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IN THE CIRCUIT COURT OF THE
FIFTEENTH JUDICIAL CIRCUIT
IN AND FOR PALM BEACH
COUNTY, FLORIDA

CASE NO.:
502017CA000532XXXXMBAB

U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE, SUCCESSOR IN INTEREST TO BANK OF AMERICA, NATIONAL ASSOCIATION, AS TRUSTEE, SUCCESSOR BY MERGER TO LASALLE BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR MERRILL LYNCH MORTGAGE INVESTORS TRUST, MORTGAGE LOAN ASSET-BACKED CERTIFICATES, SERIES 2006-MLN-1,

Plaintiff,

vs.

PETER A. COLOMBO, etc., et. ux., et al.,

Defendant and Plaintiff-in-Counterclaim

vs.

U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE, SUCCESSOR IN INTEREST TO BANK OF AMERICA, NATIONAL ASSOCIATION, AS TRUSTEE, SUCCESSOR BY MERGER TO LASALLE BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR MERRILL LYNCH MORTGAGE INVESTORS TRUST, MORTGAGE LOAN ASSET-BACKED CERTIFICATES, SERIES 2006-MLN-1, and NATIONSTAR MORTGAGE LLC,

Defendants-in-Counterclaim.
_____ /

NATIONSTAR MORTGAGE LLC AND U.S. BANK'S RESPONSE IN OPPOSITION TO PLAINTIFF'S AMENDED MOTION FOR CLASS CERTIFICATION WITH INCORPORATED MEMORANDUM OF LAW

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Plaintiff, U.S. Bank National Association ("U.S. Bank"), as Trustee, Successor in Interest to Bank of America, National Association, as Trustee, Successor by Merger to LaSalle Bank National Association, as Trustee for Merrill Lynch Mortgage Investors Trust, Mortgage Loan Asset-Backed Certificates, Series 2006-MLN-1 ("Trust"), and Third-Party Defendant, Nationstar Mortgage LLC ("Nationstar") (U.S. Bank and Nationstar are collectively "Counter-Defendants") respond in opposition to Counter-Plaintiff's Amended Motion for Class Certification and Supporting Memorandum of Law ("Class Motion") filed by Counter-Plaintiff Peter A. Colombo ("Colombo"). In opposition, the U.S. Bank and Nationstar state as follows:

INTRODUCTION

Colombo attempts to certify a broad and untenable class of borrowers related to his belief that the Counter-Defendants' assessment of certain lender-paid expenses on his (and the other class members') loan accounts, is improper and constitutes (i) a violation of the Florida Deceptive and Unfair Practices Act (FDUPTA), (ii) a violation of the Florida Consumer Collection Practices Act (FCCPA), and (iii) a breach of the terms of the mortgage or of the good faith and fair dealing implied in that mortgage. Specifically, Colombo complains about costs incurred by Counter-Defendants (and properly recoverable from Colombo under the mortgage) for property inspection, foreclosure attorney's fees, service of process, title examination, and property registration fees under local ordinance.

Colombo's attempt to simplify the certification decision here to a straightforward determination of assessed fees ignores the larger context of those fees. More specifically, each of the fees at issue arose because of Colombo's (or another borrower's) default. This means, by definition, all the loans subject to Colombo's proposed class are in some form of active or resolved default status. Because there are myriad ways a loan default can be resolved (whether by judgment,

settlement, or other), there are inherently myriad defenses Counter-Defendants have to recovery by putative class members (including but not limited to waiver, estoppel (judicial/collateral), res judicata, abandonment, novation, voluntary payment, etc.). The existence of these disparate defenses based on a loan's unique default situation alone renders class certification improper.

But, beyond that, a multitude of issues abound concerning whether notice (as required by the operative Mortgage) can be proven on a class-wide basis (it cannot), or whether Colombo can prove the elements of his claims by proving his claims (he cannot). And, not only do the disparate default status give rise to individualized defenses, but Counter-Defendants have several defenses to the asserted claims that are also individualized to particular borrowers (including, for example, whether a default is material or that material default caused the borrower's harm for the contract claims). Put simply, there are too many individualized issues, defenses, and facts, preventing typicality, commonality, and predominance.

Beyond issues of proof, significant and insurmountable issues exist concerning Colombo's class definition itself. Colombo's class definition is improperly vague and overbroad as it (i) defines the default fees in a manner inconsistent with the actual issues and claims such that the class membership is over-inclusive, (ii) is an improper fail-safe class, and (iii) lumps Nationstar and U.S. Bank together such that the definition purports to ascribe liability to U.S. Bank for loans it does not own. Additionally, Colombo cannot show that class membership is ascertainable in a programmatic or systematic matter (i.e., identifiable using reasonable means). Rather, many categories of the at-issue default fees would require a loan-by-loan review to determine class eligibility.

Colombo's attempts to side-step these issues by pointing to cases where he claims courts have certified the same or virtually identical classes, is disingenuous. While at first blush the

L'tailen case (which is non-binding and currently on appeal) may seem to involve similar default fees, the *issues* and *class membership* concerning such fees are drastically different. Similarly, a closer look at Colombo's remaining authorities also shows that the purported similarities in arguments or class structure are lacking.

Accordingly, for the reasons set forth below, the Class Motion should be denied.

FACTUAL BACKGROUND

Although Colombo sets forth a factual background in his Class Motion, it is missing context for some of the fees and documents at issue. Accordingly, Counter-Defendants provide the below to help aid the Court in consideration of the various issues, which will be corroborated by witnesses and evidence at the upcoming hearing.

I. Colombo's Loan Travels One of Many Paths Following Default

1. On May 9, 2006, Colombo executed a promissory note ("Note") in favor of Mortgage Lenders Network USA, Inc. for $268,000.00. *See* Exhibit A (Note); *see also* Colombo Tr. 21:20-22:24. As security for the Note, Colombo and his late wife, Lori Colombo, executed a mortgage ("Mortgage"; together with the Note, the "Loan") encumbering real property located at 114 Cayo Costa Court, Royal Palm Beach, Florida 33411 ("Property"). *See* Exhibit B (Mortgage).

2. Colombo's Loan was sold into the Trust, for which U.S. Bank currently acts as Trustee. *See* Loll Tr. 26:18-25, 58:8-16.[1] Nationstar has serviced the Loan for U.S. Bank since July 1, 2013. *See* Loll Tr. 63:5-24.

3. Colombo defaulted under the Note and Mortgage by failing to make any payments due on or after July 1, 2008. Colombo Tr. 19:17-25, 20:1-2; *see also* Exhibit C (Detail Transaction History for the Loan). Accordingly, in September 2008, a foreclosure action was filed against

[1] The Trust is fluid in that loans are added or removed from the trust at various periods of time. Loll Tr. 60:21-61:21.

Colombo in Palm Beach County in the name of the former Trustee of the Trust (LaSalle Bank, N.A.) at Case No. 50-2008-CA-029465-AW ("Prior Foreclosure"). The Prior Foreclosure was later dismissed for lack of prosecution on November 15, 2013. *See* Exhibit D (Dismissal Order); Loll Tr. 254:2-18. Upon dismissal, Colombo was awarded his attorneys' fees. However, there was *no* court ruling precluding Counter-Defendants from noting their attorney's fees as a lender-paid expense on the Loan. *See* Exhibit E (Order Awarding Fees).

II. Colombo Is Re-Defaulted and This Action Commences; Colombo Alters His Proposed Class After the Fourth DCA Opinion Affirming Summary Judgment on Certain Fees

4. Following continued defaults by Colombo, Nationstar re-defaulted Colombo and filed this current foreclosure action on January 16, 2017, in the name of U.S. Bank, as the current Trustee of the Trust. *See generally* Compl.

5. Pursuant to paragraph 20 of the Mortgage (*See* Exhibit B at ¶ 20), Colombo sent Nationstar a pre-suit notice disputing certain charges. *See* Exhibit F (Pre-Suit Notice).

6. On May 29, 2017, Colombo filed a putative class action Counterclaim. This Counterclaim was subsequently amended on October 9, 2018, to assert claims against Nationstar, U.S. Bank, and one of the law firms that handled foreclosure proceedings on Colombo's Loan - Robertson, Anschutz & Schneid, P.L. ("RAS"). *See generally* Am. Counterclaim.[2]

7. The Amended Counterclaim against Counter-Defendants and RAS asserted various causes of action related to the inclusion of certain lender-paid expenses on either a reinstatement quote provided by RAS or the monthly loan statements, including: (i) title examination fees; (ii) attorneys' fees (for both the current and former actions); (iii) property inspection fees where the

[2] The Amended Counterclaim purported to assert three putative class action claims against the Trust and Nationstar: (1) breach of mortgage and/or breach of the implied covenant of good faith and fair dealing; (2) violation of FDUTPA; and (3) violation of the FCCPA. *Id.* at 48-56. The Amended Counterclaim also asserted a single cause of action under the FCCPA against Nationstar and RAS on behalf of a putative subclass, alleging that Nationstar and RAS unlawfully asserted a right to collect attorneys' fees and title examination costs incurred in the Prior Foreclosure, as set forth in the Reinstatement Quote. *Id.* ¶¶ 205-237.

inspector was unable to gain access to the property; and (iv) property registration fees categorized as "maintenance" on monthly mortgage loan statements.

8. On December 24, 2019, RAS sought summary judgment, seeking dismissal of the FCCPA claims against it arguing that: "(1) the law firm was entitled to collect attorney's fees and costs incurred in the Prior Foreclosure pursuant to *U.S. Bank Trust, N.A. as Trustee for LSF9 Master Participation Trust v. Leigh* ("*Leigh*"), 293 So. 3d 515 (Fla. 5th DCA 2019); (2) the law firm was entitled to immunity under the litigation privilege because the FCCPA claim was based on the reinstatement letter the law firm sent during the foreclosure proceedings; and (3) the borrower lacked standing to bring the FCCPA claim because the mortgage expressly allowed recovery of the attorneys' fees." *Colombo*, 341 So. 3d 1126, 1128. This Court partially granted summary judgment against Colombo, finding that the *Leigh* opinion was "controlling," and that Colombo lacked standing. *Id.* Colombo appealed, arguing that Fla. Stat. §57.105(7) controlled over paragraph 19 of the Mortgage and operated to prevent fee recovery by Counter-Defendants who were not the prevailing parties in the Prior Foreclosure.

9. On May 4, 2022, the Fourth DCA issued an order affirming the trial court's summary judgment order, which now serves as the law of the case. *Id.* at 1128-1131. In so finding, the Fourth DCA held: (i) *Leigh* was dispositive of Colombo's attorney fee claims; (ii) Fla. Stat. §57.105(7) is inapplicable and cannot be used to "expand or vary the parties' agreement beyond its precise terms" and Colombo cannot "attempt to use Section 57.105(7) to alter the terms of the [Mortgage]." *Id.* at 1130. As paragraph 19 makes payment of attorneys' fees incurred (including in prior actions) recoverable should the borrower elect to reinstate, the Fourth DCA held the FCCPA claims were correctly dismissed. *Id.* at 1130-1131.

10. Following his appellate loss, on March 22, 2024, Colombo filed the operative Fourth Amended Counterclaim ("FACC").[3] The FACC brings claims against Nationstar and U.S. Bank: (i) breach of mortgage and/or breach of the implied covenant of good faith and fair dealing; (ii) violation of FDUTPA, Fla. Stat. § 510.201; and (3) violation of FCCPA, Fla. Stat. § 559.72(9).

11. In the FACC, Colombo removed allegations concerning improper amounts on the reinstatement quote, now focusing solely on the loan statement's inclusion of the same previously at-issue lender-paid expenses, plus an additional category of expenses - service of process fees. The FACC also amended the class definition to remove reference to reinstatement quotes.

12. On December 14, 2024, Colombo filed his Amended Motion for Class Certification, which includes yet another iteration of his purported proposed class. For reference, a comparison of the class definitions as set forth in prior Counterclaims, the current operative FACC, and the Class Motion is attached hereto as Exhibit G.

III. The Mortgage Permits Reimbursement of Costs and Fees Expended in Connection with a Borrower's Default or Protection of the Lender's Interest in the Property

A. Overview of the Lender-Paid Expenses At-Issue

13. In the Class Motion, Colombo seeks to represent a putative class of borrowers whose loan accounts may have been assessed[4] fees or expenses for:[5] (i) title examination in

[3] Based on his baseless claims of some sort of profiteering "scheme", Colombo had previously also filed a Third Amended Counterclaim on March 23, 2020, against Nationstar, the Trust, and RAS. This was supplanted by the now operative FACC against only Nationstar and U.S. Bank.

[4] Nationstar incurs these default expenses when servicing delinquent loans on behalf of the investor/owner of the loan (in Colombo's case, U.S. Bank). *See* Loll Tr. 268:13-17, 272:10-19. Certain of these default expenses are assessed to the borrower's loan account as pass-through costs (i.e., what Nationstar pays is what is noted on the loan account). *See* Loll Tr. 268:13-17, 272:10-19. While these Lender-Paid Expenses are assessed to the borrower's loan account, Nationstar does not seek collection of these amounts from the borrower (if they are collected at all) until later events occur such as full reinstatement or payoff of the loan, as a part of foreclosure judgment, or as part of loan modification. Loll Tr. 87:23-25, 88:1-2, 94:18-21, 272:16-17; 75:9-14, 87:20-23, 268:13-21. Therefore, Nationstar usually carries these costs for years and may never recover (or even seek) them from the borrower. *Id.* 88:1--25, 272:17-22.

[5] Colombo's Class Motion and FACC more broadly define these fees. The summary provided here is the more precise issue in this case, not the broader one Colombo seeks to improperly vaguely and overbroadly assert (as discussed later in this Response).

connection with foreclosure activities; (ii) attorney's fees related to "unsuccessful" foreclosure actions; (iii) service of process fees for service of a foreclosure complaint on unknown tenants, spouses, and/or heirs; (iv) property inspection fees where the inspector attempted but was unable to gain access to the property ("unable to access inspection");[6] (v) property registration fees associated with some city/county ordinances that require the lender/servicer to register a property if the loan falls into default, foreclosure is filed, or some other default status occurs, so that the city/county has an entity to notify (in addition to the defaulted borrower) concerning code violations or other maintenance/upkeep required on the property (all expenses collectively, "Lender-Paid Expenses"). Of note, Colombo does not seemingly complain that the latter category of expense is improper, but rather he insists that the property registration fees' inclusion in the "Maintenance" expense category on monthly mortgage loan statements is deceptive or improper.

14. Counter-Defendants believe it is important to understand the purpose and context of these various Lender-Paid Expenses, including as they relate to Colombo specifically. Thus, they are described briefly below:

15. Property Inspection Fees: Paragraph 7 of the Mortgage provides that "Lender or its agent may make reasonable entries upon and inspections of the Property." Exhibit B at ¶ 7. Nationstar is required to inspect secured properties following default by the borrower under the terms of its servicing agreement with the investor (here, U.S. Bank as Trustee for the Trust). Marcantano Tr. at 76:8-77:2. These servicing agreements either specify a required inspection cadence or, more commonly, require Nationstar to service loans in accordance with industry standards. *Id.* The mortgage servicing industry generally accepts the Fannie Mae and Freddie

[6] For these unable to access inspections, the inspector must still attempt to gain access to the property, the inspector fills out an inspection report, and Nationstar is then charged by the property inspection vendor for that inspection.

Mac servicing guidelines as setting the standards for prudent loan servicing. Marcantano Tr. at 73:15-74-4, 76:17-77:2.

16. The Fannie Mae Servicing Guidelines ("Guidelines") generally require the servicer to order a property inspection by the 45th day of delinquency and continue such inspections monthly. Loll Tr. at 90:19-93:16; *see also* Excerpts from December [redacted] Guidelines attached hereto as Exhibit H at Section 2-2-10. Notably, the Guidelines do not distinguish between an inspection where access to the property is obtained, or where an inspector is unable to gain access to the property. *See generally* Ex. H. In fact, the Guidelines and related sample property inspection forms anticipate that there will be instances where an inspector is unable to obtain access to some properties due to various conditions (such as gate-restricted communities). *See* Exhibit I (Fannie Mae and Freddie Mac forms). Servicers are charged a fee for property inspections regardless of whether the inspector was ultimately able to gain access or not. Exhibit J (Marcantano Report) at ¶ 24. Stated differently, if an inspector goes to the property and completes an inspection report, the servicer is charged a fee by the property inspection vendor regardless of whether the inspector was able to actually view the property. Ex. J at ¶ 24. Further, the Guidelines do not exempt servicers from continuing to inspect properties simply because one or more prior inspections are unable to access the property. Ex. J; Marcantano Tr 76:8-77:7; 78:23-79:11; Loll Tr. 116:16-24; 116:25, 117:1-13.

17. Similarly, Nationstar does not routinely distinguish between "unable to access" and inspections with access, as both require an inspector to go out and attempt to gain access, for which a report is then completed and submitted, and a fee paid by Nationstar. *See* Loll Tr. 365:8-366:6. As Nationstar's data expert determined, while there are underlying data points that Nationstar collects from the property inspection vendors that may provide some indication of whether the

inspector was able to gain access, this data contains inconsistencies and illogical results that cannot be validated without a loan-by-loan review comparison of the data to the underlying property inspection report. *See* Exhibit K (Horoho Report) at ¶¶18-32. There is no other queriable data that could be used to reliably identify those property inspections that are deemed "unable to access." *Id.*

18. As to Colombo, in accordance with its practices for servicing delinquent loans and policy to follow the Guidelines for property inspections, Nationstar ordered monthly inspections of Colombo's Property in July 2013, and continuing through present as the Loan is still in default. *See* Loll Tr. 36:23-37:7, 66:20-68:25; 83:21-84:21; *see also* Composite Exhibit L (Sample Colombo Inspection Reports).

19. The Property is located in a gated community. Colombo Tr. 73:9-12. Nevertheless, a review of the individual property inspection reports showed that it was possible to access the Property on several occasions. *Id.* at 75:5-25, 76:1-7; Loll Tr. 101:16-103:14, 110:7-16; Ex. L. Nationstar paid for the property inspections performed by the vendor. *Id.* at 117:9-12, 117:15-16; *see also* Exs. L and C. Some of Nationstar's payments were noted as Lender-Paid Expenses on Colombo's Loan account, and were disclosed on mortgage account statements under "Lender-Paid Expenses." Loll Tr. 117:16-17, 160:1-8, 376:7-16; *see also* Ex.C; Composite Exhibits M and N (Sample Mortgage Loan Statements). However, other inspection charges were not passed-through, were waived, or otherwise removed from the Loan account. Loll Tr. 105:12-19; *see also* Ex. C. Colombo asserts that the unable to access property inspection charges passed-through from Nationstar onto the Loan account were improper because, in his opinion, those property inspections "never took place," a position Counter-Defendants dispute.

20. Property Registration Fees. In certain cities or counties, lenders/servicers are required to register properties with the city/county if certain conditions are met (such as default, foreclosure commencement, vacancy, or other). For example, Pinellas County, requires registration within 30 days of initiating the foreclosure process. *See* Pinellas Cty. Code § 22-60. By comparison, the Village of Royal Palm Beach (where Colombo's Property sits), registration is required following any notice of default. *See* Vill. Royal Palm Bch. Code of Ord. §6-197. The purpose of these ordinances is to generally ensure that there is a responsible party to contact and ensure compliance with and cure code violations, maintenance, repair, or upkeep of the property in the case of borrower neglect. Failure to properly register the property often results in fines or other code violations.

21. To comply with local ordinances and avoid potential code violations, Nationstar registered and paid required fees for the Property. The costs were passed through to Colombo's Loan account. *See* Ex. C. These property registration fees were included in the "Maintenance" expense category[7] under "Lender-Paid Expenses" on Colombo's mortgage loan statements. Loll Tr. 178:10-179:7-189:12; *see* Exs. M and N. Although Colombo's class definition references maintenance "not performed," the actual issue is Colombo's belief that these property registration fees do not fit his definition of maintenance and, therefore, are improperly categorized on the loan statements. Nationstar's data expert has determined that it is possible to identify those property registration fees that were included on mortgage loan account statements in the "Maintenance" category in a queriable manner. *See* Ex. K.

[7] Property Registration Fees were listed as "Maintenance" as that is the expense category to which they most closely relate. There are limited expense categories that can be displayed on the monthly mortgage statement, thus several different types of expenses can be categorized as "Maintenance."

22. Attorneys' Fees, Title Examination Fees, and Service of Process Fees. In commencing and prosecuting foreclosure proceedings, there are several pre-suit (such as title examination) and post-commencement (such as service of process) requirements, in addition to attorney's fees, that are all routinely incurred as a result of a borrower's default.

23. Title examinations are conducted prior to filing a foreclosure action (and occasionally throughout as needed) to ensure all parties with an interest in the subject property are named in the foreclosure action. However, title examinations only disclose parties with a recorded title interest. In order to ensure that parties without a recorded interest, such as unknown tenants, spouses, or heirs, plaintiffs will obtain summons for one or more of these unknown parties to be served with the foreclosure complaint. If it turns out these parties do not exist, they are dropped from the foreclosure action. *See* Huss Tr. 107:18-125:12. If these parties are identified during service, the name of the now known party is substituted for that of the "unknown" party. *Id.* at 107:18 -112:8.

24. Service of process fees are generally categorized as a part of legal fees. The service of process fees Colombo targets are only some of those process fees – i.e., unknown tenants, unknown spouses, unknown heirs, and only certain of those categories may exist in some cases. While Nationstar can run reports to show legal fees on a matter, determining whether particular legal fees include service of process fees, or for which named parties, would require a comparison of the law firm invoices and/or invoices from the vendor, to the service documents in a particular case. To determine whether any such unknown party categories were included as a party in the complaint and subject to service of process (much less the outcome of that service of process, the number of service attempts, and fee for original or subsequent attempted service), would require a loan-by-loan review likely including court dockets as such information is simply

not tracked in Nationstar's systems. Finally, many borrows have received refunds, credits, or waivers were given either as a part of general servicing or settlement agreement or judgment adjudication. Determination of credits, waivers, or refunds would require a review of each loan's transaction history to determine both if any such refunds/credits/waivers existed and to which Lender-Paid Expense it applied.

25. As even Colombo's witnesses have testified, a manual review of court files is an onerous, time-consuming task. *See* Bonfiglio Tr. 44:6-20, 59:14-18; Kairalla Tr. 29:17-25, 30:1-25, 31:1-14. Further, as to attorneys' fees, even were such review undertaken to determine whether a prior foreclosure was "unsuccessful" Colombo's witness also concede it is still not possible to uncover all of the relevant facts behind the prior dismissal, such as whether a settlement or loan modification was reached, without speculation. *See* Bonfiglio Tr. 78:3-14, 79:1-20, 80:4-23, 83:2-10, 92:3-13, 93:15-25, 94:1-2.

B. The Mortgage Expressly Permits Recovery of Lender-Paid Expenses from Borrowers, Such as Colombo

26. Regardless of the Lender-Paid Expense, the Mortgage[8] contains specific provisions concerning the rights of the lender to charge and recover Lender-Paid Expenses in the event that the borrower, such as Colombo, breaches or defaults on payment obligations in the Mortgage and/or Note. *See generally,* Ex. B.

27. **Paragraph 9** of the Mortgage provides the lender the general right to charge and recover Lender-Paid Expenses from the borrower as additional debt amounts due under the Note and Mortgage:

> **Protection of Lender's Interest in the Property and Rights Under this Security Agreement.** ***If (a) Borrower fails to perform the covenants and agreements contained***

[8] Counter-Defendants assume for purposes of this Response that Colombo's Mortgage is the same or substantially similar form of Mortgage applicable to other borrowers in Florida for loans serviced by Nationstar during the class period.

> ***in this Security Instrument… 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 reasonable 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….***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***."

Ex. B at ¶ 9 (emphasis added).

28. **Paragraph 14** broadly provides that the lender may charge the borrower for *any* expenses incurred in connection with the default, or for protection of the lender's interest in the property and rights under the Mortgage:

> **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."

Ex. B at ¶ 14.

29. Following commencement of foreclosure, **paragraph 19** of the Mortgage allows the borrower to have such enforcement actions discontinued by paying all sums due, including Lender-Paid Expenses:

> **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….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, 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 interests 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.

Ex. B at ¶ 19 (emphasis added); *See Colombo*, 341 So. 3d 1128-1131; *Leigh*, 293 So. 3d 515, 516.

30. And by acceleration, **paragraph 22** permits the lender to similarly recover Lender-Paid Expenses:

> **Acceleration; Remedies.** Lender shall give notice to borrower prior to acceleration following Borrower's breach of any covenant or agreement in this Security Instrument….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 foreclose this Security Instrument by judicial proceeding. ***Lender shall be entitled to collect all expenses incurred in pursing the remedies provided in this Section 22, including, but not limited to, reasonable attorney's fees and costs of title evidence***.

Ex. B ¶ 22 (emphasis added).

C. Mortgage Loan Statements' Treatment of Lender-Paid Expenses

31. Colombo claims that Nationstar improperly attempted to collect the above-discussed Lender-Paid Expenses in his mortgage loan statements. However, this is a misunderstanding and over generalization.

32. During the putative class period, there were essentially two types of mortgage loan statements. The first type was used prior to September 2017, an example of which is attached as Exhibit M ("Prior MLS"). In the Prior MLS, there were several categories of information provided on the statement including: (i) "Amount Due"; (ii) "Explanation of Amount Due"; and (iii) "Lender Paid Expense Summary." *See* Ex. M. Any of the pass-through Lender-Paid Expenses on the Loan would be listed under the "Lender Paid Expense Summary" box of the statement for informational purposes only. Blunt Tr. 140:9-142:7; Ex. M. The amounts under the "Lender Paid Expense Summary" <u>were not</u> part of the calculation of the "Amount Due," as is clear from the "Explanation of Amount Due" box. *See* Ex. M. The "Amount Due" is then reflected as the payment amount on the payment/coupon section of the statement. *Id.* Stated differently, the

amount Nationstar sought to collect from borrowers in the Prior MLS did not ever include the Lender-Paid Expenses. Ex. M.

33. In response to updates to TILA regulations and guidance (*see* 12 C.F.R. § 1026.41), Nationstar updated its mortgage loan statements in September 2017, to provide additional information to the borrower depending on the default and foreclosure status of the loan ("Current MLS"). Samples of the Current MLS, along with an explanation sent to borrowers on the new statement format are attached as Exhibit N. The Current MLS now includes "Reinstatement Amount Due" and "Acceleration Amount Due" if the loan is in a certain default posture. The "Reinstatement Amount Due" appears on the statements 45 days after Nationstar starts the foreclosure process. "Acceleration Amount Due" appears on the Current MLS after foreclosure is filed. Both the Reinstatement Amount Due (consistent with paragraph 19 of the Mortgage) and Acceleration Amount Due (consistent with paragraph 22 of the Mortgage) include Lender-Paid Expenses. Additionally, once the foreclosure process is started (consistent with paragraph 19 of the Mortgage), the Reinstatement Amount Due typically replaces the "Amount Due" on the Current MLS. Thus, to bring the loan current and cease foreclosure activities, the Reinstatement Amount Due would need to be paid by the borrower consistent with paragraph 19 of the Mortgage.

IV. Putative Class Members Follow Disparate and Varying Paths Following Default

34. The Class Motion ignores that borrowers in default may take several paths to eventual resolution of a default or filed foreclosure action. An illustration of some of the various branches a loan can take following default is illustrated on attached Exhibit O. Colombo's path discussed above is simplified and summarized as follows: Default → First Foreclosure Filed and Contested by Colombo → First Foreclosure Involuntarily Dismissed for Lack of Prosecution → Attorney's Fees Sought by and awarded to Colombo → Re-Default → Second Foreclosure Filed → Active Litigation of Foreclosure and Counterclaims.

35. Yet, not all borrowers follow this similar path and the disparate procedural and substantive postures of the loans along the default journey give rise to separate and unique treatment of Lender-Paid Expenses and later potential defenses for claim preclusion. For example:

36. Judgment. When foreclosure actions end in final judgment, there is a final adjudication of the amounts due and owing by the borrower to the lender, including any Lender-Paid expenses sought in the foreclosure. Judgment could be entered after a contested litigation, based on consent of the borrower, or following default of the borrower. In any of these circumstances, the Lender-Paid Expenses sought in the final judgment by Nationstar may not be for the entire amounts owed, and Nationstar may decide not to seek certain categories at all. Once the judgment is rendered, the Mortgage merges with the judgment and ceases to have any separate existence, unless the judgment is later vacated. *See One 79th Street Estates, Inc. v. American Inv. Services*, 47 So. 3d 886, 889 (Fla. 3d DCA 2010). Nationstar does not have a programmatic or systematic means to identify which Lender-Paid Expenses are included in which judgments; such determination would require a loan-by-loan review.

37. Settlement/Resolution of Default. A default may also resolve through a settlement between the lender and borrower at any time. Examples of resolutions include (i) loan modification where the lender agrees to modify the payment terms of the loan, often resulting in a recapitalization of certain amounts, deferrals of other amounts, and an agreement and reaffirmation of amounts due by the borrower (including any Lender-Paid Expenses); (ii) a cash for keys settlement where lender pays money to the borrower in exchange for a consent final judgment of foreclosure wherein borrower agrees to the amounts due and owing on the loan, including any sought Lender-Paid Expenses; (ii) a short sale or short payoff where the lender agrees to accept less than the amount due on the loan (which in many instances includes recovery of only the

principal and some interest due); (iii) a partial reinstatement (which also often includes reinstatement for principal and interest but either not all fees or not any fees); (iv) a full reinstatement where borrower pays the full reinstatement amount including Lender-Paid Expenses in accordance with the terms of the mortgage; (v) full payoff of the amounts due on the loan, including Lender-Paid Expenses; (vi) sale of the property by the borrower to a third party resulting in a payoff of the loan; (vii) third party refinance of the loan, effectuating a payoff; or (viii) other settlement agreement resolving the parties' disputes and claims. In each of these instances, the treatment or recovery of Lender-Paid Expenses would be governed by the parties' agreement. Nationstar does not have a systematic or programmatic method to query the terms of these various resolutions; it would require a loan by loan review.

38. Active Litigation. For those putative class members in active foreclosure litigation, the facts and circumstances for those borrowers are highly individualized. For example: (i) some borrowers may have stipulated to certain foreclosure elements while defending others; (ii) foreclosure plaintiffs may not be seeking to recover some or all of the Lender-Paid Expenses in the litigation; (iii) borrowers may have asserted some defenses but waived others; (iv) borrower could have defaulted in the litigation; or (v) borrowers may have admitted to the recovery of amounts of Lender-Paid Expenses in discovery or pleadings. Determining what admissions, concessions, waivers, or abandonment may exist would require a loan-by-loan review.

39. Bankruptcy. Borrowers may also seek and/or obtain bankruptcy protection, the facts and circumstances for which are highly individualized. For example: (i) some borrowers may have affirmed the debt, including the Lender-Paid Expenses; (ii) the debt may have been subject to a cramdown (i.e., court ordered loan modification); (iii) borrowers may have agreed to abandon or surrender the property (essentially admitting the indebtedness); (iv) the bankruptcy

action may have been dismissed or the borrower discharged; or (v) the amounts due on the loan, may have been restructured or subject to a partial discharge. Determining the outcome of the bankruptcy or any judicial estoppel arguments that may exist as to positions taken in bankruptcy would require a loan-by-loan review.

40. Indeed, as Nationstar's data expert noted, even reviewing the generic "default outcomes" that are captured in Nationstar's systems, these default "outcomes" result in over 1,500 different unique combinations for 24,747 loans identified as having experienced multiple foreclosures. Ex. K. at ¶ 43. Even assuming that (i) the generic outcome statuses captured by Nationstar could be used to categorize the loans that at some point were subject to a loan modification, reinstatement, payoff or short sale, judgment or foreclosure sale, or bankruptcy in one of the loan's multiple foreclosures; and (ii) that such identified loans, at a minimum, should be omitted from the class because of one or more defenses, Nationstar's data expert determined that this nevertheless leaves 2,120 loans, with yet still 180 different combinations of outcomes. Ex. K at ¶ 46. And, of these loans, 394 loans are categorized as "Service Released," meaning Nationstar transferred servicing to another entity and has no further records on the outcome of the default on these loans. *See* Ex. K at ¶ 47. Determining defenses or postures of these loans would require discovery and a loan-by-loan analysis of other servicer(s) records, which would require a docket-by-docket review for these loans. Accordingly, there is no systematic or programmatic method to determine whether a borrower has waived, abandoned, adjudicated, relinquished, reinstated, or otherwise resolved or affirmed their debt for any of these loans.

MEMORANDUM OF LAW

I. STANDARD OF REVIEW

The Court must undertake a "rigorous analysis" of each of Rule 1.220's prerequisites and requirements. *See, e.g.*, *Inphynet Contr'g. Servs., Inc. v. Matthews*, 196 So. 3d 449, 457 (Fla. 4th

DCA 2016). This rigorous analysis "does not permit courts to be 'generous or forgiving' of failures of proof or to engage in speculation as to [the class certification] requirements." *Mills v. Foremost Ins. Co.*, 269 F.R.D. 663, 669 (M.D. Fla. 2010).[9] The Court should not be "tempt[ed] to allow proof of 'patterns' and 'common schemes' to paper over the dissimilarities attendant to individual claims, [and] considerations of administrative convenience do not trump the class action defendant's right to due process of law." *Rollins, Inc. v. Butland*, 951 So. 2d 860, 874 (Fla. 2d DCA 2007). Actual, not presumed, compliance with the rule is required. *See Baptist Hosp. of Miami, Inc. v. Demario*, 661 So. 2d 319 (Fla. 3d DCA 1995). To meet his burden, Colombo must do more than simply rely on conclusory statements or supposition, but must provide an evidentiary basis for each element. *See Fla. Health Scis. Ctr., Inc. v. Elsenheimer*, 952 So. 2d 575, 581 (Fla. 2d DCA 2007); Fla. R. Civ. P. 1.220(d)(1). To survive the "rigorous analysis" required by Rule 1.220, Colombo must demonstrate not only the prerequisites of Rule 1.220 are satisfied, but also that he can establish, through common theories and proof, the *substantive* elements of his claims. *See Latman v. Costa Cosa Cruise Lines, N.V.*, 758 So. 2d 699, 702 (Fla. 3d DCA 2000).

This Court must, thus, rigorously analyze whether Colombo has met his burden of both pleading and proving each of the "threshold requirements" in Rule 1.220(a) (i.e., numerosity, commonality, typicality, and adequacy of representation), and at least one element under Rule 1.220(b) for each proposed class. *See Sosa v. Safeway Premium Fin. Co.*, 73 So. 3d 91, 106 (Fla. 2011); *see also Osborne v. Emmer*, 184 So. 3d 637 (Fla. 4th DCA 2016) ("If the pleadings are facially sufficient, but the defendant contests the allegations the court will need to determine

[9] "Because Florida's class action rule is based on Federal Rule of Civil Procedure 23, Florida courts may generally look to federal cases as persuasive authority in their interpretation of rule 1.220." *Matthews*, 196 So. 3d at 457.

whether the facts support the allegations."). Colombo must also prove that the class is ascertainable. Each of these elements is addressed below.[10]

Commonality: Commonality and typicality are similar concepts; however, commonality focuses on the claims of the class members, whereas typicality focuses on the class representative's claim. *See generally Wyeth, Inc. v. Gottlieb*, 930 So. 2d 635 (Fla. 3d DCA 2006). Commonality "requires that resolution of a class action affect all or a substantial number of the class members, and that the subject of the class action presents a question of common or general interest." *Sosa*, 73 So. 3d at 107. "This core of the commonality requirement is satisfied if the questions linking the class members are substantially related to the resolution of the litigation, even if the individuals are not identically situated." *Id.* at 108; *Wal-Mart Stores, Inc. v. Dukes*, 564 U.S. 338, 389-90 (2011) ("What matters to class certification . . . is not the raising of common 'questions' – even in droves – but, rather, the capacity of a classwide proceeding to generate common *answers* apt to drive the resolution of the litigation. Dissimilarities within the proposed class are what have the potential to impede the generation of common answers.").

Typicality: By contrast, "[t]he key inquiry for a trial court when it determines whether a proposed class satisfies the typicality requirement is whether the class representative possesses the same legal interest and has endured the same legal injury as the class members." *Sosa*, 73 So. 3d at 114. "Merely pointing to common issues of law is insufficient to meet the typicality requirement when the facts required to prove the claims are markedly different between class members." *Terry L. Braun, P.A. v. Campbell*, 827 So. 2d 261, 267 (Fla. 5th DCA 2002). Where the proof required for the class representative's individual claims will "not necessarily prove all the proposed class members' claims, the representatives' claims are not typical of the proposed members' claims."

[10] Counter-Defendants are not challenging numerosity at this time, except to the extent the class members cannot be identified or are unascertainable as discussed in this response.

Powell v. Youfit Health Clubs Ltd. Liab. Co., No. 17-cv-62328, 2019 U.S. Dist. LEXIS 28842, at *14 (S.D. Fla. Jan. 14, 2019) (collecting cases); *see also Cheatwood v. Barry Univ.*, No. CIO 01-0003986, 2001 Fla. Cir. LEXIS 1617, *18 (Fla. 17th Cir. Dec. 26, 2001) (same) (citation omitted).

Adequacy: Under the Rules, a class representative must "fairly and adequately protect and represent the interests of each member of the class." Rule 1.220(a)(4). The Court's inquiry into adequacy is two-pronged; it must assess both the adequacy of class counsel and of the class representative. *Sosa*, 73 So. 3d at 115. "The first [adequacy] prong concerns the qualifications, experience, and ability of class counsel to conduct the litigation." *Id.* at 115.[11] As to the representative, "[a] finding of adequacy must include specific factual findings that the class representatives are knowledgeable as to the status and underlying legal basis of their claims… that they will diligently pursue all claims and that their interests are not antagonistic to those of the class." *Cheatwood*, 2001 WL 1769914, at *9. "The adequacy of a proposed class representative and class counsel is not to be presumed in the absence of specific proof to the contrary." *City of Tampa v. Addison*, 979 So. 2d 246, 255 (Fla. 2d DCA 2007).

(b)(2) and (b)(3) Requirements: Colombo seeks to maintain a class under subsections (b)(2) or (b)(3); thus, he must prove either that: (1) Nationstar and the Trust have acted or refused to act on grounds applicable to all class members, warranting injunctive or declaratory relief, or (2) common questions of law or fact "predominate" over individual questions (i.e., predominance) and a class action is "superior" to other methods for a fair and efficient adjudication (i.e., superiority). Fla. R. Civ. P. 1.220(b).

Predominance: The Rule 1.220(b)(3) predominance analysis requires the Court to "determine whether the purported class representatives can prove their own individual cases and,

[11] Counter-Defendants are not challenging the adequacy of class counsel.

by so doing, necessarily prove the cases of each one of the thousands of other members of the class. If they cannot, a class should not be certified." *Earnest v. Amoco Oil Co.*, 859 So. 2d 1255, 1258 (Fla. 1st DCA 2003) (citation omitted). If the case would devolve into individual mini-trials, class certification must be denied. *Stone v. CompuServe Interactive Servs., Inc.*, 804 So. 2d 383, 388 (Fla. 4th DCA 2001). Of note, predominance is "more stringent" than the commonality requirement; "common questions must not only exist but also predominate and pervade." *Sosa*, 73 So. 3d at 111. In evaluating the predominance requirement, the Court must take into account the claims, defenses, relevant facts, and applicable substantive law, and whether such issues can be resolve on a class-wide basis. *See Latman*, 758 So. 2d at 702.

Superiority: "To find superiority, a court must find all other methods of resolving the issues in a case to be inferior to a class action." *Miami Auto. Retail, Inc. v. Baldwin*, 97 So. 3d 846, 859 (Fla. 3d DCA 2012). Where the putative class action implicates an overwhelming number of individualized determinations, class representation is not "superior" to individual suits. *See Humana, Inc. v. Castillo*, 728 So. 2d 261, 266 (Fla. 2d DCA 1999).

Ascertainability: In addition to the standard Rule 1.220 requirements, Courts impose a further prerequisite requirement that the class be "adequately defined and clearly ascertainable." *Alderwoods Grp., Inc. v. Garcia*, 119 So. 3d 497, 507 n.8 (Fla. 3d DCA 2013); *MSP Recovery Claims, Series LLC v. Auto-Owners Ins. Co.,* 342 F.R.D. 347, 352 (S.D. Fla. 2022) (same) (quoting *Carriuolo v. Gen. Motors Co.*, 823 F.3d 977, 984 (11th Cir. 2016)). To be ascertainable, a class must be readily identifiable in an administratively feasible manner. *MSP*, 342 F.R.D. 347, 352. "[A] class is not ascertainable unless the class definition contains objective criteria that allow for class members to be identified." *BJ's Wholesale Club, Inc. v. Bugliaro*, 273 So. 3d 1119, 1121-22 (Fla. 3d DCA 2019). To be ascertainable, the class definition must allow for class members to be

identified through a "manageable process that does not require much, if any, individual inquiry." *Id.*

Colombo cannot satisfy the Rule 1.220 pre-requisites nor prove that the class is ascertainable. Therefore, class certification should be denied.

II. COLOMBO CANNOT OVERCOME THRESHOLD FLAWS FUNDAMENTALLY IMPACTING CERTIFICATION OF THE PUTATIVE CLASSES

Colombo cannot overcome several fundamental hurdles that preclude class treatment of all the asserted claims. First and foremost, because of the myriad substantive and procedural postures of the defaulted loans making up the putative classes, Plaintiff cannot establish many (if not most) of the class certification prerequisites. Stated differently, because each loan has a different default, judgment, or cure status (as discussed in SOF at ¶¶34-40 above), Counter- Defendants have numerous individualized defenses and challenges to liability and class treatment. Further, Colombo cannot wholistically show each (or any) borrower provided required notice under the Mortgage (a pre-requisite to suit). Any of these considerations alone doom Plaintiff's certification attempt.

A. The Disparate Pending Statuses, Resolutions, and Outcomes of Borrowers' Defaults Precludes Class Treatment

As discussed above (SOF at ¶¶34-40), borrowers in default may take several paths to eventual resolution. Some paths lead to judgment and ultimate foreclosure sale, while others resolve by agreement or settlement. Still other borrowers may bring their loans current or may be in active litigation. Colombo attempts to focus only on the purported uniform accounting for Lender-Paid Expenses. In effect, Colombo asks this Court to ignore judgments, settlements, and proceedings involving other borrowers that have occurred or are continuing to occur in this and other Florida state courts. Because these disparate default statuses create separate and distinct defenses to both liability and class treatment, certification is wholly improper. *See e.g., Easter v.*

City of Orlando, 249 So. 3d 723, 730 (Fla. 5th DCA 2018) (finding that predominance lacks where the case requires "individualized, fact-intensive inquiry" into defenses); *Miller v. Wells Fargo Bank, N.A.*, No. 1:16-cv-21145-UU, 2017 U.S. Dist. LEXIS 24572, at *17 (S.D. Fla. Feb. 22, 2017) (denying certification on predominance grounds because defenses could not be resolved by evidence common to the putative class); *Revival Chiropractic LLC v. Allstate Ins. Co.,* No. 6:19-cv-445-Orl-40LRH, 2020 U.S. Dist. LEXIS 200983, at *11 (M.D. Fla. Sep. 29, 2020) (denying class certification motion because the class would involve "individualized determinations" and "consideration of the various defenses available to Defendants in each individual case, such as the existence of a prior settlement or judgment").

Given the various potential default outcomes, commonality, typicality, predominance, (and in many cases ascertainability) are all lacking here. Moreover, given the default status of these loans and that many will involve a court adjudicating amounts owed on that particular loan based on that borrower's facts and circumstances, it is clear class treatment is *not* the superior means to adjudicate the issues in this action. Below are just a few examples[12] of the different loan postures that give rise to separate and different defenses to liability and class inclusion and demonstrate the impropriety of certification.

i. Colombo Cannot Re-Litigate Cases that Already Resolved on the Merits

Colombo cannot and should not be permitted to broadly litigate claims on behalf of borrowers whose claims have already been adjudicated to foreclosure judgment. Such final judgments already addressed the recovery of any sought Lender-Paid Expenses based on the individual circumstances of those cases. At base, Colombo's claims and class membership depend

[12] The discussion here is not intended to be exhaustive of the potential defenses available to Counter-Defendants. Counter-Defendants have specific defenses concerning other categories of borrowers such as those who have satisfied their debt, or based upon other Mortgage provisions allowing for recovery of Lender-Paid Expenses upon demand. *See* Ex. B ¶ 9; SOF ¶ 30.

on an underlying determination that the Lender-Paid Expense was itself improper and cannot be recovered. This is baked into each of their fee descriptions in the class definition: (i) "improper property inspection fees"; (ii) recovery of attorney's fees and costs for "unsuccessful" foreclosures; (iii) fees for maintenance "where no maintenance or service was performed"; and (iii) fees for "invalid" service of process on unknown parties. As such, whether there has been a prior adjudication of the validity of the debt owed, or an agreement between the borrower and Counter-Defendants as to the recovery of these fees is dispositive as to any such implicated borrower for the claims here (i.e., such judgments bar that borrower's recovery here.[13] In addition to creating an improper fail-safe class (*see* Section II.B, *infra*), foreclosure judgments preclude class certification on ascertainability, commonality, typicality, and predominance grounds as Counter-Defendants have individualized defenses to both liability and class treatment as to these loans on various grounds. For example:

Under the **doctrine of res judicata**, this Court is required to honor judgments on the merits rendered by another court of competent jurisdiction involving the same parties and same causes of action. *Fla. DOT v. Juliano*, 801 So. 2d 101, 105 (Fla. 2001). Where such a judgment has been entered it "is conclusive not only as to every matter which was offered and received to sustain or defeat the claim, but as to every other matter ***which might with propriety have been litigated*** and determined in that action." *Id.* (emphasis added). Importantly, this doctrine "provides finality to judgments, predictability to litigants, and stability to judicial decisions." *In re Senate Joint Resol. of Legislative Apportionment 2-B,* 89 So. 3d 872, 884 (Fla. 2012). Res judicata creates a complete bar to Colombo's attempt here to include such judgment borrowers in the putative classes. *Ferrer*

[13] In fact, as to any foreclosure judgment, the at-issue mortgage has been merged into that judgment, ceasing to separately exist. *See Weston Orlando Park, Inc. v. Fairwinds Credit Union*, 86 So. 3d 1186, 1187 (Fla. 5th DCA 2012) ; *see also Nack Holdings, LLC v. Kalb*, 13 So. 3d 92, 94 n.2 (Fla. 3d DCA 2009) ("The mortgage is merged into the judgment, is thereby extinguished, and 'loses its identity.'").

v. Bayview Loan Servicing, LLC, Civil Action No. 15-20877-Civ-Scola, 2018 U.S. Dist. LEXIS 12600, at *8 (S.D. Fla. Jan. 25, 2018) (collateral estoppel barred FCCPA claim because of prior state court foreclosure judgment); *Nivia v. Nationstar Mortg., LLC, No. 13-Civ-24080,* 2014 U.S. Dist. LEXIS 116583, at *8-9 (S.D. Fla. Aug. 21, 2014) (res judicata barred FDUPTA claim where "[t]he mortgage loan at issue in the instant suit is the same mortgage loan that was foreclosed in the state court foreclosure action"); *Beepot v. J.P. Morgan Chase Nat'l Corp. Servs*., 57 F. Supp. 3d 1358, 1371 (M.D. Fla. 2014) (res judicata barred breach of contract claim based on foreclosure judgment); *Bode v. Wilmington Sav. Fund Soc'y*, 2023 Fla. Cir. LEXIS 5820, *3-4, No. 2022-000580-CA-01 (Fla. 11th Cir. 2023) (res judicata barred contract, FCCPA, and other claims because of prior foreclosure judgment).

More broadly, the **doctrine of collateral estoppel**, also referred to as "estoppel by judgment" bars relitigation of issues that have already been determined by a valid judgment. *Zikofsky v. Mktg. 10, Inc*., 904 So. 2d 520, 525 (Fla. 4th DCA 2005) (citing *Topps v. State*, 865 So. 2d 1253, 1255 (Fla. 2004)). This doctrine applies even where the causes of action are different between the two cases because it is specifically focused on the relitigation of issues. *Id*. Here, because any foreclosure judgment would have considered the appropriateness and recovery of any sought Lender-Paid Expenses in determining the amounts due and owing, collateral estoppel bars relitigation for any such judgment borrowers. *See Ferrer*, 2018 WL 582584, at *3 (FCCPA §559.72(9) claim barred by collateral estoppel because foreclosure judgment determined key component of claim – legitimacy of debt); *Bracha Holding v. United States Sba*, 800 So. 2d 657, 659 (Fla. 3d DCA 2001) (collateral estoppel barred breach of contract and fraud claims because of prior foreclosure judgment); *Bode v*, 2023 Fla. Cir. LEXIS 5820, *3-4 (collateral estoppel contract

and FCCPA claims because of prior foreclosure judgment); *Wise v. Tucker*, 399 So. 2d 500, 503 (Fla. 4th DCA 1981) (collateral estoppel barred contract claims due to prior foreclosure judgment).

Invading prior judgments also creates significant **due process** considerations. It is blackletter law that the power to set aside, modify, or vacate a judgment lies with the court that issued that judgment. *State v. Lopez*, 526 So. 2d 1008, 1009 (Fla. 4th DCA 1988) ("All orders of the court, however, [sic] conclusive are under the control of the court which pronounces them during the term at which they are rendered or entered of record and the court has the inherent power on its own motion to get [sic] aside, vacate, modify, or annul them.") (quotation omitted); *see also State v. Sarasota*, 154 Fla. 250, 17 So.2d 109, 111 (1944). Additionally, Florida law includes limitations as to the basis for vacating a judgment as well as the time period to do so. *See* Fla. R. Civ. P. 1.540. Specifically, judgments may only be vacated or corrected because: (i) there were clerical or other mistakes; (ii) there is newly discovered evidence that could not have been discovered in time to move for a new trial; (iii) there was fraud, misrepresentation or misconduct; (iv) the judgment was void; or (v) the judgment was based on a prior judgment or order that was vacated. *See generally, id.* And in most instances, vacatur or modification must be sought "***on motion***" and within a ***one-year time period***. *Id.* These requirements have been strictly enforced by Florida appellate courts. *See id.* (holding that one-year period in rule barred challenge to judgment that incorporated a settlement agreement with an illegal restrictive covenant). Colombo's claims and putative classes ask this court to disregard these procedural safeguards and essentially modify judgments rendered years after the elapsed time-period under the rules. This is a violation of due process as well as the finality of judgments.

ii. Colombo Cannot Override Other Borrowers' Contractual or Other Settlement Agreements

Colombo's attempt to broadly litigate for any defaulted borrower also seeks to override settlements or other contractual agreements that resolved disputes between other borrowers and Nationstar or U.S. Bank. It is common for defaulted borrowers to resolve a default before (and sometimes after) foreclosure judgment. These resolutions can take many forms including: (i) loan modification, (ii) short-sale, (iii) short-pay, (iv) negotiated redemption amount (if after judgment), (v) negotiated reinstatement amount, (vi) cash-for-keys, or (vii) other settlements resolving claims related to a loan indebtedness. *See* SOF at ¶¶ 35-41. Each of these settlements will be governed by their individual terms, which are unique to that borrower and their situation. But, regardless, the outcome is an *agreement* between the parties as to treatment of amounts owed (including Lender-Paid Expenses). Colombo's claims and purported classes seek to invade and substitute his judgment for that of the contracting parties in those situations.

Courts "universally hold that '[s]ettlement agreements are highly favored and once entered, are binding upon the parties and the courts.'" *Jennings v. Durden*, No. 5D2023-0064, 2014 Fla. App. LEXIS 4229, at *46 (Fla. 5th DCA May 31, 2024) (quoting *Crosby Forrest Prods., Inc. v. Byers*, 623 So. 2d 565, 567 (Fla. 5th DCA 1993)); *see also Eicoff v. Denson*, 896 So. 2d 795, 799 (Fla. 5th DCA 2005) (citation omitted). Relatedly, an accord and satisfaction occurs where: "(1) the parties mutually intend to effect a settlement of an existing dispute by entering into a superseding agreement; and (2) there is actual performance in accordance with the new agreement." *Constr. Consult'g., Inc. v. Dist. Bd. of Trs*., 347 So. 3d 14, 22 (Fla. 4th DCA 2022) (quoting *Martinez v. S. Bayshore Tower, L.L.L.P.*, 979 So. 2d 1023, 1024 (Fla. 3d DCA 2008)). In such cases, "[c]ompliance with the new agreement discharges the prior obligations." *Id.*

Colombo's putative class effectively seeking to invalidate such prior settlement agreements is overbroad and untenable. Counter-Defendants have defenses as to each of those borrowers who have reached settlements, or are subject to accord and satisfaction, all of which would preclude further recovery by those borrowers here.

iii. Colombo's Putative Classes Include Borrowers Who Reinstated and Are Precluded from Recovery by the Law of the Case

This Court has already found, and the Fourth DCA has already affirmed, that it is proper to recover Lender-Paid Expenses (more specifically, attorneys' fees)[14] when a borrower reinstates a loan pursuant to paragraph 19 of the Mortgage. *Colombo*, 341 So. 3d 1126, 1129. Although Colombo continues to disagree with such premise, this ruling is the law of this case. *Delta Prop. Mgmt. v. Profile Invs., Inc.*, 87 So. 3d 765, 770 (Fla. 2012) ("the law of the case requires that questions of law actually decided on appeal must govern the case in the same court and the trial court, through all subsequent stages of the proceedings"). Accordingly, any borrower who has reinstated their loan after default cannot be a part of the putative classes, as recovery of Lender-Paid Expenses is fully permitted by the Mortgage. Colombo's putative class fails to exclude reinstatement borrowers and is thus, overbroad and untenable.

iv. Colombo Should Not Be Allowed to Substitute his Judgment and Facts for that of Other Borrowers Currently Litigating

Colombo's attempt to substitute his own judgment for that of other borrowers (and their counsel) in current pending litigation also violates fundamental due process concerns. Specifically, the facts and circumstances for those borrowers who are in active litigation, are highly individualized. For example, (i) some borrowers may have stipulated to certain foreclosure

[14] It is Counter-Defendants' position that the Fourth DCA's opinion is equally applicable to all Lender-Paid Expenses at reinstatement under the terms of the Mortgage. But, even if the Court, at this time, takes a narrow view and only applies the ruling to prior attorneys' fees, such just further highlights the difficulty of determining class membership and the disparate and unique defenses Counter-Defendants have based on the posture and circumstances of the loan.

elements (such as indebtedness), while fighting others (such as standing); (ii) foreclosure plaintiffs may not be seeking to recover some or all of the Lender-Paid Expenses in those litigations; (iii) borrowers may have asserted some defenses but not others (thereby waiving certain defenses); (iv) borrowers may have admitted to the recovery or amounts of Lender-Paid Expenses in discovery or pleadings; or (v) borrowers have been defaulted in the litigation.

The borrowers' actions in active litigation dictate due process considerations here as Counter-Defendants may have numerous defenses to those borrowers in active litigation, including: admission by borrowers (precluding contrary position in this action), collateral estoppel, waiver, abandonment, stipulation, or default. *Brown-Peterkin v. Williamson*, 307 So. 3d 45, 51 (Fla. 4th DCA 2020) (affirming denial of certification where there were various individual defenses of waiver, ratification, estoppel, and noting that "typicality is defeated if the defendant has a unique defense to the class representative's claim.") (citing *Miami Auto. Retail*, 97 So. 3d 846, 853-54).

Colombo's attempt to ignore or dictate the results of pending actions involving other borrowers also presents jurisdictional issues. Specifically, this Court does not have jurisdiction over foreclosure actions relating to property outside of Palm Beach County, Florida. "A mortgage foreclosure action is a ***local action and must be brought in the county where the land lies***." *Hudlett v. Sanderson,* 715 So. 2d 1050, 1052 (Fla. 4th DCA 1998) (emphasis added, collecting numerous cases) (citation omitted). Importantly, this "***local action rule is one of subject matter jurisdiction***, not venue, and ***subject matter jurisdiction cannot be conferred by waiver or consent***." *Id.* (citing *Board of Trustees of Internal Improvement Trust Fund of State v. Mobil Oil Corp*., 455 So. 2d 412 (Fla. 2d DCA 1984)) (emphasis added).

Colombo seeks to represent a class of all Florida borrowers that "are being serviced by Nationstar." FACC 96. Necessarily, this includes borrowers with property outside of this Court's jurisdiction in other Florida counties. Accordingly, in its overbreadth, the proposed class would potentially violate fundamental jurisdictional considerations regarding pending foreclosure actions in Florida courts. Such issues also highlight that class treatment is not superior to individual actions (including those already pending). As such, this Court should deny class certification.

v. The Disparate Loan Circumstances Render a Class Uncertifiable

All of the foregoing issues strongly demonstrate why a class action should not be certified here. First, the threshold issue of ascertainability is completely lacking given that there is a need to review each and every putative class members' loan file and litigation history to determine what defenses and preclusions may apply. *See e.g., Day v. Sarasota Doctors Hosp.*, No. 8:19-cv-1522-T-33TGW, 2020 U.S. Dist. LEXIS 151201, at *10 (M.D. Fla. July 23, 2020) (denying certification on ascertainability and other grounds where proposed class included 900 patients and the only way to determine whether they were members would require inquiry into individual personal injury claims, settlements, or recovery); *Rivera v. Servis One, Inc.*, No. 3:17-cv-722-J-39JBT, 2019 U.S. Dist. LEXIS 36224, at *5-6 (M.D. Fla. Mar. 4, 2019) (finding that ascertainability lacked where review of thousands of loans was required).

Second, Rule 1.220(a)'s commonality requirement is utterly lacking because the myriad "[d]issimiarlities within the proposed class" will "impede the generation of common answers" to drive resolution of the litigation. *Wal-Mart Stores, Inc.*, 564 U.S. 338, 389-90. Likewise typicality is lacking because the factual situations as between Colombo and the other putative class members (and within those members themselves) are "markedly different." *Terry L. Braun, P.A.*, 827 So. 2d 261, 267. Put simply, there is no way that the required proof of Colombo's claims (which relate to his Loan and litigation history, including non-payment of Lender-Paid Expenses) will

"necessarily prove all the proposed class members' claims" (which relate to other loans' history, disparate litigation outcomes, including settlements and judgments, and reinstatement). *Powell*, 2019 U.S. Dist. LEXIS 28842, at *14.

Third, these myriad differences between Colombo and within the Proposed class (irrespective of Colombo) also render a class uncertifiable under Rule 1.220(b)(3)'s "more stringent" requirement of predominance. Under that requirement, Colombo is required to, but cannot, by proving his case "necessarily prove the case of each one of the thousands of other members." *Earnest,* 859 So. 2d 1255, 1258; *see also Britt Green Trucking, Inc. v. FedEx Nat'l, LTL, Inc*., No. 8:09-cv-445-T-33TBM, 2013 U.S. Dist. LEXIS 163073, at *32 (M.D. Fla. Nov. 15, 2013) (denying certification on predominance grounds because "the fact finder would have to inquire, on an individual basis" as to the defendant's defenses to breach of contract, including waiver and estoppel). Instead, the individual circumstances, relevant facts, and defenses would require "mini-trials." *Stone.*, 804 So. 2d 383, 388. In addition to the myriad defenses that may exist against these borrowers, a determination of the existence or viability of such defenses requires a case-by-case, docket-by docket review, defeating any ascertainability prong for class certification. *Foster v. Green Tree Servicing, LLC*, No. 8:15-cv-1878-T-27MAP, 2017 U.S. Dist. LEXIS 189240, at *10 (M.D. Fla. Nov. 15, 2017) (denying certification on ascertainably and other grounds where the only way to determine whether a customer was a class member was by conducting "a loan-by-loan review of approximately 560 files").

In sum, because of the myriad various situations, loan histories, litigations, judgments, and settlements, there is no way to certify a class here as Colombo cannot satisfy the requirements of typicality, commonality, and predominance.

vi. Claim Preclusion and Defenses Issues Here Distinguish This Case from The Cases Relied Upon by Colombo in the Class Motion

These defenses and claim preclusion issues (whether by judgment, settlement, or other) also fundamentally distinguish this case from the cases Colombo relies upon in his Class Motion (which did not consider or discuss these issues). More specifically, neither *Cole*, *Banner*, *Hewitt*, nor *L'Italien* (which relies on the previous three cases) considered the claim preclusion arguments or defenses Counter-Defendants make here. *HSBC Bank USA N.A. v. L'Italien,* 2024 Fla. Cir. LEXIS 1088, *4 (Fla. 15th Cir. 2024); *Cole v. Echevarria, McCalla, Raymer, Barrett & Frappier*, 965 So. 2d 1228, 1231 (Fla. 1st DCA 2007); *Law Offices of David J. Stern, P.A. v. Banner*, 50 So.3d 1221, 1222 (Fla, 4th DCA 2010).[15] Rather, all four cases seemingly focused on the standing or harm/injury differences in the class. *L'Italien* at *4; *Cole* at 1231; *Banner* at 1222. Stated differently, the courts in *Cole*, *Banner*, and *Hewitt* rejected the defendant's argument that there was any difference in *injury* between class members who had paid fees or costs compared to those whose homes were taken in foreclosure. *Id.* The *L'Italien* court, without consideration of the implications of claim preclusion, and without consideration of the specific injury determination in those cases, simply relied upon these three cases to find that because these courts found it did not matter if the class member paid or was foreclosed, it did not matter if class members had foreclosure judgments or settlements that may be impacted by the class certification ruling in that case. *L'Italien*, 2024 Fla. Cir. LEXIS 1088, *4 (citing to *Cole*, *Banner*, *Hewitt*). Put simply, the *L'Italien* court expanded the findings in *Cole*, *Banner*, and *Hewitt* beyond those actual case holdings specific to differences in "injury." *Id.* However, none of these cases considered the differences in the viability of class member claims because of res judicata, collateral estoppel,

[15] *Hewitt* simply relied upon *Banner* in its entirety. *Law Offices of David J. Stern v. Hewitt,* 106 So.3d 489 (Fla. 4th DCA 2013) ("We affirm the class certification order in this case on the authority of [*Banner*], which we find to be indistinguishable from this case in all relevant respects.").

novation, or settlement. *See generally, L'Italien, Cole, Banner, Hewitt.* Accordingly, they have limited import and should be disregarded or limited to their narrow findings concerning injury.

