privileged or confidential information which is solely intended for the use of the addressee(s) listed as recipient(s). If you are not the intended recipient, or the employee or agent responsible for delivering this message to the intended recipient, you are hereby notified that any disclosure, dissemination, distribution, or copying of this communication is strictly prohibited. If you have received this transmission in error, please immediately notify us by telephone at (619) 525-1659 or (619) 685-4000, and return the original message to Kirby & McGuinn, A P.C., 600 B Street, Ste. 1950, San Diego, CA 92101

From: Beth Ward
Sent: Friday, July 11, 2008 3:43 PM
To: 'ann.thorn@wamu.net'
Subject: WMB/Red Rocks-Richardson

Hi, Ann. Thanks very much for sending the check today, but we also need your original signature page of the Settlement Agreement. Can you please send? Thank you.

Beth Ward
Paralegal to Martin T. McGuinn
& Kenneth C. Noorigian
Kirby & McGuinn, A P.C.
600 B Street, Suite 1950
San Diego, CA 92101
Direct Line: (619) 398
Direct Fax: (619) 398

Confirmation Report - Memory Send

Page : 001
Date & Time: Jul-11-08 02:47am
Line 1 :
Line 2 :
Machine ID :

Job number	:	220
Date	:	Jul-11 02:40am
To	:	☎916195251669
Number of pages	:	019
Start time	:	Jul-11 02:40am
End time	:	Jul-11 02:47am
Pages sent	:	019
Status	:	OK

Job number : 220 *** SEND SUCCESSFUL ***

Washington Mutual
HOME LOANS

Fax Cover Sheet

Date: July 10, 2008

To: Martin McGuinn

Phone Number: 1-619-525-1659

Fax Number: 1-619-525-1669

From: Ann Thorn

Pages: 19

Message: Per your request regarding Richardson

JPMC-001529
CONFIDENTIAL

Washington Mutual
HOME LOANS

Fax Cover Sheet

Date: July 10, 2008

To: Martin McGuinn

Phone Number: 1-619-525-1659

Fax Number: **1-619-525-1669**

From: Ann Thorn

Pages: 19

Message: Per your request regarding Richardson

JPMC-001530
CONFIDENTIAL

From: Origin ID: ZPHA (904)462-1944
Eileen Barnes
Washington Mutual (5602)
7255 Baymeadows WAY

Jacksonville, FL 32256

FedEx. Express

Ship Date: 10JUL08
ActWgt: 1 LB
System#: 4486045/ESDS0400
Account#: S ********

Richardson

Delivery Address Bar Code

SHIP TO: (619)525-1659 BILL SENDER
MARTIN T. MCGUINN
KIRBY & MCGUINN, A P.C.
600 B ST STE 1950

SAN DIEGO, CA 92101

Ref # none
Invoice # 21001115
PO # none
Dept #

TRK# 0201 7989 7674 1669

FRI - 11JUL A1
PRIORITY OVERNIGHT
ASR

XH SDMA

92101
CA-US
SAN

FEDEX SHIPPING LABEL

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JPMC-001531
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Washington Mutual

Morgan Chase Bank, N.A., Delaware, OH 43015

WAMU
WASHINGTON MUTUAL BANK
(156)ESCROW DISBURSEMENT
A23 DAE
REDROCKMTG

6000031564

56-1551
441

CHECK NO.	MO/DAY/YR
014284122	07/09/2008

AMOUNT
*******$100,000.00

VOID IF NOT CASHED WITHIN 180 DAYS

R PAYMENT OF MISC FORECLOSURE OR BANKRUPTCY EXPENSES

e Hundred Thousand and 00/100 Dollars

AY TO
E ORDER
OF

RED ROCK MORTGAGE INC
3600 AMERICAN RIVER DR
SACRAMENTO, CA 95864

AUTHORIZED SIGNATURE

Disbursement Check Voucher

AYEE NAME
ADDRESS

RED ROCK MORTGAGE INC
3600 AMERICAN RIVER DR
SACRAMENTO, CA 95864

CHECK NUMBER: 014284122
CHECK DATE: 07/09/2008
PAYEE CODE: REDROCKMTG

BATCH:

PAGE 1 OF 1

OAN NUMBER	SHORT NAME/ INIT NAME/ PROPERTY ADDRESS	DESCRIPTION	TRAN CODE	DATE	AMOUNT DUE
	L RICHARDS		633		100,000.00

heck Totals: 1 Item $100,000.00

JPMC-001532
CONFIDENTIAL

CSOC.RICH.002424

6/19/08

To: Ann Thorn
Julie Mathis

From: Laura Richardson

Pages: 2 + cover

JPMC-001533
CONFIDENTIAL

WaMu

Borrower Assistance Form

WaMu Cares. We're in this with you. We offer options for resolving your home loan issues.

You can help by answering the questions below as completely and accurately as possible.* If you have a co-borrower, please fill in his or her information, too.

*This information will only be used to aid in the evaluation of homeownership preservation options, not for any other purpose.

You can type your answers right into this form and fax or mail it in. See the instructions on the next page.

1. To help us locate your loan, please provide your name(s).

LAURA RICHARDSON
Borrower Name

Co-borrower Name

2. What are your current phone numbers?

( ) Co-borrower Home Phone

( ) Co-borrower Work Phone

( ) Co-borrower Mobile Phone

3. Do you have your WaMu loan number?

☒ Yes, it is: ☐ No

4. What is the address of your property?

3622 CURTIS DRIVE
Street Address Apartment Number

SACRAMENTO CALIFORNIA 95818
City State Zip

5. Do you (or your co-borrower) have a different mailing address?

☒ Yes ☐ No

6. Please enter any additional mailing addresses.

717 E. VERNON STREET
Borrower Street Address Apartment Number

LONG BEACH, CA 90806
City State Zip

Co-borrower Street Address Apartment Number

City State Zip

7. How many people live at your address?

☒ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 ☐ 6 or more

8. How many of the people living at this address are dependents?

☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 ☐ 6 or more

9. What is the reason you are having trouble with your home loan payments?

I HAVE EXPERIENCED THREE EMPLOYMENT CHANGES WITHIN ONE YEAR, TWO DELAYS OF INCOME FOR OVER THREE MONTHS, UNEXPECTED ILLNESS AND SUBSEQUENT DEATH OF MY FATHER.

10. Would you prefer to keep your home or sell it?

☒ Keep my home ☐ Sell it

11. If you want to sell, is it listed for sale?

☐ Currently listed ☐ Was listed previously ☒ Was never listed

12. Do you have any other loans on the home?

☐ Yes ☒ No

13. If you have other loans on the home, approximately how much do you owe on all other loans combined?

JPMC-001534
CONFIDENTIAL

14. Have you already spoken to a debt counseling service?
☒ Yes ☐ No

15. How many cars do you own?
☒ 1 ☐ 2 ☐ 3 ☐ 4 or more

16. Please enter how much you pay for the items below each month, and total them in the last row.

EXPENSE	BORROWER	CO-BORROWER
Other Home Loans, Rent & Liens	$ 6,100	$
Auto Loan(s)	$ —	$
Auto Insurance & Other Expenses	$ 150	$
Credit Cards & Installment Loans	$ —	$
Health Insurance	$ 155	$
Medical Expenses	$ —	$
Child Care, Child Support & Alimony	$ —	$
Food & Miscellaneous Spending Money	$ 175	$
Utilities	$ 125	$
Other	$	$
Other	$	$
TOTAL	$ 4,485.0	$ 0

17. Please enter your income details below and total them in the last row.

INCOME	BORROWER	CO-BORROWER
Gross Wages	$ 14,100	$
Other Income (unemployment, child support, etc.)	$	$
Other *Rental Real Estate	$ 1,500-2000	$
Other	$	$
TOTAL	$ 15,600-16,100	$ 0

18. Please enter how much money you have in the assets below, and total them in the last row.

ASSET	BORROWER	CO-BORROWER
Checking Account(s)	$ 4,000	$
Savings & Money Market Account(s)	$ 200	$
Stocks, Bonds & CDs	$ —	$
Retirement Account(s)	$ 100,000	$
Home Equity SW Beach	$ 200,000	$
Other Real Estate Equity Lake Beach	$ 150,000	$
Cars (with no loan payments)	$ 45,000	$
Other Personal Loan	$ 50,000	$
TOTAL	$ 527,200	$ 0

I (we) agree that the financial information provided is an accurate statement of my (our) financial status. I (we) understand and acknowledge that any action taken by the lender of my (our) home loan on my (our) behalf will be made in strict reliance on the financial information provided. My (our) signature(s) below grants the holder of my (our) home loan the authority to confirm the information I (we) have disclosed in this financial statement, to verify that it is accurate by ordering a credit report and to contact my (our) real estate agent and or credit counseling representative (if applicable). By signing below, I (we) advise you that if I (we) should hereafter agree to a repayment plan for my (our) home loan, reinstate my (our) home loan, or pay off my (our) home loan in full, then by doing so and without the necessity of any further action on my (our) part, I (we) hereby expressly withdraw this request for a loan workout. In that event, I (we) hereby direct you to take no further action to process this request for a workout.

X [signature] 6/19/08
Borrower Date

X
Co-borrower Date

WaMu Cares

Borrower Assistance Checklist

Thank you for taking steps to resolve your home loan issues.

We'll contact you soon!

DON'T FORGET! DID YOU...

- ☐ Fully complete all questions?
  Remember: If you have a co-borrower, we need his or her information, too.
- ☐ Sign and date this form?
- ☐ Include copies of your:
  - ☐ Checking account statement(s)
  - ☐ Savings account statement(s)
  - ☐ Income history:
    - *If you are self-employed*—your past six months' profit-and-loss statements and most recent Federal tax return
    - *If you receive regular paychecks*—your two most recent pay stubs
- ☐ Copy the completed form for yourself?

GREAT!

Now, either fax or mail your information to WaMu.

- **Fax:** 904-886-1328 or 904-886-1329
- **Mail:** WaMu Home Ownership Preservation, 7255 Baymeadows Way, JAXA2000, Jacksonville, FL 32256

JPMC-001535
CONFIDENTIAL

Thorn, Ann

From: Samuel, Susan L.
Sent: Tuesday, June 17, 2008 4:52 PM
To: Thorn, Ann
Cc: Oakley, Susan B.
Subject: FW: Servicing Advances

Importance: High

So you'd be aware that I'm going to work with Deanna and Sue to set this up...

Susan Samuel
Executive Assistant
National Default

Washington Mutual
7301 Baymeadows Way, JAXB3182
Jacksonville, FL 32256

904-886-6251 direct,
susan.samuel@wamu.net

This communication may contain privileged or other confidential information. If you have received it in error, please advise the sender by reply email and immediately delete the message and any attachments without copying or disclosing the contents. Thank you.

From: Berens, John
Sent: Tuesday, June 17, 2008 9:22 AM
To: Samuel, Susan L.
Cc: Prince, Deanna K.
Subject: FW: Servicing Advances

I need to some some quality time with Ann regarding this topic (#2). Have her invite whomever she likes and I would like Cindy Drago there also. I think we will need two hours and probably would be better if we went to Horizons. Let me know. Thanks.

From: Schneider, David C.
Sent: Friday, June 13, 2008 4:18 PM
To: Woods, John F.; Berens, John
Cc: Richards, Alison
Subject: Servicing Advances

So that we are all in synch with the process for looking at the Servicing Advances, here is what I propose:

1. Woods to work with finance team (Fortunato, Drago) on a forecast for:
    a. Servicing advances balances.
    b. Potential reserve required for June close
    c. Estimate of ongoing loss rate for future quarters
2. Berens will work with servicing team to assess current process

Please let me know if there are any questions or points of clarification. We will reconvene on Monday to get an update. Alison, please set a time before the Board meeting.

ds

JPMC-001536
CONFIDENTIAL

CSOC.RICH.002428

Oakley, Susan B.
From: Battaglia, Paul J.
Sent: Tuesday, June 17, 2008 12:06 PM
To: Thorn, Ann; Oakley, Susan B.
Subject: DOCSSEA-#179441-v1-LAURA_RICHARDSON_LETTER_-_PJB.DOC

Attachments: DOCSSEA-#179441-v1-LAURA_RICHARDSON_LETTER_-_PJB.DOC

DOCSSEA-#179441
-v1-LAURA_RICHA...

Redacted

Paul J. Battaglia
First Vice President and Senior Counsel
Washington Mutual Bank
1301 2nd Avenue, WMC 3501
Seattle WA 98101
Phone: 206-500-4261
Fax: 206-377-2784

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Washington Mutual
HOME LOANS

7255 Baymeadows Way
Jacksonville, FL 32256
Phone 1-904-886-5644
Fax (904) 886-1627

email 6-17

June 17, 2008

Re: Washington Mutual Loan Number: [redacted]
Property Address: 3622 West Curtis Drive, Sacramento, CA 95818

Dear Ms. Richardson:

Your e-mail to Julie Mathis dated June 12, 2008 was forwarded to me. You indicated in your e-mail that you would be working on your Homeownership Preservation package over the June 14-15 weekend. I therefore expected to receive your updated financial information sometime on Monday. It is now Tuesday, and I still have not received anything from you, nor have you called to explain your delay.

As you know, in April, 2008, you contacted WaMu asking for the amount necessary to reinstate your loan. We sent you the reinstatement figures on April 17, 2008, along with a cover letter stating that we would postpone the foreclosure proceedings to June 4, 2008. Your property then went to foreclosure sale on May 7, 2008, where it was sold to the high bidder Red Rock Mortgage, Inc. At the time of the foreclosure sale, you were in default on your loan and there was not any loan workout or modification agreement in place between you and WaMu, as your prior request for a loan modification was denied.

Due in part to your comments to me that you fully intended to pay your obligation to WaMu, we honored our commitment to postpone the foreclosure sale by instructing the foreclosure trustee to record a Notice of Rescission of the foreclosure sale, thereby restoring legal title to the Property in your name.

Following the Notice of Rescission, we've had several telephone conversations where you reiterated your desire to fulfill your loan obligation. On May 28, 2008, Wendy Woodcock and I had a telephone conversation with you where we told you that you would have to send in updated financial information for review. We sent you the required forms on June 6, 2008, but they have not yet been completed and returned for our review.

Based on your most recent assurance that you would be working on providing the financial information over the June 14-15 weekend, we expect to have all of the information that we've requested by the end of the day on Friday, June 20, 2008. If we do not have all of the information requested, we will reschedule the foreclosure sale of your property.

Sincerely,

Ann Thorn

Washington Mutual
HOME LOANS

7255 Baymeadows Way
Jacksonville, FL 32256
Phone 1-904-886-5644
Fax (904) 886-1627

June 17, 2008

Re: Washington Mutual Loan Number: [redacted]
Property Address: 3622 West Curtis Drive, Sacramento, CA 95818

Dear Ms. Richardson:

Your e-mail to Julie Mathis dated June 12, 2008 was forwarded to me. You indicated in your e-mail that you would be working on your Homeownership Preservation package over the June 14-15 weekend. I therefore expected to receive your updated financial information sometime on Monday. It is now Tuesday, and I still have not received anything from you, nor have you called to explain your delay.

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Following the Notice of Rescission, we've had several telephone conversations where you reiterated your desire to fulfill your loan obligation. On 5/28, 2008, Wendy Woodcock and I had a telephone conversation with you where we told you that you would have to send in updated financial information for review. We sent you the required forms on June 6, 2008, but they have not yet been completed and returned for our review.

Based on your most recent assurance that you would be working on providing the financial information over the June 14-15 weekend, we expect to have all of the information that we've requested by the end of the day on Friday, June 20, 2008. If we do not have all of the information requested, we will reschedule the foreclosure sale of your property.

Sincerely,

Ann Thorn

Redacted

Redacted

Redacted

Redacted

Oakley, Susan B.

From: Samuel, Susan L.
Sent: Thursday, May 22, 2008 12:58 PM
To: Thorn, Ann
Subject: FW: Article: Calif. congresswoman's home threatened with repo

·o you have one of the articles circulating thru Wamu.

rom: Jenne', Kevin M.
ent: Thursday, May 22, 2008 12:19 PM
'o: Champney, Steven D.; Kallner, Brad; Johnson, Renee T.; Gaugl, Sara C.
:c: Walser, Michael; Scharf, Will D.
ubject: Article: Calif. congresswoman's home threatened with repo

'ou probably already know all about this, but I never want to assume. There's some confusion about whether her home has been old or not, and WaMu hasn't responded about it as of this report.

Calif. congresswoman's home threatened with repo

hursday May 22, 11:49 am ET
y Don Thompson, Associated Press Writer

Calif. congresswoman's home threatened with repossession after she fails to pay mortgage

SACRAMENTO, Calif. (AP) -- Rep. Laura Richardson has an unusual perspective on the housing foreclosure bills moving through Congress: One of her own homes was threatened with repossession after she failed to pay the mortgage.

Richardson, a Southern California Democrat, bought a two-story home in a leafy, upper-middle-class neighborhood of Sacramento in anuary 2007, just months after winning a seat in the state Assembly.

She bought the three-bedroom, 1 1/2-bath home in the state capital for $535,500. The bill collectors started knocking soon after, according to records reviewed Wednesday by The Associated Press.

The city utility department placed a lien on her property in June 2007 for $154 in unpaid bills, according to documents at the Sacramento County recorder's office. In December, she received a default notice on the mortgage from the collection agency of Washington Mutual nc., her lender. At that point, she owed $18,356.

At the time, she had left the Legislature after a quick rise from the Long Beach City Council and moved to Washington after winning a special election to fill a vacant congressional seat. Richardson on Wednesday blamed the frequent job-shifting for financial problems elated to the Sacramento property.

A default notice in March this year put the "unpaid balance and other expenses" at $578,384 and said her 1,639-square-foot house would be auctioned at a trustee sale.

County records show the property was sold to a company called Red Rock Mortgage Inc. of Sacramento for $388,000 -- although the county assessor's office continues to list Richardson as the owner. No listing could be found for Red Rock.

That sale was officially recorded Monday, according to the records. But Richards said the home was not in foreclosure and had not been seized.

"I have worked with my lender to complete a loan modification and have renegotiated the terms of the agreement -- with no special provisions," Richardson said in a statement Wednesday. "I fully intend to fulfill all financial obligations of this property."

Richardson's chief of staff, Kimberly Parker, told the AP that the mortgage on the home had been sold but that the house had not. The collection agency referred inquiries to Washington Mutual, which did not return a call.

JPMC-001544
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CSOC.RICH.002436

real estate agent's lock box hung Wednesday from the front door of the 1926-vintage house.

Records at a Sacramento County tax office also show Richardson is delinquent in paying $8,950 in property taxes.

Richardson moved from the Long Beach City Council to her Assembly seat in 2006, and the next year won a special election to epresent a heavily Democratic congressional district that includes Long Beach.

Congressional records show Richardson did not cast votes May 8 on three bills related to the Foreclosure Prevention Act. In her tatement, she said she was away from Washington because of her father's funeral.

I understand that these homeownership issues are a reflection of what many Americans are going through as they fight to keep their omes and to remain financially stable," Richardson said in her statement.

ssociated Press writers Erica Werner in Washington and Samantha Young and Rich Pedroncelli in Sacramento contributed to this eport.

evin Jenné | *FVP, Market Research Manager*
Research & Customer Insight
Vashington Mutual
: 206.500.2615 | E: kevin.jenne@wamu.net

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CSOC.RICH.002437

Redacted

Redacted

Redacted

Redacted

Redacted

6/6/08 12:00 Discussion w/ Richardson
Woodcock, Ann Thorn, Julie Matthis

- Called @ her DC office [redacted]

- Ann announced those in attendance & explained

Inst - Did you need my numbers today
Ann - Yes
Inst - I didn't understand that's what you wanted to do today. You need what I pay for cleaning and stuff?

Ann - Yes. We need expenses to complete process

Inst - Can you forward me the worksheet, so I don't have to guess? I would prefer to provide exact information, so we don't have a problem like last time.

Inst. - I think that will be better. I don't think I gave accurate numbers last time. I'm staying in DC this weekend and I don't have my info. I hope to have gotten the info over the weekend and can forward to you Monday or Tuesday.

Ann - We will email the form and you can call me @ my office with questions.

JPMC-001551
CONFIDENTIAL

WaMu

ANN THORN, FVP
Asset Recovery

904.886.5644 phone

ann.thorn@wamu.net

Verbal —

- No verification of Income by mail needed

- ~~PCG~~ — ~~Still require final~~

- Would not need Application

Could email →

- Pull Reinstatement.

JPMC-001552
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17:00 - Congress Woman Conference -
- Call her Cell -

JPMC-001553
CONFIDENTIAL

RE: Loan Number:
Borrower:
Property Address:

Quote Type:
Good Through:
Loan Type:
Foreclosure Sale Date:
Next Due Date will be:
Date Prepared:

months at $
months at $
months at $
months at $
months at $
months at $
months at $
months at $

$
$
$
$
$
$
$
$

Subtotal of Payments Due $

Inspection Fees	$
Appraisal Fees	$
NSF Charges	$
Late Charges	$
Property Preservation	$
Suspense Balance	($)
Restricted Escrow	($)
Corporate Advance Balance	$
Liens	$
	$
Other Fees	$
Outstanding Fees & Costs**	$

Total for Reinstatement $

JPMC-001554
CONFIDENTIAL

5-29

Ressign to likely be recorded Fri/Monday and immediately we will be sending package to you with information regarding reinstatement and repayment plan

Mailing → Send: 2233

JPMC-001555
CONFIDENTIAL

①

5/28 7:10 pm-ish Discussion w/ Richardson

Us . Hi - How are you?

Cust . Where are you (cated? (Ann) Jax - EST.

Cust . She confirmed she scanned & emailed the release & asked if we received. We confirmed Yes

Cust. . What is process w/ the 3rd party to rescind sale? Is there something I need to do?

Us . Ann advised we are going thru process of rescinding sale, ~~having~~ must first come to an agreement w/ 3rd party. Asked what her intentions were.

Cust. My intention is to do the loan modification

Us Ann explained that Loss Mit was an option as long as she qualified.

Cust. I don't understand. What is the difference between an R/I + a MOD?

Us. Ann explained the R/I process & the modification process.

JPMC-001556
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Cust. Ok. What you originally sent me was a letter that had me not making the entire amount at one time, but about $4k monthly

Ms. Ann explained how a repayment plan works + roughly went over the 10/07

Cust My intention was to do a repayment plan. I understood.... That isn't my area of expertise, whether it's a MOD or a repayment plan, I want the repayment plan. The plan was set up again in March or something like that.

Ms. Ann advised our records showed no offer repay pl
cust. I don't have the folder in front of me but that's what happened. That's how I came to work with Sam Chavez.

Ms. Ann - I don't have the Servicing system in front of me. She went over the timing of the failed MOD. She advised of the R/1 offer the following month

Cust. What was the R/1 offer?

JPMC-001557
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Ann Advised of the cover letter + R/1 you were sent.
Cust. That was not the last conversation w/ your office. I was of the understanding I was on a repayment plan, resulting in the check I sent May 1st. She requests

that WW pull all of the requisite notes to go over these with her.

Us Ann went over the rescission process again to make sure she had a full understanding. Advised of the possibility that the 3rd party purchaser could file suit in return.

Cust Do you think its possible to make the rescission happen without having to go to the next level?

Us Ann advised after this has taken place, what are your intentions w/ this property? Another option is to stay the course, leaving the FC + sale in place.

Cust. I would like to establish a repayment plan. I don't have another $13K or $37K, after having already sent you $12K back in March or early April or communicated with Jan Owen, I want to proceed with the repayment plan.

Us Ann asked if she received the broken plan letter.

JPMC-001558
CONFIDENTIAL

Cust I didn't realize you would return my money if I sent funds not certified. I was away in Iraq + other places but that was my understanding that the plan would continue, which is why I called Ms. Cain.

Ann Advised of the NOD denial.

Cust. I didn't understand the difference between the NOD and the repayment plan. I don't remember the name of the person that established the repayment plan. I just wanted to go back to the original plan and would like to do that now.

JPMC-001559
CONFIDENTIAL

Ms. Ann advised we will set up time to review the account so we can be prepared to set things in motion.

Cust Ok. I'm just a little... I have to tell you it was my understanding that I had already qualified, and I don't want to go thru this again. My financial situation hasn't changed since October →

I would have a serious problem if I qualified for something in March and then not qualify now. We've had these conversations before so you should be aware my situation hasn't changed since September.

Us Ann went over the loss Mit denial.

Cust. That's where the problem occured. I told you I didn't go through the full application process. I was told I would be sent an application I never received. I then contacted Jan Owen & during the conversation was of the understanding that the repayment plan had been re established. All I'm asking is that Warren allow me to continue with the repayment plan & pay you back every dime I owe.

Us. Ann advised the rescision is the next stepping stone. I'm not sure of the timing.

JPMC-001560
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I just want you or Ms. Lawrence to touch base weekly. Because I travel, I don't

want to risk missing something in the mail, I just want to do everything I need to do to work with my leader to resolve the situation.

Us. You advised we would maintain contact & had her confirm the best number to reach her.

Inst. She confirmed her number and advised if we can't get hold of her on the cell #, you can call any of my office numbers. Everyone has to be very aware of what is going on.

This page is intentionally left blank

CSOC.RICH.002454

April 17, 2008

Laura Richardson
717 East Vernon Street
Long Beach, CA 90806

RE: Washington Mutual Loan Number
Property Address: 3622 West Curtis Drive, Sacramento, CA 95818

WE MAY REPORT/HAVE REPORTED INFORMATION ABOUT YOUR ACCOUNT TO CREDIT BUREAUS. LATE PAYMENTS, MISSED PAYMENTS, OR OTHER DEFAULTS ON YOUR ACCOUNT MAY BE REFLECTED IN YOUR CREDIT REPORT.

WE ARE A DEBT COLLECTOR. THIS IS AN ATTEMPT TO COLLECT A DEBT, AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

Dear Ms. Richardson:

Thank you for your recent contact with our Executive Office. Please find your reinstatement figures enclosed. Please remit the exact reinstatement amount in certified funds to us at the below address:

Washington Mutual
Default Cash Processing
7255 Baymeadows Way
Jacksonville, FL 32256

We have placed a sixty day hold on all foreclosure sale or actions; the hold will expire June 4, 2008.

Should you have any further questions, please feel free to contact me at 904-732-8817.

Sincerely,

Allison Dolan
Default Specialist II – ERT
Washington Mutual Home Loans

- Do not see any value to you to rescind

- Willing to have trouble record rescission.
  deposition
  discovery

- Rescind - expect her to reinstate
  and

If

— no mod —

1. Reinstates, we rescing and lawsuit

2. No Rein. goes to 3rd party
   - done

3. Reinstates, no lawsuit
   but not on-going payments
   and maintain -

strongly advise

JPMC-001565
CONFIDENTIAL

RE: Loan Number: [redacted]
Borrower: HELMAR FAMILY REVOCAB
Property Address: 3622 W CURTIS DR
SACRAMENTO, CA 95818
Quote Type: Reinstatement Quote
Good Through: 4/7/2008
Loan Type: Conventional Uninsured
Foreclosure Sale Date: 12:00:00 AM
Next Due Date will be: 5/1/2008
Date Prepared: 4/4/2008

9 months at $ 4,227.98	$ 38,051.82
months at $	$
months at $	$
months at $	$
months at $	$
months at $	$
months at $	$
months at $	$
Subtotal of Payments Due	$ 38,051.82
Inspection Fees	$ 0.00
Appraisal Fees	$ 0.00
NSF Charges	$ 0.00
Late Charges	$ 253.68
Property Preservation	$
Suspense Balance	($ (2,486.52))
Restricted Escrow	($)
Corporate Advance Balance	$ 1,157.82
Liens	$
	$
Other Fees	$ 46.80
Outstanding Fees & Costs**	$
Total for Reinstatement	$ 37,023.60

prhoden
51797295

**Please add all collectable outstanding fees and costs to the above total.

**Please review the NewTrak Fees & Cost Module for any outstanding fees and cost do to parties other than yourself. Please include these amounts in your final quote.

JPMC-001564
CONFIDENTIAL

This page is intentionally left blank

CSOC.RICH.002458

Wendy 6/1/09

Foreclosure Sale was held on 5/7/08 and was sold to third party. Wamu plans to rescind the sale - however to start that process we need a consent form to release the correspondence sent to you from Wamu on 4/17/08 ~~engaging in~~ which indicates our engagement with you.

What agreement:

Jan Owen —

See what we are referencing.

Thankful for all we have done

Update figures —

JPMC-001567
CONFIDENTIAL

Thorn, Ann

From: Gaugl, Sara C.
Sent: Friday, May 23, 2008 3:00 PM
To: Thorn, Ann
Subject: FW: WaMu Consent Form Attached

Attachments: Consent Form.doc

For your files, Ann.

Sara Gaugl
Home Loans Public Relations

WaMu
1301 Second Avenue I WMC40 I Seattle WA 98101
206.500.2822 direct I 206.228 cell
sara.gaugl@wamu.net

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From: Gaugl, Sara C.
Sent: Thursday, May 22, 2008
To: laura.richardsonmc@mail.house.gov
Subject: WaMu Consent Form Attached

Congresswoman Richardson:

We appreciate your concern over media attention surrounding your loan situation. Please be aware that WaMu does not disclose our customers' personal financial information without written authorization from the customer.

If we are asked by the media to verify or discuss aspects of your loan situation outside of what is available in public records, we require your written consent to do so. Attached is our standard media consent form for your signature, which can be faxed to 206-377-2392.

Thank you,

Sara Gaugl

Consent Form.doc
(28 KB)

Sara Gaugl
Home Loans Public Relations

WaMu
1301 Second Avenue I WMC40 I Seattle WA 98101
sara.gaugl@wamu.net

This communication may contain privileged or other confidential information. If you have received it in error, please advise the sender by reply email and immediately delete the message and any attachments without copying or disclosing the contents. Thank you.

JPMC-001568
CONFIDENTIAL

CSOC.RICH.002460

AUTHORIZATION AND CONSENT
TO RELEASE OF PERSONAL, NON-PUBLIC INFORMATION

Borrower Name _____

Loan Number _____

Address _____

_____

I, _____, give Washington Mutual Bank, FA, ("Washington Mutual") authorization to discuss with the media the facts and circumstances surrounding my loan with Washington Mutual.

I understand that by doing so, I am authorizing Washington Mutual to disclose personal, non-public information concerning me and my loan, including any requests by me to refinance or modify my loan.

I nevertheless hereby give consent to Washington Mutual not only to discuss the facts and circumstances surrounding my loan, including any requests by me to refinance or modify my loan with Washington Mutual, but also to disclose and release my personal, non-public information.

Executed this _____ day of _____, 2008, at _____, [State]

_____
(Signature)

FORECLOSURE TITLE ORDER

CALIFORNIA RECONVEYANCE COMPANY
9200 Oakdale Avenue N 110612
Chatsworth, CA 91311
800 892-6902
(818)775-2258 (Fax)

Date: 12/13/2007

FIDELITY NATIONAL TITLE COMPANY
15661 RED HILL AVENUE SUITE 201
TUSTIN, CA 92780
Attn: MERRLYN AGUAS

Trustee's Sale No: 723397CA
Title Order No: M721884
Loan No:
Soc.Sec. No(s):

The following documents are enclosed for recording:
Notice of Default

PLEASE FURNISH US WITH THE FOLLOWING:

TSG (IN TRIPLICATE) X BINDER OWNERS COMMITMENT

LIABILITY AMOUNT: $534,000.00

****PLEASE SEND CONFIRMATION OF RECORDING****

Deed of Trust information: 01/10/2007, Book 20070110, Page 1818, Instrument of official records in the Office of the Recorder of SACRAMENTO , CALIFORNIA **APN** **Situs:** 3622 WEST CURTIS DRIVE, , SACRAMENTO, CA 95818

OTHER INSTRUCTIONS:

Please examine the public records which impart constructive notice in the county or counties where the property is situated for any evidence of a petition in bankruptcy being filed by the current owners of the subject property AND Temporary Restraining Order AND any defects in the legal description or title. DO NOT RECORD THE NOTICE OF DEFAULT or otherwise proceed if there is such evidence and notify the undersigned immediately. If there is no such evidence, please record the above documents. **** PLEASE RETURN RECORDED CONFORMED COPY. ****

CALIFORNIA RECONVEYANCE COMPANY

CELIA SAN AGUSTIN, ASSET RECOVERY SPECIALIST II
818-775-2577

RECORDING REQUESTED BY
CALIFORNIA RECONVEYANCE COMPANY

AND WHEN RECORDED MAIL TO

CALIFORNIA RECONVEYANCE COMPANY
9200 Oakdale Avenue
Mail Stop: N 11 06 12
Chatsworth, CA 91311
800 892-6902
(818)775-2258 (Fax)

Space above this line for recorder's use only

Trustee Sale No. 723397CA Loan No. Title Order No. M721884

IMPORTANT NOTICE
NOTICE OF DEFAULT AND ELECTION TO SELL UNDER DEED OF TRUST

IF YOUR PROPERTY IS IN FORECLOSURE BECAUSE YOU ARE BEHIND IN YOUR PAYMENTS, IT MAY BE SOLD WITHOUT ANY COURT ACTION, and you may have the legal right to bring your account in good standing by paying all of your past due payments plus permitted costs and expenses within the time permitted by law for reinstatement of your account, which is normally five business days prior to the date set for the sale of your property. No sale date may be set until three months from the date this notice of default may be recorded (which date of recordation appears on this notice).

This amount is $18,356.40 as of December 13, 2007 and will increase until your account becomes current.

While your property is in foreclosure, you still must pay other obligations (such as insurance and taxes) required by your note and deed of trust or mortgage. If you fail to make future payments on the loan, pay taxes on the property, provide insurance on the property, or pay other obligations as required in the note and deed of trust or mortgage, the beneficiary or mortgagee may insist that you do so in order to reinstate your account in good standing. In addition, the beneficiary or mortgagee may require as a condition to reinstatement that you provide reliable written evidence that you paid all senior liens, property taxes, and hazard insurance premiums.

Upon your written request, the beneficiary or mortgagee will give you a written itemization of the entire amount you must pay. You may not have to pay the entire unpaid portion of your account, even though full payment was demanded, but you must pay all amounts in default at the time payment is made. However, you and your beneficiary or mortgagee may mutually agree in writing prior to the time the notice of sale is posted (which may not be earlier than the end of the three-month period stated above) to, among other things, (1) provide additional time in which to cure the default by transfer of the property or otherwise; or (2) establish a schedule of payments in order to cure your default; or both (1) and (2).

Following the expiration of the time period referred to in the first paragraph of this notice, unless the obligation being foreclosed upon or a separate written agreement between you and your creditor permits a longer period, you have only the legal right to stop the sale of property by paying the entire amount demanded by your creditor.

Trustee Sale No. 723397CA Loan No. 0 Title Order No. M721884

To find out the amount you must pay, or to arrange for payment to stop the foreclosure, or if your property is in foreclosure for any other reason, contact: WASHINGTON MUTUAL BANK, FA at 7301 BAYMEADOWS WAY , JACKSONVILLE, FL 32256, (877) 926-8937.

If you have any questions, you should contact a lawyer or the governmental agency which may have insured your loan. Notwithstanding the fact that your property is in foreclosure, you may offer your property for sale, provided the sale is concluded prior to the conclusion of the foreclosure.

REMEMBER, YOU MAY LOSE LEGAL RIGHTS IF YOU DO NOT TAKE PROMPT ACTION. NOTICE IS HEREBY GIVEN THAT: CALIFORNIA RECONVEYANCE COMPANY is the duly appointed Trustee under a Deed of Trust dated 01/04/2007, executed by LAURA RICHARDSON, AN UNMARRIED WOMAN, as trustor, to secure obligations in favor of WASHINGTON MUTUAL BANK, as Beneficiary Recorded 01/10/2007, Book 20070110, Page 1818, Instrument of official records in the Office of the Recorder of SACRAMENTO County, California, as more fully described on said Deed of Trust. APN: 013-0363-001 Situs: 3622 WEST CURTIS DRIVE, , SACRAMENTO, CA 95818 Including the note(s) for the sum of $535,001.00 that the beneficial interest under said Deed of Trust and the obligations secured thereby are presently held by the beneficiary; that a breach of, and default in, the obligations for which said Deed of Trust is security has occurred in that the payment has not been made of: THE 08/01/2007 INSTALLMENT OF PRINCIPAL AND INTEREST AND ALL SUBSEQUENT MONTHLY INSTALLMENTS OF PRINCIPAL AND INTEREST; PLUS ANY ADDITIONAL ACCRUED AND UNPAID AMOUNTS INCLUDING, BUT NOT LIMITED TO, LATE CHARGES, ADVANCES, IMPOUNDS, TAXES, HAZARD INSURANCE, ADMINISTRATIVE FEES, INSUFFICIENT AND PARTIAL RETURN CHECK FEES, STATEMENT FEES, AND OBLIGATIONS SECURED BY PRIOR ENCUMBRANCES.

That by reason thereof, the present beneficiary under such Deed of Trust, has executed and delivered to said Trustee, a written Declaration and Demand for Sale, and has deposited with said duly appointed Trustee, such Deed of Trust and all documents evidencing the obligations secured thereby, and has declared and does hereby declare all sums secured thereby immediately due and payable and has elected and does hereby elect to cause the trust property to be sold to satisfy the obligations secured thereby.