Moreover, contrary to Colombo's representation, the fees and factual situations in *L'Italien* are not identical to the circumstances concerning the Lender-Paid Expenses at issue in this case. Rather, in *L'Italien* the plaintiff complained of: (i) attorneys' fees claim concerned "***attorneys' fees without time records***" and there was evidence that the attorneys did "not keep any time records in uncontested foreclosure cases"; (ii) a charge for a 'registration fee' for properties in foreclosure ***in West Palm Beach*** when the property was ***neither vacant nor abandoned***"; and (iii) "attempt to collect next month's mortgage payment before the payment is due." None of these descriptions match the issues or evidence in this case. *L'Italien*, 2024 Fla. Cir. LEXIS 1088, *1. Accordingly, *L'Italien* (which is on appeal) should not dictate this Court's consideration of the vastly differing proposed class here.

Additionally, none of Colombo's cases address the class-wide issues of pre-suit notice, ascertainability, and fail-safe nature of class, addressed in the remainder of this Response.

B. Colombo Has Not and Cannot Provide Class-wide Evidence of Pre-Suit Notice Required by the Mortgage

Colombo has also not proven and has no way of proving the threshold *class* issue of whether the contractual notice and opportunity to cure was provided by each purported borrower class member before filing an action. *See* Ex. B at ¶ 20. Courts routinely dismiss borrower contract and statutory claims where they failed to provide the mortgage-required notice and opportunity to cure. Courts also decline to grant class certification where each class member is obligated to meet a condition precedent before filing a litigation.

Here, Colombo seeks to bring claims on behalf of borrowers "where the mortgage is a standard form Fannie Mae/Freddie Mac mortgage contract." FACC at ¶ 96. Fannie Mae/Freddie

Mac mortgages serviced by Nationstar have a clear and conspicuous requirement that borrowers provide a notice of grievances in advance of bringing any judicial action:

> **Sale of Note; Change of Loan Servicer; Notice of Grievance.** "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. . . ."

Ex. B at ¶ 20 (emphasis added). Accordingly, under the Mortgage, proof is required that each class member complied with the required notice. Colombo's Pre-Suit Notice cannot serve as notice for the class. Numerous courts have strictly enforced such standard provisions in mortgages, routinely dismissing consumer claims where borrowers failed to meet the notice requirement regardless of whether the claim is statutory or breach of contract. *Deboskey v. Suntrust Mortg., Inc.*, No. 8:14-cv-1778-MSS-TGW, 2017 U.S. Dist. LEXIS 160017, at *48 (M.D. Fla. Sep. 14, 2017) (dismissing RESPA claims for failure to adhere to similar mortgage notice requirement); *Sotomayor v. Deutsche Bank Nat'l Tr. Co.*, No. 0:15-cv-61972-WPD, 2016 U.S. Dist. LEXIS 77945, at *4 (S.D. Fla. Feb. 5, 2016) (dismissing TILA, FDCPA, and FCCPA claims relating to allegedly improper inspection fee claims for the borrower's failure to adhere to the notice and cure provisions of the mortgage); *see also Charles v. Deutsche Bank Nat'l Tr. Co.*, No. 1:15-cv-21826-KMM, 2016 U.S. Dist. LEXIS 32523, at *5 (S.D. Fla. Mar. 14, 2016) (dismissing RESPA, TILA, FDCPA, and FCCPA claims based on allegedly inflated property inspection fees because plaintiff failed to comply with the mortgage's pre-suit notice and cure provisions).[16]

[16] *See also Sandoval v. Ronald R. Wolfe & Assocs., P.L.*, No. 16-61856-CIV-DIMITROULEAS, 2017 U.S. Dist. LEXIS 8241, at *7-9 (S.D. Fla. Jan. 19, 2017) (same, explaining further that it is not an excuse to claim that the borrower believed the lender would ignore the notice as the reason why the notice was not provided); *Kurzban v. Specialized Loan Servicing, LLC,* No. 17-cv-20713, 2018 U.S. Dist. LEXIS 53741, at *6 (S.D. Fla. Mar. 30, 2018) (same, explaining that such mortgage language applies also to claims against servicers).

Courts also decline to grant class certification where such contractual (or statutory) notice requirements exist, because such issues are inherently individualized and cannot be proven on a class wide basis. *Hummel v. Tamko Bldg. Prods*., 303 F. Supp. 3d 1288, 1298 (M.D. Fla. 2017); *City of St. Petersburg v. Total Containment, Inc.,* 265 F.R.D. 630, 655 n.3 (S.D. Fla. 2010); *Cohen v. Implant Innovations*, 259 F.R.D. 617, 625 (S.D. Fla. 2008). In fact, at least one court has denied certification for lack of notice based on notice and cure language in the Mortgage. *See e.g., Vincent v. Bank of Am., N.A.,* 109 S.W.3d 856, 864 (Tex. App. 2003) (affirming class certification denial where "notice by individual class members and an opportunity to cure by the Bank [as required by mortgages] are not suitable for class treatment."). The same result is mandated here.

As Colombo cannot show each class member provided the requisite notice, and determining which borrower gave such notice would require a loan-by-loan review of the correspondence received on a loan, certification must be denied on all claims.

III. COLOMBO'S OVERLY BROAD AND AMBIGUOUS CLASS DEFINITION FAILS THE ASCERTAINABILITY REQUIREMENT

Colombo also fails overall to meet the requirement that a proposed class be "adequately defined and clearly ascertainable." *See* cases cited *supra*. Importantly here, a class is not ascertainable where the definition is "either over or under inclusive." *Bj's Wholesale Club*, 273 So. 3d 1119, 1121 (*Karhu v. Vital Pharms., Inc*., 621 F. App'x 945, 946 (11th Cir. 2015) ("[A] class is not ascertainable unless the class definition contains objective criteria that allow for class members to be identified . . . .")); *Vision Power, Ltd. Liab. Co. v. Midnight Express Power Boats, Inc.*, No. 18-cv-61700, 2020 U.S. Dist. LEXIS 25851, at *17 (S.D. Fla. Feb. 14, 2020) (finding that class definition lacked ascertainability because it "require[d] far too much work to be considered 'administratively feasible.'"). In derogation of the ascertainability requirement, Colombo has proposed a vague, overly broad, and improper fail-safe class.

A. The Overall Class Definition is Vague and Ambiguous

As drafted, the proposed class definition is so vague and ambiguous that it is unworkable. Indeed, internal inconsistencies in the definition abound, rendering the proposed class both overbroad and potentially under-inclusive depending on how it is interpreted.

The definition starts with "All persons in the State of Florida whose mortgage and note contracts are being serviced by Nationstar." Class Motion at 23-24. However, this could be interpreted in many ways, for example does this apply to persons: (i) currently in the state of Florida; (ii) who are citizens of the State of Florida; and/or (iii) were in Florida or citizens of Florida at some other time during the pendency of the lawsuit, or at the time a mortgage loan statement was sent (or at some time between May 29, 2013 and the present). Additionally, the use of "are being serviced" is also vague; does this this mean the loan was serviced by Nationstar: (i) at the time of the filing of the FACC; (ii) at the time of judgment; or (iii) at any other time? If Nationstar has since service-released a loan, is it included or not? Additionally, the definition applies where "the note and mortgage is a standard form Fannie Mae/Freddie Mac mortgage." Motion at 23-24. By the use of "***is*** a standard form" does Plaintiff mean only current outstanding notes and mortgages that are not paid off, satisfied, rendered to judgment (where the mortgage merges with the judgment), or otherwise disposed of?

The additional subparts of the definition fare no better and only make things worse as outlined in the following sections.

B. The Proposed Class is an Improper Fail-Safe Class

The proposed class is an improper fail-safe class because both the general definition and the specific definitions as to Lender-Paid Expenses require a determination of what is or is not proper in the first instance (i.e., "improper" fees, and whether there was "collected" or "attempted" collection of a debt).

A fail-safe class exists if the class is defined in a way that precludes membership unless the liability of the defendant is established. *Claims v. Atl. Specialty Ins. Co.,* No. 6:20-cv-553-RBD-EJK, 2021 U.S. Dist. LEXIS 251965, at *5 (M.D. Fla. Dec. 27, 2021). In other words, the class definition is impermissibly "fail-safe" if it forces the Court to front-end a merits decision to determine class membership. *See Alhassid v. Bank of Am., N.A.*, 307 F.R.D. 684, 694-95 (S.D. Fla. 2015); *see also Likes v. DHL Exp.*, 288 F.R.D. 524, 532 (N.D. Ala. 2012) (explaining fail-safe classes are not ascertainable because they are "framed as a legal conclusion" that forces the court to make legal determination on defendant's liability). Ultimately, where there is "definitional imprecision" that "essentially asks the Court to certify classes based on vaguely contoured merit-based violations," a class should not be certified as it is not "adequately defined or clearly ascertainable." *Alhassid,* 307 F.R.D. 684, 695.

Here, the proposed class definition forces the Court to make several merits determinations at both the general and specific Lender-Paid Expense level, making it an impermissible fail-safe class. For example, the proposed class definition asks the Court to make threshold merits determinations concerning:

Collection Activity in the MLS. Whether Nationstar collected or attempted to collect Lender-Paid Expenses by merely listing them in the mortgage loan statements sent to the borrowers, is a merits question that the proposed class Definition asks this court to pre-determine. Class Motion at 23 ("has ***collected or attempted to collect*** [the Lender-Paid Expenses] through the use of debt collection demands in the borrower's mortgage loan statements….") (emphasis added). Such consideration is complicated by the fact that there are at least two different types of mortgage loan statements sent during the proposed class period. The Prior MLS never included Lender-Paid Expenses in the "Amount Due" on the statement but listed these amounts as information only. *See*

SOF ¶ 35. The Current MLS provides additional categories of information for borrowers, depending on their particular circumstances and stage of foreclosure proceedings. *See* SOF ¶ 36. The analysis for each of these types of mortgage loan statements may vary, and could (for the Current MLS), include determination of whether the law of this case extends to the "Reinstatement Amount" listed as due on a mortgage statement after commencement of foreclosure activities, , making its inclusion proper.[17] *See Colombo*, 341 So. 3d 1126, 1129; *Delta Prop. Mgmt.*, 87 So. 3d 765, 770. Colombo's class definition ignores that borrowers may fall in one or both categories and further asks this court to either pre-determine the merits or assume the mortgage loan statements are collection attempts as a matter of law. This is a classic improper fail-safe class.

Propriety of Lender-Paid Expenses. Colombo's Proposed class definition also directly or indirectly requires the Court determine whether each of the Lender-Paid Expenses is improper prior to certification in order to determine class membership. More specifically, the proposed class definition includes borrowers whose mortgage loan statements included Lender-Paid Expenses in situations Colombo subjectively contends are improper (i.e., the Lender-Paid Expenses are not wholly improper, only in certain situations as alleged by Colombo). These categories of allegedly improper Lender-Paid Expenses are then separated by ambiguous "and/or" conjunctions, such that a given member of the proposed class may have been assessed anywhere from one to four of the Lender-Paid Expense categories. *See id.* As a result, there are many differently situated borrowers captured by this part of the proposed class definition alone. Not only are the descriptions of the Lender-Paid Expenses intentionally overly broad and vague, the class definition also explicitly or

[17] It is Counter-Defendants' position that there is no functional difference between providing a reinstatement quote, and listing the reinstatement amount (which would be reflected on a reinstatement quote) on the Current MLS. Both fall under paragraph 19 of the Mortgage and the decision to voluntarily reinstate is the same for the borrower in both circumstances. Thus, the same rationale forming the basis of this Court's and the Fourth DCA's rulings should extend to "Reinstatement Amount" in the Current MLS.

implicitly asks this Court to determine the merits or propriety of Lender-Paid Expenses under certain circumstances for individuals to be part of the class:

- "***improper*** property inspection fees ***when no property inspection took place***." Class Motion at 22-23. This reference is overbroad and vague and implies there are situations where an inspector did not attempt to inspect the property at all. What Colombo really means, however, is that he believes "no property inspection" could have taken place if an inspector was unable to get to the property because the property was gate- or access-restricted. Obviously, to find something is "improper" is a merits determination on its own, and the latter issue requires a merits determination of whether an unable to access inspection is the same as "no property inspection [taking] place."
- "maintenance and/or service fees ***where no maintenance or service was performed***." Class Motion at 24. This fee description is also overly broad and intentionally vague; it both neither defines maintenance, nor what Colombo believes constitutes non-performance. What Colombo really asserts is his belief that property registration fees required by city or county ordinances are not "maintenance and/or service fees" and, therefore, inclusion of these fees in a "maintenance" category on the mortgage loan statements is improper. Class Motion at 22-24. Additionally, whether property registration fees are properly categorized as maintenance or service fees is a merits determination.
- As to attorneys' fees and costs, Colombo challenges such expenses where there was a "***prior unsuccessful*** foreclosure action where neither attorney fees nor costs ***were awarded to Nationstar***." Class Motion at 22-23. There must be a merits determination of whether the prior action was "unsuccessful," which is an undefined term – does this

mean it was unsuccessful on the merits at judgment, unsuccessful such that res judicata or claim preclusion applies, or does it have some other meaning such as the case resolved and was dismissed for other reasons?[18] Does it matter if no fees were sought or recovered by either party upon case resolution (whether by dismissal or other)?

- service of process fees and costs for "unknown" tenants, spouses, or heirs, where such service of process "***is invalid*** and ***does not start an action*** on a party in Florida." Class Motion at 22-23. There is no definition of "invalid" and presumably Colombo would have to show that there is some sort of legal invalidity. As such, the Court would have to make a ruling on the merits of what exactly is an "invalid" service of process. The Court also would have to make a broad merits decision of what exactly "start[s] an action."

At each level of the proposed class definition there are elements that render the class an unascertainable fail-safe class. For this reason alone, Colombo's motion for class certification should be denied. *See Alhassid*, 307 F.R.D. at 695 (holding that class definition that included borrowers "charged by Nationstar for 'property inspection' fees, more times in a one year period, than allowed by the HUD Guidelines and/or Nationstar's own internal Policies and Procedures" was an improper fail-safe class); *see also Butland*, 951 So. 2d at 867 n.2 (finding subclass definition was "untenable because a mini-hearing on the merits of each claim would be required to determine membership").

[18] Moreover, the Fourth DCA has already rejected Colombo's claim concerning assessed attorneys' fees associated with prior foreclosure actions where the servicer was not a "prevailing party," as such fees are recoverable under paragraph 19 of the Mortgage. *See Colombo,* 341 So. 3d 1126, 1129. Indeed, where the mortgage permits the recovery of attorneys' fees against a borrower, like here, the servicer or trustee "was not required to be the prevailing party in the first foreclosure action in order to seek and recover its attorney's fees and expenses." *U.S. Bank Tr., N.A. v. Leigh,* 293 So. 3d 515, 516 (Fla. 5th DCA 2019). Thus, this fee description also ignores prior precedent of the case excluding reinstatement borrowers from claiming recovery for prior foreclosure attorney's fees.

C. Colombo Fails to Define any Relevant Class Period

The proposed class also is not adequately defined because Colombo has failed to specify any proper class period. In the FACC, there was no time period provided whatsoever; however, the Class Motion includes an apparently randomly selected date of May 29, 2013 (Class Motion at ¶ 83), which is untethered to anything class-wide. This failure renders the class overbroad and unascertainable, and also poses significant statute of limitations issues.

Where a class definition fails to "include temporal restrictions" such definition is impermissibly vague and lacking in ascertainability. *Jerue v. Drummond Co., Inc.,* No. 8:17-cv-587-TPB-AEP, 2023 U.S. Dist. LEXIS 150092, at *51 (M.D. Fla. Aug. 25, 2023); *see also e.g., Oginski v. Paragon Props. of Costa Rica, LLC*, 282 F.R.D. 672, 677 (S.D. Fla. 2012) (holding that class definition was "vague, indefinite, and overbroad [where] [t]he proposed class definition refers to an indefinite number of plaintiffs, over an unspecified time period, without any reference to the applicable (and varying) statutes of limitations for the separate causes of action."). In *Drummond*, the class definition included "all persons that own any residential real property" in a specific geographic region. *Drummond*., 2023 U.S. Dist. LEXIS 150092, at *51. This type of definition without temporal limitation lacked ascertainability because it is unclear whether this means persons: (i) currently owning property; (ii) who owned property at the time of filing the lawsuit; or (iii) owned the property at some other date. *Id.* Colombo similarly here seeks to represent a class that has a note or mortgage "being serviced by Nationstar" where a Lender-Paid Expense collected or attempted to collect – but what is lacking is the "when" for any of these issues. Such a definition is impermissibly overbroad and fatal to certification; Colombo's recent casting in of an untethered date of May 29, 2013 does not cure this issue.

In addition, without any proper time limitations, the proposed class definition fails to consider applicable statute(s) of limitations. To be manageable, "the applicable limitations period

or periods must be specifically identified" in a proposed class definition. *Clausnitzer v. Fed. Exp. Corp.*, 248 F.R.D. 647, 655 (S.D. Fla. 2008) ("Obviously potential class members will be included or excluded depending on whether the limitations period on each claim has run."). The "failure to limit the proposed class to those whose claims come within the applicable statute of limitations places the burden on the fact finder to determine, on an individualized basis, whether Defendants have valid statute of limitations affirmative defenses." *Oginski*, 282 F.R.D. 672, 678. In fact, even if Colombo had said his class only includes borrowers with claims within the applicable statute of limitations periods, that too has been rejected as unascertainable by courts. *Inetianbor v. Cashcall, Inc.*, 314 F.R.D. 535, 537 (S.D. Fla. 2016) (rejecting class definition of claims "within the applicable statute of limitations", and explaining "[a] more definite timeframe is needed for the class to be clearly ascertainable.").

Colombo's class period is grossly overbroad, vague, and does not account for the varying statutes of limitations for each of Colombo's claims. Colombo brings three different counts for relief with three different limitations periods: (i) a five-year statute of limitations for the breach of mortgage claim (§ 95.11(2), Fla. Stat.); (ii) a four-year statute of limitations for FDTUPA (§ 95.11(3)(f), Fla. Stat.); and (iii) a two-year statute of limitations for the FCCPA (§ 559.77(4), Fla. Stat.). The virtually impossible resolution of statute(s) of limitations on a class wide basis is even more amplified because: (i) there is no consideration or explanation as to what Colombo contends to be the action or event accruing or giving rise to a claim such that the statute of limitations period starts (i.e., is it when the borrower receives a mortgage loan statement with a challenged fee, when the fee is actually collected, some other triggering event?); and (ii) each borrower's situation and mortgage loan statements are individualized such that even as to a specific borrower over time different mortgage loan statements may contain different categories of Lender-Paid Expenses.

Further, as discussed above, such statute of limitations analysis based on claims alone ignores the one-year period for vacating or modifying a final judgment (to which at least a portion of the class may be subject). Put simply, the lack of any temporal restriction renders the proposed class definition wholly unworkable and lacking in ascertainability.

D. The Proposed Class is Impermissibly Overbroad And Requires Individualized Determinations as to U.S. Bank

The proposed class definition is also impermissibly overbroad as to U.S. Bank. In the FACC, Colombo purports to sue U.S. Bank in its capacity as the Trustee for the Trust. However, the proposed class includes all Florida borrowers whose loans Nationstar services on behalf of U.S. Bank "*and/or for other note or mortgage holders*." FACC at ¶ 96 (emphasis added). The class doed not distinguish or limit membership as between the Counter-Defendants, rendering the definition impermissibly overbroad.

U.S. Bank cannot be liable to Colombo or other class members where the mortgage and note is between a borrower and an entity that is not U.S. Bank. Regardless of merits (which are lacking entirely), the Trust cannot and should not be liable for: (i) breaching a mortgage that it never signed nor owned; (ii) allegedly deceiving a borrower that it never engaged with; or (iii) attempting to collect a debt from a borrower that it never billed or contacted. Yet, if the Court granted certification as defined, U.S. Bank would potentially be exposed to liability for breach of mortgage, violation of FDUTPA,[19] and/or violation of the FCCPA with respect to loans that are

[19] U.S. also Bank cannot be liable for FDUTPA as a national bank. Fla. Stat. Ann. § 501.212(4) ("This part does not apply to . . . Any person or activity regulated under laws administered by: (a) The Office of Insurance Regulation of the Financial Services Commission; (b) Banks, credit unions, and savings and loan associations regulated by the Office of Financial Regulation of the Financial Services Commission; (c) Banks, credit unions, and savings and loan associations regulated by federal agencies"); *Vallejo v. U.S. Bank Nat'l Ass'n*, No. 18-61954-CIV-DIMITROULEAS, 2018 U.S. Dist. LEXIS 194115, at *11-12 (S.D. Fla. Nov. 9, 2018).

owned by other investors and with which it has no association. Such a result would be improper and nonsensical.[20]

Further, as the Trust is fluid, with the ability for loans to be added or removed from the Trust over time, there will be individualized determinations as to whether and during what time periods any loans may have been part of the Trust (irrespective of their servicing by Nationstar). *See* SOF at ¶ 2. A determination would then need to be made whether any of the actions at issue occurred while the loan was part of the Trust as well as identification of the servicer at the time (i.e.., if there is an overlap with Nationstar). These individualized determinations also defeat commonality, typicality, and predominance.

E. The Proposed Class Members Cannot Be Reasonably Ascertained Via Programmatic or Systematic Means

Courts have further denied class certification where, like here, manual, individualized file reviews are necessary to ascertain class members. *Garcia*, 119 So. 3d at 507 n.8 (the class here cannot be ascertainable without a "prolonged and individualized analytical struggle."); *Bj's Wholesale Club, Inc.*, 273 So. 3d 1119, 1122 ("To be ascertainable, the class definition must allow for class members to be identified through a 'manageable process that does not require much, if any, individual inquiry.'"); *Rivera*, 2019 U.S. Dist. LEXIS 36224, at *5-6 ("Plaintiffs failed to propose an administratively feasible method by which class members can be identified because an individual account-by-account review of approximately 4,000 to 6,000 accounts would be required."); *McCamis v. Servis One, Inc.*, No. 8:16-CV-1130-T-30AEP, 2017 U.S. Dist. LEXIS 20522, at *7 (M.D. Fla. Feb. 14, 2017) (holding that plaintiff failed to offer a feasible proposal

[20] It would also be an unmanageable task to determine which loans in the Trust are secured by properties located in Florida and, therefore, part of the proposed class—even if the definition were narrowed to include only loans owned by U.S. Bank. Although it is possible to take a "snapshot" of the loans that are in the Trust on a particular date, the snapshot would not tell the full story because loans move in and out of trusts. Loll Tr. 61:6-25, 62:1-5.

because a review of public records and "loan-by-loan" review would be required); *Wilmington Sav. Fund Soc'y, FSB v. Bus. Law Grp., P.A.*, 319 F.R.D. 386, 397 (M.D. Fla. 2017) (holding that plaintiff failed to meet its burden to prove that class was administratively ascertainable where a review of individual circumstances and foreclosure proceedings would be required).

As noted above, the disparate procedural and substantive postures of the loans create myriad different defenses to the asserted claims which would require a loan-by-loan review. *See* SOF ¶ 40. As Nationstar's data expert noted, even just reviewing the generic default "outcomes" captured in Nationstar's servicing system resulted in over 1,500 different combinations of statuses for loans that have experienced multiple foreclosures. This is because, as illustrated on Exhibit O, a loan can travel through one or more branches toward a default outcome or repeat various or different branches over time. This leads to various ways loans could resolve one or multiple defaults overtime.

Moreover, even if the Court assumes (i) it is permissible to categorize the loans into buckets (i.e., loans that at some point were subject to a loan modification, reinstatement, payoff or short sale, judgment or foreclosure sale, or bankruptcy in one of the loan's multiple foreclosures); and (ii) that (as Nationstar argues) these loans, at a minimum, should be omitted from the class because of one or more defenses, this still leaves 2,120 (of the original over 24,000) loans, with yet still 180 different combinations of outcomes. SOF ¶ 40. And, of these loans, 394 loans are categorized as "Service Released," meaning Nationstar transferred servicing to another entity and has no further records on the outcome of the default on these loans. *Id.* Determining defenses or postures of these loans would require discovery and a loan-by-loan analysis of other servicer(s) records, which Colombo has made no effort to query, and which in all likelihood would require a docket-by-docket review for these loans which Colombo agrees is unmanageable. *Id.*

Because there is no systematic or programmatic method to determine whether a borrower has waived, abandoned, adjudicated, relinquished, reinstated, or otherwise resolved or affirmed their debt for any of these loans, this class is unascertainable. *See* cases cited, *supra*. Further, even if this Court did assume certain general categories should be removed based on description alone, the remaining loans contain too many disparate combinations to be ascertained, much less treated similarly. There is simply no commonality or predominance between even those remaining loans sufficient to certify a class. On this overall basis alone, class certification should be denied.

There are also ascertainability issues with determining the loans that would fall into most of the categories of Lender-Paid Expenses:[21]

- Property Inspection Fees: Colombo's claims are tied to situations involving "unable to access" inspections. However, Nationstar does not routinely distinguish between "unable to access" and inspections where access was obtained. *See* SOF at ¶ 17. While there are underlying data points collected from the property inspection vendors that may provide some indication of whether the inspector was able to gain access, this data contains inconsistencies and illogical results that cannot be validated without a loan-by-loan review comparison of the data to the underlying property inspection report. *Id.* There is no other queriable data that could be used to identify the class. *Id.*
- Service of Process Fees: Service of process fees are generally categorized as a part of legal fees. *See* SOF at ¶ 24. The service of process fees Colombo targets are only some of those process fees – i.e., unknown tenants, unknown spouses, unknown heirs. While

[21] Nationstar can query its system and determine the loans where a property registration fee was charged to the loan account and was reflected as "Maintenance" under Lender-Paid Expenses on the mortgage loan statements. However, even with this ability, the procedural posture of the loans (as discussed above) and the particular requirements of the specific county/city ordinance for the property registration fee are not ascertainable on a systematic or programmatic basis, making the class still overall unascertainable.

Nationstar can run reports to show legal fees on a matter, determining for which parties the service of process fees relate would require a comparison of the law firm invoices and/or invoices from the service of process vendor to the service documents in a particular case. *Id.* To determine whether any such categories were included as a party in the complaint and subject to service of process (much less the outcome of that service of process, the number of attempted service, and fee for original or subsequent attempted service), would require a loan-by-loan review as such information is simply not tracked in Nationstar's systems. *Id.*

- Title Fees/Attorney's Fees: Because, by definition, the legal fees included in the class require one or more foreclosures of a loan, determination of which title fees, legal fees relate to which foreclosure (especially if foreclosures restart within a short period of time), would require a loan-by-loan analysis of the attorney's fees charged compared to the referral to foreclosure and filings of the relevant foreclosures. *See* SOF at ¶23. Nationstar's systems do not track which legal fees belong to which of the loan's potential default outcomes. *Id.* Thus, without making significant assumptions concerning data and billing (which may create an over or under inclusive damages for some class members), the specific legal fees for specific default outcomes is not ascertainable.

Moreover, even if such loans and fees could be identified, such identification does not (and there is no systematic means to) account for any loans where refunds, credits, or waivers were given either as a part of general servicing or settlement agreement or judgment adjudication. Determination of credits, waivers, or refunds would require a review of each loan's transaction history to determine both if any such refunds/credits/waivers existed and to which Lender-Paid

Expense it applied (much less whether it applied to a Lender-Paid Expense within the applicable statute of limitations). *See* SOF at ¶24. If such waivers or refunds occurred, those borrowers likely do not have any harm or recovery for those waived/refunded fees. Because proposed class members may not have incurred an actual loss (and, accordingly, have no recoverable claim), damages cannot be calculated on a class-wide basis and class certification is improper.

Colombo has, thus, failed to prove a methodology or means to identify the individuals that fall within the proposed class, much less the "existence of a 'reasonable methodology for generalized proof of class-wide impact and damages.'" *Butland, Inc.*, 951 So. 2d at 872. Accordingly, certification is improper.

IV. THE ASSERTED CLAIMS AND LIKELEY DEFENSES IN THIS ACTION ARE OVERWHELMED BY INDIVIDUAL ISSUES, DEFEATING COMMONALITY, TYPICALITY, AND PREDOMINANCE

In addition to the broad issues with the proposed class, as to each of the asserted claims, individual legal and factual issues for each claim subsume any common ones, destroying commonality, typicality, and predominance. Thus, even assuming Plaintiff could establish the merits of his claim, class treatment is improper.

A. Individual Issues Abound on Colombo's FDUTPA Claim (Count I)

First, U.S. Bank has a specific defense to FDUPTA[22] because U.S. Bank is not subject to liability under FDUTPA as U.S. Bank is a financial institution exempted from FDUTPA. Fla. Stat.

[22] "A claim for damages under FDUTPA has three elements: (1) a deceptive act or unfair practice; (2) causation; and (3) actual damages." *TLO S. Farms, Inc. v. Heartland Farms, Inc.*, 282 So. 3d 145, 148 (Fla. 2d DCA 2019). "A deceptive practice is one that is likely to mislead consumers…. An unfair practice is one that offends established public policy and one that is immoral, unethical, oppressive, unscrupulous or substantially injurious to consumers." *Butland*, 951 So. 2d at 871 (citations omitted). There is no unfair conduct or deception, however, where (as here) the allegedly unfair or deceptive practices (i.e., the permissible charging of Lender-Paid Expenses) are disclosed in a contract between the parties (here, the Mortgage). *Zlotnick v. Premier Sales Grp., Inc.*, 431 F. Supp. 2d 1290, 1295 (S.D. Fla. 2006). FDUTPA also does not apply to the Lender-Paid Expenses because loan servicing activities do not qualify as "trade or commerce" under FDUTPA. *See Benjamin v. CitiMortgage, Inc.*, No. 12-62291-CIV-MORE, 2013 U.S. Dist. LEXIS 64515, at *11 (S.D. Fla. May 6, 2013). A loan servicer does not: "'advertise, solicit, provide, offer or distribute' anything . . . its activities do not meet FDUTPA's definition of 'trade or commerce.'" *Consumer*

Ann. § 501.212(4); *Vallejo*, 2018 U.S. Dist. LEXIS 194115, at *11-12 (dismissing borrower's FDUTPA claims against U.S. Bank because "when acting as a trustee for its a trust containing mortgages securing debt, U.S. Bank, N.A. continues to be a national bank exercising one of its enumerated powers.").

Second, there are still separate inquiries and relevant facts that would further lead to a series of mini-trials, including (as discussed above), whether any of the borrowers have waived or abandoned any FDUTPA claims by virtue of any settlement, or whether they are otherwise precluded from recovery because of res judicata, collateral estoppel, or other claim or estoppel preclusion. *Miami Auto. Retail*, 97 So. 3d 846, 858-59 (reversing certification of a FDUTPA class when the claim "require[d] determination of individual issues regarding representations and negotiations between each consumer and [the defendant]"); *Egwuatu v. South Lubes,* 976 So. 2d 50 (Fla. 1st DCA 2008) (denying certification due to lack of commonality, adequacy, numerosity, or typicality because each putative class member had a variety of experiences with the environmental fee at issue, which required "individualized inquiries").

Third, as FDUTPA requires proof of actual damages, individualized mini-trials would need to be held to determine the actual damages for each borrower included in the FDUTPA claims, as discussed above. *Butland, Inc.*, 951 So. 2d at 873 (denying certification on predominance grounds because FDUTPA requires ***actual damages*** and "does not provide for nominal damages, speculative losses, or compensation for subjective feelings of disappointment."); *see also Philip Morris USA Inc. v. Hines*, 883 So. 2d 292, 294 (Fla. 4th DCA 2003) (decertifying FDUTPA class on predominance grounds because of required individualized proof as to damages). This is

Fin. Prot. Bureau v. Ocwen Fin. Corp., No. 9:17-CV-80495-MARRA, 2019 U.S. Dist. LEXIS 244268, at *44-45 (S.D. Fla. Sep. 30, 2019) (quoting *Benjamin* at *5)).

especially true as Colombo has not "demonstrate[d] the existence of a 'reasonable methodology for generalized proof of class-wide impact and damages.'" *Butland, Inc.*, 951 So. 2d at 872.

The Second DCA's holding in *Butland* is instructive. In *Butland*, the putative class representative asserted a FDUTPA damages claim based on the defendant's allegedly unfair practices in inducing customers to hire Orkin for pest control services and failing to perform those services for customers. *Butland*, 951 So. 2d at 870-71. Even though the putative class members' claims stemmed from a uniform contract with the defendant, the FDUTPA claim was "extremely ambitious" because it was not based on a "single act or practice," but rather, fourteen separate deceptive or unfair practices. *Id.* at 870. The court held that common issues did not predominate for the proposed proof of a deceptive act or unfair practice: "[a] review of the fourteen separate violations of FDUTPA alleged in the complaint demonstrates that the Appellees cannot—by proving their own cases—prove the cases for each of the thousands of other members of the putative class." *Id.* at 871.

The same is true here, as Colombo does not bring his claim based on a single fee or practice, but rather based on multiple alleged practices relating to the assessment of various types of Lender-Paid Expenses. Similar to *Butland*, "to the extent that any member of the putative class sustained actual damages recoverable under FDUTPA, those damages could be the result of any one or a combination of [the Lender-Paid Expenses at issue here]. A different alleged violation or combination of violations might be the cause of loss to another member of the putative class…. Under these circumstances, class-wide proof of causation is impossible, and individual issues are overwhelmingly predominant." *See Butland*, 951 So. 2d at 872-73.

Given these disparate factual circumstances, commonality does not exist between class members, predominance is destroyed, and it is clear Colombo is not typical of others in the class

that do not match his unique circumstances. *See Alhassid*, 307 F.R.D. at 701 (holding predominance was not satisfied for FDUTPA claim, as "only *individualized* evidence as to each borrower could prove that a particular borrower was not actually in default…. Such information would be necessary to establish that Nationstar's property inspections, appraisals and assessment of related fees was improper.") (emphasis in original).

B. Individual Issues Further Plague Colombo's FCCPA Claim (Count II)[23]

Colombo's FCCPA claim suffers from many of the same issues as the FDUTPA claim as determinations are required concerning whether any of the borrowers have waived or abandoned any FCCPA claims by virtue of any settlement, or whether they are otherwise precluded from recovery because of res judicata, collateral estoppel, or other claim or estoppel preclusion. *McCamis,* 2017 U.S. Dist. LEXIS 20522, at *14 (FCCPA claims could not be certified on predominance grounds due to need to review status of individual debts, communications, and actual knowledge); *Alvarez v. Loancare LLC*, No. 20-21837-CIV-ALTONAGA/Goodman, 2021 U.S. Dist. LEXIS 9281, at *40-41 (S.D. Fla. Jan. 19, 2021) (FCCPA claim could not be certified because the need for "individualized inquiries into each mortgage's terms (including whether the mortgage was modified by [a] settlement, expressly permitting the fees at issue here) and the circumstances of the making of each particular processing fee agreement, whether by phone or

[23] Section 559.72(9) of the FCCPA, which provides that "[i]n collecting consumer debts, no person shall . . . [c]laim, attempt, or threaten to enforce a debt when such person knows that the debt is not legitimate, or assert the existence of some other legal right when such person knows that the right does not exist." To prevail on such a claim, Colombo must prove three elements: (i) an illegitimate debt; (ii) a threat or attempt to enforce that illegitimate debt; and (iii) knowledge by the party attempting to enforce that the debt is illegitimate. *Colombo*, 341 So. 3d 1126 (citation omitted). The FCCPA only prohibits attempts to collect *illegitimate* debts; "[s]eeking payment of a legitimate debt does not violate the FCCPA." *Bailey v. Rocky Mountain Holdings, LLC*, 309 F.R.D. 675, 680 (S.D. Fla. 2015). As the Fourth DCA explained with respect to Colombo, RAS (the foreclosure law firm) "did not violate the FCCPA because it sought to recover a ***legitimate expense it was entitled to recover pursuant to a contract***, that being the expense of attorney's fees the lender incurred in the prior foreclosure action." *Colombo,* 341 So. 3d 1126, 1130 (emphasis added); *see also Czaban v. Bayview Loan Servicing, LLC,* 2019 U.S. Dist. LEXIS 189824, at *6 (N.D. Fla. Nov. 1, 2019) (granting motion to dismiss claims relating to prior foreclosure fees where the mortgage at issue permitted the charging of "fees for services . . . in connection with Borrower's default . . . including . . . attorneys' fees."). The same result is mandated here as the Lender-Paid Expenses are expressly allowed by the Mortgage.

online [and that inquiry also] would be necessary for *each individual processing fee* charged to each class member.").

Additionally, as noted above, there is an added determination concerning which type of mortgage loan statement a borrower may have received as well as whether that particular mortgage loan statement constituted an attempt to collect the Lender-Paid Expenses. *See Czaban*, 2019 U.S. Dist. LEXIS 189824, at *5 (emphasis added) ("to the extent the FDCPA and FCCPA claims are based on the monthly mortgage statements sent to Plaintiff as required by the Truth in Lending Act (TILA) and its implementing regulations, they are due to be dismissed"; there is no "threat" of debt collection where the complained of activities were done in the context of loan servicing, particularly where there are no "***strong demands for payment***.") (citation omitted) (emphasis added); *Solis v. CitiMortgage, Inc*., No. 1:16-cv-20612-UU, 2018 U.S. Dist. LEXIS 1655, at *11 (S.D. Fla. Jan. 3, 2018) (dismissing FCCPA claim because "periodic statements are mandated by the Federal Truth in Lending Act ('TILA') Regulation Z."). Whether and if a mortgage loan statement is an attempt to collect a debt could be highly individualized depending on the mortgage statement and default status and outcome of particular loans, all as discussed above.

Further, if the borrower voluntarily reinstated or the debt was discharged, that borrower has no FCCPA claim. *See Colombo,* 341 So. 3d 1126, 1130 (explaining that RAS did not violate the FCCPA because Colombo's complained of Lender-Paid Expenses would only be paid on a "completely voluntary" basis, i.e., reinstatement or payoff); *see also Helman v. Bank of Am.,* 685 F. App'x 723, 728 (11th Cir. 2017) (affirming dismissal of FCCPA action alleging the bank's monthly statements sent to the debtor after her bankruptcy discharge were improper).

To the extent Colombo seeks to recover actual damages for class members, his FCCPA claim also have the same challenges of class-wide proof. *See Gomes v. Portfolio Recovery Assocs.,*

LLC, No. 18-21872-CIV, 2019 U.S. Dist. LEXIS 32116, at *22 (S.D. Fla. Feb. 28, 2019) ("individual damages defeat predominance if computing them will be ... fact-specific, where the burden on the court system would be simply intolerable, and where they are accompanied by significant individualized questions going to liability") (quotation marks and citations omitted); *Arnstein v. Phillips*, No. 21-82516-CIV-CAN, 2023 U.S. Dist. LEXIS 197234, at *33 (S.D. Fla. Sep. 25, 2023) (denying certification of FCCPA claims under predominance grounds because "[t]o calculate actual damages in this case would necessarily involve an inquiry into the individual circumstances of each class member");

Given these disparate factual circumstances, commonality does not exist between class members, predominance is destroyed, and it is clear Colombo is not typical of others in the class that do not match his unique circumstances.

C. Breach of Contract Claims, Such as Colombo's, are Inherently Individualized and Uncertifiable (Count III)[24]

Courts are resoundingly skeptical of class claims for breach of contract. *See Britt Green Trucking*, 2013 U.S. Dist. LEXIS 163073, at *24 ("[c]ourts have repeatedly held that breach of contract claims are inappropriate for class certification where … they involve individualized inquiries to determine liability and damages.") (collecting cases); *Gilman v. John Hancock Variable Life Ins. Co*., No. CA 02-00051 AB, 2003 Fla. Cir. LEXIS 1116, *39 (Fla. 15th Cir. Oct. 20, 2003) (same). This is because whether there has been a *material* breach, and whether that class member suffered damages because of that that material breach (i.e., causation) is highly

[24] The elements of a breach of contract claim are: (i) there was a valid and enforceable contract; (ii) that contract was materially breached; and (iii) the complaining party was damaged as a consequence of a material breach of the contract. *Glob. Glass Techs., Inc. v. Rsch. Frontiers, Inc*., No. 8:20-cv-2517-MSS-AEP, 2024 U.S. Dist. LEXIS 29144, at *31 (M.D. Fla. Feb. 21, 2024) (citation omitted). The party claiming damages must also prove their own performance or legally excused non-performance. *Rollins*, 951 So. 2d 860, 87. And, it bears noting that "the covenant of good faith and fair dealing is not an independent contract term . . . For this reason, a cause of action for breach of the doctrine of good faith and fair dealing will not stand without breach of an explicit contract provision." *Gibbs Props. Corp. v. CIGNA Corp.*, 196 F.R.D. 430, 441 (M.D. Fla. 2000).

individualized. *See Marino v. Home Depot U.S.A., Inc.*, 245 F.R.D. 729, 734-35 (S.D. Fla. 2007) ("Materiality is a question of fact for the trier of fact…. Certifying this class would lead to a situation where the trier of fact had to make individualized determinations as to materiality for every class member. This fact alone makes it clear that common issues of fact do not predominate."). Further, the Court would need to assess the subjective expectations of class members to determine whether the implied covenant of good faith and fair dealing was breached; this fact-intensive, individualized inquiry also defeats class certification. *See Krukever v. TD Ameritrade,* 328 F.R.D. 649, 661 (S.D. Fla. 2018) (citation omitted) ("the requirement of a fact intensive inquiry in such cases is well established.").

Additional complexity and individualized determinations abound when considering defenses and avoidances Defendants have here to each breach of contract claim including, without limitation: (i) waiver/agreement, (ii) estoppel (including res judicata, collateral estoppel), (iii) abandonment, (iv) voluntary payment, (v) prior material breach, and/or (vi) lack of notice/failure of condition precedent to claim. *See e.g., Miller*, 2017 U.S. Dist. LEXIS 24572, at *46 ("the affirmative defense of implied waiver would … require the Court to review evidence of each class member's individual circumstances"); *Smith v. U.S. Bank, N.A.*, No. 1:16-cv-21146-UU, 2017 U.S. Dist. LEXIS 24570, at *46 (S.D. Fla. Feb. 22, 2017) (same); *see also Brown v. Electrolux Home Prod., Inc.*, 817 F.3d 1225, 1240 (11th Cir. 2016); *Oginski*, 282 F.R.D. 672, 678. Litigation of the Counter-Defendants' contract affirmative defenses will be mired in individual inquiries.

Individual damages also bar class certification, including because consideration of damages would require ascertaining whether any of the assessed Lender-Paid Expenses were later waived, credited, or refunded (a loan-by-loan analysis). *InPhyNet Contracting Servs. v. Soria*, 33 So. 3d 766, 772 (Fla. 4th DCA 2010); *Chase Manhattan Mortg. Corp. v. Porcher*, 898 So. 2d 153,

158 (Fla. 4th DCA 2005); *Cf. also Celebrity Cruises, Inc. v. Rankin*, 175 So. 3d 359, 362 (Fla. 3d DCA 2015) ("[T]he same, mechanical method can be used to calculate the class member's damages. In these circumstances, individual damage calculations do not predominate over the common issue of liability under the contract.") *with Gibbs*, 196 F.R.D. at 441 ("Proving damages … would be just as problematic for the breach of contract claims…. The Court would have to analyze each individual underwriting file in order to determine each class members' damages…. [T]hat is a task too onerous for one court.").

Here, the individual issues that must be considered show there is no common proof that can be provided by Colombo to demonstrate liability on a class-wide basis, defeating commonality, typicality and predominance. As the issues here are too numerous to address on a class-wide basis, certification should be denied.

V. COLOMBO'S ALTERNATIVE REQUEST TO CERTIFY THE PROPOSED CLASS UNDER RULE 1.220(B)(2) IS IMPROPER

Alternatively, Colombo seeks class certification of the proposed class under Rule 1.220(b)(2). This alternative request should be denied. A class cannot be certified under Rule 1.220(b)(2) unless the Trust and Nationstar "acted or refused to act on grounds generally applicable to all class members." Fla. R. Civ. P. 1.220(b)(2). Under Rule 1.220(b)(2), "certification is appropriate only for the resolution of class claims that rest on the same grounds and apply equally to all members of the class." *Freedom Life Ins. Co. of Am. v. Wallant*, 891 So. 2d 1109, 1117 (Fla. 4th DCA 2004). Subsection (b)(2) demands that no "individual issues exist among class members, which would destroy the cohesive nature of the class claims." *Porcher*, 898 So. 2d at 159 (citation omitted). Where "factual differences amongst the class members" will "translate into significant legal differences," class certification is not appropriate. *Id.* Put another way, even for a Rule 1.220(b)(2) class, the Court must "determine whether the existence of individual issues precludes

certification…. In fact, courts have repeatedly held that a Rule 1.220(b)(2) class should actually have more cohesiveness than a Rule 1.220(b)(3) class." *Cheatwood*, 2001 Fla. Cir. LEXIS 1617, *35 (collecting cases); *Hoyte v. Stauffer Chem. Co*., No. 98-3024-CI-7 2002 Fla. Cir. LEXIS 2221, *140 (Fla. 6th Cir. Nov. 6, 2002) (same). The Proposed class fails to satisfy the cohesiveness requirement under Rule 1.220(b)(2) by including borrowers in markedly different factual scenarios and with various potential legal claims. Because there is no cohesiveness among borrowers, the Proposed class cannot be certified under Rule 1.220(b)(2).

In addition, class certification under Rule 1.220(b)(2) "does not extend to cases in which the appropriate final relief relates exclusively or predominantly to money damages." *Wallant*, 891 So. 2d at 1117 (citation omitted). "Monetary relief predominates unless such relief is incidental to the requested declaratory relief, meaning that damages flow directly from liability to the class as a whole on the claims forming the basis of the injunctive or declaratory relief." *Id.* at 1118. When the amount of damages due to the class members would require complex, individualized determinations, the monetary relief sought is not incidental to any injunctive or declaratory relief. *Bailey*, 309 F.R.D. at 679. "[S]uch damages should at least be capable of computations by means of objective standards and not dependent in any significant way on intangible, subjective differences of each class member's circumstances, nor require additional hearings to ascertain." *Wallant*, 891 So. 2d at 1118 (citation omitted).

Here, Colombo seeks actual monetary damages for each cause of action. Damages are not incidental where, as here, the complaint specifically requests damages. *See e.g., Nazario v. Prof'l Account Servs*., No. 2:16-cv-772-FtM-99MRM, 2018 U.S. Dist. LEXIS 48276, at *37 (M.D. Fla. Feb. 13, 2018) (denying certification of FCCPA claims). It is clear that Colombo's objective "is the recovery of substantial money damages for [himself] and for the putative class members. The

recovery of money damages is at the core of the dispute; it is certainly not incidental to any claims for declaratory and injunctive relief." *Butland*, 951 So. 2d at 882. Therefore, Colombo's request for damages dominates over any request for injunctive relief, defeating class certification under Rule 1.220(b)(2).

VI. COLOMBO CANNOT ADEQUATELY REPRESENT THE CLASS

The Court should also deny certification because the adequacy requirement under Rule 1.220(a)(4) is not satisfied. "A finding of adequacy must include specific factual findings that the class representatives are knowledgeable as to the status and underlying legal basis of their claims… that they will diligently pursue all claims and that their interests are not antagonistic to those of the class." *Cheatwood*, 2001 Fla. Cir. LEXIS 1617, *18.

Colombo is inadequate because he does not understand the factual or legal bases for his claims or fully appreciate his responsibilities as a class representative. During his deposition, Colombo continually refused to answer straightforward, relevant questions or tried to defer them to his lawyer—showing that this lawsuit is attorney-driven. *See, e.g.*, Colombo Tr. at 29:5-8, 30:15-22, 39:12-24, 41:24-25, 42:1, 42:9-10, 68:16-25, 69:1-3. Colombo also: (i) did not review and could not explain his interrogatory responses, *Id.* at 60:17-25, 61:1-12, 63:10-21, 64:7-23; and (ii) could not explain the legal premises of his claims, *Id.* at 68:16-25, 69:1-13. These facts show Colombo does not fully understand his duties as class representative or take them seriously, proving he is inadequate for the role.

VII. COLOMBO'S REMAINING AUTHORITIES ARE INAPOSITE

In his motion, Colombo also relies upon: (i) arguments that he already lost in this very action on appeal to the Fourth DCA; and (iii) other authority that ignores more recent binding precedent.

Colombo also spends a significant portion of his Motion making prevailing party arguments based on Fla. Stat. § 57.105(7) even though they were expressly rejected by the Fourth DCA in this very action concerning Colombo's now-dismissed RAS claims. Specifically, Colombo includes 10 pages of rambling argument for the proposition that Fla. Stat. § 57.105(7) allegedly overrides the plain language of the Mortgage. *See* Motion at 14-23. However, in *Colombo*, the Fourth DCA expressly held that Fla. Stat. 57.105(7) was not controlling and could not be used by a borrower "to expand or vary the parties' agreement" in the mortgage concerning attorneys' fees. *Colombo*, 341 So. 3d 1126, 1128-31.

Colombo confusingly attempts to distinguish the very order damning his arguments by claiming that *Colombo* and the binding case of *Leigh* were based on voluntary reinstatement and paragraph 19 of the Mortgage, rather than Lender-Paid Expenses on acceleration. Motion at 15-16. But as both paragraph 19 and 22 of the Mortgage permit the recovery of Lender-Paid Expenses, this appears to be a meaningless distinction. Colombo then myopically attempts to rely upon a distinguishable case concerning a motion to dismiss that hinged on a mortgage that expressly "allowed the bank to include attorney's fees ***only if it prevailed.***" *Id. at* 16 (quoting *Cabrera v. U.S. Bank*, 281 So. 3d 516, 518 (Fla 4th DCA 2019)) (emphasis added). Colombo then somehow claims this is analogous to paragraph 22 in the Mortgage, even though nothing in paragraph 22 limits recovery to situations where the lender "prevailed." *compare* Class Motion at 16-17, *with* SOF ¶ 30.

This nonsensical argument also ignores other paragraphs of the Mortgage under which Colombo agreed that the lender is entitled to its fees, irrespective of whether it prevails in a judicial action. For example, paragraph 9 allows for recovery of any expense to protect the lender's interests in the property and rights under the mortgage, which amounts shall become additional debt of the borrower. *See* SOF ¶ 29. Paragraph 14 also broadly provides that the lender may charge the borrower for expenses incurred in connection with the default. *See* SOF ¶ 28. Put simply, this Court should ignore Colombo's desperate attempt to rehabilitate his already defeated prevailing party claim.

This Court should ignore Colombo's repeated efforts to distract from the merits arguments by peppering his Class Motion with broad-strokes case law for the proposition that class actions serve some beneficial purpose. In fact, Colombo's suggests that even though he has materially amended his counterclaim numerous times over the years, and his theory of the case has been a consistently moving target with varying class definitions, it somehow would "reduce the expense of litigation, and to make legal process more effective and expeditious" by now certifying a class that is not even the same as that included in his operative FACC. Class Motion at 33 (quotation omitted). Colombo's efforts to claim some sort of efficiency or "little guy" sympathy (Class Motion at 33) should be disregarded, including because such sympathy arguments are not class certification considerations. Moreover, rather than reduce litigation, the proposed class here actually creates more issues, including potential impacts and litigation related to already final judgments, settlements, and other default resolutions (such as reinstatement), not to mention the series of mini-trials that would be required to address the disparate defenses Counter-Defendants have on the merits as to certain borrowers.

CONCLUSION

Wherefore, for the reasons and authorities stated herein, Counter-Defendants respectfully request that this Court deny the Class Motion and grant such other and further relief as this Court deems just and proper.

Dated: April 11, 2025

Respectfully submitted,

McGUIREWOODS LLP

By *__/s/ Sara F. Holladay__*

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CERTIFICATE OF SERVICE

I HEREBY CERTIFY that a copy of the foregoing has been filed with the Florida Courts E-filing Portal on April 11, 2025, which will provide service to counsel of record. Furthermore, a copy will also be furnished by E-Mail on this day to the following:

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/s/ Sara F. Holladay
Attorney

EXHIBIT A

**Promissory Note
dated May 9, 2006**

6029[redacted]58177

2627327

[redacted]0629

ADJUSTABLE RATE BALLOON NOTE
30-YEAR TERM / 40-YEAR AMORTIZATION
(Assumable during Life of Loan)

THIS LOAN IS PAYABLE IN FULL AT MATURITY. YOU MUST REPAY THE ENTIRE PRINCIPAL BALANCE OF THE LOAN AND UNPAID INTEREST THEN DUE. THE LENDER IS UNDER NO OBLIGATION TO REFINANCE THE LOAN AT THAT TIME. YOU WILL, THEREFORE, BE REQUIRED TO MAKE PAYMENT OUT OF OTHER ASSETS THAT YOU MAY OWN, OR YOU WILL HAVE TO FIND A LENDER, WHICH MAY BE THE LENDER YOU HAVE THIS LOAN WITH, WILLING TO LEND YOU THE MONEY. IF YOU REFINANCE THIS LOAN AT MATURITY, YOU MAY HAVE TO PAY SOME OR ALL OF THE CLOSING COSTS NORMALLY ASSOCIATED WITH A NEW LOAN EVEN IF YOU OBTAIN REFINANCING FROM THE SAME LENDER.

THE NOTE CONTAINS PROVISIONS ALLOWING FOR CHANGES IN THE INTEREST RATE AND THE MONTHLY PAYMENT. THE NOTE LIMITS THE AMOUNT MY INTEREST RATE CAN CHANGE AT ANY ONE TIME AND THE MAXIMUM RATE I MUST PAY.

May 9, 2006 [Date] | TAMPA [City] | Florida [State]

114 CAYO COSTA COURT , ROYAL PALM BEACH, FL 33411 [Property Address]

1. BORROWER'S PROMISE TO PAY

In return for a loan that I have received, I promise to pay U.S. $ 268,000.00 (this is called "Principal"), plus interest, to the order of the Lender. The Lender is MORTGAGE LENDERS NETWORK USA, INC. . I will make all payments under this Note in the form of cash, check or money order.

I understand that the Lender may transfer this Note. The 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 8.9000 %. 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.

610 023103852 N 001 001

Initials:

Nationstar (Colombo) Document Production - 0004

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 1st day of each month beginning on July 1, 2006 I will make these payments every month until I have paid all of the Principal and interest and any other charges 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 June 1, 2036 , 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 10 RESEARCH PARKWAY, WALLINGFORD, CT 06492

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. $ 2,046.65 . 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 interest rate I will pay may change on the first day of June 1, 2008 , and 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 six month London Interbank Offered Rate ("LIBOR") which is the average of interbank offered rates for six-month U.S. dollar-denominated deposits in the London market, as published in *The Wall Street Journal*. The most recent Index figure available as of the first business day of the month immediately preceding the month in which the Change Date occurs 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 Seven and Sixty-Five Hundredths percentage points (7.65000 %) 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 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 June 1, 2046 (which is called the "Amortization Date") in substantially equal installments at my new interest rate. The result of this calculation will be the new amount of my monthly payment.

Notwithstanding the 40-year amortization period used to calculate my monthly payments, I understand that I must pay all amounts that I owe under this Note in full or on the Maturity Date, which is approximately 30 years from the date of this Note.

(D) Limits on Interest Rate Changes

The interest rate I am required to pay at the first Change Date will not be greater than 11.9000 % or less than 8.9000 %. Thereafter, my interest rate will never be increased or decreased on any single Change Date by more than One percentage point(s) (1.0000 %) from the rate of interest I have been paying for the preceding 6 months.

My interest rate will never be greater than 14.9000 %. My interest rate will never be less than 8.9000 %.

(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.

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5. BORROWER'S RIGHT TO PREPAY

I have the right to make payments of Principal at any time before they are due. A payment of Principal only is known as a "Prepayment." When I make a Prepayment, I will tell the Note Holder in writing that I am doing so. I may not designate a payment as a Prepayment if I have not made all the monthly payments due under this Note. *

I may make a full Prepayment or partial Prepayment without paying a Prepayment charge. The Note Holder will use my Prepayments to reduce the amount of Principal that I owe under this Note. However, the Note Holder may apply my Prepayment to the accrued and unpaid interest on the Prepayment amount before applying my Prepayment to reduce the Principal amount of this Note. If I make a partial Prepayment, there will be no changes in the due dates of my monthly payments unless the Note Holder agrees in writing to those changes. My partial Prepayment may reduce the amount of my monthly payments after the first Change Date following my partial Prepayment. However, any reduction due to my partial Prepayment may be offset by an interest rate increase.

*** Except as set forth in the attached Prepayment Penalty Addendum.**

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 **10** 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 **10.0000** % 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 Cost 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 THE 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 the 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.

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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. SECURED NOTE

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 the conditions read 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 extend 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.

12. DOCUMENTARY TAX

The state documentary tax due on this Note has been paid on the mortgage securing this indebtedness.

WITNESS THE HAND(S) AND SEAL(S) OF THE UNDERSIGNED.

PETER A COLOMBO (Seal) -Borrower

(Seal) -Borrower

PAY TO THE ORDER OF:
WITHOUT RECOURSE
By: MORTGAGE LENDERS NETWORK USA, INC.
CAMILLA ADAMS
SENIOR CLOSER

(Seal) -Borrower

(Seal) -Borrower

[Sign Original Only]

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PREPAYMENT PENALTY NOTE ADDENDUM [redacted]0629

For a valuable consideration, receipt of which is hereby acknowledged the undersigned agree that certain Promissory Note of even date to which this Addendum is attached, shall be subject to the following provisions, notwithstanding any provisions to the contrary contained in said promissory note or the Deed of Trust, Mortgage, Real Estate Mortgage, Security Deed (Security Instrument) securing same.

This Addendum is attached to and made a part of that certain Promissory Note given by **PETER A COLOMBO**

(Borrower) to

MORTGAGE LENDERS NETWORK USA, INC.
(Lender), dated **May 9, 2006** , which Note is in the principal amount of
$ **268,000.00**

PREPAYMENT PENALTY

After **One** **1** **full year(s)** from the date hereof, maker may pre-pay, without penalty, the outstanding principal balance. In the event maker prepays in full the outstanding principal balance and accrued interest during the first **One** **1** **full year(s)** from the date hereof, maker shall pay in addition to such prepayment a penalty in an amount equal to a percentage of the principal portion of the amount so pre-paid in accordance with the following:

If paid during the first year from the date hereof, Five percent (5.0000 %) of the portion of such prepayment equal to the principal amount so prepaid.

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The prepayment fee shall be payable upon full payment, voluntary or involuntary; including but not limited to a prepayment resulting from Note holder's permitted acceleration of the balance due on the Note.

Holder shall apply any prepayment first to reduce any interest and charges owing at the time of such prepayment and then to reduce the amount of principal owed under this Note, provided that such balance shall be applied to the principal in reverse order of the due date of each payment and shall not otherwise affect or delay the due date of the next payment under the Note.

Borrower **5/9/2006** Date

PETER A COLOMBO

Borrower **5/9/2006** Date

Borrower **5/9/2006** Date

Borrower **5/9/2006** Date

prepypn 4/2/97 rev 7/99 10/99

EXHIBIT B

**Mortgage dated May 9, 2006,
recorded in the Official Records Book of the
Public Records of Palm Beach County, Florida
at Book 20410, Page 0761**

CFN 20060322029
OR BK 20410 PG 0761
RECORDED 05/31/2006 15:44:25
Palm Beach County, Florida
AMT 268,000.00
Deed Doc 938.00
Intang 536.00
Sharon R. Bock, CLERK & COMPTROLLER
Pgs 0761 - 784; (24pgs)

[redacted]0629

Return To:
MORTGAGE LENDERS NETWORK USA, INC.
213 COURT ST. MIDDLETOWN, CT 06457

This document was prepared by:
MORTGAGE LENDERS NETWORK USA, INC.
213 Court St. Middletown CT 06457

20064476

{Space Above This Line For Recording Data}

MORTGAGE

MIN [redacted]

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 May 9, 2006 together with all Riders to this document.
(B) **"Borrower"** is
PETER A COLOMBO
LORI COLOMBO

Borrower is the mortgagor under this Security Instrument.
(C) **"MERS"** is Mortgage Electronic Registration Systems, Inc. MERS is a separate corporation that is acting solely as a nominee for Lender and Lender's successors and assigns. **MERS is the mortgagee under this Security Instrument.** MERS is organized and existing under the laws of Delaware, and has an address and telephone number of P.O. Box 2026, Flint, MI 48501-2026, tel. (888) 679-MERS.
(D) **"Lender"** is MORTGAGE LENDERS NETWORK USA, INC.

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Lender is a **corporation or association**
organized and existing under the laws of **Delaware**
Lender's address is **213 Court St. Middletown CT 06457**

(E) "Note" means the promissory note signed by Borrower and dated **May 9, 2006**
The Note states that Borrower owes Lender **Two Hundred Sixty-Eight Thousand and No/100 ----------** Dollars
(U.S. $ **268,000.00**) plus interest. Borrower has promised to pay this debt in regular Periodic Payments and to pay the debt in full not later than **June 1, 2036**

(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
[X] Balloon Rider	[X] 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.

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(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 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 does hereby mortgage, grant and convey to MERS (solely as nominee for Lender and Lender's successors and assigns) and to the successors and assigns of MERS, the following described property located in the **COUNTY** [Type of Recording Jurisdiction]
of **PALM BEACH** [Name of Recording Jurisdiction]:
SEE ATTACHED SCHEDULE A

Parcel ID Number:
114 CAYO COSTA COURT
ROYAL PALM BEACH
("Property Address"):

which currently has the address of
[Street]
[City], Florida **33411** [Zip Code]

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 understands and agrees that MERS holds only legal title to the interests granted by Borrower in this Security Instrument, but, if necessary to comply with law or custom, MERS (as nominee for Lender and Lender's successors and assigns) has the right: to exercise any or all of those interests, including, but not limited to, the right to foreclose and sell the Property; and to take any action required of Lender including, but not limited to, releasing and canceling this Security Instrument.

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BORROWER COVENANTS that Borrower is lawfully seised of the estate hereby conveyed and has the right to mortgage, 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. 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

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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 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.

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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 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

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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. 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.

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 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

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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 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

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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.

(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.

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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

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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.

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,

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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 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

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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.

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, foreclosure by judicial proceeding and sale of the Property. The notice shall further inform Borrower of the right to reinstate after acceleration and the right to assert in the foreclosure proceeding the non-existence of a default or any other defense of Borrower to acceleration and foreclosure. 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 foreclose this Security Instrument by judicial proceeding. 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.

23. Release. Upon payment of all sums secured by this Security Instrument, Lender shall release this Security Instrument. Borrower shall pay any recordation costs. Lender may charge Borrower a fee for releasing this Security Instrument, but only if the fee is paid to a third party for services rendered and the charging of the fee is permitted under Applicable Law.

24. Attorneys' Fees. As used in this Security Instrument and the Note, attorneys' fees shall include those awarded by an appellate court and any attorneys' fees incurred in a bankruptcy proceeding.

25. Jury Trial Waiver. The Borrower hereby waives any right to a trial by jury in any action, proceeding, claim, or counterclaim, whether in contract or tort, at law or in equity, arising out of or in any way related to this Security Instrument or the Note.

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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.
Signed, sealed and delivered in the presence of:

Melissa Khan
Melissa Khan

Tamara Vinyard
Tamara Vinyard

PETER A COLOMBO (Seal) -Borrower

(Address)

Lori Colombo (Seal) -Borrower
LORI COLOMBO

(Address)

(Seal) -Borrower

(Seal) -Borrower

(Address)

(Seal) -Borrower

(Address)

(Seal) -Borrower

(Address)

(Seal) -Borrower

(Address)

(Seal) -Borrower

(Address)

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[redacted]0629

STATE OF FLORIDA, Palm Beach County ss:

The foregoing instrument was acknowledged before me this May 9, 2006 by

PETER A COLOMBO

LORI COLOMBO

who is personally known to me or who has produced Drivers License as identification.

Tamara Vinyard

Notary Public

TAMARA VINYARD
Comm# DD0440305
Expires 6/13/2009
Bonded thru (800)432-4254
Florida Notary Assn., Inc

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Exhibit "A"

File Number: [redacted]4476

Lot 58, of Seminole Estates & Townhomes, according to the plat thereof, as recorded in Plat Book 89, Pages 152 through 158, of the Public Records of Palm Beach County, Florida.

[redacted]0629

ADJUSTABLE RATE RIDER
30-YEAR TERM/40-YEAR AMORTIZATION
(Assumable during Life of Loan)

THIS ADJUSTABLE RATE RIDER is made this 9th day of May 2006, 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 (the "Borrower") to secure the Borrower's Adjustable Rate Note (the "Note") to MORTGAGE LENDERS NETWORK USA, INC. (the "Lender") of the same date and covering the property described in the Security Instrument and located at:

114 CAYO COSTA COURT , ROYAL PALM BEACH, FL 33411
[Property Address]

THIS LOAN IS PAYABLE IN FULL AT MATURITY. YOU MUST REPAY THE ENTIRE PRINCIPAL BALANCE OF THE LOAN AND UNPAID INTEREST THEN DUE. THE LENDER IS UNDER NO OBLIGATION TO REFINANCE THE LOAN AT THAT TIME. YOU WILL, THEREFORE, BE REQUIRED TO MAKE PAYMENT OUT OF OTHER ASSETS THAT YOU MAY OWN, OR YOU WILL HAVE TO FIND A LENDER, WHICH MAY BE THE LENDER YOU HAVE THIS LOAN WITH, WILLING TO LEND YOU THE MONEY. IF YOU REFINANCE THIS LOAN AT MATURITY, YOU MAY HAVE TO PAY SOME OR ALL OF THE CLOSING COSTS NORMALLY ASSOCIATED WITH A NEW LOAN EVEN IF YOU OBTAIN REFINANCING FROM THE SAME LENDER.

THE NOTE CONTAINS PROVISIONS ALLOWING FOR CHANGES IN THE INTEREST RATE AND THE MONTHLY PAYMENT. THE NOTE LIMITS THE AMOUNT THE BORROWER'S INTEREST RATE CAN CHANGE AT ANY ONE TIME AND THE MAXIMUM RATE THE 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 interest rate of 8.9000 %. The Note provides for changes in the interest rate and the monthly payment as follows:

4. INTEREST RATE AND MONTHLY PAYMENT CHANGES

(A) Change Dates

The interest rate I will pay may change on the first day of June , 2008, and 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 six month London Interbank Offered Rate ("LIBOR") which is the average of interbank offered rates for six-month U.S. dollar-denominated deposits in the London market, as published in The Wall Street Journal. The most recent Index figure available as of the first business day of the month immediately preceding the month in which the Change Date occurs 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 me notice of this choice.

(C) Calculation of Changes

Before each Change Date, the Note Holder will calculate my new interest rate by adding **Seven and Sixty-Five Hundredths** percentage point(s) **7.65000** %) 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 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 **June 1, 2046** (which is called the "Amortization Date") in substantially equal installments at my new interest rate. The result of this calculation will be the new amount of my monthly payment.

Notwithstanding the 40-year amortization period used to calculate my monthly payments, I understand that I must pay all amounts that I owe under this Note in full on or before the Maturity Date, which is approximately 30 years from the date of this Note.

(D) Limits on Interest Rate Changes

The interest rate I am required to pay at the first Change Date will not be greater than **11.9000** % or less than **8.9000** %. Thereafter, my interest rate will never be increased or decreased on any single Change Date by more than **One** percentage point(s) from the rate of interest I have been paying for the preceeding **6** months.

My interest rate will never be greater than **14.9000%**. My interest rate will never be less than **8.9000** %.

(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 this notice.

B. TRANSFER OF THE PROPERTY OR A BENEFICIAL INTEREST IN BORROWER

Section 18 of the Security Instrument is amended to read as follows:

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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 the 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 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 this 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. This 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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[redacted]0629

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Adjustable Rate Rider.

PETER A COLOMBO (Seal) -Borrower

LORI COLOMBO (Seal) -Borrower

(Seal) -Borrower

(Seal) -Borrower

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[redacted]0629

PLANNED UNIT DEVELOPMENT RIDER

THIS PLANNED UNIT DEVELOPMENT RIDER is made this 9th day of May 2006, 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 (the "Borrower") to secure Borrower's Note to

MORTGAGE LENDERS NETWORK USA, INC.

(the "Lender") of the same date and covering the Property described in the Security Instrument and located at:

114 CAYO COSTA COURT , ROYAL PALM BEACH, FL 33411

[Property Address]

The Property includes, but is not limited to, a parcel of land improved with a dwelling, together with other such parcels and certain common areas and facilities, as described in the covenants, conditions and restrictions in the declarations of SEMINOLE LAKES

(the "Declaration"). The Property is a part of a planned unit development known as SEMINOLE LAKES

[Name of Planned Unit Development]

(the "PUD"). The Property also includes Borrower's interest in the homeowners association or equivalent entity owning or managing the common areas and facilities of the PUD (the "Owners Association") and the uses, benefits and proceeds of Borrower's interest.

PUD COVENANTS. In addition to the covenants and agreements made in the Security Instrument, Borrower and Lender further covenant and agree as follows:

A. PUD Obligations. Borrower shall perform all of Borrower's obligations under the PUD's Constituent Documents. The "Constituent Documents" are the (i) Declaration; (ii) articles of incorporation, trust instrument or any equivalent document which creates the Owners Association; and (iii) any by-laws or other rules or regulations of the Owners Association. Borrower shall promptly pay, when due, all dues and assessments imposed pursuant to the Constituent Documents.

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[redacted]0629

B. Property Insurance. So long as the Owners Association maintains, with a generally accepted insurance carrier, a "master" or "blanket" policy insuring the Property which is satisfactory to Lender and which provides insurance coverage in the amounts (including deductible levels), for the periods, and 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, then: (i) Lender waives the provision in Section 3 for the Periodic Payment to Lender of the yearly premium installments for property insurance on the Property; and (ii) Borrower's obligation under Section 5 to maintain property insurance coverage on the Property is deemed satisfied to the extent that the required coverage is provided by the Owners Association policy.

What Lender requires as a condition of this waiver can change during the term of the loan.

Borrower shall give Lender prompt notice of any lapse in required property insurance coverage provided by the master or blanket policy.

In the event of a distribution of property insurance proceeds in lieu of restoration or repair following a loss to the Property, or to common areas and facilities of the PUD, any proceeds payable to Borrower are hereby assigned and shall be paid to Lender. Lender shall apply the proceeds to the sums secured by the Security Instrument, whether or not then due, with the excess, if any, paid to Borrower.

C. Public Liability Insurance. Borrower shall take such actions as may be reasonable to insure that the Owners Association maintains a public liability insurance policy acceptable in form, amount, and extent of coverage to Lender.

D. Condemnation. The proceeds of any award or claim for damages, direct or consequential, payable to Borrower in connection with any condemnation or other taking of all or any part of the Property or the common areas and facilities of the PUD, or for any conveyance in lieu of condemnation, are hereby assigned and shall be paid to Lender. Such proceeds shall be applied by Lender to the sums secured by the Security Instrument as provided in Section 11.

E. Lender's Prior Consent. Borrower shall not, except after notice to Lender and with Lender's prior written consent, either partition or subdivide the Property or consent to: (i) the abandonment or termination of the PUD, except for abandonment or termination required by law in the case of substantial destruction by fire or other casualty or in the case of a taking by condemnation or eminent domain; (ii) any amendment to any provision of the "Constituent Documents" if the provision is for the express benefit of Lender; (iii) termination of professional management and assumption of self-management of the Owners Association; or (iv) any action which would have the effect of rendering the public liability insurance coverage maintained by the Owners Association unacceptable to Lender.

F. Remedies. If Borrower does not pay PUD dues and assessments when due, then Lender may pay them. Any amounts disbursed by Lender under this paragraph F shall become additional debt of Borrower secured by the Security Instrument. Unless Borrower and Lender agree to other terms of payment, these amounts shall bear interest from the date of disbursement at the Note rate and shall be payable, with interest, upon notice from Lender to Borrower requesting payment.

Initials: _____

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BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this PUD Rider.

PETER A COLOMBO (Seal) -Borrower

LORI COLOMBO (Seal) -Borrower

(Seal) -Borrower

(Seal) -Borrower

(Seal) -Borrower

(Seal) -Borrower

(Seal) -Borrower

(Seal) -Borrower

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EXHIBIT C

**Detail Transaction History
as of October 6, 2023**

Processing Options Selected:

1.	[redacted]0598 - [redacted]0598	Loan Number Range
2.	010117 - 100623	Date Range
3.	B	Output Type
4.		Select State
5.		Escrow Group Code
6.		Message Code
7.		Investor
8.	0000000	Pool
9.	Y	Select only loans with Transactions
10.	Y	Include liquidated loans

LOAN# [redacted]0598 INV# BR3 POOL# 0000001 NEXT DUE 2/01/12 INTEREST RATE 8.900 PRIN.BAL 263344.55
BORR1 PETER A. COLOMBO TYPE: 03-00 Conv/Unins ESC.BAL .00
BORR2 ADDL INFORMATION INT PD TO 1/01/12 P&I SHORT .00 CORP ADV 14810.95-
PROP: 114 CAYO COSTA CT MAIL: C/O LAW OFFICES OF JAMES A. BO
P.O. BOX 1489
ROYAL PALM FL 33411 BOYNTON BEACH FL 33425

NBR	DATE	CODE	DESCRIPTION	NEXT DUE	PRINCIPAL	ESCROW	TOTAL AMOUNT	APPLIED PRINCIPAL	APPLIED INTEREST	APPLIED ESCROW	APPLIED SUSPENSE/CD	MISC.PMTS
377	9/07/23	2526	CORP ADVANCE ADJUST S/F BT REF# 0000	2/12	263344.55	.00	12.25	.00	.00	.00	12.25 26	
376	7/25/23	6226	CORP ADV DISB PAYEE 62BROIN #2002117063 DUE 7/25/23 S/F BX REF# 2002117063	2/12	263344.55	.00	12.25-	.00	.00	.00	12.25-26	
375	7/11/23	6050	HAZARD SFR DISBURSED PAYEE 50ASGHM #07112023IN DUE 7/05/23 S/F WR REF# 07112023INS	2/12	263344.55	.00	8454.00-	.00	.00	8454.00-	.00	
374	7/11/23	1950	HAZARD SFR ADVANCE S/F WR REF# 07112023INS	2/12	263344.55	8454.00	8454.00	.00	.00	8454.00	.00	
373	5/24/23	1326	PMT-CORPORATE ADVANCE Effective date: 5/22/23 S/F CK REF#	2/12	263344.55	.00	275.00	.00	.00	.00	275.00 26	
372	4/24/23	6226	CORP ADV DISB PAYEE 63CYPRE #2002099189 DUE 4/24/23 S/F BX REF# 2002099189	2/12	263344.55	.00	200.00-	.00	.00	.00	200.00-26	
371	4/24/23	6226	CORP ADV DISB PAYEE 63CYPRE #2002099189 DUE 4/24/23 S/F BX REF# 2002099189	2/12	263344.55	.00	75.00-	.00	.00	.00	75.00-26	
370	4/24/23	6226	CORP ADV DISB PAYEE 63CYPRE #2002099189 DUE 4/24/23 S/F BX REF# 2002099189	2/12	263344.55	.00	200.00-	.00	.00	.00	200.00-26	
369	4/24/23	6226	CORP ADV DISB PAYEE 63CYPRE #2002099189 DUE 4/24/23 S/F BX REF# 2002099189	2/12	263344.55	.00	75.00-	.00	.00	.00	75.00-26	
368	4/12/23	6226	CORP ADV DISB PAYEE 63CYPRE #2002096860 DUE 4/12/23 S/F BX REF# 2002096860	2/12	263344.55	.00	30.00-	.00	.00	.00	30.00-26	
367	3/16/23	6226	CORP ADV DISB PAYEE 63CYPRE #2002091109 DUE 3/16/23 S/F BX REF# 2002091109	2/12	263344.55	.00	20.00-	.00	.00	.00	20.00-26	
366	2/15/23	6226	CORP ADV DISB PAYEE 63CYPRE #2002083987 DUE 2/15/23 S/F BX REF# 2002083987	2/12	263344.55	.00	20.00-	.00	.00	.00	20.00-26	
365	11/17/22	6031	COUNTY TAX DISBURSED PAYEE 31FL01D # DUE 11/30/22 S/F WR REF#	2/12	263344.55	.00	5538.12-	.00	.00	5538.12-	.00	
364	11/17/22	1931	COUNTY TAX ADVANCE S/F WR REF#	2/12	263344.55	5538.12	5538.12	.00	.00	5538.12	.00	
363	10/17/22	6226	CORP ADV DISB PAYEE 63CYPRE #2002059662 DUE 10/17/22 S/F BX REF# 2002059662	2/12	263344.55	.00	20.00-	.00	.00	.00	20.00-26	
362	9/26/22	2526	CORP ADVANCE ADJUST S/F BT REF# 0000	2/12	263344.55	.00	20.00	.00	.00	.00	20.00 26	

---TRANSACTION---- NBR	DATE	CODE	-----DESCRIPTION------	NEXT DUE	-AFTER TRANS.BALANCES- PRINCIPAL	ESCROW	TOTAL AMOUNT	APPLIED PRINCIPAL	INTEREST	ESCROW	MISC.PMTS SUSPENSE/CD
LOAN# [redacted]0598			CONTINUED								
361	9/22/22	6226	CORP ADV DISB	2/12	263344.55	.00	20.00-	.00	.00	.00	20.00-26
			PAYEE 63CYPRE #2002055882 DUE 9/22/22								
			S/F BX REF# 2002055882								
360	9/06/22	6226	CORP ADV DISB	2/12	263344.55	.00	20.00-	.00	.00	.00	20.00-26
			PAYEE 63CYPRE #2002052889 DUE 9/06/22								
			S/F BX REF# 2002052889								
359	7/26/22	6226	CORP ADV DISB	2/12	263344.55	.00	20.00-	.00	.00	.00	20.00-26
			PAYEE 63CYPRE #2002045991 DUE 7/26/22								
			S/F BX REF# 2002045991								
358	7/12/22	6050	HAZARD SFR DISBURSED	2/12	263344.55	.00	7013.00-	.00	.00	7013.00-	.00
			PAYEE 50ASGHM #07122022IN DUE 7/05/22								
			S/F WR REF# 07122022INS								
357	7/12/22	1950	HAZARD SFR ADVANCE	2/12	263344.55	7013.00	7013.00	.00	.00	7013.00	.00
			S/F WR REF# 07122022INS								
356	6/16/22	6226	CORP ADV DISB	2/12	263344.55	.00	20.00-	.00	.00	.00	20.00-26
			PAYEE 63CYPRE #2002040553 DUE 6/16/22								
			S/F BX REF# 2002040553								
355	5/31/22	6226	CORP ADV DISB	2/12	263344.55	.00	15.00-	.00	.00	.00	15.00-26
			PAYEE 63CYPRE #2002038723 DUE 5/31/22								
			S/F BX REF# 2002038723								
354	4/25/22	6226	CORP ADV DISB	2/12	263344.55	.00	200.00-	.00	.00	.00	200.00-26
			PAYEE 63CYPRE #2002035658 DUE 4/25/22								
			S/F BX REF# 2002035658								
353	4/25/22	6226	CORP ADV DISB	2/12	263344.55	.00	75.00-	.00	.00	.00	75.00-26
			PAYEE 63CYPRE #2002035658 DUE 4/25/22								
			S/F BX REF# 2002035658								
352	4/25/22	6226	CORP ADV DISB	2/12	263344.55	.00	15.00-	.00	.00	.00	15.00-26
			PAYEE 63CYPRE #2002035658 DUE 4/25/22								
			S/F BX REF# 2002035658								
351	3/28/22	6226	CORP ADV DISB	2/12	263344.55	.00	15.00-	.00	.00	.00	15.00-26
			PAYEE 63CYPRE #2002033347 DUE 3/28/22								
			S/F BX REF# 2002033347								
350	2/28/22	6226	CORP ADV DISB	2/12	263344.55	.00	15.00-	.00	.00	.00	15.00-26
			PAYEE 63CYPRE #2002029734 DUE 2/28/22								
			S/F BX REF# 2002029734								
349	1/27/22	6226	CORP ADV DISB	2/12	263344.55	.00	15.00-	.00	.00	.00	15.00-26
			PAYEE 63CYPRE #2002026984 DUE 1/27/22								
			S/F BX REF# 2002026984								
348	12/28/21	6226	CORP ADV DISB	2/12	263344.55	.00	15.00-	.00	.00	.00	15.00-26
			PAYEE 63CYPRE #2002024859 DUE 12/28/21								
			S/F BX REF# 2002024859								
347	11/29/21	6226	CORP ADV DISB	2/12	263344.55	.00	15.00-	.00	.00	.00	15.00-26
			PAYEE 63CYPRE #2002022760 DUE 11/29/21								
			S/F BX REF# 2002022760								
346	11/18/21	6031	COUNTY TAX DISBURSED	2/12	263344.55	.00	5050.02-	.00	.00	5050.02-	.00
			PAYEE 31FL01D # DUE 11/30/21								
			S/F WR REF#								
345	11/18/21	1931	COUNTY TAX ADVANCE	2/12	263344.55	5050.02	5050.02	.00	.00	5050.02	.00
			S/F WR REF#								
344	10/26/21	6226	CORP ADV DISB	2/12	263344.55	.00	15.00-	.00	.00	.00	15.00-26
			PAYEE 63XMFLS #2002020567 DUE 10/26/21								

LOAN# [redacted]0598 CONTINUED

NBR	DATE	CODE	DESCRIPTION	NEXT DUE	AFTER TRANS. PRINCIPAL BALANCES ESCROW	TOTAL AMOUNT	APPLIED PRINCIPAL	APPLIED INTEREST	APPLIED ESCROW	APPLIED SUSPENSE/CD	MISC.PMTS
			S/F BX REF# 2002020567								
343	9/30/21	2526	CORP ADVANCE ADJUST	2/12	263344.55 .00	15.00	.00	.00	.00	15.00	26
			S/F BT REF# 0000								
342	9/29/21	6226	CORP ADV DISB	2/12	263344.55 .00	15.00-	.00	.00	.00	15.00-	26
			PAYEE 63XMFLS #2002016809 DUE 9/29/21								
			S/F BX REF# 2002016809								
341	9/02/21	6226	CORP ADV DISB	2/12	263344.55 .00	15.00-	.00	.00	.00	15.00-	26
			PAYEE 63XMFLS #2002014909 DUE 9/02/21								
			S/F BX REF# 2002014909								
340	7/29/21	2526	CORP ADVANCE ADJUST	2/12	263344.55 .00	15.00	.00	.00	.00	15.00	26
			S/F BT REF# 0000								
339	7/28/21	6226	CORP ADV DISB	2/12	263344.55 .00	15.00-	.00	.00	.00	15.00-	26
			PAYEE 63XMFLS #2002009768 DUE 7/28/21								
			S/F BX REF# 2002009768								
338	7/09/21	6050	HAZARD SFR DISBURSED	2/12	263344.55 .00	5704.00-	.00	.00	5704.00-	.00	
			PAYEE 50ASGHM #07092021IN DUE 7/05/21								
			S/F WR REF# 07092021INS								
337	7/09/21	1950	HAZARD SFR ADVANCE	2/12	263344.55 5704.00	5704.00	.00	.00	5704.00	.00	
			S/F WR REF# 07092021INS								
336	7/07/21	6226	CORP ADV DISB	2/12	263344.55 .00	15.00-	.00	.00	.00	15.00-	26
			PAYEE 63XMFLS #2002008273 DUE 7/07/21								
			S/F BX REF# 2002008273								
335	6/02/21	6226	CORP ADV DISB	2/12	263344.55 .00	15.00-	.00	.00	.00	15.00-	26
			PAYEE 63XMFLS #2002005988 DUE 6/02/21								
			S/F BX REF# 2002005988								
334	4/26/21	6226	CORP ADV DISB	2/12	263344.55 .00	75.00-	.00	.00	.00	75.00-	26
			PAYEE 63XMFLS #2002003501 DUE 4/26/21								
			S/F BX REF# 2002003501								
333	4/26/21	6226	CORP ADV DISB	2/12	263344.55 .00	200.00-	.00	.00	.00	200.00-	26
			PAYEE 63XMFLS #2002003501 DUE 4/26/21								
			S/F BX REF# 2002003501								
332	4/06/21	6226	CORP ADV DISB	2/12	263344.55 .00	15.00-	.00	.00	.00	15.00-	26
			PAYEE 63XMFLS #2002002122 DUE 4/06/21								
			S/F BX REF# 2002002122								
331	3/03/21	6226	CORP ADV DISB	2/12	263344.55 .00	15.00-	.00	.00	.00	15.00-	26
			PAYEE 63XMFLS #1001715983 DUE 3/03/21								
			S/F BX REF# 1001715983								
330	1/04/21	6226	CORP ADV DISB	2/12	263344.55 .00	15.00-	.00	.00	.00	15.00-	26
			PAYEE 63XMFLS #1001711824 DUE 1/04/21								
			S/F BX REF# 1001711824								
329	12/09/20	6226	CORP ADV DISB	2/12	263344.55 .00	15.00-	.00	.00	.00	15.00-	26
			PAYEE 63XMFLS #1001710277 DUE 12/09/20								
			S/F BX REF# 1001710277								
328	11/17/20	6031	COUNTY TAX DISBURSED	2/12	263344.55 .00	4652.99-	.00	.00	4652.99-	.00	
			PAYEE 31FL01D # DUE 11/30/20								
			S/F WR REF#								
327	11/17/20	1931	COUNTY TAX ADVANCE	2/12	263344.55 4652.99	4652.99	.00	.00	4652.99	.00	
			S/F WR REF#								
326	11/12/20	2526	CORP ADVANCE ADJUST	2/12	263344.55 .00	15.00	.00	.00	.00	15.00	26
			S/F BT REF# 0000								
325	11/10/20	6226	CORP ADV DISB	2/12	263344.55 .00	15.00-	.00	.00	.00	15.00-	26

---TRANSACTION---- NBR	DATE	CODE	-----DESCRIPTION------	NEXT DUE	-AFTER TRANS.BALANCES- PRINCIPAL	ESCROW	TOTAL AMOUNT	APPLIED PRINCIPAL	INTEREST	ESCROW	MISC.PMTS SUSPENSE/CD
LOAN# [redacted]0598			CONTINUED								
			PAYEE 63XMFLS #1001708347 DUE 11/10/20								
			S/F BX REF# 1001708347								
324	7/09/20	6050	HAZARD SFR DISBURSED	2/12	263344.55	.00	5623.00-	.00	.00	5623.00-	.00
			PAYEE 50ASGHM #07092020IN DUE 7/05/20								
			S/F WR REF# 07092020INS								
323	7/09/20	1950	HAZARD SFR ADVANCE	2/12	263344.55	5623.00	5623.00	.00	.00	5623.00	.00
			S/F WR REF# 07092020INS								
322	4/24/20	6226	CORP ADV DISB	2/12	263344.55	.00	200.00-	.00	.00	.00	200.00-26
			PAYEE 63FIELD #1001691417 DUE 4/24/20								
			S/F BX REF# 1001691417								
321	4/24/20	6226	CORP ADV DISB	2/12	263344.55	.00	75.00-	.00	.00	.00	75.00-26
			PAYEE 63FIELD #1001691417 DUE 4/24/20								
			S/F BX REF# 1001691417								
320	4/09/20	6226	CORP ADV DISB	2/12	263344.55	.00	455.00-	.00	.00	.00	455.00-26
			PAYEE 61RAZSC #1001689380 DUE 4/09/20								
			S/F BX REF# 1001689380								
319	1/07/20	6226	CORP ADV DISB	2/12	263344.55	.00	15.00-	.00	.00	.00	15.00-26
			PAYEE 63SOLAG #266478532 DUE 1/07/20								
			S/F WR REF# 266478532								
318	11/15/19	6031	COUNTY TAX DISBURSED	2/12	263344.55	.00	4297.84-	.00	.00	4297.84-	.00
			PAYEE 31FL01D # DUE 11/30/19								
			S/F WR REF#								
317	11/15/19	1931	COUNTY TAX ADVANCE	2/12	263344.55	4297.84	4297.84	.00	.00	4297.84	.00
			S/F WR REF#								
316	7/17/19	6225	MISC SUSP DISB	2/12	263344.55	.00	.64-	.00	.00	.00	.64-25
			PAYEE 63COREC #1008994136 DUE 7/11/19								
			S/F BX REF# 1008994136								
315	7/10/19	1325	PMT-MISC SUSP	2/12	263344.55	.00	.64	.00	.00	.00	.64 25
			S/F AD REF#								
314	7/09/19	6050	HAZARD SFR DISBURSED	2/12	263344.55	.00	4849.00-	.00	.00	4849.00-	.00
			PAYEE 50ASGHM #02092019IN DUE 7/05/19								
			S/F WR REF# 02092019INS								
313	7/09/19	1950	HAZARD SFR ADVANCE	2/12	263344.55	4849.00	4849.00	.00	.00	4849.00	.00
			S/F WR REF# 02092019INS								
312	5/06/19	6226	CORP ADV DISB	2/12	263344.55	.00	50.00-	.00	.00	.00	50.00-26
			PAYEE 63FIELD #1001647969 DUE 5/06/19								
			S/F BX REF# 1001647969								
311	5/06/19	6226	CORP ADV DISB	2/12	263344.55	.00	150.00-	.00	.00	.00	150.00-26
			PAYEE 63FIELD #1001647969 DUE 5/06/19								
			S/F BX REF# 1001647969								
310	11/26/18	6226	CORP ADV DISB	2/12	263344.55	.00	41.25-	.00	.00	.00	41.25-26
			PAYEE 61RAZSC #1001628654 DUE 11/26/18								
			S/F BX REF# 1001628654								
309	11/15/18	6031	COUNTY TAX DISBURSED	2/12	263344.55	.00	4220.88-	.00	.00	4220.88-	.00
			PAYEE 31FL01D # DUE 11/30/18								
			S/F WR REF#								
308	11/15/18	1931	COUNTY TAX ADVANCE	2/12	263344.55	4220.88	4220.88	.00	.00	4220.88	.00
			S/F WR REF#								
307	10/29/18	6226	CORP ADV DISB	2/12	263344.55	.00	110.00-	.00	.00	.00	110.00-26
			PAYEE 61RAZSC #1001625280 DUE 10/29/18								
			S/F BX REF# 1001625280								

LOAN# [redacted]0598 CONTINUED

---TRANSACTION---- NBR	DATE	CODE	-----DESCRIPTION------	NEXT DUE	-AFTER TRANS.BALANCES- PRINCIPAL	ESCROW	TOTAL AMOUNT	-----APPLIED----- PRINCIPAL	INTEREST	ESCROW	MISC.PMTS SUSPENSE/CD
306	9/19/18	2526	CORP ADVANCE ADJUST S/F BT REF# 0000	2/12	263344.55	.00	15.00	.00	.00	.00	15.00 26
305	9/18/18	6226	CORP ADV DISB PAYEE 63INSPQ #1001620413 DUE 9/18/18 S/F BX REF# 1001620413	2/12	263344.55	.00	15.00-	.00	.00	.00	15.00-26
304	9/14/18	6226	CORP ADV DISB PAYEE 63INSPQ #1001620072 DUE 9/14/18 S/F BX REF# 1001620072	2/12	263344.55	.00	15.00-	.00	.00	.00	15.00-26
303	8/20/18	6226	CORP ADV DISB PAYEE 63INSPQ #1001616849 DUE 8/20/18 S/F BX REF# 1001616849	2/12	263344.55	.00	15.00-	.00	.00	.00	15.00-26
302	7/10/18	6050	HAZARD SFR DISBURSED PAYEE 50ASGHM #07102018IN DUE 7/05/18 S/F WR REF# 07102018INS	2/12	263344.55	.00	4230.00-	.00	.00	4230.00-	.00
301	7/10/18	1950	HAZARD SFR ADVANCE S/F WR REF# 07102018INS	2/12	263344.55	4230.00	4230.00	.00	.00	4230.00	.00
300	6/06/18	6226	CORP ADV DISB PAYEE 63MCSNW #1001607999 DUE 6/06/18 S/F BX REF# 1001607999	2/12	263344.55	.00	15.00-	.00	.00	.00	15.00-26
299	5/23/18	6226	CORP ADV DISB PAYEE 63MCSNW #1001606430 DUE 5/23/18 S/F BX REF# 1001606430	2/12	263344.55	.00	150.00-	.00	.00	.00	150.00-26
298	5/23/18	6226	CORP ADV DISB PAYEE 63MCSNW #1001606430 DUE 5/23/18 S/F BX REF# 1001606430	2/12	263344.55	.00	75.00-	.00	.00	.00	75.00-26
297	5/10/18	6226	CORP ADV DISB PAYEE 63MCSNW #1001604732 DUE 5/10/18 S/F BX REF# 1001604732	2/12	263344.55	.00	15.00-	.00	.00	.00	15.00-26
296	4/06/18	6226	CORP ADV DISB PAYEE 63MCSNW #1001597715 DUE 4/06/18 S/F BX REF# 1001597715	2/12	263344.55	.00	15.00-	.00	.00	.00	15.00-26
295	3/07/18	6226	CORP ADV DISB PAYEE 63MCSNW #1001593772 DUE 3/07/18 S/F BX REF# 1001593772	2/12	263344.55	.00	15.00-	.00	.00	.00	15.00-26
294	2/07/18	6226	CORP ADV DISB PAYEE 63MCSNW #1001590225 DUE 2/07/18 S/F BX REF# 1001590225	2/12	263344.55	.00	15.00-	.00	.00	.00	15.00-26
293	1/10/18	6226	CORP ADV DISB PAYEE 61RAZSC #1001586525 DUE 1/10/18 S/F BX REF# 1001586525	2/12	263344.55	.00	22.00-	.00	.00	.00	22.00-26
292	1/10/18	6226	CORP ADV DISB PAYEE 61RAZSC #1001586525 DUE 1/10/18 S/F BX REF# 1001586525	2/12	263344.55	.00	45.00-	.00	.00	.00	45.00-26
291	1/10/18	6226	CORP ADV DISB PAYEE 61RAZSC #1001586525 DUE 1/10/18 S/F BX REF# 1001586525	2/12	263344.55	.00	60.00-	.00	.00	.00	60.00-26
290	1/09/18	6226	CORP ADV DISB PAYEE 63MCSNW #1001586361 DUE 1/09/18 S/F BX REF# 1001586361	2/12	263344.55	.00	15.00-	.00	.00	.00	15.00-26
289	1/02/18	2526	CORP ADVANCE ADJUST S/F BT REF# 0000	2/12	263344.55	.00	15.00	.00	.00	.00	15.00 26

LOAN# [redacted]0598 CONTINUED

NBR	DATE	CODE	DESCRIPTION	NEXT DUE	PRINCIPAL	ESCROW	TOTAL AMOUNT	APPLIED PRINCIPAL	APPLIED INTEREST	APPLIED ESCROW	MISC.PMTS SUSPENSE/CD
288	12/29/17	6226	CORP ADV DISB PAYEE 63MCSNW #1001585275 DUE 12/29/17 S/F BX REF# 1001585275	2/12	263344.55	.00	15.00-	.00	.00	.00	15.00-26
287	12/06/17	6226	CORP ADV DISB PAYEE 63MCSNW #1001581948 DUE 12/06/17 S/F BX REF# 1001581948	2/12	263344.55	.00	15.00-	.00	.00	.00	15.00-26
286	11/15/17	6031	COUNTY TAX DISBURSED PAYEE 31FL01D # DUE 11/30/17 S/F WR REF#	2/12	263344.55	.00	2037.74-	.00	.00	2037.74-	.00
285	11/15/17	1931	COUNTY TAX ADVANCE S/F WR REF#	2/12	263344.55	2037.74	2037.74	.00	.00	2037.74	.00
284	11/03/17	6226	CORP ADV DISB PAYEE 63MCSNW #1001578016 DUE 11/03/17 S/F BX REF# 1001578016	2/12	263344.55	.00	15.00-	.00	.00	.00	15.00-26
283	9/14/17	6226	CORP ADV DISB PAYEE 63MCSNW #1001569728 DUE 9/14/17 S/F SC REF# 1001569728	2/12	263344.55	.00	15.00-	.00	.00	.00	15.00-26
282	8/16/17	6226	CORP ADV DISB PAYEE 63MCSNW #1001565076 DUE 8/16/17 S/F SC REF# 1001565076	2/12	263344.55	.00	15.00-	.00	.00	.00	15.00-26
281	7/24/17	2526	CORP ADVANCE ADJUST S/F BT REF# 0000	2/12	263344.55	.00	15.00	.00	.00	.00	15.00 26
280	7/21/17	6226	CORP ADV DISB PAYEE 62SOLAG #1001561080 DUE 7/21/17 S/F SC REF# 1001561080	2/12	263344.55	.00	15.00-	.00	.00	.00	15.00-26
279	7/17/17	6226	CORP ADV DISB PAYEE 63MCSNW #1001560275 DUE 7/17/17 S/F SC REF# 1001560275	2/12	263344.55	.00	15.00-	.00	.00	.00	15.00-26
278	7/11/17	6050	HAZARD SFR DISBURSED PAYEE 50ASGHM #07112017IN DUE 7/05/17 S/F WR REF# 07112017INS	2/12	263344.55	.00	3782.00-	.00	.00	3782.00-	.00
277	7/11/17	1950	HAZARD SFR ADVANCE S/F WR REF# 07112017INS	2/12	263344.55	3782.00	3782.00	.00	.00	3782.00	.00
276	6/19/17	6226	CORP ADV DISB PAYEE 63MCSNW #1001555711 DUE 6/19/17 S/F SC REF# 1001555711	2/12	263344.55	.00	15.00-	.00	.00	.00	15.00-26
275	6/09/17	6226	CORP ADV DISB PAYEE 61RAZSC #1001554142 DUE 6/09/17 S/F SC REF# 1001554142	2/12	263344.55	.00	215.00-	.00	.00	.00	215.00-26
274	6/09/17	6226	CORP ADV DISB PAYEE 61RAZSC #1001554142 DUE 6/09/17 S/F SC REF# 1001554142	2/12	263344.55	.00	215.00-	.00	.00	.00	215.00-26
273	6/09/17	6226	CORP ADV DISB PAYEE 61RAZSC #1001554142 DUE 6/09/17 S/F SC REF# 1001554142	2/12	263344.55	.00	107.50-	.00	.00	.00	107.50-26
272	5/24/17	6226	CORP ADV DISB PAYEE 62SOLAG #1001551845 DUE 5/24/17 S/F SC REF# 1001551845	2/12	263344.55	.00	15.00-	.00	.00	.00	15.00-26
271	4/26/17	6226	CORP ADV DISB PAYEE 61RAZSC #0001555522 DUE 4/25/17 S/F SC REF# 0001555522	2/12	263344.55	.00	107.50-	.00	.00	.00	107.50-26

LOAN# [redacted]0598 CONTINUED

---TRANSACTION---- NBR	DATE	CODE	-----DESCRIPTION------	NEXT DUE	-AFTER TRANS.BALANCES- PRINCIPAL	ESCROW	TOTAL AMOUNT	----------APPLIED---------- PRINCIPAL	INTEREST	ESCROW	MISC.PMTS SUSPENSE/CD
270	4/07/17	6226	CORP ADV DISB PAYEE 63MCSNW #0001553463 DUE 4/06/17 S/F SC REF# 0001553463	2/12	263344.55	.00	75.00-	.00	.00	.00	75.00-26
269	4/07/17	6226	CORP ADV DISB PAYEE 63MCSNW #0001553463 DUE 4/06/17 S/F SC REF# 0001553463	2/12	263344.55	.00	150.00-	.00	.00	.00	150.00-26
268	3/27/17	5113	F/C PAYOFF NO-CASH Effective date: 12/31/16 S/F AD REF# 0000	2/12	263344.55	.00	90455.05	.00	90455.05	.00	.00
267	3/27/17	2692	PREPAID INTEREST Effective date: 12/31/16 S/F AD REF# 0000	2/12	263344.55	.00	90455.05-	.00	90455.05-	.00	.00
266	3/24/17	6226	CORP ADV DISB PAYEE 63MCSNW #0001551549 DUE 3/23/17 S/F SC REF# 0001551549	2/12	263344.55	.00	15.00-	.00	.00	.00	15.00-26
265	3/22/17	6226	CORP ADV DISB PAYEE 61RAZSC #0001551135 DUE 3/21/17 S/F SC REF# 0001551135	2/12	263344.55	.00	690.00-	.00	.00	.00	690.00-26
264	3/22/17	6226	CORP ADV DISB PAYEE 61RAZSC #0001551135 DUE 3/21/17 S/F SC REF# 0001551135	2/12	263344.55	.00	180.00-	.00	.00	.00	180.00-26
263	3/01/17	6226	CORP ADV DISB PAYEE 61RAZSC #0001548563 DUE 2/28/17 S/F SC REF# 0001548563	2/12	263344.55	.00	1725.00-	.00	.00	.00	1725.00-26
262	3/01/17	6226	CORP ADV DISB PAYEE 61RAZSC #0001548563 DUE 2/28/17 S/F SC REF# 0001548563	2/12	263344.55	.00	9.60-	.00	.00	.00	9.60-26
261	3/01/17	6226	CORP ADV DISB PAYEE 61RAZSC #0001548563 DUE 2/28/17 S/F SC REF# 0001548563	2/12	263344.55	.00	1974.10-	.00	.00	.00	1974.10-26
260	3/01/17	6226	CORP ADV DISB PAYEE 61RAZSC #0001548563 DUE 2/28/17 S/F SC REF# 0001548563	2/12	263344.55	.00	30.00-	.00	.00	.00	30.00-26
259	2/22/17	6226	CORP ADV DISB PAYEE 63MCSNW #0001547459 DUE 2/21/17 S/F SC REF# 0001547459	2/12	263344.55	.00	15.00-	.00	.00	.00	15.00-26
258	1/25/17	6226	CORP ADV DISB PAYEE 63MCSNW #0001543462 DUE 1/24/17 S/F SC REF# 0001543462	2/12	263344.55	.00	15.00-	.00	.00	.00	15.00-26
			* * * * TOTALS * * * *					.00	.00		

Processing Options Selected:

1.	[redacted]0598 - [redacted]0598	Loan Number Range
2.	000000 - 070517	Date Range
3.	B	Output Type
4.		Select State
5.		Escrow Group Code
6.		Message Code
7.		Investor
8.	0000000	Pool
9.	Y	Select only loans with Transactions
10.	N	Include liquidated loans

LOAN# [redacted]0598 INV# BR3 POOL# 0000001 NEXT DUE 2/01/12 INTEREST RATE 8.900 PRIN.BAL 263,344.55
BORR1 PETER A. COLOMBO TYPE: 03-00 Conv/Unins ESC.BAL .00
BORR2 ADDL INFORMATION INT PD TO 1/01/12 P&I SHORT .00 CORP AD 11,967.70-
PROP: 114 CAYO COSTA CT MAIL: C/O LAW OFFICES OF JAMES A. BO
P.O. BOX 1489
ROYAL PALM FL 33411 BOYNTON BEACH FL 33425

NBR	DATE	CODE	DESCRIPTION	NEXT DUE	PRINCIPAL	ESCROW	TOTAL AMOUNT	APPLIED PRINCIPAL	APPLIED INTEREST	APPLIED ESCROW	APPLIED SUSPENSE/CD	MISC.PMTS
276	6/19/17	6226	CORP ADV DISB PAYEE 63MCSNW #1001555711 DUE 6/19/17 S/F SC REF# 1001555711	2/12	263344.55	.00	15.00-	.00	.00	.00	15.00-26	
275	6/09/17	6226	CORP ADV DISB PAYEE 61RAZSC #1001554142 DUE 6/09/17 S/F SC REF# 1001554142	2/12	263344.55	.00	215.00-	.00	.00	.00	215.00-26	
274	6/09/17	6226	CORP ADV DISB PAYEE 61RAZSC #1001554142 DUE 6/09/17 S/F SC REF# 1001554142	2/12	263344.55	.00	215.00-	.00	.00	.00	215.00-26	
273	6/09/17	6226	CORP ADV DISB PAYEE 61RAZSC #1001554142 DUE 6/09/17 S/F SC REF# 1001554142	2/12	263344.55	.00	107.50-	.00	.00	.00	107.50-26	
272	5/24/17	6226	CORP ADV DISB PAYEE 62SOLAG #1001551845 DUE 5/24/17 S/F SC REF# 1001551845	2/12	263344.55	.00	15.00-	.00	.00	.00	15.00-26	
271	4/26/17	6226	CORP ADV DISB PAYEE 61RAZSC #0001555522 DUE 4/25/17 S/F SC REF# 0001555522	2/12	263344.55	.00	107.50-	.00	.00	.00	107.50-26	
270	4/07/17	6226	CORP ADV DISB PAYEE 63MCSNW #0001553463 DUE 4/06/17 S/F SC REF# 0001553463	2/12	263344.55	.00	75.00-	.00	.00	.00	75.00-26	
269	4/07/17	6226	CORP ADV DISB PAYEE 63MCSNW #0001553463 DUE 4/06/17 S/F SC REF# 0001553463	2/12	263344.55	.00	150.00-	.00	.00	.00	150.00-26	
268	3/27/17	5113	F/C PAYOFF NO-CASH Effective date: 12/31/16 S/F AD REF# 0000	2/12	263344.55	.00	90455.05	.00	90455.05	.00	.00	
267	3/27/17	2692	PREPAID INTEREST Effective date: 12/31/16 S/F AD REF# 0000	2/12	263344.55	.00	90455.05-	.00	90455.05-	.00	.00	
266	3/24/17	6226	CORP ADV DISB PAYEE 63MCSNW #0001551549 DUE 3/23/17 S/F SC REF# 0001551549	2/12	263344.55	.00	15.00-	.00	.00	.00	15.00-26	
265	3/22/17	6226	CORP ADV DISB PAYEE 61RAZSC #0001551135 DUE 3/21/17 S/F SC REF# 0001551135	2/12	263344.55	.00	690.00-	.00	.00	.00	690.00-26	
264	3/22/17	6226	CORP ADV DISB PAYEE 61RAZSC #0001551135 DUE 3/21/17 S/F SC REF# 0001551135	2/12	263344.55	.00	180.00-	.00	.00	.00	180.00-26	
263	3/01/17	6226	CORP ADV DISB PAYEE 61RAZSC #0001548563 DUE 2/28/17 S/F SC REF# 0001548563	2/12	263344.55	.00	1725.00-	.00	.00	.00	1725.00-26	
262	3/01/17	6226	CORP ADV DISB PAYEE 61RAZSC #0001548563 DUE 2/28/17	2/12	263344.55	.00	9.60-	.00	.00	.00	9.60-26	

LOAN# [redacted]0598 CONTINUED

NBR	DATE	CODE	DESCRIPTION	NEXT DUE	AFTER TRANS. PRINCIPAL BALANCES ESCROW	TOTAL AMOUNT	APPLIED PRINCIPAL	APPLIED INTEREST	APPLIED ESCROW	APPLIED SUSPENSE/CD	MISC.PMTS
			S/F SC REF# 0001548563								
261	3/01/17	6226	CORP ADV DISB	2/12	263344.55 .00	1974.10-	.00	.00	.00	1974.10-26	
			PAYEE 61RAZSC #0001548563 DUE 2/28/17								
			S/F SC REF# 0001548563								
260	3/01/17	6226	CORP ADV DISB	2/12	263344.55 .00	30.00-	.00	.00	.00	30.00-26	
			PAYEE 61RAZSC #0001548563 DUE 2/28/17								
			S/F SC REF# 0001548563								
259	2/22/17	6226	CORP ADV DISB	2/12	263344.55 .00	15.00-	.00	.00	.00	15.00-26	
			PAYEE 63MCSNW #0001547459 DUE 2/21/17								
			S/F SC REF# 0001547459								
258	1/25/17	6226	CORP ADV DISB	2/12	263344.55 .00	15.00-	.00	.00	.00	15.00-26	
			PAYEE 63MCSNW #0001543462 DUE 1/24/17								
			S/F SC REF# 0001543462								
257	12/29/16	6226	CORP ADV DISB	2/12	263344.55 .00	15.00-	.00	.00	.00	15.00-26	
			PAYEE 63MCSNW #0001516000 DUE 12/28/16								
			S/F SC REF# 0001516000								
256	12/12/16	2526	CORP ADVANCE ADJUST	2/12	263344.55 .00	15.00	.00	.00	.00	15.00 26	
			S/F BT REF# 0000								
255	12/09/16	6226	CORP ADV DISB	2/12	263344.55 .00	15.00-	.00	.00	.00	15.00-26	
			PAYEE 63MCSNW #0001512937 DUE 12/08/16								
			S/F SC REF# 0001512937								
254	12/06/16	6226	CORP ADV DISB	2/12	263344.55 .00	290.00-	.00	.00	.00	290.00-26	
			PAYEE 62SSSEV #0001512069 DUE 12/05/16								
			S/F SC REF# 0001512069								
253	12/02/16	6226	CORP ADV DISB	2/12	263344.55 .00	15.00-	.00	.00	.00	15.00-26	
			PAYEE 63MCSNW #0001511349 DUE 12/01/16								
			S/F SC REF# 0001511349								
252	11/17/16	6031	COUNTY TAX DISBURSED	2/12	263344.55 .00	2029.64-	.00	.00	2029.64-	.00	
			PAYEE 31FL01D # DUE 11/30/16								
			S/F WR REF#								
251	11/17/16	1931	COUNTY TAX ADVANCE	2/12	263344.55 2029.64	2029.64	.00	.00	2029.64	.00	
			S/F WR REF#								
250	11/09/16	1919	RECOVER ESCROW ADVANCE	2/12	263344.55 .00	2029.64-	.00	.00	2029.64-	.00	
			S/F AD REF# 0000								
249	11/09/16	1531	COUNTY TAX DEPOSIT	2/12	263344.55 2029.64	2029.64	.00	.00	2029.64	.00	
			S/F AD REF# 0000								
248	11/08/16	6031	COUNTY TAX DISBURSED	2/12	263344.55 .00	2029.64-	.00	.00	2029.64-	.00	
			PAYEE 31FL01D # DUE 11/30/16								
			S/F WR REF#								
247	11/08/16	1931	COUNTY TAX ADVANCE	2/12	263344.55 2029.64	2029.64	.00	.00	2029.64	.00	
			S/F WR REF#								
246	10/11/16	1499	ZZZZF-Late Charges	2/12	263344.55 .00	103.07	.00	.00	.00	.00	103.07 01
			S/F REF#								
245	10/03/16	2526	CORP ADVANCE ADJUST	2/12	263344.55 .00	15.00	.00	.00	.00	15.00 26	
			S/F BT REF# 0000								
244	9/30/16	6226	CORP ADV DISB	2/12	263344.55 .00	15.00-	.00	.00	.00	15.00-26	
			PAYEE 63SSFSL #0001502691 DUE 9/29/16								
			S/F SC REF# 0001502691								
243	9/12/16	1499	ZZZZF-Late Charges	2/12	263344.55 .00	103.07	.00	.00	.00	.00	103.07 01
			S/F REF#								
242	9/01/16	6226	CORP ADV DISB	2/12	263344.55 .00	15.00-	.00	.00	.00	15.00-26	

LOAN# [redacted]0598 CONTINUED

---TRANSACTION---- NBR	DATE	CODE	-----DESCRIPTION------	NEXT DUE	-AFTER TRANS.BALANCES- PRINCIPAL	ESCROW	TOTAL AMOUNT	-----APPLIED----- PRINCIPAL	INTEREST	ESCROW	SUSPENSE/CD	MISC.PMTS
			PAYEE 63SSFSL #0001498504 DUE 8/31/16									
			S/F SC REF# 0001498504									
241	8/15/16	2592	PREPAID INTEREST	2/12	263344.55	.00	90455.05	.00	90455.05	.00	.00	
	Effective date: 8/12/16											
			S/F AD REF# 0000									
240	8/15/16	2691	PRIN. NON-CASH ADJUSTM	2/12	263344.55	.00	3112.28	3112.28	.00	.00	.00	
	Effective date: 8/12/16											
			S/F AD REF# 0000									
239	8/15/16	1919	RECOVER ESCROW ADVANCE	2/12	266456.83	.00	53167.27-	.00	.00	53167.27-	.00	
	Effective date: 8/12/16											
			S/F AD REF# 0000									
238	8/15/16	2543	ESCROW ADJ	2/12	266456.83	53167.27	53167.27	.00	.00	53167.27	.00	
	Effective date: 8/12/16											
			S/F AD REF# 0000									
237	8/15/16	2664	NON CASH FEE ADJ	2/12	266456.83	.00	102.50-	.00	.00	.00	.00	102.50-01
			S/F C REF#									
236	8/15/16	2664	NON CASH FEE ADJ	2/12	266456.83	.00	103.07-	.00	.00	.00	.00	103.07-01
			S/F C REF#									
235	8/11/16	1499	ZZZZF-Late Charges	7/08	266456.83	.00	103.07	.00	.00	.00	.00	103.07 01
			S/F REF#									
234	7/12/16	6050	HAZARD SFR DISBURSED	7/08	266456.83	.00	3381.00-	.00	.00	3381.00-	.00	
			PAYEE 50ASGHM #07122016IN DUE 7/05/16									
			S/F WR REF# 07122016INS									
233	7/12/16	1950	HAZARD SFR ADVANCE	7/08	266456.83	3381.00	3381.00	.00	.00	3381.00	.00	
			S/F WR REF# 07122016INS									
232	6/16/16	6226	CORP ADV DISB	7/08	266456.83	.00	15.00-	.00	.00	.00	15.00-26	
			PAYEE 63SSFSL #0001485181 DUE 6/15/16									
			S/F SC REF# 0001485181									
231	5/26/16	2526	CORP ADVANCE ADJUST	7/08	266456.83	.00	15.00	.00	.00	.00	15.00 26	
			S/F BT REF# 0000									
230	5/25/16	6226	CORP ADV DISB	7/08	266456.83	.00	15.00-	.00	.00	.00	15.00-26	
			PAYEE 63SSFSL #0001480643 DUE 5/24/16									
			S/F SC REF# 0001480643									
229	5/03/16	6226	CORP ADV DISB	7/08	266456.83	.00	15.00-	.00	.00	.00	15.00-26	
			PAYEE 63SSFSL #0001476588 DUE 5/02/16									
			S/F SC REF# 0001476588									
228	4/28/16	6226	CORP ADV DISB	7/08	266456.83	.00	225.00-	.00	.00	.00	225.00-26	
			PAYEE 63SSFSL #0001475272 DUE 4/27/16									
			S/F SC REF# 0001475272									
227	3/30/16	6226	CORP ADV DISB	7/08	266456.83	.00	15.00-	.00	.00	.00	15.00-26	
			PAYEE 63SSFSL #0001469118 DUE 3/29/16									
			S/F SC REF# 0001469118									
226	3/07/16	6226	CORP ADV DISB	7/08	266456.83	.00	15.00-	.00	.00	.00	15.00-26	
			PAYEE 63SSFSL #0001464451 DUE 3/04/16									
			S/F SC REF# 0001464451									
225	2/12/16	6226	CORP ADV DISB	7/08	266456.83	.00	15.00-	.00	.00	.00	15.00-26	
			PAYEE 63SSFSL #0001459767 DUE 2/11/16									
			S/F SC REF# 0001459767									
224	1/13/16	6226	CORP ADV DISB	7/08	266456.83	.00	15.00-	.00	.00	.00	15.00-26	
			PAYEE 63SSFSL #0001454013 DUE 1/12/16									
			S/F SC REF# 0001454013									

LOAN# [redacted]0598 CONTINUED

---TRANSACTION---- NBR	DATE	CODE	-----DESCRIPTION------	NEXT DUE	-AFTER TRANS.BALANCES- PRINCIPAL	ESCROW	TOTAL AMOUNT	-----APPLIED----- PRINCIPAL	INTEREST	ESCROW	MISC.PMTS SUSPENSE/CD
223	12/23/15	2526	CORP ADVANCE ADJUST S/F WR REF# 0000	7/08	266456.83	.00	9.00	.00	.00	.00	9.00 26
222	12/22/15	2526	CORP ADVANCE ADJUST S/F BT REF# 0000	7/08	266456.83	.00	15.00	.00	.00	.00	15.00 26
221	12/21/15	6226	CORP ADV DISB PAYEE 63SSFSL #0001449577 DUE 12/18/15 S/F SC REF# 0001449577	7/08	266456.83	.00	15.00-	.00	.00	.00	15.00-26
220	12/02/15	6226	CORP ADV DISB PAYEE 63SSFSL #0001445855 DUE 12/01/15 S/F SC REF# 0001445855	7/08	266456.83	.00	15.00-	.00	.00	.00	15.00-26
219	11/12/15	6226	CORP ADV DISB PAYEE 63SSFSL #0001441939 DUE 11/10/15 S/F SC REF# 0001441939	7/08	266456.83	.00	15.00-	.00	.00	.00	15.00-26
218	11/12/15	6031	COUNTY TAX DISBURSED PAYEE 31FL01D #10578 TAR DUE 11/30/15 S/F WR REF# 10578 TAR 1720 FL	7/08	266456.83	.00	2073.50-	.00	.00	2073.50-	.00
217	11/12/15	1931	COUNTY TAX ADVANCE S/F WR REF# 10578 TAR 1720 FL	7/08	266456.83	2073.50	2073.50	.00	.00	2073.50	.00
216	11/02/15	2526	CORP ADVANCE ADJUST S/F BT REF# 0000	7/08	266456.83	.00	12.00	.00	.00	.00	12.00 26
215	10/30/15	6226	CORP ADV DISB PAYEE 63SSFSL #0001433440 DUE 10/29/15 S/F SC REF# 0001433440	7/08	266456.83	.00	9.00-	.00	.00	.00	9.00-26
214	10/26/15	6226	CORP ADV DISB PAYEE 63SSFSL #0001431540 DUE 10/26/15 S/F SC REF# 0001431540	7/08	266456.83	.00	15.00-	.00	.00	.00	15.00-26
213	9/10/15	6226	CORP ADV DISB PAYEE 63SSFSL #0001423287 DUE 9/09/15 S/F SC REF# 0001423287	7/08	266456.83	.00	15.00-	.00	.00	.00	15.00-26
212	8/19/15	6226	CORP ADV DISB PAYEE 63SSFSL #0001418560 DUE 8/18/15 S/F SC REF# 0001418560	7/08	266456.83	.00	375.00-	.00	.00	.00	375.00-26
211	8/13/15	6226	CORP ADV DISB PAYEE 63SSFSL #0001417490 DUE 8/12/15 S/F SC REF# 0001417490	7/08	266456.83	.00	15.00-	.00	.00	.00	15.00-26
210	7/16/15	6226	CORP ADV DISB PAYEE 63SSFSL #0001410949 DUE 7/15/15 S/F SC REF# 0001410949	7/08	266456.83	.00	15.00-	.00	.00	.00	15.00-26
209	7/09/15	6050	HAZARD SFR DISBURSED PAYEE 50ASGHM #07092015IN DUE 7/05/15 S/F WR REF# 07092015INS	7/08	266456.83	.00	3528.00-	.00	.00	3528.00-	.00
208	7/09/15	1950	HAZARD SFR ADVANCE S/F WR REF# 07092015INS	7/08	266456.83	3528.00	3528.00	.00	.00	3528.00	.00
207	6/29/15	2526	CORP ADVANCE ADJUST S/F BT REF# 0000	7/08	266456.83	.00	15.00	.00	.00	.00	15.00 26
206	6/26/15	6226	CORP ADV DISB PAYEE 63SSFSL #0001406494 DUE 6/25/15 S/F SC REF# 0001406494	7/08	266456.83	.00	15.00-	.00	.00	.00	15.00-26
205	6/03/15	6226	CORP ADV DISB PAYEE 63SSFSL #0001401595 DUE 6/02/15 S/F SC REF# 0001401595	7/08	266456.83	.00	15.00-	.00	.00	.00	15.00-26

LOAN# [redacted]0598 CONTINUED

---TRANSACTION---- NBR	DATE	CODE	-----DESCRIPTION------	NEXT DUE	-AFTER TRANS.BALANCES- PRINCIPAL	ESCROW	TOTAL AMOUNT	-----APPLIED----- PRINCIPAL	INTEREST	ESCROW	MISC.PMTS SUSPENSE/CD
204	5/11/15	6226	CORP ADV DISB PAYEE 63SSFSL #0001396508 DUE 5/08/15 S/F SC REF# 0001396508	7/08	266456.83	.00	15.00-	.00	.00	.00	15.00-26
203	4/10/15	6226	CORP ADV DISB PAYEE 63SSFSL #0001389488 DUE 4/09/15 S/F SC REF# 0001389488	7/08	266456.83	.00	15.00-	.00	.00	.00	15.00-26
202	3/27/15	6226	CORP ADV DISB PAYEE 63SSFSL #0001385299 DUE 3/26/15 S/F SC REF# 0001385299	7/08	266456.83	.00	15.00-	.00	.00	.00	15.00-26
201	3/23/15	2576	CORP ADV NOCASH ADJ S/F AD REF# 0000	7/08	266456.83	.00	42.00	.00	.00	.00	42.00 26
200	3/03/15	6226	CORP ADV DISB PAYEE 61RAZSC #0001378956 DUE 3/02/15 S/F SC REF# 0001378956	7/08	266456.83	.00	150.00-	.00	.00	.00	150.00-26
199	3/03/15	6226	CORP ADV DISB PAYEE 61RAZSC #0001378956 DUE 3/02/15 S/F SC REF# 0001378956	7/08	266456.83	.00	8.00-	.00	.00	.00	8.00-26
198	2/17/15	6226	CORP ADV DISB PAYEE 63SSFSL #0001374478 DUE 2/13/15 S/F SC REF# 0001374478	7/08	266456.83	.00	15.00-	.00	.00	.00	15.00-26
197	2/03/15	6226	CORP ADV DISB PAYEE 63SSFSL #0001371494 DUE 2/02/15 S/F SC REF# 0001371494	7/08	266456.83	.00	15.00-	.00	.00	.00	15.00-26
196	1/12/15	6226	CORP ADV DISB PAYEE 63SSFSL # DUE 11/14/14 S/F WR REF#	7/08	266456.83	.00	15.00-	.00	.00	.00	15.00-26
195	12/31/14	6226	CORP ADV DISB PAYEE 63SSFSL #0001363304 DUE 12/30/14 S/F SC REF# 0001363304	7/08	266456.83	.00	15.00-	.00	.00	.00	15.00-26
194	12/17/14	6226	CORP ADV DISB PAYEE 63SSFSL #0001360586 DUE 12/16/14 S/F SC REF# 0001360586	7/08	266456.83	.00	15.00-	.00	.00	.00	15.00-26
193	11/13/14	6031	COUNTY TAX DISBURSED PAYEE 31FL01D #TAR 0043 F DUE 11/30/14 S/F WR REF# TAR 0043 FL	7/08	266456.83	.00	2075.94-	.00	.00	2075.94-	.00
192	11/13/14	1931	COUNTY TAX ADVANCE S/F WR REF# TAR 0043 FL	7/08	266456.83	2075.94	2075.94	.00	.00	2075.94	.00
191	10/31/14	6226	CORP ADV DISB PAYEE 62SSSEV # DUE 10/30/14 S/F WR REF#	7/08	266456.83	.00	290.00-	.00	.00	.00	290.00-26
190	10/23/14	6226	CORP ADV DISB PAYEE 63SSFSL # DUE 10/22/14 S/F WR REF#	7/08	266456.83	.00	15.00-	.00	.00	.00	15.00-26
189	9/30/14	6226	CORP ADV DISB PAYEE 63SSFSL # DUE 9/30/14 S/F WR REF#	7/08	266456.83	.00	15.00-	.00	.00	.00	15.00-26
188	9/24/14	6226	CORP ADV DISB PAYEE 63SSFSL # DUE 9/23/14 S/F WR REF#	7/08	266456.83	.00	15.00-	.00	.00	.00	15.00-26
187	8/20/14	6226	CORP ADV DISB PAYEE 63SSFSL # DUE 8/19/14	7/08	266456.83	.00	15.00-	.00	.00	.00	15.00-26