DATE: December 13, 2007

CALIFORNIA RECONVEYANCE COMPANY, as authorized agent for Washington Mutual Bank, Beneficiary,
By: FIDELITY NATIONAL TITLE COMPANY, authorized agent of CRC

_____

CALIFORNIA RECONVEYANCE COMPANY IS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

Printed: 12/13/2007

Foreclosure Reinstatement Status Report

Calculated through: 12/13/2007

Loan No: [redacted] **T.S.** 723397CA

Loan Type: Sub Prime-Conventional

Client : WASHINGTON MUTUAL BANK, FA
9200 Oakdale Avenue N 110612
Chatsworth, CA 91311

Current Owner: LAURA RICHARDSON
3622 WEST CURTIS DRIVE
SACRAMENTO, CA95818

Title Company: A-FIDELITY NATIONAL TITLE COMPANY **TSG Order #:** M721884
Title Company Phone: 800-323-0165
P & P Company
P & P Company Phone:

General Information:

File Opened 12/13/2007

Beneficiary's Advances, Costs, and Expenses: **Type: CALIFORNIA RECON**

Date	Description	Amount
	4 Late Charges of $253.68 from 08/16/2007 through 11/16/2007	$1,014.72
	5 Defaulted Payments of $4,227.98 from 08/01/2007 through 12/13/2007	21,139.90
	Total Advances	$0.00
	Total due the Beneficiary:	**$22,154.62**

Trustee's Fees, Costs, and Expenses:

Date	Description	Amount
12/13/2007	RECORD NOTICE OF DEFAULT	$12.00
12/13/2007	RESCISSION OF NOD	$9.00
12/13/2007	TRUSTEE SALE GUARANTEE	$825.00
12/13/2007	TRUSTEE FEE	$300.00
12/13/2007	PRELIMINARY MAIL CHARGE	$25.00
	Total due the Trustee:	**$1,171.00**

Total required to reinstate as of 12/13/2007 : **$23,325.62**

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Audit Mailing List

TS No. 723397CA

10 Day

LAURA RICHARDSON
3622 WEST CURTIS DRIVE
SACRAMENTO, CA 95818

10 Day

LAURA RICHARDSON
3622 W CURTIS DR
SACRAMENTO, CA 95818

10 Day

LAURA RICHARDSON
717 E VERNON ST
LONG BEACH, CA 90806

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CSOC.RICH.002466

CALIFORNIA & NEVADA NEW FORECLOSURE CHECKLIST

TRUSTEE'S SALE NUMBER: _____ CA VERIFIED BY: Celia San Agustin

MSP SCREENS

Print: DLQ1 LIEN___ MAS1 INV1___ *** MAS1 PRP1___

***If MAS1 PRP1's Property Type Code is a " (Mobile Home), has the title company included an Affidavit of Affixture or similar document in the bene check? ___

Review: DLQ1 MULT N MAS1 COL1 (Sub-prime loan?) Y FOR1 (Interest only?) N

LOAN TYPE

FHA VA___FNMA FHLMC___Prime-Conventional___Sub-Prime Conventional ✓ RFC___Consumer___Commercial___

SITE (NDS File Info Screen)

Northridge (Sub-Prime loans)___Seattle (Consumer)___Other (Commercial)___FMIN (All others)___

1. **NOTICE OF DEFAULT**

a. Trustee's Sale Number___, Loan Number___	___YES ___NO
b. Is deed of trust dated and is there a legal description attached?	___YES ___NO
c. Is chain of title correct?	___YES ___NO
d. Is trustee name correct?	___YES ___NO
e. Reinstatement amount___as of date___ (CA only)	___YES ___NO
f. Contact Info: Beneficiary name, address, telephone number	___YES ___NO
g. Trustor(s) Name___Vesting___Recording Information___	___YES ___NO
h. Application pulled___, if more than one unrelated borrower	___YES ___NO
i. Original beneficiary	___YES ___NO
j. Original loan amount	___YES ___NO
k. Breach Statement (California Recon, All Due & Payable, Interest only, etc.)	___YES ___NO
l. Is signature line correct?	___YES ___NO
m. Authorized signatures, title and date correct?	___YES ___NO
n. **Correct Beneficiary Name in signature line**	___YES ___NO
o. *Situs (CA only)	___YES ___NO
p. Is liability amount on title company cover letter?	___YES ___NO

2. Is lender system properly updated? (TS# on all screens) ___YES ___NO

3. Does file need sub-by-code to be processed? ___YES ___NO
   a. Is sub-template added on the event screen? ___YES ___NO
   b. Is Comments screen documented? ___YES ___NO
   c. Is front of file jacket documented? ___YES ___NO

4. NDS BILLING SCREEN

[illegible]

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```
13-A CONV. RES. ARM      PER/CLS/OFR  F/AA/40 AGE:  0Y 11M IR:  8.80000 INV: A23
DUE(  5)     21,139.90  DUE 08/01/07(  1)(10/31)  ASSUM:          ACQ:
LATE CHRG       253.68  PAYMT          4,227.98 P: 3622 W CURTIS DR
BAD CK FEES        .00  L/C AMT          253.68    SACRAMENTO CA 95818
OTHER FEES       19.80  PAYMT + LC     4,481.66 M:
TOT DUE      21,413.38  PRIN BAL      533,455.31
SUSPENSE      2,486.52  P&I            4,227.98    3622 W CURTIS DR
NET DUE      18,926.86  DLQ  5 TIME,PAY 35 DAY     SACRAMENTO CA 95818
C/S 195   LAURA RICHARDSON                                  562-706-4694
C/D 12/07
 *PHONE NO*
--------------------------- * ADDITIONAL MESSAGES * -----------------WU: P ----
ACTIVE FORECLOSURE                        CASHIER STOP 5
LOAN IS IN FORECLOSURE, F/C STOP = 2   LATE CHARGE ACCRUAL STOP = 1
-----LIEN-----------------------------------------------------------------------

        *** LIEN DATA NOT FOUND FOR THIS LOAN ***
```

0.00 *

21,413.38 +
1,171.00 +
4,227.98 -
18,356.40 *

0.00 *

23,325.82 +
18,356.40 -
4,969.22 *

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NAME L RICHARDS TYPE 13 1ST MTG,CONVEN W/O INS (ARM) GROUP

-- INV1 -- INVESTOR, SERVICE FEES----------

INV CAT	INV LOAN NO	SALE/REPURCH FLAG	DATE	--- FNMA LASER --- CD	DATE	CHANGED	FNMA DEL STATUS
A23	258						0 (0-9)

INV **WASHINGTON MUTUAL BANK** (MMDDYY)

HDR **9451 CORBIN AVENUE**
NORTHRIDGE, CA 91324

GUAR FEE RATE 00.00000 %

----SERVICE FEE---- % RATE .000000 OR $ AMOUNT 0.00

LBM TIER 5 TRANSFERS

FRC SC ACC CD INT IN ADV BAL .00

CONTRACT/POOL NO INV SCHED DEF INT INV ACT DEF INT INV SCHED PRIN BAL

---THIRD PARTY SERVICE FEES---

CORRESPONDENT CODE ___ PLAN CODE ___ 1ST REMIT DATE (MMYY)

CORR/PLAN:

FHLMC INACT GSE ON

-------EXCESS SERVICE FEES-----

ORIG SERV FEE:
UNAMORT SERV FEE:
ORIGINAL TERM:
REMAINING TERM:
OPTION: DOC CUST:

LOAN IS IN FORECLOSURE, F/C STOP = 2 012 DAYS PAST PROJECTED LEGAL DATE

NAME L RICHARDS TYPE 13 1ST MTG,CONVEN W/O INS (ARM) GROUP

-- PRP1 -- PROPERTY PROFILE

PROPERTY TYPE	PROPERTY TYPE CODE	LOAN PURPOSE	OWNER TYPE	DEVEL TYPE	PROJ TYPE	NONCONFORM LOAN	SUBSIDIARY CODE
___	1	1	1	_	_	_	_

LIVING UNITS	CURR OCCUP	PURCHASE PRICE	MODIFIED	MODIFIED	PLEDGE LOAN CODE	PLEDGE LOAN TYPE	PLEDGE LOAN CLASS	PLEDGE LOAN INDEX	INV ARM PLAN CODE
1	5	535001	_	MMDDYY	_	__	__	___	___

RLT ___ VIN# _____ CUST CD _

FNMA/FHLMC DELIVERY SCHEDULE DATA

FNMA PLAN NUMBER	FNMA SPECIAL FEATURES 1	2	3	4	5	6	FHLMC SPECIAL CHARACTERISTICS 1	2	3	4	5	6	LTV QUAL	FHLMC RD DOC CODE
_____	___	180	___	___	197	___	002	180	___	___	___	944	_	_

COMMENT _____

LOAN IS IN FORECLOSURE, F/C STOP = 2 012 DAYS PAST PROJECTED LEGAL DATE

NAME L RICHARDS TYPE 13 1ST MTG,CONVEN W/O INS (ARM) GROUP

-- COL1 -- COLLECTION DATA ----------

OFFICE CODE	PERSON CODE	CLASS CODE	COLLECTOR DAYS	SECOND MORTGAGE LIENHOLDER COMPANY	VACANCY 1ST KNOWN	DATE AS OF
40	F	AA	1		110107	110507

RPY-PLN-IND FHA INC CH 7 DISCHARGE: BNK DISCHARGE: MMDDYY

----HUD 92068A SFDMS INFORMATION ---------- PROPERTY INSPECTION

ACTION STATUS - DATE: SERVICE

REPORTED: DEFAULT CAUSE:

----------(PF8: CREDIT BUREAU RPT)

LAST UPDATED BY $BB 12-12-07 14:59

LOAN IS IN FORECLOSURE, F/C STOP = 2 012 DAYS PAST PROJECTED LEGAL DATE

```
13-A CONV. RES. ARM      PER/CLS/OFF  F/AA/40 AGE:  0Y 11M IR:  8.80000 INV: A23
DUE(  5)     21,139.90  DUE 08/01/07(  1)(10/31)  ASSUM:          ACQ:
LATE CHRG       253.68  PAYMT          4,227.98 P: 3622 W CURTIS DR
BAD CK FEES        .00  L/C AMT           253.68    SACRAMENTO CA 95818
OTHER FEES       19.80  PAYMT + LC     4,481.66 M:
TOT DUE      21,413.38  PRIN BAL     533,455.31
SUSPENSE      2,486.52  P&I            4,227.98    3622 W CURTIS DR
NET DUE      18,926.86  DLQ  5 TIME,PAY 35 DAY     SACRAMENTO CA 95818
C/S 195   LAURA RICHARDSON
C/D 12/07
 *PHONE NO*
--------------------------- * ADDITIONAL MESSAGES * -----------------WU: P ----
ACTIVE FORECLOSURE                        CASHIER STOP 5
LOAN IS IN FORECLOSURE, F/C STOP = 2   LATE CHARGE ACCRUAL STOP = 1
-----MULT-------------------------------------------------------------------