LOAN# [redacted]0598 CONTINUED

NBR	DATE	CODE	DESCRIPTION	NEXT DUE	AFTER TRANS. PRINCIPAL BALANCES	ESCROW BALANCES	TOTAL AMOUNT	APPLIED PRINCIPAL	APPLIED INTEREST	APPLIED ESCROW	APPLIED SUSPENSE/CD	MISC.PMTS
			S/F WR REF#									
186	8/01/14	6226	CORP ADV DISB	7/08	266456.83	.00	675.00-	.00	.00	.00	675.00-	26
			PAYEE 61RAZSC #0001315810 DUE 7/31/14									
			S/F SC REF# 0001315810									
185	8/01/14	6226	CORP ADV DISB	7/08	266456.83	.00	175.00-	.00	.00	.00	175.00-	26
			PAYEE 61RAZSC #0001315810 DUE 7/31/14									
			S/F SC REF# 0001315810									
184	8/01/14	6226	CORP ADV DISB	7/08	266456.83	.00	20.00-	.00	.00	.00	20.00-	26
			PAYEE 61RAZSC #0001315810 DUE 7/31/14									
			S/F SC REF# 0001315810									
183	7/24/14	6226	CORP ADV DISB	7/08	266456.83	.00	15.00-	.00	.00	.00	15.00-	26
			PAYEE 63SSFSL # DUE 7/23/14									
			S/F WR REF#									
182	7/15/14	6226	CORP ADV DISB	7/08	266456.83	.00	15.00-	.00	.00	.00	15.00-	26
			PAYEE 63SSFSL # DUE 7/10/14									
			S/F WR REF#									
181	7/10/14	6050	HAZARD SFR DISBURSED	7/08	266456.83	.00	3645.97-	.00	.00	3645.97-	.00	
			PAYEE 50ASGHM #07102014IN DUE 7/05/14									
			S/F WR REF# 07102014INS									
180	7/10/14	1950	HAZARD SFR ADVANCE	7/08	266456.83	3645.97	3645.97	.00	.00	3645.97	.00	
			S/F WR REF# 07102014INS									
179	6/18/14	6226	CORP ADV DISB	7/08	266456.83	.00	15.00-	.00	.00	.00	15.00-	26
			PAYEE 63SSFSL # DUE 6/12/14									
			S/F WR REF#									
178	6/16/14	6226	CORP ADV DISB	7/08	266456.83	.00	290.00-	.00	.00	.00	290.00-	26
			PAYEE 62SSSEV #0001303529 DUE 6/12/14									
			S/F SC REF# 0001303529									
177	5/22/14	6226	CORP ADV DISB	7/08	266456.83	.00	15.00-	.00	.00	.00	15.00-	26
			PAYEE 63SSFSL # DUE 5/21/14									
			S/F WR REF#									
176	5/16/14	6226	CORP ADV DISB	7/08	266456.83	.00	15.00-	.00	.00	.00	15.00-	26
			PAYEE 63SSFSL # DUE 5/15/14									
			S/F WR REF#									
175	4/30/14	6226	CORP ADV DISB	7/08	266456.83	.00	15.00-	.00	.00	.00	15.00-	26
			PAYEE 63SSFSL # DUE 4/30/14									
			S/F WR REF#									
174	2/21/14	6226	CORP ADV DISB	7/08	266456.83	.00	290.00-	.00	.00	.00	290.00-	26
			PAYEE 60SOSSS #0001272385 DUE 2/21/14									
			S/F SC REF# 0001272385									
173	1/28/14	6226	CORP ADV DISB	7/08	266456.83	.00	15.00-	.00	.00	.00	15.00-	26
			PAYEE 63MCSNW #0001265271 DUE 1/27/14									
			S/F SC REF# 0001265271									
172	1/09/14	6226	CORP ADV DISB	7/08	266456.83	.00	280.00-	.00	.00	.00	280.00-	26
			PAYEE 61GREEN #0001260307 DUE 1/08/14									
			S/F SC REF# 0001260307									
171	11/08/13	6031	COUNTY TAX DISBURSED	7/08	266456.83	.00	2039.71-	.00	.00	2039.71-	.00	
			PAYEE 31FL01D #10578 TAR DUE 11/30/13									
			S/F WR REF# 10578 TAR 8292 FL									
170	11/08/13	1931	COUNTY TAX ADVANCE	7/08	266456.83	2039.71	2039.71	.00	.00	2039.71	.00	
			S/F WR REF# 10578 TAR 8292 FL									
169	10/29/13	6226	CORP ADV DISB	7/08	266456.83	.00	75.00-	.00	.00	.00	75.00-	26

---TRANSACTION---- NBR	DATE	CODE	-----DESCRIPTION------	NEXT DUE	-AFTER TRANS.BALANCES- PRINCIPAL	ESCROW	TOTAL AMOUNT	-----APPLIED----- PRINCIPAL	INTEREST	ESCROW	SUSPENSE/CD	MISC.PMTS
LOAN# [redacted]0598 CONTINUED												
			PAYEE 63SAFGD #0001241261 DUE 10/28/13									
			S/F SC REF# 0001241261									
168	10/29/13	6226	CORP ADV DISB	7/08	266456.83	.00	150.00-	.00	.00	.00	150.00-26	
			PAYEE 63SAFGD #0001241261 DUE 10/28/13									
			S/F SC REF# 0001241261									
167	10/16/13	6226	CORP ADV DISB	7/08	266456.83	.00	630.00-	.00	.00	.00	630.00-26	
			PAYEE 61GREEN #0001237495 DUE 10/11/13									
			S/F SC REF# 0001237495									
166	9/19/13	6050	HAZARD SFR DISBURSED	7/08	266456.83	.00	4656.70-	.00	.00	4656.70-	.00	
			PAYEE 50ASGHM #09192013IN DUE 7/05/13									
			S/F WR REF# 09192013INS									
165	9/19/13	1950	HAZARD SFR ADVANCE	7/08	266456.83	4656.70	4656.70	.00	.00	4656.70	.00	
			S/F WR REF# 09192013INS									
164	9/18/13	6226	CORP ADV DISB	7/08	266456.83	.00	30.00-	.00	.00	.00	30.00-26	
			PAYEE 61GREEN #0001230925 DUE 9/17/13									
			S/F SC REF# 0001230925									
163	9/11/13	1499	ZZZZF-Late Charges	7/08	266456.83	.00	102.50	.00	.00	.00	.00	102.50 01
			S/F REF#									
162	8/12/13	2664	NON CASH FEE ADJ	7/08	266456.83	.00	102.50-	.00	.00	.00	.00	102.50-01
			S/F WC REF#									
161	8/12/13	1499	ZZZZF-Late Charges	7/08	266456.83	.00	102.50	.00	.00	.00	.00	102.50 01
			S/F REF#									
160	8/09/13	6226	CORP ADV DISB	7/08	266456.83	.00	175.00-	.00	.00	.00	175.00-26	
			PAYEE 61GREEN #0001221612 DUE 8/08/13									
			S/F SC REF# 0001221612									
159	7/11/13	2664	NON CASH FEE ADJ	7/08	266456.83	.00	102.50-	.00	.00	.00	.00	102.50-01
			S/F WC REF#									
158	7/11/13	1499	ZZZZF-Late Charges	7/08	266456.83	.00	102.50	.00	.00	.00	.00	102.50 01
			S/F REF#									
157	7/11/13	1919	RECOVER ESCROW ADVANCE	7/08	266456.83	.00	5953.30-	.00	.00	5953.30-	.00	
	Effective date: 7/05/13											
			S/F WR REF# 0000									
156	7/11/13	1550	HAZARD SFR DEPOSIT	7/08	266456.83	5953.30	5953.30	.00	.00	5953.30	.00	
	Effective date: 7/05/13											
			S/F WR REF# 0000									
155	7/08/13	2676	CORP ADV NOCASH ADJ	7/08	266456.83	.00	15.00-	.00	.00	.00	15.00-26	
	Effective date: 6/13/13											
			S/F AD REF# 0000									
154	7/08/13	2676	CORP ADV NOCASH ADJ	7/08	266456.83	.00	15.00-	.00	.00	.00	15.00-26	
	Effective date: 5/13/13											
			S/F AD REF# 0000									
153	7/08/13	2676	CORP ADV NOCASH ADJ	7/08	266456.83	.00	15.00-	.00	.00	.00	15.00-26	
	Effective date: 4/11/13											
			S/F AD REF# 0000									
152	7/08/13	2676	CORP ADV NOCASH ADJ	7/08	266456.83	.00	15.00-	.00	.00	.00	15.00-26	
	Effective date: 3/11/13											
			S/F AD REF# 0000									
151	7/08/13	2676	CORP ADV NOCASH ADJ	7/08	266456.83	.00	15.00-	.00	.00	.00	15.00-26	
	Effective date: 2/03/13											
			S/F AD REF# 0000									
150	7/08/13	2676	CORP ADV NOCASH ADJ	7/08	266456.83	.00	1.00-	.00	.00	.00	1.00-26	

---TRANSACTION---- NBR	DATE	CODE	-----DESCRIPTION------	NEXT DUE	-AFTER TRANS.BALANCES- PRINCIPAL	ESCROW	TOTAL AMOUNT	-----APPLIED----- PRINCIPAL	INTEREST	ESCROW	MISC.PMTS SUSPENSE/CD
LOAN# [redacted]0598 CONTINUED											
	Effective date: 7/29/12										
			S/F AD REF# 0000								
149	7/08/13	2676	CORP ADV NOCASH ADJ	7/08	266456.83	.00	14.00-	.00	.00	.00	14.00-26
	Effective date: 6/29/12										
			S/F AD REF# 0000								
148	7/08/13	2676	CORP ADV NOCASH ADJ	7/08	266456.83	.00	14.00-	.00	.00	.00	14.00-26
	Effective date: 5/14/12										
			S/F AD REF# 0000								
147	7/08/13	2676	CORP ADV NOCASH ADJ	7/08	266456.83	.00	14.00-	.00	.00	.00	14.00-26
	Effective date: 4/04/12										
			S/F AD REF# 0000								
146	7/08/13	2676	CORP ADV NOCASH ADJ	7/08	266456.83	.00	14.00-	.00	.00	.00	14.00-26
	Effective date: 3/05/12										
			S/F AD REF# 0000								
145	7/08/13	2676	CORP ADV NOCASH ADJ	7/08	266456.83	.00	14.00-	.00	.00	.00	14.00-26
	Effective date: 2/02/12										
			S/F AD REF# 0000								
144	7/08/13	2676	CORP ADV NOCASH ADJ	7/08	266456.83	.00	14.00-	.00	.00	.00	14.00-26
	Effective date: 12/30/11										
			S/F AD REF# 0000								
143	7/08/13	2676	CORP ADV NOCASH ADJ	7/08	266456.83	.00	14.00-	.00	.00	.00	14.00-26
	Effective date: 11/25/11										
			S/F AD REF# 0000								
142	7/08/13	2676	CORP ADV NOCASH ADJ	7/08	266456.83	.00	14.00-	.00	.00	.00	14.00-26
	Effective date: 10/27/11										
			S/F AD REF# 0000								
141	7/08/13	2676	CORP ADV NOCASH ADJ	7/08	266456.83	.00	14.00-	.00	.00	.00	14.00-26
	Effective date: 9/30/11										
			S/F AD REF# 0000								
140	7/08/13	2676	CORP ADV NOCASH ADJ	7/08	266456.83	.00	14.00-	.00	.00	.00	14.00-26
	Effective date: 8/26/11										
			S/F AD REF# 0000								
139	7/08/13	2676	CORP ADV NOCASH ADJ	7/08	266456.83	.00	14.00-	.00	.00	.00	14.00-26
	Effective date: 7/02/11										
			S/F AD REF# 0000								
138	7/08/13	2676	CORP ADV NOCASH ADJ	7/08	266456.83	.00	15.00-	.00	.00	.00	15.00-26
	Effective date: 6/02/10										
			S/F AD REF# 0000								
137	7/08/13	2676	CORP ADV NOCASH ADJ	7/08	266456.83	.00	15.00-	.00	.00	.00	15.00-26
	Effective date: 5/10/10										
			S/F AD REF# 0000								
136	7/08/13	2676	CORP ADV NOCASH ADJ	7/08	266456.83	.00	15.00-	.00	.00	.00	15.00-26
	Effective date: 3/30/10										
			S/F AD REF# 0000								
135	7/08/13	2676	CORP ADV NOCASH ADJ	7/08	266456.83	.00	240.00-	.00	.00	.00	240.00-26
	Effective date: 5/29/13										
			S/F AD REF# 0000								
134	7/08/13	2576	CORP ADV NOCASH ADJ	7/08	266456.83	.00	429.10	.00	.00	.00	429.10 26
	Effective date: 6/17/11										
			S/F AD REF# 0000								
133	7/08/13	2676	CORP ADV NOCASH ADJ	7/08	266456.83	.00	1729.10-	.00	.00	.00	1729.10-26

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---TRANSACTION---- NBR	DATE	CODE	-----DESCRIPTION------	NEXT DUE	-AFTER TRANS.BALANCES- PRINCIPAL	ESCROW	TOTAL AMOUNT	-----APPLIED----- PRINCIPAL	INTEREST	ESCROW	SUSPENSE/CD	MISC.PMTS
	Effective date: 3/08/10		S/F AD REF# 0000									
132	6/12/13	2664	NON CASH FEE ADJ	7/08	266456.83	.00	102.33-	.00	.00	.00	.00	102.33-01
			S/F WC REF#									
131	5/12/13	2664	NON CASH FEE ADJ	7/08	266456.83	.00	102.33-	.00	.00	.00	.00	102.33-01
			S/F WC REF#									
130	4/12/13	2664	NON CASH FEE ADJ	7/08	266456.83	.00	102.33-	.00	.00	.00	.00	102.33-01
			S/F WC REF#									
129	3/12/13	2664	NON CASH FEE ADJ	7/08	266456.83	.00	102.33-	.00	.00	.00	.00	102.33-01
			S/F WC REF#									
128	2/12/13	2664	NON CASH FEE ADJ	7/08	266456.83	.00	102.33-	.00	.00	.00	.00	102.33-01
			S/F WC REF#									
127	1/12/13	2664	NON CASH FEE ADJ	7/08	266456.83	.00	102.33-	.00	.00	.00	.00	102.33-01
			S/F WC REF#									
126	12/12/12	2664	NON CASH FEE ADJ	7/08	266456.83	.00	102.33-	.00	.00	.00	.00	102.33-01
			S/F WC REF#									
125	11/12/12	2664	NON CASH FEE ADJ	7/08	266456.83	.00	102.33-	.00	.00	.00	.00	102.33-01
			S/F WC REF#									
124	10/12/12	2664	NON CASH FEE ADJ	7/08	266456.83	.00	102.33-	.00	.00	.00	.00	102.33-01
			S/F WC REF#									
123	9/12/12	2664	NON CASH FEE ADJ	7/08	266456.83	.00	102.33-	.00	.00	.00	.00	102.33-01
			S/F WC REF#									
122	8/12/12	2664	NON CASH FEE ADJ	7/08	266456.83	.00	102.33-	.00	.00	.00	.00	102.33-01
			S/F WC REF#									
121	7/12/12	2664	NON CASH FEE ADJ	7/08	266456.83	.00	102.33-	.00	.00	.00	.00	102.33-01
			S/F WC REF#									
120	6/12/12	2664	NON CASH FEE ADJ	7/08	266456.83	.00	102.33-	.00	.00	.00	.00	102.33-01
			S/F WC REF#									
119	5/12/12	2664	NON CASH FEE ADJ	7/08	266456.83	.00	102.33-	.00	.00	.00	.00	102.33-01
			S/F WC REF#									
118	4/12/12	2664	NON CASH FEE ADJ	7/08	266456.83	.00	102.33-	.00	.00	.00	.00	102.33-01
			S/F WC REF#									
117	3/12/12	2664	NON CASH FEE ADJ	7/08	266456.83	.00	102.33-	.00	.00	.00	.00	102.33-01
			S/F WC REF#									
116	2/12/12	2664	NON CASH FEE ADJ	7/08	266456.83	.00	102.33-	.00	.00	.00	.00	102.33-01
			S/F WC REF#									
115	1/12/12	2664	NON CASH FEE ADJ	7/08	266456.83	.00	102.33-	.00	.00	.00	.00	102.33-01
			S/F WC REF#									
114	12/12/11	2664	NON CASH FEE ADJ	7/08	266456.83	.00	102.33-	.00	.00	.00	.00	102.33-01
			S/F WC REF#									
113	11/12/11	2664	NON CASH FEE ADJ	7/08	266456.83	.00	102.33-	.00	.00	.00	.00	102.33-01
			S/F WC REF#									
112	10/12/11	2664	NON CASH FEE ADJ	7/08	266456.83	.00	102.33-	.00	.00	.00	.00	102.33-01
			S/F WC REF#									
111	9/12/11	2664	NON CASH FEE ADJ	7/08	266456.83	.00	102.33-	.00	.00	.00	.00	102.33-01
			S/F WC REF#									
110	8/12/11	2664	NON CASH FEE ADJ	7/08	266456.83	.00	102.33-	.00	.00	.00	.00	102.33-01
			S/F WC REF#									
109	7/12/11	2664	NON CASH FEE ADJ	7/08	266456.83	.00	102.33-	.00	.00	.00	.00	102.33-01
			S/F WC REF#									
108	6/12/11	2664	NON CASH FEE ADJ	7/08	266456.83	.00	102.33-	.00	.00	.00	.00	102.33-01

LOAN# [redacted]0598 CONTINUED

---TRANSACTION---- NBR	DATE	CODE	-----DESCRIPTION------	NEXT DUE	-AFTER TRANS.BALANCES- PRINCIPAL	ESCROW	TOTAL AMOUNT	-----APPLIED----- PRINCIPAL	INTEREST	ESCROW	SUSPENSE/CD	MISC.PMTS
			S/F WC REF#									
107	5/12/11	2664	NON CASH FEE ADJ	7/08	266456.83	.00	102.33-	.00	.00	.00	.00	102.33-01
			S/F WC REF#									
106	4/12/11	2664	NON CASH FEE ADJ	7/08	266456.83	.00	102.33-	.00	.00	.00	.00	102.33-01
			S/F WC REF#									
105	3/12/11	2664	NON CASH FEE ADJ	7/08	266456.83	.00	102.33-	.00	.00	.00	.00	102.33-01
			S/F WC REF#									
104	2/12/11	2664	NON CASH FEE ADJ	7/08	266456.83	.00	102.33-	.00	.00	.00	.00	102.33-01
			S/F WC REF#									
103	1/12/11	2664	NON CASH FEE ADJ	7/08	266456.83	.00	102.33-	.00	.00	.00	.00	102.33-01
			S/F WC REF#									
102	12/12/10	2664	NON CASH FEE ADJ	7/08	266456.83	.00	102.33-	.00	.00	.00	.00	102.33-01
			S/F WC REF#									
101	11/12/10	2664	NON CASH FEE ADJ	7/08	266456.83	.00	102.33-	.00	.00	.00	.00	102.33-01
			S/F WC REF#									
100	10/12/10	2664	NON CASH FEE ADJ	7/08	266456.83	.00	102.33-	.00	.00	.00	.00	102.33-01
			S/F WC REF#									
99	9/12/10	2664	NON CASH FEE ADJ	7/08	266456.83	.00	102.33-	.00	.00	.00	.00	102.33-01
			S/F WC REF#									
98	8/12/10	2664	NON CASH FEE ADJ	7/08	266456.83	.00	102.33-	.00	.00	.00	.00	102.33-01
			S/F WC REF#									
97	7/12/10	2664	NON CASH FEE ADJ	7/08	266456.83	.00	102.33-	.00	.00	.00	.00	102.33-01
			S/F WC REF#									
96	6/12/10	2664	NON CASH FEE ADJ	7/08	266456.83	.00	102.33-	.00	.00	.00	.00	102.33-01
			S/F WC REF#									
95	5/12/10	2664	NON CASH FEE ADJ	7/08	266456.83	.00	102.33-	.00	.00	.00	.00	102.33-01
			S/F WC REF#									
94	4/12/10	2664	NON CASH FEE ADJ	7/08	266456.83	.00	102.33-	.00	.00	.00	.00	102.33-01
			S/F WC REF#									
93	3/12/10	2664	NON CASH FEE ADJ	7/08	266456.83	.00	102.33-	.00	.00	.00	.00	102.33-01
			S/F WC REF#									
92	2/12/10	2664	NON CASH FEE ADJ	7/08	266456.83	.00	102.33-	.00	.00	.00	.00	102.33-01
			S/F WC REF#									
91	1/12/10	2664	NON CASH FEE ADJ	7/08	266456.83	.00	102.33-	.00	.00	.00	.00	102.33-01
			S/F WC REF#									
90	12/12/09	2664	NON CASH FEE ADJ	7/08	266456.83	.00	102.33-	.00	.00	.00	.00	102.33-01
			S/F WC REF#									
89	11/12/09	2664	NON CASH FEE ADJ	7/08	266456.83	.00	102.33-	.00	.00	.00	.00	102.33-01
			S/F WC REF#									
88	10/12/09	2664	NON CASH FEE ADJ	7/08	266456.83	.00	102.33-	.00	.00	.00	.00	102.33-01
			S/F WC REF#									
87	9/12/09	2664	NON CASH FEE ADJ	7/08	266456.83	.00	102.33-	.00	.00	.00	.00	102.33-01
			S/F WC REF#									
86	8/12/09	2664	NON CASH FEE ADJ	7/08	266456.83	.00	102.33-	.00	.00	.00	.00	102.33-01
			S/F WC REF#									
85	7/12/09	2664	NON CASH FEE ADJ	7/08	266456.83	.00	102.33-	.00	.00	.00	.00	102.33-01
			S/F WC REF#									
84	6/12/09	2664	NON CASH FEE ADJ	7/08	266456.83	.00	102.33-	.00	.00	.00	.00	102.33-01
			S/F WC REF#									
83	5/12/09	2664	NON CASH FEE ADJ	7/08	266456.83	.00	102.33-	.00	.00	.00	.00	102.33-01
			S/F WC REF#									

LOAN# [redacted]0598 CONTINUED

---TRANSACTION---- NBR	DATE	CODE	-----DESCRIPTION------	NEXT DUE	-AFTER TRANS.BALANCES- PRINCIPAL	ESCROW	TOTAL AMOUNT	-----APPLIED----- PRINCIPAL	INTEREST	ESCROW	SUSPENSE/CD	MISC.PMTS
82	4/12/09	2664	NON CASH FEE ADJ S/F WC REF#	7/08	266456.83	.00	102.33-	.00	.00	.00	.00	102.33-01
81	3/12/09	2664	NON CASH FEE ADJ S/F WC REF#	7/08	266456.83	.00	102.33-	.00	.00	.00	.00	102.33-01
80	2/12/09	2664	NON CASH FEE ADJ S/F WC REF#	7/08	266456.83	.00	102.33-	.00	.00	.00	.00	102.33-01
79	1/12/09	2664	NON CASH FEE ADJ S/F WC REF#	7/08	266456.83	.00	102.33-	.00	.00	.00	.00	102.33-01
78	12/12/08	2664	NON CASH FEE ADJ S/F WC REF#	7/08	266456.83	.00	102.33-	.00	.00	.00	.00	102.33-01
77	11/12/08	2664	NON CASH FEE ADJ S/F WC REF#	7/08	266456.83	.00	102.33-	.00	.00	.00	.00	102.33-01
76	10/12/08	2664	NON CASH FEE ADJ S/F WC REF#	7/08	266456.83	.00	102.33-	.00	.00	.00	.00	102.33-01
75	9/12/08	2664	NON CASH FEE ADJ S/F WC REF#	7/08	266456.83	.00	102.33-	.00	.00	.00	.00	102.33-01
74	8/12/08	2664	NON CASH FEE ADJ S/F WC REF#	7/08	266456.83	.00	102.33-	.00	.00	.00	.00	102.33-01
73	7/12/08	2664	NON CASH FEE ADJ S/F WC REF#	7/08	266456.83	.00	102.33-	.00	.00	.00	.00	102.33-01
72	6/12/13	1499	ZZZZF-Late Charges S/F REF#	7/08	266456.83	.00	102.33	.00	.00	.00	.00	102.33 01
71	5/12/13	1499	ZZZZF-Late Charges S/F REF#	7/08	266456.83	.00	102.33	.00	.00	.00	.00	102.33 01
70	4/12/13	1499	ZZZZF-Late Charges S/F REF#	7/08	266456.83	.00	102.33	.00	.00	.00	.00	102.33 01
69	3/12/13	1499	ZZZZF-Late Charges S/F REF#	7/08	266456.83	.00	102.33	.00	.00	.00	.00	102.33 01
68	2/12/13	1499	ZZZZF-Late Charges S/F REF#	7/08	266456.83	.00	102.33	.00	.00	.00	.00	102.33 01
67	1/12/13	1499	ZZZZF-Late Charges S/F REF#	7/08	266456.83	.00	102.33	.00	.00	.00	.00	102.33 01
66	12/12/12	1499	ZZZZF-Late Charges S/F REF#	7/08	266456.83	.00	102.33	.00	.00	.00	.00	102.33 01
65	11/12/12	1499	ZZZZF-Late Charges S/F REF#	7/08	266456.83	.00	102.33	.00	.00	.00	.00	102.33 01
64	10/12/12	1499	ZZZZF-Late Charges S/F REF#	7/08	266456.83	.00	102.33	.00	.00	.00	.00	102.33 01
63	9/12/12	1499	ZZZZF-Late Charges S/F REF#	7/08	266456.83	.00	102.33	.00	.00	.00	.00	102.33 01
62	8/12/12	1499	ZZZZF-Late Charges S/F REF#	7/08	266456.83	.00	102.33	.00	.00	.00	.00	102.33 01
61	7/12/12	1499	ZZZZF-Late Charges S/F REF#	7/08	266456.83	.00	102.33	.00	.00	.00	.00	102.33 01
60	6/12/12	1499	ZZZZF-Late Charges S/F REF#	7/08	266456.83	.00	102.33	.00	.00	.00	.00	102.33 01
59	5/12/12	1499	ZZZZF-Late Charges S/F REF#	7/08	266456.83	.00	102.33	.00	.00	.00	.00	102.33 01
58	4/12/12	1499	ZZZZF-Late Charges S/F REF#	7/08	266456.83	.00	102.33	.00	.00	.00	.00	102.33 01
57	3/12/12	1499	ZZZZF-Late Charges	7/08	266456.83	.00	102.33	.00	.00	.00	.00	102.33 01

LOAN# [redacted]0598 CONTINUED

NBR	DATE	CODE	DESCRIPTION	NEXT DUE	AFTER TRANS. BALANCES- PRINCIPAL	ESCROW	TOTAL AMOUNT	APPLIED PRINCIPAL	INTEREST	ESCROW	SUSPENSE/CD	MISC.PMTS
		S/F	REF#									
56	2/12/12	1499	ZZZZF-Late Charges	7/08	266456.83	.00	102.33	.00	.00	.00	.00	102.33 01
		S/F	REF#									
55	1/12/12	1499	ZZZZF-Late Charges	7/08	266456.83	.00	102.33	.00	.00	.00	.00	102.33 01
		S/F	REF#									
54	12/12/11	1499	ZZZZF-Late Charges	7/08	266456.83	.00	102.33	.00	.00	.00	.00	102.33 01
		S/F	REF#									
53	11/12/11	1499	ZZZZF-Late Charges	7/08	266456.83	.00	102.33	.00	.00	.00	.00	102.33 01
		S/F	REF#									
52	10/12/11	1499	ZZZZF-Late Charges	7/08	266456.83	.00	102.33	.00	.00	.00	.00	102.33 01
		S/F	REF#									
51	9/12/11	1499	ZZZZF-Late Charges	7/08	266456.83	.00	102.33	.00	.00	.00	.00	102.33 01
		S/F	REF#									
50	8/12/11	1499	ZZZZF-Late Charges	7/08	266456.83	.00	102.33	.00	.00	.00	.00	102.33 01
		S/F	REF#									
49	7/12/11	1499	ZZZZF-Late Charges	7/08	266456.83	.00	102.33	.00	.00	.00	.00	102.33 01
		S/F	REF#									
48	6/12/11	1499	ZZZZF-Late Charges	7/08	266456.83	.00	102.33	.00	.00	.00	.00	102.33 01
		S/F	REF#									
47	5/12/11	1499	ZZZZF-Late Charges	7/08	266456.83	.00	102.33	.00	.00	.00	.00	102.33 01
		S/F	REF#									
46	4/12/11	1499	ZZZZF-Late Charges	7/08	266456.83	.00	102.33	.00	.00	.00	.00	102.33 01
		S/F	REF#									
45	3/12/11	1499	ZZZZF-Late Charges	7/08	266456.83	.00	102.33	.00	.00	.00	.00	102.33 01
		S/F	REF#									
44	2/12/11	1499	ZZZZF-Late Charges	7/08	266456.83	.00	102.33	.00	.00	.00	.00	102.33 01
		S/F	REF#									
43	1/12/11	1499	ZZZZF-Late Charges	7/08	266456.83	.00	102.33	.00	.00	.00	.00	102.33 01
		S/F	REF#									
42	12/12/10	1499	ZZZZF-Late Charges	7/08	266456.83	.00	102.33	.00	.00	.00	.00	102.33 01
		S/F	REF#									
41	11/12/10	1499	ZZZZF-Late Charges	7/08	266456.83	.00	102.33	.00	.00	.00	.00	102.33 01
		S/F	REF#									
40	10/12/10	1499	ZZZZF-Late Charges	7/08	266456.83	.00	102.33	.00	.00	.00	.00	102.33 01
		S/F	REF#									
39	9/12/10	1499	ZZZZF-Late Charges	7/08	266456.83	.00	102.33	.00	.00	.00	.00	102.33 01
		S/F	REF#									
38	8/12/10	1499	ZZZZF-Late Charges	7/08	266456.83	.00	102.33	.00	.00	.00	.00	102.33 01
		S/F	REF#									
37	7/12/10	1499	ZZZZF-Late Charges	7/08	266456.83	.00	102.33	.00	.00	.00	.00	102.33 01
		S/F	REF#									
36	6/12/10	1499	ZZZZF-Late Charges	7/08	266456.83	.00	102.33	.00	.00	.00	.00	102.33 01
		S/F	REF#									
35	5/12/10	1499	ZZZZF-Late Charges	7/08	266456.83	.00	102.33	.00	.00	.00	.00	102.33 01
		S/F	REF#									
34	4/12/10	1499	ZZZZF-Late Charges	7/08	266456.83	.00	102.33	.00	.00	.00	.00	102.33 01
		S/F	REF#									
33	3/12/10	1499	ZZZZF-Late Charges	7/08	266456.83	.00	102.33	.00	.00	.00	.00	102.33 01
		S/F	REF#									
32	2/12/10	1499	ZZZZF-Late Charges	7/08	266456.83	.00	102.33	.00	.00	.00	.00	102.33 01
		S/F	REF#									

LOAN# [redacted]0598 CONTINUED

---TRANSACTION---- NBR	DATE	CODE	-----DESCRIPTION------	NEXT DUE	-AFTER TRANS.BALANCES- PRINCIPAL	ESCROW	TOTAL AMOUNT	-----APPLIED----- PRINCIPAL	INTEREST	ESCROW	SUSPENSE/CD	MISC.PMTS
31	1/12/10	1499	ZZZZF-Late Charges	7/08	266456.83	.00	102.33	.00	.00	.00	.00	102.33 01
	S/F		REF#									
30	12/12/09	1499	ZZZZF-Late Charges	7/08	266456.83	.00	102.33	.00	.00	.00	.00	102.33 01
	S/F		REF#									
29	11/12/09	1499	ZZZZF-Late Charges	7/08	266456.83	.00	102.33	.00	.00	.00	.00	102.33 01
	S/F		REF#									
28	10/12/09	1499	ZZZZF-Late Charges	7/08	266456.83	.00	102.33	.00	.00	.00	.00	102.33 01
	S/F		REF#									
27	9/12/09	1499	ZZZZF-Late Charges	7/08	266456.83	.00	102.33	.00	.00	.00	.00	102.33 01
	S/F		REF#									
26	8/12/09	1499	ZZZZF-Late Charges	7/08	266456.83	.00	102.33	.00	.00	.00	.00	102.33 01
	S/F		REF#									
25	7/12/09	1499	ZZZZF-Late Charges	7/08	266456.83	.00	102.33	.00	.00	.00	.00	102.33 01
	S/F		REF#									
24	6/12/09	1499	ZZZZF-Late Charges	7/08	266456.83	.00	102.33	.00	.00	.00	.00	102.33 01
	S/F		REF#									
23	5/12/09	1499	ZZZZF-Late Charges	7/08	266456.83	.00	102.33	.00	.00	.00	.00	102.33 01
	S/F		REF#									
22	4/12/09	1499	ZZZZF-Late Charges	7/08	266456.83	.00	102.33	.00	.00	.00	.00	102.33 01
	S/F		REF#									
21	3/12/09	1499	ZZZZF-Late Charges	7/08	266456.83	.00	102.33	.00	.00	.00	.00	102.33 01
	S/F		REF#									
20	2/12/09	1499	ZZZZF-Late Charges	7/08	266456.83	.00	102.33	.00	.00	.00	.00	102.33 01
	S/F		REF#									
19	1/12/09	1499	ZZZZF-Late Charges	7/08	266456.83	.00	102.33	.00	.00	.00	.00	102.33 01
	S/F		REF#									
18	12/12/08	1499	ZZZZF-Late Charges	7/08	266456.83	.00	102.33	.00	.00	.00	.00	102.33 01
	S/F		REF#									
17	11/12/08	1499	ZZZZF-Late Charges	7/08	266456.83	.00	102.33	.00	.00	.00	.00	102.33 01
	S/F		REF#									
16	10/12/08	1499	ZZZZF-Late Charges	7/08	266456.83	.00	102.33	.00	.00	.00	.00	102.33 01
	S/F		REF#									
15	9/12/08	1499	ZZZZF-Late Charges	7/08	266456.83	.00	102.33	.00	.00	.00	.00	102.33 01
	S/F		REF#									
14	8/12/08	1499	ZZZZF-Late Charges	7/08	266456.83	.00	102.33	.00	.00	.00	.00	102.33 01
	S/F		REF#									
13	7/12/08	1499	ZZZZF-Late Charges	7/08	266456.83	.00	102.33	.00	.00	.00	.00	102.33 01
	S/F		REF#									
12	7/05/13	2643	ESCROW ADJ	7/08	266456.83	.00	53167.27-	.00	.00	53167.27-	.00	
	S/F LB		REF#									
11	7/05/13	19	ESCROW ADVANCE	7/08	266456.83	53167.27	53167.27	.00	.00	53167.27	.00	
	S/F LB		REF#									
10	7/05/13	8103	NEW LOAN NOCASH	7/08	266456.83	.00	266456.83-	266456.83-	.00	.00	.00	
	S/F LB		REF#									
			* * * * TOTALS * * * *					263344.55-	90455.05			

EXHIBIT D

**Order Dismissing Case for Lack of Prosecution
filed November 15, 2013 in
*LaSalle Bank, N.A. as Trustee for the MLMI Trust Series
2006-MLN1 v. Peter Colombo, et al.,***
Case No. 50-2008-CA-029465-AW

Unique Code : CAA-FBH-BCAJJ-IJHEEIIF-BBFGFID-A Page 1 of 2

IN THE CIRCUIT COURT OF THE
FIFTEENTH JUDICIAL CIRCUIT
IN AND FOR PALM BEACH
COUNTY, FLORIDA

CASE NO. 502008CA029465AXXXXMB
FORECLOSURE DIV. AW

LASALLE BANK, N.A. AS TRUSTEE FOR THE
MLMI TRUST SERIES 2006-MLN1
Plaintiff

vs.

PETER COLUOMBO, et.al
Defendants.
_____/

FILED
2013 NOV 15 AM 11:42
SHARON R. BOCK, CLERK
PALM BEACH COUNTY
CIRCUIT CIVIL

ORDER DISMISSING CASE FOR LACK OF PROSECUTION

THIS MATTER comes before the court on November 14, 2013 on Defendants' Motion to Dismiss for Lack of Prosecution. Upon a review of the court file and after hearing the argument of counsel, the court makes the following Findings of Fact and Conclusions of Law:

1. On September 23, 2008, Plaintiff filed the above-styled foreclosure action against Defendants Peter and Lori Colombo.

2. On September 5, 2013, the Defendants served upon the Plaintiff a Notice of Lack of Prosecution (the "Notice") prescribed by Rule 1.420 (e), Fla. R. Civ. P. (the "Rule"). At the time of the filing of the Notice there had been no record activity during the preceding 10 months.

3. Following service of the Notice, there was no record activity during the 60 day grace period provided by the Rule, including the five days for mail service.

4. Rule 1.420(e) provides that if there is no record activity for a period of 10 months immediately preceding the service of the Notice "and no record activity occurs within the 60 days immediately following the service of such notice, and if no stay was issued or approved prior to the expiration of such 60 day period, the action shall be dismissed by the court... after reasonable notice to the parties, unless a party shows good cause in writing at least 5 days before the hearing on the motion why the action should remain pending".

CFN 20130500130, OR BK 26459 PG 536,RECORDED 11/19/2013 21:38:52
Sharon R. Bock,CLERK & COMPTROLLER, Palm Beach County, NUM OF PAGES 2

I HEREBY CERTIFY THAT THIS DOCUMENT IS A TRUE AND CORRECT COPY OF A DOCUMENT THAT WAS FILED AS A COURT RECORD WITH THE CLERK OF THE CIRCUIT COURT & COMPTROLLER, PALM BEACH COUNTY.
VISIT https://appsgp.mypalmbeachclerk.com/Services/EcertifyService/Helper/VerifyImage.html TO VALIDATE THIS DOCUMENT
Digitally signed by Joseph Abruzzo
Date: 2025.04.11 16:26:11 -04:00
Clerk of the Circuit Court & Comptroller, Palm Beach County
Location: 205 N. Dixie Highway, West Palm Beach, FL 33401

5. Plaintiff concedes that there was no record activity during the time provided for by the Rule but relies on the Plaintiff's Show of Good Cause served on October 16, 2013 as grounds for allowing the case to remain open. Plaintiff cites to a change in both counsel and servicer subsequent to the filing of the Notice but fails to state how such changes contributed to or resulted in no activity for more than a calendar year. Plaintiff further argues that a dismissal would result in a new action having to be filed together with the costs and fees associated therewith. None of these reasons constitute "good cause" as a basis for the lack of prosecution in this case.

Accordingly, it is hereby ORDERED and ADJUDGED that Defendants' Motion to Dismiss for Lack of Prosecution is GRANTED and this case is dismissed for lack of prosecution and the lis pendens is discharged.

DONE AND ORDERED in Chambers in Palm Beach County, West Palm Beach, Florida this 15th day of November, 2013.

Richard L. Oftedal
Circuit Judge

Service List: EB 11/15/13

Unique Code : CAA-FBH-BCAJJ-IJHEEIIF-BBFGFID-A Page 2 of 2

EXHIBIT E

Agreed Order Awarding Attorney Fees and Costs Incurred by the Colombos to the Law Offices of James A. Bonfiglio filed October 20, 2014 in *LaSalle Bank, N.A. as Trustee for the MLMI Trust Series 2006-MLN1 v. Peter Colombo, et al.,* Case No. 50-2008-CA-029465-AW

IN THE CIRCUIT COURT OF THE 15TH JUDICIAL CIRCUIT
IN AND FOR PALM BEACH COUNTY, FLORIDA

LASALLE BANK N.A. AS TRUSTEE
FOR THE MLMI TRUST SERIES 2006-MLNI,

CASE NO.: 08-29465 AW

Plaintiff,

vs.

PETER COLOMBO, LORI COLOMBO
etc., et. ux., et al,

Defendants.
_____/

FILED
2014 OCT 20 AM 9:42
SHARON R. BOCK, CLERK
PALM BEACH COUNTY, FL
CIRCUIT CIVIL 1

AGREED ORDER AWARDING ATTORNEY FEES AND COSTS INCURRED BY THE COLOMBOS TO THE LAW OFFICES OF JAMES A. BONFIGLIO

THIS MATTER came before the Court on October 17, 2014 on the Motion filed by James A. Bonfiglio, Esq., and The Law Offices of James A. Bonfiglio, P.A. (Hereinafter collectively "Bonfiglio") and the Defendants **PETER COLOMBO** and **LORI COLOMBO** (Hereinafter "The Colombos") to determine the amount of taxable attorneys fees and costs and enter a judgment thereon against the Plaintiff, **LASALLE BANK N.A. AS TRUSTEE FOR THE MLMI TRUST SERIES 2006-MLNI**, (Hereinafter "LaSalle") incurred by The Colombos. After review of the court file and based on the agreement of the parties through their counsel, and otherwise being fully advised in the premises,

IT IS THEREFORE ORDERED AND ADJUDGED AS FOLLOWS:

1. The Court finds and determines that the parties have agreed that LaSalle shall pay Bonfiglio, 413 W. Boynton Beach Blvd., Boynton Beach, FL., 33435 the sum of $27,500.00 within 30 days from the date of this order.

2. This order shall not be recorded nor shall the order act as a cloud on the title to any property owned by LaSalle.

3. In the event that LaSalle timely pays the $27,500.00, Bonfiglio shall file with the

Unique Code : CAA-FBH-BCAJJ-JABFIFDA-BBFGFIE-H Page 1 of 2

I HEREBY CERTIFY THAT THIS DOCUMENT IS A TRUE AND CORRECT COPY OF A DOCUMENT THAT WAS FILED AS A COURT RECORD WITH THE CLERK OF THE CIRCUIT COURT & COMPTROLLER, PALM BEACH COUNTY.
VISIT https://appsgp.mypalmbeachclerk.com/Services/EcertifyService/Helper/VerifyImage.html TO VALIDATE THIS DOCUMENT
Digitally signed by Joseph Abruzzo
Date: 2025.04.11 16:26:29 -04:00
Clerk of the Circuit Court & Comptroller, Palm Beach County
Location: 205 N. Dixie Highway, West Palm Beach, FL 33401

Court a Notice of Voluntary Dismissal with prejudice directed to the pending costs and fees motion whereupon the clerk shall administratively close this file.

4. However, in the event that LaSalle fails to timely pay the $27,500.00 to Bonfiglio the parties have further agreed that upon the filing of an affidavit of non-payment by Bonfiglio, The Court shall enter a fully enforceable final judgment against LaSalle in the sum of $35,000.00. The only defense to the entry of the final judgment shall be timely payment to Bonfiglio.

5. The Court retains jurisdiction to enforce the terms of this order.

DONE AND ORDERED in Chambers at West Palm Beach, Palm Beach County, Florida, on this 17 day of October, 2014.

Circuit Court Judge

James A. Bonfiglio, Esq., Mailing Address: P.O. Box 1489, Boynton Beach, FL 33425;
Mathew Leider, Esq., Greenspoon Marder PA, 100 W Cypress Creek Rd Ste 700 Ft. Lauderdale, FL. 33309-2195;
Jeffrey M. Glotzer, Esq., Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, Florida 33487;
Bank of America, N.A.C/O Northeast Legal Order Processing, 5701 Horatio St., Utica, NY 13502.

Unique Code : CAA-FBH-BCAJJ-JABFIFDA-BBFGFIE-H Page 2 of 2

EXHIBIT F

**Notice of Filing Pre-Suite Notice Demands
filed August 24, 2017**

IN THE CIRCUIT COURT OF THE FIFTEENTH JUDICIAL CIRCUIT IN AND FOR PALM BEACH COUNTY, FLORIDA, CASE NO.: 2017-532 AW
RESIDENTIAL MORTGAGE FORECLOSURE

US BANK TRUST N.A. AS TRUSTEE, etc.,

Plaintiff,

vs.

PETER A. COLOMBO, etc., et. ux., et al.,

Defendant and Plaintiff-in-Counterclaim

vs.

US BANK TRUST N.A. AS TRUSTEE, etc., and NATIONSTAR MORTGAGE, LLC,

Defendants-in-Counterclaim.

_____/

NOTICE OF FILING PRE-SUIT NOTICE DEMANDS

NOW INTO COURT, through undersigned counsel, comes **PETER A. COLOMBO,** the Defendant herein (Hereinafter "Mr. Colombo") and gives notice to Plaintiff Counter Defendant, **US BANK TRUST, NA AS TRUSTEE SUCCESSOR IN INTEREST TO BANK OF AMERICA, NATIONAL ASSOCIATION AS TRUSTEE, SUCCESSOR BY MERGER TO LASALLE BANK NATIONAL ASSOCIATION AS TRUSTEE FOR MERRILL LYNCH MORTGAGE INVESTOR TRUST MORTGAGE LOAN ASSET-BACKED CERTIFICATE SERIES 2006-MLN1 -1** (Hereafter "MLN1 -1 Trust"), and the Defendant in Counterclaim **NATIONSTAR MORTGAGE LLC**, that he is filing the complete e mail chain wherein Columbo complied with the pre-suit notice requirements under the mortgage and note sued upon, under Hughes v. Home Sav. of America, F.S.B., 675 So.2d 649 (Fla. 2nd DCA 1996), and Deutsche Bank Nat'l Trust Co. v. Taperi, 89 So.3d 996 (Fla. 4th DCA 2012):

1. March 29, 2017 e mail from Bonfiglio to MLN1-1 Trust attorney demanding removal of property inspection and maintenance fees.

2. April 4, 2017 response by MLN1-1 Trust attorney refusing to remove the charges.

3. April 5, 2017 response by Colombo to MLN1-1 Trust attorney objecting to the explanation.

4. April 5, 2017 by MLN1-1 Trust attorney to Colombo offering to order a reinstatement letter to further justify the charges.

5. April 5, 2017 response by Colombo to MLN1-1 Trust attorney requesting the explanation before time expired to file the Answer.

6. May 26, 2017 demand by MLN1-1 Trust attorney to Colombo requiring an Answer without justifying the charges or removing them from the account.

I HEREBY CERTIFY that a true and accurate copy of the above has been furnished as set forth in the following service list, either e-mail, facsimile or by U.S. mail postage prepaid this 24th day of August, 2017, to: Plaintiff's Attorney, C.H. Houston, Esq., McGuireWoods LLP Bank of America Tower 50 North Laura Street Suite 3300, Jacksonville, FL 32202-3661, by e mail to hhouston@mcguirewoods. com; Jonathan Meisels, Esq., Robertson, Anschutz, & Schneid, P.L. 6409 Congress Ave., Ste. 100, Boca Raton, FL 33487 by email to mail@rasflaw.com, jmeisels@ rasflaw.com.

LAW OFFICES OF JAMES A. BONFIGLIO, P.A.
P.O. Box 1489
Boynton Beach, Fla. 33425-1489
(561) 734 - 4503 Telephone
(561) 734 - 1872 Facsimile
Primary E-mail: jab@fightforeclosure.com
Secondary E-Mail: tilalawyer@aol. Com
BY: /S/ James A. Bonfiglio
JAMES A. BONFIGLIO, Attorney at Law
Florida Bar Number: 288055
Counsel for Mr. Colombo

Colombo Response to RTP 00002

From: Jamie Epstein <jepstein@rasflaw.com>
To: TILALAWYER <TILALAWYER@aol.com>
Cc: Walter Love <wlove@rasflaw.com>
Subject: RE: RAS 16-216501//COLOMBO
Date: Fri, May 26, 2017 2:23 pm
Attachments: Order for COS Assignment1.pdf (54K)

Hi James, the time for which you have to file a response has expired. I am following up on the status of your filing a response in this case. I know we left off on discussions regarding your objections about the reinstatement quote you were sent. I am happy to continue those discussions with you at a mutually convenient time but in the meantime I need you to file a response.

Jamie Brian Epstein, Esq.
Robertson, Anschutz, & Schneid, P.L.
6409 Congress Avenue, Suite 100
Boca Raton, FL 33487
Phone: 561-241-6901, Ext. 1056
Fax: 561-997-6909
Email: jepstein@rasflaw.com
Service Email: mail@rasflaw.com

From: TILALAWYER@aol.com [mailto:TILALAWYER@aol.com]
Sent: Wednesday, April 05, 2017 2:28 PM
To: Jamie Epstein
Cc: Walter Love
Subject: Re: RAS 16-216501//COLOMBO

The Order is fine please submit. Thanks Jim

In a message dated 4/5/2017 2:01:20 P.M. Eastern Daylight Time, jepstein@rasflaw.com writes:

> I don't see the order was entered yet on your Motion for Extension of Time. I'm not even sure if my office ever submitted it. Can you review the attached proposed AO and confirm you approve me submitting it to Judge please? Once this gets entered, the 30 days should be enough time for my client to process the reinstatement quote and get that to you. If not though, we can work out an agreement for more time. Please review and confirm you approve me submitting this to Judge. Thanks.
>
> Jamie Brian Epstein, Esq.
> Robertson, Anschutz, & Schneid, P.L.
> 6409 Congress Avenue, Suite 100
> Boca Raton, FL 33487
> Phone: 561-241-6901, Ext. 1056
> Fax: 561-997-6909
> Email: jepstein@rasflaw.com

From: TILALAWYER@aol.com [mailto:TILALAWYER@aol.com]
Sent: Wednesday, April 05, 2017 1:48 PM
To: Jamie Epstein
Cc: Walter Love
Subject: Re: RAS 16-216501//COLOMBO

Thank you. Can we try to get a response before the 30 days runs on my EOT to Answer? The response may affect the Answer & Defenses. Thanks Jim

In a message dated 4/5/2017 1:43:34 P.M. Eastern Daylight Time, jepstein@rasflaw.com writes:

> Okay, I am going to order you a reinstatement quote and a breakdown of all of the charges that are reflected on the quote. I think that is the best way to begin to resolve this.
>
> Jamie Brian Epstein, Esq.
> Robertson, Anschutz, & Schneid, P.L.
> 6409 Congress Avenue, Suite 100
> Boca Raton, FL 33487
> Phone: 561-241-6901, Ext. 1056
> Fax: 561-997-6909
> Email: jepstein@rasflaw.com
>
> From: tilalawyer@aol.com [mailto:tilalawyer@aol.com]
> Sent: Wednesday, April 05, 2017 12:43 PM
> To: Jamie Epstein
> Cc: Walter Love
> Subject: Re: RAS 16-216501//COLOMBO
>
> Jamie: The explanation really does not make any sense. The Feb. 14, 2017 statement I sent your office in the last e mail has a separate $600.00 pass through charge for "maintenance" The explanation below fails to explain this "maintenance" charge. Your client's mortgage clause has no provision for passing through a maintenance charge, especially when the owner has continuously occupied the property and maintains the property himself, which your client should know because it has inspected the property at least 50 separate times. What did your client "maintain" when did they perform this maintenance and who did they hire for such maintenance services? Can you send me the invoices please?
>
> The $15 charged for inspections totaled $761.00. This is 50.7333 $15 inspection charges. In other words $15.00 does not evenly divide into $761.00. What else did this charge cover? Did this charge change? When? Again can you send me the invoices?
>
> The mortgage Para. 7 only allows for "reasonable entries" to inspect. This clause is limited by the Para. 9 "abandonment" clause. It is not reasonable to inspect every month when the property is owner occupied and not abandoned.
>
> Finally I note that your client's statement seeks to pass through $5,068.00 in legal fees. How could your client expend $5,068.00 in legal fees as of the February 14, 2017 statement when all your office did was file a complaint as of Jan. 16, 2017? Can you send me the invoices for the legal fees? And a copy of the fee agreement? Respectfully, James A. Bonfiglio.
>
> -----Original Message-----
> From: Jamie Epstein <jepstein@rasflaw.com>
> To: TILALAWYER <TILALAWYER@aol.com>
> Cc: Walter Love <wlove@rasflaw.com>
> Sent: Tue, Apr 4, 2017 5:24 pm
> Subject: RE: RAS 16-216501//COLOMBO
>
> Hi James,
>
> Please note that pursuant to Section 9 of the mortgage (copy attached), upon a default by the Borrower, the Lender is entitled to inspect the property and such inspections are additional debt to the Borrower. As your client has been in default since February of 2012, I believe the property inspection charges reflected on the expense summary are valid charges in accordance with the terms of the mortgage. Please let me know your position in light of this email. Thanks.
>
> Jamie Brian Epstein, Esq.
> Robertson, Anschutz, & Schneid, P.L.
> 6409 Congress Avenue, Suite 100
> Boca Raton, FL 33487
> Phone: 561-241-6901, Ext. 1056
> Fax: 561-997-6909
> Email: jepstein@rasflaw.com
>
> Comment
> From: TILALAWYER@aol.com [mailto:TILALAWYER@aol.com]
> Sent: Wednesday, March 29, 2017 11:52 AM
> To: Christopher Shepard <cshepard@rasflaw.com>; Jonathan Meisels <j.meisels@rasflaw.com>
> Cc: JAB@FIGHTFORECLOSURE.COM
> Subject: Re: 50-2017-CA-000532-XXXX-MB / COLOMBO, PETER / 16-216501 / PALM BEACH COUNTY
>
> Dear Shea: I have reviewed the order and it is acceptable. It has also come to my attention that your client, and or the servicer, Nationstar, has included fees and charges for property inspections ($15.00 for an 01/22/2017 inspection and $761.00 total) and maintenance ($600.00 total). I have attached a copy of the February 14, 2017 statement

which shows those pass through charges in the "Lender Paid Expense Summary". Please be advised that my client objects to and disputes those fees and charges. It is his position that those fees are neither necessary nor reasonable nor authorized under the mortgage and note. Please remove these charges from my client's account. If your client fails to do so within the time set forth in the mortgage, he will be forced to take the appropriate action as authorized by the mortgage and note.

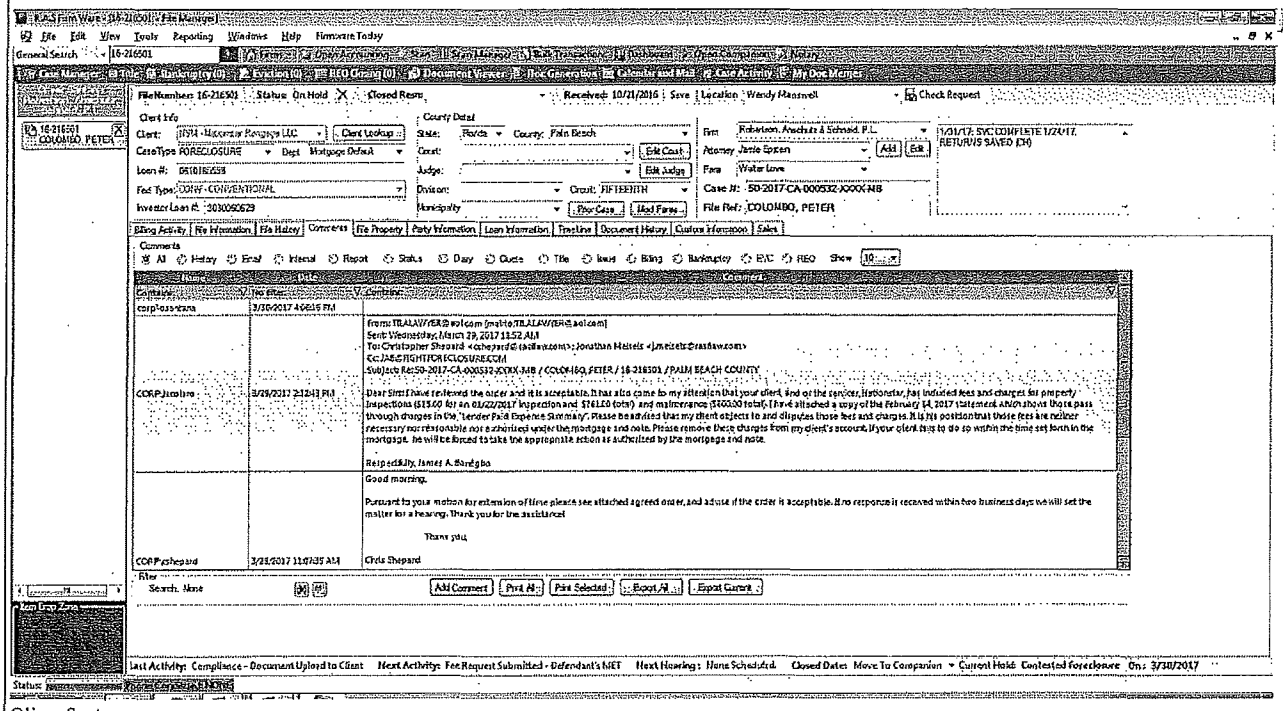
Respectfully, James A. Bonfiglio

From: Oliver Santana
Sent: Thursday, March 30, 2017 4:16 PM
To: Jamie Epstein
Cc: Walter Love
Subject: RE: RAS 16-216501//COLOMBO

From: Oliver Santana
Sent: Thursday, March 30, 2017 4:08 PM
To: Jamie Bunch <jbunch@rasflaw.com>
Cc: Walter Love <wlove@rasflaw.com>
Subject: RAS 16-216501//COLOMBO

Hello team,

Please review file, per attorney Tim to flip to Lit due to...O/C is James Bonafiglio (on the list of O/Cs to flip to lit). He is contesting the amount of our fees. Email saved in FW.



Oliver Santana
PARALEGAL TO LAURA B. FABRICIO, ESQ
Robertson, Anschutz & Schneid, P.L.
RAS
6409 Congress Ave, Suite 100
Boca Raton, Florida 33487
Phone: (561) 241-6901 EXT. 1180
Email: osantana@rasflaw.com

EXHIBIT G

Class Definition Comparison Chart

Colombo's Amended Counterclaim	Colombo's Fourth Amended Counterclaim	Counter-Plaintiff's Amended Motion for Class Certification and Support Memorandum of Law
All persons in the State of Florida whose mortgage contracts are being serviced by Nationstar Mortgage, LLC, acting as the service agent of MLNI-1 Trust and/or for other note or mortgage holders and where the mortgage is a standard form Fannie Mae/Freddie Mac mortgage contract and where Nationstar has collected or has attempted to collect the following: (a) improper and/or excessive property inspection fees, when no property inspection took place; and/or when no reasonable basis existed to inspect the property; and/or (b) maintenance and/or service fees where no maintenance or service was performed; and/or when no reasonable basis existed to maintain or service the mortgage collateral in order to preserve its value; and/or (c) attorney's fees for prior counsel in the current action when there is no prior counsel in the current action; and/or (d) attorney's fees incurred from a prior unsuccessful foreclosure action that was voluntarily or involuntarily dismissed; and/or, (e) improper title examination(s) which were performed in a prior unsuccessful foreclosure action that was voluntarily or involuntarily dismissed or incurred prior to the notice of intent to accelerate the loan sent prior to the subsequent or current foreclosure action.	All persons whose Florida mortgage and note contracts are being serviced by Nationstar Mortgage, LLC, now known as Mr. Cooper acting as the service agent of MLMI Trust and/or other mortgagees or their assignees where the note and mortgage is a standard form Fannie Mae/Freddie Mac mortgage contract and where Nationstar now known as Mr. Cooper has collected or has attempted to collect the following through the use of debt collection demands in the borrower's mortgage loan statements: i. improper property inspection fees when no property inspection took place; and/or ii. maintenance and/or service fees where no maintenance or service was performed; and/or, iii. Legal fees and costs that were incurred in a prior unsuccessful foreclosure action where neither attorney fees nor costs were awarded to Nationstar; and /or iv. Service of Process fees and charges for service of process on "Unknown Tenants" and or unknown spouses or unknown heirs and passed, that fee or charge to the borrower which service of process is invalid and does not start an action on a party in Florida.	All persons in the State of Florida whose mortgage and note contracts are being serviced by Nationstar Mortgage, LLC, now known as Mr. Cooper acting as the service agent of The Bank and/or other mortgagees/mortgage holders from May 29, 2013 or their assignees where the note and mortgage is a standard form Fannie Mae/Freddie Mac mortgage contract and where Nationstar now known as Mr. Cooper has collected or has attempted to collect the following through the use of debt collection demands in the borrower's mortgage loan statements also known as mortgage account statements: i. Amounts for improper property inspection fees when no property inspection took place; and/or ii. Amounts for maintenance and/or service fees where no maintenance or service was performed; and/or, iii. Amounts for Legal fees and costs that were incurred in a prior unsuccessful foreclosure action where neither attorney fees nor costs were awarded to Nationstar; and /or iv. Amounts for Service of Process fees and charges for service of process on "Unknown Tenants" and or "Unknown Spouses" or Unknown Heirs" i.e. unknown potential defendants and passed that fee or charge to the borrower which service of process is invalid and does not start an action on a party in Florida.

EXHIBIT H

Excerpts from 2017 Fannie Mae Servicing Guidelines

Fannie Mae™

Servicing Guide

Fannie Mae Single Family

Servicing Guide: Fannie Mae Single Family

Published 12/13/2017

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date. If the payment is not received by the date specified, the servicer must send the borrower a *Borrower Solicitation Letter* (*Form 745*), or equivalent, stating the amount of late charges due.

Contacting the Servicer of the First Lien Mortgage Loan

The servicer of a second lien mortgage loan must contact the servicer of the first lien mortgage loan if it has not heard from the borrower by the 17th day of delinquency to determine

- the status of the first lien mortgage loan, and
- any action that the first lien mortgage loan servicer is contemplating.

Sending a Breach or Acceleration Letter

The servicer of a conventional second lien mortgage loan must send the borrower a breach or acceleration letter at least 30 days before foreclosure proceedings begin.

When the servicer has information that the property has been abandoned or that the borrower has displayed an obvious lack of concern for the mortgage loan obligation, the breach or acceleration letter must be sent at the earliest possible date, but no later than the 45th day of delinquency.

Related Announcements

The following table provides references to Announcements that are related to this topic.

Announcements	Issue Date
Announcement SVC–2015–15	December 16, 2015

D2-2-10, Requirements for Performing Property Inspections (07/12/2017)

Introduction

This topic contains the following:

- Inspecting a Property Securing a Delinquent Mortgage Loan
- Inspecting and Repairing a Property in Disrepair
- Inspecting and Protecting a Vacant or Abandoned Property

Inspecting a Property Securing a Delinquent Mortgage Loan

The servicer must use a Property Inspection Report (*Form 30*) or its own form that provides equivalent information to document the property inspection. When a property inspection is required every calendar month, the property inspections must occur between 20 and 35 days apart. However, the servicer must complete more frequent property inspections when necessary (for example, when required by local ordinance, in high vandal areas, based on property condition, or during winter months).

The following table outlines the type of inspection the servicer must perform depending on the occupancy status.

If...	Then the servicer must complete...
the property is vacant or abandoned	an interior inspection as allowed by applicable law
the occupancy status of the property is • unknown, or • occupied (whether by borrower(s), tenant(s), or unknown occupant(s))	an exterior inspection
Note: Only in the following circumstances the servicer is authorized to consider a curbside (drive-by) inspection as an exterior inspection • when legal constraints due to compliance with applicable law including active bankruptcy, or • if there is potential danger to the inspector.	

The servicer must maintain and make any checklists or other documentation relied upon to determine the occupancy status of a property available to Fannie Mae upon request. Fannie Mae reserves the right to require

- revisions to the checklists,
- the use of a prescribed form of checklist, or
- affidavits of vacancy where necessary or appropriate to evidence the vacancy status.

See A4-2.1-02, Property Inspection Vendor Management and Oversight (11/12/2014) for information on property inspection vendor management.

The servicer must follow the procedures in Requesting Reimbursement for Property Inspections and Property Preservation Expenses in F-1-05, Expense Reimbursement (12/13/2017) for requesting reimbursement of property inspection fees.

The following table outlines the servicer's responsibilities for initiating and continuing monthly property inspections on a property securing a delinquent mortgage loan.

✓	The servicer must...
	Order the property inspection by the 45th day of delinquency and complete the property inspection no later than the 60th day of delinquency for all delinquent mortgage loans.

✓	The servicer must...
	Complete a property inspection every calendar month as long as the mortgage loan remains 45 or more days delinquent regardless of occupancy status.
	Continue to perform monthly inspections without regard to whether QRPC has been established or a workout option has been approved. Once the servicer confirms the property is borrower occupied and achieves QRPC, a full payment has been received within the last 30 days, the borrower is performing on a repayment plan, and the borrower is performing under the applicable bankruptcy plan, the servicer is authorized to determine whether monthly inspections are necessary. The servicer may discontinue inspections unless occupancy status changes or the servicer no longer has QRPC.
	Complete a final property inspection within 35 days prior to the foreclosure sale. See E-3.3-03, Inspecting Properties Prior to Foreclosure Sale (07/12/2017) for additional information.

If the servicer has not established QRPC while the mortgage loan remains delinquent, the servicer must continue attempts to achieve QRPC with the borrower, as described in D2-2-01, Achieving Quality Right Party Contact with a Borrower (12/16/2015). The servicer of a first lien mortgage loan must continue property inspections every calendar month until the foreclosure sale, the execution of a Mortgage Release, or the mortgage loan becomes current.

Note: Fannie Mae will reimburse the servicer for all property inspections when the mortgage loan is delinquent.

The servicer of a second lien mortgage loan must take the actions listed in the following table.

✓	The servicer must...
	Complete a property inspection of the property securing the mortgage loan by the earlier of the following dates: • the date that it initiates foreclosure proceedings, or • the 45th day of delinquency.
	Schedule subsequent property inspections as often as necessary to protect Fannie Mae's interests. If the servicer initiates foreclosure proceedings, it must continue to complete property inspections every calendar month until it conducts the required property inspection prior to the foreclosure sale.

Inspecting and Repairing a Property in Disrepair

The servicer of a first lien mortgage loan must inspect the property immediately if it has information that the value of a property may be in jeopardy because of its condition. When an inspection discloses any condition detrimental to the value of the property or the need for urgent repairs, the servicer must remind the borrower of his or her obligation to maintain the property and take the action described in the following table depending on the borrower's action.

If the borrower...	Then the servicer...
agrees to arrange for the necessary repairs	must follow up until the repairs have been completed.

If the borrower...	Then the servicer...
is willing to make the repairs, but is unable to do so	is authorized to ask Fannie Mae to advance the necessary funds by requesting expense reimbursement if the mortgage loan is a whole mortgage loan, a participation pool mortgage loan, or an MBS mortgage loan serviced under the special servicing options. **Note**: Appropriate arrangements should be made for the borrower to repay the advance.
refuses to make repairs of an emergency nature	must arrange to have the repairs performed and advance the funds to make the necessary repairs.

Before the servicer of a second lien mortgage loan conducts a property inspection, it must contact the first lien mortgage loan servicer to determine when the property was last inspected to avoid a potential duplication of effort. If the servicer conducts a property inspection, it must notify the first lien mortgage loan servicer of the results of the property inspection and the borrower's plans regarding any needed repairs. The following table describes the action that the servicer of a second lien mortgage loan must take depending on the borrower's action.

If the borrower...	Then the servicer...
agrees to arrange for the necessary repairs	must follow up until the repairs have been completed.
refuses to make the necessary repairs	must determine what action the first lien mortgage loan servicer intends to take. If the first lien mortgage loan servicer does not intend to take any action to repair the property, the servicer must contact its Fannie Mae Servicing Representative (see F-4-03, List of Contacts (11/08/2017)).

The servicer must follow the procedures in *General Expense Reimbursement Requirements* in F-1-05, Expense Reimbursement (12/13/2017) for advancing funds to make repairs and requesting reimbursement.

Inspecting and Protecting a Vacant or Abandoned Property

The servicer must inspect a property as soon as possible after it becomes aware of the possibility that the property may be vacant or abandoned.

When the property inspection confirms that the property is vacant, the servicer must take the actions listed in the following table.

✓	The servicer must...
	Make immediate arrangements to protect the property from vandalism and the elements to the extent that local laws allow such action. See *Overview of General Servicer Duties and Responsibilities* in A2-1-01, General Servicer Duties and Responsibilities (07/12/2017) and the *Property Preservation Matrix and Reference Guide* for additional information.
	Attempt to locate the borrower to determine the reason for the vacancy.
	Contact any other lienholders to determine if any action has been taken and their intentions.
	Notify the property insurance carrier about the vacancy to ensure that appropriate insurance coverage is being maintained.

The following table describes the servicer's next steps depending on the mortgage loan status if the property inspection confirms that the property is vacant.

If the property inspection confirms that the property is vacant and the mortgage loan is...	Then the servicer must...
delinquent	complete a property inspection every calendar month as long as the mortgage loan remains 45 or more days delinquent without regard to whether QRPC, as described in D2-2-01, Achieving Quality Right Party Contact with a Borrower (12/16/2015), has been established.
not delinquent	summarize its attempts to locate the borrower and its discussions with any other lienholders and submit a recommendation for further action to its Fannie Mae Servicing Representative (see F-4-03, List of Contacts (11/08/2017)).

The servicer must obtain a signed copy of the inspection report that first reported the vacancy, in which the person who completed the inspection certifies that he or she personally went to the property location and that the property is vacant.

An electronic signature is acceptable when obtaining a signed copy of the inspection report. See Selling Guide A2-5.1-03, Electronic Records, Signatures, and Transactions for additional information.

If a property is subsequently inspected and remains vacant, the continued vacancy status must be documented on the checklist or other document evidencing notes of the inspection, but no additional signature is required. If a property previously reported to be vacant becomes occupied, a new signed inspection report is required if the property becomes vacant.

Once the servicer has confirmed the property is abandoned, the servicer must complete an interior inspection every calendar month until the foreclosure sale date. Interior inspections may be conducted simultaneously with other required property inspections.

Related Announcements

The following table provides references to Announcements that are related to this topic.

Announcements	Issue Date
Announcement SVC–2017-06	July 12, 2017
Announcement SVC–2015–13	October 14, 2015
Announcement SVC–2015–11	August 12, 2015
Announcement SVC-2015–07	May 20, 2015

COMPOSITE EXHIBIT I

Fannie Mae and Freddie Mac
Sample Inspection Forms

FannieMae

Property Inspection Report

Section L — Information provided by Servicer
Sections I, A, 1, 2, 3, 4, 5, 6, 7, 8, 9, 10, 11 — Information provided by Inspector

L. Loan Information

Name of Mortgagor	Servicer	FNMA Loan Number	Servicer Loan Number
Property Address	**Property Type** ☐ Single Family ☐ 2–4 Family ☐ Condo/PUD ☐ Cooperative ☐ Manufactured ☐ Vacant Lot	**Key Code**	**Lockbox**

If manufactured home, is it permanently attached to the foundation? ☐ Yes ☐ No
VIN#

Reason for Inspection ☐ Collections ☐ Foreclosure ☐ Loss Mitigation ☐ Bankruptcy/Litigation

I. Inspector Information

Date of Inspection	Inspected By Name:	Title:	Phone Number:

Inspection Company	Inspector Signature

A. Access

Were you able to complete an Interior Inspection?
☐ Yes ☐ No If no, indicate why.
☐ Incorrect Key Code ☐ Incorrect/Missing Lock Box

Did lockbox combo or key code provided work?
☐ Yes ☐ No If no but were able to gain access, what was the correct key code/lock box?

If an inspection wasn't able to be completed, select why:
☐ Unable to locate ☐ Bad Address
☐ Unable to access: ☐ Gate ☐ Security ☐ Other

1. General Information

1.1 What is the occupancy status?
☐ Vacant ☐ Abandoned ☐ Occupied

1.2 If occupied, property occupied by:
☐ Owner ☐ Tenant ☐ Unknown

1.3 Are there any postings, notices or signage that would indicate that the property has incurred a code violation? ☐ Yes ☐ No

1.4 If yes, violation for:
☐ Exterior Debris ☐ Yard Maintenance ☐ Pool
☐ Fence ☐ Boarding ☐ Structural Issues
☐ Condemnation ☐ Demo
☐ Other (Provide further detail in Section 7.5)

1.5 Violation(s) dated:

1.6 Has the issue cited on the notice/violation been resolved? ☐ Yes ☐ No ☐ Unknown

1.7 Items present at property:
☐ For Sale Sign ☐ Abandoned Vehicle(s)
☐ Exterior Damages ☐ Animals/Pets
(Provide further detail/realtor info in Section 7.5)

1.8 Are there any potential hazards at the property that could damage an adjoining property?
☐ Yes ☐ No (Provide description in Section 7.5)

1.9 Is the exterior maintained by an HOA?
☐ Yes ☐ No ☐ Unknown

1.10 Is the property connected to sewer or Septic?
☐ Sewer ☐ Septic ☐ Unknown

2. Main Structure

2.1 How many doors are boarded?
☐ 0 ☐ 1 ☐ 2 ☐ >=3

2.2 How many exterior doors broken?
☐ 0 ☐ 1 ☐ 2 ☐ >=3

2.3 How many exterior doors need to be secured?
☐ 0 ☐ 1 ☐ 2 ☐ >=3

2.4 How many windows are boarded?
☐ 0 ☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ >=5

2.5 How many windows are broken?
☐ 0 ☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ >=5

2.6 Are any shutters in need of repair?
☐ Yes ☐ No ☐ N/A

2.7 Are there damages to the foundation?
☐ Yes ☐ No ☐ N/A

2.8 Do any decks and/or porches appear to be unacceptable/unsafe? ☐ Yes ☐ No

2.9 Are handrails damaged/missing where there are 3 or more steps? ☐ Yes ☐ No ☐ N/A

2.10 Any damaged gutters or disconnected gutters?
☐ Yes ☐ No

2.11 Any damaged downspouts and extensions or disconnected downspouts/extensions?
☐ Yes ☐ No ☐ N/A

2.12 Are there any drainage concerns?
☐ Yes ☐ No

2.13 Does any crawl spaces/vents/lines need to be secured/covered? ☐ Yes ☐ No ☐ N/A

2.14 Are any drain pipes missing or damaged?
☐ Yes ☐ No

2.15 Is there a tarp on the roof of the main dwelling?
☐ Yes ☐ No

2.16 Is there any obvious roof damage (missing shingles, holes, damaged stack pipes, sagging roof trusses, damaged shingles, fascia boards or soffits) requiring repair? ☐ Yes ☐ No

3. Detached Structures

3.1 Are there any tarps on the roofs of any detached structures?
☐ Shed ☐ Garage ☐ Barn ☐ Other ☐ N/A

3.2 Are any detached structures boarded?
☐ Shed ☐ Garage ☐ Barn ☐ Other ☐ N/A

3.3 Do any detached structures need to be secured?
☐ Shed ☐ Garage ☐ Barn ☐ Other ☐ N/A

3.4 Do any exterior surfaces on any detached structures need repair?
☐ Shed ☐ Garage ☐ Barn ☐ Other ☐ N/A

3.5 Does roof on any detached structures require repair?
☐ Shed ☐ Garage ☐ Barn ☐ Other ☐ N/A

3.6 Are any detached structures in disrepair?
☐ Shed ☐ Garage ☐ Barn ☐ Other ☐ N/A

3.7 Is any graffiti on the any detached structures?
☐ Shed ☐ Garage ☐ Barn ☐ Other ☐ N/A

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4. Pool

4.1 Is there a pool/hot tub present? Check all that apply: ☐ In Ground Pool ☐ Above Ground Pool ☐ Hot Tub/Spa ☐ Other ☐ N/A

4.2 Does the pool/hot tub need to be treated? ☐ In Ground Pool ☐ Above Ground Pool ☐ Hot Tub/Spa ☐ Other ☐ N/A

4.3 Does the pool/hot tub need to be properly secured by a fence/gate/lanai? ☐ Yes ☐ No ☐ N/A

4.4 Is the fence/gate/lanai surrounding the pool/hot tub damaged? ☐ Yes ☐ No ☐ N/A

4.5 Is the pool/hot tub equipment missing? ☐ Yes ☐ No ☐ N/A

5. Yard

5.1 Is there debris in the yard? ☐ Yes ☐ No

5.2 Is there personal property in the yard? ☐ Yes ☐ No

5.3 Does fencing around property need repair? ☐ Yes ☐ No ☐ N/A

5.4 Does the lawn need maintenance? ☐ Yes ☐ No ☐ N/A

5.5 Does the property have overgrown weeds or invasive plants? ☐ Yes ☐ No ☐ N/A

5.6 Do trees and bushes need to be trimmed back from the structure? ☐ Yes ☐ No ☐ N/A

5.7 Does the lawn need edging? ☐ Yes ☐ No ☐ N/A

5.8 Are all paved areas free and clear of snow and ice? ☐ Yes ☐ No

6. Utilities

6.1 Which utility meters are present? ☐ Electric Meter ☐ Gas Meter ☐ Water Meter

6.2 Of the meters present, which are running? ☐ Electric Meter ☐ Gas Meter ☐ Water Meter ☐ N/A

6.3 Are there any shared utilities? ☐ Electric ☐ Gas ☐ Water ☐ Other ☐ N/A

6.4 Does the water need to be turned off at the curb? ☐ Yes ☐ No ☐ N/A

7. General - Exterior

7.1 Are there any environmental concerns? If yes, include in Comments. ☐ Yes ☐ No

7.2 Is there an inoperable or leaking above ground heating oil tank on the property? ☐ Yes ☐ No

7.3 Is there an above ground propane gas tank on the property? ☐ Yes ☐ No

7.4 Is there graffiti on exterior of property or on interior that is visible from exterior? (Provide supporting photo and description in Section 7.6) ☐ Yes ☐ No

7.5 Required Repairs - Exterior ☐ Yes ☐ No

7.6 Comments - General Description of Exterior

8. Kitchen/Bathrooms/Utility

8.1 Is Built-In Microwave present? ☐ Yes ☐ No ☐ N/A

8.2 Is Cook Top present? ☐ Yes ☐ No ☐ N/A

8.3 Is Dishwasher present? ☐ Yes ☐ No ☐ N/A

8.4 Is Garbage Disposal present? ☐ Yes ☐ No ☐ N/A

8.5 Is Range present? ☐ Yes ☐ No ☐ N/A

8.6 Is Refrigerator present? ☐ Yes ☐ No ☐ N/A

8.7 Is Ventilation Hood present? ☐ Yes ☐ No ☐ N/A

8.8 Is Clothes Washer/Dryer present? ☐ Yes ☐ No ☐ N/A

8.9 Are Other Appliances present? (Provide description in Section 10.14) ☐ Yes ☐ No ☐ N/A

8.10 Is GFCI missing in wet areas? ☐ Yes ☐ No ☐ N/A

8.11 Are components of HVAC units missing (inside and out)? ☐ Yes ☐ No ☐ N/A

8.12 Are toilets missing? ☐ Yes ☐ No

8.13 Are tubs/showers missing? ☐ Yes ☐ No

8.14 Are any plumbing fixtures or plumbing missing? ☐ Yes ☐ No

8.15 Are water heater(s) missing? ☐ Yes ☐ No

8.16 Is the electrical breaker panel missing/damaged? ☐ Yes ☐ No

9. Basement

9.1 Is a crock present for a sump pump? ☐ Yes ☐ No ☐ N/A

9.2 Is the sump pump operational? ☐ Yes ☐ No ☐ N/A

9.3 If sump pump not operational, check all that apply: ☐ Damaged ☐ Electric Off ☐ Missing ☐ N/A

9.4 Does the basement appear to have water penetration? ☐ Yes ☐ No ☐ N/A

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10. General - Interior

10.1 Is there Personal Property in the house?
☐ Yes ☐ No

10.2 Are electric cover plates missing or wires uncapped?
☐ Missing Electric Cover Plates ☐ Uncapped wires ☐ N/A

10.3 Do the floors have holes, trip hazards or anything that might cause personal injury? (Provide description in Section 10.14)
☐ Yes ☐ No

10.4 If discoloration present, does it appear to be causing further damages? Check all areas that apply: ☐ Floors ☐ Walls ☐ Ceilings ☐ N/A

10.5 Are there holes present? Check all areas that apply: ☐ Floors ☐ Walls ☐ Ceilings ☐ N/A

10.6 Does the attic appear to have damage?
☐ Yes ☐ No ☐ N/A

10.7 Does there appear to be a rodent/insect infestation? ☐ Yes ☐ No

10.8 Winterization Status:
☐ Winterized ☐ Not Winterized
☐ Compromised ☐ N/A

10.9 Does the water need to be turned off at the main interior? ☐ Yes ☐ No

10.10 Is there raw/perishable garbage present?
☐ Yes ☐ No

10.11 Which detectors are present? Check all that apply.
☐ Smoke Detectors ☐ CO2 Detectors ☐ N/A

10.12 Which detectors are functioning properly:
☐ Smoke Detectors ☐ CO2 Detectors ☐ N/A

10.13 Are there any required repairs? (Provide description in Section 10.14)
☐ Yes ☐ No

10.14 Comments - General Description of Interior

11. General Condition

11.1 Are there signs of insurable damages? Check all that apply:
☐ Fire ☐ Vandalism ☐ Wind ☐ Theft ☐ Water

11.2 How would you characterize the neighborhood?
☐ Improving ☐ Stable ☐ Declining

11.3 How does the property compare to neighborhood standards? ☐ At ☐ Above ☐ Below

11.4 General Condition of Property
☐ C1—great condition no work needs to be done to the property-newer construction
☐ C2—very minor work needed to bring property up to good condition-mechanicals intact
☐ C3—older home but needs repairs to bring up to code and current conditions
☐ C4—older home, may have some roof or structural issues, outdated, out of code, needs mechanicals
☐ C5—significant damage to home, work required is significant but could be done
☐ C6—home is a candidate for demolition

L Loan Information
I Inspector Information
A Access
1 General Information
2 Main Structure
3 Detached Structures
4 Pool
5 Yard
6 Utilities
7 General - Exterior
8 Kitchen / Bathrooms / Utility
9 Basement
10 General - Interior
11 General Condition

Inspection Type	Required Sections	Required Photos
Curbside	L, I, A,1, 2, 3, 4, 5, 6, 7, 11	Street View, Address, Front
Exterior Only	L, I, A,1, 2, 3, 4, 5, 6, 7, 11	Street View, Address, Front, Back, Left Side, Right Side, Deficiencies, Violations/Notices Posted
Interior / Exterior	L, I, A,1, 2, 3, 4, 5, 6, 7, 8, 9, 10, 11	Street View, Address, Front, Back, Left Side, Right Side, Interior Rooms, Deficiencies, Violations/ Notices Posted

Photo Requirements— Use only clear, focused, color photos. Photos must remain clear at a dimension of 3 ½" x 5". A complete view must be used (that is, color photos of the entire area). A date stamp is required on each photo showing the original date the photo was taken.

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Freddie Mac

Form 1013

1-4 Unit Property Inspection Report

Section L – Information provided by the Servicer
Sections A, I, 1, 2, 3, 4, 5, 6, 7, 8, 9, 10 and 11 – Information provided by the inspector

Loan Information

Name of Mortgagor	Servicer	Freddie Mac Loan Number	Servicer Loan Number
Property Address	Property Type ☐ 1-unit ☐ 2- to 4-unit ☐ Condominium ☐ Manufactured Home ☐ Vacant Lot	Key Code	Lockbox
If the property is a Manufactured Home, is it permanently attached to the foundation? ☐ Yes ☐ No VIN#		Reason for Inspection ☐ Delinquency ☐ Foreclosure ☐ Deed-in-Lieu of Foreclosure ☐ Real Estate Owned ☐ Disaster ☐ Other	

Inspector Information

Date of Inspection	Inspected by Name / Title / Phone Number
Inspection Company	Inspector Signature

Access

Were you able to complete an interior inspection?	Did the lockbox combo or key code provided work?	If an inspection was not able to be completed, select why:
☐ Yes ☐ No If no, indicate why: ☐ Incorrect Key Code ☐ Incorrect/Missing Lockbox	☐ Yes ☐ No If no, but you were able to gain access, what was the correct key code/lockbox?	☐ Unable to locate ☐ Bad Address ☐ Unable to access: ☐ Gate ☐ Security ☐ Other

1. General Information

1.1 What is the occupancy status?
☐ Vacant ☐ Abandoned ☐ Occupied

1.2 If occupied, property occupied by:
☐ Owner ☐ Tenant ☐ Unknown

1.3 Are there any postings, notices or signage that would indicate that the property has incurred a code violation?
☐ Yes ☐ No

1.4 If yes, violation for:
☐ Exterior Debris ☐ Yard Maintenance ☐ Pool ☐ Fence ☐ Boarding ☐ Structural Issues ☐ Condemnation ☐ Demo ☐ Other (Provide further detail in Section 7.6)

1.5 Violation(s) dated:

1.6 Has the issue cited on the notice/violation been resolved? ☐ Yes ☐ No ☐ Unknown

1.7 Items present at property:
☐ For Sale Sign ☐ Abandoned Vehicle(s) ☐ Exterior Damages ☐ Animals/Pets
(Provide further detail/realtor information in Section 7.6)

1.8 Are there any potential hazards at the property that could damage an adjoining property?
☐ Yes ☐ No (Provide description in Section 7.6)

1.9 Is the exterior maintained by an HOA?
☐ Yes ☐ No ☐ Unknown

1.10 Is the property connected to sewer or septic? ☐ Sewer ☐ Septic ☐ Unknown

2. Main Structure

2.1 How many doors are boarded?
☐ 0 ☐ 1 ☐ 2 ☐ ≥3

2.2 How many exterior doors are broken?
☐ 0 ☐ 1 ☐ 2 ☐ ≥3

2.3 How many exterior doors need to be secured?
☐ 0 ☐ 1 ☐ 2 ☐ ≥3

2.4 How many windows are boarded?
☐ 0 ☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ ≥5

2.5 How many windows are broken?
☐ 0 ☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ ≥5

2.6 Are any shutters in need of repair?
☐ Yes ☐ No ☐ N/A

2.7 Are there damages to the foundation?
☐ Yes ☐ No ☐ N/A

2.8 Do any decks and/or porches appear to be unacceptable/unsafe? ☐ Yes ☐ No

2.9 Are handrails damaged/missing where there are three or more steps? ☐ Yes ☐ No ☐ N/A

2.10 Are there any damaged gutters or disconnected gutters? ☐ Yes ☐ No

2.11 Are there any damaged downspouts and extensions or disconnected downspouts and extensions? ☐ Yes ☐ No ☐ N/A

2.12 Are there any drainage concerns?
☐ Yes ☐ No

2.13 Do any crawl spaces/vents/lines need to be secured/covered?
☐ Yes ☐ No ☐ N/A

2.14 Are any drain pipes missing or damaged? ☐ Yes ☐ No

2.15 Is there a tarp on the roof of the main dwelling? ☐ Yes ☐ No

2.16 Is there any obvious roof damage (missing shingles, holes, damaged stack pipes, sagging roof trusses, damaged shingles, fascia boards or soffits) requiring repair? ☐ Yes ☐ No

3. Detached Structures

3.1 Are there any tarps on the roofs of any detached structures?
☐ Shed ☐ Garage ☐ Barn ☐ Other ☐ N/A

3.2 Are any detached structures boarded?
☐ Shed ☐ Garage ☐ Barn ☐ Other ☐ N/A

3.3 Do any detached structures need to be secured?
☐ Shed ☐ Garage ☐ Barn ☐ Other ☐ N/A

3.4 Do any exterior surfaces on any detached structures need repair?
☐ Shed ☐ Garage ☐ Barn ☐ Other ☐ N/A

3.5 Does the roof on any detached structures require repair?
☐ Shed ☐ Garage ☐ Barn ☐ Other ☐ N/A

3.6 Are there detached structures in disrepair?
☐ Shed ☐ Garage ☐ Barn ☐ Other ☐ N/A

3.7 Is there graffiti on any of the detached structures?
☐ Shed ☐ Garage ☐ Barn ☐ Other ☐ N/A

4. Pool

4.1 Is there a pool/hot tub present? Check all that apply:
☐ In Ground Pool ☐ Above Ground Pool
☐ Hot Tub/Spa ☐ Other ☐ N/A

4.2 Does the pool/hot tub need to be treated?
☐ In Ground Pool ☐ Above Ground Pool
☐ Hot Tub/Spa ☐ Other ☐ N/A

4.3 Does the pool/hot tub need to be properly secured by a fence/gate/lanai?
☐ Yes ☐ No ☐ N/A

4.4 Is the fence/gate/lanai surrounding the pool/hot tub damaged?
☐ Yes ☐ No ☐ N/A

4.5 Is the pool/hot tub equipment missing?
☐ Yes ☐ No ☐ N/A

5. Yard

5.1 Is there debris in the yard? ☐ Yes ☐ No

5.2 Is there personal property in the yard?
☐ Yes ☐ No

5.3 Does fencing around the property need repair? ☐ Yes ☐ No ☐ N/A

5.4 Does the lawn need maintenance?
☐ Yes ☐ No ☐ N/A

5.5 Does the property have overgrown weeds or invasive plants? ☐ Yes ☐ No ☐ N/A

5.6 Do trees and bushes need to be trimmed back from the structure?
☐ Yes ☐ No ☐ N/A

5.7 Does the lawn need edging?
☐ Yes ☐ No ☐ N/A

5.8 Are all paved areas free and clear of snow and ice? ☐ Yes ☐ No ☐ N/A

6. Utilities

6.1 Which utility meters are present?
☐ Electric Meter ☐ Gas Meter ☐ Water Meter

6.2 Of the meters present, which are running? ☐ Electric Meter ☐ Gas Meter ☐ Water Meter ☐ N/A

6.3 Are there any shared utilities?
☐ Electric ☐ Gas ☐ Water ☐ Other ☐ N/A

6.4 Does the water need to be turned off at the curb?
☐ Yes ☐ No ☐ N/A

7. General – Exterior

7.1 Are there any environmental concerns? If yes, include them in Section 7.6.
☐ Yes ☐ No

7.2 Is there an inoperable or leaking above ground heating oil tank on the property?
☐ Yes ☐ No

7.3 Is there an above ground propane gas tank on the property?
☐ Yes ☐ No

7.4 Is graffiti (either interior or exterior) visible from the outside of the property? (Provide supporting photo and description in Section 7.6.)
☐ Yes ☐ No

7.5 Are there any required repairs? (Provide description in Section 7.6.)
☐ Yes ☐ No

7.6 Comments – General Description of the Exterior

8. Kitchen/Bathroom/Utility

8.1 Is a built-in microwave present? ☐ Yes ☐ No ☐ N/A

8.2 Is a cook top present? ☐ Yes ☐ No ☐ N/A

8.3 Is a dishwasher present? ☐ Yes ☐ No ☐ N/A

8.4 Is a garbage disposal present? ☐ Yes ☐ No ☐ N/A

8.5 Is a range present? ☐ Yes ☐ No ☐ N/A

8.6 Is a refrigerator present? ☐ Yes ☐ No ☐ N/A

8.7 Is a ventilation hood present? ☐ Yes ☐ No ☐ N/A

8.8 Is a clothes washer/dryer present? ☐ Yes ☐ No ☐ N/A

8.9 Are other appliances present? (Provide description in Section 10.14.) ☐ Yes ☐ No ☐ N/A

8.10 Is GFCI missing in wet areas? ☐ Yes ☐ No ☐ N/A

8.11 Are components of HVAC units missing (inside and out)? ☐ Yes ☐ No ☐ N/A

8.12 Are toilets missing? ☐ Yes ☐ No

8.13 Are tubs/showers missing? ☐ Yes ☐ No

8.14 Are any plumbing fixtures or plumbing missing? ☐ Yes ☐ No ☐ N/A

8.15 Are water heater(s) missing? ☐ Yes ☐ No

8.16 Is the electrical breaker panel missing/damaged? ☐ Yes ☐ No

9. Basement

9.1 Is a crock present for a sump pump? ☐ Yes ☐ No ☐ N/A

9.2 Is the sump pump operational? ☐ Yes ☐ No ☐ N/A

9.3 If the sump pump is not operational, check all that apply: ☐ Damaged ☐ Electric Off ☐ Missing ☐ N/A

9.4 Does the basement appear to have water penetration? ☐ Yes ☐ No ☐ N/A

10. General – Interior

10.1 Is there personal property in the house? ☐ Yes ☐ No

10.2 Are electric cover plates missing or wires uncapped? ☐ Missing Electric Cover Plates ☐ Uncapped Wires ☐ N/A

10.3 Do the floors have holes, trip hazards or anything that might cause personal injury? (Provide description in Section 10.14.) ☐ Yes ☐ No

10.4 If discoloration is present, does it appear to be causing further damage? Check all areas that apply: ☐ Floors ☐ Walls ☐ Ceilings ☐ N/A

10.5 Are there holes present? Check all areas that apply: ☐ Floors ☐ Walls ☐ Ceilings ☐ N/A

10.6 Does the attic appear to have damage? ☐ Yes ☐ No ☐ N/A

10.7 Does there appear to be a rodent/insect infestation? ☐ Yes ☐ No

10.8 Winterization status: ☐ Winterized ☐ Not Winterized ☐ Compromised ☐ N/A

10.9 Does the water need to be turned off at the main interior? ☐ Yes ☐ No

10.10 Is there raw/perishable garbage present? ☐ Yes ☐ No

10.11 Which detectors are present? Check all that apply. ☐ Smoke Detectors ☐ Carbon Monoxide Detectors ☐ N/A

10.12 Which detectors are functioning properly? ☐ Smoke Detectors ☐ Carbon Monoxide Detectors ☐ N/A

10.13 Are there any required repairs? (Provide description in Section 10.14.) ☐ Yes ☐ No

10.14 Comments – General Description of the Interior

11. General Condition

11.1 Are there signs of insurable damages? Check all that apply: ☐ Fire ☐ Vandalism ☐ Wind ☐ Theft ☐ Water

11.2 How would you characterize the neighborhood? ☐ Improving ☐ Stable ☐ Declining

11.3 How does the property compare to neighborhood standards? ☐ At ☐ Above ☐ Below

11.4 General Condition of the Property

- ☐ C1 – Great Condition; no work needs to be done to the property; newer construction
- ☐ C2 – Very minor work is needed to bring the property up to good condition; mechanicals intact
- ☐ C3 – Older property that needs repairs to bring up to code and current conditions
- ☐ C4 – Older property; may have some roof or structural issues; outdated, out of code, needs
- ☐ C5 – Significant damage to the property; work required is significant but could be done mechanicals
- ☐ C6 – The property is a candidate for demolition

Form 1013 Instructions

Directory

L	Loan Information
I	Inspector Information
A	Access
1	General Information
2	Main Structure
3	Detached Structures
4	Pool
5	Yard
6	Utilities
7	General - Exterior
8	Kitchen/Bathroom/Utility
9	Basement
10	General – Interior
11	General Condition

Instructions

Inspection Type	Required Sections	Required Photos
Curbside	L, 1, A, 1, 2, 3, 4, 5, 6, 7, 11	Street View, Address, Front
Exterior Only	L, 1, A, 1, 2, 3, 4, 5, 6, 7, 11	Street View, Address, Front, Back, Left Side, Right Side, Deficiencies, Violations/Notices Posted
Interior/Exterior	L, 1, A, 1, 2, 3, 4, 5, 6, 7, 8, 9, 10, 11	Street View, Address, Front, Back, Left Side, Right Side, Interior Rooms, Deficiencies, Violations/Notices Posted

Photo Requirements – Use only clear, focused, color photos. Photos must remain clear at a dimension of 3 ½" by 5". A complete view must be used (that is, color photos of the entire area). A date stamp is required on each photo showing the original date the photo was taken.

EXHIBIT J

**Expert Report of Ronald Marcantano
dated February 14, 2020**

IN THE CIRCUIT COURT
OF THE FIFTEENTH JUDICIAL CIRCUIT
IN AND FOR PALM BEACH COUNTY, FLORIDA

US BANK, NATIONAL ASSOCIATION, AS TRUSTEE, SUCCESSOR IN INTEREST TO BANK OF AMERICA, NATIONAL ASSOCIATION, AS TRUSTEE, SUCCESSOR BY MERGER TO LASALLE BANK FOR MERRILL LYNCH MORTGAGE INVESTORS TRUST, MORTGAGE LOAN ASSET-BACKED CERTIFICATES, SERIES 2006-MLN-1

Plaintiff,

v.

PETER A. COLOMBO, LORI COLOMBO, SEMINOLE LAKES HOMEOWNERS ASSOCIATION, INC

Defendants/Counterclaimants,

v.

US BANK TRUST N.A. AS TRUSTEE, ETC., AND NATIONSTAR MORTGAGE LLC,

Defendants in Counterclaim

Case No. 50 2017 CA 00532
XXX MB AB

EXPERT REPORT OF RONALD MARCANTANO

FEBRUARY 14, 2020

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I. Scope of Engagement

1. I have been engaged by McGuireWoods LLP as counsel for Nationstar Mortgage LLC ("Nationstar" or "Counterclaim-Defendant") and U.S. Bank, National Association, as Trustee, Successor in Interest to Bank of America, National Association, as Trustee, Successor by Merger to LaSalle Bank for Merrill Lynch Mortgage Investors Trust, Mortgage Loan Asset-Backed Certificates, Series 2006-MLN-1 ("U.S. Bank" or the "Trust") in the action *U.S. Bank, National Association, as Trustee, Successor in Interest to Bank of America, National Association, as Trustee, Successor by Merger to LaSalle Bank for Merrill Lynch Mortgage Investors Trust, Mortgage Loan Asset-Backed Certificates, Series 2006-MLN-1 v. Peter A. Colombo*; Case No. 50 2017 CA 00532 XXXX MB AB; In the Circuit Court of the Fifteenth Judicial Circuit in and for Palm Beach County, Florida ("Foreclosure Action"). Nationstar is the servicer for U.S. Bank, N.A., as Trustee and has been named as a Counter-Defendant in the class action counterclaim brought by Peter A. Colombo ("Colombo" or "Counter-Plaintiff"). I have been asked to do the following:

- Offer an opinion on the industry standards and practices for residential mortgage servicing, including, but not limited to, general loan servicing practices and the specific duties, requirements, applicable standards of care or accepted industry practices for loan services as related to delinquent and defaulted loan servicing including but not limited to the practice and standards associated with timing and cost for required property inspections.

- Offer an opinion on the Amended Counterclaim and Motion for Class Certification filed by Colombo on July 22, 2019.

2. My opinions on these matters are solely based on my personal knowledge, industry experience and the materials I have reviewed. A list of the documents relied upon is attached as Appendix C. I reserve the right to modify and/or supplement my opinions if further information not presently known to me is made available in the future.

3. My hourly rate for this engagement is $625 and no compensation received in connection with this matter is contingent on my opinions or outcome of this litigation.

II. Summary of Qualifications

4. I am a senior advisor at CrossCheck Compliance LLC ("CrossCheck"). CrossCheck is a professional services firm that was established in November 2007, and provides regulatory compliance, loan review, and internal audit services, primarily to financial institutions. Among other things, CrossCheck provides mortgage-related professional resources, project management, litigation consultation, advisory and expert witness services regarding the making, arranging, and servicing of loans.

5. I have over 40 years of experience in the mortgage loan servicing industry. Former work history includes in-house executive and senior management experience for financial institutions and their servicing affiliates, as well as consulting experience. I am knowledgeable in all areas of mortgage loan servicing, including loss mitigation, loan accounting, and servicing transfer requirements. While employed by CitiCorp Mortgage and GE Mortgage, I managed multiple servicing units including delinquent/default management. My responsibilities also included oversight of the transfer or boarding of service-transferred loans to or from other servicing entities. While with Saxon Mortgage, I worked as the chief of staff to the mortgage servicing director and was responsible for coordination of all servicing units with a special emphasis on the Delinquent/Defaulted Loans unit. I also consulted for Fannie Mae in its HAMP Operational Unit,

providing assistance and guidance on the impact of existing mortgage-loan-servicer requirements and the changes or additions to them. My *curriculum vitae* is attached as Appendix A to this report.

6. I have authored four expert witness reports. I have also been deposed twice and I regularly perform mortgage expert witness assignments in the area of loan servicing. A list of the litigation in which I have served as an expert witness is attached as Appendix B. I have not authored any industry publications in the past 10 years.

III. Summary of Opinions

7. After reviewing the available documents, I conclude that the ordering of property inspections and associated expenses conducted by Nationstar were in accordance with mortgage servicing industry standards as set forth by Fannie Mae and Freddie Mac guidelines. I also found that there is no support for the Colombo's motion for class certification based on an alleged non-existent "Inspection Scheme."

8. My knowledge of default management and the mortgage servicing industry's account methodology does not support Colombo's allegation that mortgage servicers profit from loans going into default. Put another way, the evidence I reviewed and my industry expertise supports the opinion that Nationstar acted within the standards of a prudent mortgage servicer and neither Colombo nor the putative class of borrowers were harmed by Nationstar's actions in this case. I discuss my conclusions in detail in Section V.

IV. Background

9. On May 9, 2006, Peter A. Colombo executed a promissory note in the amount of $268,000 in favor of Mortgage Lenders Network USA, Inc. ("Note"). On May 9, 2006, as security for the Note, Peter A. Colombo and Lori Colombo gave a mortgage in favor of Mortgage Lenders

Network USA, Inc. ("Mortgage") that encumbers the property located at 114 Cayo Costa Court, Royal Palm Beach, Florida 33411 ("Property"). The Mortgage was recorded on May 31, 2006 in the Official Records of Palm Beach County at Book 20410, Page 761. The Note and Mortgage are collectively referred to as the "Loan."

10. On January 16, 2017, Nationstar, as the servicer of the Loan, filed the Foreclosure Action because the Loan is in default. Colombo has not made a mortgage payment since 2008. The February 2017, mortgage loan statement sent to Colombo by Nationstar reflects an unpaid property inspection fee as of January 22, 2017, in the amount of $761.00. The unpaid property inspection fees were also noted on the April 13, 2017, reinstatement letter from Robertson, Anschutz & Schneid Law Offices. From the time the Loan was in default through the filing of the Foreclosure Action, Nationstar conducted inspections of the Property as set forth in the terms of the Mortgage and in accord with prudent servicing standards. Nationstar ordered and paid for all required property inspections then noted each as an expense to Nationstar in the transaction history of the Loan. This is standard practice within the mortgage servicing industry. Nationstar used its automated servicing system to ensure that all required property inspections were ordered and recorded the results of each inspection as provided by its vendor and its vendor's contractors.

V. Review of Counter-Plaintiff's Allegations

A. Nationstar Does Not Receive Increased Profits From Defaulted Loans

11. Colombo's Amended Counterclaim states "The loan servicer makes just a small fraction of its profit from its cut of performing loan payments of principal and interest, but can make tremendous profits from a loan in default where it can assess substantial late fees, inspection

fees, default fees, and fees related to the foreclosure process. ..it is actually in the interest of the loan servicer to put as many loans as possible into default,…"[1]

12. Colombo bases these claims on the assumption that mortgage servicers earn a higher profit from delinquent or defaulted loans than from loans that are current and performing according to the terms of the mortgage. The notion that a loan servicer makes more profit from a defaulted loan is incorrect for a number of reasons. Loan servicers that service loans for a trust, as in this case, must remit monthly principal and interest ("PI") payments to the investor based on the requirements of the servicing agreement. MLN-1 is a "scheduled/scheduled" servicing agreement and the terms of the servicing agreement between MLN-1 and Nationstar requires Nationstar to remit all PI payments due each month even if borrowers have not made the required monthly payments.[2] Based on this requirement, Nationstar must use its own funds to advance the PI payments on loans that are delinquent, resulting in an actual expenditure of funds by Nationstar.

B. Counter-Plaintiff Misunderstands Reimbursement of Expenses Incurred by Servicers

13. The Counter-Plaintiff states, "In the event of default and foreclosure, Loan Servicers also stand to collect additional fee income including late fees, attorney fees, foreclosure fees, etc, that exceed the value of the servicing fees paid to Loan Servicers by Lenders."[3]

14. This statement is inaccurate regarding what "fees" are actually income to a servicer versus reimbursement for expenses a servicer has paid on behalf of the trust. Of all the fees listed above, only late fees are income. The other "fees" are charged to the borrower because, in actuality,

---

[1] *Id.* ¶71.

[2] *Pooling and Servicing Agreement dated as of September 1, 2006, Merrill Lynch Mortgage Investors Trust, Mortgage Loan Asset-Backed Certificate, Series 2006-MLN-1*

[3] *Id.,* ¶93.

these other costs are expenses advanced by the servicer on behalf of the investor and the servicer is seeking reimbursement from the borrower.

C. Counter-Plaintiff Misunderstands the Effect of Incentive Fees

15. The Counter-Plaintiff quotes Nationstar's 2013 10-K as follows: "We also generate incentive fees from owners of the loans that we service for meeting certain delinquency and loss goals and for arranging successful loss mitigation programs. Moreover, we earn incentive fees from the U.S. Treasury for loans that we successfully modify within the parameters of HAMP and other assistance programs it sponsors." [4] While this is an accurate quote from page 10 of Nationstar's 10-K where Nationstar describes potential fee income, page 31 of the same 10-K states:

"A significant change in delinquencies for loans we service could adversely affect our business, financial condition and results of operations.

Delinquency rates have a significant impact on our revenues, our expenses and on the valuation of our MSRs as follows:

> Revenue. An increase in delinquencies will result in lower revenue for loans we service….. Additionally, while increased delinquencies generate higher ancillary fees, including late fees, these fees are not likely to be recoverable in the event that the related loan is liquidated. In addition, an increase in delinquencies lowers the interest income we receive on cash held in collection and other accounts.
>
> Expenses. An increase in delinquencies will result in a higher cost to service due to the increased time and effort required to collect payments from delinquent borrowers. It may also result in an increase in interest expenses as a result of an increase in our advancing obligations."[5]

16. Colombo's quote from the 10-K references incentive fees for meeting certain delinquency and loss goals but Colombo fails to mention that owners of the loans always set low

[4] *Id.,* ¶93.

[5] Form 10-K, Nationstar LLC, p. 31.

delinquency and loss goals, therefore the servicer is incentivized to achieve lower delinquency rates.

17. Colombo's quote also references incentives received related to the governmental program HAMP. This program does provide incentives to a servicer but only if the borrower remains current under the HAMP loan modification. The program also provides up to a $5,000.00 incentive to a borrower if they remain current under the modification for five years. However, the HAMP program requires that as part of the modification, the servicer must first waive any and all late charges that may have accumulated during any time the loan was delinquent. Given that late fees are income to a servicer, the requirement to waive all late charges actually reduces the income a servicer receives from a loan modified under programs such as HAMP.

D. Alleged and Unproven "Inspection Scheme" by Nationstar

18. On September 11, 2018, Colombo filed his Motion to Amend the Counterclaim ("Motion to Amend"), which states "Specifically, the discovery has revealed and the proposed Counterclaim alleges: That the Counter-Defendants have attempted to collect property inspections charges for property inspections that never took place, because the property inspector failed to gain access to Colombo's property"[6]

19. The Amended Counterclaim states "MLNI-1 Trust and/or its servicer Nationstar did not act with integrity and did not treat borrowers fairly. Instead, MLNI-1 Trust and/or Nationstar illegally and unfairly charge defaulted borrowers for multiple and repetitive 'property inspections' that are not required by lenders, not permitted by lender guidelines and in many cases not allowed under state and federal regulations and guidelines."[7]

[6] Colombo's Motion to Amend the Counterclaim, ¶4.

[7] Mr. Colombo's Amended Answer, Affirmative Defenses and Counterclaim to MLNI-1 Trust's Complaint, ¶66.

20. Colombo fabricates the alleged "Inspection Scheme" purportedly undertaken by the MLNI-1 Trust and/or its servicer Nationstar to profit from: (1) ordering unfair and excessive property inspections which are charged to defaulted borrowers' accounts; (2) collecting fees on each inspection so ordered; and (3) collecting additional late fees and default-related fees based upon the increase in monthly costs to borrowers as a result of the unnecessary inspection fees first added."[8]

21. Two factors unequivocally disprove Colombo's concept of the "Inspection Scheme." First, if inspection fees are recovered by a servicer, it is a recoupment of an expense that the servicer has paid on behalf of the investor. Inspection fees are not income to the servicer. There are no accounting methods that consider the recouping of an expense as an income or profit to the party that has incurred the initial expense. This negates the concept of either the trust or the servicer profiting from having multiple inspections performed.

22. Second, the "Inspection Scheme" depends on the allegation that multiple inspections are somehow unfair and excessive. The same service agreements between a trust and a loan servicer that require remittance of monthly PI payments also call for a servicer to service the loans in accordance with prudent servicing standards. It is generally accepted throughout the mortgage loan servicing industry that the use of Fannie Mae and/or Freddie Mac servicing guidelines constitutes prudent servicing and both sets of guidelines require monthly inspections to confirm the security of the property. Nationstar, like all large servicers, captures the individual trust requirements for property inspection within their servicing systems so that the ordering of the required inspections can be automated to ensure property inspections are ordered in accordance with each trust's servicing agreement. Colombo quotes from the Fannie Mae Servicing Guidelines

[8] Colombo's Motion, ¶773

to support the claim that Nationstar was not required to continue conducting monthly property inspections. However, the final line of that quote[9] says that if the servicer does not have Quality Right Party Contact (QRPC), the servicer must continue monthly property inspections as long as the mortgage loan remains 45 days or more delinquent. [10]

23. During my review of the Nationstar Collection History[11] I identified approximately 140 outbound calls from Nationstar to the Colombos from the period of January 2014 through June 2017 where Nationstar attempted but failed to make contact with the Colombos. The same records show that during that timeframe, Nationstar also conducted approximately 30 skip tracings which indicate that they were unable to establish QRPC. Mr. Colombo stated in his December 16, 2019 deposition that he had not made a mortgage payment since 2008 and he never attempted to work with Nationstar to cure the defaulted status of his mortgage loan on subject property[12]. These statements along with Nationstar's inability to make contact are proof that QRPC was not achieved. As Colombo points out, Fannie Mae requires monthly inspections if no QRPC has been established and must continue until QRPC is established, so in attempting to validate his claim on excessive inspections, he actually proves Nationstar's position that the inspections were required.

24. According to the Fannie Mae and Freddie Mac Servicing Guidelines, a mortgage servicer such as Nationstar must continue to order and pay for property inspections until QRPC has been established. There is no mention in the guidelines of discontinuing monthly inspections because the inspector might have limited access to the property due to it being within a gated community. A servicer is required to order and pay for monthly inspections even if the inspector

[9] Mr. Colombo's Amended Answer, Affirmative Defenses and Counterclaim to MLNI-1 Trust's Complaint, ¶104.

[10] It is important to note that while the Fannie Mae Guidelines have changed over the years in regard to property inspections, the requirement to continue inspections if QRPC is not established has basically remained the same.

[11] Nationstar (Colombo) Document Production p.0038-0090

[12] Peter A Colombo Deposition of December16. 2019 p20 15-25, p.24 15-17

cannot gain access to the property. The servicer then attempts to recover the cost for these inspections (whether they are just attempted or completed) either from the borrower if the loan is reinstated or from the investor if the property goes to a foreclosure sale. A servicer's failure to request a monthly property inspection either because a property is in a gated community or for other reasons exposes the mortgage servicer to liability for its failure to conduct itself in accordance with the Fannie Mae and Freddie Mac Guidelines. If a servicer were to discontinue inspections based on the property's location within a gated community where the inspector can only gain access on a random occurrence, that servicer would be in violation of the Fannie Mae Guidelines. Since the Fannie Mae Servicing Guidelines are what the industry and trustees regard as prudent servicing, the servicer would also be in violation of the servicing requirements of the trust.

25. Colombo alleges that "Due to the high volume of loans Nationstar services in addition to the loans it services for MLNI-1 Trust, tens of thousands of borrowers have been victims of this Scheme."[13] Colombo further claims that "The Inspection Scheme works because: (1) Nationstar systematically and automatically causes the inspections to be ordered, whether they are needed, permitted, or lawful, or not; and (2) loan owner/investors have the obligation to use a servicer such as Nationstar that follows the Fannie Mae guidelines and government regulations, but cannot or do not police Nationstar's activities for compliance."[14] Colombo continues, "Colombo and Class member are harmed by the Inspection Scheme because (1) they are charged for multiple, unnecessary, or unreasonable, inspections which are marked up;…" [15]

[13] Mr. Colombo's Amended Answer, Affirmative Defenses and Counterclaim to MLNI-1 Trust's Complaint, ¶75.

[14] *Id.,* ¶76.

[15] *Id.,* ¶77.

26. Because the purported "Inspection Scheme" is based on invalid assumptions regarding the requirement to order inspections and the belief that servicers profit from inspections, there are not "tens of thousands of borrowers" that have been victims or harmed by the ordering of inspections. Therefore, there is no "class" of borrowers to base a class action upon and there was no "inspection scheme" because Nationstar was required to continue to order property inspections or potentially be in violation of the servicing agreement.

27. Nationstar as a prudent servicer has automated the ordering of inspections through its servicing system based on the requirements of each trust's servicing agreement. In most cases, this is accordance with the Fannie Mae and Freddie Mac guidelines, which within the mortgage servicing industry are accepted as "prudent servicing" standards.

28. All trusts including the MLNI-1 Trust monitor a servicer's compliance to all guidelines and regulations either by conducting audits themselves or more commonly by having either the Trustee or Master Servicer, in the case of sub-servicing, conduct regular audits of a servicer's performance.

29. Colombo and the assumed Class have not been harmed due to unneeded, unpermitted, or unlawful inspections as the inspections were performed within guidelines. The theory that Nationstar "marked up" the inspection fees is also incorrect as noted further on in this report.

30. On July 22, 2019 Colombo filed a motion for class certification stating:

> "However, in the present case, discovery has revealed that Colombo was charged for numerous property inspections that never took place. Colombo, like many Florida residents, resided in a gated community, and the property inspector was unable to obtain access to visually observe Colombo's property, and therefore, did not perform the inspection. At no time did Nationstar, nor anyone else, seek assistance from Colombo, Colombo's counsel, or relief from the Court in order to gain access. An analysis of all 49 property inspections reports that Nationstar produced in discovery for which Colombo was charged a fee, reveal that only five (5) inspections took place where the property inspector

> was able to visually observe Colombo's property. ...Additionally, Nationstar's corporate representative also acknowledged that for many of the inspections, Nationstar was charged $9, but Nationstar charged Colombo $15. See DNCR. Composite Ex.9, page 160, lines 10 through 17"[16]

31. The Counter-Plaintiff uses the above statement in an attempt to establish the existence of a class of borrowers where the property is located in a gated community and where Nationstar's unproven "Inspection Scheme" purportedly caused harm. The above asserts that of the 49 inspections ordered by Nationstar only five attempts resulted in the inspector being able to gain access past the gates to conduct the visual inspection. However, Colombo fails to mention that these five completed inspections were accomplished at random times and could not have been successfully completed had Nationstar not ordered the monthly inspections as required by the investor servicing guidelines. When Mr. Colombo was asked during his deposition if the gate was ever left open, he said it was possible there were times when the gate was left open and people could get past it to gain access to the community. [17] The only times an inspection could be completed is when an inspection was attempted at the random times the gate was open. There is no "inspection scheme" since Nationstar was required to order and pay for the inspections whether they were just attempted or completed.

32. As a prudent servicer, Nationstar captures many different data points related to loans they service. That list of data points includes data related to the physical location of the property that secures the mortgage. Data such as the state, county, town and actual mailing address of the subject property are captured within their servicing system, however, I know of no servicer, including Nationstar, that has a field to capture information regarding the existence of a gated

[16] Counter-Plaintiff's Motion for Class Certification and Supporting Memorandum of Law, Filing number 92905709, ¶23.

[17] Colombo deposition of 12.16.19, p.75, line 21 through 23

community. Even if such a field was used, Nationstar would still be required by prudent servicing standards to order monthly inspections. Without such a field in their servicing system, identification of the population of properties located in a gated community would require a servicer to physically visit every property in their portfolio, both those properties where a loan is not in default and those where there are defaults, which would be cost prohibitive and time consuming.

E. Servicers Do Not Profit from Property Inspections

33. Colombo attempts to use one of Nationstar's corporate representative's statements to suggest that Nationstar actually profits from ordering property inspections.[18] However, the same Nationstar corporate representative had already explained this earlier in his deposition:[19]

> "Q. Yes, Now, is there any profit over and above what is the cost of the property inspection by either the vendor or Nationstar?
>
> "A. Nationstar does not generate a profit from the property inspections. If you're talking about Solutionstar, Solutionstar operates that service. They handle administrative costs. I am not familiar with Solutionstar's profit and loss or earnings. I would imagine that since they do that service, there is a profit because they handle the administrative; billing the client, Nationstar, giving us the results on it. But Nationstar as servicer does not receive a profit. We pay the actual invoice that Solutionstar gives us." (See DNCR, Composite, Ex. 9, page 94, lines 22 through 25 and page 95, lines 1 through 10)"

34. The Counter-Plaintiff also alleges that "MLNI-1 Trust and/or its servicer Nationstar profit by adding service/referral charges to the amounts actually paid to the third party 'inspectors',…"[20]

35. Nationstar's corporate representative also states in deposition:

[18] Counter-Plaintiff's Motion for Class Certification and supporting Memorandum of Law, p. 11 paragraph 23

[19] Deposition of AJ Loll, p. 94, line 22 through p. 95, line 10.

[20] Colombo's Motion, ¶74.e.

"A. Solutionstar pays the contractor because they have the relationship with the individual contractor who did it for $9. But we don't get the invoice from the contractor. We receive the invoice from Solutionstar. It is the $15 fee." [21]

36. Nationstar, like all major mortgage servicers, uses vendors to conduct and report on all property inspections. It would be nearly impossible and cost prohibitive for any servicer, especially one with a large portfolio with properties in many different states, counties and taxing authorities, to have a staff of inspectors capable of covering the entire country. Nationstar orders the inspection from their vendor(s) who in turn hires contractor inspectors where needed.

VI. Conclusion

Based on my industry knowledge and experience and my review of the documents provided, it is my expert opinion that the following facts are true:

a) The Colombo loan was in default because no payments had been made since 2008.

b) Colombo had not tried to resolve the delinquency/defaulted status of the loan between 2014 and 2017.

c) Nationstar attempted but was unable to establish Quality Right Party Contact with the Colombos.

d) Nationstar followed prudent mortgage servicing guidelines in the ordering of and paying for the required monthly inspections of the property securing the Colombo mortgage loan.

e) Nationstar's failure to request a monthly property inspection either because a property is in a gated community or for other reasons exposes the

[21] Deposition of AJ Loll, p. 95, line 21 through line 25.

mortgage servicer to liability for its failure to conduct itself in accordance with prudent servicing guidelines as established by the Fannie Mae and Freddie Mac Guidelines.

f) The use of an automated system in the ordering of property inspections is used throughout the mortgage servicing industry to ensure all required inspections are conducted at the appropriate intervals.

g) Based on the size and location of its entire mortgage servicing portfolio all servicers within the industry use vendors to manage the process of conducting property inspections.

h) Nationstar paid the invoices provided by its vendors for the property inspections performed by the vendor's contractors and did not add any additional charges when recording them in the Colombo loan records.

i) Mortgage loan servicers including Nationstar do not profit from performing the required property inspections but rather may recoup expenses paid on behalf of the trusts.

j) Higher delinquency and default rates result in less revenue and higher servicing expenses for all mortgage servicers.

k) Mortgage-backed security trusts do offer incentives to servicers, including Nationstar, for portfolio performance when the delinquency rate and loss amounts are driven lower by the servicer.

l) All mortgage servicers, including Nationstar, must advance delinquent monthly PI payments to trusts that require a "schedule/schedule" payment remittance such as MLNI-1 Trust.

m) Monthly advances of PI payments on delinquent loans have a negative financial impact to mortgage servicers such as Nationstar.

n) Nationstar did not conduct an "Inspection Scheme" as Colombo asserts.

o) Since there is no "Inspection Scheme", there is no class of borrowers that would qualify as being part of a class action related to property inspections.

Ron Marcantano
February 14, 2020

Appendix A

Curriculum Vitae of Ronald Marcantano

CROSSCHECK COMPLIANCE LLC **2015 TO PRESENT**

Senior Advisor

RETREAT CAPITAL MANAGEMENT, INC. **2012-2014**

Senior Vice President

- Responsible for the development and rollout of the Mortgage Servicing operations including system acquisition and implementation, servicing process designs and structure, staffing and budgeting.
- Managed professional staff supporting multiple clients in various areas within mortgage servicing (e.g. loss mitigation, reporting, escalation management)

BANK OF AMERICA **[redacted] - 2012**

Treasury Relationship Management

- Worked directly with Treasury, MHA and MHA-C insuring all requests are communicated and responded to by all business units
- Responsible for the review and approval of data and explanations on all Treasury monthly surveys and ad hoc outreaches.
- Provided mentoring and leadership to a team comprised of both seasoned and relatively new staff.
- Provided program expertise to Sr. Management and participated in all program related meetings with GOA, Treasury, MHA and MHA-C

FANNIE MAE **2011-2011**

HAMP Ops & Report Management

- Provided “servicer” insight into the Policy and Procedures for the program while assisting in the identification and resolution of issues at both a program and servicer level.
- Instructed all levels of staff in the interpretation of existing data as well as how to determine what additional operational data is required.
- Acted as mentor for several members of the HAMP Operations Team including the director of business operations.
- Developed detail reports required to manage a number of “servicer outreach” programs.
- Helped managers and analysts to interpret servicer responses to inquires, issues and program changes.

SAXON MORTGAGE SERVICING **2008 - 2011**
HAMP Ops & Report Management
Assistant to COO and primary servicing EVP

GE COMMERCIAL FINANCE **2004 - 2008**
Acquisitions and Integrations Leader
CEF Global Lease Management Leader

GE CAPITAL SMALL BUSINESS FINANCE **2001 - 2004**
Ops and Business Technology Manager

GE CAPITAL MORTGAGE SERVICES **1996 - 2001**
Ops and Business Technology Manager
Vice President, Cash Operations

CITICORP/CITIBANK **1973 - 1996**
Vice President, Consumer Credit and Mortgage Servicing
Vice President, National Operations – Consumer Credit
Vice President, Operations Development – National Mortgage Operations
Distribution and Marketplace Manager

EDUCATION

Bachelor of Science, Business Management and Communications, Adelphi University of Garden City, 1982

Appendix B

Expert Witness Matters

Gillis v. Household Finance Corporation III, et. al.
No. GJH-18-3923 (D. Md.)
Expert report

Hug v. Mr. Cooper, f/k/a Nationstar Mortgage
No. 18CV144 (W.D. Wis.)
Expert report

Whitman v. One West Bank, FSB
No. BC550713 (Cal. L.A. County)
Deposition testimony

Green Planet Servicing, LLC v. Freedom Mortgage Corporation
No. 13 L 9978 (Ill. Cir. Cook County)
Expert report, deposition testimony

Gillis v. Household Finance Corporation, Select Portfolio Servicing, Inc. and Caliber Home Loans, Inc.
No. GJH-18-3923 (Md. Southern Division)
Expert report

Appendix C

Documents Relied Upon

Mr. Colombo's Amended Answer, Affirmative Defenses and Counterclaim to MLNI-1 Trust's Complaint filed (unknown filing date) in the Circuit Court of the Fifteenth Judicial Circuit in and for Palm Beach County, Florida

Pooling and Servicing Agreement Dated as of September 1, 2006, Merrill Lynch Mortgage Investors Trust, Mortgage Loan Asset-Backed Certificate, Series 2006-MLN-1; www.trustinvestorreporting.usbank.com/TIR/public/deals/detail/9772/merrill-lynch-series-2006-mln1

Colombo's Motion to Amend the Counterclaim filed on September 11, 2018 in the Circuit Court of the Fifteenth Judicial Circuit in and for Palm Beach County, Florida

Counter-Plaintiff's Motion for Class Certification and Supporting Memorandum of Law filed on July 22, 2019 in the Circuit C Court of the Fifteenth Judicial Circuit in and for Palm Beach County, Florida

Servicing Guide, Fannie Mae Single Family:
https://singlefamily.fanniemae.com/media/8911/display

Freddie Mac Single-Family Seller/Servicer Guide:
https://guide.freddiemac.com/app/guide/segment/Seller%2FServicer%20Relationship

Making Home Affordable Program, Handbook for Servicers of Non-GSE Mortgages, Version 5.3, as of February 5, 2019

Peter A. Colombo Deposition of December 16, 2019

Nationstar 10-K:

https://www.sec.gov/Archives/edgar/data/1520566/000152056613000021/0001520566-13-000021-index.htm

EXHIBIT K

**Expert Report of Michael Horoho
dated November 7, 2024**

IN THE CIRCUIT COURT OF THE
FIFTEENTH JUDICIAL CIRCUIT
IN AND FOR PALM BEACH
COUNTY, FLORIDA

CASE NO.:
502017CA000532XXXXMBAB

US BANK TRUST N.A. AS TRUSTEE SUCCESSOR IN INTEREST TO BANK OF AMERICA, NATIONAL ASSOCIATION AS TRUSTEE, SUCCESSOR BY MERGER TO LASALLE BANK NATIONAL ASSOCIATION AS TRUSTEE FOR MERRILL LYNCH MORTGAGE INVESTOR TRUST, MORTGAGE LOAN ASSET-BACKED CERTIFICATE SERIES 2006-MLN1 1,

Plaintiff,

vs.