        *** NO MULTIPLE LOANS FOUND ***
```

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Order Detail - M721884

CALIFORNIA RECONVEYANCE COMPANY (C.R.C.,/ Default Group)

> Order Activity
> Order Search
> Submit Order
> Reports
> Upload Orders
> Open Cradle To Grave Order

LOCATION: CHECKED OUT OF BENE_CHECK ON 12/13/2007 11:06:56 AM BY BENNY CHANG

DOCUMENTS AVAILABLE

FNDS Number: M721884 Our Reference:

Client Name: CALIFORNIA RECONVEYANCE COMPANY

Client Contact:

Order Type: TRUSTEE SALE GUARANTEE Opened On: 12/13/2007 10:18:11 AM

County: SACRAMENTO County #:

Servicer: WASHINGTON MUTUAL SUB PRIME DIVISION

DOT Recorded: 1/10/2007 Instrument #:

DOT Book: 20070110 DOT Page: 1818

NOD Sent: NOD Sent:

NOD Rec.: 10Day Sent:

Parcel Number: Loan #:

Liability: $535,001.00 Premium: $825.00

Tax: $0.00 Hold:

Completed: Cancelled:

TitleOfficer: MERRLYN AGUAS Title Assistant: LUCY MCCORD

BORROWER NAME & ADDRESS DETAIL

Borrower 1: LAURA RICHARDSON

Borrower 2:

Address 1: 3622 W CURTIS DR

Address 2:

City: SACRAMENTO State: CA Zip: 95818

Serviced By:

Investor Name:

REMARKS

1/10/07

N/S

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CSOC.RICH.002473

Recording Requested By:
Washington Mutual Bank

Return To:
2210 Enterprise Drive
Doc Ops - MS SC00140
Florence, SC 29501

Sacramento County Recording
Craig A Kramer, Clerk/Recorder
BOOK 20070110 PAGE 1818
Check Number 4286
Wednesday, JAN 10, 2007 2:59:33 PM
Ttl Pd $63.00 Nbr-0004694371
REB/51/1-19

Prepared By:

[Space Above This Line For Recording Data]

DEED OF TRUST

DEFINITIONS
Words used in multiple sections of this document are defined below and other words are defined in Sections 3, 11, 13, 18, 20 and 21. Certain rules regarding the usage of words used in this document are also provided in Section 16.

(A) "Security Instrument" means this document, which is dated January 4, 2007, together with all Riders to this document.
(B) "Borrower" is Laura Richardson, An Unmarried Woman

Borrower's address is 717 E Vernon St, Long Beach, CA 90806. Borrower is the trustor under this Security Instrument.
(C) "Lender" is Washington Mutual Bank

Lender is a federal association
organized and existing under the laws of the United States

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CSOC.RICH.002474

Lender's address is 1400 South Douglass Road, Suite 100, Anaheim, CA 92806

Lender is the beneficiary under this Security Instrument.
(D) "Trustee" is California Reconveyance Company, a California corporation

(E) "Note" means the promissory note signed by Borrower and dated January 4, 2007
The Note states that Borrower owes Lender Five Hundred Thirty Five Thousand One and No/100 Dollars
(U.S. $535,001.00) plus interest. Borrower has promised to pay this debt in regular Periodic Payments and to pay the debt in full not later than February 1, 2037
(F) "Property" means the property that is described below under the heading "Transfer of Rights in the Property."
(G) "Loan" means the debt evidenced by the Note, plus interest, any prepayment charges and late charges due under the Note, and all sums due under this Security Instrument, plus interest.
(H) "Riders" means all Riders to this Security Instrument that are executed by Borrower. The following Riders are to be executed by Borrower [check box as applicable]:

[X] Adjustable Rate Rider	[ ] Condominium Rider	[ ] Second Home Rider
[ ] Balloon Rider	[ ] Planned Unit Development Rider	[ ] 1-4 Family Rider
[ ] VA Rider	[ ] Biweekly Payment Rider	[ ] Other(s) [specify]

(I) "Applicable Law" means all controlling applicable federal, state and local statutes, regulations, ordinances and administrative rules and orders (that have the effect of law) as well as all applicable final, non-appealable judicial opinions.
(J) "Community Association Dues, Fees, and Assessments" means all dues, fees, assessments and other charges that are imposed on Borrower or the Property by a condominium association, homeowners association or similar organization.
(K) "Electronic Funds Transfer" means any transfer of funds, other than a transaction originated by check, draft, or similar paper instrument, which is initiated through an electronic terminal, telephonic instrument, computer, or magnetic tape so as to order, instruct, or authorize a financial institution to debit or credit an account. Such term includes, but is not limited to, point-of-sale transfers, automated teller machine transactions, transfers initiated by telephone, wire transfers, and automated clearinghouse transfers.
(L) "Escrow Items" means those items that are described in Section 3.
(M) "Miscellaneous Proceeds" means any compensation, settlement, award of damages, or proceeds paid by any third party (other than insurance proceeds paid under the coverages described in Section 5) for: (i) damage to, or destruction of, the Property; (ii) condemnation or other taking of all or any part of the Property; (iii) conveyance in lieu of condemnation; or (iv) misrepresentations of, or omissions as to, the value and/or condition of the Property.
(N) "Mortgage Insurance" means insurance protecting Lender against the nonpayment of, or default on, the Loan.
(O) "Periodic Payment" means the regularly scheduled amount due for (i) principal and interest under the Note, plus (ii) any amounts under Section 3 of this Security Instrument.
(P) "RESPA" means the Real Estate Settlement Procedures Act (12 U.S.C. Section 2601 et seq.) and its implementing regulation, Regulation X (24 C.F.R. Part 3500), as they might be amended from time to time, or any additional or successor legislation or regulation that governs the same subject matter. As used in this Security Instrument, "RESPA" refers to all requirements and restrictions that are imposed in regard

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to a "federally related mortgage loan" even if the Loan does not qualify as a "federally related mortgage loan" under RESPA.

(Q) **"Successor in Interest of Borrower"** means any party that has taken title to the Property, whether or not that party has assumed Borrower's obligations under the Note and/or this Security Instrument.

TRANSFER OF RIGHTS IN THE PROPERTY

This Security Instrument secures to Lender: (i) the repayment of the Loan, and all renewals, extensions and modifications of the Note; and (ii) the performance of Borrower's covenants and agreements under this Security Instrument and the Note. For this purpose, Borrower irrevocably grants and conveys to Trustee, in trust, with power of sale, the following described property located in the County of SACRAMENTO

[Type of Recording Jurisdiction] [Name of Recording Jurisdiction]

Legal Description Attached Hereto And Made A Part Hereof

Exhibit 'A'

Parcel ID Number: [redacted] which currently has the address of

3622 West Curtis Drive [Street]

Sacramento [City], California 95818 [Zip Code]

("Property Address"):

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, appurtenances, and fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument. All of the foregoing is referred to in this Security Instrument as the "Property."

BORROWER COVENANTS that Borrower is lawfully seised of the estate hereby conveyed and has the right to grant and convey the Property and that the Property is unencumbered, except for encumbrances of record. Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record.

THIS SECURITY INSTRUMENT combines uniform covenants for national use and non-uniform covenants with limited variations by jurisdiction to constitute a uniform security instrument covering real property.

UNIFORM COVENANTS. Borrower and Lender covenant and agree as follows:

1. Payment of Principal, Interest, Escrow Items, Prepayment Charges, and Late Charges. Borrower shall pay when due the principal of, and interest on, the debt evidenced by the Note and any prepayment charges and late charges due under the Note. Borrower shall also pay funds for Escrow Items pursuant to Section 3. Payments due under the Note and this Security Instrument shall be made in U.S. [redacted]

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CSOC.RICH.002476

currency. However, if any check or other instrument received by Lender as payment under the Note or this Security Instrument is returned to Lender unpaid, Lender may require that any or all subsequent payments due under the Note and this Security Instrument be made in one or more of the following forms, as selected by Lender: (a) cash; (b) money order; (c) certified check, bank check, treasurer's check or cashier's check, provided any such check is drawn upon an institution whose deposits are insured by a federal agency, instrumentality, or entity; or (d) Electronic Funds Transfer.

Payments are deemed received by Lender when received at the location designated in the Note or at such other location as may be designated by Lender in accordance with the notice provisions in Section 15. Lender may return any payment or partial payment if the payment or partial payments are insufficient to bring the Loan current. Lender may accept any payment or partial payment insufficient to bring the Loan current, without waiver of any rights hereunder or prejudice to its rights to refuse such payment or partial payments in the future, but Lender is not obligated to apply such payments at the time such payments are accepted. If each Periodic Payment is applied as of its scheduled due date, then Lender need not pay interest on unapplied funds. Lender may hold such unapplied funds until Borrower makes payment to bring the Loan current. If Borrower does not do so within a reasonable period of time, Lender shall either apply such funds or return them to Borrower. If not applied earlier, such funds will be applied to the outstanding principal balance under the Note immediately prior to foreclosure. No offset or claim which Borrower might have now or in the future against Lender shall relieve Borrower from making payments due under the Note and this Security Instrument or performing the covenants and agreements secured by this Security Instrument.

2. Application of Payments or Proceeds. Except as otherwise described in this Section 2, all payments accepted and applied by Lender shall be applied in the following order of priority: (a) interest due under the Note; (b) principal due under the Note; (c) amounts due under Section 3. Such payments shall be applied to each Periodic Payment in the order in which it became due. Any remaining amounts shall be applied first to late charges, second to any other amounts due under this Security Instrument, and then to reduce the principal balance of the Note.

If Lender receives a payment from Borrower for a delinquent Periodic Payment which includes a sufficient amount to pay any late charge due, the payment may be applied to the delinquent payment and the late charge. If more than one Periodic Payment is outstanding, Lender may apply any payment received from Borrower to the repayment of the Periodic Payments if, and to the extent that, each payment can be paid in full. To the extent that any excess exists after the payment is applied to the full payment of one or more Periodic Payments, such excess may be applied to any late charges due. Voluntary prepayments shall be applied first to any prepayment charges and then as described in the Note.

Any application of payments, insurance proceeds, or Miscellaneous Proceeds to principal due under the Note shall not extend or postpone the due date, or change the amount, of the Periodic Payments.

3. Funds for Escrow Items. Borrower shall pay to Lender on the day Periodic Payments are due under the Note, until the Note is paid in full, a sum (the "Funds") to provide for payment of amounts due for: (a) taxes and assessments and other items which can attain priority over this Security Instrument as a lien or encumbrance on the Property; (b) leasehold payments or ground rents on the Property, if any; (c) premiums for any and all insurance required by Lender under Section 5; and (d) Mortgage Insurance premiums, if any, or any sums payable by Borrower to Lender in lieu of the payment of Mortgage Insurance premiums in accordance with the provisions of Section 10. These items are called "Escrow Items." At origination or at any time during the term of the Loan, Lender may require that Community Association Dues, Fees, and Assessments, if any, be escrowed by Borrower, and such dues, fees and assessments shall be an Escrow Item. Borrower shall promptly furnish to Lender all notices of amounts to be paid under this Section. Borrower shall pay Lender the Funds for Escrow Items unless Lender waives Borrower's obligation to pay the Funds for any or all Escrow Items. Lender may waive Borrower's obligation to pay to Lender Funds for any or all Escrow Items at any time. Any such waiver may only be

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in writing. In the event of such waiver, Borrower shall pay directly, when and where payable, the amounts due for any Escrow Items for which payment of Funds has been waived by Lender and, if Lender requires, shall furnish to Lender receipts evidencing such payment within such time period as Lender may require. Borrower's obligation to make such payments and to provide receipts shall for all purposes be deemed to be a covenant and agreement contained in this Security Instrument, as the phrase "covenant and agreement" is used in Section 9. If Borrower is obligated to pay Escrow Items directly, pursuant to a waiver, and Borrower fails to pay the amount due for an Escrow Item, Lender may exercise its rights under Section 9 and pay such amount and Borrower shall then be obligated under Section 9 to repay to Lender any such amount. Lender may revoke the waiver as to any of all Escrow Items at any time by a notice given in accordance with Section 15 and, upon such revocation, Borrower shall pay to Lender all Funds, and in such amounts, that are then required under this Section 3.

Lender may, at any time, collect and hold Funds in an amount (a) sufficient to permit Lender to apply the Funds at the time specified under RESPA, and (b) not to exceed the maximum amount a lender can require under RESPA. Lender shall estimate the amount of Funds due on the basis of current data and reasonable estimates of expenditures of future Escrow Items or otherwise in accordance with Applicable Law.

The Funds shall be held in an institution whose deposits are insured by a federal agency, instrumentality, or entity (including Lender, if Lender is an institution whose deposits are so insured) or in any Federal Home Loan Bank. Lender shall apply the Funds to pay the Escrow Items no later than the time specified under RESPA. Lender shall not charge Borrower for holding and applying the Funds, annually analyzing the escrow account, or verifying the Escrow Items, unless Lender pays Borrower interest on the Funds and Applicable Law permits Lender to make such a charge. Unless an agreement is made in writing or Applicable Law requires interest to be paid on the Funds, Lender shall not be required to pay Borrower any interest or earnings on the Funds. Borrower and Lender can agree in writing, however, that interest shall be paid on the Funds. Lender shall give to Borrower, without charge, an annual accounting of the Funds as required by RESPA.

If there is a surplus of Funds held in escrow, as defined under RESPA, Lender shall account to Borrower for the excess funds in accordance with RESPA. If there is a shortage of Funds held in escrow, as defined under RESPA, Lender shall notify Borrower as required by RESPA, and Borrower shall pay to Lender the amount necessary to make up the shortage in accordance with RESPA, but in no more than 12 monthly payments. If there is a deficiency of Funds held in escrow, as defined under RESPA, Lender shall notify Borrower as required by RESPA, and Borrower shall pay to Lender the amount necessary to make up the deficiency in accordance with RESPA, but in no more than 12 monthly payments.

Upon payment in full of all sums secured by this Security Instrument, Lender shall promptly refund to Borrower any Funds held by Lender.

4. Charges; Liens. Borrower shall pay all taxes, assessments, charges, fines, and impositions attributable to the Property which can attain priority over this Security Instrument, leasehold payments or ground rents on the Property, if any, and Community Association Dues, Fees, and Assessments, if any. To the extent that these items are Escrow Items, Borrower shall pay them in the manner provided in Section 3.

Borrower shall promptly discharge any lien which has priority over this Security Instrument unless Borrower: (a) agrees in writing to the payment of the obligation secured by the lien in a manner acceptable to Lender, but only so long as Borrower is performing such agreement; (b) contests the lien in good faith by, or defends against enforcement of the lien in, legal proceedings which in Lender's opinion operate to prevent the enforcement of the lien while those proceedings are pending, but only until such proceedings are concluded; or (c) secures from the holder of the lien an agreement satisfactory to Lender subordinating the lien to this Security Instrument. If Lender determines that any part of the Property is subject to a lien which can attain priority over this Security Instrument, Lender may give Borrower a notice identifying the

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lien. Within 10 days of the date on which that notice is given, Borrower shall satisfy the lien or take one or more of the actions set forth above in this Section 4.

Lender may require Borrower to pay a one-time charge for a real estate tax verification and/or reporting service used by Lender in connection with this Loan.

5. Property Insurance. Borrower shall keep the improvements now existing or hereafter erected on the Property insured against loss by fire, hazards included within the term "extended coverage," and any other hazards including, but not limited to, earthquakes and floods, for which Lender requires insurance. This insurance shall be maintained in the amounts (including deductible levels) and for the periods that Lender requires. What Lender requires pursuant to the preceding sentences can change during the term of the Loan. The insurance carrier providing the insurance shall be chosen by Borrower subject to Lender's right to disapprove Borrower's choice, which right shall not be exercised unreasonably. Lender may require Borrower to pay, in connection with this Loan, either: (a) a one-time charge for flood zone determination, certification and tracking services; or (b) a one-time charge for flood zone determination and certification services and subsequent charges each time remappings or similar changes occur which reasonably might affect such determination or certification. Borrower shall also be responsible for the payment of any fees imposed by the Federal Emergency Management Agency in connection with the review of any flood zone determination resulting from an objection by Borrower.

If Borrower fails to maintain any of the coverages described above, Lender may obtain insurance coverage, at Lender's option and Borrower's expense. Lender is under no obligation to purchase any particular type or amount of coverage. Therefore, such coverage shall cover Lender, but might or might not protect Borrower, Borrower's equity in the Property, or the contents of the Property, against any risk, hazard or liability and might provide greater or lesser coverage than was previously in effect. Borrower acknowledges that the cost of the insurance coverage so obtained might significantly exceed the cost of insurance that Borrower could have obtained. Any amounts disbursed by Lender under this Section 5 shall become additional debt of Borrower secured by this Security Instrument. These amounts shall bear interest at the Note rate from the date of disbursement and shall be payable, with such interest, upon notice from Lender to Borrower requesting payment.

All insurance policies required by Lender and renewals of such policies shall be subject to Lender's right to disapprove such policies, shall include a standard mortgage clause, and shall name Lender as mortgagee and/or as an additional loss payee and Borrower further agrees to generally assign rights to insurance proceeds to the holder of the Note up to the amount of the outstanding loan balance. Lender shall have the right to hold the policies and renewal certificates. If Lender requires, Borrower shall promptly give to Lender all receipts of paid premiums and renewal notices. If Borrower obtains any form of insurance coverage, not otherwise required by Lender, for damage to, or destruction of, the Property, such policy shall include a standard mortgage clause and shall name Lender as mortgagee and/or as an additional loss payee and Borrower further agrees to generally assign rights to insurance proceeds to the holder of the Note up to the amount of the outstanding loan balance.

In the event of loss, Borrower shall give prompt notice to the insurance carrier and Lender. Lender may make proof of loss if not made promptly by Borrower. Unless Lender and Borrower otherwise agree in writing, any insurance proceeds, whether or not the underlying insurance was required by Lender, shall be applied to restoration or repair of the Property, if the restoration or repair is economically feasible and Lender's security is not lessened. During such repair and restoration period, Lender shall have the right to hold such insurance proceeds until Lender has had an opportunity to inspect such Property to ensure the work has been completed to Lender's satisfaction, provided that such inspection shall be undertaken promptly. Lender may disburse proceeds for the repairs and restoration in a single payment or in a series of progress payments as the work is completed. Unless an agreement is made in writing or Applicable Law requires interest to be paid on such insurance proceeds, Lender shall not be required to pay Borrower any interest or earnings on such proceeds. Fees for public adjusters, or other third parties, retained by Borrower shall not be paid out of the insurance proceeds and shall be the sole obligation of Borrower. If the restoration or repair is not economically feasible or Lender's security would be lessened, the insurance proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with

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the excess, if any, paid to Borrower. Such insurance proceeds shall be applied in the order provided for in Section 2.

If Borrower abandons the Property, Lender may file, negotiate and settle any available insurance claim and related matters. If Borrower does not respond within 30 days to a notice from Lender that the insurance carrier has offered to settle a claim, then Lender may negotiate and settle the claim. The 30-day period will begin when the notice is given. In either event, or if Lender acquires the Property under Section 22 or otherwise, Borrower hereby assigns to Lender (a) Borrower's rights to any insurance proceeds in an amount not to exceed the amounts unpaid under the Note or this Security Instrument, and (b) any other of Borrower's rights (other than the right to any refund of unearned premiums paid by Borrower) under all insurance policies covering the Property, insofar as such rights are applicable to the coverage of the Property. Lender may use the insurance proceeds either to repair or restore the Property or to pay amounts unpaid under the Note or this Security Instrument, whether or not then due.

6. Occupancy. Borrower shall occupy, establish, and use the Property as Borrower's principal residence within 60 days after the execution of this Security Instrument and shall continue to occupy the Property as Borrower's principal residence for at least one year after the date of occupancy, unless Lender otherwise agrees in writing, which consent shall not be unreasonably withheld, or unless extenuating circumstances exist which are beyond Borrower's control.

7. Preservation, Maintenance and Protection of the Property; Inspections. Borrower shall not destroy, damage or impair the Property, allow the Property to deteriorate or commit waste on the Property. Whether or not Borrower is residing in the Property, Borrower shall maintain the Property in order to prevent the Property from deteriorating or decreasing in value due to its condition. Unless it is determined pursuant to Section 5 that repair or restoration is not economically feasible, Borrower shall promptly repair the Property if damaged to avoid further deterioration or damage. If insurance or condemnation proceeds are paid in connection with damage to, or the taking of, the Property, Borrower shall be responsible for repairing or restoring the Property only if Lender has released proceeds for such purposes. Lender may disburse proceeds for the repairs and restoration in a single payment or in a series of progress payments as the work is completed. If the insurance or condemnation proceeds are not sufficient to repair or restore the Property, Borrower is not relieved of Borrower's obligation for the completion of such repair or restoration.

Lender or its agent may make reasonable entries upon and inspections of the Property. If it has reasonable cause, Lender may inspect the interior of the improvements on the Property. Lender shall give Borrower notice at the time of or prior to such an interior inspection specifying such reasonable cause.

8. Borrower's Loan Application. Borrower shall be in default if, during the Loan application process, Borrower or any persons or entities acting at the direction of Borrower or with Borrower's knowledge or consent gave materially false, misleading, or inaccurate information or statements to Lender (or failed to provide Lender with material information) in connection with the Loan. Material representations include, but are not limited to, representations concerning Borrower's occupancy of the Property as Borrower's principal residence.

9. Protection of Lender's Interest in the Property and Rights Under this Security Instrument. If (a) Borrower fails to perform the covenants and agreements contained in this Security Instrument, (b) there is a legal proceeding that might significantly affect Lender's interest in the Property and/or rights under this Security Instrument (such as a proceeding in bankruptcy, probate, for condemnation or forfeiture, for enforcement of a lien which may attain priority over this Security Instrument or to enforce laws or regulations), or (c) Borrower has abandoned the Property, then Lender may do and pay for whatever is reasonable or appropriate to protect Lender's interest in the Property and rights under this Security Instrument, including protecting and/or assessing the value of the Property, and securing and/or repairing the Property. Lender's actions can include, but are not limited to: (a) paying any sums secured by a lien which has priority over this Security Instrument; (b) appearing in court; and (c) paying reasonable

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attorneys' fees to protect its interest in the Property and/or rights under this Security Instrument, including its secured position in a bankruptcy proceeding. Securing the Property includes, but is not limited to, entering the Property to make repairs, change locks, replace or board up doors and windows, drain water from pipes, eliminate building or other code violations or dangerous conditions, and have utilities turned on or off. Although Lender may take action under this Section 9, Lender does not have to do so and is not under any duty or obligation to do so. It is agreed that Lender incurs no liability for not taking any or all actions authorized under this Section 9.

Any amounts disbursed by Lender under this Section 9 shall become additional debt of Borrower secured by this Security Instrument. These amounts shall bear interest at the Note rate from the date of disbursement and shall be payable, with such interest, upon notice from Lender to Borrower requesting payment.

If this Security Instrument is on a leasehold, Borrower shall comply with all the provisions of the lease. If Borrower acquires fee title to the Property, the leasehold and the fee title shall not merge unless Lender agrees to the merger in writing.

10. Mortgage Insurance. If Lender required Mortgage Insurance as a condition of making the Loan, Borrower shall pay the premiums required to maintain the Mortgage Insurance in effect. If, for any reason, the Mortgage Insurance coverage required by Lender ceases to be available from the mortgage insurer that previously provided such insurance and Borrower was required to make separately designated payments toward the premiums for Mortgage Insurance, Borrower shall pay the premiums required to obtain coverage substantially equivalent to the Mortgage Insurance previously in effect, at a cost substantially equivalent to the cost to Borrower of the Mortgage Insurance previously in effect, from an alternate mortgage insurer selected by Lender. If substantially equivalent Mortgage Insurance coverage is not available, Borrower shall continue to pay to Lender the amount of the separately designated payments that were due when the insurance coverage ceased to be in effect. Lender will accept, use and retain these payments as a non-refundable loss reserve in lieu of Mortgage Insurance. Such loss reserve shall be non-refundable, notwithstanding the fact that the Loan is ultimately paid in full, and Lender shall not be required to pay Borrower any interest or earnings on such loss reserve. Lender can no longer require loss reserve payments if Mortgage Insurance coverage (in the amount and for the period that Lender requires) provided by an insurer selected by Lender again becomes available, is obtained, and Lender requires separately designated payments toward the premiums for Mortgage Insurance. If Lender required Mortgage Insurance as a condition of making the Loan and Borrower was required to make separately designated payments toward the premiums for Mortgage Insurance, Borrower shall pay the premiums required to maintain Mortgage Insurance in effect, or to provide a non-refundable loss reserve, until Lender's requirement for Mortgage Insurance ends in accordance with any written agreement between Borrower and Lender providing for such termination or until termination is required by Applicable Law. Nothing in this Section 10 affects Borrower's obligation to pay interest at the rate provided in the Note.

Mortgage Insurance reimburses Lender (or any entity that purchases the Note) for certain losses it may incur if Borrower does not repay the Loan as agreed. Borrower is not a party to the Mortgage Insurance.

Mortgage insurers evaluate their total risk on all such insurance in force from time to time, and may enter into agreements with other parties that share or modify their risk, or reduce losses. These agreements are on terms and conditions that are satisfactory to the mortgage insurer and the other party (or parties) to these agreements. These agreements may require the mortgage insurer to make payments using any source of funds that the mortgage insurer may have available (which may include funds obtained from Mortgage Insurance premiums).

As a result of these agreements, Lender, any purchaser of the Note, another insurer, any reinsurer, any other entity, or any affiliate of any of the foregoing, may receive (directly or indirectly) amounts that derive from (or might be characterized as) a portion of Borrower's payments for Mortgage Insurance, in exchange for sharing or modifying the mortgage insurer's risk, or reducing losses. If such agreement provides that an affiliate of Lender takes a share of the insurer's risk in exchange for a share of the premiums paid to the insurer, the arrangement is often termed "captive reinsurance." Further:

(a) Any such agreements will not affect the amounts that Borrower has agreed to pay for Mortgage Insurance, or any other terms of the Loan. Such agreements will not increase the amount Borrower will owe for Mortgage Insurance, and they will not entitle Borrower to any refund.

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(b) Any such agreements will not affect the rights Borrower has - if any - with respect to the Mortgage Insurance under the Homeowners Protection Act of 1998 or any other law. These rights may include the right to receive certain disclosures, to request and obtain cancellation of the Mortgage Insurance, to have the Mortgage Insurance terminated automatically, and/or to receive a refund of any Mortgage Insurance premiums that were unearned at the time of such cancellation or termination.

11. Assignment of Miscellaneous Proceeds; Forfeiture. All Miscellaneous Proceeds are hereby assigned to and shall be paid to Lender.

If the Property is damaged, such Miscellaneous Proceeds shall be applied to restoration or repair of the Property, if the restoration or repair is economically feasible and Lender's security is not lessened. During such repair and restoration period, Lender shall have the right to hold such Miscellaneous Proceeds until Lender has had an opportunity to inspect such Property to ensure the work has been completed to Lender's satisfaction, provided that such inspection shall be undertaken promptly. Lender may pay for the repairs and restoration in a single disbursement or in a series of progress payments as the work is completed. Unless an agreement is made in writing or Applicable Law requires interest to be paid on such Miscellaneous Proceeds, Lender shall not be required to pay Borrower any interest or earnings on such Miscellaneous Proceeds. If the restoration or repair is not economically feasible or Lender's security would be lessened, the Miscellaneous Proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with the excess, if any, paid to Borrower. Such Miscellaneous Proceeds shall be applied in the order provided for in Section 2.

In the event of a total taking, destruction, or loss in value of the Property, the Miscellaneous Proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with the excess, if any, paid to Borrower.

In the event of a partial taking, destruction, or loss in value of the Property in which the fair market value of the Property immediately before the partial taking, destruction, or loss in value is equal to or greater than the amount of the sums secured by this Security Instrument immediately before the partial taking, destruction, or loss in value, unless Borrower and Lender otherwise agree in writing, the sums secured by this Security Instrument shall be reduced by the amount of the Miscellaneous Proceeds multiplied by the following fraction: (a) the total amount of the sums secured immediately before the partial taking, destruction, or loss in value divided by (b) the fair market value of the Property immediately before the partial taking, destruction, or loss in value. Any balance shall be paid to Borrower.

In the event of a partial taking, destruction, or loss in value of the Property in which the fair market value of the Property immediately before the partial taking, destruction, or loss in value is less than the amount of the sums secured immediately before the partial taking, destruction, or loss in value, unless Borrower and Lender otherwise agree in writing, the Miscellaneous Proceeds shall be applied to the sums secured by this Security Instrument whether or not the sums are then due.

If the Property is abandoned by Borrower, or if, after notice by Lender to Borrower that the Opposing Party (as defined in the next sentence) offers to make an award to settle a claim for damages, Borrower fails to respond to Lender within 30 days after the date the notice is given, Lender is authorized to collect and apply the Miscellaneous Proceeds either to restoration or repair of the Property or to the sums secured by this Security Instrument, whether or not then due. "Opposing Party" means the third party that owes Borrower Miscellaneous Proceeds or the party against whom Borrower has a right of action in regard to Miscellaneous Proceeds.

Borrower shall be in default if any action or proceeding, whether civil or criminal, is begun that, in Lender's judgment, could result in forfeiture of the Property or other material impairment of Lender's interest in the Property or rights under this Security Instrument. Borrower can cure such a default and, if acceleration has occurred, reinstate as provided in Section 19, by causing the action or proceeding to be dismissed with a ruling that, in Lender's judgment, precludes forfeiture of the Property or other material impairment of Lender's interest in the Property or rights under this Security Instrument. The proceeds of any award or claim for damages that are attributable to the impairment of Lender's interest in the Property are hereby assigned and shall be paid to Lender.

All Miscellaneous Proceeds that are not applied to restoration or repair of the Property shall be applied in the order provided for in Section 2.

12. Borrower Not Released; Forbearance By Lender Not a Waiver. Extension of the time for payment or modification of amortization of the sums secured by this Security Instrument granted by Lender

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to Borrower or any Successor in Interest of Borrower shall not operate to release the liability of Borrower or any Successors in Interest of Borrower. Lender shall not be required to commence proceedings against any Successor in Interest of Borrower or to refuse to extend time for payment or otherwise modify amortization of the sums secured by this Security Instrument by reason of any demand made by the original Borrower or any Successors in Interest of Borrower. Any forbearance by Lender in exercising any right or remedy including, without limitation, Lender's acceptance of payments from third persons, entities or Successors in Interest of Borrower or in amounts less than the amount then due, shall not be a waiver of or preclude the exercise of any right or remedy.

13. Joint and Several Liability; Co-signers; Successors and Assigns Bound. Borrower covenants and agrees that Borrower's obligations and liability shall be joint and several. However, any Borrower who co-signs this Security Instrument but does not execute the Note (a "co-signer"): (a) is co-signing this Security Instrument only to mortgage, grant and convey the co-signer's interest in the Property under the terms of this Security Instrument; (b) is not personally obligated to pay the sums secured by this Security Instrument; and (c) agrees that Lender and any other Borrower can agree to extend, modify, forbear or make any accommodations with regard to the terms of this Security Instrument or the Note without the co-signer's consent.

Subject to the provisions of Section 18, any Successor in Interest of Borrower who assumes Borrower's obligations under this Security Instrument in writing, and is approved by Lender, shall obtain all of Borrower's rights and benefits under this Security Instrument. Borrower shall not be released from Borrower's obligations and liability under this Security Instrument unless Lender agrees to such release in writing. The covenants and agreements of this Security Instrument shall bind (except as provided in Section 20) and benefit the successors and assigns of Lender.

14. Loan Charges. Lender may charge Borrower fees for services performed in connection with Borrower's default, for the purpose of protecting Lender's interest in the Property and rights under this Security Instrument, including, but not limited to, attorneys' fees, property inspection and valuation fees. In regard to any other fees, the absence of express authority in this Security Instrument to charge a specific fee to Borrower shall not be construed as a prohibition on the charging of such fee. Lender may not charge fees that are expressly prohibited by this Security Instrument or by Applicable Law.

If the Loan is subject to a law which sets maximum loan charges, and that law is finally interpreted so that the interest or other loan charges collected or to be collected in connection with the Loan exceed the permitted limits, then: (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any sums already collected from Borrower which exceeded permitted limits will be refunded to Borrower. Lender may choose to make this refund by reducing the principal owed under the Note or by making a direct payment to Borrower. If a refund reduces principal, the reduction will be treated as a partial prepayment without any prepayment charge (whether or not a prepayment charge is provided for under the Note). Borrower's acceptance of any such refund made by direct payment to Borrower will constitute a waiver of any right of action Borrower might have arising out of such overcharge.

15. Notices. All notices given by Borrower or Lender in connection with this Security Instrument must be in writing. Any notice to Borrower in connection with this Security Instrument shall be deemed to have been given to Borrower when mailed by first class mail or when actually delivered to Borrower's notice address if sent by other means. Notice to any one Borrower shall constitute notice to all Borrowers unless Applicable Law expressly requires otherwise. The notice address shall be the Property Address unless Borrower has designated a substitute notice address by notice to Lender. Borrower shall promptly notify Lender of Borrower's change of address. If Lender specifies a procedure for reporting Borrower's change of address, then Borrower shall only report a change of address through that specified procedure. There may be only one designated notice address under this Security Instrument at any one time. Any notice to Lender shall be given by delivering it or by mailing it by first class mail to Lender's address stated herein unless Lender has designated another address by notice to Borrower. Any notice in connection with this Security Instrument shall not be deemed to have been given to Lender until actually received by Lender. If any notice required by this Security Instrument is also required under Applicable Law, the Applicable Law requirement will satisfy the corresponding requirement under this Security Instrument.

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16. Governing Law; Severability; Rules of Construction. This Security Instrument shall be governed by federal law and the law of the jurisdiction in which the Property is located. All rights and obligations contained in this Security Instrument are subject to any requirements and limitations of Applicable Law. Applicable Law might explicitly or implicitly allow the parties to agree by contract or it might be silent, but such silence shall not be construed as a prohibition against agreement by contract. In the event that any provision or clause of this Security Instrument or the Note conflicts with Applicable Law, such conflict shall not affect other provisions of this Security Instrument or the Note which can be given effect without the conflicting provision.

As used in this Security Instrument: (a) words of the masculine gender shall mean and include corresponding neuter words or words of the feminine gender; (b) words in the singular shall mean and include the plural and vice versa; and (c) the word "may" gives sole discretion without any obligation to take any action.

17. Borrower's Copy. Borrower shall be given one copy of the Note and of this Security Instrument.

18. Transfer of the Property or a Beneficial Interest in Borrower. As used in this Section 18, "Interest in the Property" means any legal or beneficial interest in the Property, including, but not limited to, those beneficial interests transferred in a bond for deed, contract for deed, installment sales contract or escrow agreement, the intent of which is the transfer of title by Borrower at a future date to a purchaser.

If all or any part of the Property or any Interest in the Property is sold or transferred (or if Borrower is not a natural person and a beneficial interest in Borrower is sold or transferred) without Lender's prior written consent, Lender may require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if such exercise is prohibited by Applicable Law.

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is given in accordance with Section 15 within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