PETER A. COLOMBO, etc., et. ux., et al.,

Defendant and Plaintiff-in-Counterclaim

vs.

US BANK TRUST N.A. AS TRUSTEE SUCCESSOR IN INTEREST TO BANK OF AMERICA, NATIONAL ASSOCIATION AS TRUSTEE, SUCCESSOR BY MERGER TO LASALLE BANK NATIONAL ASSOCIATION AS TRUSTEE FOR MERRILL LYNCH MORTGAGE INVESTOR TRUST, MORTGAGE LOAN ASSET-BACKED CERTIFICATE SERIES 2006-MLN1-1, and NATIONSTAR MORTGAGE, LLC, ROBERTSON, ANSCHUTZ & SCHNEID, P.L.

Defendants-in-Counterclaim.
_____ /

Nationstar (Colombo) Document Production - 002562

Expert Report of Michael Horoho

11/7/2024

Confidential

Nationstar (Colombo) Document Production - 002563

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Nationstar (Colombo) Document Production - 002564

I am a Managing Director at FTI Consulting ("FTI"), 200 State Street, 9th Floor, Boston, MA 02109. FTI is a global consulting firm providing expert support to clients navigating a wide range of disputes. Our services encompass complex commercial, regulatory, and public law matters, leveraging deep industry-specific knowledge to address and resolve challenging issues effectively.

I. Introduction and Scope of Assignment

1. FTI was engaged by McGuireWoods LLP ("Counsel") in connection with its representation of Nationstar Mortgage LLC d/b/a Mr. Cooper ("Nationstar") in the above captioned case.[1] Counsel engaged FTI to evaluate the available records relevant to this matter within Nationstar's systems.

2. As part of my engagement, I interviewed Nationstar personnel, acquired information from Nationstar, and analyzed data and documentation from relevant Nationstar systems to determine if it was feasible, using computer code and database queries, to identify subsets of loans ("programmatically feasible") as defined by Counsel and related to the class definition in the above captioned case. My definition of programmatic feasibility excludes the need to manually review documents for every loan serviced by Nationstar in order to determine if a borrower meets a certain set of criteria.

3. Counsel requested that I determine whether it is programmatically feasible to identify all loans where a borrower's loan account was charged fees categorized as "maintenance" on monthly loan statements that were required fees for registering default/unoccupied properties per local county or city requirements.

4. I was also asked by Counsel to analyze whether it is programmatically feasible to identify all loan accounts charged for a property inspection when the property inspection was performed, but access to the subject property was restricted, including because the property was in a gated community.

5. I was also asked by Counsel to analyze and identify loans that were the subject of two or more foreclosures, as well as the different outcomes experienced by loans with multiple

[1] Counsel also represents, Plaintiff/Counter-Defendant U.S. Bank, N.A., as Trustee Successor in Interest to Bank of America, N.A., as Trustee, Successor by Merger to LaSalle Bank, N.A., as Trustee for Merrill Lynch Mortgage Investor Trust, Mortgage Loan Asset-Backed Certificates Series 2006-MLNI-1 ("U.S. Bank").

foreclosures.

6. I was further asked by Counsel to analyze the prevalence of loans that experienced multiple foreclosures, where the first or second foreclosure outcome was related to a loan modification, reinstatement, payoff, short sale, judgment, or bankruptcy.

7. It is usual and customary for me and for experts in my field of expertise to consider and/or rely upon sources of information such as those identified in my report in conducting these types of analyses. However, I was not provided access to, nor did I conduct a forensic review of Nationstar's systems.

II. Professional Qualifications

8. I am a Managing Director at FTI Consulting with 10 years of experience specializing in complex investigations that involve extensive data acquisition, analysis, and modeling. I have expertise in the areas of database design, complex data modeling, and extraction of large data sets from various sources across industries, including ERP systems, custom applications, and client databases. I deploy my programming and database skills to perform analytics at scale.

9. This analysis has typically involved the identification, extraction, validation, and assimilation of data sets ranging in size from several thousand to hundreds of millions of records.

10. I hold a B.A. degree from the University of Connecticut in Finance.

11. My curriculum vitae can be found in Appendix A.

12. FTI is compensated at the rate of $657 per hour for my services on this matter. No portion of my compensation nor my team's compensation is dependent upon the outcome of this case, and no portion of FTI's fees are dependent upon the substance of my opinion in this matter.

III. Information Considered

13. I examined certain information of the type and nature customarily relied upon by data analysts for the analysis and opinions in this report. I conducted multiple interviews and meetings with individuals at Nationstar who understand the processes and information systems used to manage loans in foreclosure including Nationstar's Black Knight LoanSphere and Invoice Management software and its Loan Servicing and Monitoring System ("LSAMS"). A detailed list of the data analyzed, from which I base my analysis and opinion, is contained in the Appendix,

herein.

IV. Opinions and Analysis with Supporting Data Analytics

a. Opinion No. 1. Programmatic Feasibility of Identifying Maintenance Fees

14. Through interviews with Nationstar I was able to learn the flow of information from Nationstar's servicing systems to a borrower's Mortgage Loan Statement. When a loan enters default, Nationstar may be required to register defaulted and/or unoccupied properties with the appropriate legal entities per city or county requirements.[2] Vendors contracted by Nationstar register the properties on behalf of Nationstar and submit invoices to Nationstar. The vendor invoices are ingested into Nationstar's Black Knight LoanSphere and invoice management software.[3] During the ingestion process an invoice is mapped to 1 of 540 available categorizations of fees in LoanSphere. Nationstar provided to me Business rules and mapping 5.14.24.xlsx (Appendix B) detailing each of the available categories in LoanSphere. Figure 1 below is an example of a property registration fee that was mapped to the 'Vacant Property Registration City/County Fee' category. On a daily cycle, Nationstar runs processes that move all charges for these fees into LSAMS software, which amongst other functions, serves as the source for Mortgage Loan Statement generation. Appendix B shows that LSAMS contains 151 *corporate advance codes* for the categorization of fees.[4] Part of the ingestion process includes mapping the 540 categories in LoanSphere to 151 corporate advance codes in LSAMS, effectively reducing the more detailed 540 categories in LoanSphere to 151 corporate advance codes in LSAMS.

15. For example, in Figure 1, an extracted record from Registration line items for Columbo.xlsx (Appendix C), reflects that the 'Vacant Property Registration City/County Fee' category in LoanSphere was mapped to the 'W2' corporate advance code in LSAMS. The corporate advance code in LSAMS eventually determines how these vendor fees appear on Mortgage Loan Statements. Nationstar advised me that property registration fees in LoanSphere, which are mapped to LSAMS corporate advance code 'W2', have historically appeared on invoices as *maintenance fees*. Nationstar further provided to me a mapping file, STMTADVTYPES History.xlsx (Appendix D) that shows that the 'W2' corporate advance code

[2] I do not have an opinion on Nationstar's adherence with city or county requirements, nor which cities or counties require registration or under what circumstances such registration is required.

[3] Black Knight, Inc. was acquired by the Intercontinental Exchange in 2023. https://ir.theice.com/press/news-details/2023/Intercontinental-Exchange-Completes-Acquisition-of-Black-Knight-and-Announces-Preliminary-Results-of-Elections-Made-by-Black-Knight-Stockholders-in-Connection-with-the-Acquisition/default.aspx

[4] The portion of the Rule Description column that begins with RETURN shows the corresponding corporate advance code.

maps to Maintenance on Mortgage Loan Statements. I was able to corroborate this information with the corresponding Mortgage Loan Statement, included in Figure 1 below.

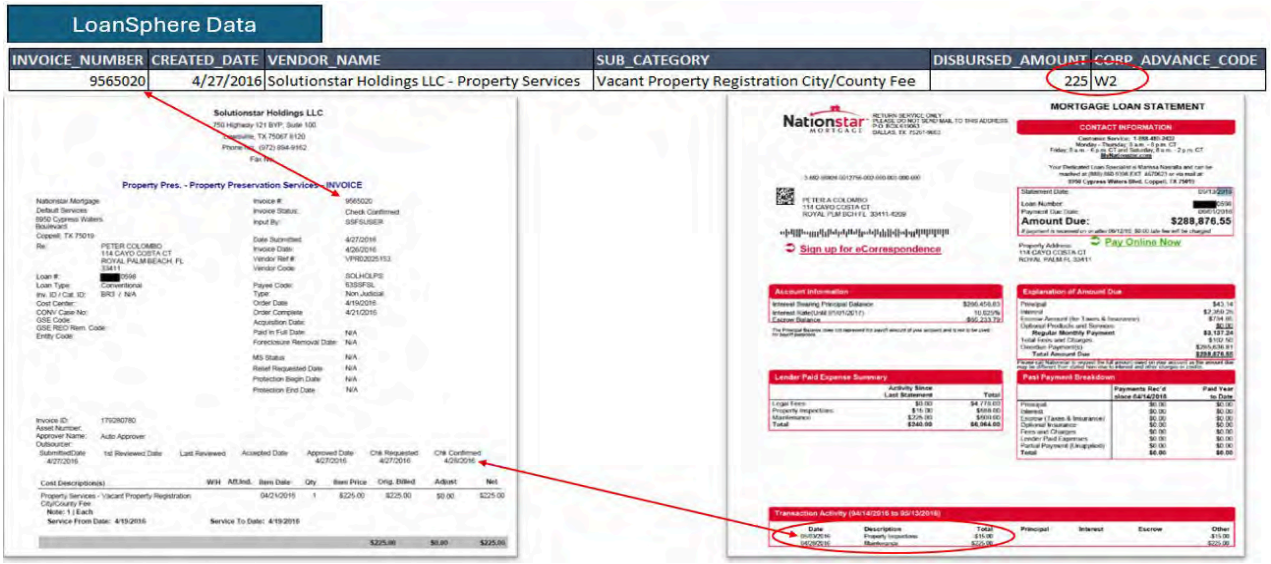
16. These facts lead me to conclude that it is programmatically feasible to identify borrowers whose loan accounts were charged property registration fees that were reported as maintenance fees on mortgage statements. An identification of all loans that were subject to this reporting would be achieved through an analysis of:

a) the mappings of LoanSphere categorization to LSAMS corporate advance codes; and

b) LSAMS corporate advance codes to mortgage statement generation.

17. With an understanding of this mapping, queries can be run on LoanSphere to identify the loans where property registration fees appeared as maintenance fees on borrowers' mortgage statements.

Figure 1 – Mapping of Registration Fees to Mortgage Statement



b. Opinion No 2. Programmatic feasibility of identifying borrowers charged for property inspections when the inspector could not gain access to the property because the property was in a gated community

18. Nationstar requires vendors to submit their property inspections electronically in

the MBA Standardized Field Services Format[5] ("Electronic Inspection Submission"). All vendors are required to use the same format.

19. The technical definition and instructions for the Electronic Inspection Submission template is provided to Nationstar's vendors in PIR Key (Inspection Resul;t File Template) – 1.11.2023.xlsx (Appendix E) ("vendor submission requirements"). Per Nationstar, lines highlighted yellow in the vendor submission requirements indicate required fields that the vendor must submit.

20. The PIR50 section of the Electronic Inspection Submission guidance contains two fields relevant to my analysis. The first field is called 'Able to Access Prop' and has three allowable values:

a) 'Y' for Yes

b) 'N' for No

c) 'U' for Unable to determine.

21. The second field in the table is named 'Unable to Access Reason' and has seven allowable values:

a) 'A' for Gated Community

b) 'B' for Access Code Required

c) 'C' for Guard,

d) 'D' for Weather Conditions

e) 'E' for Natural Disaster

f) 'F' for No Trespassing

g) 'G' for Other.

22. Both fields are marked as required, via yellow highlighting, in the vendor submission requirements.

23. When a vendor makes an Electronic Inspection Submission to Nationstar, a nightly

[5] File description sourced from HDR tab in PIR Key (Inspection Resul;t File Template) – 1.11.2023.xlsx

process is run to ingest the results into LSAMS. The PIR50 section of the Electronic Inspection Submission is ingested into a COBOL[6] table in LSAMS named PRPISP00 (Appendix F) via a block of COBOL code in the COBOL-PIR005C (Appendix G) program.[7] 'Able to Access Prop' is mapped to the field ABLEPROPAC and 'Unable to Access Reason' is mapped to the field NABLEPROP.

24. PRPISP00 is replicated in Nationstar's SQL Server environment on a near-real time basis. I received a complete extract of the replicated PRPISP00 SQL Server table for my analysis[8] as of September 24, 2024. The extract contained 26,285,309 records.

25. After loading the extract of PRPISP00 into an FTI hosted SQL Server, I analyzed the values in the ABLPROPAC and NABLEPROP fields for adherence to the vendor submission requirements.

26. For ABLPROPAC, my analysis revealed that 2,203,978 records (8.38% of the total records in the extract) contained values that were missing, or did not contain 'Y', 'N', or 'U'. In my opinion, any records with missing values or containing characters other than 'Y', 'N', or 'U' are invalid per the vendor submission requirements as shown in Table 1, below:

Table 1

Invalid Values in ABLPROPAC

ABLPROPAC	Inspections
NULL	2,202,283
G	10
L	1,659
M	22
S	4
	2,203,978

27. For NABLEPROP, my analysis revealed that 21,636,387 records (82.31% of the total records in the extract) contained values that were missing, or did not contain 'A', 'B', 'C', 'D', 'E', 'F', or 'G'. In my opinion, any records with missing values or containing characters other

[6] COBOL is an acronym for Common Business Oriented Language.

[7] Relevant code can be found within sequence numbers 79800-81400, 0231000-231300, and 452200 – 453900. This code was live since May 2015, I do not know what the code looked like prior to this date.

[8] PRPISP00_20240924.txt (Appendix J)

than ‘A’, ‘B’, ‘C’, ‘D’, ‘E’, ‘F’, or ‘G’ are invalid per the vendor submission requirements as shown in Table 2, below. Due to the illogical or missing information in the source data, reconciling these records for missing or incorrect information requires a manual, record-by-record review.[9]

Table 2

Invalid Values in NABLEPROP

NABLEPROP	Inspections
NULL	17,530,833
0	4,105,416
T	105
Y	17
N	11
┬[a]	5
	21,636,387

28. After removing the records that did not adhere to vendor submission guidance for ABLPROPAC or NABLEPROP, 4,648,894 records remained for further analysis (the “validated records”).

29. In 331,428 of the validated records, the data shows that the ABLPROPAC field is ‘Y’ but the NABLEPROP field contains the values ‘A’, ‘B’, ‘C’, ‘D’, ‘E’, or ‘F’. In my opinion, it is not logical for the data to indicate the inspector was able to gain access to the property via the ABLPROPAC field but indicate a value for NABLEPROP other than ‘G’. There are 76,917 records where ABLPROPAC is equal to ‘Y’ and NABLEPROP is equal to ‘G. Details are shown in Table 3, below:

[9] I understand that Nationstar ingests the data from the vendor directly and does not separately verify vendor adherence to submission requirements on the PIR50 section of Electronic Inspection Submission at the time these records are ingested into Nationstar’s systems.

Table 3

Combinations of ABLPROPAC and NABLEPROPAC, ABLPROPAC 'Y'

ABLPROPAC	NABLEPROP	Inspections
Y	A	71,064
Y	B	14,300
Y	C	37,971
Y	D	410
Y	E	4,305
Y	F	203,378
Y	G	76,917
		408,345

30. In 4,233,634[10] of the validated records, the data shows that the ABLPROPAC is 'N'; every allowable value of NABLEPROP is present within this population as shown in Table 4, below.

Table 4

Combinations of ABLPROPAC and NABLEPROPAC, ABLPROPAC 'N'

ABLPROPAC	NABLEPROP	Inspections
N	A	294,285
N	B	171,462
N	C	99,708
N	D	6,251
N	E	16,771
N	F	68,870
N	G	3,576,287
		4,233,634

31. My analysis has revealed that, when considering ABLPROPAC and NABLEPPROP, 4,317,466 records in PRPISP00 contain allowable values and logical conditions (only 16.43% of the total records). These records equate to 677,765 unique loans. There are 161 records associated with the Colombo loan, 49 of those records are valid per the definitions above.

32. Given the illogical combinations in Table 3, I cannot confirm whether the ABLPROPAC or NABLEPROP should both be used or only one field should be used to ascertain

[10] There are 6,915 records in the validated population where ABLPROPAC equals 'U' and NABLEPROP equals 'G'

the access restricted property inspections without a sample-based file review to determine the accuracy of the information within such fields. If a sample-based file review is performed, this report will be updated.

c. Analysis No. 1 Loans which have experienced multiple foreclosures have over 1,500 different outcomes.

33. I understand from Counsel that the outcome of a foreclosure for a loan may inform the class membership issues in this litigation matter. Accordingly, the capability of identifying foreclosure outcomes within the Nationstar systems was an important objective of my work.

34. Nationstar maintains a table with foreclosure records that is the main driver for operational reports that require common foreclosure data points for analysis ("Foreclosure Master").[11] Records are ingested into this table from LoanSphere, and prior to that Fortracs, a legacy foreclosure system in operation until January 2013, per Nationstar.

35. I received an extract of the Foreclosure Master table, fl_since_2010.xlsx (Appendix H). The extract contained a subset of the columns available in the table including:

a) LOAN_NUM_N

b) FORECLOSURE_ID

c) FC_FLAG

d) FC_ATTY_REFER_DATE

e) FC_STATUS

f) FC_ACTUAL_SALE_DATE

g) SOURCE_SYSTEM

h) UPB

i) COMPLAINT_FILED

j) PROP_STATE

k) FC_STATUS_DATE

[11] Foreclosure Master is a table named "TB_VW_FC_RANKED" in a SQL Server database named "defaultreportingwrite" where Nationstar stores operational reporting datasets related to foreclosures, bankruptcies, REOs, and Property Preservation.

36. Per Counsel, I instructed Nationstar to include an extract of loans with multiple foreclosures where the foreclosure attorney referral date (FC_ATTY_REFER_DATE) was greater than or equal to January 1, 2010, or the date the foreclosure action was closed in the system (FC_STATUS_DATE) was greater than or equal to January 1, 2010.[12]

37. At the direction of Counsel, I further filtered the file to exclude from my analysis any records where a complaint was not filed for the foreclosure action (the COMPLAINT_FILED_DATE field was blank).[13]

38. I then relied on LOAN_NUM_N, FC_ATTY_REFER_DATE, FC_STATUS_DATE, and FC_STATUS for my analysis of foreclosure outcomes. Nationstar explained to me that the FC_STATUS ('Foreclosure Status') column contains the outcome of the foreclosure for a given record.

39. My analysis of the table revealed that there were 24,747 loans with between two (2) and seven (7) foreclosures since 2010 in Florida as shown in Table 5, below:

Table 5

Multiple Foreclosure Summary

Number of Foreclosures	Total Loans
2	20,608
3	3,667
4	422
5	39
6	8
7	3
Total:	24,747

40. Each foreclosure had a designated status. For those loans that experienced two (2) foreclosures, there are 624 combinations of first foreclosure status and second foreclosure status. One of the first foreclosure statuses is 'Closed-Restart Necessary.' The Colombo loan reflects such a first foreclosure status.

---

[12] I observed 105 records that contained a FC_ATTY_REFER_DATE that was after the FC_STATUS_DATE; this appears to be an illogical condition but these records were included in the subsequent analysis.

[13] I observed 5,065 loans in the population that had two foreclosures with the same complaint filed date for both the first and second foreclosure records provided by Nationstar. I did not conduct a file level review to understand why Nationstar systems contain two foreclosure records in these instances; these records were included in the subsequent analysis. I am aware of at least one record with a blank COMPLAINT_FILED_DATE in the Foreclosure Master when in fact a complaint was filed.

41. Among the second foreclosure statuses is 'Hold Litigation'. The Colombo loan reflects such a second foreclosure status. The Colombo loan is one (1) of only fifteen (15) loans with both "CLOSED - Restart Necessary" as the first status and "Hold - Litigation" as the second foreclosure status. (7.2 one-hundredths of 1% (.00072) of the total loans with two foreclosures in Florida since 2010). See Table 6 below.

42. There are 5,942 (15 + 5,927) loans where the first foreclosure status is 'Closed – Restart Necessary'; in this population there are 39 different statuses for the second foreclosure (including 'HOLD – Litigation'). There are 585 additional combinations of first and second foreclosure statutes for loans with two foreclosures.

Table 6

Two Foreclosure Combinations

First Foreclosure	Second Foreclosure	Loans	Fraction of Total
Closed - Restart Necessary	*Hold - Litigation*	15	<0.08%
	38 Additional Statuses	5,927	28.76%
585 Additional Status Combinations		14,666	71.16%
624 Total Status Combinations		**20,608**	**100%**

43. Additionally, my analysis revealed that for loans with three foreclosures, there are 657 distinct combinations of first, second, and third foreclosure statuses. Loans with four foreclosures experienced 252 distinct combinations and loans with five foreclosures experienced 38 distinct combinations. In total, my analysis of loans with between two and five foreclosures showed 1,571 different combinations of Foreclosure Status. These results are shown in Table 7 below:

Table 7

Summary of FC_STATUS Combinations

Number of Foreclosures	Total Loans	Distinct Combinations of FC Status
2	20,608	624
3	3,667	657
4	422	252
5	39	38

d. Analysis No 2. Loans where one or more foreclosures resulted in a Loan Modification, Reinstatement, Payoff, Short Sale, Short Pay, Bankruptcy, or Judgment outcome

44. At the direction of Counsel, and with input from Nationstar, I mapped certain foreclosure statuses in the Foreclosure Master table to 7 general outcomes: Judgment, Loan Modification, Short Sale, Short Pay, Reinstatement, Bankruptcy filed, and Payoff. This mapping can be found in Foreclosure_Status_Classification_Mapping.xlsx (Appendix I).

45. I understand from Counsel these 7 general outcomes are of importance regarding class membership issues in this litigation matter. As such, my analysis was focused on identifying which loans met these classifications across the population of loans with two foreclosures.

46. I used a *waterfall approach* to identify loans with a foreclosure outcome categorized as a Loan Modification (41.79% of the population), then loans with a foreclosure outcome categorized as a Reinstatement (6.83% of the population), then loans with a foreclosure outcome categorized as a Payoff or Short Sale (3.18% of the population), then loans with a foreclosure outcome categorized as a Judgement (37.74% of the population) and last, loans with a second foreclosure outcome categorized as Bankruptcy (0.15% of the population). My analysis revealed that 89.70% of the loans with two foreclosures fall into the 7 general outcomes defined by Counsel as shown in Table 8, below:

Table 8

2 FC Classification Waterfall

Classification	Loan Count
Overall Total	**20,608**
Loan Modification in BOTH 1st and 2nd FC	1,440
Remaining:	19,168
Loan Modification 1st FC	4,809
Remaining:	14,359
Loan Modification 2nd	2,365
Remaining:	11,994
Reinstatement in 1st OR 2nd	1,408
Remaining:	10,586
Payoff OR Short Sale in 1st OR 2nd	656
Remaining:	9,930
Judgement/Foreclosure Sale Occurred in 1st OR 2nd	7,778

Remaining:	2,152
Bankruptcy in 2nd FC	32
Total Remaining:	**2,120**

47. After taking into account these 7 outcomes, there are 2,120 total loans remaining. Of this remaining population, 394 loans contain a code for the second foreclosure of "Service Released" or "CLOSED – Service Release", which I understand to mean that the loan was service released to another servicer other than Nationstar. The remaining 2,090 loans still have 175 number of distinct combinations of outcomes/statuses.

Table 9

Post-2 FC Classification Waterfall Summary of FC_STATUS Combinations

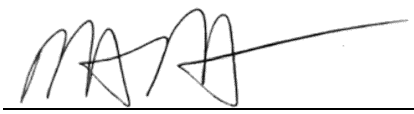
Total Loans	Distinct Combos of FC Status
20,608	624
Total Loans Post Waterfall	**Distinct Combos Post-Waterfall**
2,120	180
Total Loans Post "Service Released" or "CLOSED – Service Release"	**Distinct Combos- Remaining Loans**
1,726	156

V. Signature and Right to Modify

48. I reserve the right to render additional opinions and/or to supplement or amend the opinions given in this report in the event that additional data or information becomes available.

49. In connection with my anticipated trial testimony and tutorials, I may use as exhibits at trial various documents produced and testimony given in this case that refer or relate to the matters set forth in my report. In addition, I may create and introduce graphical depictions, charts, tables, models, animations, or other exhibits to aid the court and the jury in understanding the issues and my opinions stated herein.

Executed this November 7th, 2024.



Michael Horoho

VI. References

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Appendices

Appendix A – Michael Horoho 0624.pdf
Appendix B – Business rules and mapping 5.14.24.xlsx
Appendix C – Registration line items for Columbo.xlsx
Appendix D – STMTADVTYPES History.xlsx
Appendix E – PIR Key (Inspection Resul;t File Template) – 1.11.2023.xlsx.
Appendix F – PRPISP00.pdf
Appendix G – PRI005C.pdf
Appendix H – fl_since_2010.xlsx
Appendix I – Foreclosure_Status_Classification_Mapping.xlsx
Appendix J – PRPISP00_20240924.txt

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Appendix A – Michael Horoho 0624

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Michael Horoho

Managing Director, Data & Analytics

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Location
200 State Street, 9th Floor
Boston, MA 02109

Education
B.S. in Business Administration, Major in Finance, University of Connecticut

Michael Horoho is a Managing Director in FTI Consulting's Data & Analytics practice. Since joining FTI Consulting in 2014, Mr. Horoho has leveraged his skills to provide support on complex investigations involving the acquisition and modeling of large quantities of transactional and accounting data. Mr. Horoho has leveraged data analytics to enhance and support multiple cybersecurity investigations and designed and executed remediation strategies for organizations impacted by errors in their technology systems. Additionally, Mr. Horoho is a part of FTI Consulting's ESG Global Ambassador team, offering his expertise in solving complex ESG-related data challenges.

Mr. Horoho has experience on complex investigations where he has assisted in managing the collection and analysis of complex data sets from systems, including Enterprise Resource Planning (ERP) systems, custom applications, and client databases. He assisted in the consolidation, normalization and analysis of these complex data sets using SQL, Python, R, and other tools. Mr. Horoho has extensive experience developing automated models and analytics for litigation and investigation support which could be modified based upon the legal foundations provided by counsel.

Mr. Horoho assisted a client with remediating investors for monetary loss caused by an internal systems issue. Mr. Horoho led a team responsible for designing and building a model to calculate pro forma balances based on historical data and complex logic to assess what each investor was owed. The model could process many transactions quickly and enabled the efficient calculation of proforma balances across tens of thousands of investors. During that engagement, Mr. Horoho was part of a team deployed to review the Client code to verify the source of the error and that the coding fix was applied accurately.

Mr. Horoho supported a client with documentation and code review of its distributed e-delivery platform to understand the root cause of a known processing error. Additionally, he helped the client quantify the scope of the error and performed data-driven reconciliations to confirm the error was resolved.

Relevant Experience

- Mr. Horoho has led a team of over thirty investigators on a large-scale cyber security investigation. As a part of that investigation, Michael built and maintained data pipelines for the client that made the collection and analysis of relevant data faster and more efficient, helped develop quantitative methods to assess risk and wrote and analyzed interrogatories sent to multiple third parties.
- Mr. Horoho has assisted clients with the audit of complex IT implementations aimed at achieving ITAR compliance. He led a team of professionals on numerous international site visits to test automated systems for ITAR compliance, conducting interviews, analyzing data samples, and testing ERP systems.
- Recently, Mr. Horoho has led teams responsible for performing disparate impact analytics and code review to scrutinize automated decision-making systems in an evolving regulatory landscape.
- Mr. Horoho co-leads the Data & Analytics AI and Machine Learning lab, an internal working group that applies advanced analytics concepts to real-world challenges. As Co-Lead of the AI Lab, he leads multi-disciplinary innovation teams comprised of 20+ total data scientists, engineers, and strategists to deliver rapid proofs of concept and solutions across industries and use cases. He helps design and lead case competitions, monitors advancements in the industry, and advises teams on the best approaches to solving complex problems with analytics.

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Appendix B – Business rules and mapping 5.14.24.xlsx

Produced separately in native format.

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Appendix C – Registration line items for Columbo.xlsx

Produced separately in native format.

Appendix D – STMTADVTYPES History.xlsx

Produced separately in native format.

Appendix E – PIR Key (Inspection Resul;t File Template) – 1.11.2023.xlsx

Produced separately in native format.

Appendix F – PRPISP00

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FILE: PRPISP00 LIBRARY: CDATA FORMAT: RPRPISP FILE TEXT: Property inspection input file

TEXT	KEY FIELD	FIELD NAME	FIELD TYPE	FIELD LENGTH	DEC POS	START LOC	ALLOW NULL	COLUMN HEADINGS	ALIAS FIELD NAME
Id		ID	P	11	0	1		Id	
Created By		CREATEDBY	A	10		7		Created By	
Updated By		UPDATEDBY	A	10		17		Updated By	
Loan Number		LOAN#	P	10	0	27		Loan Number	
Loan Seq Number		LOANSQ#	P	3	0	33		Loan Seq Number	
Date Added		DATEADDED	P	8	0	35		Date Added	
Able To Access Prop		ABLPROPAC	A	1		40		Able To Access Prop	
Unable To Access Reason		NABLEPROP	A	1		41		Unable To Access Rea	
Vpr Muni		VPRMUNI	A	1		42		Vpr Muni	
Code Violation		CODEVALI	A	1		43		Code Violation	
Code Violation Reason		CODEVALIR	A	1		44		Code Violation Reaso	
Bad Address Reason		BADADDRSN	A	1		45		Bad Address Reason	
Case No.		CASE#	A	15		46		Case No.	
Lock Box		LOCKBOX	A	1		61		Lock Box	
Lock Box Code		LOCKBOXC	A	4		62		Lock Box Code	
Complaint Number		COMPLAIN#	A	15		66		Complaint Number	

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Appendix G – PRI005C

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```
SOURCE FILE . . . . . .  CUSLSAMSRC/QCBLSRC
MEMBER  . . . . . .  PRI005C

SEQNBR*...+... 1 ...+... 2 ...+... 3 ...+... 4 ...+... 5 ...+... 6 ...+... 7 ...+... 8 ...+... 9 ...+... 0
  100        IDENTIFICATION DIVISION.
  200       ***************************************************************                                  12/22/94
  300       *                                                             *                                  11/18/99
  400       *  PROGRAM ID   : PRI005C                                     *                                  12/22/94
  500       *  PROGRAM NAME : COPY RESULT FILE FROM TAPE                  *                                  12/22/94
  600       *                                                             *                                  12/22/94
  700       ***************************************************************                                  04/24/96
  800       *                                                             *                                  04/24/96
  900       *            Copyright © 2008 ISGN Corporation                *                                  12/31/98
 1000       *                     All Rights Reserved                     *                                  06/25/02
 1100       *                      Printed In U.S.A.                      *                                  04/24/96
 1200       *                                                             *                                  04/24/96
 1300       *    This document contains unpublished, confidential and     *                                  04/24/96
 1400       * proprietary information of ISGN Corporation.                *                                  04/24/96
 1500       * No disclosure or use of any portion of the contents of these *                                  04/24/96
 1600       * materials may be made without the express written consent of *                                  04/24/96
 1700       * ISGN Corporation.                                           *                                  04/24/96
 1800       *                                                             *                                  04/24/96
 1900       *                                                             *                                  04/24/96
 2000       ***************************************************************                                  04/24/96
 2100       * PROJECT ID  INIT   DATE    DESCRIPTION                     *                                  04/24/96
 2200       * ----------  ---- --------  ----------------------------- *******                                  04/24/96
 2300       *             SDC  060793  INITIAL WRITE                    *******                                  12/22/94
 2400       * WMC         AEA  010694  USE SRVPIO ORDER DATE RATHER     *******                                  12/22/94
 2500       *                          THAN TAPE ORDER DATE IN SRVPIR1. *****                                  12/22/94
 2600       * WMC         SDC  042794  FIX DATA DECIMAL PROBLEMS        *******                                  12/22/94
 2700       * CUSP0019    MEH  122294    CHANGED COLLECTION ITEM FROM *******                                  12/22/94
 2800       *                            FEE BILL ("FB") TO CORP ADV  *******                                  12/22/94
 2900       *                            ("CA") IF NEW FACTOR,        *******                                  01/12/95
 3000       *                            PROPINCA, IS SET TO "Y"      *******                                  01/12/95
 3100       * DELP001701  TM   072195  Add sequence to allow multiple *******                                  07/21/95
 3200       *                          order records per loan; match  *******                                  07/21/95
 3300       *                          result with correct order.     *******                                  07/21/95
 3400       *                  072795  Update Fee Billing Total in    *******                                  07/27/95
 3500       *                          SRVALT2 using new fee amount.  *******                                  07/27/95
 3600       *                  080295  Get initial or subseqent PI fee*******                                  08/02/95
 3700       *                          for FHA loans from SRVHFO file.*******                                  08/02/95
 3800       *                  082995  Store vendor type/number.      *******                                  08/29/95
 3900       * CUSP0019    MEH  090195    PROVIDE NEW FACTOR, PROPINCA,*******                                  09/01/95
 4000       *                            TO SPECIFY WHETHER PROP IN   *******                                  09/01/95
 4100       *                            ARE TRACKED THROUGH CORP ADV *******                                  09/01/95
 4200       *                            OR FEE BILLING               *******                                  09/01/95
 4300       * DELP001701  TM   090895  Hard code SRVHFO fee descript  *******                                  09/08/95
 4400       *                          in collection comment.         *******                                  09/08/95
 4500       * DELP001701  TM   090195  Use business date from NXTDAY  *******                                  09/09/95
 4600       *                          instead of system date.        *******                                  09/09/95
 4700       * INVP0081    SDC  042496  Added an update to the property*******                                  04/24/96
 4800       *                          condition code in SRVALT2.     *******                                  04/24/96
 4900       * DELP001702  TM   060596  Standardize report headings.   *******                                  06/05/96
 5000       * INVP008101  TM   071196  Delete R1-PROP-CONDITION, not  *******                                  07/11/96
 5100       *                          on ver 2 tape.  Revise code for*******                                  07/11/96
 5200       *                          prop condition code in ALT2.   *******                                  07/11/96
 5300       * EOYP0031    TCN  090696    Recompile for SRVALT2 changes*******                                  09/06/96
```

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SOURCE FILE . . . . . CUSLSAMSRC/QCBLSRC
MEMBER PRI005C

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SEQNBR*...+... 1 ...+... 2 ...+... 3 ...+... 4 ...+... 5 ...+... 6 ...+... 7 ...+... 8 ...+... 9 ...+... 0
 5400       * DELP0081    MEH  110696    Move "4" to SFDM Occupancy   *******                              11/06/96
 5500       *                            Status field if PI code "C". *******                              11/06/96
 5600       * LNSP0050    RLP  022497    RECOMPILED FOR ALT2 CHG.     *******                              02/24/97
 5700 Y2KCMT* Y2K          CDG  040298  YEAR 2000 CONVERSION.          *******                              04/02/98
 5800 Y2KCMT* Y2K          CDG  061298  REVERSAL 2000 CONVERSION FOR   *******                              06/12/98
 5900 Y2KCMT*                           SRVPIRT                                                            06/12/98
 6000       * TA01002101  TM   123198  Move fields from SRVDSR to     *******                              12/31/98
 6100       *                           SRVALT1, SRVMLD & SRVBAL.     *******                              12/31/98
 6200       * TA01002101  SMP  031199  MODIFIED FOR NEW SRVALT1,      *******                              03/11/99
 6300       *                           SRVMLD, AND SRVBAL LAYOUTS.   *******                              03/11/99
 6400       * TA010021    SDC  041699  RECOMPILE                      *******                              04/16/99
 6500       * TA01002107  AJS  051199    WRITE TO SRVLTRS FILE WHEN  *******                              05/11/99
 6600       *                            WHEN COLL CODE UPDATED IN COLI *****                              05/11/99
 6700       * LS800466    MLG  040699| Correct WS-PIR-COMP-DATE Format*******                              09/14/99
 6800       *                  050799| Correct format or COMP date in *******                              09/14/99
 6900       *                        | PIR output records. Display    *******                              09/14/99
 7000       *                        | true comp date on reports.     *******                              09/14/99
 7100       * TA010087    NS   091499| This is an 8.4 retro-fit.      *******                              09/14/99
 7200       * TA010030    KPR  100499| Recompiled for chgs to SRVMLD file  *                               10/04/99
 7300       * TA01002114  MCW  102199| Recompiled for chgs to SRVALT1      *                               10/21/99
 7400       * TA010063    HK   110899! Removed I/O to COLI/COLC for FB's.  *                               11/08/99
 7500       *                          Call FEECHGC to write to COLI/COLC                                   11/08/99
 7600       *                          and SRVFBDUE.                                                        11/08/99
 7700       *                          Call FEEUPDC to write to SRVDTRN and*                                11/08/99
 7800       *                          SRVETRN.                                                             11/08/99
 7900       *            ROC  111899| Use SRVCPLAN file for Fee Codes     *                               11/22/99
 8000       *                        |  instead of SRVFACT file           *                               11/18/99
 8100       * TA010063    HK   011700  Added Loan Record as a parm to call *                               01/17/00
 8200       *                          FEEUPDC routine.                    *                               01/17/00
 8300       * 093000516   DFW  082100  Write a SRVDISB record when PROPIN                                   08/21/00
 8400       *                          factor is set to a "Y".                                              08/21/00
 8500       * 093000517   DFW  100300  Change how the Disb. Rpt file is                                    10/03/00
 8600       *                          closed.                                                              10/03/00
 8700       * 093000517   DFW  100900  Changed If statement on the DISB                                    10/09/00
 8800       *                          reporting for DISB.                                                  10/09/00
 8900 SDC   * CCS0000102  SDC  010401  Retroed CCS0000573 below.        ****                               01/04/01
 9000 CTG   * CCS0000573  CTG  081000  CCS No Changes for LOAN TYPE     ****                               01/04/01
 9100       * CCS00213    JFR  031501  RECOMPILE FOR SRVCOLI CHANGES  *******                              03/15/01
 9200       * INVP0015    MBW  100301  Added factor OCCSFDMS.             *                               10/08/01
 9300 JGC   * PROP0001    JGC  102601  Close coli and colc before call to  *                               10/26/01
 9400       *                          FEECHGC/FEEUPDC to avoid file lock  *                               10/26/01
 9500       * LSCC0016    MBW  061102  12300 - Remove factor FHLMOEDR. Make*                               06/11/02
 9600       *(FTRC0016)              the property condition default '10'.*                               06/11/02
 9700 PGF01 * LSCC0095    PGF  062502  12091 - Use WR1-FEE-TOTAL(Total FEES*                               06/25/02
 9800       *                          from tape for FBDUE.  If Zero, CPLAN*                               06/25/02
 9900 MLG01 * LSCC0171    MLG  082202  12599-Recompile for CFEEUPDC chgs   **                               08/22/02
10000 MBW01 *-------------------------------------------------------------*                               06/16/03
10100 MBW01 *  Coded retro from 1.4.0 into 1.3.4                          *                               06/16/03
10200 MBW01 * LSCC0086    MBW  061603  15068 Recompile because of change  *                               06/16/03
10300 MBW01 *                          to SRVALT2.                         *                               06/16/03
10400 MBW01 *-------------------------------------------------------------*                               06/16/03
10500 YFH1  * LSPC0324    YFH   100404  19799-Recompiled for SRVMLD changes*                               10/04/04
10600 MBW02 * LSPC0596    MBW   092106  25125-Recompiled for SRVSFDM       *                               09/21/06
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SOURCE FILE . . . . . CUSLSAMSRC/QCBLSRC
MEMBER PRI005C

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SEQNBR*...+... 1 ...+... 2 ...+... 3 ...+... 4 ...+... 5 ...+... 6 ...+... 7 ...+... 8 ...+... 9 ...+... 0
10700 MBW02 *                          Changes.                          *                                  09/21/06
10800 MBW03 * LSPC0799    MBW   022508  18209-Use fee amount from the      *                                  02/25/08
10900 MBW03 *                          results file.                     *                                  02/25/08
11000       * LSPC1055    JGC  07192010  29248-Recompile for SRVVNM Chgs    *                               07/30/10
11100  JCH01*-------------------------------------------------------------                                  02/22/12
11200       * CODED RETRO FROM 1.7.12 INTO VERSION 2.0.00                                                  02/22/12
11300       * LSPC1122    JGC  06232011  29738-RECOMPILE FOR C1VNMC CHGS   *                               05/12/15
11400                                                                                                      05/12/15
11500  JCH01*-------------------------------------------------------------                                  02/22/12
11600 MDS02A*-------------------------------------------------------------*                                 07/10/13
11700 MDS02A* LSCC1214   MDS   071013   CODED RETRO FROM 1.7.16 (30559)     *                              07/10/13
11800 MDS02A*                          INTO 2.2.01 (30601)               *                                07/10/13
11900 MDS01A* LSPC1343   MDS   061113   30559-RECOMPILE FOR SRVALT1        *                               07/10/13
12000 MDS01A*                          CHANGES                           *                                07/10/13
12100      A* LSCC1333    MSL   112614   CODED RETRO FROM 1.7.21(31078)     *                             11/26/14
12200      A*                          INTO VERSION 2.2.06(31078)        *                               11/26/14
12300 MSL01A* LSPC1484    MSL  09302014  31078-PROPERTY INSPECTION - NS     *                             11/26/14
12400 MSL01A*                          INCREASED SIZE OF R1-REQ-CODE     *                               11/26/14
12500 JGC01F* LSPC1524    JGC   020315   31333 - Incorrect version of       *                             02/23/16
12600       *                          SRVPIR1 compiled into programs    *                               02/23/16
12700       *                          Recompile                         *                               02/23/16
12800 MDS02A*-------------------------------------------------------------*                                 07/10/13
12900       * NSM8008     PP01 03072014  8008 -Recompile For SRVALT2 Changes*                              05/12/15
13000   PP01*-------------------------------------------------------------                                  05/12/15
13100 NSM01 * 203059   NSM  09302016  Centralized Disbursements - Recompile *                              10/05/16
13200       ***************************************************************                              11/18/99
13300       *-------------------------------------------------------------                                05/12/15
13400       *---       *** CHEC MODIFICATIONS ***                        ---                              05/12/15
13500       *-------------------------------------------------------------                                05/12/15
13600       *--- INIT | NAME                 | DATE       |              ---                              05/12/15
13700       *---------+----------------------+------------+------------------                             05/12/15
13800       *--- DJ01 | DAVID JONES          | 02/26/2008 |              ---                              05/12/15
13900       *         REMOVE EDIT LIMITS THAT PREVENT MORE THAN 4         ---                              05/12/15
14000       *         ERRORS FROM BEING REPORTED.  MODIFY VARIOUS EDITS   ---                              05/12/15
14100       *         ON PHONE NUMBERS.                                   ---                              05/12/15
14200       *-------------------------------------------------------------                                05/12/15
14300       *--- DJ02 | DAVID JONES          | 03/13/2008 |              ---                              05/12/15
14400       *         ADD CODE TO CALL PI0005R THAT WILL DELIVER          ---                              05/12/15
14500       *         ADVANCED DISBURSEMENT DATE.                         ---                              05/12/15
14600       *-------------------------------------------------------------                                05/12/15
14700       *--- DJ03 | DAVID JONES          | 03/13/2008 |              ---                              05/12/15
14800       *         DONT ALLOW DISBURSEMENT TO BE CREATED FOR PROPERTIES---                              05/12/15
14900       *         IN MD.                                              ---                              05/12/15
15000       *-------------------------------------------------------------                                05/12/15
15100       *--- DJ04 | DAVID JONES          | 03/13/2008 |              ---                              05/12/15
15200       *         DONT ALLOW DISBURSEMENT TO BE CREATED IF INSPECTION ---                              05/12/15
15300       *         APPEARS TO BE DUPLICATED.                           ---                              05/12/15
15400       *-------------------------------------------------------------                                05/12/15
15500       *--- MP01 | May Price            | 06/20/2008 |              ---                              05/12/15
15600       *         Add Corp. Expense Process for Property Inspection   ---                              05/12/15
15700       *         for States such as Maryland.                        ---                              05/12/15
15800       *-------------------------------------------------------------                                05/12/15
15900       *--- DJ05 | DAVID JONES          | 01/22/2009                 ---                              05/12/15
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SOURCE FILE . . . . . CUSLSAMSRC/QCBLSRC
MEMBER PRI005C

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SEQNBR*...+... 1 ...+... 2 ...+... 3 ...+... 4 ...+... 5 ...+... 6 ...+... 7 ...+... 8 ...+... 9 ...+... 0
16000       *           MODIFY BILLING PROCESS TO ALLOW FOR CORPORATE     ---                    05/12/15
16100       *           EXPENSES IN ADDITION TO THE CURRENT ADVANCE IN    ---                    05/12/15
16200       *           THE EVENT A DOOR KNOCK HAS BEEN COMPLETED.        ---                    05/12/15
16300       *-------------------------------------------------------------                       05/12/15
16400       *--- DK01 | DAVIS KERSEY         | 03/09/2009 |               ---                    05/12/15
16500       *         FIX UPDATE OF OCCUPANCY STATUS (SRVDSR/SMX220)      ---                    05/12/15
16600       *         WAS UPDATING WITH INDUSTRY STANDARD VALUES, NOT     ---                    05/12/15
16700       *         LSAMS VALUES, NOW BEING TRANSLATED WHEN POSSIBLE.   ---                    05/12/15
16800       *-------------------------------------------------------------                       05/12/15
16900       *--- DJ06 | DAVID JONES          | 06/01/2009                ---                    05/12/15
17000       *           MODIFY PROGRAM TO PRINT NEW FNMA EXPENSE DISB     ---                    05/12/15
17100       *           ON REPORT.                                        ---                    05/12/15
17200       *-------------------------------------------------------------                       05/12/15
17300       *--- DJ07 | DAVID JONES          | 01/20/2010                ---                    05/12/15
17400       *           MODIFY PROGRAM TO CHANGE FEE STRUCTURE.           ---                    05/12/15
17500       *-------------------------------------------------------------                       05/12/15
17600       *--- MLD1 | MIKE DAVIS           | 02/15/2011                ---                    05/12/15
17700       *           LSAMS 1.7.10 RELEASE RETROFIT                     ---                    05/12/15
17800       *-------------------------------------------------------------                       05/12/15
17900       *--- MJ01 | MARILYN JULL         | 09/22/2011                ---                    05/12/15
18000       *           DO NOT CREATE DISBURSEMENTS FOR SAFEGUARD         ---                    05/12/15
18100       *-------------------------------------------------------------                       05/12/15
18200       *--- MJ02 | MARILYN JULL         | 09/22/2011                ---                    05/12/15
18300       *           SRVCPLAN Retrieve changed due to Consent Decree   ---                    05/12/15
18400       *           project.                                          ---                    05/12/15
18500       *-------------------------------------------------------------                       05/12/15
18600       *--- MPXX | May Price           | 04/13/2012 |               ---                    05/12/15
18700       *         Recompile For Investor Number Conversion            ---                    05/12/15
18800       *-------------------------------------------------------------                       05/12/15
18900       *--- DJ08 | DAVID JONES          | 01/20/2010                ---                    05/12/15
19000       *          | MODIFY PROGRAM TO REMOVE ALL DISBURSEMENT        ---                    05/12/15
19100       *          | PROCESSING.                                      ---                    05/12/15
19200       *-------------------------------------------------------------                       05/12/15
19300       *---ARN01 | ARUN KS              | 11/20/2012                ---                    05/12/15
19400       *          | MODIFY PROGRAM TO ADD NEW PIR50 RECORD TO        ---                    05/12/15
19500       *          | RETRIEVE THE NEW FIELDS                          ---                    05/12/15
19600       *-------------------------------------------------------------                       05/12/15
19700       *--- DJ09 | DAVID JONES          | 09/26/2013                ---                    05/12/15
19800       *          | TURN OFF ORDER MATCHING PER TICKET 808235.       ---                    05/12/15
19900       *          | MODIFY PROGRAM TO USER THE INSPECTION REQUEST    ---                    05/12/15
20000       *          | DATE AS THE ORDER DATE FOR THE RESULT DATA.      ---                    05/12/15
20100       *-------------------------------------------------------------                       05/12/15
20200       *--- PP01 | PRAJITH PARAMESWARAN | 02/18/2014                ---                    05/12/15
20300       *          | RECOMPILED FOR SRVALT2 CHANGES.                  ---                    05/12/15
20400       *-------------------------------------------------------------                       05/12/15
20500       *--- MLD1 | MIKE DAVIS           | 05/16/2014                ---                    05/12/15
20600       *          | FIELD SIZE CHANGE ON PROPERTY INSP RESULTS 1 FILE ---                    05/12/15
20700       *          | TICKET 1239390                                   ---                    05/12/15
20800       *-------------------------------------------------------------                       07/26/17
20900       *--- JS01 | John Stevens         | 07/26/2017                ---                    07/26/17
21000       *          | Monitor for invalid TAPE-LOAN-NUM.  This occurs  ---                    07/26/17
21100       *          | on SRVPIRT files with no trailer records.        ---                    07/26/17
21200       *-------------------------------------------------------------                       05/12/15
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SOURCE FILE . . . . . .  CUSLSAMSRC/QCBLSRC
MEMBER  . . . . . .  PRI005C

SEQNBR*...+... 1 ...+... 2 ...+... 3 ...+... 4 ...+... 5 ...+... 6 ...+... 7 ...+... 8 ...+... 9 ...+... 0
21300       *--- XX99 | XXXXXXX XXXXXXX      | 99/99/9999                 ---                                  09/30/16
21400       *          | DESCRIPTION OF CHANGES XXXXXXX.                   ---                                  09/30/16
21500       *-------------------------------------------------------------------                            05/12/15
21600       /
21700        PROGRAM-ID. PRI005C.                                                                          06/09/93
21800
21900        ENVIRONMENT DIVISION.
22000        CONFIGURATION SECTION.
22100
22200        SOURCE-COMPUTER. IBM-AS400.                                                                   05/24/93
22300        OBJECT-COMPUTER. IBM-AS400.                                                                   05/24/93
22400
22500
22600        SPECIAL-NAMES. LOCAL-DATA IS LOCAL-DATA-AREA.                                                 08/22/00
22700
22800        INPUT-OUTPUT SECTION.
22900        FILE-CONTROL.
23000       /                                                                                              06/07/93
23100            SELECT LOAN-FILE ASSIGN TO DISK-SRVDSR                                                    06/09/93
23200                ORGANIZATION IS INDEXED                                                               06/09/93
23300 HK    *******  ACCESS IS RANDOM                                                                      11/08/99
23400 HK             ACCESS IS DYNAMIC                                                                     11/08/99
23500                RECORD KEY IS LF-LOANNO                                                               06/09/93
23600                FILE STATUS IS SRVDSR-STATUS.                                                         06/09/93
23700                                                                                                      06/09/93
23800            SELECT ALT1-FILE ASSIGN TO DATABASE-SRVALT1                                               12/31/98
23900                ORGANIZATION IS INDEXED                                                               12/31/98
24000                ACCESS IS RANDOM                                                                      12/31/98
24100                RECORD KEY IS EXTERNALLY-DESCRIBED-KEY                                                12/31/98
24200                FILE STATUS IS SRVALT1-STATUS.                                                        12/31/98
24300                                                                                                      12/31/98
24400            SELECT MISC-LOAN-FILE ASSIGN TO DATABASE-SRVMLD                                           12/31/98
24500                ORGANIZATION IS INDEXED                                                               12/31/98
24600                ACCESS IS RANDOM                                                                      12/31/98
24700                RECORD KEY IS EXTERNALLY-DESCRIBED-KEY                                                12/31/98
24800                FILE STATUS IS SRVMLD-STATUS.                                                         12/31/98
24900                                                                                                      12/31/98
25000            SELECT VENDOR-FILE ASSIGN TO DISK-SRVVNM                                                  06/09/93
25100                ORGANIZATION IS INDEXED                                                               06/09/93
25200                ACCESS IS DYNAMIC                                                                     06/09/93
25300                RECORD KEY IS V000-VENDOR-KEY                                                         06/09/93
25400                FILE STATUS IS SRVVNM-STATUS.                                                         06/09/93
25500                                                                                                      06/09/93
25600            SELECT RESULT-FILE ASSIGN TO DATABASE-SRVPIR                                              06/14/93
25700                ORGANIZATION IS INDEXED                                                               06/14/93
25800                ACCESS IS DYNAMIC                                                                     07/24/95
25900                RECORD KEY IS EXTERNALLY-DESCRIBED-KEY                                                06/14/93
26000                FILE STATUS IS SRVPIR-STATUS.                                                         06/14/93
26100                                                                                                      05/12/15
26200 ARN01      SELECT RESULTPI-FILE ASSIGN TO DATABASE-[redacted]                                        05/12/15
26300   |            ORGANIZATION IS INDEXED                                                               05/12/15
26400   |            ACCESS IS DYNAMIC                                                                     05/12/15
26500   |            RECORD KEY IS EXTERNALLY-DESCRIBED-KEY                                                05/12/15
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SOURCE FILE . . . . . CUSLSAMSRC/QCBLSRC
MEMBER PRI005C

```
SEQNBR*...+... 1 ...+... 2 ...+... 3 ...+... 4 ...+... 5 ...+... 6 ...+... 7 ...+... 8 ...+... 9 ...+... 0
26600 ARN01           FILE STATUS IS PRPIN-STATUS.                                                    05/12/15
26700                                                                                                 06/09/93
26800             SELECT FACTORS-FILE ASSIGN TO DISK-SRVFACT                                          06/09/93
26900                 ORGANIZATION IS INDEXED                                                         06/09/93
27000                 ACCESS IS RANDOM                                                                06/09/93
27100                 RECORD KEY IS FAC-KEY                                                           06/09/93
27200                 FILE STATUS IS SRVFACT-STATUS.                                                  06/09/93
27300                                                                                                 06/09/93
27400             SELECT AUTO-INSP-FILE ASSIGN TO DATABASE-SRVPIO                                     07/21/95
27500                 ORGANIZATION IS INDEXED                                                         06/11/93
27600                 ACCESS IS DYNAMIC                                                               07/21/95
27700                 RECORD KEY IS EXTERNALLY-DESCRIBED-KEY                                          07/21/95
27800                 FILE STATUS IS SRVPIO-STATUS.                                                   06/11/93
27900                                                                                                 06/11/93
28000             SELECT TEMP-WORK-FILE ASSIGN TO DISK-PRITMPR                                        06/15/93
28100                 ORGANIZATION IS INDEXED                                                         06/09/93
28200                 ACCESS IS DYNAMIC                                                               06/09/93
28300                 RECORD KEY IS TEMP-KEY                                                          06/09/93
28400                 FILE STATUS IS PRITMPR-STATUS.                                                  06/15/93
28500                                                                                                 06/09/93
28600             SELECT TAPE-RESULT-FILE ASSIGN TO DISK-SRVPIRT                                      06/10/93
28700                 ORGANIZATION IS SEQUENTIAL                                                      06/09/93
28800                 ACCESS IS SEQUENTIAL                                                            06/09/93
28900                 FILE STATUS IS SRVPIRT-STATUS.                                                  06/09/93
29000                                                                                                 06/09/93
29100             SELECT COLLECTION-I-FILE ASSIGN TO DATABASE-SRVCOLI                                 06/16/93
29200                 ORGANIZATION IS INDEXED                                                         06/16/93
29300                 ACCESS IS DYNAMIC                                                               06/16/93
29400                 RECORD KEY IS EXTERNALLY-DESCRIBED-KEY                                          06/16/93
29500                 FILE STATUS IS SRVCOLI-STATUS.                                                  06/16/93
29600                                                                                                 06/16/93
29700             SELECT COLLECTION-C-FILE ASSIGN TO DATABASE-SRVCOLC                                 06/16/93
29800                 ORGANIZATION IS INDEXED                                                         06/16/93
29900                 ACCESS IS DYNAMIC                                                               06/16/93
30000                 RECORD KEY IS EXTERNALLY-DESCRIBED-KEY                                          06/16/93
30100                 FILE STATUS IS SRVCOLC-STATUS.                                                  06/16/93
30200                                                                                                 06/16/93
30300             SELECT FHA-SFDM-FILE ASSIGN TO DATABASE-SRVSFDM                                     06/16/93
30400                 ORGANIZATION IS INDEXED                                                         06/16/93
30500                 ACCESS IS DYNAMIC                                                               06/16/93
30600                 FILE STATUS IS SRVSFDM-STATUS                                                   11/06/96
30700                 RECORD KEY IS EXTERNALLY-DESCRIBED-KEY.                                         11/06/96
30800                                                                                                 07/27/95
30900             SELECT ALT-LOAN-FILE                                                                07/27/95
31000                 ASSIGN TO DATABASE-SRVALT2                                                      07/27/95
31100                 ORGANIZATION IS INDEXED                                                         07/27/95
31200                 ACCESS IS RANDOM                                                                07/27/95
31300                 FILE STATUS IS SRVALT2-STATUS                                                   07/27/95
31400                 RECORD KEY IS EXTERNALLY-DESCRIBED-KEY.                                         07/27/95
31500                                                                                                 08/02/95
31600             SELECT HUD-FIELD-OFFICE-FILE ASSIGN TO DATABASE-SRVHFO                              08/02/95
31700                 ORGANIZATION IS INDEXED                                                         08/02/95
31800                 ACCESS IS RANDOM                                                                08/02/95
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SOURCE FILE . . . . . CUSLSAMSRC/QCBLSRC
MEMBER PRI005C

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SEQNBR*...+... 1 ...+... 2 ...+... 3 ...+... 4 ...+... 5 ...+... 6 ...+... 7 ...+... 8 ...+... 9 ...+... 0
31900                FILE STATUS IS SRVHFO-STATUS                                                    08/02/95
32000                RECORD KEY IS EXTERNALLY-DESCRIBED-KEY.                                         08/02/95
32100                                                                                                06/16/93
32200 ROC          SELECT SRVCPLAN-FILE ASSIGN TO DATABASE-SRVCPLAN                                   11/22/99
32300 ROC              ORGANIZATION IS INDEXED                                                       11/22/99
32400 ROC              ACCESS IS DYNAMIC                                                             11/22/99
32500 ROC              FILE STATUS IS SRVCPLAN-STATUS                                                11/22/99
32600 ROC              RECORD KEY IS EXTERNALLY-DESCRIBED-KEY.                                       12/15/99
32700                                                                                                11/18/99
32800        *** MJ02 removed                                                                        05/12/15
32900 ROC    ***   SELECT SRVCPLN5-FILE ASSIGN TO DATABASE-SRVCPLN5                                  05/12/15
33000 ROC    ***       ORGANIZATION IS INDEXED                                                       05/12/15
33100 ROC    ***       ACCESS IS DYNAMIC                                                             05/12/15
33200 ROC    ***       FILE STATUS IS SRVCPLN5-STATUS                                                05/12/15
33300 ROC    ***       RECORD KEY IS EXTERNALLY-DESCRIBED-KEY.                                       05/12/15
33400                                                                                                12/08/99
33500 ROC    ***   SELECT SRVCPLN6-FILE ASSIGN TO DATABASE-SRVCPLN6                                  05/12/15
33600 ROC    ***       ORGANIZATION IS INDEXED                                                       05/12/15
33700 ROC    ***       ACCESS IS DYNAMIC                                                             05/12/15
33800 ROC    ***       FILE STATUS IS SRVCPLN6-STATUS                                                05/12/15
33900 ROC    ***       RECORD KEY IS EXTERNALLY-DESCRIBED-KEY.                                       05/12/15
34000                                                                                                12/08/99
34100                                                                                                12/08/99
34200 ROC    ***   SELECT SRVCPLN7-FILE ASSIGN TO DATABASE-SRVCPLN7                                  05/12/15
34300 ROC    ***       ORGANIZATION IS INDEXED                                                       05/12/15
34400 ROC    ***       ACCESS IS DYNAMIC                                                             05/12/15
34500 ROC    ***       FILE STATUS IS SRVCPLN7-STATUS                                                05/12/15
34600 ROC    ***       RECORD KEY IS EXTERNALLY-DESCRIBED-KEY.                                       05/12/15
34700                                                                                                05/12/15
34800 ROC    ***   SELECT SRVCPLN8-FILE ASSIGN TO DATABASE-SRVCPLN8                                  05/12/15
34900 ROC    ***       ORGANIZATION IS INDEXED                                                       05/12/15
35000 ROC    ***       ACCESS IS DYNAMIC                                                             05/12/15
35100 ROC    ***       FILE STATUS IS SRVCPLN8-STATUS                                                05/12/15
35200 ROC    ***       RECORD KEY IS EXTERNALLY-DESCRIBED-KEY.                                       05/12/15
35300 ROC                                                                                            12/08/99
35400                                                                                                08/22/00
35500 DFW          SELECT COMPANY-MASTER-FILE ASSIGN TO DATABASE-SRVCMPY                             08/22/00
35600 DFW              ORGANIZATION IS INDEXED                                                       08/22/00
35700 DFW              ACCESS IS DYNAMIC                                                             08/22/00
35800 DFW              RECORD KEY IS EXTERNALLY-DESCRIBED-KEY.                                       08/22/00
35900                                                                                                08/30/00
36000 DFW          SELECT SRVDISB3-FILE ASSIGN TO DATABASE-SRVDISB3                                  08/30/00
36100 DFW              ORGANIZATION IS INDEXED                                                       08/30/00
36200 DFW              ACCESS IS DYNAMIC                                                             08/30/00
36300 DFW              RECORD KEY IS EXTERNALLY-DESCRIBED-KEY                                        08/30/00
36400 DFW              WITH DUPLICATES.                                                              08/30/00
36500                                                                                                08/30/00
36600              SELECT PRINT-FILE                                                                 08/22/00
36700                  ASSIGN TO PRINTER-ACCEPT.                                                     01/07/94
36800
36900              SELECT PRINT-EFILE                                                                06/09/93
37000                  ASSIGN TO PRINTER-EXCEPT.                                                     01/07/94
37100 DFW                                                                                            08/22/00
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SOURCE FILE . . . . . CUSLSAMSRC/QCBLSRC
MEMBER PRI005C