19. Borrower's Right to Reinstate After Acceleration. If Borrower meets certain conditions, Borrower shall have the right to have enforcement of this Security Instrument discontinued at any time prior to the earliest of: (a) five days before sale of the Property pursuant to any power of sale contained in this Security Instrument; (b) such other period as Applicable Law might specify for the termination of Borrower's right to reinstate; or (c) entry of a judgment enforcing this Security Instrument. Those conditions are that Borrower: (a) pays Lender all sums which then would be due under this Security Instrument and the Note as if no acceleration had occurred; (b) cures any default of any other covenants or agreements; (c) pays all expenses incurred in enforcing this Security Instrument, including, but not limited to, reasonable attorneys' fees, property inspection and valuation fees, and other fees incurred for the purpose of protecting Lender's interest in the Property and rights under this Security Instrument; and (d) takes such action as Lender may reasonably require to assure that Lender's interest in the Property and rights under this Security Instrument, and Borrower's obligation to pay the sums secured by this Security Instrument, shall continue unchanged. Lender may require that Borrower pay such reinstatement sums and expenses in one or more of the following forms, as selected by Lender: (a) cash; (b) money order; (c) certified check, bank check, treasurer's check or cashier's check, provided any such check is drawn upon an institution whose deposits are insured by a federal agency, instrumentality or entity; or (d) Electronic Funds Transfer. Upon reinstatement by Borrower, this Security Instrument and obligations secured hereby shall remain fully effective as if no acceleration had occurred. However, this right to reinstate shall not apply in the case of acceleration under Section 18.

20. Sale of Note; Change of Loan Servicer; Notice of Grievance. The Note or a partial interest in the Note (together with this Security Instrument) can be sold one or more times without prior notice to Borrower. A sale might result in a change in the entity (known as the "Loan Servicer") that collects Periodic Payments due under the Note and this Security Instrument and performs other mortgage loan servicing obligations under the Note, this Security Instrument, and Applicable Law. There also might be one or more changes of the Loan Servicer unrelated to a sale of the Note. If there is a change of the Loan Servicer, Borrower will be given written notice of the change which will state the name and address of the new Loan Servicer, the address to which payments should be made and any other information RESPA

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requires in connection with a notice of transfer of servicing. If the Note is sold and thereafter the Loan is serviced by a Loan Servicer other than the purchaser of the Note, the mortgage loan servicing obligations to Borrower will remain with the Loan Servicer or be transferred to a successor Loan Servicer and are not assumed by the Note purchaser unless otherwise provided by the Note purchaser.

Neither Borrower nor Lender may commence, join, or be joined to any judicial action (as either an individual litigant or the member of a class) that arises from the other party's actions pursuant to this Security Instrument or that alleges that the other party has breached any provision of, or any duty owed by reason of, this Security Instrument, until such Borrower or Lender has notified the other party (with such notice given in compliance with the requirements of Section 15) of such alleged breach and afforded the other party hereto a reasonable period after the giving of such notice to take corrective action. If Applicable Law provides a time period which must elapse before certain action can be taken, that time period will be deemed to be reasonable for purposes of this paragraph. The notice of acceleration and opportunity to cure given to Borrower pursuant to Section 22 and the notice of acceleration given to Borrower pursuant to Section 18 shall be deemed to satisfy the notice and opportunity to take corrective action provisions of this Section 20.

21. Hazardous Substances. As used in this Section 21: (a) "Hazardous Substances" are those substances defined as toxic or hazardous substances, pollutants, or wastes by Environmental Law and the following substances: gasoline, kerosene, other flammable or toxic petroleum products, toxic pesticides and herbicides, volatile solvents, materials containing asbestos or formaldehyde, and radioactive materials; (b) "Environmental Law" means federal laws and laws of the jurisdiction where the Property is located that relate to health, safety or environmental protection; (c) "Environmental Cleanup" includes any response action, remedial action, or removal action, as defined in Environmental Law; and (d) an "Environmental Condition" means a condition that can cause, contribute to, or otherwise trigger an Environmental Cleanup.

Borrower shall not cause or permit the presence, use, disposal, storage, or release of any Hazardous Substances, or threaten to release any Hazardous Substances, on or in the Property. Borrower shall not do, nor allow anyone else to do, anything affecting the Property (a) that is in violation of any Environmental Law, (b) which creates an Environmental Condition, or (c) which, due to the presence, use, or release of a Hazardous Substance, creates a condition that adversely affects the value of the Property. The preceding two sentences shall not apply to the presence, use, or storage on the Property of small quantities of Hazardous Substances that are generally recognized to be appropriate to normal residential uses and to maintenance of the Property (including, but not limited to, hazardous substances in consumer products).

Borrower shall promptly give Lender written notice of (a) any investigation, claim, demand, lawsuit or other action by any governmental or regulatory agency or private party involving the Property and any Hazardous Substance or Environmental Law of which Borrower has actual knowledge, (b) any Environmental Condition, including but not limited to, any spilling, leaking, discharge, release or threat of release of any Hazardous Substance, and (c) any condition caused by the presence, use or release of a Hazardous Substance which adversely affects the value of the Property. If Borrower learns, or is notified by any governmental or regulatory authority, or any private party, that any removal or other remediation of any Hazardous Substance affecting the Property is necessary, Borrower shall promptly take all necessary remedial actions in accordance with Environmental Law. Nothing herein shall create any obligation on Lender for an Environmental Cleanup.

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NON-UNIFORM COVENANTS. Borrower and Lender further covenant and agree as follows:

22. Acceleration; Remedies. Lender shall give notice to Borrower prior to acceleration following Borrower's breach of any covenant or agreement in this Security Instrument (but not prior to acceleration under Section 18 unless Applicable Law provides otherwise). The notice shall specify: (a) the default; (b) the action required to cure the default; (c) a date, not less than 30 days from the date the notice is given to Borrower, by which the default must be cured; and (d) that failure to cure the default on or before the date specified in the notice may result in acceleration of the sums secured by this Security Instrument and sale of the Property. The notice shall further inform Borrower of the right to reinstate after acceleration and the right to bring a court action to assert the non-existence of a default or any other defense of Borrower to acceleration and sale. If the default is not cured on or before the date specified in the notice, Lender at its option may require immediate payment in full of all sums secured by this Security Instrument without further demand and may invoke the power of sale and any other remedies permitted by Applicable Law. Lender shall be entitled to collect all expenses incurred in pursuing the remedies provided in this Section 22, including, but not limited to, reasonable attorneys' fees and costs of title evidence.

If Lender invokes the power of sale, Lender shall execute or cause Trustee to execute a written notice of the occurrence of an event of default and of Lender's election to cause the Property to be sold. Trustee shall cause this notice to be recorded in each county in which any part of the Property is located. Lender or Trustee shall mail copies of the notice as prescribed by Applicable Law to Borrower and to the other persons prescribed by Applicable Law. Trustee shall give public notice of sale to the persons and in the manner prescribed by Applicable Law. After the time required by Applicable Law, Trustee, without demand on Borrower, shall sell the Property at public auction to the highest bidder at the time and place and under the terms designated in the notice of sale in one or more parcels and in any order Trustee determines. Trustee may postpone sale of all or any parcel of the Property by public announcement at the time and place of any previously scheduled sale. Lender or its designee may purchase the Property at any sale.

Trustee shall deliver to the purchaser Trustee's deed conveying the Property without any covenant or warranty, expressed or implied. The recitals in the Trustee's deed shall be prima facie evidence of the truth of the statements made therein. Trustee shall apply the proceeds of the sale in the following order: (a) to all expenses of the sale, including, but not limited to, reasonable Trustee's and attorneys' fees; (b) to all sums secured by this Security Instrument; and (c) any excess to the person or persons legally entitled to it.

23. Reconveyance. Upon payment of all sums secured by this Security Instrument, Lender shall request Trustee to reconvey the Property and shall surrender this Security Instrument and all notes evidencing debt secured by this Security Instrument to Trustee. Trustee shall reconvey the Property without warranty to the person or persons legally entitled to it. Lender may charge such person or persons a reasonable fee for reconveying the Property, but only if the fee is paid to a third party (such as the Trustee) for services rendered and the charging of the fee is permitted under Applicable Law. If the fee charged does not exceed the fee set by Applicable Law, the fee is conclusively presumed to be reasonable.

24. Substitute Trustee. Lender, at its option, may from time to time appoint a successor trustee to any Trustee appointed hereunder by an instrument executed and acknowledged by Lender and recorded in the office of the Recorder of the county in which the Property is located. The instrument shall contain the name of the original Lender, Trustee and Borrower, the book and page where this Security Instrument is recorded and the name and address of the successor trustee. Without conveyance of the Property, the successor trustee shall succeed to all the title, powers and duties conferred upon the Trustee herein and by Applicable Law. This procedure for substitution of trustee shall govern to the exclusion of all other provisions for substitution.

25. Statement of Obligation Fee. Lender may collect a fee not to exceed the maximum amount permitted by Applicable Law for furnishing the statement of obligation as provided by Section 2943 of the Civil Code of California.

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CSOC.RICH.002486

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Security Instrument and in any Rider executed by Borrower and recorded with it.

Witnesses:

_____	_____ (Seal) -Borrower Laura Richardson
_____	_____ (Seal) -Borrower
_____ (Seal) -Borrower	_____ (Seal) -Borrower
_____ (Seal) -Borrower	_____ (Seal) -Borrower
_____ (Seal) -Borrower	_____ (Seal) -Borrower

JPMC-001595
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CSOC.RICH.002487

State of California
County of Sacramento } ss.

On January 4, 2007 before me, Nikki Davis a notary public
personally appeared

Laura Richardson

, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s) or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal.

NIKKI DAVIS
COMM. #1520789
Notary Public-California
SACRAMENTO COUNTY
My Comm. Exp. Oct. 21, 2008

(Seal)

JPMC-001596
CONFIDENTIAL

CSOC.RICH.002488

Exhibit "A"
Legal Description

Lot 259 as shown on the official "Plat of South Curtis Oaks Subdivision No. 6", filed in the office of the County Recorder of Sacramento County, February 10, 1927 in Book 19 of Maps, Map No. 18.

Apn:

FIXED/ADJUSTABLE RATE RIDER

THIS FIXED/ADJUSTABLE RATE RIDER is made on this 4th day of January, 2007, and is incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust or Security Deed (the "Security Instrument") of the same date given by the undersigned ("Borrower") to secure Borrower's Fixed/Adjustable Rate Note (the "Note") to Washington Mutual Bank ("Lender") of the same date and covering the property described in the Security Instrument and located at: 3622 West Curtis Drive, Sacramento, CA 95818

[Property Address]

THE NOTE CONTAINS PROVISIONS ALLOWING FOR A CHANGE FROM THE INITIAL FIXED INTEREST RATE TO AN ADJUSTABLE INTEREST RATE AND FOR CHANGES IN THE MONTHLY PAYMENT. THE NOTE LIMITS THE AMOUNT BORROWER'S INTEREST RATE CAN CHANGE AT ANY ONE TIME AND THE MAXIMUM RATE BORROWER MUST PAY.

ADDITIONAL COVENANTS. In addition to the covenants and agreements made in the Security Instrument, Borrower and Lender further covenant and agree as follows:

A. INTEREST RATE AND MONTHLY PAYMENT CHANGES

The Note provides for an initial fixed interest rate of 8.800 %. The Note provides for a change in the initial fixed interest rate to an adjustable interest rate and for changes in the monthly payments, as follows:

4. INTEREST RATE AND MONTHLY PAYMENT CHANGES

(A) Change Dates

The initial fixed interest rate Borrower will pay will change to an adjustable interest rate on the first day of February, 2009, and the interest rate Borrower will pay may change on that day every 6th month thereafter. Each date on which Borrower's interest rate could change is called a "Change Date."

(B) The Index

Beginning with the first Change Date, Borrower's interest rate will be based on an Index. The "Index" is the average of interbank offered rates for six month U.S. dollar-denominated deposits in the London market ("LIBOR"), as published in The Wall Street Journal. The most recent Index figure available as of the date 45 days before the Change Date is called the "Current Index."

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CSOC.RICH.002490

If the Index is no longer available, the Note Holder will choose a new index that is based upon comparable information. The Note Holder will give Borrower notice of this choice.

(C) Calculation of Changes

Before each Change Date, the Note Holder will calculate Borrower's new interest rate by adding Four and 99/100 percentage points (4.990 %) to the Current Index. The Note Holder will then round the result of this addition to the nearest one-eighth of one percentage point (0.125%). Subject to the limits stated in Section 4(D) below, this rounded amount will be Borrower's new interest rate until the next Change Date.

The Note Holder will then determine the amount of the monthly payment that would be sufficient to repay the unpaid principal that Borrower is expected to owe at the Change Date in full on the Maturity Date at Borrower's new interest rate in substantially equal payments. The result of this calculation will be the new amount of Borrower's monthly payment.

(D) Limits on Interest Rate Changes

The interest rate Borrower is required to pay at the first Change Date will not be greater than 10.800 % or less than 8.800%. Thereafter, Borrower's interest rate will never be increased or decreased on any single Change Date by more than One percentage point(s) (1.000%) from the rate of interest Borrower has been paying for the preceding months. Borrower's interest rate will never be greater than 14.800 % or less than 8.800 %.

(E) Effective Date of Changes

Borrower's new interest rate will become effective on each Change Date. Borrower will pay the amount of Borrower's new monthly payment beginning on the first monthly payment date after the Change Date until the amount of Borrower's monthly payment changes again.

(F) Notice of Changes

The Note Holder will deliver or mail to Borrower a notice of any changes in Borrower's interest rate and the amount of Borrower's monthly payment before the effective date of any change. The notice will include information required by law to be given to the Borrower and also the title and telephone number of a person who will answer any question Borrwer may have regarding the notice.

B. TRANSFER OF THE PROPERTY OR A BENEFICIAL INTEREST IN BORROWER

Covenant 18 of the Security Instrument is amended to read as follows:

(A) Until Borrower's initial fixed interest rate changes to an adjustable interest rate under the terms stated in Section A above, Covenant 18 of the Security Instrument provides as follows:

Transfer of the Property or a Beneficial Interest in Borrower. If all or any part of the Property or any interest in the Property is sold or transferred (or if Borrower is not a natural person and a beneficial interest in Borrower is sold or transferred) without Lender's prior written consent, Lender may require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if such exercise is prohibited Applicable Law.

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is given in accordance with Section 15 within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

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CSOC.RICH.002491

(B) When Borrower's initial fixed interest rate changes to an adjustable interest rate under the terms stated in Section A above, Covenant 18 of the Security Instrument shall then instead provide as follows:

Transfer of the Property or a Beneficial Interest in Borrower. As used in this Section 18, "Interest in the Property" means any legal or beneficial interest in the Property, including, but not limited to, those beneficial interests transferred in a bond for deed, contract for deed, installment sales contract or escrow agreement, the intent of which is the transfer of title by Borrower at a future date to a purchaser. If all or any part of the Property or any interest in the Property is sold or transferred (or if Borrower is not a natural person and a beneficial interest in Borrower is sold or transferred) without Lender's prior written consent, Lender may require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if such exercise is prohibited by Applicable Law. Lender also shall not exercise this option if: (a) Borrower causes to be submitted to Lender information required by Lender to evaluate the intended transferee as if a new loan were being made to the transferee; and (b) Lender reasonably determines that Lender's security will not be impaired by the loan assumption and that the risk of a breach of any covenant or agreement in this Security Instrument is acceptable to Lender.

To the extent permitted by Applicable Law, Lender may charge a reasonable fee as a condition to Lender's consent to the loan assumption. Lender also may require the transferee to sign an assumption agreement that is acceptable to Lender and that obligates the transferee to keep all the promises and agreements made in the Note and in this Security Instrument. Borrower will continue to be obligated under the Note and this Security Instrument unless Lender releases Borrower in writing.

If Lender exercises the option to require immediate payment in full, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is given in accordance with Section 15 within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Fixed/Adjustable Rate Rider.

Laura Richardson _____ (Seal)
-Borrower

_____ (Seal)
-Borrower

_____ (Seal)
-Borrower

_____ (Seal)
-Borrower

[Sign Original Only]

JPMC-001600
CONFIDENTIAL

CSOC.RICH.002492

DEFAULT SOLUTIONS

TSG 10 DAY LETTER

Date: December 17, 2007

CALIFORNIA RECONVEYANCE COMPANY
9200 OAKDALE AVENUE, MAIL STOP N110612
CHATSWORTH, CA 91311

Attn: LOURDES OLGUIN

Your Order No: 723397CA
Our Order No: M721884
Loan Number: [redacted]
TSG Liability: $534,000.00
TSG Premium: $825.00

The following documents in connection with the above referenced order number were recorded:

Document	Date	Instrument	Book	Page	Fee
NOD	12/14/07		20071214	358	$12.00

RECORDS OF SACRAMENTO COUNTY

Persons requesting a copy of such Notice of Default and Notice of Sale under the deed of trust in question (other than the trustors named in said deed of trust) pursuant to Section 2924b Civil Code, are the following:

NONE

Attention is called to the provisions of said Section 2924b Civil Code, relative to publication or personal delivery of Notice of Default when no address is shown and no such Notice has been requested by the trustors in said Deed of Trust.

Sincerely,

MERRLYN AGUAS
Title Officer

JPMC-001601
CONFIDENTIAL

CSOC.RICH.002493

RECORDING REQUESTED BY
CALIFORNIA RECONVEYANCE COMPANY

AND WHEN RECORDED MAIL TO

CALIFORNIA RECONVEYANCE COMPANY
9200 Oakdale Avenue
Mail Stop: N 110612
Chatsworth, CA 91311
800 892-6902
(818)775-2258 (Fax)

The following copy of the original of which was filed for record on 12/14/2007 in the office of the County Recorder of the County set forth below is sent to you in as much as an examination of the title of the trust property shows you may have an interest in the Trustee's Sale Proceedings.

CALIFORNIA RECONVEYANCE COMPANY, Trustee

Space above this line for recorder's use only

Trustee Sale No. 723397CA Loan No. Title Order No. M721884

IMPORTANT NOTICE
NOTICE OF DEFAULT AND ELECTION TO SELL UNDER DEED OF TRUST

IF YOUR PROPERTY IS IN FORECLOSURE BECAUSE YOU ARE BEHIND IN YOUR PAYMENTS, IT MAY BE SOLD WITHOUT ANY COURT ACTION, and you may have the legal right to bring your account in good standing by paying all of your past due payments plus permitted costs and expenses within the time permitted by law for reinstatement of your account, which is normally five business days prior to the date set for the sale of your property. No sale date may be set until three months from the date this notice of default may be recorded (which date of recordation appears on this notice).

This amount is $18,356.40 as of 12/13/2007 and will increase until your account becomes current.

While your property is in foreclosure, you still must pay other obligations (such as insurance and taxes) required by your note and deed of trust or mortgage. If you fail to make future payments on the loan, pay taxes on the property, provide insurance on the property, or pay other obligations as required in the note and deed of trust or mortgage, the beneficiary or mortgagee may insist that you do so in order to reinstate your account in good standing. In addition, the beneficiary or mortgagee may require as a condition to reinstatement that you provide reliable written evidence that you paid all senior liens, property taxes, and hazard insurance premiums.

Upon your written request, the beneficiary or mortgagee will give you a written itemization of the entire amount you must pay. You may not have to pay the entire unpaid portion of your account, even though full payment was demanded, but you must pay all amounts in default at the time payment is made. However, you and your beneficiary or mortgagee may mutually agree in writing prior to the time the notice of sale is posted (which may not be earlier than the end of the three-month period stated above) to, among other things, (1) provide additional time in which to cure the default by transfer of the property or otherwise; or (2) establish a schedule of payments in order to cure your default; or both (1) and (2).

Following the expiration of the time period referred to in the above paragraph of this notice, unless the obligation being foreclosed upon or a separate written agreement between you and your creditor permits a longer period, you have only the legal right to stop the sale of property by paying the entire amount demanded by your creditor.

10 DAY PROCESSING CHECKLIST

IF 10 DAY LETTER IS RECEIVED 2 OR MORE DAYS AFTER NOD RECORDED MAKE A COPY OF THE 10 DAY LETTER FOR TITLE COMPANY FILE.

MATCH TS # (10 DAY LETTER, FILE, FANDS, ALLTEL)	✓
ENTER/CHECK RECORDING INFO IN DEED SCREEN (FANDS)	✓
ENTER/CHECK TSG FEE(LIMITED/FLAT/FULL FEE) & REC. CHARGES	✓
ENTER/CHECK ANY SPECIAL REQUEST ADDRESSES	✓
PULL APPLICATION-IF MORE THAN ONE BORROWER & NOT RELATED (IF NONE, DOCUMENT FNDS)	N/A
ENTER ANY JR LIEN HOLDER ADDRESS (MAS1/SLH1 OR DLQ1/LIEN)	✓
CHECK DEED OF TRUST INFO ON NOD	✓
ENTER/CHECK ALL ADDRESSES (DOT AND DLQ1 SCREEN)	✓
ADD SPECIAL ADDRESS FOR FIRST PLUS FINANCIAL (NEVADA ONLY)	N/A
CHECK MAILING DECLARATION	✓
ENTER NOD RECORDING DATE ON FOLDER AND COPY OF NOD TO BE USED FOR MAILING	✓
UP-DATE EVENTS SCREEN	✓
IF RFC, ADD RFC LN# ON NOD AND FAX TO MYRELEAN MOORE AT (818) 260-1810	N/A
IF 1ST T.D./2ND T.D./CONSUMER W/WAMU, FAX OR E-MAIL COPY OF NOD TO BOTH PROCESSORS: FAX NO. (469) 948-1429 Tracey Brown; tracey.r.brown@wamu.net Robin Woodman; robin.woodman@wamu.net	N/A
CORRECTIONS REQUESTED & NOTED ON FNDS	N/A
UPDATE FOR3/NEWTRAK WITH NOD RECORDING DATE (MSP / 1ST LEGAL) (NEWTRAK / NOD FILED)	N/A

CHECKED BY: IMELDA SERRANO DATE: 12/28/07

JPMC-001603
CONFIDENTIAL

10-Day Checklist
Revised 12.2.05

DECLARATION OF MAILING

Date: 12/28/2007

Type of Mailings: 10 Day

Trustee's Sale No. 723397CA

Loan No.:

I, IMELDA SERRANO

That I am an officer, agent, or employee of CALIFORNIA RECONVEYANCE COMPANY whose business addresss is 9200 Oakdale Avenue N 110612 Chatsworth., CA 91311. I am over the age of eighteen years; On 12/28/2007 by 1st Class mail, enclosed in a sealed envelope with postage fully prepaid, I deposited in the United States Post Office at Chatsworth notices, a true and correct copy of which is hereunto attached and made a part hereof, addresss to the following:

Number of Article	Name of Addressee, Street, and Post Office Address	Postage Fee
1st Class	LAURA RICHARDSON 3622 WEST CURTIS DRIVE SACRAMENTO, CA 95818	$ 0.41
1st Class	LAURA RICHARDSON 3622 W CURTIS DR SACRAMENTO, CA 95818	$ 0.41
1st Class	LAURA RICHARDSON 717 E VERNON ST LONG BEACH, CA 90806	$ 0.41
Number of pieces: 3		$ 1.23

I certify (or Declare) under penalty of perjury under the laws of the State of California that the foregoing is true and correct

12/28/07
Date

x
(Declarant)

JPMC-001604
CONFIDENTIAL

DECLARATION OF MAILING

Date: 12/28/2007

Type of Mailing: 10 Day

Trustee's Sale No. 723397CA

Loan No.:

I, IMELDA SERRANO

That I am an officer, agent, or employee of CALIFORNIA RECONVEYANCE COMPANY whose business addresss is 9200 Oakdale Avenue N 110612 Chatsworth, CA 91311. I am over the age of eighteen years; On 12/28/2007 by Certified mail, enclosed in a sealed envelope with postage fully prepaid, I deposited in the United States Post Office at Chatsworth notices, a true and correct copy of which is hereunto attached and made a part hereof, addresss to the following:

Number of Article	Name of Addressee, Street, and Post Office Address	Postage Fee	Cert Fee	R.R. Fee
7179 2993 5780 0290 6970 Certified	LAURA RICHARDSON 3622 WEST CURTIS DRIVE SACRAMENTO, CA 95818	$ 0.41	$ 2.65	
7179 2993 5780 0290 6987 Certified	LAURA RICHARDSON 3622 W CURTIS DR SACRAMENTO, CA 95818	$ 0.41	$ 2.65	
7179 2993 5780 0290 6994 Certified	LAURA RICHARDSON 717 E VERNON ST LONG BEACH, CA 90806	$ 0.41	$ 2.65	
Number of pieces: 3		$ 1.23	$ 7.95	

I certify (or Declare) under penalty of perjury under the laws of the State of California that the foregoing is true and correct

12/28/07
Date

x IMS
(Declarant)

JPMC-001605
CONFIDENTIAL

TSG CHECKLIST

TS# 723397CA **PROCD BY:** M **DATE:** 1/10/08

A. TSG REVIEW:

1. VERIFY TS# LIABILITY ASSURED ✓
2. VERIFY TITLE ORDER # ON INVOICE AND TSG ✓
3. VERIFY LEGAL DESCRIPTION ✓
4. VERIFY PROPERTY ADDRESS ✓
5. VERIFY DATE RECEIVED ✓
6. VERIFY PRIOR / JUNIOR DEED OF TRUSTS AND LIENS ✓
7. CHECK TSG FOR WAMU/LB JR LIEN **(CHECK DLQ1 FOR SERVICE TRANSFER. ADD ADDRESS FOR NEW JR. LIEN HOLDER)** ✓
8. VERIFY ALL STATE / FEDERAL TAX LIENS ✓
9. VERIFY ALL 10 DAY ADDRESSES-INCLUDING APPLICATION ADDRESSES IF MORE THAN ONE BORR AND NOT RELATED ✓
10. VERIFY ALL 1 MONTH ADDRESSES ARE ENTERED AND ARE CORRECT (BE SURE ALL ASSIGNMENTS OF JR. LIENS ARE NOTIFIED) **ADD SPECIAL ADDRESS FOR FIRSTPLUS FINANCIAL** ✓
11. VERIFY THE PLAT MAP ✓
12. VERIFY ALL RECORDING/TSG/MAIL CHARGES ✓
13. CHECK MAILING DECLARATIONS ✓
14. RFC: FAX COPY OF TSG TO MYRELEAN MOORE **(818) 260-1810** N/A
15. 1ST T.D./2ND T.D./CONSUMER W/WAMU FAX COPY TO **PROCESSOR** AND FAX COPY OF NOD & TSG TO **PROCESSOR**, MELBOURNE,. VIA **FAX (469) 948-1429**
    00-50 & 57-65 Tracy
    50-56 & 66-99 Amy N/A
16. CORRECTIONS ORDERED AND NOTED IN FNDS
17. UPDATE EVENTS SCREEN IN NDS/NEWTRAK ✓

B. UPDATE APPROPRIATE TRACKING SYSTEM (NEWTRAK /FOR2 /FOR3)

1. ENTER DELINQUENT TAX AMOUNTS ANY YEAR ✓
2. ENTER DATE TSG RECEIVED/TITLE CLEAR, IF APPLICABLE ✓

AN ISSUE SHOULD BE RAISED IN NEWTRAK IF ONE OF THE FOLLOWING IS NOTED ON THE TSG:

1. **LIS PENDENS (PENDING COURT ACTION).**
2. **UNRESOLVED PRIOR LIEN**
3. **A PROBLEM WITH THE LEGAL DESCRIPTION i.e. LAND LOCKED PROPERTY OR WRONG LEGAL.**
4. **NOTICE OF SUBSTANDARD PROPERTY.**

RECORDING REQUESTED BY
CALIFORNIA RECONVEYANCE COMPANY

AND WHEN RECORDED MAIL TO

CALIFORNIA RECONVEYANCE COMPANY
9200 Oakdale Avenue
Mail Stop: N 110612
Chatsworth, CA 91311
800 892-6902
(818)775-2258 (Fax)

The following copy of the original of which was filed for record on 12/14/2007 in the office of the County Recorder of the County set forth below is sent to you in as much as an examination of the title of the trust property shows you may have an interest in the Trustee's Sale Proceedings.

CALIFORNIA RECONVEYANCE COMPANY, Trustee

Space above this line for recorder's use only

Trustee Sale No. 723397CA Loan No. [illegible] Title Order No. M721884

IMPORTANT NOTICE
NOTICE OF DEFAULT AND ELECTION TO SELL UNDER DEED OF TRUST

IF YOUR PROPERTY IS IN FORECLOSURE BECAUSE YOU ARE BEHIND IN YOUR PAYMENTS, IT MAY BE SOLD WITHOUT ANY COURT ACTION, and you may have the legal right to bring your account in good standing by paying all of your past due payments plus permitted costs and expenses within the time permitted by law for reinstatement of your account, which is normally five business days prior to the date set for the sale of your property. No sale date may be set until three months from the date this notice of default may be recorded (which date of recordation appears on this notice).

This amount is $18,356.40 as of 12/13/2007 and will increase until your account becomes current.

While your property is in foreclosure, you still must pay other obligations (such as insurance and taxes) required by your note and deed of trust or mortgage. If you fail to make future payments on the loan, pay taxes on the property, provide insurance on the property, or pay other obligations as required in the note and deed of trust or mortgage, the beneficiary or mortgagee may insist that you do so in order to reinstate your account in good standing. In addition, the beneficiary or mortgagee may require as a condition to reinstatement that you provide reliable written evidence that you paid all senior liens, property taxes, and hazard insurance premiums.

Upon your written request, the beneficiary or mortgagee will give you a written itemization of the entire amount you must pay. You may not have to pay the entire unpaid portion of your account, even though full payment was demanded, but you must pay all amounts in default at the time payment is made. However, you and your beneficiary or mortgagee may mutually agree in writing prior to the time the notice of sale is posted (which may not be earlier than the end of the three-month period stated above) to, among other things, (1) provide additional time in which to cure the default by transfer of the property or otherwise; or (2) establish a schedule of payments in order to cure your default; or both (1) and (2).

Following the expiration of the time period referred to in the above paragraph of this notice, unless the obligation being foreclosed upon or a separate written agreement between you and your creditor permits a longer period, you have only the legal right to stop the sale of property by paying the entire amount demanded by your creditor.

DECLARATION OF MAILING

Date: 01/10/2008

Type of Mailing: 1 Month

Trustee's Sale No. 723397CA

Loan No.:

I, LINDA YELNICKER

That I am an officer, agent, or employee of CALIFORNIA RECONVEYANCE COMPANY whose business address is 9200 Oakdale Avenue N 110612 Chatsworth, CA 91311. I am over the age of eighteen years; On 01/10/2008 by 1st Class mail, enclosed in a sealed envelope with postage fully prepaid, I deposited in the United States Post Office at Chatsworth notices, a true and correct copy of which is hereunto attached and made a part hereof, addressed to the following:

Number of Article	Name of Addressee, Street, and Post Office Address	Postage Fee
1st Class	LAURA RICHARDSON 3622 WEST CURTIS DR SACRAMENTO, CA 95818	$ 0.41
1st Class	LAURA RICHARDSON 3622 W CURTIS DRIVE SACRAMENTO, CA 95818	$ 0.41
1st Class	LAURA RICHARDSON 717 E VERNON STREET LONG BEACH, CA 90806	$ 0.41
Number of pieces: 3		$ 1.23

I certify (or Declare) under penalty of perjury under the laws of the State of California that the foregoing is true and correct

1/10/08
Date

x
(Declarant)

JPMC-001608
CONFIDENTIAL

DECLARATION OF MAILING

Date: 01/10/2008

Type of Mailing: 1 Month

Trustee's Sale No. 723397CA

Loan No.:

I, LINDA YELNICKER

That I am an officer, agent, or employee of CALIFORNIA RECONVEYANCE COMPANY whose business addresss is 9200 Oakdale Avenue N 110612 Chatsworth, CA 91311. I am over the age of eighteen years; On 01/10/2008 by Certified mail, enclosed in a sealed envelope with postage fully prepaid, I deposited in the United States Post Office at Chatsworth notices, a true and correct copy of which is hereunto attached and made a part hereof, addresss to the following:

Number of Article	Name of Addressee, Street, and Post Office Address	Postage Fee	Cert Fee	R.R. Fee
7179 2993 5780 0302 7742 Certified	LAURA RICHARDSON 3622 WEST CURTIS DR SACRAMENTO, CA 95818	$ 0.41	$ 2.65	
7179 2993 5780 0302 7759 Certified	LAURA RICHARDSON 3622 W CURTIS DRIVE SACRAMENTO, CA 95818	$ 0.41	$ 2.65	
7179 2993 5780 0302 7766 Certified	LAURA RICHARDSON 717 E VERNON STREET LONG BEACH, CA 90806	$ 0.41	$ 2.65	
Number of pieces: 3		$ 1.23	$ 7.95	

I certify (or Declare) under penalty of perjury under the laws of the State of California that the foregoing is true and correct

1/10/08

Date

x

(Declarant)

JPMC-001609
CONFIDENTIAL

PRIORITY™ POSTING AND PUBLISHING

Welcome Fernando Lopez
California Reconveyance Company

Auctions | Postings | Fees | User Profile | Holiday Calendar | Auction Schedule | Newspaper Schedule | New

Arizona
California
Idaho
Montana
Nevada
New Mexico
Oregon
Utah
Washington

County: Sacramento

City: Sacramento

Date to Priority:
Optional or Leave Blank for Soonest Possible Pub Date

NOD Expiration: 03/17/08

Days to Sale: 20

Submit

Auction Schedule for Sacramento

County	Location	Frequency	Local Time
Sacramento, CA	At the main entrance to the County Courthouse, 720 9th St., Sacramento, CA	daily	01:30 PM

Daily Recorder, The (Sacramento) - Ranking: ****

Deadline	03/13/2008 04:00PM
1st Run	03/18/2008
2nd Run	03/25/2008
3rd Run	04/01/2008
Sale	04/07/2008
Days of Publication	Mon,Tue,Wed,Thu,Fri

Newspaper Information		
Published	Deadline Days**	Time
Mon day	5	04:00PM
Tuesday	5	04:00PM
Wednesday	5	04:00PM
Thursday	3	04:00PM
Friday	3	04:00PM

** Please Note: Above deadline days are calendar days (including Saturday and Sunday). All times are Pacific Time.

Sacramento Gazette - Ranking: **

Deadline	03/17/2008 05:00PM
1st Run	03/21/2008
2nd Run	03/28/2008

Newspaper Information		
Published	Deadline Days**	Time
Friday	4	05:00PM

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CSOC.RICH.002502

3rd Run	04/04/2008
Sale	04/10/2008
Days of Publication	Fri

* * Please Note: Above deadline days are calendar days (including Saturday and Sunday). All times are Pacific Time.

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JPMC-001611
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DATE 03/06/08

03/ /08 XF190 009 NP6 CR300 Total Due for Publicatio

+ INTEREST THRU 04-07-08	36,269.13
+ ESCROW ADVANCE BALANCE	8,515.30
- SUSPENSE BALANCE	2,486.52
+ LATE CHARGE BALANCE	253.68
+ OTHER FEES	19.80
+ RECOVERABLE CORP ADVANCE BAL	1,157.82
TOTAL AMOUNT DUE (NOT INCLUDING TRUSTEE FEES)	577,184.52
PER DIEM INTEREST	128.61

XF190-009

PF: 2 SC B

NAME L RICHARDS TYPE 13 1ST MTG,CONVEN W/O INS (ARM) GROUP

-- PRP1 -- PROPERTY PROFILE ----------

PROPERTY TYPE	PROPERTY TYPE CODE	LOAN PURPOSE	OWNER TYPE	DEVEL TYPE	PROJ TYPE	NONCONFORM LOAN	SUBSIDIARY CODE
___	1	1	1	_	_	_	_

LIVING UNITS	CURR OCCUP	PURCHASE PRICE	MODIFIED	MODIFIED	---- PLEDGE LOAN ---- CODE	TYPE	CLASS	INDEX	INV ARM PLAN CODE
1	5	535001	_	MMDDYY	_	__	__	___	___

RLT ___ VIN# _____ RES CUST CD _

----------FNMA/FHLMC DELIVERY SCHEDULE DATA----------

FNMA PLAN NUMBER	FNMA SPECIAL FEATURES 1	2	3	4	5	6	FHLMC SPECIAL CHARACTERISTICS 1	2	3	4	5	6	LTV QUAL	FHLMC RD DOC CODE
_____	___	180	___	___	197	___	002	180	___	___	___	944	_	_

COMMENT _____

----------* ADDITIONAL MESSAGES *----------

CA2006: DELINQUENT TAXES-2006 (INTERNAL TAX DEPT USE ONLY)
SUBPR2: SUBPRIME LOAN SENT TO VENDOR FOR DELQ TAX SEARCH
ACTIVE LOSS MITIGATION LOSS MIT IND = 2 ASSGNED TO NEGOTIATR

A Request for Services of
PRIORITY POSTING AND PUBLICATION
17821 EAST SEVENTEENTH STREET
SUITE 260
TUSTIN, CA 92780

For Pub. & Post Use Only

FROM: **CALIFORNIA RECONVEYANCE COMPANY**
800-892-6902
DO NOT PUBLISH OR POST BEFORE: 03-17-2008

TS No.: 723397CA Sale Date: 04/07/2008
Loan No.: [redacted]

_X_ PLEASE POST the property and the appropriate public place.

_X_ "Notice of Trustee's Sale" attached
_X_ Legal Description attached
_X_ Plat Map attached

_X_ PLEASE PUBLISH the item(s) indicated.

_X_ "Notice of Trustee's Sale"
____ "Notice of Default"
____ "Substitution of Trustee"

_X_ PLEASE CONDUCT THE SALE.

____ USE\\Federal Express\\Express Mail or facsimile, if necessary.

First Publication Date: 03/18/2008

Comments:

Newspaper: DAILY RECORDER (SACRAMENTO)

Please telephone me immediately if you have any questions about the services requested. Please fax back this request with your order no.

Thank you.

FERNANDO LOPEZ,
ASSET RECOVERY SPECIALIST II
818-775-7464

Control Number

Date Rec'd: _____

By: _____

Client #: _____

Entered: _____

Posting(s): _____

Fed Ex: _____

Express: _____

FAX: _____

Pub. Cost: _____

Cert. Cost: _____

Alt. Sale Date: _____

Alt. Pub. Date: _____

Comments:

RECORDING REQUESTED BY
CALIFORNIA RECONVEYANCE COMPANY

AND WHEN RECORDED MAIL TO

CALIFORNIA RECONVEYANCE COMPANY
9200 Oakdale Avenue
Mail Stop: N110612
Chatsworth, CA 91311

Trustee Sale No. **723397CA**
Loan No.
Title Order No. M721884

Space above this line for recorder's use only

NOTICE OF TRUSTEE'S SALE

YOU ARE IN DEFAULT UNDER A DEED OF TRUST DATED 01/04/2007. UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDINGS AGAINST YOU, YOU SHOULD CONTACT A LAWYER.

On 04/07/2008 at 01:30 PM, CALIFORNIA RECONVEYANCE COMPANY as the duly appointed Trustee under and pursuant to Deed of Trust Recorded 01/10/2007, Book 20070110, Page 1818, Instrument , of official records in the Office of the Recorder of SACRAMENTO County, California, executed by: LAURA RICHARDSON, AN UNMARRIED WOMAN, as Trustor, WASHINGTON MUTUAL BANK, as Beneficiary, will sell at public auction sale to the highest bidder for cash, cashier's check drawn by a state or national bank, a cashier's check drawn by a state or federal credit union, or a cashier's check drawn by a state or federal savings and loan association, savings association, or savings bank specified in section 5102 of the Financial Code and authorized to do business in this state. Sale will be held by the duly appointed trustee as shown below, of all right, title, and interest conveyed to and now held by the trustee in the hereinafter described property under and pursuant to the Deed of Trust. The sale will be made, but without covenant or warranty, expressed or implied, regarding title, possession, or encumbrances, to pay the remaining principal sum of the note(s) secured by the Deed of Trust, interest thereon, estimated fees, charges and expenses of the Trustee for the total amount (at the time of the initial publication of the Notice of Sale) reasonably estimated to be set forth below. The amount may be greater on the day of sale.

Place of Sale: AT THE MAIN ENTRANCE TO THE COUNTY COURTHOUSE, 720 9TH STREET, SACRAMENTO, CA
Legal Description: LOT 259 AS SHOWN ON THE OFFICIAL "PLAT OF SOUTH CURTIS OAKS SUBDIVISION NOV. 6", FILED IN THE OFFICE OF THE COUNTY RECORDER OF SACRAMENTO COUNTY, FEBRUARY 10, 1927 IN BOOK 19 OF MAPS, MAP NO. 18
Amount of unpaid balance and other charges: $578,384.52(estimated)
Street address and other common designation of the real property: 3622 WEST CURTIS DRIVE
SACRAMENTO, CA 95818
APN Number: 013-0363-001-0000

The undersigned Trustee disclaims any liability for any incorrectness of the street address and other common designation, if any, shown herein. The property heretofore described is being sold "as is".

DATE: 03-17-2008

CALIFORNIA RECONVEYANCE COMPANY, as Trustee
(714) 259-7850 or www.fidelityasap.com
(714) 573-1965 or www.priorityposting.com

Deborah Brignac

DEBORAH BRIGNAC, VICE PRESIDENT
9200 OAKDALE AVE
MAILSTOP N110612
CHATSWORTH, CA 91311

CALIFORNIA RECONVEYANCE COMPANY IS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

PRIORITY POSTING AND PUBLISHING
17501 Irvine Blvd., Suite 1
Tustin, CA 92780
(714)573-7777 FAX (714)573-9547

TS Number: 723397CA
Priority Number: 377335

CERTIFICATE OF POSTPONEMENT

On Monday, April 7 2008 at 01:30 PM, the undersigned appeared at the location described in the Notice of Trustee Sale and publicly announced postponement of said sale from Monday, April 7 2008 at 01:30 PM to Wednesday, May 7 2008 at 01:30 PM at the same location. The reason for postponement is MUTUAL AGREEMENT.

I certify (or declare) under penalty of perjury that the foregoing is true and correct.

By:

(Mike Birdsall (29))

Dated this 7th day of April , 2008

CUSTOMER ADDRESS **California Reconveyance Company**
9200 Oakdale Avenue
Mail Stop: N 110612
Chatsworth, CA 91311

First American National Default System 1.5.4.4

File View Processes Communications Images Maintenance Help

Foreclosure

Special Instructions

Don't Show as Default

04/04/08: PER NEWTRAK, RYAN PACUBAS, PLACE FILE ON LOSS MIT HOLD. HC

Loss Mit Hold | WASHINGTON MUTU | RICHARDSON | 723397CA | 0729942433 | FC-NON-JUDICIAL | Sub Prime-Conventional | CA | Active

Start | WASHINGTON MUTUAL BANK, FA | Funds | 0729942433 | Documents | Dorsey, Ma... | 12:52 PM | Wednesday | 04/16/2008

JPMC-001617
CONFIDENTIAL

FIS desktop™ Process Management

Print this page

Process Management Notes in Loan #
Printed: 4/16/2008 2:52:18 PM, Carlos Bernal
View: Single Note

1.

Written By: Tracey Hovland, Fidelity
Date: 4/16/2008 1:18:00 PM
Type: Event Update
Process: FC_Proceed
Borrower: RICHARDSON
Note:
User has updated the system for the following event: Advised Counsel to Proceed with foreclosure, completed on 4/16/2008

JPMC-001618
CONFIDENTIAL

PRIORITY POSTING AND PUBLISHING
17501 Irvine Blvd., Suite 1
Tustin, CA 92780
(714)573-7777 FAX (714)573-9547

TS Number: 723397CA
Priority Number: 377335

CERTIFICATE OF SALE

On 05/07/2008 at 01:30PM, the undersigned appeared at the location described in the Notice of Trustee Sale and conducted a Trustee's Sale as agent for California Reconveyance Company

At said sale, the property described in the Notice of Trustee Sale was sold to: JIM YORKRED ROCK MORTGAGE, INC. for the sum of $388,000.01.

I certify (or declare) under penalty of perjury that the foregoing is true and correct.

By: Mike Birdsall

(Mike Birdsall (29))

Dated this 7th day of May , 2008

CUSTOMER ADDRESS
California Reconveyance Company
9200 Oakdale Avenue
Mail Stop: N 110612
Chatsworth, CA 91311

JPMC-001619
CONFIDENTIAL

TS# 723397CA

Total Amount Deposited
Sale Price
Refund to Purchaser

Sale Price
Amount Due to Beneficiary
~~No Surplus~~ Funds – Total debt higher than sale price

Amount Due to Beneficiary
Trustee's Deed recording fee
Total Amount due to Bene. After Sale

Refund to Purchaser
Trustee's Deed Recording Fee
Total amount due to Purchaser

95R13
Paid

TFEE - 100.-
MOS - 11.00
TMS - 14.00
$ 125.00

JPMC-001620
CONFIDENTIAL

3rd Party 9 2001

CALIFORNIA RECONVEYANCE COMPANY
9200 Oakdale Avenue N 110612
Chatsworth, CA 91311
800 892-6902
(818)775-2258 (Fax)

Date: 05/12/2008

Washington Mutual Home Loans, Inc.
Default Cash Processing
7255 Baymeadows Way
Jacksonville, FL 32256
Mail Stop JAXB2007

Loan No:
T.S. No: 723397CA
Owner(s): LAURA RICHARDSON, AN UNMARRIED WOMAN
APN:
Property: 3622 WEST CURTIS DRIVE
SACRAMENTO, CA 95818

Please be advised that the above-referenced property sold to a third party purchaser for the amount of $388,000.01.

Enclosed please find check number 530-030079 in the amount of $388,000.01, which represents the purchase price.

Please call if you have any questions.

Sincerely,
CALIFORNIA RECONVEYANCE COMPANY

BELINDA QUINDARA, ASSET RECOVERY SPECIALIST II
818-775-7470

WHEN RECORDED MAIL TO:
RED ROCK MORTGAGE, INC.

MAIL TAX STATEMENTS TO:
RED ROCK MORTGAGE, INC.
3600 AMERICAN RIVER DRIVE #135
SACRAMENTO, CA 95864

Copy

Space above this line for recorder's use only

Trustee Sale No. 723397CA Loan No. Title Order No. M721884

TRUSTEE'S DEED UPON SALE

APN T.R.A. No.

The undersigned grantor declares:

1) The Grantee herein was not the foreclosing beneficiary.
2) The amount of the unpaid debt together with costs was.....$574,023.87
3) The amount paid by the grantee at the trustee sale was $388,000.01
4) The documentary transfer tax is .....$
5) Said property is in SACRAMENTO

and CALIFORNIA RECONVEYANCE COMPANY (herein called Trustee), as the duly appointed Trustee or substituted Trustee under the Deed of Trust hereinafter described, does hereby grant and convey, but without covenant or warranty, express or implied, to **Red Rock Mortgage, Inc.** (herein called Grantee), all of its right, title and interest in and to that certain property situated in the County of SACRAMENTO, State of California, described as follows: LOT 259 AS SHOWN ON THE OFFICIAL "PLAT OF SOUTH CURTIS OAKS SUBDIVISION NOV. 6", FILED IN THE OFFICE OF THE COUNTY RECORDER OF SACRAMENTO COUNTY, FEBRUARY 10, 1927 IN BOOK 19 OF MAPS, MAP NO. 18

Situs: 3622 WEST CURTIS DRIVE, , SACRAMENTO, CA 95818

RECITALS:

This conveyance is made pursuant to the powers conferred upon Trustee by that certain Deed of Trust dated 01/04/2007 and executed by LAURA RICHARDSON, AN UNMARRIED WOMAN, as Trustor, and Recorded 01/10/2007, Book 20070110, Page 1818, Instrument of official records of SACRAMENTO County, California, and after fulfillment of the conditions specified in said Deed of Trust authorizing this conveyance.

Default occurred as set forth in a Notice of Default and Election to Sell which was recorded in the Office of the Recorder of said County, and such default still existed at the time of sale.

All requirements of law regarding the mailing of copies of notices or the publication of a copy of the Notice of Default or the personal delivery of the copy of the Notice of Default and the posting and publication of copies of the Notice of a Sale have been complied with.

Trustee, in compliance with said Notice of Trustee's Sale and in exercise of its powers under said Deed of Trust, sold the herein described property at public auction on 05/07/2008. Grantee, being the highest bidder at said sale, became the purchaser of said property for the amount bid being $388,000.01 in lawful money of the United States, or by credit bid if the Grantee was the beneficiary of said Deed of Trust at the time of said Trustee's Sale.

DATE: 05/09/2008

CALIFORNIA RECONVEYANCE COMPANY, as Trustee

Karime Arias, Assistant Secretary

STATE OF CALIFORNIA
COUNTY OF LOS ANGELES

On May 09, 2008 before me, IRMA GARCIA TORRES, "Notary Public" personally appeared KARIME ARIAS, who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Signature _____ (Seal)

IRMA GARCIA TORRES
Commission # 1608972
Notary Public - California
Los Angeles County
My Comm. Expires Aug 17, 2009

JPMC-001623
CONFIDENTIAL

California Reconveyance Company
P.O. BOX 6266, NORTHRIDGE, CA 91328

UNION BANK OF CALIFORNIA, N.A.
FINANCIAL INSTITUTIONS
16-49-8/1220 1050200341

530-030079

05/12/2008

PAY TO THE ORDER OF Washington Mutual Bank $ **388,000.01

Three Hundred Eighty-Eight Thousand and 01/100********** DOLLARS

MEMO

TS 723397CA.LN [redacted] BO [redacted]

CALIFORNIA RECONVEYANCE COMPANY

Washington Mutual Bank
Payment To Beneficiary- Trustee's Sale

05/12/2008

530-030079

388,000.01

[redacted]

Union Bank [redacted]

388,000.01

CALIFORNIA RECONVEYANCE COMPANY

Washington Mutual Bank
Payment To Beneficiary- Trustee's Sale

05/12/2008

530-030079

388,000.01

Union Bank [redacted]

388,000.01

SUPERIOR PRESS • (888) 590-9998 JB1007422

JPMC-001624
CONFIDENTIAL

CALIFORNIA RECONVEYANCE COMPANY
9200 Oakdale Avenue N 110612
Chatsworth, CA 91311
800 892-6902
(818)775-2258 (Fax)

Date: 05/12/2008

RED ROCK MORTGAGE, INC.
3600 AMERICAN RIVER DRIVE #135
SACRAMENTO, CA 95864

Attention: Jim York

T.S. No: 723397CA
Loan No:
APN:
Property Address: 3622 WEST CURTIS DRIVE
SACRAMENTO, CA 95818
County: SACRAMENTO

Dear Sir/Madam:

Enclosed is the original Trustee's Deed Upon Sale for you to record. In order to properly perfect the trustee sale, please record this Deed within 15 calendar days after the sale.

If you have any questions, please contact this office.

Sincerely,

CALIFORNIA RECONVEYANCE COMPANY

BELINDA QUINDARA, ASSET RECOVERY SPECIALIST II
818-775-7470

Enclosure(s)

[redacted]

Foreclosure Sale Bidding Instructions

CLIENT	WAMU SHLS	CLIENT LOAN NUMBER	[redacted]
BORROWER NAME	LAURA RICHARDSON	ATTORNEY	
PROPERTY ADDRESS	3622 W CURTIS DR SACRAMENTO, CA 95818		
LOAN TYPE	Conventional Uninsured	INSURER	% -
INVESTOR NAME	WASHINGTON MUTUAL BANK	INVESTOR CODE	A23/258
INVESTOR LOAN NO.	[redacted]	OCCUPANCY STAT.	VAC/SECURED
TOTAL DEBT	$ 573,898.87	MARKET VALUE	$475,000.00

Sale Date 05/07/08

TOTAL DEBT BREAKDOWN

SYSTEM TOTALS

PRINCIPAL BALANCE		$ 533,455.31
INTEREST TO	5/7/2008	$ 39,891.78
MIP/PMI PREMIUM		$ -
ESCROW ADVANCE		$ -
ESCROW BALANCE		$ -
SUSPENSE BALANCE		$ (2,406.52)
HUD BALANCE		$ -
REPLACEMENT RESERVE		$ -
RESTRICTED ESCROW		$ -
TOTAL-FEES		$ 86.00
ACCUM LATE CHARGES		$ 253.68
ACCUM NSF CHARGES		$ -
OTHER FEES DUE		$ 46.80
CORP ADVANCE BALANCE		$ 2,214.24

ADDITIONAL ADVANCES

PENDING HAZ DISB	$ -
PENDING TAX DISB	$ -
PENDING MIP DISB	$ -
PENDING LT CHARGE	$ 253.68
APPRAISAL/BPO	$ -
PROPERTY PRES.	$ 175.00
PROPERTY INSP.	$ 8.90
TOTAL DEBT	$ 573,898.87

nclemons 117693884

IF TRANSFER OF TAXES OR SHERIFFS COST APPLY, PLEASE BEGIN BIDDING AT THE MIN INCREASING INCREMENTALLY AS ALLOWED BY YOUR STATE, NOT TO EXCEED THE MAXI BELOW.

Please bid specified amount of $388,000.00. Please do not add fees and costs.

RECORDING INSTRUCTIONS

SHOULD THE STATE ALLOWABLE BID AMOUNT BE LESS THAN THE MAX BID AMOUNT PROVIDED ABOVE, PLEASE CONTACT OUR OFFICE IMMEDIATELY FOR INSTRUCTIONS ON HOW TO PROCEED.

PLEASE NOTE: SALES RESULTS MUST BE PROVIDED VIA NEWTRAK WITHIN 24 HOURS OF THE SALE SO AS TO AVOID ANY POTENTIAL LATE NOTIFICATION PENALTIES.

Cabral, Anthony Z.

From: Diana Carlson [redacted]
Sent: Wednesday, May 07, 2008 3:23 PM
To: GM CRC BIDS
Subject: Sale Results for TS# 723397CA

California Reconveyance Company
Re: Sale Results
Priority No.: 377335

Attn: Foreclosure Department
Your T.S. number 723397CA sold to a 3rd party on 05/07/2008 in the county of Sacramento at 01:30PM.

Said property sold for: $ 388000.01

Total required: $ 388000.01

Amount received: $ 388000.01

Said property sold to: JIM YORK

Vested as: RED ROCK MORTGAGE, INC.

Address: 3600 AMERICAN RIVER DRIVE #135 , SACRAMENTO, CA 95864

Telephone No.: [redacted]

CA Driver's license No.: [redacted]

Comments: 1-B 3-W

Should you have any questons, please feel free to contact our Sales Department at (800)570-3500

JPMC-001627
CONFIDENTIAL

05/07/2008

California Reconveyance Company
9200 Oakdale Avenue – N110612
Chatsworth, CA 91311
(800) 892-6902

May 07, 2008

BIDDING INSTRUCTIONS

Sale Date: 05/07/2008 **Trustee Sale Number: 723397CA**
County: SACRAMENTO
Loan Number:
Trustor: LAURA RICHARDSON
Property Address: 3622 WEST CURTIS DRIVE , SACRAMENTO, CA 95818
Posting and Publication Company: PRIORITY POSTING AND PUBLICATION

Opening Bid = $388,000.00
___ Total Debt __X_ Specified

Please note the following marked special instructions:-

_____Please bid on behalf of our lender to protect their second lien.
a. First competitive bid = $1.00 (one dollar) over the opening bid
a. Second and final bid = $
b. Copies of check enclosed.

__X__Disclose at Sale: Bidders are advised that this sale is being conducted on as AS IS, WHERE IS basis. No representation or warranties are being made by Trustee or Beneficiary regarding the condition of the property or its habitability.

_____Other:

ANTHONY CABRAL
818-775-2350

PRIORITY™
POSTING AND PUBLISHING

TRUSTEE SALE (X)
TRUSTOR PAYMENT ( )

RECEIPT OF FUNDS AND INSTRUCTIONS

T.S. NO. 723397 CA PRIORITY NO. 377335 DATE 5-7-08
TRUSTEE California Reconveyance Co.
ADDRESS 9200 Oakdale Ave, # 110612
CITY Chatsworth STATE CA ZIP 91311
PHONE NO. 800-892-6902 CONTACT Deborah Brignac

CHECK NO.	NAME OF BANK	AMOUNT
0033906975	Wells Fargo BK	$ 388,000.01
		$
		$
		$
		$
		$

TOTAL OF ANY CASH RECEIVED $ -0-

SUCCESSFUL BID $ 388,000.01
TOTAL RECEIVED $ 388,000.01
TRANSFER TAX $ -0-
AMOUNT REQUIRED $ 388,000.01
RECORDING FEES $ -0-
REFUND AMOUNT $ -0-
REFUND PAYABLE TO N/A
RECEIVED BY
BUYERS SIGNATURE
BUYERS NAME Jim York
DRIVERS LICENSE NO.
TITLE TO PROPERTY TO BE VESTED AS FOLLOWS Red Rock Mortgage, Inc.

ADDRESS 3600 American River Dr., # 135
CITY Sacramento STATE CA ZIP 95864
PHONE NO.

JPMC-001629
CONFIDENTIAL

GENERAL LEDGER MISCELLANEOUS RECEIPT

(1-2) FD (3-8) KP From Batch Transmittal

COMPANY: CALIFORNIA RECONVEYANCE COMPANY

DATE: 05/08/08

CHECK AMOUNT $ 388,000.01

RECEIVED FROM: Jim York

IN PAYMENT FOR

CHECK NUMBERS: 33906975

ACCOUNTING NUMBER (17) GENERAL LEDGER	(24) DETAIL	(42) SECOND REFERENCE NUMBER	AMOUNT	(55) TRANSACTION DESCRIPTION
42990	9352	Ts #723397CA	388,000.01	TS# 3rd party sale ck#
		TOTAL	$ 388,000.01	

PREPARED BY: Belinda Quindara 05/08/08

APPROVED BY: Karime Arias

JPMC-001630
CONFIDENTIAL

CSOC.RICH.002522

GENERAL LEDGER BATCH TRANSMITTAL

SOURCE DOCUMENTS TYPE
TS #723397CA

BATCH NUMBER	
INPUT CENTER 111	

DOCUMENT REFERENCE NUMBERS	
BEGINNING	ENDING

CALIFORNIA RECONVEYANCE CO [X]

BATCH TOTAL
888,000.01

SOURCE DOCUMENT	
MISC. REGEIPT	[X]
LOAN CHECK	[ ]

EFFECTIVE DATE
M M D D Y Y
05/08/2008

OFFSETTING ACTIVITY - NOT POSTED BY SAVINGS DEPARTMENT

TOTAL CHECKS DEPOSITED DEBIT
$888,000.01

TOTAL CHECKS ISSUED CREDIT

ACCOUNT NUMBER	
GENERAL LEDGER	DETAIL
10375	9352

MISSING DOCUMENTS

REFERENCE NUMBER OF VOIDED DOCUMENTS

PREPARED BY	DATE
Belinda Quindara	05/08/08
APPROVED BY	**DATE**
Karime Arias	5/8/08

LEGBTCH.XLS

JPMC-001631
CONFIDENTIAL

00339	11-24
Office AU #	1210(6)

CASHIER'S CHECK

Operator I.D.: cu015462 cu002254

May 07, 2008

PAY TO THE ORDER OF ***CALIFORNIA RECONVEYANCE COMPANY***

Three hundred eighty-eight thousand dollars and 01 cent **$388,000.01**

WELLS FARGO BANK, N.A.
400 CAPITOL MALL
SACRAMENTO, CA 95814
FOR INQUIRIES CALL (480) 384-3122

VOID IF OVER US$ 388,000.01

AUTHORIZED SIGNATURE

AUTHORIZED SIGNATURE

JPMC-001632
CONFIDENTIAL

CHECK REQUISITION

UNION BANK

Date: May 09, 2008

Amount Requested: $388,000.01

Payee: Washington Mutual Bank

Reason for Payment:

X Payment to Beneficiary - Trustee's Sale
___ Refund to Purchaser - Overpayment
___ Surplus Funds - 1st Junior Lien
___ Surplus Funds - 2nd Junior Lien
___ Surplus Funds - Postage
___ Surplus Funds – To Surplus Funds Attorney
___ Trustee's Fees
___ Recording Fees or Documentary Transfer Tax
___ Other (Please explain reason)

Second Reference Number: TS #723397CA

Loan Number:

G/L #: 42990

Detail #: 9352

Requested By: BELINDA QUINDARA

Approved By:

FA_MERGE.DOC

JPMC-001633
CONFIDENTIAL

PRIORITY POSTING AND PUBLISHING
17501 Irvine Blvd, Suite 1, Tustin, CA. 92780
(714) 573 - 7777 FAX (714) 573 - 7755

PUBLICATION CONFIRMATION

Customer : California Reconveyance Company

TS#/Client Ref.: 723397CA

Priority Number : 377338

Daily Recorder, The (Sacramento) does hereby certify:

That the notice of trustee sale published in it's newspaper on :

3/18/2008
3/25/2008
4/1/2008

Confirmation printed on: Saturday, June 13, 2009

JPMC-001634
CONFIDENTIAL

CSOC.RICH.002526

AFFIDAVIT OF MAILING

Date: 03/17/2008

REF. No.: 723397CA

Mailing: 104CA

STATE OF CALIFORNIA)
COUNTY OF RIVERSIDE)

The declarant, whose signature appears below, states that he is over the age of eighteen (18) years; is employed in Riverside County, California; acting on behalf of California Reconveyance Company; is not a party to the within action; and that on March 17, 2008, he personally served the Notice, of which the annexed is a true copy, by depositing in the United States Mail a copy of such Notice in a sealed envelope, sent First Class, with postage prepaid, such envelope being addressed to the person(s) named at the addresses below.

I declare under penalty of perjury that the foregoing is true and correct.

X_____
Affiant Valdemar Botello

2208073543
TSN NUMBER: 723397
LAURA RICHARDSON
3622 W CURTIS DR
SACRAMENTO, CA 95818-4462

2208073544
TSN NUMBER: 723397
LAURA RICHARDSON
3622 W CURTIS DR
SACRAMENTO, CA 95818-4462

2208073545
TSN NUMBER: 723397
LAURA RICHARDSON
717 E VERNON ST
LONG BEACH, CA 90806-2726

2208073546
TSN NUMBER: 723397
LAURA RICHARDSON
3622 W CURTIS DR
SACRAMENTO, CA 95818-4462

2208073547
TSN NUMBER: 723397
LAURA RICHARDSON
3622 W CURTIS DR
SACRAMENTO, CA 95818-4462

2208073548
TSN NUMBER: 723397
LAURA RICHARDSON
717 E VERNON ST
LONG BEACH, CA 90806-2726

2208073549
TSN NUMBER: 723397
LAURA RICHARDSON
717 E VERNON ST
LONG BEACH, CA 90806-2726

JPMC-001635
CONFIDENTIAL

AFFIDAVIT OF MAILING

Date: 03/17/2008

REF. No.: 723397CA

Mailing: 104CA

STATE OF CALIFORNIA)
COUNTY OF RIVERSIDE)

The declarant, whose signature appears below, states that he is over the age of eighteen (18) years; is employed in Riverside County, California; acting on behalf of California Reconveyance Company; is not a party to the within action; and that on March 17, 2008, he personally served the Notice, of which the annexed is a true copy, by depositing in the United States Mail a copy of such Notice in a sealed envelope, sent Certified Mail, with postage prepaid, such envelope being addressed to the person(s) named at the addresses below.

I declare under penalty of perjury that the foregoing is true and correct.

X_____
Affiant Valdemar Botello

71138257147263889707
TSN NUMBER: 723397
LAURA RICHARDSON
3622 W CURTIS DR
SACRAMENTO, CA 95818-4462

71138257147263889738
TSN NUMBER: 723397
LAURA RICHARDSON
3622 W CURTIS DR
SACRAMENTO, CA 95818-4462

71138257147263889769
TSN NUMBER: 723397
LAURA RICHARDSON
717 E VERNON ST
LONG BEACH, CA 90806-2726

71138257147263889714
TSN NUMBER: 723397
LAURA RICHARDSON
3622 W CURTIS DR
SACRAMENTO, CA 95818-4462

71138257147263889745
TSN NUMBER: 723397
LAURA RICHARDSON
3622 W CURTIS DR
SACRAMENTO, CA 95818-4462

71138257147263889721
TSN NUMBER: 723397
LAURA RICHARDSON
717 E VERNON ST
LONG BEACH, CA 90806-2726

71138257147263889752
TSN NUMBER: 723397
LAURA RICHARDSON
717 E VERNON ST
LONG BEACH, CA 90806-2726

JPMC-001636
CONFIDENTIAL

Priority Posting

PRIORITY POSTING AND PUBLISHING
17501 Irvine Blvd, Suite 1, Tustin, CA 92780
(714) 573 - 7777 FAX (714) 573 - 7755

Saturday, June 13, 2009
8:58:15 AM

Order Details

Customer : California Reconveyance Company

Customer Contact :

TS#/Client Ref.: 723397CA

Open Date : 3/6/2008

PPP Number : 377338

Sale Date : 5/7/2008

Agent : Mike Birdsall

Loan Number :

Current Instructions : (none)

Total Charges : 0

Property Details

Address : 3622 West Curtis Drive , Sacramento CA 95818

County : Sacramento

Type : Single Family Residence

Color : Gray

Condition : Fair

Status : Vacant

Structure : Woodframe

Condition : Fair

Comments :

APN :

Posting Date : 3/17/2008

Address : 720 9th St. Sacramento

Publishing Details

Newspaper : Daily Recorder, The (Sacramento)

Trustee Sale Information

Trustor : Laura Richardson, an unmarried woman

Last Date : 4/7/2008

Cancel Type :

Sale Location : At the main entrance to the County Courthouse, 720 9th St., Sacramento, CA

Auction Results

Sale Amount : 388000.01

JPMC-001637
CONFIDENTIAL

06/13/2009

Priority Posting

Sale Time : 01:30

Bid Amount : 388000

Doc. Tax : 0

Other Amount : 0

Vesting : RED ROCK MORTGAGE, INC.

Est. Bid Amount : 578384.52

Record Amount : 0

Collect Amount : 388000.01

Other Details

As more fully described in said Deed of Trust

JPMC-001638
CONFIDENTIAL

06/13/2009

PRIORITY POSTING AND PUBLISHING
17501 Irvine Blvd, Suite 1, Tustin, CA. 92780
(714) 573 - 7777 FAX (714) 573 - 7755

CERTIFICATE OF POSTING

Customer : California Reconveyance Company

TS#/Client Ref.: 723397CA

Priority Number : 377335

Mike Birdsall does hereby certify:

That on the 17th day of March, 2008 posted a copy of the Notice in conspicuous place or places, as hereinafter stated, on each non contiguous lot, piece or parcel of the real property described in said notice, to wit:

Location of Posting: On Front Door

STATEMENT OF PROPERTY CONDITIONS

Address : 3622 West Curtis Drive

City of : Sacramento

County : Sacramento

Condition of Landscaping : Fair

Condition of Improvements : Fair

Type : Single Family Residence

Color : Gray

Type of Structure : Woodframe

Comments :

JPMC-001639
CONFIDENTIAL

RECORDING REQUESTED BY
CALIFORNIA RECONVEYANCE COMPANY

AND WHEN RECORDED MAIL TO

CALIFORNIA RECONVEYANCE COMPANY
9200 Oakdale Avenue
Mail Stop: N 11 06 12
Chatsworth, CA 91311

Sacramento County Recording
Frederick B. Garcia, Clerk/Recorder
BOOK 20080602 PAGE 0885
Check Number 365268
Monday, JUN 02, 2008 10:45:44 AM
Ttl Pd $14.00 Nbr-0005418923
MCY/82/1-2

Space above this line for recorder's use only

Trustee Sale No. 723397CA Loan No. Title Order No. M721884

NOTICE OF RESCISSION OF TRUSTEE'S DEED UPON SALE

This Notice of Rescission is made on 05/30/2008 with respect to the following facts:

1. That CALIFORNIA RECONVEYANCE COMPANY, a California Corporation as the duly appointed trustee under that certain Deed of Trust dated 01/04/2007, and Recorded 01/10/2007, Book 20070110, Page 1818, Instrument naming LAURA RICHARDSON, AN UNMARRIED WOMAN as trustor and WASHINGTON MUTUAL BANK as beneficiary, securing a Promissory Note in the amount of $535,001.00.

2. The Deed of Trust encumbers the real property situated in the County of SACRAMENTO, State of CALIFORNIA, described as follows:
LOT 259 AS SHOWN ON THE OFFICIAL "PLAT OF SOUTH CURTIS OAKS SUBDIVISION NOV. 6", FILED IN THE OFFICE OF THE COUNTY RECORDER OF SACRAMENTO COUNTY, FEBRUARY 10, 1927 IN BOOK 19 OF MAPS, MAP NO. 18

A.P.N.:
Situs: 3622 WEST CURTIS DRIVE, SACRAMENTO, CA 95818

3. That by virtue of a Default under the terms of the Deed of Trust the Beneficiary did declare a default, as set forth in a Notice of Default and Election to Sell, which Notice was recorded in the Office of the County Recorder of SACRAMENTO, California.

4. On 05/07/2008, at 01:30 PM the property was purportedly sold to RED ROCK MORTGAGE, INC., being the highest bidder at such sale who bid the amount of $368,000.01.

5. The Trustee's Sale on 05/07/2008 is being rescinded at the request of the Beneficiary, as the Beneficiary had previously agreed to postpone the foreclosure sale to June 4, 2008. The Trustee's sale of 05/07/2008 is therefore null and void, and of no force and effect.

6. The express purpose for this Notice of Rescission is to return the priority and existence of all lien holders to the status quo ante that existed prior to the Trustee's Sale.

NOW, THEREFORE, THE UNDERSIGNED HEREBY RESCINDS THE TRUSTEE'S SALE AND PURPORTED TRUSTEE'S DEED UPON SALE AND HEREBY ADVISES ALL PERSONS, WHOMEVER AND WHATSOEVER LOCATED, THAT THE TRUSTEE'S DEED UPON SALE DATED 05/09/2008, FROM CALIFORNIA RECONVEYANCE COMPANY TO RED ROCK MORTGAGE, INC. AND RECORDED 05/19/2008 IN BOOK 20080519, PAGE 0487, OF OFFICIAL RECORDS OF SACRAMENTO COUNTY IS HEREBY RESCINDED AND SHALL HAVE NO FURTHER FORCE OR EFFECT WHATSOEVER.

IN WITNESS WHEREOF, CALIFORNIA RECONVEYANCE COMPANY, has caused its corporate name and seal to be hereto affixed by its authorized signature.

DATE: 05/29/2008

CALIFORNIA RECONVEYANCE COMPANY, as Trustee

BY _____
Colleen Irby, Assistant Secretary

BY _____
Karime Arias, Assistant Secretary

WASHINGTON MUTUAL BANK, FA

BY _____
Deborah Brignac, Vice President

BY _____
Huey-Jen Chiu, Vice President

STATE OF CALIFORNIA
COUNTY OF LOS ANGELES

On 5/29/08 before me, SIERRIE HERRADURA, "Notary Public" personally appeared DEBORAH BRIGNAC, HUEY-JEN CHIU, COLLEEN IRBY AND KARIME ARIAS, who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity (ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Signature _____(Seal)

SIERRIE HERRADURA
Commission # 1792714
Notary Public - California
Los Angeles County
My Comm. Expires Mar 3, 2012

This document filed for recording By Fidelity National Title Insurance and Trust as an accommodation only. It has not been examined as to its execution or as its effect upon the title.

JPMC-001641
CONFIDENTIAL

PARKINSON PHINNEY

[illegible]
[illegible]
[illegible] 916-449-1444
FAX 916-449-1440
[illegible]
Donna T. Parkinson
916-449-1441 direct
donna@parkinsonphinney.com

June 10, 2008

Via Federal Express

Huey-Jen Chiu
Vice President
California Reconveyance Company
9200 Oakdale Ave.
Chatsworth, CA 91311

Re: James York and Red Rock Mortgage, Inc.
Trustee Sale No. 723397CA
Loan No. [redacted]
Property Address: 3622 W. Curtis Drive, Sacramento, CA

Dear Mr. Chiu,

I am returning your check in the sum of $319,109.05. By returning this check, I am also rejecting your offer to rescind the foreclosure sale. Please refer any questions or comments to Tom Sheridan at Wagner Kirkman et al, telephone number (916) 920-5286, to whom any litigation matters relating to this has been referred.

Donna T. Parkinson

Very truly yours,

PARKINSON PHINNEY

Donna T. Parkinson

By Donna T. Parkinson
DTP:tb
Enclosures

Cc: Jim York
Tom Sheridan
Robin Klomparens

[7725/00016/DTP/A0053588.DOC]

JPMC-001642
CONFIDENTIAL

California Reconveyance Company

P.O. Box 6200
Northridge, California 91328-6200

June 3, 2008

Donna Parkinson, Esq.
Parkinson & Phinney, LLC
400 Capitol Mall, 11th Floor
Sacramento, CA 95814

Re: Your Clients: James York and Red Rock Mortgage, Inc.
Our Trustee Sale No. 723397CA
Loan No
Property Address: 3622 W. Curtis Drive, Sacramento, CA

Dear Ms. Parkinson:

Per letter sent to your office, dated June 2, 2008, from Martin T. McGuinn, Washington Mutual Bank's counsel, please find enclosed check no. 530-030248 for $391,190.06 payable to Red Rock Mortgage, Inc. The amount is for the refund for the purchase funds of $388,001.01, plus $3,189.05, which is the 10% interest through June 6, 2008.

I am also enclosing a conformed copy of the recorded Notice of Rescission of Trustee's Deed Upon Sale document.

Sincerely,

Huey-Jen Chiu
Vice President
(818) 775-2340

THIS IS TO CERTIFY THAT THIS IS A FULL, TRUE AND CORRECT COPY OF THE ORIGINAL RECORDED IN THE OFFICE OF THE COUNTY

RECORDER ON: June 2, 2008

AS DOCUMENT NO: BK: 20080602 / PG: 885

BY: s/ Khundy Vy

FIDELITY NATIONAL DEFAULT SOLUTIONS

Trustee Sale No 723397CA Loan No [redacted] Title Order No MT21984

NOTICE OF RESCISSION OF TRUSTEE'S DEED UPON SALE

This Notice of Rescission is made on 05/30/2008 with respect to the following facts

1. That CALIFORNIA RECONVEYANCE COMPANY, a California Corporation as the duly appointed trustee under that certain Deed of Trust dated 01/04/2007 and Recorded 01/10/2007 Book 20070110, Page 1978, Instrument number LAURA RICHARDSON, AN UNMARRIED WOMAN as trustor and WASHINGTON MUTUAL BANK as beneficiary securing a Promissory Note in the amount of $335,001 00

2. The Deed of Trust encumbers the real property situated in the County of SACRAMENTO State of CALIFORNIA described as follows

LOT 259 AS SHOWN ON THE OFFICIAL "PLAT OF SOUTH CURTIS OAKS SUBDIVISION NOV 6" FILED IN THE OFFICE OF THE COUNTY RECORDER OF SACRAMENTO COUNTY, FEBRUARY 10, 1927 IN BOOK 19 OF MAPS, MAP NO 18

APN [redacted]
Situs 3622 WEST CURTIS DRIVE, SACRAMENTO, CA 95815

3. That by virtue of a Default under the terms of the Deed of Trust the Beneficiary did declare a default, as set forth in a Notice of Default and Election to Sell, which Notice was recorded in the Office of the County Recorder of SACRAMENTO California

4. On 05/07/2008 at 01 30 PM the property was purportedly sold to RED ROCK MORTGAGE INC, being the highest bidder at such sale who bid the amount of $388,000 01

5. The Trustee's Sale on 05/07/2008 is being rescinded at the request of the Beneficiary as the Beneficiary had previously agreed to postpone the foreclosure sale to June 4 2008 The Trustee's sale of 05/07/2008 is therefore null and void, and of no force and effect

6. The express purpose for this Notice of Rescission is to return the property and existence of all lien holders to the status quo ante that existed prior to the Trustee's Sale.

NOW THEREFORE THE UNDERSIGNED HEREBY RESCINDS THE TRUSTEE'S SALE AND PURPORTED TRUSTEE'S DEED UPON SALE AND HEREBY ADVISES ALL PERSONS, WHOMEVER AND WHATSOEVER LOCATED THAT THE TRUSTEE'S DEED UPON SALE DATED 05/09/2008, FROM CALIFORNIA RECONVEYANCE COMPANY TO RED ROCK MORTGAGE INC AND RECORDED 05/19/2008 IN BOOK 20080519 PAGE 0467, OF OFFICIAL RECORDS OF SACRAMENTO COUNTY IS HEREBY RESCINDED AND SHALL HAVE NO FURTHER FORCE OR EFFECT WHATSOEVER

JPMC-001644
CONFIDENTIAL

IN WITNESS WHEREOF, CALIFORNIA RECONVEYANCE COMPANY has caused its corporate name and seal to be hereto affixed by its authorized signature

DATE: 05/29/2008

CALIFORNIA RECONVEYANCE COMPANY as Trustee

BY _____
Cyndenlirby, Assistant Secretary

BY _____
Karime Arias, Assistant Secretary

WASHINGTON MUTUAL BANK, FA

BY _____
Deborah Brignac, Vice President

BY _____
Huey Jen Chiu, Vice President

STATE OF CALIFORNIA
COUNTY OF LOS ANGELES

On 5/29/08 before me, SIERRIE HERRADURA, "Notary Public" personally appeared DEBORAH BRIGNAC, HUEY-JEN CHIU, COLLEEN IRBY AND KARIME ARIAS, who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) I are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies) and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Signature _____ (Seal)

SIERRIE HERRADURA
Commission # 1792714
Notary Public - California
Los Angeles County
My Comm. Expires Apr 3, 2012

This document files for recording by Fidelity National Title Insurance and Trust as an accommodation only. It has not been examined as to its execution or as its effect upon the title.

JPMC-001645
CONFIDENTIAL

Chiu, Huey-Jen

From: Thorn, Ann
Sent: Thursday, July 03, 2008 9:13 AM
To: Chiu, Huey-Jen
Cc: Brignac, Deborah P.
Subject: RE: Richardson foreclosure -- Red Rock settlement

you can send to me

**********Please note my phone number has changed to **904-462-2150**

Ann Thorn, FVP
Washington Mutual
National Asset Recovery Manager
904-462-2150

For Internal Use Only

From: Battaglia, Paul J.
Sent: Thursday, July 03, 2008 12:00 PM
To: Chiu, Huey-Jen
Cc: Thorn, Ann; 'Martin T. McGuinn'; Brignac, Deborah P.
Subject: RE: Richardson foreclosure -- Red Rock settlement

Either Ann, or whoever Ann asks you to send it to.

Paul J. Battaglia
First Vice President and Senior Counsel
Washington Mutual Bank
1301 2nd Avenue, WMC 3501
Seattle WA 98101
Phone: 206-500-4261
Fax: 206-377-2784

NOTICE: This communication may contain legally privileged or other confidential information. If you have received it in error, please advise the sender by reply e-mail and immediately delete the message and any attachments without copying or disclosing the contents. Thank You.

From: Chiu, Huey-Jen
Sent: Thursday, July 03, 2008 8:55 AM
To: Battaglia, Paul J.
Cc: Thorn, Ann; 'Martin T. McGuinn'; Brignac, Deborah P.
Subject: RE: Richardson foreclosure -- Red Rock settlement

Any particular person that I should send the WaMu check to?

JPMC-001646
CONFIDENTIAL

CSOC.RICH.002538

[illegible] Chief Vice President
[illegible] Manager
[illegible] Reconveyance Company
[illegible]

[illegible] Reconveyance Company
[illegible] Avenue, #110612
[illegible] CA 91311

[illegible]-775-[illegible] direct
[illegible]

This communication may contain privileged or other confidential information. If you have received it in error, please advise the sender by reply email [illegible] immediately delete the message and any attachments without copying or disclosing the contents. Thank you.

From: Battaglia, Paul J.
Sent: Thursday, July 03, 2008 8:53 AM
To: Chiu, Huey-Jen
Cc: Thorn, Ann; 'Martin T. McGuinn'; Brignac, Deborah P.
Subject: RE: Richardson foreclosure -- Red Rock settlement

Redacted

JPMC-001647
CONFIDENTIAL

NOTICE: This communication may contain legally privileged or other confidential information. If you have received it in error, please advise the sender by reply e-mail and immediately delete the message and any attachments without copying or disclosing the contents. Thank You.

From: Chiu, Huey-Jen
Sent: Thursday, July 03, 2008 8:19 AM
To: Battaglia, Paul J.
Cc: Thorn, Ann; 'Martin T. McGuinn'
Subject: RE: Richardson foreclosure -- Red Rock settlement

Redacted

Huey-Jen Chiu, Vice President
Contract Manager
California Reconveyance Company
Home Loans

California Reconveyance Company
9200 Oakdale Avenue, N110612
Chatsworth, CA 91311

818-775-2340 direct
huey-jen.chiu@wamu.net

This communication may contain privileged or other confidential information. If you have received it in error, please advise the sender by reply email and immediately delete the message and any attachments without copying or disclosing the contents. Thank you.

From: Battaglia, Paul J.
Sent: Wednesday, July 02, 2008 7:00 PM
To: Chiu, Huey-Jen
Cc: Thorn, Ann; 'Martin T. McGuinn'
Subject: FW: Richardson foreclosure -- Red Rock settlement

Redacted

Paul J. Battaglia
First Vice President and Senior Counsel
Washington Mutual Bank
1301 2nd Avenue, WMC 3501
Seattle WA 98101
Phone: 206-500-4261
Fax: 206-377-2784

NOTICE: This communication may contain legally privileged or other confidential information. If you have received it in error, please advise the sender by reply e-mail and immediately delete the message and any attachments without copying or disclosing the contents. Thank You.

From: Battaglia, Paul J.
Sent: Wednesday, July 02, 2008 6:58 PM
To: Thorn, Ann; Brignac, Deborah P.
Cc: 'Martin T. McGuinn'

Subject: Richardson foreclosure -- Red Rock settlement

Redacted

Paul J. Battaglia
First Vice President and Senior Counsel
Washington Mutual Bank
1301 2nd Avenue, WMC 3501
Seattle WA 98101
Phone: 206-500-4261
Fax: 206-377-2784

NOTICE: This communication may contain legally privileged or other confidential information. If you have received it in error, please advise the sender by reply e-mail and immediately delete the message and any attachments without copying or disclosing the contents. Thank You.

From: Martin T. McGuinn [redacted]
Sent: Wednesday, July 02, 2008 6:21 PM
To: Battaglia, Paul J.
Cc: Stevens, Lawrence W.
Subject: DOCSSEA-#180284-v2-Modifications suggested by Sheridan

Redacted

Redacted

Martin T. McGuinn
Kirby & McGuinn, A P.C.
600 B Street, Ste. 1950
San Diego, CA 92101
mmcguinn@
Direct Dial: (619) 525
Direct Fax: (619) 525

In Compliance with the Fair Debt Collection Practices Act, 15 U.S.C. § 1692e(11):
THIS MESSAGE IS FROM A DEBT COLLECTOR.
ANY INFORMATION OBTAINED MAY BE USED FOR THAT PURPOSE.
This electronic message contains privileged or confidential information which is solely intended for the use of the addressee(s) listed as recipient(s). If you are not the intended recipient, or the employee or agent responsible for delivering this message to the intended recipient, you are hereby notified that any disclosure, dissemination, distribution, or copying of this communication is strictly prohibited. If you have received this transmission in error, please immediately notify us by telephone at (619) 525-1659 or (619) 685-4000, and return the original message to Kirby & McGuinn, A P.C., 600 B Street, Ste. 1950, San Diego, CA 92101.

THIS DOCUMENT HAS A COLORED SECURITY BACKGROUND. DO NOT CASH IF THE WORD "VOID" IS VISIBLE. THIS PAPER HAS AN ARTIFICIAL WATERMARK AND IS ALTERATION PROTECTED.

California Reconveyance Company

P.O. BOX 6200, NORTHRIDGE, CA 91328

UNION BANK OF CALIFORNIA, N.A.
FINANCIAL INSTITUTIONS
1649-6/1220 1050200341

06/03/2008

$**391,190.05

PAY TO THE ORDER OF Red Rock Mortgage, Inc.

Three Hundred Ninety-One Thousand One Hundred Ninety and 05/100********** DOLLARS

MEMO

ts# 723397ca loan #

JPMC-001651
CONFIDENTIAL

GENERAL LEDGER BATCH TRANSMITTAL

BATCH NUMBER	
INPUT CENTER 111	

DOCUMENT REFERENCE NUMBERS	
BEGINNING	ENDING
THROUGH	

CALIFORNIA RECONVEYANCE CO [X]

BATCH TOTAL
$391,190.05

SOURCE DOCUMENT	
MISC. RECEIPT	[X]
LOAN CHECK	[ ]

EFFECTIVE DATE
M M D D Y Y
07/03/2008

OFFSETTING ACTIVITY - NOT POSTED BY SAVINGS DEPARTMENT

TOTAL CHECKS DEPOSITED DEBIT

TOTAL CHECKS ISSUED CREDIT
$391,190.05

ACCOUNT NUMBER	
GENERAL LEDGER	DETAIL
10375	9352

PREPARED BY	DATE
antoine rizk	07/03/2008
APPROVED BY	DATE

LEGBTCH.XLS

JPMC-001652
CONFIDENTIAL

GENERAL LEDGER MISCELLANEOUS RECEIPT

(1-2) FD	(3-8) KP From Batch Transmittal	(9) Number

COMPANY
CALIFORNIA RECONVEYANCE COMPANY

DATE:

CHECK AMOUNT
$ 391,190.05

RECEIVED FROM CRC
IN PAYMENT FOR
CHECK NUMBERS:

ACCOUNTING DISTRIBUTION

ACCOUNTING NUMBER (17) GENERAL LEDGER	(24) DETAIL	(42) SECOND REFERENCE NUMBER	AMOUNT	(55) TRANSACTION DESCRIPTION
~~86635~~ 42990	9352	723397CA	$ 391,190.05	SALE INVALIDATED
			$ 391,190.05	

PREPARED BY
Antoine Rizk

APPROVED BY

JPMC-001653
CONFIDENTIAL

From: Origin ID: BLUA (916)449-1444
Donna Parkinson
Parkinson Phinney
400 Capitol Mall, 11th Floor

Sacramento, CA 95814

Ship Date: 10JUN08
ActWgt: 1 LB
System#: 9500861/INET6010
Account#: S*********

Delivery Address Bar Code

Ref # 7725.00014
Invoice #
PO #
Dept #

SHIP TO: 818-775-2340 BILL SENDER

Huey-Jen Chiu, Vice President
California Reconveyance Company
9200 Oakdale Ave

Chatsworth, CA 91311

TRK# 6201 7920 6986 2882

WED - 11JUN A2
STANDARD OVERNIGHT

WZ HAFA

91311
CA-US
BUR

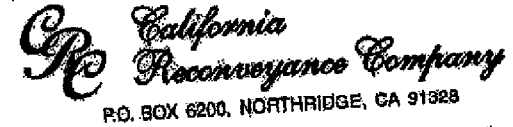
After printing this label:
1. Use the 'Print' button on this page to print your label to your laser or inkjet printer.
2. Fold the printed page along the horizontal line.
3. Place label in shipping pouch and affix it to your shipment so that the barcode portion of the label can be read and scanned.

Warning: Use only the printed original label for shipping. Using a photocopy of this label for shipping purposes is fraudulent and could result in additional billing charges, along with the cancellation of your FedEx account number.

Use of this system constitutes your agreement to the service conditions in the current FedEx Service Guide, available on fedex.com.FedEx will not be responsible for any claim in excess of $100 per package, whether the result of loss, damage, delay, non-delivery,misdelivery,or misinformation, unless you declare a higher value, pay an additional charge, document your actual loss and file a timely claim.Limitations found in the current FedEx Service Guide apply. Your right to recover from FedEx for any loss, including intrinsic value of the package, loss of sales, income interest, profit, attorney's fees, costs, and other forms of damage whether direct, incidental,consequential, or special is limited to the greater of $100 or the authorized declared value. Recovery cannot exceed actual documented loss.Maximum for items of extraordinary value is $500, e.g. jewelry, precious metals, negotiable instruments and other items listed in our ServiceGuide. Written claims must be filed within strict time limits, see current FedEx Service Guide.

JPMC-001654
CONFIDENTIAL

CSOC.RICH.002546



California Reconveyance Company
P.O. BOX 6200, NORTHRIDGE, CA 91328

UNION BANK OF CALIFORNIA, N.A.
FINANCIAL INSTITUTIONS
16-49-6/1220 1050200341

07/03/2008

PAY TO THE ORDER OF Red Rock Mortgage, Inc. $ **388,000.01

Three Hundred Eighty-Eight Thousand and 01/100********** DOLLARS

MEMO
TS 723397CA LN

CALIFORNIA RECONVEYANCE COMPANY
Red Rock Mortgage, Inc.
Invalid Sale

07/03/2008

388,000.01

Union Bank

CALIFORNIA RECONVEYANCE COMPANY
Red Rock Mortgage, Inc.
Invalid Sale

07/03/2008

388,000.01

Union Bank

JPMC-001655
CONFIDENTIAL

SUPERIOR PRESS • (888) 590-7998 JB1032078

From: Origin ID:HAFA (818)775-2340
Huey-JenChiu
Washington Mutual (2943)
9200 Oakdale AVE

Chatsworth, CA 91311

Ship Date: 03JUL08
ActWgt: 1 LB
System#: 4440318/ESDS0400
Account#: S ********

Delivery Address Bar Code

SHIP TO: (619)685-4000 BILL SENDER

Martin T. McGuinn
Kirby & McGuinn, A.P.C.
600 B ST STE 1950

SAN DIEGO, CA 92101

Ref # none
Invoice # 1110004163
PO # none
Dept #

TRK# 0201 7900 4644 7513

MON - 07JUL A1
STANDARD OVERNIGHT

QW SDMA

92101
CA-US
SAN

FEDEX SHIPPING LABEL

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Tendering packages by using this system constitutes your agreement to the service conditions for the transportation of your shipments as found in the applicable FedEx Service Guide, available upon request. FedEx will not be responsible for any claim in excess of the applicable declared value, whether the result of loss, damage, delay, non-delivery, misdelivery, or misinformation, unless you declare a higher value, pay an additional charge, document your actual loss and file a timely claim. Limitations found in the applicable FedEx Service Guide apply. Your right to recover from FedEx for any loss, including intrinsic value of the package, loss of sales, income interest, profit, attorney's fees, costs, and other forms of damage whether direct, incidental, consequential, or special is limited to the greater of $100 or the authorized declared value. Recovery cannot exceed actual documented loss. Maximum for items of extraordinary value is $500, e.g. jewelry, precious metals, negotiable instruments and other items listed in our Service Guide. Written claims must be filed within strict time limits, see applicable FedEx Service Guide. FedEx will not be liable for loss or damage to prohibited items in any event or for your acts or omissions, including, without limitation, improper or insufficient packaging, securing, marking or addressing, or the acts or omissions of the recipient or anyone else with an interest in the package. See the applicable FedEx Service Guide for complete terms and conditions. To obtain information regarding how to file a claim or to obtain a Service Guide, please call 1-800-GO-FEDEX (1-800-463-3339).

JPMC-001656
CONFIDENTIAL

CSOC.RICH.002548

California Reconveyance Company

P.O. Box 6200
Northridge, California 91328-6200

July 3, 2008

Ann Thorn, FVP
Washington Mutual Bank
7255 Baymeadows Way – JAXA2035
Jacksonville, FL 32256

Re: Loan No. [redacted] - Richardson
Trustee Sale No. 723397CA

Dear Ann:

As requested, please find enclosed check number 530-030417 for $3,190.04 payable to Washington Mutual Bank. The amount represents the lost interest that WaMu was going to pay the third party purchaser.

Sincerely,

Huey-Jen Chiu
Vice President
818-775-2340

California Reconveyance Company
P.O. BOX 6200, NORTHRIDGE, CA 91328

UNION BANK OF CALIFORNIA, N.A.
FINANCIAL INSTITUTIONS
16496/1220 1050200341

07/03/2008

PAY TO THE ORDER OF Washington Mutual Bank $ **3,190.04

Three Thousand One Hundred Ninety and 04/100********** DOLLARS

MEMO
TS 723397CA LN

CALIFORNIA RECONVEYANCE COMPANY
Washington Mutual Bank 07/03/2008
Invalid Sale

Union Bank 3,190.04

CALIFORNIA RECONVEYANCE COMPANY
Washington Mutual Bank 07/03/2008
Invalid Sale

Union Bank 3,190.04

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JPMC-001658
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CSOC.RICH.002550

Shipping Label - Pointandship Software Inc.

From: Origin ID: HAFA (818)775-2340
Huey-JenChiu
Washington Mutual (2943)
9200 Oakdale AVE

Chatsworth, CA 91311

FedEx Express

Ship Date: 03JUL08
ActWgt: 1 LB
System#: 4440818/ESDS0400
Account#: S ********

Delivery Address Bar Code

Ref # none
Invoice # 1110004163
PO # none
Dept #

SHIP TO: (904)462-2150 BILL SENDER

Ann Thorn
Washington Mutual Bank
7255 BAYMEADOWS WAY # JAXA2035

JACKSONVILLE, FL 32256

MON - 07JUL A2
STANDARD OVERNIGHT

TRK# 0201 7984 7355 9949

32256
FL-US
JAX

XH ZPHA

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2. **Fold the first printed page in half and use as the shipping label. The second page is for your records, and contains both the terms and conditions of shipping, and information useful for tracking your package.**
3. **After printing the label, place it in a waybill pouch and affix it to your shipment so that the barcode portion of the label can be read and scanned.**

Legal Terms and Conditions

Tendering packages by using this system constitutes your agreement to the service conditions for the transportation of your shipments as found in the applicable FedEx Service Guide, available upon request. FedEx will not be responsible for any claim in excess of the applicable declared value, whether the result of loss, damage, delay, non-delivery, misdelivery, or misinformation, unless you declare a higher value, pay an additional charge, document your actual loss and file a timely claim. Limitations found in the applicable FedEx Service Guide apply. Your right to recover from FedEx for any loss, including intrinsic value of the package, loss of sales, income interest, profit, attorney's fees, costs, and other forms of damage whether direct, incidental, consequential, or special is limited to the greater of $100 or the authorized declared value. Recovery cannot exceed actual documented loss. Maximum for items of extraordinary value is $500, e.g. jewelry, precious metals, negotiable instruments and other items listed in our Service Guide. Written claims must be filed within strict time limits, see applicable FedEx Service Guide. FedEx will not be liable for loss or damage to prohibited items in any event or for your acts or omissions, including, without limitation, improper or insufficient packaging, securing, marking or addressing, or the acts or omissions of the recipient or anyone else with an interest in the package. See the applicable FedEx Service Guide for complete terms and conditions. To obtain information regarding how to file a claim or to obtain a Service Guide, please call 1-800-GO-FEDEX (1-800-463-3339).

JPMC-001659
CONFIDENTIAL

Washington Mutual

JPMorgan Chase Bank, N.A. Delaware, OH 43015

WAMU
WASHINGTON MUTUAL BANK
(199)ESCROW DISBURSEMENT
A23 DAE
0729942433 TRCRC

6000031564

96-1561
441

CHECK NO.	MO/DAY/YR
[redacted]	05/30/2008

AMOUNT
*******$250,000.00

VOID IF NOT CASHED WITHIN 180 DAYS

FOR PAYMENT OF MISC FORECLOSURE OR BANKRUPTCY EXPENSES

Two Hundred Fifty Thousand and 00/100 Dollars

PAY TO THE ORDER OF

CALIFORNIA RECON. CO.
N110612
9200 OAKDALE AVE
CHATSWORTH, CA 91311

AUTHORIZED SIGNATURE

[redacted]

Disbursement Check Voucher

PAYEE NAME & ADDRESS

CALIFORNIA RECON. CO.
N110612
9200 OAKDALE AVE
CHATSWORTH, CA 91311

CHECK NUMBER: **014231188**
CHECK DATE: **05/30/2008**
PAYEE CODE: **TRCRC**

BATCH:

PAGE 1 OF 1

LOAN NUMBER	SHORT NAME/ INIT NAME/ PROPERTY ADDRESS	DESCRIPTION	TRAN CODE	DATE	AMOUNT DUE
[redacted]	L RICHARDS	SALE PROCEEDS	633		250,000.00

Check Totals: 1 Item **$250,000.00**

JPMC-001660
CONFIDENTIAL

Washington Mutual

JPMorgan Chase Bank, N.A. Delaware, OH 43015

WAMU
WASHINGTON MUTUAL BANK 6000031564
(156)ESCROW DISBURSEMENT
A23 DAE 55-1551
0729942433 TRCRC 441

CHECK NO. [redacted] /YR [redacted]

FOR PAYMENT OF MISC FORECLOSURE OR BANKRUPTCY EXPENSES

One Hundred Forty One Thousand One Hundred Ninety and 05/100 Dollars

AMOUNT
*******$141,190.05
VOID IF NOT CASHED WITHIN 180 DAYS

PAY TO THE ORDER OF

CALIFORNIA RECON. CO.
N110612
9200 OAKDALE AVE
CHATSWORTH, CA 91311

AUTHORIZED SIGNATURE

[redacted]

Disbursement Check Voucher

PAYEE NAME & ADDRESS

CALIFORNIA RECON. CO.
N110612
9200 OAKDALE AVE
CHATSWORTH, CA 91311

CHECK NUMBER: 014231189
CHECK DATE: 05/30/2008
PAYEE CODE: TRCRC

BATCH:

PAGE 1 OF 1

LOAN NUMBER	SHORT NAME/ INIT NAME/ PROPERTY ADDRESS	DESCRIPTION	TRAN CODE	DATE	AMOUNT DUE
[redacted]	L RICHARDS	SALE PROCEEDS	633		141,190.05

Check Totals: 1 Item $141,190.05

JPMC-001661
CONFIDENTIAL

KIRBY & McGUINN
A PROFESSIONAL CORPORATION

Leonard Ackerman
Dean T. Kirby, Jr.
Jana Logan
Kenneth G. Noorigian
Cheryl Edwards Tannenberg

Martin T. McGuinn
Voice: 619.525
Fax: 619.525
E-Mail: mmcg

600 B Street, Suite 1950
San Diego, CA 92101
(619) 685-4000

June 2, 2008

VIA EMAILONLY donna@parkinsonphinney.com
Donna Parkinson, Esq.
Parkinson & Phinney LLC
400 Capitol Mall, 11th Fl.
Sacramento, CA 95814

Re:	*Your Clients:*	*James York and Red Rock Mortgage Inc. (collectively, "Red Rock")*
	Our Clients:	*Washington Mutual Bank ("WaMu") and California Reconveyance Company ("CRC")*
	Real Property:	*3622 W. Curtis Drive, Sacramento, CA (the "Property")*
	Borrower:	*Laura Richardson*
	Our File No.:	*WAS002-93*

Dear Ms. Parkinson:

WaMu has considered Red Rock's counter offer to its recent settlement proposal and has rejected it. In accordance with Civil Code section 1058.5 (b) and the case authority contained in our prior letter, enclosed please find an unrecorded copy of the Notice of Rescission of the Trustee's Deed Upon Sale. I will send a copy of the recorded Notice of Rescission as soon as I receive it. The foreclosure trustee, California Reconveyance Company, is mailing to you separately a check in the sum of $391,190.06, which includes refund of Red Rock's purchase funds of $388,001.01, plus 10% interest thereon through June 6, 2008 totaling $3,189.05. I will email to you the tracking number for the overnight delivery package containing the check, once I have that information, so you can track the progress of the delivery.

Mr. York previously advised me that he had incurred expenses related to the Property. WaMu will reimburse Mr. York for his expenses if you will kindly provide an itemization of the expenses and receipts for the expenditures.

Please advise your client and his agents, contractors or employees, to remove themselves and their equipment from the premises and to lock the front door when they have vacated the Property. Please notify me in writing when the equipment has been removed and the premises are locked, so that WaMu can notify the borrower that the locks need to be changed. If you are willing to send the keys to our client, I will provide you with a billing number for overnight delivery service so you can

return the keys at our expense.