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SEQNBR*...+... 1 ...+... 2 ...+... 3 ...+... 4 ...+... 5 ...+... 6 ...+... 7 ...+... 8 ...+... 9 ...+... 0
37200            SELECT PRINT-DFILE                                                                    08/22/00
37300                ASSIGN TO PRINTER-DISBLIST.                                                       08/22/00
37400                                                                                                  06/09/93
37500       /
37600        DATA DIVISION.
37700        FILE SECTION.
37800
37900        FD  LOAN-FILE                                                                             06/09/93
38000            COPY C1LOANC OF QCBLSRC.                                                              06/09/93
38100       /                                                                                          06/09/93
38200        FD  ALT1-FILE                                                                             12/31/98
38300            DATA RECORD IS ALT1-RECORD.                                                           12/31/98
38400        01  ALT1-RECORD.                                                                         12/31/98
38500            COPY DD-ALL-FORMATS OF SRVALT1.                                                       12/31/98
38600                                                                                                  12/31/98
38700        FD  MISC-LOAN-FILE                                                                        12/31/98
38800            DATA RECORD IS MISC-LOAN-RECORD.                                                      12/31/98
38900        01  MISC-LOAN-RECORD.                                                                    12/31/98
39000            COPY DD-ALL-FORMATS OF SRVMLD.                                                        11/19/99
39100                                                                                                  12/31/98
39200        FD  VENDOR-FILE                                                                           06/09/93
39300            COPY C1VNMC OF QCBLSRC.                                                               06/09/93
39400       /                                                                                          06/09/93
39500        FD  RESULT-FILE                                                                           06/10/93
39600 Y2KDEL*    RECORD CONTAINS 373 CHARACTERS                                                        04/02/98
39700            LABEL RECORDS ARE STANDARD                                                            06/09/93
39800            DATA RECORD IS RESULT-RECORD.                                                         06/10/93
39900        01  RESULT-RECORD.                                                                       06/15/93
40000            COPY DD-ALL-FORMATS OF SRVPIR.                                                        06/15/93
40100       /                                                                                          05/12/15
40200 ARN01  FD  RESULTPI-FILE                                                                         05/12/15
40300    |       LABEL RECORDS ARE STANDARD                                                            05/12/15
40400    |       DATA RECORD IS RESULTPI-RECORD.                                                       05/12/15
40500    |   01  RESULTPI-RECORD.                                                                      05/12/15
40600 ARN01      COPY DDR-ALL-FORMATS OF PRPISP01.                                                     05/12/15
40700       /                                                                                          06/09/93
40800        FD  FACTORS-FILE                                                                          06/09/93
40900 Y2KDEL*    RECORD CONTAINS 71 CHARACTERS                                                         04/02/98
41000            LABEL RECORDS ARE STANDARD                                                            06/09/93
41100            DATA RECORD IS FACTOR-RECORD.                                                         06/09/93
41200        01  FACTOR-RECORD.                                                                       06/09/93
41300            05  FAC-DELETE          PIC X.                                                       06/09/93
41400            05  FAC-KEY.                                                                         06/09/93
41500                10  FAC-CODE-PRE        PIC X(6).                                                06/09/93
41600                10  FAC-CODE-SUF        PIC XX.                                                  06/09/93
41700            05  FAC-KEY-RED REDEFINES FAC-KEY.                                                   06/09/93
41800                10  FAC-PREFIX          PIC X(5).                                                06/09/93
41900                10  FAC-SUFFIX          PIC XXX.                                                 06/09/93
42000            05  FAC-KEY-RED2 REDEFINES FAC-KEY.                                                  08/19/93
42100                10  FAC-PREFIX2         PIC X(4).                                                08/19/93
42200                10  FAC-SUFFIX2         PIC X(4).                                                08/19/93
42300            05  FAC-KEY-FBB-RED REDEFINES FAC-KEY.                                               08/10/93
42400                10  FBB-PREFIX          PIC X(2).                                                08/10/93
```

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SOURCE FILE . . . . . CUSLSAMSRC/QCBLSRC
MEMBER PRI005C

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SEQNBR*...+... 1 ...+... 2 ...+... 3 ...+... 4 ...+... 5 ...+... 6 ...+... 7 ...+... 8 ...+... 9 ...+... 0
42500                10  FBB-CODE            PIC XX.                                                  08/10/93
42600                10  FBB-MIDDLE          PIC X.                                                   08/10/93
42700                10  FBB-TYPE            PIC X.                                                   08/10/93
42800                10  FBB-STATE           PIC XX.                                                  08/10/93
42900            05  FAC-KEY-FBI-RED REDEFINES FAC-KEY.                                               08/10/93
43000                10  FBI-PREFIX          PIC X(2).                                                08/10/93
43100                10  FBI-CODE            PIC XX.                                                  08/10/93
43200                10  FBI-MIDDLE          PIC X.                                                   08/10/93
43300                10  FBI-INVESTOR        PIC XXX.                                                 08/10/93
43400            05  FAC-KEY-FBS-RED REDEFINES FAC-KEY.                                               08/10/93
43500                10  FBS-PREFIX          PIC X(2).                                                08/10/93
43600                10  FBS-CODE            PIC XX.                                                  08/10/93
43700                10  FBS-MIDDLE          PIC X.                                                   08/10/93
43800                10  FBS-STATE           PIC XX.                                                  08/10/93
43900            05  FAC-KEY-FBT-RED REDEFINES FAC-KEY.                                               08/10/93
44000                10  FBT-PREFIX          PIC X(2).                                                08/10/93
44100                10  FBT-CODE            PIC XX.                                                  08/10/93
44200                10  FBT-MIDDLE          PIC X.                                                   08/10/93
44300                10  FBT-TYPE            PIC XX.                                                  08/10/93
44400            05  FAC-KEY-FEE-RED REDEFINES FAC-KEY.                                               08/10/93
44500                10  FEE-PREFIX          PIC X(3).                                                08/10/93
44600                10  FEE-MIDDLE          PIC XX.                                                  08/10/93
44700                10  FEE-SUFFIX          PIC XXX.                                                 08/10/93
44800            05  FAC-LNGTH               PIC 99.                                                  06/09/93
44900            05  FAC-BODY.                                                                        06/09/93
45000                10  FAC-TEXT            PIC X(50).                                               06/09/93
45100                10  FAC-PROTECT-CODE OCCURS 10 TIMES.                                            06/09/93
                        15  FAC-PROC-CD     PIC X.                                                   06/09/93
45300                                                                                                 06/09/93
45400       /                                                                                         06/11/93
45500        FD  AUTO-INSP-FILE                                                                       06/11/93
45600 Y2KDEL*    RECORD CONTAINS 254 CHARACTERS                                                       04/02/98
45700            LABEL RECORDS ARE STANDARD                                                           06/11/93
45800            DATA RECORD IS AUTO-INSP-RECORD.                                                     06/11/93
45900        01  AUTO-INSP-RECORD.                                                                    06/11/93
46000            COPY DD-ALL-FORMATS OF SRVPIO.                                                       06/11/93
46100       /                                                                                         06/09/93
46200        FD  TEMP-WORK-FILE                                                                       06/09/93
46300 Y2KDEL*    RECORD CONTAINS 350 CHARACTERS                                                       04/02/98
46400            LABEL RECORDS ARE STANDARD                                                           06/09/93
46500            DATA RECORD IS TEMP-WORK-RECORD.                                                     06/09/93
46600        01  TEMP-WORK-RECORD.                                                                    06/09/93
46700            05  TEMP-KEY.                                                                       06/09/93
46800                10  TPR-INC-OMIT-FLAG          PIC X.                                           06/15/93
46900                    88  TPR-INC-FLAG           VALUE "I".                                       06/15/93
47000                    88  TPR-OMIT-FLAG          VALUE "O".                                       06/15/93
47100                10  TPR-BR-FC-FLAG             PIC X.                                           06/15/93
47200                    88  TPR-BR-FLAG            VALUE "E".                                       06/15/93
47300                    88  TPR-FC-FLAG            VALUE "F".                                       06/15/93
47400                10  TPR-LOAN-NUM.                                                               06/15/93
47500                    15  TPR-DGT-1-9            PIC X(9).                                        06/15/93
47600                    15  TPR-DGT-10             PIC X.                                           06/15/93
47700            05  TPR-ORD-TYP               PIC X.                                               06/15/93
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SOURCE FILE . . . . . CUSLSAMSRC/QCBLSRC
MEMBER PRI005C

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SEQNBR*...+... 1 ...+... 2 ...+... 3 ...+... 4 ...+... 5 ...+... 6 ...+... 7 ...+... 8 ...+... 9 ...+... 0
47800             05  TPR-MTG1-NAME               PIC X(30).                                          06/15/93
47900             05  TPR-MTG2-NAME               PIC X(30).                                          06/15/93
48000             05  TPR-PROP-ADDR1              PIC X(26).                                          06/15/93
48100             05  TPR-PROP-ADDR2              PIC X(26).                                          06/15/93
48200             05  TPR-PROP-CITY               PIC X(13).                                          06/15/93
48300             05  TPR-PROP-STATE              PIC X(2).                                           06/15/93
48400             05  TPR-PROP-ZIP                PIC X(9).                                           06/15/93
48500             05  TPR-MAIL-ADDR1              PIC X(26).                                          06/15/93
48600             05  TPR-MAIL-ADDR2              PIC X(26).                                          06/15/93
48700             05  TPR-MAIL-CITY               PIC X(13).                                          06/15/93
48800             05  TPR-MAIL-STATE              PIC X(2).                                           06/15/93
48900             05  TPR-MAIL-ZIP                PIC X(9).                                           06/15/93
49000             05  TPR-ORD-DATE.                                                                   06/15/93
49100                 10  TPR-ORD-DATE-MM         PIC 99.                                             06/15/93
49200                 10  TPR-ORD-DATE-DD         PIC 99.                                             06/15/93
49300 Y2KDEL*         10  TPR-ORD-DATE-YY         PIC 99.                                             04/02/98
49400 Y2KADD          10  TPR-ORD-DATE-YY         PIC 9(4).                                           04/02/98
49500             05  TPR-CMP-DATE.                                                                   06/15/93
49600                 10  TPR-CMP-DATE-MM         PIC 99.                                             06/15/93
49700                 10  TPR-CMP-DATE-DD         PIC 99.                                             06/15/93
49800 Y2KDEL*         10  TPR-CMP-DATE-YY         PIC 99.                                             04/02/98
49900 Y2KADD          10  TPR-CMP-DATE-YY         PIC 9(4).                                           04/02/98
50000             05  TPR-VENDOR-TYPE             PIC XX.                                             06/15/93
50100             05  TPR-VENDOR-CODE             PIC X(05).                                          06/15/93
50200             05  TPR-VENDOR-NAME             PIC X(18).                                          06/15/93
50300             05  TPR-MSG-1                   PIC X(22).                                          06/15/93
50400             05  TPR-MSG-2                   PIC X(22).                                          06/15/93
50500             05  TPR-MSG-3                   PIC X(22).                                          06/15/93
50600             05  TPR-MSG-4                   PIC X(22).                                          06/15/93
50700       /                                                                                          06/09/93
50800        FD  TAPE-RESULT-FILE                                                                    06/15/93
50900 Y2KDEL*    RECORD CONTAINS 150 CHARACTERS                                                      04/02/98
51000            LABEL RECORDS ARE STANDARD                                                          06/09/93
51100            DATA RECORD IS TAPE-RESULT-RECORD.                                                  06/10/93
51200        01  TAPE-RESULT-RECORD.                                                                 06/10/93
51300            05  TAPE-REC-ID             PIC X(03).                                              06/10/93
51400            05  TAPE-REC-CODE           PIC 9(02).                                              06/10/93
51500            05  TAPE-LOAN-NUM-X.                                                                11/02/93
51600                10  TAPE-LOAN-NUM        PIC 9(10).                                             11/02/93
51700                10  FILLER               PIC X(05).                                             11/02/93
51800            05  TAPE-DATA               PIC X(130).                                             06/11/93
51900       /                                                                                          06/16/93
52000        FD  COLLECTION-I-FILE                                                                   06/16/93
52100 Y2KDEL*    RECORD CONTAINS 87 CHARACTERS                                                       04/02/98
52200            LABEL RECORDS ARE STANDARD                                                          06/16/93
52300            DATA RECORD IS COLLECTION-I-RECORD.                                                 06/16/93
52400        01  COLLECTION-I-RECORD.                                                                06/16/93
52500            COPY DD-ALL-FORMATS OF SRVCOLI.                                                     06/16/93
52600       /                                                                                          06/16/93
52700        FD  COLLECTION-C-FILE                                                                   06/16/93
52800 Y2KDEL*    RECORD CONTAINS 76 CHARACTERS                                                       04/02/98
52900            LABEL RECORDS ARE STANDARD                                                          06/16/93
53000            DATA RECORD IS COLLECTION-C-RECORD.                                                 06/16/93
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SOURCE FILE . . . . . CUSLSAMSRC/QCBLSRC
MEMBER PRI005C

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SEQNBR*...+... 1 ...+... 2 ...+... 3 ...+... 4 ...+... 5 ...+... 6 ...+... 7 ...+... 8 ...+... 9 ...+... 0
53100        01  COLLECTION-C-RECORD.                                                                    06/16/93
53200            COPY DD-ALL-FORMATS OF SRVCOLC.                                                          06/16/93
53300       /                                                                                             06/16/93
53400        FD  FHA-SFDM-FILE                                                                            06/16/93
53500            DATA RECORD IS FHA-SFDM-RECORD.                                                          06/16/93
53600        01  FHA-SFDM-RECORD.                                                                        06/16/93
53700            COPY DD-SFDM OF SRVSFDM.                                                                 11/06/96
53800       *    05 FILLER                          PIC X(180).                                          11/06/96
53900       *    05 FHA-LOAN-NUM                    PIC 9(10).                                           11/06/96
54000       *    05 FILLER                          PIC X(147).                                          11/06/96
54100       *    05 FHA-OCC-STATUS                  PIC X(01).                                           11/06/96
54200       *    05 FILLER                          PIC X(18).                                           11/06/96
54300       /                                                                                             07/27/95
54400        FD  ALT-LOAN-FILE                                                                            07/27/95
54500            LABEL RECORDS ARE STANDARD.                                                              07/27/95
54600        01  ALT-LOAN-RECORD.                                                                        07/27/95
54700        COPY DD-ALT2 OF SRVALT2.                                                                     07/27/95
54800       /                                                                                             08/02/95
54900        FD  HUD-FIELD-OFFICE-FILE                                                                    08/02/95
55000            LABEL RECORDS ARE STANDARD                                                               08/22/00
55100            DATA RECORD IS HUD-FIELD-OFFICE-RECORD.                                                  08/22/00
55200        01  HUD-FIELD-OFFICE-RECORD.                                                                08/02/95
55300            COPY DD-ALL-FORMATS OF SRVHFO.                                                           08/02/95
55400 ROC   /                                                                                             11/22/99
55500 ROC    FD  SRVCPLAN-FILE.                                                                           11/22/99
55600 ROC    01  SRVCPLAN-REC.                                                                           11/22/99
55700 ROC        COPY DD-ALL-FORMATS OF SRVCPLAN.                                                         11/22/99
55800                                                                                                     12/08/99
55900 ROC   ***MJ02 removed                                                                               05/12/15
56000 ROC****FD  SRVCPLN5-FILE.                                                                           05/12/15
56100 ROC****01  SRVCPLN5-REC.                                                                           05/12/15
56200 ROC****    COPY DD-ALL-FORMATS OF SRVCPLN5.                                                         05/12/15
56300 ROC   /                                                                                             12/15/99
56400 ROC****FD  SRVCPLN6-FILE.                                                                           05/12/15
56500 ROC****01  SRVCPLN6-REC.                                                                           05/12/15
56600 ROC****    COPY DD-ALL-FORMATS OF SRVCPLN6.                                                         05/12/15
56700 ROC   /                                                                                             05/12/15
56800 ROC****FD  SRVCPLN7-FILE.                                                                           05/12/15
56900 ROC****01  SRVCPLN7-REC.                                                                           05/12/15
57000 ROC****    COPY DD-ALL-FORMATS OF SRVCPLN7.                                                         05/12/15
57100                                                                                                     12/08/99
57200 ROC   /                                                                                             12/15/99
57300 ROC****FD  SRVCPLN8-FILE.                                                                           05/12/15
57400 ROC****01  SRVCPLN8-REC.                                                                           05/12/15
57500 ROC****    COPY DD-ALL-FORMATS OF SRVCPLN8.                                                         05/12/15
57600                                                                                                     08/22/00
57700 DFW  1 FD  COMPANY-MASTER-FILE                                                                      08/22/00
57800 DFW        LABEL RECORDS ARE STANDARD                                                               08/22/00
57900 DFW        DATA RECORD IS COMPANY-RECORD.                                                           08/22/00
58000 DFW    01  COMPANY-RECORD.                                                                         08/22/00
58100 DFW        COPY DD-ALL-FORMATS OF SRVCMPY.                                                          08/22/00
58200                                                                                                     08/22/00
58300       /                                                                                             08/30/00
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SOURCE FILE . . . . . CUSLSAMSRC/QCBLSRC
MEMBER PRI005C

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SEQNBR*...+... 1 ...+... 2 ...+... 3 ...+... 4 ...+... 5 ...+... 6 ...+... 7 ...+... 8 ...+... 9 ...+... 0
58400        FD  SRVDISB3-FILE.                                                                    08/30/00
58500        01  DISB3-REC.                                                                        08/30/00
58600            COPY DD-ALL-FORMATS OF SRVDISB3.                                                  08/30/00
58700       /                                                                                      06/07/93
58800        FD  PRINT-FILE                                                                        06/07/93
58900            LABEL RECORDS ARE OMITTED
59000 Y2KDEL*    RECORD CONTAINS 132 CHARACTERS                                                    04/02/98
59100            DATA RECORD IS PRINT-RECORD.                                                      06/05/96
59200        01  PRINT-RECORD                    PIC X(132).                                       06/05/96
59300       /                                                                                      06/09/93
59400        FD  PRINT-EFILE                                                                       06/09/93
59500            LABEL RECORDS ARE OMITTED                                                         06/09/93
59600 Y2KDEL*    RECORD CONTAINS 132 CHARACTERS                                                    04/02/98
59700            DATA RECORD IS PRINT-ERECORD.                                                     06/05/96
59800        01  PRINT-ERECORD                   PIC X(132).                                       06/05/96
59900                                                                                              06/09/93
60000       /                                                                                      08/22/00
60100        FD  PRINT-DFILE                                                                       08/22/00
60200            LABEL RECORDS ARE OMITTED.                                                        08/22/00
60300        01  PRINT-REC.                                                                        08/22/00
60400            05 PRINT-LINE               PIC X(132).                                         08/22/00
60500                                                                                              08/22/00
60600       /                                                                                      08/22/00
60700        WORKING-STORAGE SECTION.
60800        01  WS-LOCAL-DATA.                                                                    06/16/93
60900            05  WS-LOCAL-USERID         PIC X(10).                                          06/16/93
61000            05  WS-LLOAN REDEFINES WS-LOCAL-USERID PIC 9(10).                               06/16/93
61100          02  FILLER                    PIC X(47).                                          06/16/93
61200       /                                                                                      06/10/93
61300       *******  LAYOUT FOR SRVPIR FILES  *********************                               06/15/93
61400        01  SRVPIR-1-RECORD.                                                                  06/15/93
61500            05 WR1-LOAN               PIC S9(10).                                           06/15/93
61600            05 WR1-SEQ                PIC S9(3).                                            06/15/93
61700 Y2KDEL*    05 WR1-COMP-DT            PIC S9(6).                                            04/02/98
61800 Y2KDEL*    05 WR1-ORDR-DT            PIC S9(6).                                            04/02/98
61900 Y2KADD     05 WR1-COMP-DT            PIC S9(8).                                            04/02/98
62000 Y2KADD     05 WR1-ORDR-DT            PIC S9(8).                                            04/02/98
[redacted]       05 WR1-VNDTYP-CD          PIC X(2).                                             06/15/93
[redacted]       05 WR1-VND-CD             PIC X(5).                                             06/15/93
62300            05 WR1-1ST-VAC-CD         PIC X(1).                                             06/15/93
62400 Y2KDEL*    05 WR1-1ST-VAC-DT         PIC S9(6).                                            04/02/98
62500 Y2KADD     05 WR1-1ST-VAC-DT         PIC S9(8).                                            04/02/98
62600            05 WR1-CONSTR-TYP         PIC X(1).                                             06/15/93
62700            05 WR1-CONSTR-OTH         PIC X(8).                                             06/15/93
62800            05 WR1-PROP-TYP           PIC X(1).                                             06/15/93
62900            05 WR1-REQ-SRC            PIC X(1).                                             06/15/93
63000            05 WR1-REQ-DEPT           PIC X(1).                                             06/15/93
63100 MSL01 *     05 WR1-REQ-CODE          PIC X(1).                                             11/26/14
63200 MSL01       05 WR1-REQ-CODE          PIC X(9).                                             11/26/14
63300            05 WR1-PART-VAC           PIC X(8).                                             06/15/93
63400            05 WR1-NBH-COND           PIC X(1).                                             06/15/93
63500            05 WR1-PERS-PROP-ONSITE   PIC X(1).                                             06/15/93
63600            05 WR1-OCC-STATUS         PIC X(1).                                             06/15/93
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SOURCE FILE . . . . . CUSLSAMSRC/QCBLSRC
MEMBER PRI005C

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SEQNBR*...+... 1 ...+... 2 ...+... 3 ...+... 4 ...+... 5 ...+... 6 ...+... 7 ...+... 8 ...+... 9 ...+... 0
63700            05 WR1-OCC-VERIFY          PIC X(1).                                                  06/15/93
63800            05 WR1-OCC-VER-OTH         PIC X(8).                                                  06/15/93
63900            05 WR1-INSP-NAME           PIC X(9).                                                  06/15/93
64000            05 WR1-EXT-CONDITION       PIC X(1).                                                  06/15/93
64100       *    05 WR1-PROP-CONDITION      PIC X(1).                                                  07/11/96
64200            05 FILLER                  PIC X(1).                                                  07/11/96
64300            05 WR1-PROP-SECURED        PIC X(1).                                                  11/03/93
64400            05 WR1-POOL-SPA-SITE       PIC X(1).                                                  06/15/93
64500            05 WR1-POOL-SPA-SECU       PIC X(1).                                                  06/15/93
64600            05 WR1-CARD-LEFT           PIC X(1).                                                  06/15/93
64700            05 WR1-OTHER-TAG           PIC X(1).                                                  11/03/93
64800            05 WR1-PROP-FOR-SALE       PIC X(1).                                                  06/15/93
64900            05 WR1-BROKER-NAME         PIC X(30).                                                 06/15/93
65000            05 WR1-BROKER-TELE         PIC X(10).                                                 06/15/93
[redacted]       05 WR1-BKR-FORC-CD         PIC X(1).                                                  06/15/93
65200            05 WR1-INSP-ADDR           PIC X(1).                                                  06/15/93
65300            05 WR1-INSP-TYP            PIC X(1).                                                  06/15/93
65400            05 WR1-INSP-TYP-MOD        PIC X(1).                                                  06/15/93
65500            05 WR1-INSP-TYP-M          PIC X(1).                                                  06/15/93
65600            05 WR1-ELEC-ON             PIC X(1).                                                  06/15/93
65700            05 WR1-GAS-ON              PIC X(1).                                                  06/15/93
65800            05 WR1-WATER-ON            PIC X(1).                                                  06/15/93
65900            05 WR1-MAINT-RECOMM        PIC X(1).                                                  06/15/93
66000            05 WR1-CHANGE-LOCKS        PIC X(1).                                                  06/15/93
66100            05 WR1-REPL-GLASS          PIC X(1).                                                  06/15/93
66200            05 WR1-BOARD-SCREEN        PIC X(1).                                                  06/15/93
66300            05 WR1-WINTERIZE           PIC X(1).                                                  06/15/93
66400            05 WR1-CUT-GRASS           PIC X(1).                                                  06/15/93
66500            05 WR1-SEC-HTUB-SPA        PIC X(1).                                                  06/15/93
66600            05 WR1-REMV-DEBRIS         PIC X(1).                                                  06/15/93
66700            05 WR1-RECOMM-OTH          PIC X(1).                                                  06/15/93
66800            05 WR1-RECOMM-OTH-D        PIC X(30).                                                 06/15/93
66900            05 WR1-NBR-PHOTOS          PIC S9(2).                                                 06/15/93
67000            05 WR1-PHONE-VER           PIC X(1).                                                  06/15/93
67100            05 WR1-CORR-PHONE1         PIC X(10).                                                 06/15/93
67200            05 WR1-PHONE1-CODE         PIC X(1).                                                  06/15/93
67300            05 WR1-CORR-PHONE2         PIC X(10).                                                 06/15/93
67400            05 WR1-PHONE2-CODE         PIC X(1).                                                  06/15/93
67500            05 WR1-CORR-PHONE3         PIC X(10).                                                 06/15/93
67600            05 WR1-PHONE3-CODE         PIC X(1).                                                  06/15/93
67700            05 WR1-FEE-PHOTO           PIC S9(6)V9(2).                                            06/15/93
67800            05 WR1-FEE-INSP            PIC S9(6)V9(2).                                            06/15/93
67900            05 WR1-FEE-OTHER           PIC S9(6)V9(2).                                            06/15/93
68000            05 WR1-FEE-CANCL           PIC S9(6)V9(2).                                            06/15/93
68100            05 WR1-FEE-TOTAL           PIC S9(6)V9(2).                                            06/15/93
68200            05 WR1-IP-FIRE-DAMG        PIC X(1).                                                  06/15/93
68300            05 WR1-IP-NEGLECT          PIC X(1).                                                  06/15/93
68400            05 WR1-IP-VANDALS          PIC X(1).                                                  06/15/93
68500            05 WR1-IP-FREEZE           PIC X(1).                                                  06/15/93
68600            05 WR1-IP-STORM-DAMG       PIC X(1).                                                  06/15/93
68700            05 WR1-IP-ROOF-LEAK        PIC X(1).                                                  06/15/93
68800            05 WR1-IP-FLOOD-DAMG       PIC X(1).                                                  06/15/93
68900            05 WR1-IP-ENV-HAZD         PIC X(1).                                                  06/15/93
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SOURCE FILE . . . . . CUSLSAMSRC/QCBLSRC
MEMBER PRI005C

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SEQNBR*...+... 1 ...+... 2 ...+... 3 ...+... 4 ...+... 5 ...+... 6 ...+... 7 ...+... 8 ...+... 9 ...+... 0
69000             05 WR1-IP-UNDETERMINED    PIC X(1).                                                  06/15/93
69100             05 WR1-IP-OTHER           PIC X(1).                                                  06/15/93
69200             05 WR1-IP-DESC            PIC X(8).                                                  06/15/93
69300             05 WR1-EP-FIRE-DAMG       PIC X(1).                                                  06/15/93
69400             05 WR1-EP-NEGLECT         PIC X(1).                                                  06/15/93
69500             05 WR1-EP-VANDALS         PIC X(1).                                                  06/15/93
69600             05 WR1-EP-FREEZE          PIC X(1).                                                  06/15/93
69700             05 WR1-EP-STORM-DAMG      PIC X(1).                                                  06/15/93
69800             05 WR1-EP-ROOF-LEAK       PIC X(1).                                                  06/15/93
69900             05 WR1-EP-FLOOD-DAMG      PIC X(1).                                                  06/15/93
70000             05 WR1-EP-ENV-HAZD        PIC X(1).                                                  06/15/93
70100             05 WR1-EP-UNDETERMINED    PIC X(1).                                                  06/15/93
70200             05 WR1-EP-OTHER           PIC X(1).                                                  06/15/93
70300             05 WR1-EP-DESC            PIC X(8).                                                  06/15/93
70400             05 WR1-WINDOWS-BROK       PIC X(1).                                                  06/15/93
70500             05 WR1-DRS-WDWS-BOARD     PIC X(1).                                                  06/15/93
70600             05 WR1-OPNS-BROKE-BOARD   PIC X(8).                                                  06/15/93
70700             05 WR1-PREV-WINTERZED     PIC X(1).                                                  06/15/93
70800             05 WR1-PREV-WTERZ-TAG     PIC X(1).                                                  06/15/93
70900             05 WR1-AMT-DEBRIS         PIC X(8).                                                  06/15/93
71000             05 WR1-HT-GRASS           PIC X(8).                                                  06/15/93
71100             05 WR1-TRIM-SHRUBS        PIC X(1).                                                  06/15/93
71200 Y2KDEL*     05 WR1-FC-SALE-DATE       PIC S9(6).                                                 04/02/98
71300 Y2KDEL*     05 WR1-RED-EXP-DATE       PIC S9(6).                                                 04/02/98
71400 Y2KADD      05 WR1-FC-SALE-DATE       PIC S9(8).                                                 04/02/98
71500 Y2KADD      05 WR1-RED-EXP-DATE       PIC S9(8).                                                 04/02/98
71600             05 WR1-BILL-MORTG         PIC X(1).                                                  06/15/93
71700             05 WR1-MAP-REF-PROP       PIC X(6).                                                  06/15/93
71800             05 WR1-MAP-REF-MAIL       PIC X(6).                                                  06/15/93
71900                                                                                                   06/15/93
72000         01  SRVPIR-2-RECORD.                                                                     06/15/93
72100             05 WR2-LOAN               PIC S9(10).                                                06/15/93
72200             05 WR2-SEQ                PIC S9(3).                                                 06/15/93
72300             05 WR2-RENTER-NAME        PIC X(30).                                                 06/15/93
72400             05 WR2-RENT-PD-TO         PIC X(30).                                                 06/15/93
72500             05 WR2-PAYEE-ADDR1        PIC X(30).                                                 06/15/93
72600             05 WR2-PAYEE-ADDR2        PIC X(30).                                                 06/15/93
72700             05 WR2-RENT-DELQ          PIC X(1).                                                  06/15/93
72800             05 WR2-RENT-AMT           PIC S9(7).                                                 06/15/93
72900                                                                                                   06/15/93
73000         01  SRVPIR-3-RECORD.                                                                     06/15/93
73100             05 WR3-LOAN               PIC S9(10).                                                06/15/93
73200             05 WR3-SEQ                PIC S9(3).                                                 06/15/93
73300             05 WR3-COMM-1             PIC X(60).                                                 06/15/93
73400             05 WR3-COMM-2             PIC X(60).                                                 06/15/93
73500             05 WR3-COMM-3             PIC X(60).                                                 06/15/93
73600             05 WR3-COMM-4             PIC X(60).                                                 06/15/93
73700             05 WR3-COMM-5             PIC X(60).                                                 06/15/93
73800             05 WR3-COMM-6             PIC X(60).                                                 06/15/93
73900                                                                                                   06/15/93
74000         01  SRVPIR-4-RECORD.                                                                     06/15/93
74100             05 WR4-LOAN               PIC S9(10).                                                06/15/93
74200             05 WR4-SEQ                PIC S9(3).                                                 06/15/93
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SOURCE FILE . . . . . CUSLSAMSRC/QCBLSRC
MEMBER PRI005C

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SEQNBR*...+... 1 ...+... 2 ...+... 3 ...+... 4 ...+... 5 ...+... 6 ...+... 7 ...+... 8 ...+... 9 ...+... 0
74300            05 WR4-PERS-INTVWD        PIC X(30).                                                  06/15/93
[redacted]       05 WR4-INTVWEE-CD         PIC X(1).                                                   06/15/93
74500            05 WR4-INTVWEE-OTHER       PIC X(15).                                                  06/15/93
74600            05 WR4-INTVWEE-ATT         PIC X(1).                                                   06/15/93
[redacted]       05 WR4-REASON-CD           PIC X(1).                                                   06/15/93
74800            05 WR4-OTH-FHA             PIC X(1).                                                   06/15/93
74900            05 WR4-IN-MILITARY         PIC X(1).                                                   08/19/93
75000            05 WR4-DEP-COUNT            PIC S9(2).                                                 08/19/93
75100                                                                                                   06/15/93
75200        01  SRVPIR-5-RECORD.                                                                       06/15/93
75300            05 WR5-LOAN                PIC S9(10).                                                 06/15/93
75400            05 WR5-SEQ                 PIC S9(3).                                                  06/15/93
75500            05 WR5-NBR                 PIC S9(1).                                                  06/15/93
75600            05 WR5-INC-TYP             PIC X(1).                                                   06/15/93
75700            05 WR5-INC-NAME            PIC X(30).                                                  06/15/93
75800            05 WR5-INC-FREQ            PIC X(1).                                                   06/15/93
75900            05 WR5-INC-CODE            PIC X(1).                                                   06/15/93
76000            05 WR5-INC-AMT             PIC S9(7).                                                  06/15/93
76100            05 WR5-TEN-YRS             PIC S9(2).                                                  06/15/93
76200            05 WR5-TEN-MOS             PIC S9(2).                                                  06/15/93
76300                                                                                                   06/15/93
76400        01  SRVPIR-6-RECORD.                                                                       06/15/93
76500            05 WR6-LOAN                PIC S9(10).                                                 06/15/93
76600            05 WR6-SEQ                 PIC S9(3).                                                  06/15/93
76700            05 WR6-NBR                 PIC S9(1).                                                  06/15/93
76800            05 WR6-OBL-TYP             PIC X(1).                                                   06/15/93
76900            05 WR6-OBL-NAME            PIC X(25).                                                  06/15/93
77000            05 WR6-OBL-BAL             PIC S9(9).                                                  06/15/93
77100            05 WR6-OBL-PMT             PIC S9(5)V9(2).                                             06/15/93
77200            05 WR6-OBL-FREQ            PIC X(1).                                                   06/15/93
77300            05 WR6-DLQ-PMTS            PIC S9(2).                                                  06/15/93
77400                                                                                                   06/15/93
77500        01  SRVPIR-7-RECORD.                                                                       06/15/93
77600            05 WR7-LOAN                PIC S9(10).                                                 06/15/93
77700            05 WR7-SEQ                 PIC S9(3).                                                  06/15/93
77800            05 WR7-PROP-ADDR1          PIC X(30).                                                  06/15/93
77900            05 WR7-PROP-ADDR2          PIC X(30).                                                  06/15/93
78000            05 WR7-PROP-CITY           PIC X(21).                                                  06/15/93
78100            05 WR7-PROP-STATE          PIC X(2).                                                   06/15/93
78200            05 WR7-PROP-ZIP            PIC X(9).                                                   06/15/93
78300            05 WR7-MAIL-ADDR1          PIC X(30).                                                  06/15/93
78400            05 WR7-MAIL-ADDR2          PIC X(30).                                                  06/15/93
78500            05 WR7-MAIL-ADDR3          PIC X(30).                                                  06/15/93
78600            05 WR7-MAIL-ADDR4          PIC X(30).                                                  06/15/93
78700            05 WR7-MAIL-CITY           PIC X(21).                                                  06/15/93
78800            05 WR7-MAIL-STATE          PIC X(2).                                                   06/15/93
78900            05 WR7-MAIL-ZIP            PIC X(9).                                                   06/15/93
79000                                                                                                   06/15/93
79100        01  SRVPIR-8-RECORD.                                                                       06/15/93
79200            05 WR8-LOAN                PIC S9(10).                                                 06/15/93
79300            05 WR8-SEQ                 PIC S9(3).                                                  06/15/93
79400            05 WR8-FREE-FORM           PIC X(130).                                                 06/15/93
79500                                                                                                   06/15/93
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SOURCE FILE . . . . . CUSLSAMSRC/QCBLSRC
MEMBER PRI005C

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79600       /                                                                                          06/15/93
79700 ARN01                                                                                            05/12/15
79800      01  PRPIS00-RECORD.                                                                        05/12/15
79900          05 WR50-ID                PIC S9(11) COMP-3.                                          05/12/15
80000          05 WR50-CREATED-BY        PIC X(10).                                                  05/12/15
80100          05 WR50-UPDATED-BY        PIC X(10).                                                  05/12/15
80200          05 WR50-LOAN-NUM          PIC S9(10) COMP-3.                                          05/12/15
80300          05 WR50-SEQ-NUM           PIC S9(03) COMP-3.                                          05/12/15
80400          05 WR50-DATE-ADD          PIC S9(08) COMP-3.                                          05/12/15
80500          05 WR50-ABL-ACC-PRO       PIC X.                                                      05/12/15
80600          05 WR50-UABL-ACC-REA      PIC X.                                                      05/12/15
80700          05 WR50-VPR-MUNI          PIC X.                                                      05/12/15
80800          05 WR50-COD-VIO           PIC X.                                                      05/12/15
80900          05 WR50-COD-VIO-REA       PIC X.                                                      05/12/15
81000          05 WR50-BAD-ADD-REA       PIC X.                                                      05/12/15
81100          05 WR50-CAS-NUM           PIC X(15).                                                  05/12/15
81200          05 WR50-LOC-BOX           PIC X.                                                      05/12/15
81300          05 WR50-LOC-BOX-COD       PIC X(4).                                                   05/12/15
81400          05 WR50-COM-NUM           PIC X(15).                                                  05/12/15
81500 ARN01                                                                                            05/12/15
81600      *******  LAYOUT FOR TAPE RECORDS  ********************                                     06/15/93
81700       01  PIR-REC.                                                                              06/10/93
81800           05  PIR-REC-ID               PIC X(03).                                               06/10/93
81900           05  PIR-REC-CODE             PIC 9(02).                                               06/10/93
82000           05  PIR-LOAN-NUM-X.                                                                   11/02/93
82100               10  PIR-LOAN-NUM         PIC 9(10).                                               11/02/93
82200               10  FILLER               PIC X(05).                                               11/02/93
82300           05  PIR-MAP-REF-PROP-ADD     PIC X(06).                                               06/10/93
82400           05  PIR-MAP-REF-MAIL-ADD     PIC X(06).                                               06/10/93
82500           05  PIR-CONST-TYPE           PIC X(01).                                               06/10/93
82600           05  PIR-CONST-TYPE-OTHER     PIC X(08).                                               06/10/93
82700           05  PIR-PROPERTY-TYPE        PIC X(01).                                               06/10/93
82800           05  PIR-POOL-HT-SPA-SITE     PIC X(01).                                               06/10/93
82900           05  PIR-POOL-HT-SPA-SEC      PIC X(01).                                               06/10/93
83000 Y2KDEL    05  PIR-INSP-REQ-DATE        PIC 9(06).                                               06/12/98
83100 Y2KADD*   05  PIR-INSP-REQ-DATE        PIC 9(08).                                               06/12/98
83200           05  PIR-INSP-REQ-SRC         PIC X(01).                                               06/10/93
83300           05  PIR-REQUESTOR-CODE       PIC X(09).                                               06/10/93
83400 Y2KDEL    05  PIR-INSP-COMP-DATE       PIC 9(06).                                               06/12/98
83500 Y2KADD*   05  PIR-INSP-COMP-DATE       PIC 9(08).                                               06/12/98
83600           05  PIR-CARD-LEFT-AT-PROP    PIC X(01).                                               06/10/93
83700 Y2KDEL    05  PIR-FIRST-KNOWN-VAC-DT   PIC 9(06).                                               06/12/98
83800 Y2KADD*   05  PIR-FIRST-KNOWN-VAC-DT   PIC 9(08).                                               06/12/98
83900           05  PIR-OCC-CODE             PIC X(01).                                               06/10/93
84000           05  PIR-FIRST-TIME-VAC       PIC X(01).                                               06/10/93
84100           05  PIR-OCC-VERIFIED         PIC X(01).                                               06/10/93
84200           05  PIR-OCC-VERIFIED-OTHER   PIC X(08).                                               06/10/93
84300           05  PIR-INSP-NAME-CODE       PIC X(09).                                               06/10/93
84400           05  PIR-EXT-PROP-COND        PIC X(01).                                               06/10/93
84500           05  PIR-REQ-DEPT             PIC X(01).                                               06/10/93
84600           05  PIR-DESC-PART-VAC        PIC X(08).                                               06/10/93
84700           05  PIR-NEIGH-COND-CODE      PIC X(01).                                               06/10/93
84800           05  PIR-PER-PROP-SITE        PIC X(01).                                               06/10/93
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SOURCE FILE . . . . . CUSLSAMSRC/QCBLSRC
MEMBER PRI005C

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84900            05  PIR-PROP-FOR-SALE        PIC X(01).                                                  06/10/93
85000            05  PIR-BROKER-NAME          PIC X(30).                                                  06/10/93
85100            05  PIR-BROKER-TEL           PIC X(10).                                                  06/10/93
85200            05  PIR-INSP-ADDR            PIC X(01).                                                  06/10/93
85300            05  PIR-INSP-TYPE            PIC X(01).                                                  06/10/93
85400            05  PIR-INSP-TYPE-MOD        PIC X(01).                                                  06/10/93
85500 DJ04  ***  05  FILLER                   PIC X(01).                                                  05/12/15
85600 DJ04       05  PIR-DUP-FLAG             PIC X(01).                                                  05/12/15
85700       /                                                                                             06/10/93
85800        01  PIR-2-REC.                                                                               06/10/93
85900            05  PIR-2-REC-ID             PIC X(03).                                                  06/10/93
86000            05  PIR-2-REC-CODE           PIC 9(02).                                                  06/10/93
86100            05  PIR-2-LOAN-NUM-X.                                                                    11/02/93
86200                10  PIR-2-LOAN-NUM       PIC 9(10).                                                  11/02/93
86300                10  FILLER               PIC X(05).                                                  11/02/93
86400            05  PIR-2-UTIL-ELEC          PIC X(01).                                                  06/10/93
86500            05  PIR-2-UTIL-GAS           PIC X(01).                                                  06/10/93
86600            05  PIR-2-UTIL-WATER         PIC X(01).                                                  06/10/93
86700            05  PIR-2-MAINT-REC          PIC X(01).                                                  06/10/93
86800            05  PIR-2-ACT-CHG-LOCKS      PIC X(01).                                                  06/10/93
86900            05  PIR-2-ACT-RPL-GLASS      PIC X(01).                                                  06/10/93
87000            05  PIR-2-ACT-BRD-SCRN       PIC X(01).                                                  06/10/93
87100            05  PIR-2-ACT-WINTERIZE      PIC X(01).                                                  06/10/93
87200            05  PIR-2-ACT-CUT-GRASS      PIC X(01).                                                  06/10/93
87300            05  PIR-2-ACT-SEC-POOL       PIC X(01).                                                  06/10/93
87400            05  PIR-2-ACT-RMV-DEBRIS     PIC X(01).                                                  06/10/93
87500            05  PIR-2-ACT-OTHER          PIC X(01).                                                  06/10/93
87600            05  PIR-2-REC-OTHER          PIC X(30).                                                  06/10/93
87700            05  FILLER                   PIC X(01).                                                  06/10/93
87800            05  PIR-2-PHOTOS-FORWARD     PIC 9(02).                                                  06/10/93
87900            05  PIR-2-PHONE-VERIF        PIC X(01).                                                  06/10/93
88000            05  PIR-2-CORR-PRIM-PHN      PIC X(10).                                                  06/10/93
88100            05  PIR-2-CORR-PRIM-PHN-LOC  PIC X(01).                                                  06/10/93
88200            05  PIR-2-CORR-ALT1-PHN      PIC X(10).                                                  06/10/93
88300            05  PIR-2-CORR-ATL1-PHN-LOC  PIC X(01).                                                  06/10/93
88400            05  PIR-2-CORR-ALT2-PHN      PIC X(10).                                                  06/10/93
88500            05  PIR-2-CORR-ALT2-PHN-LOC  PIC X(01).                                                  06/10/93
88600            05  PIR-2-FEE-DUE-PHOTO      PIC 9(06)V99.                                               06/10/93
88700            05  PIR-2-FEE-DUE-INSP       PIC 9(06)V99.                                               06/10/93
88800            05  PIR-2-FEE-DUE-OTHER      PIC 9(06)V99.                                               06/10/93
88900            05  PIR-2-FEE-DUE-CANC       PIC 9(06)V99.                                               06/10/93
89000            05  PIR-2-FEE-DUE-TOTAL      PIC 9(06)V99.                                               06/10/93
89100            05  PIR-2-OTHER-FEE-DESC     PIC X(08).                                                  06/10/93
89200            05  FILLER                   PIC X(03).                                                  06/10/93
89300       /                                                                                             06/10/93
89400        01  PIR-3-REC.                                                                               06/10/93
89500            05  PIR-3-REC-ID             PIC X(03).                                                  06/10/93
89600            05  PIR-3-REC-CODE           PIC 9(02).                                                  06/10/93
89700            05  PIR-3-LOAN-NUM-X.                                                                    11/02/93
89800                10  PIR-3-LOAN-NUM       PIC 9(10).                                                  11/02/93
89900                10  FILLER               PIC X(05).                                                  11/02/93
90000            05  PIR-3-RENTER-NAME        PIC X(30).                                                  06/10/93
90100            05  PIR-3-RENT-PD-TO         PIC X(30).                                                  06/10/93
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SOURCE FILE . . . . . CUSLSAMSRC/QCBLSRC
MEMBER PRI005C

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90200            05  PIR-3-RENT-PAYEE-ADD1    PIC X(30).                                                  06/10/93
90300            05  PIR-3-RENT-PAYEE-ADD2    PIC X(30).                                                  06/10/93
90400            05  PIR-3-RENT-DELQ          PIC X(01).                                                  06/10/93
90500            05  PIR-3-RENT-AMT           PIC 9(07).                                                  06/10/93
90600            05  FILLER                   PIC X(02).                                                  06/10/93
90700       /                                                                                             06/10/93
90800        01  PIR-4-REC.                                                                               06/10/93
90900            05  PIR-4-REC-ID             PIC X(03).                                                  06/10/93
91000            05  PIR-4-REC-CODE           PIC 9(02).                                                  06/10/93
91100            05  PIR-4-LOAN-NUM-X.                                                                    11/02/93
91200                10  PIR-4-LOAN-NUM       PIC 9(10).                                                  11/02/93
91300                10  FILLER               PIC X(05).                                                  11/02/93
91400            05  PIR-4-COMMENTS1          PIC X(60).                                                  06/10/93
91500            05  PIR-4-COMMENTS2          PIC X(60).                                                  06/10/93
91600            05  FILLER                   PIC X(10).                                                  06/10/93
91700       /                                                                                             06/10/93
91800        01  PIR-5-REC.                                                                               06/10/93
91900            05  PIR-5-REC-ID             PIC X(03).                                                  06/10/93
92000            05  PIR-5-REC-CODE           PIC 9(02).                                                  06/10/93
92100            05  PIR-5-LOAN-NUM-X.                                                                    11/02/93
92200                10  PIR-5-LOAN-NUM       PIC 9(10).                                                  11/02/93
92300                10  FILLER               PIC X(05).                                                  11/02/93
92400            05  PIR-5-COMMENTS1          PIC X(60).                                                  06/10/93
92500            05  PIR-5-COMMENTS2          PIC X(60).                                                  06/10/93
92600            05  FILLER                   PIC X(10).                                                  06/10/93
92700       /                                                                                             06/10/93
92800        01  PIR-6-REC.                                                                               06/10/93
92900            05  PIR-6-REC-ID             PIC X(03).                                                  06/10/93
93000            05  PIR-6-REC-CODE           PIC 9(02).                                                  06/10/93
93100            05  PIR-6-LOAN-NUM-X.                                                                    11/02/93
93200                10  PIR-6-LOAN-NUM       PIC 9(10).                                                  11/02/93
93300                10  FILLER               PIC X(05).                                                  11/02/93
93400            05  PIR-6-COMMENTS1          PIC X(60).                                                  06/10/93
93500            05  PIR-6-COMMENTS2          PIC X(60).                                                  06/10/93
93600            05  FILLER                   PIC X(10).                                                  06/10/93
93700       /                                                                                             06/10/93
93800        01  PIR-7-REC.                                                                               06/10/93
93900            05  PIR-7-REC-ID             PIC X(03).                                                  06/10/93
94000            05  PIR-7-REC-CODE           PIC 9(02).                                                  06/10/93
94100            05  PIR-7-LOAN-NUM-X.                                                                    11/02/93
94200                10  PIR-7-LOAN-NUM       PIC 9(10).                                                  11/02/93
94300                10  FILLER               PIC X(05).                                                  11/02/93
94400            05  PIR-7-PROP-ADD1          PIC X(30).                                                  06/10/93
94500            05  PIR-7-PROP-ADD2          PIC X(30).                                                  06/10/93
94600            05  PIR-7-PROP-CITY          PIC X(21).                                                  06/10/93
94700            05  PIR-7-PROP-STATE         PIC X(02).                                                  06/10/93
94800            05  PIR-7-PROP-ZIP           PIC X(09).                                                  06/10/93
94900            05  PIR-7-MAIL-ADD1          PIC X(30).                                                  06/10/93
95000            05  FILLER                   PIC X(08).                                                  06/10/93
95100       /                                                                                             06/10/93
95200        01  PIR-8-REC.                                                                               06/10/93
95300            05  PIR-8-REC-ID             PIC X(03).                                                  06/10/93
95400            05  PIR-8-REC-CODE           PIC 9(02).                                                  06/10/93
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SOURCE FILE . . . . . CUSLSAMSRC/QCBLSRC
MEMBER PRI005C

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SEQNBR*...+... 1 ...+... 2 ...+... 3 ...+... 4 ...+... 5 ...+... 6 ...+... 7 ...+... 8 ...+... 9 ...+... 0
95500            05  PIR-8-LOAN-NUM-X.                                                                  11/02/93
95600                10  PIR-8-LOAN-NUM       PIC 9(10).                                                11/02/93
95700                10  FILLER               PIC X(05).                                                11/02/93
95800            05  PIR-8-MAIL-ADD2          PIC X(30).                                                06/10/93
95900            05  PIR-8-MAIL-ADD3          PIC X(30).                                                06/10/93
96000            05  PIR-8-MAIL-ADD4          PIC X(30).                                                06/10/93
96100            05  PIR-8-MAIL-CITY          PIC X(21).                                                06/10/93
96200            05  PIR-8-MAIL-STATE         PIC X(02).                                                06/10/93
96300            05  PIR-8-MAIL-ZIP           PIC X(09).                                                06/10/93
96400            05  FILLER                   PIC X(08).                                                06/10/93
96500       /                                                                                            06/10/93
96600        01  PIR-9-REC.                                                                              06/10/93
96700            05  PIR-9-REC-ID             PIC X(03).                                                06/10/93
96800            05  PIR-9-REC-CODE           PIC 9(02).                                                06/10/93
96900            05  PIR-9-LOAN-NUM-X.                                                                  11/02/93
97000                10  PIR-9-LOAN-NUM       PIC 9(10).                                                11/02/93
97100                10  FILLER               PIC X(05).                                                11/02/93
97200            05  PIR-9-IP-FIRE            PIC X(01).                                                06/10/93
97300            05  PIR-9-IP-NEGLECT         PIC X(01).                                                06/10/93
97400            05  PIR-9-IP-VANDAL          PIC X(01).                                                06/10/93
97500            05  PIR-9-IP-FREEZE          PIC X(01).                                                06/10/93
97600            05  PIR-9-IP-STORM           PIC X(01).                                                06/10/93
97700            05  PIR-9-IP-LEAK            PIC X(01).                                                06/10/93
97800            05  PIR-9-IP-FLOOD           PIC X(01).                                                06/10/93
97900            05  PIR-9-IP-ENVIRON         PIC X(01).                                                06/10/93
98000            05  PIR-9-IP-UTD             PIC X(01).                                                06/10/93
98100            05  PIR-9-IP-OTHER           PIC X(01).                                                06/10/93
98200            05  PIR-9-IP-DESCR           PIC X(08).                                                06/10/93
98300            05  PIR-9-EP-FIRE            PIC X(01).                                                06/10/93
98400            05  PIR-9-EP-NEGLECT         PIC X(01).                                                06/10/93
98500            05  PIR-9-EP-VANDAL          PIC X(01).                                                06/10/93
98600            05  PIR-9-EP-FREEZE          PIC X(01).                                                06/10/93
98700            05  PIR-9-EP-STORM           PIC X(01).                                                06/10/93
98800            05  PIR-9-EP-LEAK            PIC X(01).                                                06/10/93
98900            05  PIR-9-EP-FLOOD           PIC X(01).                                                06/10/93
99000            05  PIR-9-EP-ENVIRON         PIC X(01).                                                06/10/93
99100            05  PIR-9-EP-UTD             PIC X(01).                                                06/10/93
99200            05  PIR-9-EP-OTHER           PIC X(01).                                                06/10/93
99300            05  PIR-9-EP-DESCR           PIC X(08).                                                06/10/93
99400            05  PIR-9-PROP-SEC           PIC X(01).                                                06/10/93
99500            05  PIR-9-WIN-BROKE          PIC X(01).                                                06/10/93
99600            05  PIR-9-DOOR-WIN-BRD       PIC X(01).                                                06/10/93
99700            05  PIR-9-AMT-BKN-BRD        PIC X(08).                                                06/10/93
99800            05  PIR-9-PREV-WINTER        PIC X(01).                                                06/10/93
99900            05  PIR-9-WINTER-TAGS        PIC X(01).                                                06/10/93
100000           05  PIR-9-AMT-DEBRIS         PIC X(08).                                                06/10/93
100100           05  PIR-9-HEIGHT-GRASS       PIC X(08).                                                06/10/93
100200           05  PIR-9-ACT-NEEDED-SHRUB   PIC X(01).                                                06/10/93
100300           05  FILLER                   PIC X(64).                                                06/10/93
100400      /                                                                                            06/10/93
100500       01  PIR-99-REC.                                                                             06/10/93
100600           05  PIR-99-REC-ID            PIC X(03).                                                06/10/93
100700           05  PIR-99-REC-CODE          PIC 9(02).                                                06/10/93
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SOURCE FILE . . . . . CUSLSAMSRC/QCBLSRC
MEMBER PRI005C

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SEQNBR*...+... 1 ...+... 2 ...+... 3 ...+... 4 ...+... 5 ...+... 6 ...+... 7 ...+... 8 ...+... 9 ...+... 0
100800             05  PIR-99-LOAN-NUM-X.                                                          11/02/93
100900                 10  PIR-99-LOAN-NUM      PIC 9(10).                                         11/02/93
101000                 10  FILLER               PIC X(05).                                         11/02/93
101100             05  PIR-99-FREE-FORM         PIC X(130).                                        06/10/93
101200       /                                                                                      05/12/15
101300 ARN01  01  PIR-50-REC.                                                                       05/12/15
101400    |        05  PIR-50-REC-NUM            PIC X(03).                                         05/12/15
101500    |        05  PIR-50-REC-COD            PIC 9(02).                                         05/12/15
101600    |        05  PIR-50-LOAN-NUM-X.                                                           05/12/15
101700    |            10 PIR-50-LOAN-NUM        PIC 9(10).                                         05/12/15
101800    |            10 FILLER                 PIC X(05).                                         05/12/15
101900    |        05  PIR-50-ABL-ACC-PRO        PIC X.                                             05/12/15
102000    |        05  PIR-50-UABL-ACC-REA       PIC X.                                             05/12/15
102100    |        05  PIR-50-VPR-MUNI           PIC X.                                             05/12/15
102200    |        05  PIR-50-COD-VIO            PIC X.                                             05/12/15
102300    |        05  PIR-50-COD-VIO-REA        PIC X.                                             05/12/15
102400    |        05  PIR-50-BAD-ADD-REA        PIC X.                                             05/12/15
102500    |        05  PIR-50-CAS-NUM            PIC X(15).                                         05/12/15
102600    |        05  PIR-50-LOK-BOX            PIC X.                                             05/12/15
102700    |        05  PIR-50-LOK-BOX-COD        PIC X(04).                                         05/12/15
102800    |        05  PIR-50-COM-NUM            PIC X(15).                                         05/12/15
102900 ARN01        05  FILLER                   PIC X(89).                                         05/12/15
103000       /                                                                                      06/10/93
103100        01  CFS-REC.                                                                         06/10/93
103200             05  CFS-REC-ID               PIC X(03).                                         06/10/93
103300             05  CFS-REC-CODE             PIC 9(02).                                         06/10/93
103400             05  CFS-LOAN-NUM-X.                                                             11/02/93
103500                 10  CFS-LOAN-NUM         PIC 9(10).                                         11/02/93
103600                 10  FILLER               PIC X(05).                                         11/02/93
103700             05  CFS-PER-INT              PIC X(30).                                         06/10/93
103800             05  CFS-INTV-CODE            PIC X(01).                                         06/10/93
103900             05  CFS-INTV-OTHER           PIC X(15).                                         06/10/93
104000             05  CFS-INTV-ATT-CODE        PIC X(01).                                         06/10/93
104100             05  CFS-DELQ-REASON-CODE     PIC X(01).                                         06/10/93
104200             05  CFS-DELQ-REASON-OTHER    PIC X(15).                                         06/10/93
104300             05  CFS-DEPEND-COUNT         PIC 9(02).                                         06/10/93
104400             05  CFS-MILITARY-SVC         PIC X(01).                                         06/10/93
104500             05  FILLER                   PIC X(22).                                         06/10/93
104600             05  CFS-OWNS-OTHER-FHA       PIC X(01).                                         06/10/93
104700             05  FILLER                   PIC X(41).                                         06/10/93
104800       /                                                                                      06/10/93
104900        01  CFS-2-REC.                                                                       06/10/93
105000             05  CFS-2-REC-ID             PIC X(03).                                         06/10/93
105100             05  CFS-2-REC-CODE           PIC 9(02).                                         06/10/93
105200             05  CFS-2-LOAN-NUM-X.                                                           11/02/93
105300                 10  CFS-2-LOAN-NUM       PIC 9(10).                                         11/02/93
105400                 10  FILLER               PIC X(05).                                         11/02/93
105500             05  CFS-2-INCOME-NBR         PIC 9(01).                                         06/10/93
105600             05  CFS-2-INCOME-TYPE        PIC X(01).                                         06/10/93
105700             05  CFS-2-INCOME-NAME        PIC X(30).                                         06/10/93
105800             05  CFS-2-INCOME-FREQ        PIC X(01).                                         06/10/93
105900             05  CFS-2-INCOME-FLAG-CODE   PIC X(01).                                         06/10/93
106000             05  CFS-2-INCOME-PAY-AMT     PIC 9(07).                                         06/10/93
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SOURCE FILE . . . . . CUSLSAMSRC/QCBLSRC
MEMBER PRI005C

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SEQNBR*...+... 1 ...+... 2 ...+... 3 ...+... 4 ...+... 5 ...+... 6 ...+... 7 ...+... 8 ...+... 9 ...+... 0
106100            05  CFS-2-TENURE-YRS          PIC 9(02).                                                  06/10/93
106200            05  CFS-2-TENURE-MTHS         PIC 9(02).                                                  06/10/93
106300            05  CFS-2-INCOME2-NBR         PIC 9(01).                                                  06/10/93
106400            05  CFS-2-INCOME2-TYPE        PIC X(01).                                                  06/10/93
106500            05  CFS-2-INCOME2-NAME        PIC X(30).                                                  06/10/93
106600            05  FILLER                    PIC X(05).                                                  06/10/93
106700            05  CFS-2-INCOME2-FREQ        PIC X(01).                                                  06/10/93
106800            05  CFS-2-INCOME2-FLAG-CODE   PIC X(01).                                                  06/10/93
106900            05  CFS-2-INCOME2-PAY-AMT     PIC 9(07).                                                  06/10/93
107000            05  CFS-2-TENURE2-YRS         PIC 9(02).                                                  06/10/93
107100            05  CFS-2-TENURE2-MTHS        PIC 9(02).                                                  06/10/93
107200            05  FILLER                    PIC X(35).                                                  06/10/93
107300       /                                                                                             06/10/93
107400        01  CFS-4-REC.                                                                               06/10/93
107500            05  CFS-4-REC-ID              PIC X(03).                                                  06/10/93
107600            05  CFS-4-REC-CODE            PIC 9(02).                                                  06/10/93
107700            05  CFS-4-LOAN-NUM-X.                                                                     11/02/93
107800                10  CFS-4-LOAN-NUM        PIC 9(10).                                                  11/02/93
107900                10  FILLER                PIC X(05).                                                  11/02/93
108000            05  CFS-4-OBLIG-NBR           PIC 9(01).                                                  06/10/93
108100            05  CFS-4-OBLIG-TYPE          PIC X(01).                                                  06/10/93
108200            05  CFS-4-OBLIG-NAME          PIC X(25).                                                  06/10/93
108300            05  CFS-4-OBLIG-BAL           PIC 9(09).                                                  06/10/93
108400            05  CFS-4-OBLIG-PAY           PIC 9(05)V99.                                               06/10/93
108500            05  CFS-4-OBLIG-PAY-FREQ      PIC X(01).                                                  06/10/93
108600            05  CFS-4-OBLIG-DELQ          PIC X(02).                                                  06/10/93
108700            05  CFS-4-OBLIG2-NBR          PIC 9(01).                                                  06/10/93
108800            05  CFS-4-OBLIG2-TYPE         PIC X(01).                                                  06/10/93
108900            05  CFS-4-OBLIG2-NAME         PIC X(25).                                                  06/10/93
109000            05  CFS-4-OBLIG2-BAL          PIC 9(09).                                                  06/10/93
109100            05  CFS-4-OBLIG2-PAY          PIC 9(05)V99.                                               06/10/93
109200            05  CFS-4-OBLIG2-PAY-FREQ     PIC X(01).                                                  06/10/93
109300            05  CFS-4-OBLIG2-DELQ         PIC X(02).                                                  06/10/93
109400            05  FILLER                    PIC X(38).                                                  06/10/93
109500       /                                                                                             06/10/93
109600       *   RESULT TAPE REPORT HEADINGS  *******                                                      06/05/96
109700        01  HEADER1.                                                                                 06/05/96
109800            05  H1-PGM-NAME               PIC X(13)     VALUE SPACES.                               06/05/96
109900            05  FILLER                    PIC X(37)     VALUE SPACES.                               06/05/96
110000            05  H1-COMPANY-NAME           PIC X(30)     VALUE SPACES.                               06/05/96
110100            05  FILLER                    PIC X(35)     VALUE SPACES.                               06/05/96
110200            05  HS-DATE.                                                                             06/05/96
110300                10 HS-MONTH               PIC 99        VALUE ZEROS.                                06/05/96
110400                10 FILLER                 PIC X         VALUE "/".                                  06/05/96
110500                10 HS-DAY                 PIC 99        VALUE ZEROS.                                06/05/96
110600                10 FILLER                 PIC X         VALUE "/".                                  06/05/96
110700                10 HS-YEAR                PIC 99        VALUE ZEROS.                                06/05/96
110800            05  FILLER                    PIC X         VALUE SPACES.                               06/05/96
110900            05  H-TIME.                                                                              06/05/96
111000                10 H-HOUR                 PIC 99        VALUE ZEROS.                                06/05/96
111100                10 FILLER                 PIC X         VALUE ":".                                  06/05/96
111200                10 H-MINUTE               PIC 99        VALUE ZEROS.                                06/05/96
111300                10 FILLER                 PIC X         VALUE ":".                                  06/05/96
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SOURCE FILE . . . . . CUSLSAMSRC/QCBLSRC
MEMBER PRI005C

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SEQNBR*...+... 1 ...+... 2 ...+... 3 ...+... 4 ...+... 5 ...+... 6 ...+... 7 ...+... 8 ...+... 9 ...+... 0
111400               10 H-SECOND             PIC 99        VALUE ZEROS.                          06/05/96
111500                                                                                               06/05/96
111600         01  HEADER2.                                                                         06/05/96
111700             05  H2-USER-NAME            PIC X(10)     VALUE SPACES.                         06/05/96
111800             05  FILLER                  PIC X(31)     VALUE SPACES.                         06/05/96
111900             05  H2-REPORT-NAME          PIC X(50)     VALUE SPACES.                         06/05/96
112000             05  FILLER                  PIC X(24)     VALUE SPACES.                         06/05/96
112100             05  FILLER                  PIC X(7)      VALUE "JOB DT:".                      06/05/96
112200             05  FILLER                  PIC X(2)      VALUE SPACES.                         06/05/96
112300             05  HJ-DATE.                                                                     06/05/96
112400                 10 HJ-MONTH             PIC 99        VALUE ZEROS.                          06/05/96
112500                 10 FILLER               PIC X         VALUE "/".                            06/05/96
112600                 10 HJ-DAY               PIC 99        VALUE ZEROS.                          06/05/96
112700                 10 FILLER               PIC X         VALUE "/".                            06/05/96
112800                 10 HJ-YEAR              PIC 99        VALUE ZEROS.                          06/05/96
112900                                                                                               06/05/96
113000         01  HEADER3.                                                                         06/05/96
113100             05  FILLER                  PIC X(120)    VALUE SPACES.                         06/05/96
113200             05  FILLER                  PIC X(05)     VALUE "PAGE:".                        06/05/96
113300             05  FILLER                  PIC X(02)     VALUE SPACES.                         06/05/96
113400             05  H3-PAGE                 PIC Z,ZZ9.                                          06/05/96
113500                                                                                               06/05/96
113600         01  HEADER3OR.                                                                       06/05/96
113700             05  FILLER                  PIC X(126)    VALUE SPACES.                         06/05/96
113800             05  H3-ORIGIN               PIC X(06)     VALUE SPACES.                         06/05/96
113900                                                                                               06/05/96
114000         01  TRAILER1.                                                                        06/05/96
114100             05  FILLER                PIC X(54)     VALUE SPACES.                          06/05/96
114200             05  FILLER                PIC X(23)     VALUE                                  06/05/96
114300                 "* *  END OF REPORT  * *".                                                  06/05/96
114400             05  FILLER                PIC X(55)     VALUE SPACES.                          06/05/96
114500                                                                                               06/05/96
114600         01  NO-RECORDS-FOUND-MSG.                                                            06/05/96
114700             05  FILLER                PIC X(53)     VALUE SPACES.                          06/05/96
114800             05  FILLER                PIC X(26)     VALUE                                  06/05/96
114900                 "* *  NO RECORDS FOUND  * *".                                              06/05/96
115000             05  FILLER                PIC X(53)     VALUE SPACES.                          06/05/96
115100                                                                                               06/05/96
115200         01  NO-RECORDS-MATCH-MSG.                                                            06/05/96
115300             05  FILLER                PIC X(44)     VALUE SPACES.                          06/05/96
115400             05  FILLER                PIC X(45)     VALUE                                  06/05/96
115500                 "* *  NO RECORDS MATCH SELECTION CRITERIA  * *".                            06/05/96
115600             05  FILLER                PIC X(43)     VALUE SPACES.                          06/05/96
115700                                                                                               06/05/96
115800         01  CRITERIA-MSG.                                                                    06/05/96
115900             05  FILLER                PIC X(47)     VALUE SPACES.                          06/05/96
116000             05  FILLER                PIC X(38)     VALUE                                  06/05/96
116100                 "**** SELECTION CRITERIA IN EFFECT ****".                                   06/05/96
116200             05  FILLER                PIC X(47)     VALUE SPACES.                          06/05/96
116300                                                                                               06/10/96
116400       *   COVER PAGE  *******                                                               06/10/96
116500         01  COVER-LINE-1.                                                                    06/10/96
116600             05 FILLER                      PIC X(32) VALUE SPACES.                         06/10/96
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SOURCE FILE . . . . . CUSLSAMSRC/QCBLSRC
MEMBER PRI005C

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SEQNBR*...+... 1 ...+... 2 ...+... 3 ...+... 4 ...+... 5 ...+... 6 ...+... 7 ...+... 8 ...+... 9 ...+... 0
116700            05 FILLER                        PIC X(08) VALUE "OPTIONS:".                                  06/10/96
116800            05 FILLER                        PIC X(92) VALUE SPACES.                                      06/10/96
116900                                                                                                           06/10/96
117000         01  COVER-LINE-2.                                                                                 06/10/96
117100            05 FILLER                        PIC X(35) VALUE SPACES.                                      06/10/96
117200            05 FILLER                        PIC X(02) VALUE "1.".                                        06/10/96
117300            05 FILLER                        PIC X(11) VALUE SPACES.                                      06/10/96
117400            05 C2-TAPE-TYPE                  PIC X(01).                                                   06/10/96
117500            05 FILLER                        PIC X(02) VALUE SPACES.                                      06/10/96
117600            05 FILLER                        PIC X(49) VALUE                                              06/10/96
117700            "Tape Type. T=Tape, C=Cartridge, N=None(disk only)".                                           06/10/96
117800            05 FILLER                        PIC X(32) VALUE SPACES.                                      06/10/96
117900                                                                                                           06/10/96
118000         01  COVER-LINE-3.                                                                                 06/10/96
118100            05 FILLER                        PIC X(35) VALUE SPACES.                                      06/10/96
118200            05 FILLER                        PIC X(02) VALUE "2.".                                        11/11/96
118300            05 FILLER                        PIC X(02) VALUE SPACES.                                      06/10/96
118400            05 C3-VND-TYP                    PIC X(02).                                                   06/10/96
118500            05 FILLER                        PIC X(03) VALUE " / ".                                       06/10/96
118600            05 C3-VND-NUM                    PIC X(05).                                                   06/10/96
118700            05 FILLER                        PIC X(02) VALUE SPACES.                                      06/10/96
118800            05 FILLER                        PIC X(18) VALUE                                              06/10/96
118900            "Vendor Type/Number".                                                                          06/10/96
119000            05 FILLER                        PIC X(63) VALUE SPACES.                                      06/10/96
119100                                                                                                           06/10/96
119200         01  COVER-LINE-4.                                                                                 06/10/96
119300            05 FILLER                        PIC X(35) VALUE SPACES.                                      06/10/96
119400            05 FILLER                        PIC X(02) VALUE "3.".                                        06/10/96
119500            05 FILLER                        PIC X(11) VALUE SPACES.                                      06/10/96
119600            05 C4-ADD-FB-REC                 PIC X(01).                                                   06/10/96
119700            05 FILLER                        PIC X(02) VALUE SPACES.                                      06/10/96
119800            05 FILLER                        PIC X(39) VALUE                                              06/10/96
119900            "Add Record to Fee Billing System? (Y/N)".                                                     06/10/96
120000            05 FILLER                        PIC X(42) VALUE SPACES.                                      06/10/96
120100       /                                                                                                   06/10/93
120200       *   HEADING LINE 4 *******                                                                          06/05/96
120300        01  HEADING-4.                                                                                    06/05/96
120400            05 FILLER                        PIC X(50) VALUE                                              06/10/96
120500            "           ORD  MORTGAGOR 1 NAME                    ".                                      06/10/96
120600            05 FILLER                        PIC X(50) VALUE                                              06/10/96
120700            "                                                    ".                                        06/10/96
120800            05 FILLER                        PIC X(32) VALUE                                              06/10/96
120900            " DATE ORDERED  VENDOR TY/CODE  B".                                                            06/10/96
121000       /                                                                                                   06/10/93
121100       *   HEADING LINE 5  *******                                                                         06/05/96
121200        01  HEADING-5.                                                                                    06/05/96
121300            05 FILLER                        PIC X(50) VALUE                                              06/10/96
121400            "LOAN#      TYP  MORTGAGOR 2 NAME                PRO".                                     06/10/96
121500            05 FILLER                        PIC X(50) VALUE                                              06/10/96
121600            "PERTY ADDRESS           MAILING ADDRESS           ".                                          06/10/96
121700            05 FILLER                        PIC X(32) VALUE                                              06/10/96
121800            " COMPLETED     VENDOR NAME     F".                                                            06/10/96
121900                                                                                                           06/10/96
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CONFIDENTIAL

Nationstar (Colombo) Document Production - 002610

SOURCE FILE . . . . . CUSLSAMSRC/QCBLSRC
MEMBER PRI005C

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SEQNBR*...+... 1 ...+... 2 ...+... 3 ...+... 4 ...+... 5 ...+... 6 ...+... 7 ...+... 8 ...+... 9 ...+... 0
122000       *   HEADING LINE 6  *******                                                                  06/10/96
122100        01  HEADING-6.                                                                              06/10/96
122200            05 FILLER                        PIC X(50) VALUE                                       06/10/96
122300            "---------- ---  ------------------------------ ---".                                   06/10/96
122400            05 FILLER                        PIC X(50) VALUE                                       06/10/96
122500            "---------------------- -------------------------".                                     06/10/96
122600            05 FILLER                        PIC X(32) VALUE                                       06/10/96
122700            " ------------  --------------  -".                                                    06/10/96
122800       /                                                                                            06/10/93
122900       *  REPORT LINE 1  *******                                                                    06/07/93
123000        01  REPORT-1.                                                                               06/07/93
123100            05 RPT-1-LOAN-NO                 PIC ZZZZZZZZZ9.                                       06/07/93
123200            05 FILLER                        PIC X(02) VALUE SPACES.                               05/24/93
123300            05 RPT-1-ORD-TYP                 PIC X.                                                06/07/93
123400            05 FILLER                        PIC X(03) VALUE SPACES.                               06/10/96
123500            05 RPT-1-MTG1-NAME               PIC X(30).                                            08/22/00
123600            05 FILLER                        PIC X(01) VALUE SPACES.                               05/24/93
123700            05 RPT-1-PROP-ADDR               PIC X(26).                                            06/07/93
123800            05 FILLER                        PIC X(01) VALUE SPACES.                               05/24/93
123900            05 RPT-1-MAIL-ADDR               PIC X(26).                                            06/07/93
124000            05 FILLER                        PIC X(01) VALUE SPACES.                               06/10/96
124100            05 RPT-1-ORD-DATE.                                                                     06/09/93
124200               10 RPT-1-ORD-MM               PIC 99.                                               06/09/93
124300               10 FILLER                     PIC X(01) VALUE "/".                                  05/24/93
124400               10 RPT-1-ORD-DD               PIC 99.                                               06/09/93
124500               10 FILLER                     PIC X(01) VALUE "/".                                  06/07/93
124600               10 RPT-1-ORD-YY               PIC 99.                                               06/09/93
124700            05 FILLER                        PIC X(06) VALUE SPACES.                               06/10/96
124800            05 RPT-1-VND-TYP                 PIC X(02).                                            06/09/93
124900            05 FILLER                        PIC X(01) VALUE SPACES.                               06/09/93
[redacted]       05 RPT-1-VND-CD                  PIC X(05).                                            06/09/93
125100            05 FILLER                        PIC X(08) VALUE SPACES.                               06/10/96
125200            05 RPT-1-BKR-FC                  PIC X(01).                                            06/09/93
125300       /                                                                                            06/10/93
125400       *  REPORT LINE 2  *******                                                                    06/07/93
125500        01  REPORT-2.                                                                               06/07/93
125600            05 FILLER                        PIC X(16) VALUE SPACES.                               06/10/96
125700            05 RPT-2-MTG2-NAME               PIC X(30).                                            06/07/93
125800            05 FILLER                        PIC X(01) VALUE SPACES.                               05/24/93
125900            05 RPT-2-PROP-ADDR               PIC X(26).                                            06/07/93
126000            05 FILLER                        PIC X(01) VALUE SPACES.                               05/24/93
126100            05 RPT-2-MAIL-ADDR               PIC X(26).                                            06/07/93
126200            05 FILLER                        PIC X(01) VALUE SPACES.                               06/10/96
126300            05 RPT-2-CMP-DATE.                                                                     06/09/93
126400               10 RPT-2-CMP-MM               PIC 99.                                               06/09/93
126500               10 FILLER                     PIC X(01) VALUE "/".                                  06/09/93
126600               10 RPT-2-CMP-DD               PIC 99.                                               06/09/93
126700               10 FILLER                     PIC X(01) VALUE "/".                                  06/09/93
126800               10 RPT-2-CMP-YY               PIC 99.                                               06/09/93
126900            05 FILLER                        PIC X(06) VALUE SPACES.                               06/10/96
127000            05 RPT-2-VND-NAME                PIC X(17).                                            06/10/96
127100       /                                                                                            06/10/93
127200       *  REPORT LINE 3 *******                                                                     06/07/93
```