If there is anything you wish to discuss regarding the transition and the removal of your client's equipment from the Property, please contact me so we can work together and avoid any miscommunication.

Thank you in advance for your continuing professional courtesy and cooperation in this matter. Should you have any questions, or concerns not addressed in this letter, please do not hesitate to contact the undersigned.

Very truly yours,

Martin T. McGuinn

cc: Paul Battaglia *(via email)*
Deborah Brignac *(via email)*
Donald Cook (via email)
Ian Owen (via email)

California Reconveyance Company

P.O. Box 6200
Northridge, California 91328-6200

June 3, 2008

Donna Parkinson, Esq.
Parkinson & Phinney, LLC
400 Capitol Mall, 11th Floor
Sacramento, CA 95814

Re: Your Clients: James York and Red Rock Mortgage, Inc.
Our Trustee Sale No. 723397CA
Loan No. [redacted]
Property Address: 3622 W. Curtis Drive, Sacramento, CA

Dear Ms. Parkinson:

Per letter sent to your office, dated June 2, 2008, from Martin T. McGuinn, Washington Mutual Bank's counsel, please find enclosed check no. 530-030248 for $391,190.06 payable to Red Rock Mortgage, Inc. The amount is for the refund for the purchase funds of $388,001.01, plus $3,189.05, which is the 10% interest through June 6, 2008.

I am also enclosing a conformed copy of the recorded Notice of Rescission of Trustee's Deed Upon Sale document.

Sincerely,

Huey-Jen Chiu
Vice President
(818) 775-[redacted]

UNION BANK OF CALIFORNIA, N.A.
FINANCIAL INSTITUTIONS
16-496/1220 1050200343

[redacted]

California Reconveyance Company
P.O. BOX 6200, NORTHRIDGE, CA 91328

06/03/2008

$ **391,190.05

PAY TO THE ORDER OF Red Rock Mortgage, Inc. DOLLARS

Three Hundred Ninety-One Thousand One Hundred Ninety and 05/100**********

MEMO

ts# 723397ca loan # [redacted]

[redacted]

CALIFORNIA RECONVEYANCE COMPANY 06/03/2008 [redacted] 391,190.05

Red Rock Mortgage, Inc.
Invalid Sale

391,190.05

Union Bank ts# 723397ca loan # [redacted]

CALIFORNIA RECONVEYANCE COMPANY 06/03/2008 [redacted] 391,190.05

Red Rock Mortgage, Inc.
Invalid Sale

PAYMENT RECORD

391,190.05

Union Bank ts# 723397ca loan [redacted]

JPMC-001665
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CSOC.RICH.002557

THIS IS TO CERTIFY THAT THIS IS A FULL, TRUE AND CORRECT COPY OF THE ORIGINAL RECORDED IN THE OFFICE OF THE COUNTY

RECORDER ON: June 2, 2008

AS DOCUMENT NO: BK: 20080602 / PG: 885

BY: s/ Khundy Vy

FIDELITY NATIONAL DEFAULT SOLUTIONS

Trustee Sale No. 723807CA Loan No. [redacted] Title Order No. M701384

NOTICE OF RESCISSION OF TRUSTEE'S DEED UPON SALE

This Notice of Rescission is made on 05/30/2008 with respect to the following facts:

1. That CALIFORNIA RECONVEYANCE COMPANY, a California Corporation as the duly appointed trustee under that certain Deed of Trust dated 01/04/2007 and Recorded 01/10/2007 Book 20070110, Page 1818, Instrument naming LAURA RICHARDSON, AN UNMARRIED WOMAN as trustor and WASHINGTON MUTUAL BANK as beneficiary securing a Promissory Note in the amount of $535,001.00

2. The Deed of Trust encumbers the real property situated in the County of SACRAMENTO, State of CALIFORNIA, described as follows:

LOT 259 AS SHOWN ON THE OFFICIAL "PLAT OF SOUTH CURTIS OAKS SUBDIVISION NOV. 6" FILED IN THE OFFICE OF THE COUNTY RECORDER OF SACRAMENTO COUNTY, FEBRUARY 10, 1927 IN BOOK 19 OF MAPS, MAP NO. 18

A.P.N. [redacted]

Place: 3622 WEST CURTIS DRIVE SACRAMENTO, CA 95818

3. That by virtue of a Default under the terms of the Deed of Trust the Beneficiary did declare a default, as set forth in a Notice of Default and Election to Sell which Notice was recorded in the Office of the County Recorder of SACRAMENTO, California

4. On 05/07/2008, at 01:30 PM the property was purportedly sold to RED ROCK MORTGAGE, INC. being the highest bidder at such sale who bid the amount of $386,000.01

5. The Trustee's Sale on 05/07/2008 is being rescinded at the request of the Beneficiary as the Beneficiary had previously agreed to postpone the foreclosure sale to June 4, 2008. The Trustee's sale of 05/07/2008 is therefore null and void, and of no force and effect

6. The express purpose for this Notice of Rescission is to return the priority and existence of all lien holders to the status quo ante that existed prior to the Trustee's Sale

NOW THEREFORE THE UNDERSIGNED HEREBY RESCINDS THE TRUSTEE'S SALE AND PURPORTED TRUSTEE'S DEED UPON SALE AND HEREBY ADVISES ALL PERSONS, WHOMEVER AND WHATSOEVER LOCATED THAT THE TRUSTEE'S DEED UPON SALE DATED 05/09/2008 FROM CALIFORNIA RECONVEYANCE COMPANY TO RED ROCK MORTGAGE, INC. AND RECORDED 05/19/2008 IN BOOK 20080519, PAGE 0487, OF OFFICIAL RECORDS OF SACRAMENTO COUNTY IS HEREBY RESCINDED AND SHALL HAVE NO FURTHER FORCE OR EFFECT WHATSOEVER.

JPMC-001666
CONFIDENTIAL

IN WITNESS WHEREOF CALIFORNIA RECONVEYANCE COMPANY has caused its corporate name and seal to be hereto affixed by its authorized signature

DATE 05/29/2008

CALIFORNIA RECONVEYANCE COMPANY as Trustee

BY _____
Colleen Irby, Assistant Secretary

BY _____
Karime Arias, Assistant Secretary

WASHINGTON MUTUAL BANK, FA

BY _____
Deborah Brignac, Vice President

BY _____
Huey-Jen Chiu, Vice President

STATE OF CALIFORNIA
COUNTY OF LOS ANGELES

On 5/29/08 before me, SIERRIE HERRADURA, "Notary Public" personally appeared DEBORAH BRIGNAC, HUEY-JEN CHIU, COLLEEN IRBY AND KARIME ARIAS, who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity (ies), and that by his/her (their signature(s)) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Signature _____ (Seal)

SIERRIE HERRADURA
Commission # 1792714
Notary Public - California
Los Angeles County
My Comm. Expires Mar 3, 2012

This document filed for providing By Fidelity National Title Insurance and Trust as an accommodation only. It has not been examined as to its execution or as its effect upon the title

JPMC-001667
CONFIDENTIAL

LSI TITLE COMPANY (CA)

ISSUED BY: LSI TITLE COMPANY, INC.
15661 RED HILL AVENUE, SUITE 201, TUSTIN, CALIFORNIA 92780
(949) 622-4200 • (800) 323-0165

TRANSMITTAL

TO: MONDAY, MAY 19, 2008

CALIFORNIA RECONVEYANCE COMPANY
9200 OAKDALE AVENUE, MAIL STOP N110612
CHATSWORTH, CA 91311

ATTN: ANTHONY CABRAL

REF. NO.: 723397CA
GUARANTEE NO.: 66-92-95-9442
ORDER NO.: M721884

PLEASE FIND ENCLOSED HEREWITH ITEMS CHECKED BELOW:

__ CERTIFIED COPY

__ OWNERS POLICY

__ ALTA POLICY

__ CORRECTED GUARANTEE, POLICY AND/OR ENDORSEMENT

X SALE ENDORSEMENT

__ PRELIMINARY REPORT

__ SUPPLEMENTAL REPORT

__ OTHER

MERRLYN AGUAS, TITLE OFFICER

JPMC-001668
CONFIDENTIAL

Brignac, Deborah P.

From: Brignac, Deborah P.
Sent: Tuesday, July 08, 2008 1:19 PM
To: Martin T. McGuinn
Subject: FW: Docs

Attachments: Docs.pdf

Docs.pdf (46 KB)

Here you go Marty. Sending originals overnight mail.

Deborah Brignac, Vice President
Department Manager
California Reconveyance Company
Home Loans

California Reconveyance Company
9200 Oakdale Avenue, N110612
Chatsworth, CA 91311

(818) 775-2360 direct, (818) 775-2510 fax deborah.brignac@wamu.net

This communication may contain privileged or other confidential information. If you have received it in error, please advise the sender by reply email and immediately delete the message and any attachments without copying or disclosing the contents. Thank you.

JPMC-001669
CONFIDENTIAL

CSOC.RICH.002561

CALIFORNIA RECONVEYANCE COMPANY

By:_____
Deborah Brignac
Its:_____Vice President

RED ROCK MORTGAGE INC.

By:_____
James York, President

_____
James York

JPMC-001670
CONFIDENTIAL

CSOC.RICH.002562

CALIFORNIA RECONVEYANCE COMPANY

By: _____
Deborah Brignac

Its: Vice President

RED ROCK MORTGAGE INC.

By: _____
James York, President

_____
James York

JPMC-001671
CONFIDENTIAL

CSOC.RICH.002563

California Reconveyance Company

Memo

To: Martin McGuinn

From: Deborah Brignac

Date: July 8, 2008

Re: Richardson Settlement – T.S. No. 723397CA

Signature pages for the above referenced.

JPMC-001672
CONFIDENTIAL

CSOC.RICH.002564

SETTLEMENT AND RELEASE AGREEMENT

This Settlement and Release Agreement ("Agreement") is entered into as of June 18, 2008, by and between Washington Mutual Bank, , a federally chartered savings association ("WaMu"), California Reconveyance Company ("CRC"), James York ("York") and Red Rock Mortgage Inc. ("Red Rock"). York and Red Rock shall hereafter be collectively referred to as Red Rock. For purposes of this Agreement, the term "WaMu" shall also refer to all predecessors, successors, assigns and investors of WaMu, including, without limitation, any person or entity taking assignment of the Note and Deed of Trust originated by WaMu as described below, except as specifically identified herein. WaMu, CRC, York and Red Rock are at times referred to in this Agreement individually as a "Party" and, collectively, as the "Parties."

RECITALS

A. On or about January 4, 2007, WaMu made a loan to Laura Richardson, ("Richardson") evidenced by a promissory note in the sum of $535,001.00 (the "Note").

B. On or about January 4, 2007,, Richardson executed and delivered to WaMu a Deed of Trust (the "WaMu Deed of Trust") securing the real property located at 3622 West Curtis Drive, Sacramento, California 95818 ("the Property"). On or about January 10, 2007, the WaMu Deed of Trust was recorded in the County Recorder's Office for Sacramento County, California at Book 20070110, Page 1818.

C. Richardson became delinquent on the Note and on December 14, 2007, WaMu caused CRC to record a Notice of Default against the Property at Book 20071214, Page 358. Thereafter, CRC recorded a Notice of Sale on March 19, 2008 setting the original sale date for the Property on April 7, 2008 at Book 2008-0319, Page 352. CRC conducted a foreclosure sale on May 7, 2008, and Red Rock was the highest bidder at the sale. On or about May 19, 2008, Red Rock recorded a Trustees Deed Upon Sale, which was recorded, at Book 20080519, Page 0487 in the Official Records of the Sacramento County Recorder.

D. Prior to the foreclosure sale through which Red Rock claims title to the Property, WaMu claims it had agreed in writing to provide Richardson with a postponement of the foreclosure sale to June 4, 2008. Red Rock acknowledges that it received a copy of said letter after the foreclosure sale. WaMu and CRC contend that as a result of their purported agreement to postpone the foreclosure sale to June 4, 2008, CRC did not have the requisite legal authority to proceed with the foreclosure sale on May 7, 2008, and that the sale to Red Rock was invalid and could be rescinded. On June 2, 2008, CRC recorded a Notice of Rescission of Trustee's Deed Upon Sale at Book 20080602, Page 0885 in the Official Records of the Sacramento County Recorder.

E. Red Rock disagrees that CRC had the right to rescind the foreclosure sale conducted on May 7, 2008. Red Rock claims the foreclosure sale was final and that it was a bona fide purchaser for value and that it was not aware of the postponement issue until after May 7, 2008. On June 12, 2008, Red Rock filed a lawsuit in Sacramento County

JPMC-001673
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CSOC.RICH.002565

Superior Court under cause number 34-2008.00013081-CU-OR-GDS (the "Action") seeking, among other things, to quiet title to the Property in Red Rock's name.

F. The parties wish to resolve their differences and avoid further litigation over the nature and extent of WaMu's and CRC's rights to rescind the foreclosure sale conducted on May 7, 2008, to confirm title to the Property in favor of Richardson subject to the lien of WaMu, and to reimburse Red Rock for its out of pocket expenses related to the Property and incurred in the Action and any related claims for loss arising over the quieting of title to the Property and any claims Red Rock may have against WaMu, CRC, or their agents or employees related to the rescission of the Trustee's Deed Upon Sale to Red Rock, and any dispute over title to the Property prior, during and after the foreclosure sale conducted on May 7, 2008.

G. The Parties desire to rescind the effect of the foreclosure sale through this Agreement whereby WaMu will pay a settlement to Red Rock and Red Rock will execute and deliver to WaMu a quitclaim deed from Red Rock to Richardson. Red Rock further agrees that by executing this Agreement, it is disclaiming any interest in the Property.

H. The Parties desire to clarify and confirm how the title to the Property will be held, resolve their differences, and confirm their understanding of how the foreclosure sale will be rescinded. The parties are entering into this Agreement in order to avoid the costs and uncertainty of litigation and settle all alleged claims Red Rock has against WaMu or CRC, known and unknown arising from the May 7, 2008 foreclosure sale and the rescission of the foreclosure sale and restoration of the viability of the Note and WaMu's Deed of Trust against the Property.

AGREEMENT

The Parties, on behalf of themselves and on behalf of their respective principals, officers, directors, investors, parents, affiliates, employees, trustees, attorneys, agents, predecessors and successors, and on behalf of all other nonparties, in consideration of the promises set forth below, agree as follows:

1. <u>OBLIGATIONS OF WaMu AND CRC.</u>

1.1. WaMu agrees to pay the sum of $100,000.00 to Red Rock upon the execution of the Agreement by all Parties. The sum of $100,000.00 includes sums to reimburse Red Rock for any out of pocket expenses it has incurred related to the Property, any interest on the funds paid by Red Rock at the foreclosure sale on May 7, 2008, Red Rock's anticipated profits on the resale of the Property and any legal fees incurred by Red Rock prior to and after the Action was filed.

1.2. WaMu, contemporaneously with the payment of the sum of $100,000.00, shall also return the sum of $388,000.01 paid by Red Rock at the foreclosure sale conducted on May 7, 2008.

1.3. WaMu and CRC agree to execute this Agreement and be bound by the terms of the Agreement.

JPMC-001674
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CSOC.RICH.002566

2. Obligations of Red Rock and York under this Agreement.

2.1. Red Rock agrees to be bound by the terms of this Agreement and execute the Agreement.

2.2. Red Rock agrees to accept the sum of $100,000.00, plus the return of the $388,000.01 paid at the foreclosure sale on May 7, 2008.

2.3. Upon execution of the Agreement Red Rock also agrees to contemporaneously execute a quitclaim deed in recordable form for the Property to Richardson in the form attached hereto and incorporated herein by reference as Exhibit A.

2.4. Red Rock warrants and represents that it has not encumbered or transferred the Property to any third party after May 7, 2008 to, and including, the date of the execution of this Agreement.

2.5. Red Rock shall immediately file a dismissal of the Action with prejudice:

2.6. Red Rock will deliver with its signatures to this Agreement all sets of the keys to the Property in its possession or control.

3. Release of All Claims.

3.1. Upon execution of this Agreement by the Parties, and performance of all acts required to be done by each of them under this Agreement, the Parties release each other and all who acted in concert or participation with them, their officers, directors, employees, agents, attorneys, investors, predecessors, successors, assigns, parents, affiliates, and all others (the "Related Parties") from and against all claims, causes of action, liabilities, demands, obligations, damages, costs, expenses, and attorneys' fees, of whatever kind or nature, whether known or unknown, whether accrued or not yet accrued, based on, arising out of, or relating to the foreclosure sale of May 7, 2008, the delivery of the Trustee's Deed from CRC to the Red Rock on or about May 19, 2008, all claims alleged in the Action, and any claims of loss or reimbursement of expenses or legal fees, including interest on said sums, arising out of or relating to the foreclosure sale of May 7, 2008, and the rescission of the Trustees Deed Upon Sale by CRC.

3.2. In consideration of this Agreement, the Parties further waive and will not assert against the Related Parties, any claim, counterclaim, defense, offset, action, or cause of action under common law or any federal or state statute, rule, or regulation, that the Parties may have prior to the date of this Agreement, based on, arising out of, or relating to the foreclosure sale of May 7, 2008, and the delivery of the Trustee's Deed from CRC to Red Rock on or about May 19, 2008, including, but not limited to, all claims alleged in the Action and any claims of loss or reimbursement of expenses or legal fees, including interest on said sums, arising out of or relating to the purchase of the Property by Red Rock at the May 7, 2008 foreclosure sale and the rescission of the Trustees Deed Upon Sale by CRC.

4. Waiver of California Civil Code Section 1542.

JPMC-001675
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CSOC.RICH.002567

4.1. It is the intention of the Parties to this Agreement that this Agreement shall be effective as a full and complete release of each and every claim that the Parties may have against each other and the Released Parties based on, arising out of, or relating to the foreclosure sale of May 7, 2008, the delivery of the Deed from CRC to the Red Rock on or about May 19, 2008, including, but not limited to, all claims alleged in the Action and any claims of loss or reimbursement of expenses or legal fees, including interest on said sums, arising out of or relating to the purchase of the Property by Red Rock and the rescission of the Trustees Deed Upon Sale by CRC, with the exception of obligations created under this Agreement.

4.2. The Parties acknowledge each of them have been advised, and is familiar with, Section 1542 of the California Civil Code, which provides as follows:

> **A general release does not extend to claims which the creditor does not know or suspect to exist in his or her favor at the time of executing the release, which if known by him or her must have materially affected his or her settlement with the debtor.**

(York Red Rock WMB CRC

4.3. The Parties waive and release any right, claim, or benefit which each of them now has or may have under Civil Code Section 1542 to the full extent that each of them may lawfully waive all such rights and benefits in connection with the claims released in the Agreement.

5. Time of the Essence. The Parties agree time is of the essence in the Agreement.

6. Assumption of Risk. Each Party expressly elects to assume all risks arising prior to this Agreement based on, arising out of, or relating to the foreclosure sale of May 7, 2008 and the delivery of the Deed from CRC to the Red Rock on or about May 19, 2008, including, but not limited to, all claims alleged in the Action and any claims of loss or reimbursement of expenses or legal fees, including interest on said sums, arising out of or relating to the purchase of the Property by Red Rock at the foreclosure sale of May 7, 2008 and the rescission of the Trustees Deed Upon Sale by CRC.

6.1. Each Party fully understands that the facts upon which this Agreement is executed may be found hereafter to be other than or different from the facts now believed by them and their attorneys (if any) to be true, and expressly accept to assume the risks of such possible differences and facts and agree that the Agreement shall remain effective notwithstanding any such difference in facts.

7. Governing Law. This Agreement is made and entered into in the State of California and shall be enforced and governed by the laws of the State of California.

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CSOC.RICH.002568

8. No Admission of Liability. This Agreement is entered into solely as a settlement and compromise of disputed claims; this Agreement shall not be deemed to constitute an admission of guilt or liability by any Party.

9. Drafting Ambiguities. The terms of this Agreement are contractual in nature and are not merely recitals. This Agreement shall not be construed in favor of or against any Party to this Agreement, but shall be construed as if all Parties prepared the Agreement. If any term, provision, covenant, or condition to this Agreement is determined by a court of competent jurisdiction to be invalid, void or unenforceable, the remainder of the provisions of this Agreement shall remain in full force and effect and shall in no way be affected, impaired, or invalidated, unless such invalid, void or unenforceable provision is determined to be material to this Agreement.

10. Entire Agreement. This Agreement, and all prior or contemporaneous agreements, understandings, representations and statements, whether oral or written, and whether by a Party or a Party's legal counsel, are merged herein. No modification, waiver, amendment, discharge, or change of this Agreement shall be valid unless the same is in writing and signed by all Parties hereto. This Agreement constitutes the entire Agreement between the Parties as to the subject matter contained in this Agreement.

11. Warranty of No Sale or Assignment. All Parties to this Agreement represent, agree, and warrant to each other that each has not sold, assigned, or otherwise transferred in any manner to any person or entity, any rights, duties, obligations, claims, causes of action or other interests which are the subject matter of this Agreement, either in whole or in part, and each agrees to indemnify and hold harmless each other from and against all claims of every nature whatsoever which are based on or arise out of or in any way relate to any such sale, assignment, or transfer.

12. Execution of Other Documents. The Parties agree to execute and deliver any and all further documents and shall do all acts which may be necessary and appropriate to fully implement the provisions of this Agreement within the time required by this Agreement.

13. Enforcement of the Agreement. In the event that any Party brings any action or proceeding against the other for the recovery of any sum due pursuant to this Agreement, or due to any provision of this Agreement, or for any other relief, declaratory or otherwise, including appeal, the prevailing Party in each such action or proceeding shall recover its reasonable attorneys' fees and all costs from other Party to the action or proceeding, and that the right to reasonable attorneys' fees and costs shall be enforceable whether or not the actual proceeding is prosecuted to final judgment.

14. Authority to Execute Agreement. Each individual signing this Agreement warrants and represents that the individual has full authority to execute the Agreement on behalf of the Party on whose behalf the individual signs.

15. Counterparts. This Agreement may be executed in counterparts, and the counterparts shall constitute one and the same document.

16. Costs and Attorneys' Fees. The Parties agree that they shall be responsible for their own respective costs and attorneys' fees in connection with the drafting and

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negotiation of this Agreement, except as the parties may otherwise agree in a separate writing.

17. Venue. Should any dispute arise between the Parties as to the meaning and interpretation of this Agreement or should any of the parties be required to take legal action to enforce the terms of this Agreement, venue for any dispute shall be in Sacramento County, California.

18. Attorney Review. The Parties hereby represent and warrant and in executing this Agreement, that they have relied upon legal advice from an attorney of their choice; that the terms of this Agreement have been read and its consequences have been completely explained to them by that attorney; and that they fully understand the terms of this Agreement. The Parties further represent and warrant that in executing this Agreement, they have not relied on any inducements, promises or representations made by the other party or any person serving another party.

19. Survivability of Agreement. Any and all executory provisions under the Agreement and the documents referred to herein shall survive consummation of the Agreement and shall continue in full force and effect until fully performed and satisfied.

20. Notices. All notices under the Agreement shall be in writing and shall be deemed effective on the date of delivery (if delivered personally and a receipt obtained therefore), or on the third calendar day after mailing if mailed by first-class mail, registered or certified, postage prepaid, and shall be addressed as follows or as may be amended by written communication pursuant to this paragraph:

Washington Mutual Bank
California Reconveyance Company
c/o Martin McGuinn
Kirby & McGuinn A P.C.
600 B Street, Suite 1950
San Diego, CA 92101
Telephone: (619) 525-
Facsimile: (619) 525-

Washington Mutual Bank
California Reconveyance Company
Attn.: Paul Battaglia
1301 Second Avenue, WaMuT 3501
Seattle, WA 98101
Telephone: (206) 500-4261
Facsimile: (206) 377-2784

Red Rock Mortgage Inc.
James York
c/o Thomas B. Sheridan
Wagner Kirkman Blaine
Klomparens & Youmans LLC
10640 Mather Blvd., Suite 200l
Mather, CA 956554
Telephone: (916) 920-
Facsimile: (916) 920-

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CSOC.RICH.002570

21. Other Agreements with WaMu or CRC. Nothing contained herein shall effect, amend or modify any provision of any checking account, savings account, loan agreement, deed of trust, mortgage or any other contract or agreement between Red Rock or York and WaMu or CRC except as expressly set forth herein.

22. Taxes. WaMu makes no representation or warranty as to effect of this Agreement upon Red Rock's liabilities pursuant to federal, state or local tax laws, including, but not limited to, real property taxes or regulations. Red Rock acknowledges that any and all tax consequences of this Agreement are their sole responsibility.

23. Confidentiality. This Agreement and its terms as recited herein are and shall be treated as strictly confidential so that no Party, nor his, her, or its counsel may disclose the fact or the terms of, or the negotiation or circumstances surrounding the negotiation of, this Agreement to anyone, except with respect to any disclosure necessary to record any document with the Sacramento County Recorder; to an insurer for purposes of obtaining insurance; or to a tax preparer/accountant for tax or financial reporting purposes (however, upon disclosure for such tax or financial reporting purposes, the person making the disclosure shall advise the person to whom disclosure is made of this confidentiality provision). A Party may disclose the fact and terms of this Agreement in order to satisfy disclosure or reporting requirements imposed by law or to enforce the terms of this Agreement. In response to any inquiry by a non-party to this Agreement concerning the Agreement, the terms of this Agreement, the negotiation or circumstances surrounding the negotiation of this Agreement, whether such inquiry is formal, at a deposition, in any proceeding, or otherwise, a Party or counsel may respond only that the Action was resolved to the satisfaction of all Parties. Furthermore, the Parties and their respective counsel agree that they will not discuss with or disclose to any non-party to this Agreement the facts, circumstances and documents relating, giving rise to or alleged in the Action, except as may be required to be provided in connection with testimony under oath by judicial process, or as required by law. Breach or the threatened breach of this confidentiality clause shall entitle the non-breaching party to seek any remedy available under the law, including injunctive relief and/or damages. Any other provision of this paragraph notwithstanding, Red Rock is authorized to: (i) file a dismissal with prejudice in the Sacramento Superior Court, such as it is a part of the record in the Action and available for public inspection; and (ii) disclose the amounts received and all other terms of this settlement in connection with reporting and accounting requirements under the Internal Revenue Code.

I CERTIFY THAT I HAVE READ AND FULLY UNDERSTAND THE ENTIRE AGREEMENT

WASHINGTON MUTUAL BANK

By:_____

Its:_____

JPMC-001679
CONFIDENTIAL

CSOC.RICH.002571

SALE ENDORSEMENT

LSI TITLE COMPANY (CA)
ISSUED BY: LSI TITLE COMPANY, INC.
15661 RED HILL AVENUE, SUITE 201, TUSTIN, CALIFORNIA 92780
A CORPORATION, HEREIN CALLED THE COMPANY

REF. NO.: 723397CA
GUARANTEE NO.: 66-92-95-9442

THE COMPANY HEREBY ASSURES THE ASSURED THAT SUBSEQUENT TO THE DATE OF THE GUARANTEE ISSUED UNDER THE ABOVE NUMBER, NO MATTERS ARE SHOWN BY THE RECORDS REFERRED TO IN THAT GUARANTEE WHICH WOULD AFFECT THE ASSURANCES IN SAID GUARANTEE OTHER THAN THOSE SHOWN IN PREVIOUS ENDORSEMENTS; MATTERS THAT MAY BE DISCLOSED BY ANY FURTHER EXAMINATION OF ANY TAX, BOND OR ASSESSMENT RECORDS; OR THE FOLLOWING:

A NOTICE OF TRUSTEE'S SALE UNDER SAID DEED OF TRUST

DATE AND TIME OF SALE	:	APRIL 7, 2008 AT 1:30 P.M.
RECORDED	:	MARCH 19, 2008 IN BOOK 20080319, PAGE 352, OF OFFICIAL RECORDS
SAID MATTER AFFECTS	:	ITEM 8 OF OUR TRUSTEE'S SALE GUARANTEE

BANKRUPTCY PROCEEDINGS THAT MAY IMPOSE AN AUTOMATIC STAY UNDER USC TITLE 11, CHAP. 362a, ET SEQ., AFFECTING THE RECORD BENEFICIAL INTEREST OF ANY OF THE FOLLOWING LENDERS AND THEIR RELATED ENTITIES, IF APPLICABLE:

RESMAE MORTGAGE CORPORATION
OWNIT MORTGAGE SOLUTIONS
MORTGAGE LENDER'S NETWORK
PEOPLE'S CHOICE HOME LOAN
NEW CENTURY FINANCIAL

JPMC-001680
CONFIDENTIAL

CSOC.RICH.002572

ORDER NO: M721884

GUARANTEE NO: 66-92-95-9442

THIS SALE ENDORSEMENT IS MADE A PART OF SAID GUARANTEE AND IS SUBJECT TO THE LIABILITY EXCLUSIONS AND LIMITATIONS CONTAINED THEREIN. THE TOTAL LIABILITY OF THE COMPANY UNDER SAID GUARANTEE AND UNDER THIS ENDORSEMENT SHALL NOT EXCEED, IN THE AGGREGATE, THE AMOUNT STATED IN SAID GUARANTEE.

DATED AS OF MAY 7, 2008 @ 7:30 A.M., IN THE COUNTY OF SACRAMENTO, STATE OF CALIFORNIA.

LSI TITLE COMPANY (CA)

MERRLYN AGUAS, TITLE OFFICER

JPMC-001681
CONFIDENTIAL

CSOC.RICH.002573

ORDER NO: M721884

SALE ENDORSEMENT

LSI TITLE COMPANY (CA)
ISSUED BY: LSI TITLE COMPANY, INC.
15661 RED HILL AVENUE, SUITE 201, TUSTIN, CALIFORNIA 92780
A CORPORATION, HEREIN CALLED THE COMPANY

REF. NO.: 723397CA
GUARANTEE NO.: 66-92-95-9442

THE COMPANY HEREBY ASSURES THE ASSURED THAT SUBSEQUENT TO THE DATE OF THE GUARANTEE ISSUED UNDER THE ABOVE NUMBER, NO MATTERS ARE SHOWN BY THE RECORDS REFERRED TO IN THAT GUARANTEE WHICH WOULD AFFECT THE ASSURANCES IN SAID GUARANTEE OTHER THAN THOSE SHOWN IN PREVIOUS ENDORSEMENTS; MATTERS THAT MAY BE DISCLOSED BY ANY FURTHER EXAMINATION OF ANY TAX, BOND OR ASSESSMENT RECORDS; OR THE FOLLOWING:

A NOTICE OF TRUSTEE'S SALE UNDER SAID DEED OF TRUST

DATE AND TIME OF SALE	:	APRIL 7, 2008 AT 1:30 P.M.
RECORDED	:	MARCH 19, 2008 IN BOOK 20080319, PAGE 352, OF OFFICIAL RECORDS
SAID MATTER AFFECTS	:	ITEM 8 OF OUR TRUSTEE'S SALE GUARANTEE

BANKRUPTCY PROCEEDINGS THAT MAY IMPOSE AN AUTOMATIC STAY UNDER USC TITLE 11, CHAP. 362a, ET SEQ., AFFECTING THE RECORD BENEFICIAL INTEREST OF ANY OF THE FOLLOWING LENDERS AND THEIR RELATED ENTITIES, IF APPLICABLE:

RESMAE MORTGAGE CORPORATION
OWNIT MORTGAGE SOLUTIONS
MORTGAGE LENDER'S NETWORK
PEOPLE'S CHOICE HOME LOAN
NEW CENTURY FINANCIAL

JPMC-001682
CONFIDENTIAL

CSOC.RICH.002574

GUARANTEE NO: 66-92-95-9442

ORDER NO: M721884

THIS SALE ENDORSEMENT IS MADE A PART OF SAID GUARANTEE AND IS SUBJECT TO THE LIABILITY EXCLUSIONS AND LIMITATIONS CONTAINED THEREIN. THE TOTAL LIABILITY OF THE COMPANY UNDER SAID GUARANTEE AND UNDER THIS ENDORSEMENT SHALL NOT EXCEED, IN THE AGGREGATE, THE AMOUNT STATED IN SAID GUARANTEE.

DATED AS OF MAY 7, 2008 @ 7:30 A.M., IN THE COUNTY OF SACRAMENTO, STATE OF CALIFORNIA.

LSI TITLE COMPANY (CA)

MERRLYN AGUAS, TITLE OFFICER

JPMC-001683
CONFIDENTIAL

CSOC.RICH.002575

SALE ENDORSEMENT

LSI TITLE COMPANY (CA)
ISSUED BY: LSI TITLE COMPANY, INC.
15661 RED HILL AVENUE, SUITE 201, TUSTIN, CALIFORNIA 92780
A CORPORATION, HEREIN CALLED THE COMPANY

REF. NO.: 723397CA
GUARANTEE NO.: 66-92-95-9442

THE COMPANY HEREBY ASSURES THE ASSURED THAT SUBSEQUENT TO THE DATE OF THE GUARANTEE ISSUED UNDER THE ABOVE NUMBER, NO MATTERS ARE SHOWN BY THE RECORDS REFERRED TO IN THAT GUARANTEE WHICH WOULD AFFECT THE ASSURANCES IN SAID GUARANTEE OTHER THAN THOSE SHOWN IN PREVIOUS ENDORSEMENTS; MATTERS THAT MAY BE DISCLOSED BY ANY FURTHER EXAMINATION OF ANY TAX, BOND OR ASSESSMENT RECORDS; OR THE FOLLOWING:

A NOTICE OF TRUSTEE'S SALE UNDER SAID DEED OF TRUST

DATE AND TIME OF SALE	:	APRIL 7, 2008 AT 1:30 P.M.
RECORDED	:	MARCH 19, 2008 IN BOOK 20080319, PAGE 352, OF OFFICIAL RECORDS
SAID MATTER AFFECTS	:	ITEM 8 OF OUR TRUSTEE'S SALE GUARANTEE

BANKRUPTCY PROCEEDINGS THAT MAY IMPOSE AN AUTOMATIC STAY UNDER USC TITLE 11, CHAP. 362a, ET SEQ., AFFECTING THE RECORD BENEFICIAL INTEREST OF ANY OF THE FOLLOWING LENDERS AND THEIR RELATED ENTITIES, IF APPLICABLE:

RESMAE MORTGAGE CORPORATION
OWNIT MORTGAGE SOLUTIONS
MORTGAGE LENDER'S NETWORK
PEOPLE'S CHOICE HOME LOAN
NEW CENTURY FINANCIAL

JPMC-001684
CONFIDENTIAL

CSOC.RICH.002576

GUARANTEE NO: 68-92-95-9442

ORDER NO: M721884

THIS SALE ENDORSEMENT IS MADE A PART OF SAID GUARANTEE AND IS SUBJECT TO THE LIABILITY EXCLUSIONS AND LIMITATIONS CONTAINED THEREIN. THE TOTAL LIABILITY OF THE COMPANY UNDER SAID GUARANTEE AND UNDER THIS ENDORSEMENT SHALL NOT EXCEED, IN THE AGGREGATE, THE AMOUNT STATED IN SAID GUARANTEE.

DATED AS OF MAY 7, 2008 @ 7:30 A.M., IN THE COUNTY OF SACRAMENTO, STATE OF CALIFORNIA.

LSI TITLE COMPANY (CA)

MERRLYN AGUAS, TITLE OFFICER

JPMC-001685
CONFIDENTIAL

CSOC.RICH.002577

RECORDING REQUESTED BY
CALIFORNIA RECONVEYANCE COMPANY

AND WHEN RECORDED MAIL TO

CALIFORNIA RECONVEYANCE COMPANY
9200 Oakdale Avenue
Mail Stop: N 11 06 12
Chatsworth, CA 91311
800 892-6902
(818)775-2258 (Fax)

Sacramento County Recording
Craig A Kramer, Clerk/Recorder
BOOK 20071214 PAGE 0358
Check Number 9100
Friday, DEC 14, 2007 8:41:18 AM
Ttl Pd $12.00 Nbr
TMH/74/1-2

Space above this line for recorder's use only

Trustee Sale No. 723397CA Loan No. Title Order No. M721884

IMPORTANT NOTICE
NOTICE OF DEFAULT AND ELECTION TO SELL UNDER DEED OF TRUST

IF YOUR PROPERTY IS IN FORECLOSURE BECAUSE YOU ARE BEHIND IN YOUR PAYMENTS, IT MAY BE SOLD WITHOUT ANY COURT ACTION, and you may have the legal right to bring your account in good standing by paying all of your past due payments plus permitted costs and expenses within the time permitted by law for reinstatement of your account, which is normally five business days prior to the date set for the sale of your property. No sale date may be set until three months from the date this notice of default may be recorded (which date of recordation appears on this notice).

This amount is $18,356.40 as of December 13, 2007 and will increase until your account becomes current.

While your property is in foreclosure, you still must pay other obligations (such as insurance and taxes) required by your note and deed of trust or mortgage. If you fail to make future payments on the loan, pay taxes on the property, provide insurance on the property, or pay other obligations as required in the note and deed of trust or mortgage, the beneficiary or mortgagee may insist that you do so in order to reinstate your account in good standing. In addition, the beneficiary or mortgagee may require as a condition to reinstatement that you provide reliable written evidence that you paid all senior liens, property taxes, and hazard insurance premiums.

Upon your written request, the beneficiary or mortgagee will give you a written itemization of the entire amount you must pay. You may not have to pay the entire unpaid portion of your account, even though full payment was demanded, but you must pay all amounts in default at the time payment is made. However, you and your beneficiary or mortgagee may mutually agree in writing prior to the time the notice of sale is posted (which may not be earlier than the end of the three-month period stated above) to, among other things, (1) provide additional time in which to cure the default by transfer of the property or otherwise; or (2) establish a schedule of payments in order to cure your default; or both (1) and (2).

Following the expiration of the time period referred to in the first paragraph of this notice, unless the obligation being foreclosed upon or a separate written agreement between you and your creditor permits a longer period, you have only the legal right to stop the sale of property by paying the entire amount demanded by your creditor.

Trustee Sale No. 723397CA Loan No. Title Order No. M721884

To find out the amount you must pay, or to arrange for payment to stop the foreclosure, or if your property is in foreclosure for any other reason, contact: WASHINGTON MUTUAL BANK, FA at 7301 BAYMEADOWS WAY , JACKSONVILLE, FL 32256, (877) 926-8937.

If you have any questions, you should contact a lawyer or the governmental agency which may have insured your loan. Notwithstanding the fact that your property is in foreclosure, you may offer your property for sale, provided the sale is concluded prior to the conclusion of the foreclosure.

REMEMBER, YOU MAY LOSE LEGAL RIGHTS IF YOU DO NOT TAKE PROMPT ACTION. NOTICE IS HEREBY GIVEN THAT: CALIFORNIA RECONVEYANCE COMPANY is the duly appointed Trustee under a Deed of Trust dated 01/04/2007, executed by LAURA RICHARDSON, AN UNMARRIED WOMAN, as trustor, to secure obligations in favor of WASHINGTON MUTUAL BANK, as Beneficiary Recorded 01/10/2007, Book 20070110, Page 1818, Instrument of official records in the Office of the Recorder of SACRAMENTO County, California, as more fully described on said Deed of Trust. APN: 013-0363-001 Situs: 3622 WEST CURTIS DRIVE, , SACRAMENTO, CA 95818 including the note(s) for the sum of $535,001.00 that the beneficial interest under said Deed of Trust and the obligations secured thereby are presently held by the beneficiary; that a breach of, and default in, the obligations for which said Deed of Trust is security has occurred in that the payment has not been made of: THE 08/01/2007 INSTALLMENT OF PRINCIPAL AND INTEREST AND ALL SUBSEQUENT MONTHLY INSTALLMENTS OF PRINCIPAL AND INTEREST; PLUS ANY ADDITIONAL ACCRUED AND UNPAID AMOUNTS INCLUDING, BUT NOT LIMITED TO, LATE CHARGES, ADVANCES, IMPOUNDS, TAXES, HAZARD INSURANCE, ADMINISTRATIVE FEES, INSUFFICIENT AND PARTIAL RETURN CHECK FEES, STATEMENT FEES, AND OBLIGATIONS SECURED BY PRIOR ENCUMBRANCES.

That by reason thereof, the present beneficiary under such Deed of Trust, has executed and delivered to said Trustee, a written Declaration and Demand for Sale, and has deposited with said duly appointed Trustee, such Deed of Trust and all documents evidencing the obligations secured thereby, and has declared and does hereby declare all sums secured thereby immediately due and payable and has elected and does hereby elect to cause the trust property to be sold to satisfy the obligations secured thereby.

DATE: December 13, 2007

CALIFORNIA RECONVEYANCE COMPANY, as authorized agent for Washington Mutual Bank, Beneficiary,
By: FIDELITY NATIONAL TITLE COMPANY, authorized agent of CRC

Merrlyn Aquas

CALIFORNIA RECONVEYANCE COMPANY IS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

Merrlyn L. Aquas

RECORDING REQUESTED BY
CALIFORNIA RECONVEYANCE COMPANY

AND WHEN RECORDED MAIL TO

CALIFORNIA RECONVEYANCE COMPANY
9200 Oakdale Avenue
Mail Stop: N110612
Chatsworth, CA 91311

Trustee Sale No. 723397CA
Loan No.
Title Order No. M721884

Space above this line for recorder's use only

NOTICE OF TRUSTEE'S SALE

YOU ARE IN DEFAULT UNDER A DEED OF TRUST DATED 01/04/2007. UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDINGS AGAINST YOU, YOU SHOULD CONTACT A LAWYER.

On 04/07/2008 at 01:30 PM, CALIFORNIA RECONVEYANCE COMPANY as the duly appointed Trustee under and pursuant to Deed of Trust Recorded 01/10/2007, Book 20070110, Page 1818, Instrument , of official records in the Office of the Recorder of SACRAMENTO County, California, executed by: LAURA RICHARDSON, AN UNMARRIED WOMAN, as Trustor, WASHINGTON MUTUAL BANK, as Beneficiary, will sell at public auction sale to the highest bidder for cash, cashier's check drawn by a state or national bank, a cashier's check drawn by a state or federal credit union, or a cashier's check drawn by a state or federal savings and loan association, savings association, or savings bank specified in section 5102 of the Financial Code and authorized to do business in this state. Sale will be held by the duly appointed trustee as shown below, of all right, title, and interest conveyed to and now held by the trustee in the hereinafter described property under and pursuant to the Deed of Trust. The sale will be made, but without covenant or warranty, expressed or implied, regarding title, possession, or encumbrances, to pay the remaining principal sum of the note(s) secured by the Deed of Trust, interest thereon, estimated fees, charges and expenses of the Trustee for the total amount (at the time of the initial publication of the Notice of Sale) reasonably estimated to be set forth below. The amount may be greater on the day of sale.

Place of Sale: AT THE MAIN ENTRANCE TO THE COUNTY COURTHOUSE, 720 9TH STREET, SACRAMENTO, CA
Legal Description: LOT 259 AS SHOWN ON THE OFFICIAL "PLAT OF SOUTH CURTIS OAKS SUBDIVISION NOV. 6", FILED IN THE OFFICE OF THE COUNTY RECORDER OF SACRAMENTO COUNTY, FEBRUARY 10, 1927 IN BOOK 19 OF MAPS, MAP NO. 18
Amount of unpaid balance and other charges: $578,384.52(estimated)
Street address and other common designation of the real property: 8622 WEST CURTIS DRIVE
SACRAMENTO, CA 95818
APN Number: 013-0363-001-0000

The undersigned Trustee disclaims any liability for any incorrectness of the street address and other common designation, if any, shown herein. The property heretofore described is being sold "as is".

DATE: 03-17-2008

CALIFORNIA RECONVEYANCE COMPANY, as Trustee
(714) 259-7850 or www.fidelityasap.com
(714) 573-1965 or www.prioritypostng.com

Deborah Brignac

DEBORAH BRIGNAC, VICE PRESIDENT
9200 OAKDALE AVE
MAILSTOP N110612
CHATSWORTH, CA 91311

CALIFORNIA RECONVEYANCE COMPANY IS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

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LSI TITLE COMPANY (CA)

ISSUED BY: LSI TITLE COMPANY, INC.
15661 RED HILL AVENUE, SUITE 201, TUSTIN, CALIFORNIA 92780
(949) 622-4200 • (800) 323-0165

TRANSMITTAL

TO: WEDNESDAY, MARCH 19, 2008

CALIFORNIA RECONVEYANCE COMPANY
9200 OAKDALE AVENUE, MAIL STOP N110612
CHATSWORTH, CA 91311

ATTN: TAMARA HUGHES

REF. NO.: 723397CA
GUARANTEE NO.: 66-92-95-9442
ORDER NO.: M721884

PLEASE FIND ENCLOSED HEREWITH ITEMS CHECKED BELOW:

__ CERTIFIED COPY

__ OWNERS POLICY

__ ALTA POLICY

__ CORRECTED GUARANTEE, POLICY AND/OR ENDORSEMENT

X PUBLICATION ENDORSEMENT

__ PRELIMINARY REPORT

__ SUPPLEMENTAL REPORT

__ OTHER

MERRLYN AGUAS, TITLE OFFICER

JPMC-001689
CONFIDENTIAL

ORDER NO: M721884

GUARANTEE NO: 66-92-95-9442

PUBLICATION ENDORSEMENT

LSI TITLE COMPANY (CA)
ISSUED BY: LSI TITLE COMPANY, INC.
15661 RED HILL AVENUE, SUITE 201, TUSTIN, CALIFORNIA 92780
A CORPORATION, HEREIN CALLED THE COMPANY

REF. NO.: 723397CA
GUARANTEE NO.: 66-92-95-9442

THE COMPANY HEREBY ASSURES THE ASSURED THAT SUBSEQUENT TO THE DATE OF THE GUARANTEE ISSUED UNDER THE ABOVE NUMBER, NO MATTERS ARE SHOWN BY THE RECORDS REFERRED TO IN THAT GUARANTEE WHICH WOULD AFFECT THE ASSURANCES IN SAID GUARANTEE OTHER THAN THOSE SHOWN IN PREVIOUS ENDORSEMENTS; MATTERS THAT MAY BE DISCLOSED BY ANY FURTHER EXAMINATION OF ANY TAX, BOND OR ASSESSMENT RECORDS; OR THE FOLLOWING:

NO CHANGES

BANKRUPTCY PROCEEDINGS THAT MAY IMPOSE AN AUTOMATIC STAY UNDER USC TITLE 11, CHAP. 362a, ET SEQ., AFFECTING THE RECORD BENEFICIAL INTEREST OF ANY OF THE FOLLOWING LENDERS AND THEIR RELATED ENTITIES, IF APPLICABLE:

RESMAE MORTGAGE CORPORATION
OWNIT MORTGAGE SOLUTIONS
MORTGAGE LENDER'S NETWORK
PEOPLE'S CHOICE HOME LOAN
NEW CENTURY FINANCIAL

THIS PUBLICATION ENDORSEMENT IS MADE A PART OF SAID GUARANTEE AND IS SUBJECT TO THE LIABILITY EXCLUSIONS AND LIMITATIONS CONTAINED THEREIN. THE TOTAL LIABILITY OF THE COMPANY UNDER SAID GUARANTEE AND UNDER THIS ENDORSEMENT SHALL NOT EXCEED, IN THE AGGREGATE, THE AMOUNT STATED IN SAID GUARANTEE.

DATED AS OF MARCH 17, 2008 @ 7:30 A.M., IN THE COUNTY OF SACRAMENTO, STATE OF CALIFORNIA.

LSI TITLE COMPANY (CA)

MERRLYN AGUAS, TITLE OFFICER

JPMC-001690
CONFIDENTIAL

CSOC.RICH.002582

NATIONAL TITLE INSURANCE
of New York, Inc.

Guarantee Number
66-92-95- 9442

TRUSTEE'S SALE GUARANTEE

SUBJECT TO THE EXCLUSIONS FROM COVERAGE, THE LIMITS OF LIABILITY AND THE OTHER PROVISIONS OF THE CONDITIONS AND STIPULATIONS HERETO ANNEXED AND MADE A PART OF THIS GUARANTEE, NATIONAL TITLE INSURANCE OF NEW YORK, INC., a corporation, herein called the Company,

GUARANTEES the Assured named in Schedule A of this Guarantee, against loss, not exceeding the liability amount stated in Schedule A, which the Assured shall sustain by reason of any incorrectness in the assurances which the Company hereby gives that, according to the public records, as of the Date of Guarantee shown in Schedule A:

1. The title to the herein described estate or interest was vested in the vestee named, subject to the matters shown as Exceptions herein, which Exceptions are not necessarily shown in the order of their priority;
2. The names and addresses of additional persons who have recorded requests as provided by Section 2924b (a) and (d) of the Civil Code, for a copy of notice of default and for a copy of notice of sale are as shown herein;
3. The names and addresses of additional persons who, as provided by Section 2924b (c) (1) and (2) of the Civil Code, are entitled to receive a copy of notice of default and copy of notice of sale, are as shown herein;
4. The names and addresses of state taxing agencies which, as provided by Section 2924b (c) (3) of the Civil Code, are entitled to receive a copy of notice of sale, are as shown herein; and
5. The herein described land is located in the city or judicial district stated herein and, if designated, the newspaper or newspapers listed herein qualify for publication of notice pursuant to Section 2924f of the Civil Code.

IN WITNESS WHEREOF, NATIONAL TITLE INSURANCE OF NEW YORK, INC. has caused this Guarantee to be signed and sealed as of the date of guarantee shown in Schedule A, the Guarantee to become valid when countersigned by an authorized signatory.

LSI TITLE COMPANY (CA)
ISSUED BY: FIDELITY NATIONAL
DEFAULT SOLUTIONS

800-323-0165

Countersigned:

By: _____
Authorized Signatory
(Please Print Name Below)

National Title Insurance of New York, Inc.

BY _____
President

SEAL

ATTEST _____
Secretary

Trustee's Sale Guarantee - (12/95)

FORM 66-92-95

JPMC-001691
CONFIDENTIAL

CSOC.RICH.002583

SCHEDULE OF EXCLUSIONS FROM COVERAGE OF THIS GUARANTEE

1. Except to the extent that specific assurances are provided in Schedule A of this Guarantee, the Company assumes no liability for loss or damage by reason of the following:
   (a) Defects, liens, encumbrances, adverse claims or other matters against the title, whether or not shown by the public records.
   (b) (1) Taxes or assessments of any taxing authority that levies taxes or assessments on real property; or, (s) Proceedings by a public agency which may result in taxes or assessments, or notices of such proceedings, whether or not the matters excluded under (1) or (2) are shown by the records of the taxing authority or by the public records.
   (c) (1) Unpatented mining claims; (2) reservations or exceptions in patents or in Acts authorizing the issuance thereof; (3) water rights, claims or title to water, whether or not the matters excluded under (1), (2) or (3) are shown by the public records.
2. Notwithstanding any specific assurances which are provided in Schedule A of this Guarantee, the Company assumes no liability for loss or damage by reason of the following:
   (a) Defects, liens, encumbrances, adverse claims or other matters affecting the title to any property beyond the lines of the land expressly described in the description set forth in Schedule A of this Guarantee, or title to streets, roads, avenues, lanes, ways or waterways to which such land abuts, or the right to maintain therein vaults, tunnels, ramps or any structure or improvements; or any rights or easements therein, unless such property, rights or easements are expressly and specifically set forth in said description.
   (b) Defects, liens, encumbrances, adverse claims or other matters, whether or not shown by the public records; (1) which are created, suffered, assumed or agreed to by one or more of the Assureds; (2) which result in no loss to the Assured; or (3) which do not result in the invalidity or potential invalidity of any judicial or non-judicial proceeding which is within the scope and purpose of the assurances provided.
   (c) The identity of any party shown or referred to in Schedule A.
   (d) The validity, legal effect or priority of any matter shown or referred to in this Guarantee.

GUARANTEE CONDITIONS AND STIPULATIONS

1. Definition of Terms.

The following terms when used in the Guarantee mean:

(a) the "Assured": the party or parties named as the Assured in this Guarantee, or on a supplemental writing executed by the Company.

(b) "land": the land described or referred to in Schedule A and improvements affixed thereto which by law constitute real property. The term "land" does not include any property beyond the lines of the area described or referred to in Schedule A nor any right, title, interest, estate or easement in abutting streets, roads, avenues, alleys, lanes, ways or waterways.

(c) "mortgage": mortgage, deed of trust, trust deed, or other security instrument.

(d) "public records": records established under state statutes at Date of Guarantee for the purpose of imparting constructive notice of matters relating to real property to purchasers for value and without knowledge.

(e) "date": the effective date.

2. Notice of Claim to be Given by Assured Claimant.

An Assured shall notify the Company promptly in writing in case knowledge shall come to an Assured hereunder of any claim of title or interest which is adverse to the title to the estate or interest, as stated herein, and which might cause loss or damage for which the Company may be liable by virtue of this Guarantee. If prompt notice shall not be given to the Company, then all liability of the Company shall terminate with regard to the matter or matters for which prompt notice is required; provided, however, that failure to notify the Company shall in no case prejudice the rights of any Assured under this Guarantee unless the Company shall be prejudiced by the failure and then only to the extent of the prejudice.

3. No Duty to Defend or Prosecute.

The Company shall have no duty to defend or prosecute any action or proceeding to which the Assured is a party, notwithstanding the nature of any allegation in such action or proceeding.

4. Company's Option to Defend or Prosecute Actions; Duty of Assured Claimant to Cooperate.

Even though the Company has no duty to defend or prosecute as set forth in Paragraph 4 above:

(a) The Company shall have the right, at its sole option and cost, to institute and prosecute any action or proceeding, interpose a defense, as limited in (b), or to do any other act which in its opinion may be necessary or desirable to establish the title to the estate or interest as stated herein, or to establish the lien rights of the Assured, or to prevent or reduce loss or damage to the Assured. The Company may take any appropriate action under the terms of this Guarantee, whether or not it shall be liable hereunder, and shall not thereby concede liability or waive any provision of this Guarantee. If the Company shall exercise its rights under this paragraph, it shall do so diligently.

(b) If the Company elects to exercise its options as stated in Paragraph 5(a) the Company shall have the right to select counsel of its choice (subject to the right of such Assured to object for reasonable cause) to represent the Assured and shall not be liable for and will not pay the fees of any other counsel, nor will the Company pay any fees, costs or expenses incurred by an Assured in the defense of those causes of action which allege matters not covered by this Guarantee.

(c) Whenever the Company shall have brought an action or interposed a defense as permitted by the provisions of this Guarantee, the Company may pursue any litigation to final determination by a court of competent jurisdiction and expressly reserves the right, in its sole discretion, to appeal from an adverse judgment or order.

(d) In all cases where this Guarantee permits the Company to prosecute or provide for the defense of any action or proceeding, an Assured shall secure to the Company the right to so prosecute or provide for the defense any action or proceeding, an Assured shall secure to the Company the right to so prosecute or provide for the defense of any action or proceeding, and all appeals therein, and permit the Company to use, at its option, the name of such Assured for this purpose. Whenever requested by the Company, an Assured, at the Company's expense, shall give the Company all reasonable aid in any action or proceeding, securing evidence, obtaining witnesses, prosecuting or defending the action or lawful act which in the opinion of the Company may be necessary or desirable to establish the title to the estate or interest as stated herein, or to establish the lien rights of the Assured. If the Company is prejudiced by the failure of the Assured to furnish the required cooperation, the Company's obligations to the Assured under this Guarantee shall terminate.

5. Proof of Loss or Damage.

In addition to and after the notices required under Section 3 of these Conditions and Stipulations have been provided to the Company, a proof of loss or damage signed and sworn to by the Assured shall be furnished to the Company within ninety (90) days after the Assured shall ascertain the Facts giving rise to the loss or damage. The proof of loss or damage shall describe the matters covered by this Guarantee which constitute the basis of loss or damage and shall state, to the extent possible, the basis of calculating the amount of the loss or damage. If the Company is prejudiced by the failure of the Assured to provide the required proof of loss or damage, the Company's obligation to such Assured under the Guarantee shall terminate. In addition, the Assured may reasonably be required to submit to examination under oath by any authorized representative of the Company and shall produce for examination, inspection and copying, at such reasonable times and places as may be designated by any authorized representative of the Company, all records, books, ledgers, checks, correspondence and memoranda, whether bearing a date before or after Date of Guarantee, which reasonably pertain to the loss or damage. Further, if requested by any authorized representative of the Company, the Assured shall grant its permission, in writing, for any authorized representative of the Company to examine, inspect and copy all records, books, ledgers, checks, correspondence and memoranda in the custody or control of a third party, which reasonably pertain to the loss or damage. All information designated as confidential by the Assured provided to the Company pursuant to this Section shall not be disclosed to others unless, in the reasonable judgement of the Company, it is necessary in the administration of the claim. Failure of the Assured to submit for examination under oath, produce other reasonably requested information or grant permission to secure reasonably necessary information from third parties as required in the above paragraph, unless prohibited by law or governmental regulation, shall terminate any liability of the Company under this Guarantee to the Assured for that claim.

JPMC-001692
CONFIDENTIAL

CSOC.RICH.002584

LSI TITLE COMPANY (CA)
ISSUED BY FIDELITY NATIONAL DEFAULT SOLUTIONS
15661 RED HILL AVENUE, SUITE 201, TUSTIN, CALIFORNIA 92780
(949) 622-4200 • (800) 323-0165

TRUSTEE SALE GUARANTEE

SCHEDULE A

GUARANTEE NO.:	66-92-95-9442
REF NO.:	723397CA
LOAN NO.:	
ORDER NO.:	M721884
COUNTY REF. NO.:	M721884
PREMIUM:	$825.00
LIABILITY:	$534,000.00
DATED:	DECEMBER 14, 2007 @ 8:41 A.M.

1. **NAME(S) OF ASSURED:**

   TRUSTEE: CALIFORNIA RECONVEYANCE COMPANY

   BENEFICIARY: WASHINGTON MUTUAL BANK, FA

2. **THE ESTATE OR INTEREST IN THE LAND HEREINAFTER DESCRIBED, OR REFERRED TO, AND COVERED BY THIS GUARANTEE IS:**

   A FEE

3. **TITLE TO SAID ESTATE OR INTEREST, AT THE DATE HEREOF, IS VESTED IN:**

   LAURA RICHARDSON, AN UNMARRIED WOMAN

4. **THE LAND REFERRED TO IN THIS GUARANTEE IS SITUATED IN THE CITY OF SACRAMENTO, COUNTY OF SACRAMENTO, STATE OF CALIFORNIA, AND IS DESCRIBED AS FOLLOWS:**

   SEE EXHIBIT "A"

EXHIBIT A

LEGAL DESCRIPTION

REF. NO. 723397CA

LOT 259 AS SHOWN ON THE OFFICIAL "PLAT OF SOUTH CURTIS OAKS SUBDIVISION NOV. 6", FILED IN THE OFFICE OF THE COUNTY RECORDER OF SACRAMENTO COUNTY, FEBRUARY 10, 1927 IN BOOK 19 OF MAPS, MAP NO. 18

JPMC-001694
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CSOC.RICH.002586

EXCEPTIONS

1. PROPERTY TAXES, INCLUDING ANY PERSONAL PROPERTY TAXES AND ANY ASSESSMENTS COLLECTED WITH TAXES, FOR THE FISCAL YEAR 2007-2008 ASSESSOR'S PARCEL NUMBER

TOTAL AMOUNT	:	$1,016.82
1ST INSTALLMENT	:	$508.41 (DELINQUENT)
2ND INSTALLMENT	:	$508.41 (OPEN)
1ST PENALTY	:	$50.84
2ND PENALTY/COSTS	:	$60.84
LAND	:	$16,999.00
IMPROVEMENT	:	$62,120.00
CODE AREA	:	03-005
EXEMPTION	:	(NONE SHOWN)

2. SUPPLEMENTAL ASSESSMENT FOR 2007-2008,

BILLING DATE	:	SEPTEMBER 24, 2007
TOTAL AMOUNT	:	$2,098.35
1ST INSTALLMENT	:	$1,049.18 (DELINQUENT)
MUST BE PAID BY	:	DECEMBER 10, 2007
1ST PENALTY	:	$104.92
2ND INSTALLMENT	:	$1,049.17 (OPEN)
MUST BE PAID BY	:	APRIL 10, 2008
2ND PENALTY	:	$114.92

3. SUPPLEMENTAL ASSESSMENT FOR 2007-2008,

BILLING DATE	:	NOVEMBER 20, 2007
TOTAL AMOUNT	:	$4,994.64
1ST INSTALLMENT	:	$2,497.32 (OPEN)
MUST BE PAID BY	:	DECEMBER 31, 2007
1ST PENALTY	:	$249.73
2ND INSTALLMENT	:	$2,497.32 (OPEN)
MUST BE PAID BY	:	APRIL 30, 2008
2ND PENALTY	:	$259.73

4. THE LIEN OF SUPPLEMENTAL TAXES, IF ANY, ASSESSED PURSUANT TO THE PROVISIONS OF CHAPTER 3.5 (COMMENCING WITH SECTION 75) OF THE REVENUE AND TAXATION CODE OF THE STATE OF CALIFORNIA.

5. ANY UNPAID AMOUNTS NOW OWING, FOR DELINQUENT UTILITIES, OF RECORD OR NOT, DUE TO THE CITY OF FOLSOM, CITY OF GALT, AND CITY OR COUNTY OF SACRAMENTO.

ANY SUCH AMOUNTS MAY BE ASCERTAINED BY CALLING (916) 264-5454 FOR CITY AND (916) 875-5555 FOR COUNTY OF SACRAMENTO.

CITY OF FOLSOM	:	(916) 355-7200
CITY OF GALT	:	(209) 745-2961

6. ASSESSMENTS, IF ANY, FOR COMMUNITY FACILITY DISTRICTS AFFECTING SAID LAND WHICH MAY EXIST BY VIRTUE OF ASSESSMENT MAPS OR NOTICES FILED BY SAID DISTRICTS

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A. ANY UNPAID AND/OR DELINQUENT BOND OR ASSESSMENT AMOUNTS WHICH MAY HAVE BEEN REMOVED FROM THE ROLLS OF THE COUNTY TAX ASSESSOR AND WHICH MAY HAVE BEEN REMOVED FROM TAX BILLS AND TAX DEFAULT REDEMPTION AMOUNTS.

7. COVENANTS, CONDITIONS AND RESTRICTIONS IN INSTRUMENTS OF RECORD IN SAID COUNTY AND ANY AMENDMENTS, MODIFICATIONS AND ANNEXATIONS THERETO, WHICH PROVIDE THAT A VIOLATION THEREOF SHALL NOT DEFEAT OR RENDER INVALID THE LIEN OF ANY FIRST MORTGAGE OR DEED OF TRUST MADE IN GOOD FAITH AND FOR VALUE, BUT OMITTING ANY COVENANTS OR RESTRICTIONS, IF ANY, BASED UPON RACE, COLOR, RELIGION, SEX, SEXUAL ORIENTATION, FAMILIAL STATUS, MARITAL STATUS, DISABILITY, HANDICAP, NATIONAL ORIGIN, ANCESTRY, OR SOURCE OF INCOME, AS SET FORTH IN APPLICABLE STATE OR FEDERAL LAWS, EXCEPT TO THE EXTENT THAT SAID COVENANT OR RESTRICTION IS PERMITTED BY APPLICABLE LAW).

EASEMENTS OR SERVITUDES AS THEY APPEAR ON MAPS OR IN DOCUMENTS RECORDED IN THE PUBLIC RECORDS OF SAID COUNTY.

LEASES, GRANTS, EXCEPTIONS OR RESERVATIONS OF MINERAL RIGHTS APPEARING IN THE PUBLIC RECORDS OF SAID COUNTY.

8. A DEED OF TRUST TO SECURE AN INDEBTEDNESS IN THE AMOUNT SHOWN BELOW, AND ANY OTHER OBLIGATIONS SECURED THEREBY

AMOUNT	:	$535,001.00
DATED	:	JANUARY 4, 2007
TRUSTOR	:	LAURA RICHARDSON, AN UNMARRIED WOMAN
TRUSTEE	:	CALIFORNIA RECONVEYANCE COMPANY, A CALIFORNIA CORPORATION
BENEFICIARY	:	WASHINGTON MUTUAL BANK, A FEDERAL ASSOCIATION
RECORDED	:	JANUARY 10, 2007, IN BOOK 20070110, PAGE 1818 OF OFFICIAL RECORDS

A NOTICE OF DEFAULT UNDER THE TERMS OF SAID DEED OF TRUST

RECORDED	:	DECEMBER 14, 2007, IN BOOK 20071214, PAGE 358 OF OFFICIAL RECORDS

9. THE LATEST TAX ROLL INFORMATION OBTAINED FROM THE COUNTY TAX ASSESSOR SHOWS THE SITUS ADDRESS ON SAID LAND AS 3622 W CURTIS DR, SACRAMENTO, CA AND THE PARCEL NO./PROPERTY ID NO. AS 013-0363-001-0000.

10. ANY BANKRUPTCY PROCEEDING THAT IS NOT DISCLOSED BY THE ACTS THAT WOULD AFFORD NOTICE AS TO SAID LAND, PURSUANT TO TITLE 11 U.S.C. 549 (C) OF THE BANKRUPTCY REFORM ACT OF 1978, AS AMENDED.

JPMC-001696
CONFIDENTIAL

CSOC.RICH.002588

GUARANTEE NO: 66-92-95-9442

ORDER NO: M721884

INFORMATION FOR TRUSTEE

RELATIVE TO THE DEED OF TRUST SHOWN AS ITEM NUMBER 8 OF THIS GUARANTEE:

1. THE TRUSTEE MUST OBSERVE THE REQUIREMENTS OF SECTION 2924b OF THE CIVIL CODE AS TO THE 'NOTICES' TO BE SENT TO THE TRUSTOR(S). IF ADDRESS(ES) OF THE TRUSTOR(S) ARE NOT SHOWN IN SAID DEED OF TRUST, OR IF NO NOTICE HAS BEEN REQUESTED BY THE TRUSTORS IN SAID DEED OF TRUST, THIS CODE SECTION STATES THE PROCEDURE TO BE FOLLOWED AS TO 'NOTICES' IN SUCH CASES. THE NAME(S) OF THE TRUSTOR(S) AND THE ADDRESS(ES), IF ANY, SHOWN IN SAID DEED OF TRUST ARE:

   LAURA RICHARDSON
   3622 WEST CURTIS DRIVE
   SACRAMENTO, CALIFORNIA 95818

2. THE NAME(S) AND ADDRESS(ES) OF PERSON(S) WHO HAVE RECORDED REQUESTS, OTHER THAN THE ORIGINAL TRUSTOR(S), AS PROVIDED IN SECTION 2924b(a) AND 2924b(d) OF THE CIVIL CODE, FOR A COPY OF ANY RECORDED 'NOTICE OF DEFAULT' AND A COPY OF ANY RECORDED 'NOTICE OF SALE' ARE:

   NONE

3. THE NAME(S) AND ADDRESS(ES) OF ADDITIONAL PERSON(S) WHO, AS PROVIDED BY SECTION 2924b(c)(1) AND (2) OF THE CIVIL CODE, ARE ENTITLED TO RECEIVE A COPY OF ANY RECORDED 'NOTICE OF DEFAULT' AND A COPY OF ANY RECORDED 'NOTICE OF SALE' ARE:

   LAURA RICHARDSON
   3622 WEST CURTIS DR
   SACRAMENTO, CA 95818
   (VESTEE)

   LAURA RICHARDSON
   3622 W CURTIS DR
   SACRAMENTO, CA 95818
   (VESTEE)

   LAURA RICHARDSON
   717 E VERNON ST
   LONG BEACH, CA 90806
   (VESTEE)

4. THE NAME(S) AND ADDRESS(ES) OF STATE, FEDERAL AGENCIES OR THE INTERNAL REVENUE SERVICE WHICH, AS PROVIDED BY SECTION 2924b(c)(3) AND SECTION 2924b(c)(4) OF THE CIVIL CODE, ARE ENTITLED TO RECEIVE A COPY OF ANY RECORDED 'NOTICE OF SALE' ARE:

   NONE

5. THE NAME(S) AND ADDRESS(ES) OF THE PERSON(S) DISCLOSED BY THE RECORDS EXAMINED, OTHER THAN THOSE TO WHOM 'NOTICE' IS REQUIRED BY SECTION 2924b OF THE CIVIL CODE, WHO MIGHT BE INTERESTED IN RECEIVING A COPY OF ANY RECORDED 'NOTICE OF DEFAULT' OR A COPY OF ANY RECORDED 'NOTICE OF SALE' ARE:

   NONE

JPMC-001697
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CSOC.RICH.002589

6. CITY IN WHICH SAID LAND IS LOCATED: SACRAMENTO

IF NOT IN A CITY, JUDICIAL DISTRICT IN WHICH SAID LAND IS LOCATED:

7. LEGAL PUBLICATION:

DAILY RECORDER
P.O. BOX 1048
SACRAMENTO, CALIFORNIA 95812-1048
1115 H STREET
SACRAMENTO, CALIFORNIA 95812

TELEPHONE: 916 444-2355

PUBLISHED: MONDAY THROUGH FRIDAY

8. ATTENTION IS CALLED TO THE SERVICEMEMBERS CIVIL RELIEF ACT OF 2003 (108 P.L. 189; 117 STAT. 2835; 2003 ENACTED H.R.100) AND AMENDMENTS THERETO AND THE MILITARY RESERVIST ACT OF 1991 (SEC. 800 TO 810, MILITARY VETERANS CODE) WHICH CONTAIN INHIBITIONS AGAINST THE SALE OF LAND UNDER A DEED OF TRUST IF THE OWNER IS ENTITLED TO THE BENEFITS OF SAID ACTS.

9. ATTENTION IS CALLED TO THE FEDERAL TAX LIEN ACT OF 1966 (PUBLIC LAW 89-719) WHICH, AMONG OTHER THINGS, PROVIDES FOR THE GIVING OF WRITTEN NOTICE OF SALE IN A SPECIFIED MANNER TO THE SECRETARY OF THE TREASURY OR HIS OR HER DELEGATE AS A REQUIREMENT FOR THE DISCHARGE OR DIVESTMENT OF A FEDERAL TAX LIEN IN A NONJUDICIAL SALE, AND ESTABLISHES WITH RESPECT TO SUCH A LIEN A RIGHT IN THE UNITED STATES TO REDEEM THE PROPERTY WITHIN A PERIOD OF 120 DAYS FROM THE DATE OF ANY SUCH SALE.

10. ATTENTION IS CALLED TO SECTION 2924b(a)(3) AND SECTION 2924b(c)(4) OF THE CIVIL CODE, WHICH AMONG OTHER THINGS, PROVIDES FOR THE GIVING OF WRITTEN NOTICE OF ANY RECORDED 'NOTICE OF SALE', IN A SPECIFIED MANNER, TO THE OFFICE OF ANY STATE TAXING AGENCY, IN SACRAMENTO, CA., WHICH HAS A 'NOTICE OF TAX LIEN' OF RECORD IN THE OFFICE OF THE COUNTY RECORDER OF SAID COUNTY.

11. ATTENTION IS CALLED TO SECTION 2934a OF THE CIVIL CODE CONCERNING ANY 'SUBSTITUTION OF TRUSTEE', REQUIRING THAT WHEN SUBSTITUTION IS BEING EFFECTED UNDER THE PROVISIONS OF THAT SECTION, 'NOTICE' BE SENT IN ACCORDANCE WITH THE REQUIREMENTS OF SECTION 2924b OF THE CIVIL CODE.

JPMC-001698
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CSOC.RICH.002590

CSOC.RICH.002591

JPMC-001699
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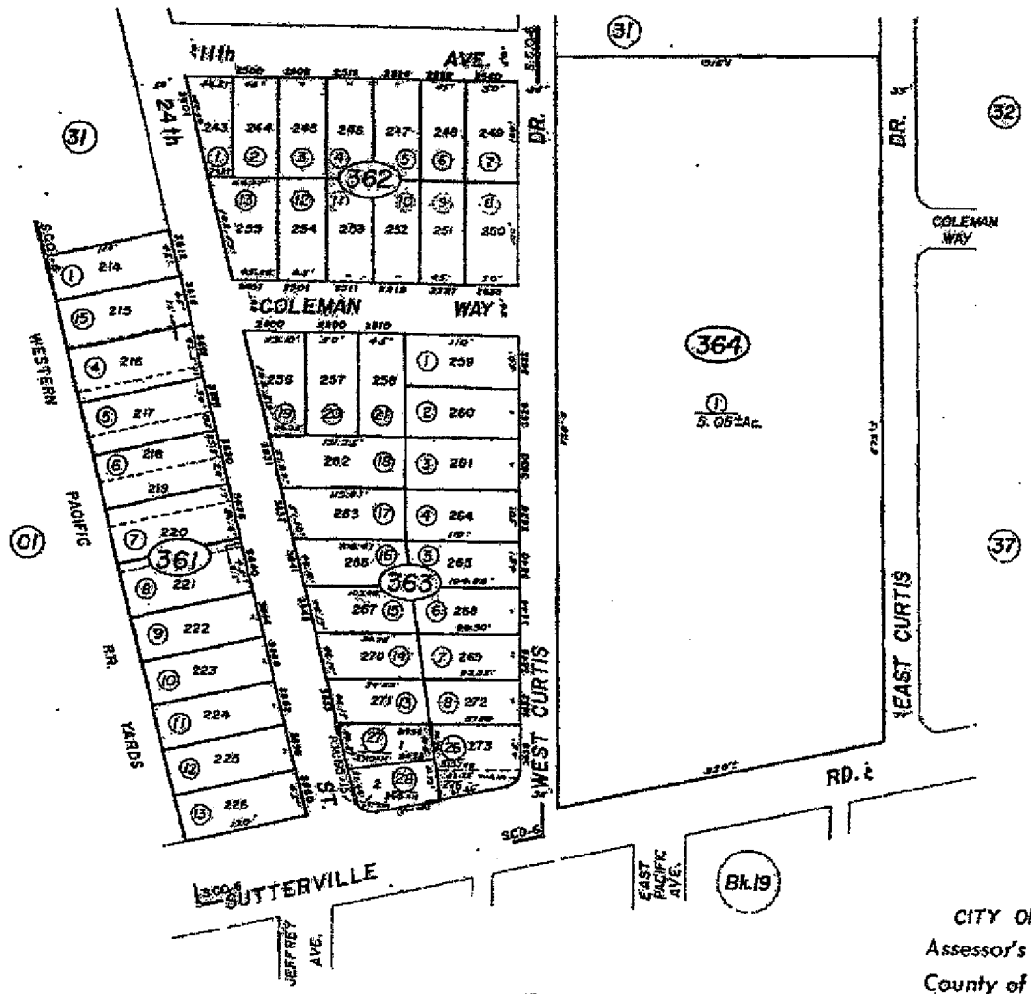
POR. CITY & SOUTH CURTIS OAKS SUB. 6

Tax Area Code 13-36



NOTE -Assessor's Block Numbers Shown in Ellipses.
Assessor's Parcel Numbers Shown in Circles.

CITY OF SACRAMENTO
Assessor's Map Bk. 13 -Pg.36
County of Sacramento, Calif.

NOV 0 9 2006

Description: Sacramento,CA Assessor Map 13.36 Page: 1 of 1
Order: 19 Comment:

6. Options to Pay or Otherwise Settle Claims: Termination of Liability.

In case of a claim under this Guarantee, the Company shall have the following additional options:

(a) To Pay or Tender Payment of the Amount of Liability or to Purchase the Indebtedness.

The Company shall have the option to pay or settle or compromise for or in the name of the Assured any claim which could result in loss to the Assured within the coverage of this Guarantee, or to pay the full amount of this Guarantee or, if this Guarantee is issued for the benefit of a holder of a mortgage or a lienholder, the Company shall have the option to purchase the indebtedness secured by said mortgage or said lien for the amount owing thereon together with any costs, reasonable attorneys' fees and expenses incurred by the Assured claimant which were authorized by the Company up to the time of purchase.

Such purchase, payment or tender of payment of the full amount of the Guarantee shall terminate all liability of the Company hereunder. In the event after notice of claim has been given to the Company by the Assured the Company offers to purchase said indebtedness, the owner of such indebtedness shall transfer and assign said indebtedness, together with any collateral security, to the Company upon payment of the purchase price.

Upon the exercise by the Company of the option provided for in Paragraph (a) the Company's obligation to the Assured under this Guarantee for the claimed loss or damage, other than to make the payment required in that paragraph, shall terminate, including any obligation to continue the defense or prosecution of any litigation for which the Company has exercised its options under Paragraph 5, and the Guarantee shall be surrendered to the Company for cancellation.

(b) To Pay or Otherwise Settle With Parties Other Than the Assured or With the Assured Claimant.

To Pay or otherwise settle with other parties for or in the name of an Assured claimant any claim assured against under this Guarantee, together with any costs, attorneys' fees and expenses incurred by the Assured claimant which were authorized by the Company up to the time of payment and which the Company is obligated to pay.

Upon the exercise by the Company of the option provided for in Paragraph (b) the Company's obligation to the Assured under this Guarantee for the claimed loss or damage, other than to make the payment required in that paragraph, shall terminate including any obligation to continue the defense or prosecution of any litigation for which the Company has exercised its options under Paragraph 5.

7. Determination and Extent of Liability.

This Guarantee is a contract of indemnity against actual monetary loss or damage sustained or incurred by the Assured claimant who has suffered loss or damage by reason of reliance upon the assurances set forth in this Guarantee and only to the extent herein described, and subject to the exclusions stated in Paragraph 2.

The liability of the Company under this Guarantee to the Assured shall not exceed the least of:

(a) the amount of liability stated in Schedule A;

(b) the amount of the unpaid principal indebtedness secured by the mortgage of an Assured mortgagee, as limited or provided under Section 7 of these Conditions and Stipulations or as reduced under Section 10 of these Conditions and Stipulations, at the time the loss or damage assured against by this Guarantee occurs, together with interest thereon; or

(c) the difference between the value of the estate or interest covered hereby as stated herein and the value of the estate or interest subject to any defect, lien or encumbrance assured against by this Guarantee.

8. Limitation of Liability.

(a) If the Company establishes the title, or removes the alleged defect, lien or encumbrance, or cures any other matter assured against by this Guarantee in a reasonably diligent manner by any method, including litigation and the completion of any appeals therefrom, it shall have fully performed its obligations with respect to that matter and shall not be liable for any loss or damage caused thereby.

(b) In the event of any litigation by the Company or with the Company's consent, the Company shall have no liability for loss or damage until there has been a final determination by a court of competent jurisdiction, and disposition of all appeals therefrom, adverse to the title, as stated herein.

(c) The Company shall not be liable for loss or damage to any Assured for liability voluntarily assumed by the Assured in settling any claim or suit without the prior written consent of the Company.

9. Reduction of Liability or Termination of Liability.

All Payments under this Guarantee, except payments made for costs, attorneys' fees and expenses pursuant to paragraph 5 shall reduce the amount of liability pro tanto.

10. Payment of Loss.

(a) No payment shall be made without producing this Guarantee for endorsement of the payment unless the Guarantee has been lost or destroyed, in which case proof of loss or destruction shall be furnished to the satisfaction of the Company.

(b) When liability and the extent of loss or damage has been definitely fixed in accordance with these Conditions and Stipulations, the loss or damage shall be payable within thirty (30) days thereafter.

11. Subrogation Upon Payment or Settlement.

Whenever the Company shall have settled and paid a claim under this Guarantee, all right of subrogation shall vest in the Company unaffected by any act of the Assured claimant.

The Company shall be subrogated to and be entitled to all rights and remedies which the Assured would have had against any person or property in respect to the claim had this Guarantee not been issued. If requested by the Company, the Assured shall transfer to the Company all rights and remedies against any person or property necessary in order to perfect this right of subrogation. The Assured shall permit the Company to sue, compromise or settle in the name of the Assured and to use the name of the Assured in any transaction or litigation involving these rights or remedies.

If a payment on account of a claim does not fully cover the loss of the Assured the Company shall be subrogated to all rights and remedies of the Assured after the Assured shall have recovered its principal, interest, and costs of collection.

12. Arbitration.

Unless prohibited by applicable law, either the Company or the Assured may demand arbitration pursuant to the Title Insurance Arbitration Rules of the American Arbitration Association.

Arbitrable matters may include, but are not limited to, any controversy or claim between the Company and the Assured arising out of or relating to this Guarantee, any service of the Company in connection with its issuance or the breach of a Guarantee provision or other obligation. All arbitrable matters when the Amount of Liability is $1,000,000 or less shall be arbitrated at the option of either the Company or the Assured. All arbitrable matters when the amount of liability is in excess of $1,000,000 shall be arbitrated only when agreed to by both the Company and the Assured. The Rules in effect at Date Of Guarantee shall be binding upon the parties. The award may include attorneys' fees only if the laws of the state in which the land is located permits a court to award attorneys' fees to a prevailing party. Judgment upon the award rendered by the Arbitrator(s) may be entered in any court having jurisdiction thereof.

The law of the situs of the land shall apply to an arbitration under the Title Insurance Arbitration Rules.

A copy of the rules may be obtained from the Company upon request.

13. Liability Limited to This Guarantee; Guarantee Entire Contract.

(a) This Guarantee together with all endorsements, if any, attached hereto by the Company is the entire Guarantee and contract between the Assured and the Company. In interpreting any provision of this Guarantee, this Guarantee shall be construed as a whole.

(b) Any claim of loss or damage, whether or not based on negligence, or any action asserting such claim, shall be restricted to this Guarantee.

(c) No amendment of or endorsement to this Guarantee can be made except by a writing endorsed hereon or attached hereto signed by either the President, a Vice President, the Secretary, an Assistant Secretary, or validating officer or authorized signatory of the Company.

14. Notices, Where Sent.

All notices required to be given the Company and any statement in writing required to be furnished the Company shall include the number of this Guarantee and shall be addressed to

National Claims Administration
P.O. Box 45023
Jacksonville, Florida 32232-5023

JPMC-001700
CONFIDENTIAL

REQUEST TO RECORD DOCUMENT(S)

CALIFORNIA RECONVEYANCE COMPANY
9200 Oakdale Avenue N 110612
Chatsworth, CA 91311
800 892-6902
(818)775-2258 (Fax)

Date: 05/29/2008

FIDELITY NATIONAL TITLE COMPANY
15661 RED HILL AVENUE
SUITE 201
TUSTIN, CA 92780
Attn: MERRLYN AGUAS

Trustee's Sale No:	723397CA
Title Order No:	M721884
Loan No:	
County:	SACRAMENTO
Situs:	3622 WEST CURTIS DRIVE SACRAMENTO, CA 95818
APN:	

Dear MERRLYN AGUAS:

We have enclosed the following for recording:

NOTICE OF RESCISSION OF TRUSTEE'S DEED UPON SALE

Other instructions:

Please examine the public records which impart constructive notice in the county or counties where the property is situated for any evidence of a petition in bankruptcy being filed by the current owners of the subject property AND Temporary Restraining Order AND any defect in the legal description or title. DO NOT RECORD or otherwise proceed if there is such evidence and notify the undersigned immediately. If there is no such evidence, please record the above documents.

CALIFORNIA RECONVEYANCE COMPANY

HUEY-JEN CHIU, VICE PRESIDENT
818-775-2340

JPMC-001701
CONFIDENTIAL

RECORDING REQUESTED BY
CALIFORNIA RECONVEYANCE COMPANY

AND WHEN RECORDED MAIL TO

CALIFORNIA RECONVEYANCE COMPANY
9200 Oakdale Avenue
Mail Stop: N 11 06 12
Chatsworth, CA 91311

Space above this line for recorder's use only

Trustee Sale No. 723397CA Loan No. [redacted] Title Order No. M721884

NOTICE OF RESCISSION OF TRUSTEE'S DEED UPON SALE

This Notice of Rescission is made on 05/30/2008 with respect to the following facts:

1. That CALIFORNIA RECONVEYANCE COMPANY, a California Corporation as the duly appointed trustee under that certain Deed of Trust dated 01/04/2007, and Recorded 01/10/2007, Book 20070110, Page 1618, Instrument naming LAURA RICHARDSON, AN UNMARRIED WOMAN as trustor and WASHINGTON MUTUAL BANK as beneficiary, securing a Promissory Note in the amount of $535,001.00.

2. The Deed of Trust encumbers the real property situated in the County of SACRAMENTO, State of CALIFORNIA, described as follows:
LOT 259 AS SHOWN ON THE OFFICIAL "PLAT OF SOUTH CURTIS OAKS SUBDIVISION NOV. 6", FILED IN THE OFFICE OF THE COUNTY RECORDER OF SACRAMENTO COUNTY, FEBRUARY 10, 1927 IN BOOK 19 OF MAPS, MAP NO. 18

A.P.N.: [redacted]
Situs: 3622 WEST CURTIS DRIVE, SACRAMENTO, CA 95818

3. That by virtue of a Default under the terms of the Deed of Trust the Beneficiary did declare a default, as set forth in a Notice of Default and Election to Sell, which Notice was recorded in the Office of the County Recorder of SACRAMENTO, California.

4. On 05/07/2008, at 01:30 PM the property was purportedly sold to RED ROCK MORTGAGE, INC., being the highest bidder at such sale who bid the amount of $388,000.01.

5. The Trustee's Sale on 05/07/2008 is being rescinded at the request of the Beneficiary, as the Beneficiary had previously agreed to postpone the foreclosure sale to June 4, 2008. The Trustee's sale of 05/07/2008 is therefore null and void, and of no force and effect.

6. The express purpose for this Notice of Rescission is to return the priority and existence of all lien holders to the status quo ante that existed prior to the Trustee's Sale.

NOW, THEREFORE, THE UNDERSIGNED HEREBY RESCINDS THE TRUSTEE'S SALE AND PURPORTED TRUSTEE'S DEED UPON SALE AND HEREBY ADVISES ALL PERSONS, WHOMEVER AND WHATSOEVER LOCATED, THAT THE TRUSTEE'S DEED UPON SALE DATED 05/09/2008, FROM CALIFORNIA RECONVEYANCE COMPANY TO RED ROCK MORTGAGE, INC AND RECORDED 05/19/2008 IN BOOK 20080519, PAGE 0487, OF OFFICIAL RECORDS OF SACRAMENTO COUNTY IS HEREBY RESCINDED AND SHALL HAVE NO FURTHER FORCE OR EFFECT WHATSOEVER.

IN WITNESS WHEREOF, CALIFORNIA RECONVEYANCE COMPANY, has caused its corporate name and seal to be hereto affixed by its authorized signature.

DATE: 05/29/2008

CALIFORNIA RECONVEYANCE COMPANY, as Trustee

BY _____
Colleen Irby, Assistant Secretary

BY _____
Karime Arias, Assistant Secretary

WASHINGTON MUTUAL BANK, FA

BY _____
Deborah Brignac, Vice President

BY _____
Huey-Jen Chiu, Vice President

STATE OF CALIFORNIA
COUNTY OF LOS ANGELES

On 5/29/08 before me, SIERRIE HERRADURA, "Notary Public" personally appeared DEBORAH BRIGNAC, HUEY-JEN CHIU, COLLEEN IRBY AND KARIME ARIAS, who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity (ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Signature _____ (Seal)

SIERRIE HERRADURA
Commission # 1722714
Notary Public - California
Los Angeles County
My Comm. Expires Mar 3, 2012

JPMC-001703
CONFIDENTIAL

WHEN RECORDED MAIL TO:
RED ROCK MORTGAGE, INC.

MAIL TAX STATEMENTS TO:
RED ROCK MORTGAGE, INC.
3600 AMERICAN RIVER DRIVE #135
SACRAMENTO, CA 95864

Sacramento County Recording
Craig A Kramer, Clerk/Recorder
BOOK 20080519 PAGE 0487
Check Number 5325
Monday, MAY 19, 2008 11:12:43 AM
Tel Pd $12.00 Nbr-0009289838
006-Sacramento Cy DTT PAID
NMW/60/1-2

Space above this line for recorder's use only

Trustee Sale No. 723397CA Loan No. Title Order No. M721884

TRUSTEE'S DEED UPON SALE

APN 013-0363-001-0000 T.R.A. No.
The undersigned grantor declares:
1) The Grantee herein was not the foreclosing beneficiary.
2) The amount of the unpaid debt together with costs was.....$574,023.87
3) The amount paid by the grantee at the trustee sale was.....$388,000.01
4) The documentary transfer tax is.....$427.35
5) Said property is in SACRAMENTO

and CALIFORNIA RECONVEYANCE COMPANY (herein called Trustee), as the duly appointed Trustee or substituted Trustee under the Deed of Trust hereinafter described, does hereby grant and convey, but without covenant or warranty, express or implied, to **Red Rock Mortgage, Inc.** (herein called Grantee), all of its right, title and interest in and to that certain property situated in the County of SACRAMENTO, State of California, described as follows: LOT 259 AS SHOWN ON THE OFFICIAL "PLAT OF SOUTH CURTIS OAKS SUBDIVISION NOV. 6", FILED IN THE OFFICE OF THE COUNTY RECORDER OF SACRAMENTO COUNTY, FEBRUARY 10, 1927 IN BOOK 19 OF MAPS, MAP NO. 18

Situs: 3622 WEST CURTIS DRIVE, , SACRAMENTO, CA 95818

RECITALS:
This conveyance is made pursuant to the powers conferred upon Trustee by that certain Deed of Trust dated 01/04/2007 and executed by LAURA RICHARDSON, AN UNMARRIED WOMAN, as Trustor, and Recorded 01/10/2007, Book 20070110, Page 1818, Instrument of official records of SACRAMENTO, County, California, and after fulfillment of the conditions specified in said Deed of Trust authorizing this conveyance.

Default occurred as set forth in a Notice of Default and Election to Sell which was recorded in the Office of the Recorder of said County, and such default still existed at the time of sale.

All requirements of law regarding the mailing of copies of notices or the publication of a copy of the Notice of Default or the personal delivery of the copy of the Notice of Default and the posting and publication of copies of the Notice of a Sale have been complied with.

Trustee, in compliance with said Notice of Trustee's Sale and in exercise of its powers under said Deed of Trust, sold the herein described property at public auction on 05/07/2008. Grantee, being the highest bidder at said sale, became the purchaser of said property for the amount bid being $388,000.01 in lawful money of the United States, or by credit bid if the Grantee was the beneficiary of said Deed of Trust at the time of said Trustee's Sale.

DATE: 05/09/2008

CALIFORNIA RECONVEYANCE COMPANY, as Trustee

Karime Arias, Assistant Secretary

STATE OF CALIFORNIA
COUNTY OF LOS ANGELES

On May 09, 2008 before me, IRMA GARCIA TORRES, "Notary Public" personally appeared KARIME ARIAS, who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Signature _____ (Seal)

IRMA GARCIA TORRES
Commission # 1508392
Notary Public - California
Los Angeles County
My Comm. Expires Aug 17, 2008

JPMC-001705
CONFIDENTIAL

April 17, 2008

Laura Richardson
717 East Vernon Street
Long Beach, CA 90806

RE: Washington Mutual Loan Number
Property Address: 3622 West Curtis Drive, Sacramento, CA 95818

WE MAY REPORT/HAVE REPORTED INFORMATION ABOUT YOUR ACCOUNT TO CREDIT BUREAUS. LATE PAYMENTS, MISSED PAYMENTS, OR OTHER DEFAULTS ON YOUR ACCOUNT MAY BE REFLECTED IN YOUR CREDIT REPORT.

WE ARE A DEBT COLLECTOR. THIS IS AN ATTEMPT TO COLLECT A DEBT, AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

Dear Ms. Richardson:

Thank you for your recent contact with our Executive Office. Please find your reinstatement figures enclosed. Please remit the exact reinstatement amount in certified funds to us at the below address:

Washington Mutual
Default Cash Processing
7255 Baymeadows Way
Jacksonville, FL 32256

We have placed a sixty day hold on all foreclosure sale or actions, the hold will expire June 4, 2008.

Should you have any further questions, please feel free to contact me at 904-732-8817.

Sincerely,

Allison Dolan
Default Specialist II – ERT
Washington Mutual Home Loans

RE: Loan Number:
Borrower: HELMAR FAMILY REVOCAB
Property Address: 3622 W CURTIS DR
SACRAMENTO, CA 95818

Quote Type: Reinstatement Quote
Good Through: 4/7/2008
Loan Type: Conventional Uninsured
Foreclosure Sale Date: 12.00.00 AM
Next Due Date will be: 5/1/2008
Date Prepared: 4/4/2008

9 months at $ 4,227.98		$ 38,051.82
months at $		$
months at $		$
months at $		$
months at $		$
months at $		$
months at $		$
months at $		$
	Subtotal of Payments Due	$ 38,051 82
Inspection Fees		$ 0 00
Appraisal Fees		$ 0.00
NSF Charges		$ 0.00
Late Charges		$ 253.68
Property Preservation		$
[illegible]		[illegible]
Corporate Advance Balance		$ 1,157 82
Liens		$
		$
Other Fees		$ 46.80
Outstanding Fees & Costs**		$
Total for Reinstatement		$ 37,028.60

prhoden
51797295

**Please add all collectable outstanding fees and costs to the above total

**Please review the NewTrak Fees & Cost Module for any outstanding fees and cost do to parties other than yourself. Please include these amounts in your final quote.

JPMC-001707
CONFIDENTIAL

2008 LENDING COMPLAINT LOG

Status: Closed

Customer Information
Laura Richardson
3622 W Curtis Dr
Sacramento, CA 95818
Home :
Subprime Loan

Compliance Review Information:
THE FOLLOWING COMPLIANCE COMPLAINT CATEGORIES HAVE BEEN IDENTIFIED:
Foreclosure,

CUSTOMER INFORMATION:

Customer's Last Name:
RICHARDSON
Customer's First Name:
LAURA
Relationship Type:
Customer
Loan Type:
Subprime
Customer's Last Name 2:

Customer's First Name 2:

Contact Information:
Home
Addl'l Contact Information:
Cell
Property Address:
3622 W CURTIS DR
City:
SACRAMENTO
State: CA
Zip Code:
95818
Country:
Complainant Information:

ISSUE TYPE:

Complaint Type: Loan Servicing
Issues is: (Required)
New
*Method of Customer Contact:
Call
Complaint Source:
Executive

AREA RESPONSIBLE FOR COMPLAINT:
LOAN SERVICE INFORMATION:

Service Center: HLIS
Departments: Foreclosure
Nature of Complaint:
SERVICE
Specific Nature:
Payoff Amount/Breakdown
Definition:

2008 LENDING COMPLAINT LOG

Status: Closed

Summary of Complaint: The customer is attempting to bring the loan current. She is looking to obtain a reinstatement figure and prevent foreclosure.
Summary of Complaint entered: 04/03/2008
By: Rosie Alvarez
Summary of Resolution: The customer has been advised that the reinstatement figures have been sent to her via FED-EX on 04/17/08 as she has requested. We apologized for the delay in providing the information.
Summary of Resolution entered: 04/22/2008
By: Rosie Alvarez

LEGAL AND COMPLIANCE REVIEW:

Forwarded by Legal: No
Review Required By:

FILENET INFORMATION:

FileNet Case:
080409401
FileNet cover sheet Document Type:
Supporting Documentation
FileNet cover sheet
Assigned To:
OTHER
To generate FileNet cover sheet, fill in all required fields

SECURITY INFORMATION:

Threat Issued: No
Type of Threat:

WORKFLOW & ISSUE RESOLUTION:

Logged By:
Rosie Alvarez
Date ERT Received:
04/03/2008
Response Due Date:
04/10/2008
Method of Resolution:
Call
Date Research Completed:
04/22/2008
Aging: 13
Calendar Days: 19
Business Days: 13
Researcher:
Default
Follow Up Required By:
Rosie Alvarez
Date Issue Reassigned:
Resolution Partner I:
Date Info Requested:
Date Info Received:
Resolution Partner I Aging:
0
Resolution Partner II:
Date Info Requested:

2008 LENDING COMPLAINT LOG

Status: Closed

Date Info Received:
Resolution Partner II:
0
Customer Contacted By:
Rosie Alvarez
Date Call/Email Completed:
04/22/2008
Date Issue Closed:
04/22/2008
Issue closed by Rosie Alvarez
Date returned:
Reason Editor returned letter without edit:
Scheduled Call Back:
Date:
Time:
Status Update: Required for issues exceeding 10 day resolution
Comments:

2008 LENDING COMPLAINT LOG

Status: Closed

ACTIVITY LOG:

Attachments:
Activity Log:
Activity Log History (Display):

From: Alvarez, Rosalva R.
Sent: Thursday, April 03, 2008 1:25 PM
To: GM Default Executive Response
Cc: Alpigini, Erin E.; Siedzik, Tasha A.
Subject: DTE** Laura Richardson Loan
Importance: High

Hello,

I am hoping that you can assist me with this Congressional complaint. I have called and left a message on her cell phone for her to call me. The situation as Jan describes it below is that the customer is attempting to bring the loan current. She is looking to obtain a reinstatement figure and prevent foreclosure. Can you please assist me with that?

Thanks.

Rosie Alvarez
Executive Response Team
Customer Relations Manager
Washington Mutual Bank
(800) 225-5497 Opt. 1 Ext. 467
Fax (206) 965-3082

From: Owen, Jan L.
Sent: Thursday, April 03, 2008 10:50 AM
To: Smith, Kimberly; GM QSM DTE
Subject: Ladies

Congresswoman Laura Richardson

Loan
Property address: 3622 W. Curtis Drive
Sacramento, CA 95818

Has called. She is attempting to reinstate her loan as she indicates she has the money and would like to stay with the payment plan she had before she had her problems. I understand from her that her problems began when she starting running for Congress- once she had just won the state assembly seat. The Congressional district she represents is San Pedro and Long Beach, CA. She believes there will be a foreclosure sale on the above referenced property on April 7, 2008. She wants to keep the house and again has indicated she has the $$ to pay the arrears and to pay this loan.

This one is sensitive. Contact numbers are:
Congressional office, 310-538-1190- District office in CA. Please keep me posted. Thanks,
J

Jan Lynn Owen
First Vice President

2008 LENDING COMPLAINT LOG

Status: Closed

State and Local Government and Industry Relations Manager
801 K Street Suite 110
Sacramento, CA 95814
916-553-4961
916-325-4717 fax
jan.owen@wamu.net (04/03/2008 5:54:56 PM, Rosie Alvarez)

****

From: Siedzik, Tasha A.
Sent: Thursday, April 03, 2008 1:59 PM
To: Dolan, Allison A.
Cc: Alvarez, Rosalva R.; Alpigini, Erin E.
Subject: FW: DTE** Laura Richardson Loan
Importance: High

Allison – will you please take care of this asap??? The FCL sales is scheduled 4/7.

Thank you,

From: Dolan, Allison A.
Sent: Thursday, April 03, 2008 2:12 PM
To: Siedzik, Tasha A.
Cc: Alvarez, Rosalva R.; Alpigini, Erin E.
Subject: RE: DTE** Laura Richardson Loan

I have submitted the foreclosure hold for 60 days. Also, I emailed Fidelity to get the reinstatement figures good thru 4/30/08 as a rush. I should have them by EOB tomorrow.

Thanks.
Allison Dolan (04/04/2008 8:43:15 AM, Rosie Alvarez)

****

From: Dolan, Allison A.
Sent: Friday, April 04, 2008 9:48 AM
To: Siedzik, Tasha A.
Cc: Alvarez, Rosalva R.; Alpigini, Erin E.
Subject: RE: DTE** Laura Richardson Loan

I have put the foreclosure sale on a 60 day hold and ordered the reinstatement figures. I should have those Monday.

Thanks.
Allison Dolan

(04/04/2008 10:05:07 AM, Rosie Alvarez)

****

From: Dolan, Allison A.
Sent: Thursday, April 10, 2008 1:15 PM
To: Siedzik, Tasha A.; Alvarez, Rosalva R.
Cc: Alvarez, Rosalva R.; Alpigini, Erin E.
Subject: RE: DTE** Laura Richardson Loan

Hi Rosie-
Here is the Reinstatement figures for this loan. Do you want me to also fed-ex it to the borrower?

2008 LENDING COMPLAINT LOG

Status: Closed

Thank you!

From: Alvarez, Rosalva R.
Sent: Friday, April 11, 2008 11:33 PM
To: Dolan, Allison A.; Siedzik, Tasha A.
Cc: Alpigini, Erin E.
Subject: RE: DTE** Laura Richardson Loan #

Hello Allison,

Yes please send this to her via overnight on Monday.

Thank you, (04/12/2008 8:17:54 PM, Rosie Alvarez)
****

04/22/08 16:40:31 1X6 LOAN SERVICE EXECUTIVE RESOLVED
S/W MS RICHARDSONS ASSISTANT AND ADVISED HIM THAT
THE REINST FIGURES HAVE BEEN SENT TO HER VIA FED E
X ON 04/17. HE WILL MAKE SURE THAT SHE RECEIVES TH
EM (04/22/2008
1:41:31 PM, Rosie Alvarez)
****

Refund #1

Amount Refunded to Customer:
Refund Type:
Refund Account or Check number:

Refund #2

Amount Refunded to Customer:
Refund Type:

Refund #3

Amount Refunded to Customer:
Refund Type:
Refund Account or Check number:

CONSOLIDATED NOTES LOG **05/22/08 13:49:28**

```
L  RICHARDS      L:R F:A B:  R:        DUE 08/01/07   TYPE CONV. RES.    ARM
     ANA Y ARM Y ASM Y BLN Y BNK Y CCN Y COL Y ELC Y FOR Y HAZ Y LMT Y
     MIP Y PIF Y PMT Y REO Y SER Y TAX Y TSK Y DATE SELECT: MMDDYY  PRINT:
-------------------------------* PF8 FOR MORE *-------------------------------
FOR 041608 @VU VENT: USER HAS ENDED THE HOLD. HOLD END DATE: 04/1
               6/2008. HOLD TYPE: LOSS MITIGATION WORKOUT
TSK 041608 #49 PROCEED                                                FORRST
TSK 041508 E@F PROCEED                                                FORRST
SER 041008 JRR ***EXECUTIVE ISSUE**EMAILED REINSTATEMENT FIGURES
               TO DTE
COL 040808 MED CALLED BORR HM PH# LMTC............JANICE01349
FOR 040408 @VU LOSS MITIGATION WORKOUT HOLD OPENED: 4/4/2008
FOR 040408 @VU RYAN PACUBAS - (CONT) - OR 60 DAYS TO ALLOW THE BO
               RROWER TO REINSTATE THE LOAN. SHE IS A PROMINENT P
               OLITICAL FIGURE. STATUS: ACTIVE, AWAITING APPROVAL
               . HOLD START: 4/4/2008
FOR 040408 @VU RYAN PACUBAS  SYSTEM UPDATED FOR THE FOLLOWING EVE
               NT: USER HAS PLACED THE FILE ON HOLD. HOLD REASON:
                LOSS MITIGATION WORKOUT. HOLD COMMENTS: DESTINY W
               HITEHEAD, FIDELITY CLOSED BY: N.A.   REVIEWED BY:
               N.A. REVIEWED: N.A.   PROJECTED END: N.A.   DAYS O
```

JPMC-001714
CONFIDENTIAL

CONSOLIDATED NOTES LOG 05/22/08 13:49:38

L RICHARDS L:R F:A B: R: DUE 08/01/07 TYPE CONV. RES. ARM
ANA Y ARM Y ASM Y BLN Y BNK Y CCN Y COL Y ELC Y FOR Y HAZ Y LMT Y
MIP Y PIF Y PMT Y REO Y SER Y TAX Y TSK Y DATE SELECT: MMDDYY PRINT:

----------* PF8 FOR MORE *----------

FOR 040408 @VU PEN: 0 COMMENTS: FROM: DOLAN, ALLISON A. MAILTO
:ALLISON.DOLAN@WAMU.NET SENT: THURSDAY, APRIL 03,
2008 5:03 PM TO: HOLDFCL@FNFS.NET SUBJECT: DTE**
LAURA RICHARDSON LOAN # IMPORTANCE: HIGH
PLEASE PLACE THE ABOVE LOAN ON FORECLOSURE HOLD F

FOR 040408 @VU RYAN PACUBAS SYSTEM UPDATED FOR THE FOLLOWING EVE
NT: USER HAS APPROVED THE HOLD. HOLD TYPE: LOSS MI
TIGATION WORKOUT. STATUS: ACTIVE, APPROVED.

FOR 040408 @VU RYAN PACUBAS SYSTEM UPDATED FOR THE FOLLOWING EVE
NT: USER HAS ENDED THE ISSUE ASSOCIATED WITH THIS
LOAN. ISSUE TYPE: HOLD FC. COMMENTS: HOLD FC.

FOR 040408 @VU RYAN PACUBAS USER HAS COMPLETED THE SALE SCHEDUL
ED FOR DATA FORM WITH THE FOLLOWING ENTRIES: PREV
IOUS SALE DATE: : 4/7/2008 SALE POSTPONEMENT REAS
ON: : LOSS MITIGATION

FOR 040408 @VU RYAN PACUBAS SYSTEM UPDATED FOR THE FOLLOWING EVE
NT: USER HAS APPROVED THE ISSUE. ISSUE TYPE: HOLD

CONSOLIDATED NOTES LOG 05/22/08 13:49:50

L RICHARDS L:R F:A B: R: DUE 08/01/07 TYPE CONV. RES. ARM
ANA Y ARM Y ASM Y BLN Y BNK Y CCN Y COL Y ELC Y FOR Y HAZ Y LMT Y
MIP Y PIF Y PMT Y REO Y SER Y TAX Y TSK Y DATE SELECT: MMDDYY PRINT:

----------* PF8 FOR MORE *----------

FOR 040408 @VU LOAN IMPORTANCE: HIGH PLEASE PLAC
E THE ABOVE LOAN ON FORECLOSURE HOLD FOR 60 DAYS T
O ALLOW THE BORROWER TO REINSTATE THE LOAN. SHE I
S A PROMINENT POLITICAL FIGURE. STATUS: ACTIVE

FOR 040408 @VU PETER RHODEN SYSTEM UPDATED FOR THE FOLLOWING EVE
NT: USER HAS ENDED THE ISSUE ASSOCIATED WITH THIS
LOAN. ISSUE TYPE: REINSTATEMENT QUOTE REQUEST. COM
MENTS: REINSTATEMENT GOOD THROUGH 04-07-08 UPLOADE
D INTO NIE..

FOR 040408 @VU PETER RHODEN USER HAS COMPLETED THE F101 REINSTA
TED DATA FORM WITH THE FOLLOWING ENTRIES: GOOD TH
ROUGH DATE: : 04-07-08 SPECIAL INSTRUCTIONS: :

FOR 040408 @VU PETER RHODEN A FEES AND COSTS REQUEST HAS BEEN EN
TERED FOR THIS LOAN BY PETER RHODEN, GOOD THROUGH
4/7/2008

FOR 040408 @VU ALLISON DOLAN SYSTEM UPDATED FOR THE FOLLOWING EV
ENT: USER HAS CREATED A PROCESS-LEVEL ISSUE FOR TH

JPMC-001716
CONFIDENTIAL

CSOC.RICH.002608

Dolan, Allison A.

From: HoldFCL@Fnfs.net
Sent: Thursday, April 03, 2008 5:04 PM
To: Dolan, Allison A.
Subject: RE: DTE** Laura Richardson Loan

This will acknowledge receipt of your email request that a foreclosure be stopped, put on hold, or sale date postponed. Please be advised that if such email request is being submitted less than forty-eight (48) business hours prior to the time of the scheduled sale, you must contact either Destiny Whitehead (destiny.whitehead) at (904)470 or Reginald Lynch (reginald.lynch) at (904)470- to alert Fidelity to the time sensitive nature of your request. For escalated matters please contact Michael Caro at (904) 470-360 Thank you.
</pre><FONT SIZE=2>
The information contained in this message is proprietary. If you are not the intended recipient, please: (i) delete the message and all copies; (ii) do not disclose, distribute or use the message in any manner; and (iii) notify the sender immediately. In addition, please be aware that any message addressed to our domain is subject to archiving and review by persons other than the intended recipient. Thank you.</FONT>

JPMC-001717
CONFIDENTIAL

CSOC.RICH.002609

Dolan, Allison A.

From: Dolan, Allison A.
Sent: Thursday, April 10, 2008 4:15 PM
To: Siedzik, Tasha A.; Alvarez, Rosalva R.
Cc: Alvarez, Rosalva R.; Alpigini, Erin E.
Subject: RE: DTE** Laura Richardson Loan #

Attachments: Reinstatement Figures w o Fees[1].pdf; Picture (Metafile)

Hi Rosie-
Here is the Reinstatement figures for this loan. Do you want me to also fed-ex it to the borrower?

Thank you!

Reinstatement Figur...

Allison Dolan

From: Siedzik, Tasha A.
Sent: Thursday, April 03, 2008 4:59 PM
To: Dolan, Allison A.
Cc: Alvarez, Rosalva R.; Alpigini, Erin E.
Subject: FW: DTE** Laura Richardson Loan #
Importance: High

Allison – will you please take care of this asap??? The FCL sales is scheduled 4/7.

Thank you,

Tasha Siedzik
Loan Servicing Department Manager
Default Executive Response, CARE Team, Research Support
Customer Interaction Center

Washington Mutual
7255 Baymeadows Way, JAXA3000
Jacksonville, FL 32256
904/886-6108 direct, 886/271-7346 fax
Tasha.siedzik@wamu.net

TheEliteGroup
BE RECOGNIZED

This communication may contain privileged or other confidential information. If you have received it in error, please advise the sender by reply email and immediately delete the message and any attachments without copying or disclosing the contents. Thank you.

From: Alvarez, Rosalva R.
Sent: Thursday, April 03, 2008 4:25 PM
To: GM Default Executive Response

Cc: Alpigini, Erin E.; Sledzik, Tasha A.
Subject: DTE** Laura Richardson Loan #
Importance: High

Hello,

I am hoping that you can assist me with this Congressional complaint. I have called and left a message on her cell phone for her to call me. The situation as Jan describes it below is that the customer is attempting to bring the loan current. She is looking to obtain a reinstatement figure and prevent foreclosure. Can you please assist me with that?

Thanks.

Rosie Alvarez
Executive Response Team
Customer Relations Manager
Washington Mutual Bank
(800) 225-5497 Opt. 1 Ext. 467
Fax (206) 965-3082

From: Owen, Jan L.
Sent: Thursday, April 03, 2008 10:50 AM
To: Smith, Kimberly; GM QSM DTE
Subject: Ladies

Congresswoman Laura Richardson

Loan
Property address: 3622 W. Curtis Drive
Sacramento, CA 95818

Has called. She is attempting to reinstate her loan as she indicates she has the money and would like to stay with the payment plan she had before she had her problems. I understand from her that her problems began when she starting running for Congress- once she had just won the state assembly seat. The Congressional district she represents is San Pedro and Long Beach, CA. She believes there will be a foreclosure sale on the above referenced property on April 7, 2008. She wants to keep the house and again has indicated she has the $$ to pay the arrears and to pay this loan.

This one is sensitive. Contact numbers are Congressional office, 310-538-1190- District office in CA. Please keep me posted. Thanks, J

Jan Lynn Owen
First Vice President
State and Local Government and Industry Relations Manager
801 K Street Suite 110
Sacramento, CA 95814
916-553-4961
916-325-4717 fax
jan.owen@wamu.net

Dolan, Allison A.
From: Alvarez, Rosalva R.
Sent: Saturday, April 12, 2008 2:33 AM
To: Dolan, Allison A.; Siedzik, Tasha A.
Cc: Alpigini, Erin E.
Subject: RE: DTE** Laura Richardson Loan

Follow Up Flag: Follow up
Flag Status: Red

Hello Allison,

Yes please send this to her via overnight on Monday.

Thank you,

Rosie Alvarez
Executive Response Team
Customer Relations Manager
Washington Mutual Bank
(800) 225-5497 Opt. 1 Ext. 467
Fax (206) 965-3082

" I long to accomplish great and noble tasks, but it is my chief duty to accomplish humble tasks as though they were great and noble. The world is moved along, not only by the mighty shoves of its heroes, but also by the aggregate of the tiny pushes of each honest worker." Helen Keller-

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From: Dolan, Allison A.
Sent: Thursday, April 10, 2008 1:15 PM
To: Siedzik, Tasha A.; Alvarez, Rosalva R.
Cc: Alvarez, Rosalva R.; Alpigini, Erin E.
Subject: RE: DTE** Laura Richardson Loan

Hi Rosie-
Here is the Reinstatement figures for this loan. Do you want me to also fed-ex it to the borrower?

Thank you!
Allison Dolan << File: _Reinstatement Figures w o Fees[1].pdf >>

From: Siedzik, Tasha A.
Sent: Thursday, April 03, 2008 4:59 PM
To: Dolan, Allison A.
Cc: Alvarez, Rosalva R.; Alpigini, Erin E
Subject: FW: DTE** Laura Richardson Loan
Importance: High

Allison – will you please take care of this asap??? The FCL sales is scheduled 4/7.

Thank you,

Tasha Siedzik
Loan Servicing Department Manager
Default Executive Response, CARE Team, Research Support
Customer Interaction Center

Washington Mutual
7255 Baymeadows Way, JAXA3000
Jacksonville, FL 32256
904/886-6108 direct, 886/271-7346 fax
Tasha.siedzik@wamu.net

<< OLE Object: Picture (Metafile) >>

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From: Alvarez, Rosalva R.
Sent: Thursday, April 03, 2008 4:25 PM
To: GM Default Executive Response
Cc: Alpigini, Erin E.; Siedzik, Tasha A.
Subject: DTE** Laura Richardson Loan
Importance: High

Hello,

I am hoping that you can assist me with this Congressional complaint. I have called and left a message on her cell phone for her to call me. The situation as Jan describes it below is that the customer is attempting to bring the loan current. She is looking to obtain a reinstatement figure and prevent foreclosure. Can you please assist me with that?

Thanks.

Rosie Alvarez
Executive Response Team
Customer Relations Manager
Washington Mutual Bank

(800) 225-5497 Opt. 1 Ext. 467
Fax (206) 965-3082

From: Owen, Jan L.
Sent: Thursday, April 03, 2008 10:50 AM
To: Smith, Kimberly; GM QSM DTE
Subject: Ladies

Congresswoman Laura Richardson

Loan
Property address: 3622 W. Curtis Drive
Sacramento, CA 95818

Has called. She is attempting to reinstate her loan as she indicates she has the money and would like to stay with the payment plan she had before she had her problems. I understand from her that her problems began when she starting running for Congress- once she had just won the state assembly seat. The Congressional district she represents is San Pedro and Long Beach, CA. She believes there will be a foreclosure sale on the above referenced property on April 7, 2008. She wants to keep the house and again has indicated she has the $$ to pay the arrears and to pay this loan.

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Sacramento, CA 95814
916-553-4961
916-325-4717 fax
jan.owen@wamu.net

Dolan, Allison A.
From: Siedzik, Tasha A.
Sent: Sunday, April 06, 2008 7:51 PM
To: Dolan, Allison A.
Cc: Alvarez, Rosalva R.; Alpigini, Erin E.
Subject: RE: DTE** Laura Richardson Loan

Thanks, Allison

Thank you,

Tasha Siedzik
Loan Servicing Department Manager
Default Executive Response, CARE Team, Research Support
Customer Interaction Center

Washington Mutual
7255 Baymeadows Way, JAXA3000
Jacksonville, FL 32256
904/886-6108 direct, 886/271-7346 fax
Tasha.siedzik@wamu.net

TheEliteGroup
BE RECOGNIZED

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From: Dolan, Allison A.
Sent: Thursday, April 03, 2008 5:12 PM
To: Siedzik, Tasha A.
Cc: Alvarez, Rosalva R.; Alpigini, Erin E.
Subject: RE: DTE** Laura Richardson Loan

I have submitted the foreclosure hold for 60 days. Also, I emailed Fidelity to get the reinstatement figures good thru 4/30/08 as a rush. I should have them by EOB tomorrow.

Thanks.
Allison Dolan

From: Siedzik, Tasha A.
Sent: Thursday, April 03, 2008 4:59 PM
To: Dolan, Allison A.
Cc: Alvarez, Rosalva R.; Alpigini, Erin E.
Subject: FW: DTE** Laura Richardson Loan #
Importance: High

Allison – will you please take care of this asap??? The FCL sales is scheduled 4/7.

Thank you,

Tasha Siedzik
Loan Servicing Department Manager
Default Executive Response, CARE Team, Research Support
Customer Interaction Center

Washington Mutual
7255 Baymeadows Way, JAXA3000
Jacksonville, FL 32256
904/886-6108 direct, 886/271-7346 fax
Tasha.siedzik@wamu.net

<< OLE Object: Picture (Metafile) >>

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From: Alvarez, Rosalva R.
Sent: Thursday, April 03, 2008 4:25 PM
To: GM Default Executive Response
Cc: Alpigini, Erin E.; Siedzik, Tasha A.
Subject: DTE** Laura Richardson Loan
Importance: High

Hello,

I am hoping that you can assist me with this Congressional complaint. I have called and left a message on her cell phone for her to call me. The situation as Jan describes it below is that the customer is attempting to bring the loan current. She is looking to obtain a reinstatement figure and prevent foreclosure. Can you please assist me with that?

Thanks,

Rosie Alvarez
Executive Response Team
Customer Relations Manager
Washington Mutual Bank
(800) 225-5497 Opt. 1 Ext. 467
Fax (206) 965-3082

From: Owen, Jan L.
Sent: Thursday, April 03, 2008 10:50 AM
To: Smith, Kimberly; GM QSM DTE
Subject: Ladies

Congresswoman Laura Richardson

Loan #
Property address: 3622 W. Curtis Drive
Sacramento, CA 95818

Has called. She is attempting to reinstate her loan as she indicates she has the money and would like to stay with the payment plan she had before she had her problems. I understand from her that her problems began when she starting running for Congress- once she had just won the state assembly seat. The Congressional district she represents is San Pedro and Long Beach, CA. She believes there will be a foreclosure sale on the above referenced property on April 7, 2008. She wants to keep the house and again has indicated she has the $$ to pay the arrears and to pay this loan.

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916-553-4961
916-325-4717 fax
lan.owen@wamu.net

Dolan, Allison A.

From: Terri.Walker
Sent: Friday, April 04, 2008 12:24 PM
To: Dolan, Allison A.
Subject: RE: Richardson**reinstatement

Allison this is a Wamu Subprime loan issue would have to be raised on PM do you have access to Fidelity Process Management system?

Terri Walker
Supervisor, Financial Support
FIS Foreclosure Solutions, Inc.
A Division of FIS Default Solutions
Phone: (904) 470-[redacted]

From: Dolan, Allison A. [mailto:allison.dolan@wamu.net]
Sent: Thursday, April 03, 2008 5:09 PM
To: Terri Y. Walker
Subject: Richardson**reinstatement
Importance: High

Hi Terri-
Happy Almost Friday!!
Can I please get reinstatement figures for this loan as soon as possible? We need them good thru April 30 and it can include all fees and costs due.

Thank you! I appreciate you!

Allison Dolan
Fulfillment Specialist
Default Correspondence and Support Center

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