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Nationstar (Colombo) Document Production - 002611

SOURCE FILE . . . . . CUSLSAMSRC/QCBLSRC
MEMBER PRI005C

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SEQNBR*...+... 1 ...+... 2 ...+... 3 ...+... 4 ...+... 5 ...+... 6 ...+... 7 ...+... 8 ...+... 9 ...+... 0
127300        01  REPORT-3.                                                                                  06/07/93
127400            05 FILLER                       PIC X(47) VALUE SPACES.                                  06/10/96
127500            05 RPT-3-PROP-CITY              PIC X(13).                                               06/07/93
127600            05 FILLER                       PIC X(01) VALUE SPACES.                                  05/24/93
127700            05 RPT-3-PROP-STATE             PIC X(02).                                               06/07/93
127800            05 FILLER                       PIC X(01) VALUE SPACES.                                  05/24/93
127900            05 RPT-3-PROP-ZIP               PIC X(09).                                               06/07/93
128000            05 FILLER                       PIC X(01) VALUE SPACES.                                  05/24/93
128100            05 RPT-3-MAIL-CITY              PIC X(13).                                               06/07/93
128200            05 FILLER                       PIC X(01) VALUE SPACES.                                  05/24/93
128300            05 RPT-3-MAIL-STATE             PIC X(02).                                               06/07/93
128400            05 FILLER                       PIC X(01) VALUE SPACES.                                  05/24/93
128500            05 RPT-3-MAIL-ZIP               PIC X(09).                                               06/07/93
128600            05 FILLER                       PIC X(32) VALUE SPACES.                                  06/10/96
128700                                                                                                      06/10/96
128800       *   RESULT TAPE EXCEPTION REPORT HEADINGS  *******                                             06/10/96
128900        01  EHEADER1.                                                                                 06/10/96
129000            05  EH1-PGM-NAME              PIC X(13)     VALUE SPACES.                                06/10/96
129100            05  FILLER                    PIC X(37)     VALUE SPACES.                                06/10/96
129200            05  EH1-COMPANY-NAME          PIC X(30)     VALUE SPACES.                                06/10/96
129300            05  FILLER                    PIC X(35)     VALUE SPACES.                                06/10/96
129400            05  EHS-DATE.                                                                             06/10/96
129500                10 EHS-MONTH              PIC 99        VALUE ZEROS.                                 06/10/96
129600                10 FILLER                 PIC X         VALUE "/".                                   06/10/96
129700                10 EHS-DAY                PIC 99        VALUE ZEROS.                                 06/10/96
129800                10 FILLER                 PIC X         VALUE "/".                                   06/10/96
129900                10 EHS-YEAR               PIC 99        VALUE ZEROS.                                 06/10/96
130000            05  FILLER                    PIC X         VALUE SPACES.                                06/10/96
130100            05  EH-TIME.                                                                              06/10/96
130200                10 EH-HOUR                PIC 99        VALUE ZEROS.                                 06/10/96
130300                10 FILLER                 PIC X         VALUE ":".                                   06/10/96
130400                10 EH-MINUTE              PIC 99        VALUE ZEROS.                                 06/10/96
130500                10 FILLER                 PIC X         VALUE ":".                                   06/10/96
130600                10 EH-SECOND              PIC 99        VALUE ZEROS.                                 06/10/96
130700                                                                                                      06/10/96
130800        01  EHEADER2.                                                                                 06/10/96
130900            05  EH2-USER-NAME             PIC X(10)     VALUE SPACES.                                06/10/96
131000            05  FILLER                    PIC X(28)     VALUE SPACES.                                06/10/96
131100            05  EH2-REPORT-NAME           PIC X(56)     VALUE SPACES.                                06/10/96
131200            05  FILLER                    PIC X(21)     VALUE SPACES.                                06/10/96
131300            05  FILLER                    PIC X(7)      VALUE "JOB DT:".                             06/10/96
131400            05  FILLER                    PIC X(2)      VALUE SPACES.                                06/10/96
131500            05  EHJ-DATE.                                                                             06/10/96
131600                10 EHJ-MONTH              PIC 99        VALUE ZEROS.                                 06/10/96
131700                10 FILLER                 PIC X         VALUE "/".                                   06/10/96
131800                10 EHJ-DAY                PIC 99        VALUE ZEROS.                                 06/10/96
131900                10 FILLER                 PIC X         VALUE "/".                                   06/10/96
132000                10 EHJ-YEAR               PIC 99        VALUE ZEROS.                                 06/10/96
132100                                                                                                      06/10/96
132200        01  EHEADER3.                                                                                 06/10/96
132300            05  FILLER                    PIC X(120)    VALUE SPACES.                                06/10/96
132400            05  FILLER                    PIC X(05)     VALUE "PAGE:".                               06/10/96
132500            05  FILLER                    PIC X(02)     VALUE SPACES.                                06/10/96
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Nationstar (Colombo) Document Production - 002612

SOURCE FILE . . . . . CUSLSAMSRC/QCBLSRC
MEMBER PRI005C

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SEQNBR*...+... 1 ...+... 2 ...+... 3 ...+... 4 ...+... 5 ...+... 6 ...+... 7 ...+... 8 ...+... 9 ...+... 0
132600            05  EH3-PAGE                PIC Z,ZZ9.                                                  06/10/96
132700                                                                                                       06/10/96
132800         01  EHEADER3OR.                                                                              06/10/96
132900             05  FILLER                  PIC X(126)    VALUE SPACES.                                 06/10/96
133000             05  EH3-ORIGIN              PIC X(06)     VALUE SPACES.                                 06/10/96
133100       /                                                                                               06/10/96
133200       *   EX-HEADING LINE 4 *******                                                                   06/10/96
133300         01  EHEADING-4.                                                                              06/10/96
133400             05 FILLER                         PIC X(50) VALUE                                        06/10/96
133500             "           ORD  MORTGAGOR 1 NAME                    ".                                  06/10/96
133600             05 FILLER                         PIC X(50) VALUE                                        06/10/96
133700             "                         DATE ORDERED   VENDOR TYP".                                    06/10/96
133800             05 FILLER                         PIC X(32) VALUE                                        06/10/96
133900             "E/CODE                          ".                                                     06/10/96
134000       /                                                                                               06/10/96
134100       *   EX-HEADING LINE 5  *******                                                                  06/10/96
134200         01  EHEADING-5.                                                                              06/10/96
134300             05 FILLER                         PIC X(50) VALUE                                        06/10/96
134400             "LOAN#      TYP  MORTGAGOR 2 NAME                PRO".                                  06/10/96
134500             05 FILLER                         PIC X(50) VALUE                                        06/10/96
134600             "PERTY ADDRESS            COMPLETED      VENDOR NAM".                                   06/10/96
134700             05 FILLER                         PIC X(32) VALUE                                        06/10/96
134800             "E         COMMENTS              ".                                                     06/10/96
134900                                                                                                       06/10/96
135000       *   EXC. HEADING LINE 6  *******                                                                06/10/96
135100         01  EHEADING-6.                                                                              06/10/96
135200             05 FILLER                         PIC X(50) VALUE                                        06/10/96
135300             "---------- ---  ------------------------------ ---".                                    06/10/96
135400             05 FILLER                         PIC X(50) VALUE                                        06/10/96
135500             "-----------------------  ------------   ----------".                                    06/10/96
135600             05 FILLER                         PIC X(32) VALUE                                        06/10/96
135700             "--------  ----------------------".                                                     06/10/96
135800       /                                                                                               06/10/93
135900       *  EX-REPORT LINE 1  *******                                                                    06/09/93
136000         01  EREPORT-1.                                                                               06/09/93
136100             05 ERPT-1-LOAN-NO                 PIC ZZZZZZZZZ9.                                        06/09/93
136200             05 FILLER                         PIC X(02) VALUE SPACES.                                06/09/93
136300             05 ERPT-1-ORD-TYP                 PIC X.                                                 06/09/93
136400             05 FILLER                         PIC X(03) VALUE SPACES.                                06/10/96
136500             05 ERPT-1-MTG1-NAME               PIC X(30).                                             06/09/93
136600             05 FILLER                         PIC X(01) VALUE SPACES.                                06/09/93
136700             05 ERPT-1-PROP-ADDR               PIC X(26).                                             06/09/93
136800             05 FILLER                         PIC X(02) VALUE SPACES.                                06/09/93
136900             05 ERPT-1-ORD-DATE.                                                                      06/09/93
137000                10 ERPT-1-ORD-MM               PIC 99.                                                06/09/93
137100                10 FILLER                      PIC X(01) VALUE "/".                                   06/09/93
137200                10 ERPT-1-ORD-DD               PIC 99.                                                06/09/93
137300                10 FILLER                      PIC X(01) VALUE "/".                                   06/09/93
137400                10 ERPT-1-ORD-YY               PIC 99.                                                06/09/93
137500             05 FILLER                         PIC X(07) VALUE SPACES.                                06/09/93
137600             05 ERPT-1-VND-TYP                 PIC X(02).                                             06/09/93
137700             05 FILLER                         PIC X(01) VALUE SPACES.                                06/09/93
[redacted]         05 ERPT-1-VND-CD                  PIC X(05).                                             06/09/93
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CONFIDENTIAL

Nationstar (Colombo) Document Production - 002613

SOURCE FILE . . . . . CUSLSAMSRC/QCBLSRC
MEMBER PRI005C

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SEQNBR*...+... 1 ...+... 2 ...+... 3 ...+... 4 ...+... 5 ...+... 6 ...+... 7 ...+... 8 ...+... 9 ...+... 0
137900            05 FILLER                       PIC X(12) VALUE SPACES.                                  06/10/96
138000            05 ERPT-1-MSG                   PIC X(22).                                               06/09/93
138100      /                                                                                               06/10/93
138200      *  EX-REPORT LINE 2  *******                                                                    06/09/93
138300       01  EREPORT-2.                                                                                 06/09/93
138400           05 FILLER                       PIC X(16) VALUE SPACES.                                  06/10/96
138500           05 ERPT-2-MTG2-NAME             PIC X(30).                                               06/09/93
138600           05 FILLER                       PIC X(01) VALUE SPACES.                                  06/09/93
138700           05 ERPT-2-PROP-ADDR             PIC X(26).                                               06/09/93
138800           05 FILLER                       PIC X(02) VALUE SPACES.                                  06/09/93
138900           05 ERPT-2-CMP-DATE.                                                                      06/09/93
139000              10 ERPT-2-CMP-MM             PIC 99.                                                  06/09/93
139100              10 FILLER                    PIC X(01) VALUE "/".                                     06/09/93
139200              10 ERPT-2-CMP-DD             PIC 99.                                                  06/09/93
139300              10 FILLER                    PIC X(01) VALUE "/".                                     06/09/93
139400              10 ERPT-2-CMP-YY             PIC 99.                                                  06/09/93
139500           05 FILLER                       PIC X(07) VALUE SPACES.                                  06/09/93
139600           05 ERPT-2-VND-NAME              PIC X(18).                                               06/09/93
139700           05 FILLER                       PIC X(02) VALUE SPACES.                                  06/10/96
139800           05 ERPT-2-MSG                   PIC X(22).                                               06/09/93
139900      /                                                                                               06/10/93
140000      *  EX-REPORT LINE 3 *******                                                                     06/09/93
140100       01  EREPORT-3.                                                                                 06/09/93
140200           05 FILLER                       PIC X(47) VALUE SPACES.                                  06/10/96
140300           05 ERPT-3-PROP-CITY             PIC X(13).                                               06/09/93
140400           05 FILLER                       PIC X(01) VALUE SPACES.                                  06/09/93
140500           05 ERPT-3-PROP-STATE            PIC X(02).                                               06/09/93
140600           05 FILLER                       PIC X(01) VALUE SPACES.                                  06/09/93
140700           05 ERPT-3-PROP-ZIP              PIC X(09).                                               06/09/93
140800           05 FILLER                       PIC X(37) VALUE SPACES.                                  06/10/96
140900           05 ERPT-3-MSG                   PIC X(22).                                               06/09/93
141000      /                                                                                               06/10/93
141100      *  EX-REPORT LINE 4 *******                                                                     06/09/93
141200       01  EREPORT-4.                                                                                 06/09/93
141300           05 FILLER                       PIC X(110) VALUE SPACES.                                 06/09/93
141400           05 ERPT-4-MSG                   PIC X(22).                                               06/09/93
141500      /                                                                                               06/10/93
141600      *  TOTAL LINE 1 *******                                                                         06/07/93
141700       01  TOTAL-T1.                                                                                  05/25/93
141800           05 FILLER                       PIC X(05) VALUE "Total".                                 05/25/93
141900           05 FILLER                       PIC X(02) VALUE SPACES.                                  05/25/93
142000           05 RPT-T1-TYPE                  PIC X(12).                                               05/25/93
142100           05 FILLER                       PIC X(04) VALUE SPACES.                                  05/25/93
142200           05 RPT-T1-AMOUNT                PIC ZZ,ZZ9.                                              05/25/93
142300           05 FILLER                       PIC X(103) VALUE SPACES.                                 05/25/93
142400      /                                                                                               08/22/00
142500      *  EX-TOTAL LINE 1 *******                                                                      08/22/00
142600       01  ETOTAL-T1.                                                                                 08/22/00
142700           05 FILLER                       PIC X(05) VALUE "Total".                                 08/22/00
142800           05 FILLER                       PIC X(02) VALUE SPACES.                                  08/22/00
142900           05 ERPT-T1-TYPE                 PIC X(12).                                               08/22/00
143000           05 FILLER                       PIC X(04) VALUE SPACES.                                  08/22/00
143100           05 ERPT-T1-AMOUNT               PIC ZZ,ZZ9.                                              08/22/00
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CONFIDENTIAL

Nationstar (Colombo) Document Production - 002614

SOURCE FILE . . . . . CUSLSAMSRC/QCBLSRC
MEMBER PRI005C

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SEQNBR*...+... 1 ...+... 2 ...+... 3 ...+... 4 ...+... 5 ...+... 6 ...+... 7 ...+... 8 ...+... 9 ...+... 0
143200            05 FILLER                        PIC X(103) VALUE SPACES.                          08/22/00
143300                                                                                                 08/22/00
143400      /                                                                                          06/10/93
143500       01  HEADER-1.                                                                            08/22/00
143600           05  H1-PGM-NAME-D        PIC X(13)     VALUE "PRI005C-01".                          08/22/00
143700           05  FILLER               PIC X(37)     VALUE SPACES.                                08/22/00
143800           05  H1-COMPANY-NAME-D    PIC X(30)     VALUE SPACES.                                08/22/00
143900           05  FILLER               PIC X(35)     VALUE SPACES.                                08/22/00
144000           05  HS-DATE.                                                                         08/22/00
144100               10 HS-MONTH-D        PIC 99        VALUE ZEROS.                                 08/22/00
144200               10 FILLER            PIC X         VALUE "/".                                   08/22/00
144300               10 HS-DAY-D          PIC 99        VALUE ZEROS.                                 08/22/00
144400               10 FILLER            PIC X         VALUE "/".                                   08/22/00
144500               10 HS-YEAR-D         PIC 99        VALUE ZEROS.                                 08/22/00
144600           05  FILLER               PIC X         VALUE SPACES.                                08/22/00
144700           05  H-TIME-D.                                                                        08/22/00
144800               10 H-HOUR-D          PIC 99        VALUE ZEROS.                                 08/22/00
144900               10 FILLER            PIC X         VALUE ":".                                   08/22/00
145000               10 H-MINUTE-D        PIC 99        VALUE ZEROS.                                 08/22/00
145100               10 FILLER            PIC X         VALUE ":".                                   08/22/00
145200               10 H-SECOND-D        PIC 99        VALUE ZEROS.                                 08/22/00
145300       01  HEADER-2.                                                                            08/22/00
145400           05  H2-USERID-D          PIC X(10)     VALUE SPACES.                                08/22/00
145500           05  FILLER               PIC X(36)     VALUE SPACES.                                08/22/00
145600           05  FILLER               PIC X(41)     VALUE                                        08/22/00
145700               "     Corporate Advance Disbursements     ".                                     08/22/00
145800           05  FILLER               PIC X(28)     VALUE SPACES.                                08/22/00
145900           05  FILLER               PIC X(7)      VALUE "JOB DT:".                             08/22/00
146000           05  FILLER               PIC X(2)      VALUE SPACES.                                08/22/00
146100           05  HJ-DATE-D.                                                                       08/22/00
146200               10 HJ-MONTH-D        PIC 99        VALUE ZEROS.                                 08/22/00
146300               10 FILLER            PIC X         VALUE "/".                                   08/22/00
146400               10 HJ-DAY-D          PIC 99        VALUE ZEROS.                                 08/22/00
146500               10 FILLER            PIC X         VALUE "/".                                   08/22/00
146600               10 HJ-YEAR-D         PIC 99        VALUE ZEROS.                                 08/22/00
146700       01  HEADER-3.                                                                            08/22/00
146800           05  FILLER               PIC X(7) VALUE "BATCH: ".                                  08/22/00
146900           05  H3-BATCH-D           PIC X(8).                                                  08/22/00
147000           05  FILLER               PIC X(41) VALUE SPACE.                                     08/22/00
147100           05  F3-BY-D              PIC X(20) VALUE                                            08/22/00
147200           "By Servicer".                                                                       08/22/00
147300           05  FILLER               PIC X(44) VALUE SPACE.                                     08/22/00
147400           05  FILLER               PIC X(05)     VALUE "PAGE:".                               08/22/00
147500           05  FILLER               PIC X(02)     VALUE SPACES.                                08/22/00
147600           05  H3-PAGE-D            PIC Z,ZZ9.                                                 08/22/00
147700       01  HEADER-4.                                                                            08/22/00
147800           05  FILLER               PIC X(3)  VALUE SPACES.                                    08/22/00
147900           05  FILLER               PIC X(5)  VALUE "ASSOC".                                   08/22/00
148000           05  FILLER               PIC X(4)  VALUE SPACES.                                    08/22/00
148100           05  FILLER               PIC X(2)  VALUE "CO".                                      08/22/00
148200           05  FILLER               PIC X(8)  VALUE SPACES.                                    08/22/00
148300           05  FILLER               PIC X(4)  VALUE "DISB".                                    08/22/00
148400           05  FILLER               PIC X(5)  VALUE SPACES.                                    08/22/00
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CONFIDENTIAL

Nationstar (Colombo) Document Production - 002615

SOURCE FILE . . . . . CUSLSAMSRC/QCBLSRC
MEMBER PRI005C

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SEQNBR*...+... 1 ...+... 2 ...+... 3 ...+... 4 ...+... 5 ...+... 6 ...+... 7 ...+... 8 ...+... 9 ...+... 0
148500             05  FILLER                 PIC X(5)  VALUE "PAYEE".                                  08/22/00
148600 DFW   **     05  FILLER                 PIC X(41) VALUE SPACES.                                    08/22/00
148700 DFW         05  FILLER                 PIC X(36) VALUE SPACES.                                    08/22/00
148800             05  FILLER                 PIC X(3)  VALUE "INV".                                     08/22/00
148900             05  FILLER                 PIC X(3)  VALUE SPACES.                                    08/22/00
149000             05  FILLER                 PIC X(4)  VALUE "POOL".                                    08/22/00
149100             05  FILLER                 PIC X(2)  VALUE SPACE.                                     08/22/00
149200             05  FILLER                 PIC X(4)  VALUE "TYPE".                                    08/22/00
149300             05  FILLER                 PIC X(28) VALUE SPACES.                                    08/22/00
149400             05  FILLER                 PIC X(3)  VALUE "   ".                                     08/22/00
149500             05  FILLER                 PIC X(1)  VALUE SPACES.                                    08/22/00
149600             05  FILLER                 PIC XX    VALUE "ST".                                      08/22/00
149700 DFW         05  FILLER                 PIC X(3)  VALUE "   ".                                     08/22/00
149800 DFW         05  FILLER                 PIC X(4)  VALUE "LOAN".                                    08/22/00
149900          01  HEADER-5.                                                                             08/22/00
150000             05  FILLER                 PIC X(4)  VALUE SPACES.                                    08/22/00
150100             05  FILLER                 PIC X(4)  VALUE "LOAN".                                    08/22/00
150200             05  FILLER                 PIC X(4)  VALUE SPACES.                                    08/22/00
150300             05  FILLER                 PIC X(4)  VALUE "CODE".                                    08/22/00
150400             05  FILLER                 PIC X(7)  VALUE SPACES.                                    08/22/00
150500             05  FILLER                 PIC X(3)  VALUE "AMT".                                     08/22/00
150600             05  FILLER                 PIC X(6)  VALUE SPACES.                                    08/22/00
150700             05  FILLER                 PIC X(4)  VALUE "TYPE".                                    08/22/00
150800             05  FILLER                 PIC X(10) VALUE SPACES.                                    08/22/00
150900             05  FILLER                 PIC X(4)  VALUE "NAME".                                    08/22/00
151000 DFW   **     05  FILLER                 PIC X(28) VALUE SPACES.                                    08/22/00
151100 DFW         05  FILLER                 PIC X(23) VALUE SPACES.                                    08/22/00
151200             05  FILLER                 PIC X(1)  VALUE "#".                                       08/22/00
151300             05  FILLER                 PIC X(5)  VALUE SPACES.                                    08/22/00
151400             05  FILLER                 PIC X(1)  VALUE "#".                                       08/22/00
151500             05  FILLER                 PIC X(4)  VALUE SPACES.                                    08/22/00
151600             05  FILLER                 PIC X(4)  VALUE "FUND".                                    08/22/00
151700             05  FILLER                 PIC X(3)  VALUE SPACES.                                    08/22/00
151800             05  FILLER                 PIC X(5)  VALUE "BATCH".                                   08/22/00
151900             05  FILLER                 PIC X(2)  VALUE SPACES.                                    08/22/00
152000             05  FILLER                 PIC X(8)  VALUE "DESC #1:".                                08/22/00
152100 DFW   **     05  FILLER                 PIC X(16) VALUE SPACES.                                    08/22/00
152200 DFW         05  FILLER                 PIC X(17) VALUE SPACES.                                    08/22/00
152300             05  FILLER                 PIC X(8)  VALUE "TERM CHG".                                08/22/00
152400             05  FILLER                 PIC X(2)  VALUE SPACES.                                    08/22/00
152500             05  FILLER                 PIC XX    VALUE "CD".                                      08/22/00
152600          01  HEADER-DASHES.                                                                        08/22/00
152700             05  FILLER                 PIC X(10) VALUE "----------".                              08/22/00
152800             05  FILLER                 PIC X(2)  VALUE SPACES.                                    08/22/00
152900             05  FILLER                 PIC X(4)  VALUE "----".                                    08/22/00
153000             05  FILLER                 PIC X(3)  VALUE SPACES.                                    08/22/00
153100             05  FILLER                 PIC X(9)  VALUE "---------".                               08/22/00
153200             05  FILLER                 PIC X(2)  VALUE SPACES.                                    08/22/00
153300             05  FILLER                 PIC X(9)  VALUE "---------".                               08/22/00
153400             05  FILLER                 PIC X(2)  VALUE SPACES.                                    08/22/00
153500             05  FILLER                 PIC X(27) VALUE                                            08/22/00
153600                                        "---------------------------".                             08/22/00
153700 DFW   **     05  FILLER                 PIC X(9)  VALUE SPACES.                                    08/22/00
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SOURCE FILE . . . . . CUSLSAMSRC/QCBLSRC
MEMBER PRI005C

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SEQNBR*...+... 1 ...+... 2 ...+... 3 ...+... 4 ...+... 5 ...+... 6 ...+... 7 ...+... 8 ...+... 9 ...+... 0
153800 DFW         05  FILLER               PIC X(4)  VALUE SPACES.                                    08/22/00
153900             05  FILLER               PIC X(3)  VALUE "---".                                    08/22/00
154000             05  FILLER               PIC X(1)  VALUE SPACES.                                   08/22/00
154100             05  FILLER               PIC X(7)  VALUE "-------".                                08/22/00
154200             05  FILLER               PIC X(1)  VALUE SPACES.                                   08/22/00
154300             05  FILLER               PIC X(4)  VALUE "----".                                   08/22/00
154400             05  FILLER               PIC X(1)  VALUE SPACES.                                   08/22/00
154500             05  FILLER               PIC X(8)  VALUE "--------".                               08/22/00
154600             05  FILLER               PIC X(1)  VALUE SPACES.                                   08/22/00
154700             05  FILLER               PIC X(21) VALUE                                           08/22/00
154800                                      "---------------------".                                  08/22/00
154900             05  FILLER               PIC X(1)  VALUE SPACES.                                   08/22/00
155000             05  FILLER               PIC XX    VALUE "--".                                     08/22/00
155100 DFW         05  FILLER               PIC X(1)  VALUE SPACES.                                   08/22/00
155200 DFW         05  FILLER               PIC X(8)  VALUE "-------".                                08/22/00
155300         01  DETAIL-LINE.                                                                        08/22/00
155400             05  DTL-LOAN             PIC X(10).                                                08/22/00
155500             05  FILLER               PIC X(2)  VALUE SPACES.                                   08/22/00
155600             05  DTL-COMPANY-CODE     PIC X(3).                                                 08/22/00
155700             05  FILLER               PIC X(1)  VALUE SPACES.                                   08/22/00
155800             05  DTL-DISB-AMT         PIC Z,ZZZ,ZZZ.99.                                         08/22/00
155900             05  FILLER               PIC X(2)  VALUE SPACES.                                   08/22/00
156000             05  DTL-PAYEE-TYPE       PIC X(9).                                                 08/22/00
156100             05  FILLER               PIC X(2)  VALUE SPACES.                                   08/22/00
156200 DFW   *      05  DTL-NAME             PIC X(35).                                                08/22/00
156300 DFW         05  DTL-NAME             PIC X(30).                                                08/22/00
156400             05  FILLER               PIC X(1)  VALUE SPACES.                                   08/22/00
156500             05  DTL-INVEST-NO        PIC X(3).                                                 08/22/00
156600             05  FILLER               PIC X(1)  VALUE SPACES.                                   08/22/00
156700             05  DTL-POOL             PIC X(7)  VALUE ZERO.                                     08/22/00
156800             05  FILLER               PIC X(2)  VALUE SPACES.                                   08/22/00
156900             05  DTL-TYPE-FUNDS       PIC X(2).                                                 08/22/00
157000             05  FILLER               PIC X(2)  VALUE SPACES.                                   08/22/00
157100             05  DTL-BATCH            PIC X(8).                                                 08/22/00
157200             05  FILLER               PIC X(1)  VALUE SPACES.                                   08/22/00
157300             05  DTL-DESC1            PIC X(21).                                                08/22/00
157400             05  FILLER               PIC X(1)  VALUE SPACES.                                   08/22/00
157500             05  DTL-STATUS-FLAG      PIC X.                                                    08/22/00
157600             05  FILLER               PIC X(5)  VALUE SPACES.                                   08/22/00
157700 DFW         05  DTL-LOAN-TERM        PIC X.                                                    08/22/00
157800         01  DETAIL-2.                                                                           08/22/00
157900             05  FILLER               PIC X(26) VALUE SPACES.                                   08/22/00
158000             05  FILLER               PIC X(8)  VALUE "DESC #2:".                               08/22/00
158100             05  DTL-DESC2            PIC X(21).                                                08/22/00
158200             05  FILLER               PIC X(3)  VALUE SPACES.                                   08/22/00
158300             05  FILLER               PIC X(8)  VALUE "DESC #3:".                               08/22/00
158400             05  DTL-DESC3            PIC X(21).                                                08/22/00
158500             05  FILLER               PIC X(3)  VALUE SPACES.                                   08/22/00
158600             05  FILLER               PIC X(8)  VALUE "DESC #4:".                               08/22/00
158700             05  DTL-DESC4            PIC X(21).                                                08/22/00
158800         01  TOTAL-LINE.                                                                         08/22/00
158900             05  FILLER               PIC X(5)  VALUE SPACES.                                   08/22/00
159000             05  FILLER               PIC X(10) VALUE "TOTAL DISB".                             08/22/00
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SOURCE FILE . . . . . CUSLSAMSRC/QCBLSRC
MEMBER PRI005C

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SEQNBR*...+... 1 ...+... 2 ...+... 3 ...+... 4 ...+... 5 ...+... 6 ...+... 7 ...+... 8 ...+... 9 ...+... 0
159100            05  TOT-DISB             PIC ZZ,ZZZ,ZZZ.99.                                    08/22/00
159200         01  TRAILER1-D.                                                                    08/22/00
159300            05  FILLER               PIC X(54)     VALUE SPACES.                           08/22/00
159400            05  FILLER               PIC X(23)     VALUE                                   08/22/00
159500                "* *  END OF REPORT  * *".                                                 08/22/00
159600            05  FILLER               PIC X(55)     VALUE SPACES.                           08/22/00
159700       /                                                                                    05/25/93
159800         01  FILE-STATUS.                                                                   06/09/93
159900            05  SRVALT1-STATUS              PIC XX VALUE SPACES.                           12/31/98
160000            05  SRVMLD-STATUS               PIC XX VALUE SPACES.                           12/31/98
160100            05  SRVDSR-STATUS               PIC XX VALUE SPACES.                           06/09/93
160200            05  SRVDISB3-STATUS             PIC XX VALUE SPACES.                           08/30/00
160300            05  SRVVNM-STATUS               PIC XX VALUE SPACES.                           06/09/93
160400            05  SRVPIR-STATUS               PIC XX VALUE SPACES.                           06/14/93
160500            05  SRVPIRT-STATUS              PIC XX VALUE SPACES.                           06/14/93
160600            05  SRVFACT-STATUS              PIC XX VALUE SPACES.                           06/14/93
160700            05  SRVCPLAN-STATUS             PIC XX VALUE SPACES.                           11/18/99
160800 MJ02*******05  SRVCPLN5-STATUS             PIC XX VALUE SPACES.                           05/12/15
160900 MJ02*******05  SRVCPLN6-STATUS             PIC XX VALUE SPACES.                           05/12/15
161000 MJ02*******05  SRVCPLN7-STATUS             PIC XX VALUE SPACES.                           05/12/15
161100 MJ02*******05  SRVCPLN8-STATUS             PIC XX VALUE SPACES.                           05/12/15
161200                                                                                           05/12/15
161300            05  SRVPIO-STATUS               PIC XX VALUE SPACES.                           06/11/93
161400            05  SRVCOLI-STATUS              PIC XX VALUE SPACES.                           06/16/93
161500            05  SRVCOLC-STATUS              PIC XX VALUE SPACES.                           06/16/93
161600            05  SRVSFDM-STATUS              PIC XX VALUE SPACES.                           06/16/93
161700            05  SRVALT2-STATUS              PIC XX VALUE SPACES.                           07/27/95
161800            05  SRVHFO-STATUS               PIC XX VALUE SPACES.                           08/02/95
161900            05  PRITMPR-STATUS              PIC XX VALUE SPACES.                           06/16/93
162000 ARN01       05  PRPIN-STATUS                PIC XX VALUE SPACES.                           05/12/15
162100
162200            05  FILE-RETURN-CODE             PIC XX.
162300                88  SUCCESSFUL-RETURN        VALUE "00".                                    03/04/93
162400                88  END-OF-FILE              VALUE "10".                                    03/04/93
162500                88  DUPLICATE-KEY            VALUE "22".                                    03/04/93
162600                88  RECORD-NOT-FOUND         VALUE "23".                                    03/04/93
162700                88  RECORD-LOCKED            VALUE "92" "9D".                               03/04/93
162800                                                                                           07/21/95
162900         01  FLAGS.                                                                         07/21/95
163000            05  N                           PIC 1 VALUE B"0".                              07/21/95
163100            05  Y                           PIC 1 VALUE B"1".                              07/21/95
163200            05  BAD-LOAN-FLAG               PIC 1 VALUE B"0".                              07/27/95
163300            05  END-SEARCH-FLAG             PIC 1 VALUE B"0".                              07/21/95
163400            05  MATCH-FOUND-FLAG            PIC 1 VALUE B"0".                              07/21/95
163500            05  NEW-ALT-FLAG                PIC 1 VALUE B"0".                              07/27/95
163600       /                                                                                    06/10/93
163700         01  SWITCH-AREA.
163800            05 PRINT-HEADING-SW              PIC X.                                         06/07/93
163900               88 PRINT-HEADING-YES          VALUE "Y".                                     06/07/93
164000               88 PRINT-HEADING-NO           VALUE "N".                                     06/07/93
164100                                                                                           05/25/93
164200            05 PRINT-EHEADING-SW             PIC X.                                         06/09/93
164300               88 PRINT-EHEADING-YES         VALUE "Y".                                     06/09/93
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SOURCE FILE . . . . . CUSLSAMSRC/QCBLSRC
MEMBER PRI005C

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SEQNBR*...+... 1 ...+... 2 ...+... 3 ...+... 4 ...+... 5 ...+... 6 ...+... 7 ...+... 8 ...+... 9 ...+... 0
164400                88 PRINT-EHEADING-NO           VALUE "N".                                          06/09/93
164500                                                                                                    06/09/93
164600             05 EXIT-PGM-SW                    PIC X.                                              05/25/93
164700                88 EXIT-PGM-YES                VALUE "Y".                                          05/25/93
164800                88 EXIT-PGM-NO                 VALUE "N".                                          05/25/93
164900                                                                                                    05/25/93
165000             05 END-OF-RECS-SW                  PIC X.                                              06/08/93
165100                88 END-OF-RECS-YES             VALUE "Y".                                          06/08/93
165200                88 END-OF-RECS-NO              VALUE "N".                                          06/08/93
165300                                                                                                    06/08/93
165400             05 END-OF-COLI-SW                  PIC X.                                              08/13/93
165500                88 END-OF-COLI-YES             VALUE "Y".                                          08/13/93
165600                88 END-OF-COLI-NO              VALUE "N".                                          08/13/93
165700                                                                                                    08/30/00
165800 DFW          05 DISB3-FOUND-SW                 PIC X VALUE "Y".                                    08/30/00
165900 DFW             88  DISB3-FOUND               VALUE "Y".                                          08/30/00
166000 DFW             88  DISB3-NOT-FOUND           VALUE "N".                                          08/30/00
166100 DFW                                                                                               08/30/00
166200 DFW          05 SW-EOF-DISB3                   PIC X VALUE "N".                                    08/30/00
166300 DFW             88 EOF-DISB3                  VALUE "Y".                                          08/30/00
166400                                                                                                    08/30/00
166500                                                                                                    06/16/93
166600             05 FACTOR-FOUND-SW                 PIC X.                                              05/25/93
166700                88  FACTOR-FOUND-YES           VALUE "Y".                                          05/25/93
166800                88  FACTOR-FOUND-NO            VALUE "N".                                          05/25/93
166900                                                                                                    06/11/93
167000             05 WS-FBXXBTSS-FOUND-SW            PIC X.                                              08/10/93
167100                88 WS-FBXXBTSS-FOUND-YES       VALUE "Y".                                          08/10/93
167200                88 WS-FBXXBTSS-FOUND-NO        VALUE "N".                                          08/10/93
167300                                                                                                    08/10/93
167400             05 WS-FBXXIIII-FOUND-SW            PIC X.                                              08/10/93
167500                88 WS-FBXXIIII-FOUND-YES       VALUE "Y".                                          08/10/93
167600                88 WS-FBXXIIII-FOUND-NO        VALUE "N".                                          08/10/93
167700                                                                                                    08/10/93
167800             05 WS-FBXXSSS-FOUND-SW             PIC X.                                              08/10/93
167900                88 WS-FBXXSSS-FOUND-YES        VALUE "Y".                                          08/10/93
168000                88 WS-FBXXSSS-FOUND-NO         VALUE "N".                                          08/10/93
168100                                                                                                    08/10/93
168200             05 WS-FBXXTTT-FOUND-SW             PIC X.                                              08/10/93
168300                88 WS-FBXXTTT-FOUND-YES        VALUE "Y".                                          08/10/93
168400                88 WS-FBXXTTT-FOUND-NO         VALUE "N".                                          08/10/93
168500                                                                                                    08/10/93
168600             05 WS-FEEXX-FOUND-SW               PIC X.                                              08/10/93
168700                88 WS-FEEXX-FOUND-YES          VALUE "Y".                                          08/10/93
168800                88 WS-FEEXX-FOUND-NO           VALUE "N".                                          08/10/93
168900                                                                                                    08/10/93
169000             05 ERRORS-FOUND-SW                 PIC X.                                              06/11/93
169100                88  ERRORS-FOUND-YES           VALUE "Y".                                          06/11/93
169200                88  ERRORS-FOUND-NO            VALUE "N".                                          06/11/93
169300                                                                                                    08/10/93
169400             05 PIR-FOUND-SW                    PIC X.                                              06/15/93
169500                88  PIR-FOUND-YES              VALUE "Y".                                          06/15/93
169600                88  PIR-FOUND-NO               VALUE "N".                                          06/15/93
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SOURCE FILE . . . . . CUSLSAMSRC/QCBLSRC
MEMBER PRI005C

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SEQNBR*...+... 1 ...+... 2 ...+... 3 ...+... 4 ...+... 5 ...+... 6 ...+... 7 ...+... 8 ...+... 9 ...+... 0
169700                                                                                                  06/15/93
169800            05 CFS-FOUND-SW                  PIC X.                                             06/15/93
169900               88  CFS-FOUND-YES             VALUE "Y".                                         06/15/93
170000               88  CFS-FOUND-NO              VALUE "N".                                         06/15/93
170100                                                                                                  08/19/93
170200            05 WS-PIO-REC-FOUND-SW           PIC X.                                             08/23/93
170300               88  WS-PIO-REC-FOUND-YES      VALUE "Y".                                         08/23/93
170400               88  WS-PIO-REC-FOUND-NO       VALUE "N".                                         08/23/93
170500                                                                                                  06/15/93
170600        01  WS-ALT1-BORR-2.                                                                      12/31/98
170700            COPY DD-ALL-FORMATS OF SRVALT1.                                                       12/31/98
170800                                                                                                  08/21/00
170900       *SRVDISB RECORD FOR DISBADDC CALL                                                         08/21/00
171000        01  DISB-RECORD.                                                                         08/21/00
171100            COPY DD-ALL-FORMATS OF SRVDISB                                                        08/30/00
171200                REPLACING ==DISB1== BY ==DISB2==.                                                 08/30/00
171300                                                                                                  08/21/00
171400        01  WS-COMMON-FIELDS.                                                                    06/05/96
171500            05  WS-LINE-COUNT1              PIC 99     VALUE 0.                                  06/05/96
171600            05  WS-LINE-COUNT2              PIC 99     VALUE 0.                                  06/05/96
171700            05  WS-PAGE-COUNT1              PIC 9(5)   VALUE 0.                                  06/05/96
171800            05  WS-PAGE-COUNT2              PIC 9(5)   VALUE 0.                                  06/05/96
171900            05  WS-FIRST-PAGE-SWITCH1       PIC X      VALUE "Y".                                06/05/96
172000                88 FIRST-PAGE                          VALUE "Y".                                06/05/96
172100                88 AFTER-FIRST-PAGE                    VALUE "N".                                06/05/96
172200            05  WS-FIRST-PAGE-SWITCH2       PIC X      VALUE "Y".                                06/05/96
172300                88 FIRST-PAGE2                         VALUE "Y".                                06/05/96
172400                88 AFTER-FIRST-PAGE2                   VALUE "N".                                06/05/96
172500            05  WS-COVER-PAGE-SWITCH1       PIC X      VALUE "Y".                                06/05/96
172600                88 COVER-PAGE                          VALUE "Y".                                06/05/96
172700                88 NON-FIRST-PAGE                      VALUE "N".                                06/05/96
172800            05  WS-COVER-PAGE-SWITCH2       PIC X      VALUE "Y".                                06/05/96
172900                88 COVER-PAGE2                         VALUE "Y".                                06/05/96
173000                88 NON-FIRST-PAGE2                     VALUE "N".                                06/05/96
173100            05 SW-FIRST-TIME        PIC X VALUE "Y".                                            08/22/00
173200                88 FIRST-TIME              VALUE "Y".                                          08/22/00
173300            05  WS-SDATE.                                                                        06/05/96
173400                10  WS-SYEAR                PIC 99     VALUE 0.                                  06/05/96
173500                10  WS-SMONTH               PIC 99     VALUE 0.                                  06/05/96
173600                10  WS-SDAY                 PIC 99     VALUE 0.                                  06/05/96
173700            05  WS-JDATE.                                                                        06/05/96
173800 Y2KDEL*          10  WS-JYEAR                PIC 99     VALUE 0.                                  04/02/98
173900 Y2KADD           10  WS-JYEAR                PIC 9(4)   VALUE 0.                                  04/02/98
174000                10  WS-JMONTH               PIC 99     VALUE 0.                                  06/05/96
174100                10  WS-JDAY                 PIC 99     VALUE 0.                                  06/05/96
174200            05  WS-TIME.                                                                         06/05/96
174300                10  WS-HOUR                 PIC 99     VALUE 0.                                  06/05/96
174400                10  WS-MINUTE               PIC 99     VALUE 0.                                  06/05/96
174500                10  WS-SECOND               PIC 99     VALUE 0.                                  06/05/96
174600            05  WS-TIME-4 REDEFINES WS-TIME.                                                     06/05/96
174700                10  WS-TIME-HHMM            PIC 9999.                                            06/05/96
174800                10  WS-TIME-SS              PIC 99.                                              06/05/96
174900            05  WS-FILE-STATUS1             PIC XX.                                              06/05/96
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SOURCE FILE . . . . . CUSLSAMSRC/QCBLSRC
MEMBER PRI005C

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SEQNBR*...+... 1 ...+... 2 ...+... 3 ...+... 4 ...+... 5 ...+... 6 ...+... 7 ...+... 8 ...+... 9 ...+... 0
175000                88  NOT-FOUND                          VALUE "23".                                  06/05/96
175100                88  SUCCESSFUL                         VALUE "00".                                  06/05/96
175200       /                                                                                             06/10/93
175300        01  WS-DATE-TIME-AREA.                                                                       05/25/93
175400            05 WS-DEFAULT-TEXT.                                                                      04/24/96
175500               10 FILLER                       PIC X(04).                                           04/24/96
175600               10 WS-DEFAULT-CODE              PIC X(02).                                           04/24/96
175700               10 FILLER                       PIC X(54).                                           04/24/96
175800                                                                                                     04/24/96
175900            05 WS-DATE.                                                                             05/25/93
176000 Y2KDEL*         10 WS-DATE-YY                  PIC 99.                                              04/02/98
176100 Y2KADD          10 WS-DATE-YY                  PIC 9(4).                                            04/02/98
176200                10 WS-DATE-MM                   PIC 99.                                              06/01/93
176300                10 WS-DATE-DD                   PIC 99.                                              06/01/93
176400 Y2KDEL*      05 WS-DATE-R REDEFINES WS-DATE    PIC 9(06).                                           04/02/98
176500 Y2KADD       05 WS-DATE-R REDEFINES WS-DATE    PIC 9(08).                                           04/02/98
176600                                                                                                     05/24/93
176700 Y2KDEL*      05 WS-CURR-DATE                   PIC 9(6).                                            04/02/98
176800 Y2KADD       05 WS-CURR-DATE                   PIC 9(8).                                            04/02/98
176900            05 WS-CURR-DATE-R REDEFINES WS-CURR-DATE.                                               06/01/93
177000               10 WS-CURR-MM                   PIC 99.                                              06/01/93
177100               10 WS-CURR-DD                   PIC 99.                                              06/01/93
177200 Y2KDEL*         10 WS-CURR-YY                  PIC 99.                                              04/02/98
177300 Y2KADD          10 WS-CURR-YY                  PIC 9(4).                                            04/02/98
177400                                                                                                     07/21/95
177500 Y2KDEL*      05 WS-PIO-ORD-TAPE-DATE           PIC 9(6).                                            04/02/98
177600 Y2KDEL*      05 WS-PIR-COMP-DATE               PIC 9(6).                                            04/02/98
177700 Y2KADD       05 WS-PIO-ORD-TAPE-DATE           PIC 9(8).                                            04/02/98
177800 Y2KADD       05 WS-PIR-COMP-DATE               PIC 9(8).                                            04/02/98
177900                                                                                                     06/01/93
178000 Y2KDEL*      05 WS-WORK-DATE                   PIC 9(6).                                            04/02/98
178100 Y2KADD       05 WS-WORK-DATE                   PIC 9(8).                                            04/02/98
178200            05 WS-WORK-DATE-R REDEFINES WS-WORK-DATE.                                               06/15/93
178300               10 WS-WORK-MM                   PIC 99.                                              05/28/93
178400               10 WS-WORK-DD                   PIC 99.                                              05/28/93
178500 Y2KDEL*         10 WS-WORK-YY                  PIC 99.                                              04/02/98
178600 Y2KADD          10 WS-WORK-YY                  PIC 9(4).                                            04/02/98
178700                                                                                                     05/28/93
178800       /                                                                                             06/10/93
178900        01  WS-COUNTERS.                                                                             05/25/93
179000            05 WS-CL-COUNT                     PIC 99999 VALUE ZEROES.                              06/07/93
179100            05 WS-FC-COUNT                     PIC 99999 VALUE ZEROES.                              06/07/93
179200            05 WS-BR-COUNT                     PIC 99999 VALUE ZEROES.                              06/07/93
179300            05 WS-ECL-COUNT                    PIC 99999 VALUE ZEROES.                              06/09/93
179400            05 WS-EFC-COUNT                    PIC 99999 VALUE ZEROES.                              06/09/93
179500            05 WS-EBR-COUNT                    PIC 99999 VALUE ZEROES.                              06/09/93
179600            05 WS-ERROR-COUNT                  PIC 999   VALUE ZEROES.                              06/15/93
179700            05 WS-FEE-INSP              PIC S9(6)V9(2) VALUE ZEROES.                              06/28/94
179800                                                                                                     05/26/93
179900        01  WS-TABLES.                                                                               06/15/93
180000 ***********05 WS-ERR-MSG OCCURS 4 TIMES         PIC X(22) VALUE SPACES.                           05/12/15
180100            05 WS-ERR-MSG OCCURS 999 TIMES      PIC X(22) VALUE SPACES.                           05/12/15
180200                                                                                                     06/15/93
```

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Nationstar (Colombo) Document Production - 002621

SOURCE FILE . . . . . CUSLSAMSRC/QCBLSRC
MEMBER PRI005C

```
SEQNBR*...+... 1 ...+... 2 ...+... 3 ...+... 4 ...+... 5 ...+... 6 ...+... 7 ...+... 8 ...+... 9 ...+... 0
180300         01  WS-HOLD-VARIABLES.                                                                  05/27/93
180400             05 HOLD-BR-FC-FLAG                PIC X.                                           06/07/93
180500             05 HOLD-BR-FC-EFLAG               PIC X.                                           06/16/93
180600             05 HOLD-LOAN-NUM-X.                                                                11/02/93
180700                 10  HOLD-LOAN-NUM             PIC 9(10).                                       11/02/93
180800                 10  FILLER                    PIC X(05).                                       11/02/93
180900                                                                                                  05/27/93
181000         01  WS-FACTORS.                                                                         08/10/93
181100             05 WS-FEEXX.                                                                       08/10/93
181200                10 WS-FEEXX-DESC               PIC X(30).                                       08/10/93
181300                10 WS-FEEXX-AMT                PIC S999V99.                                     08/10/93
181400                10 FILLER                      PIC X(15) VALUE SPACES.                          08/10/93
181500                                                                                                 08/10/93
181600             05 WS-FBXXBTSS.                                                                    08/10/93
181700                10 WS-FBB-FEE                  PIC S9(3)V99.                                    08/10/93
181800                10 FILLER                      PIC X(45).                                       08/10/93
181900                                                                                                 08/10/93
182000             05 WS-FBXXSSS.                                                                     08/10/93
182100                10 WS-FBS-FEE                  PIC S9(3)V99.                                    08/10/93
182200                10 FILLER                      PIC X(45).                                       08/10/93
182300                                                                                                 08/10/93
182400             05 WS-FBXXIIII.                                                                    08/10/93
182500                10 WS-FBI-FEE                  PIC S9(3)V99.                                    08/10/93
182600                10 FILLER                      PIC X(45).                                       08/10/93
182700                                                                                                 08/10/93
182800             05 WS-FBXXTTT.                                                                     08/10/93
182900                10 WS-FBT-FEE                  PIC S9(3)V99.                                    08/10/93
183000                10 FILLER                      PIC X(45).                                       08/10/93
183100                                                                                                 08/10/93
183200             05 WS-PROPFEE.                                                                     08/10/93
183300                10 WS-PROPFEE-TYPE             PIC XX.                                          08/10/93
183400 DFW          10 WS-PROPCA-SUB               PIC XX.                                          08/22/00
183500        * MP01 - Added New Corp. Exp Account                                                     05/12/15
[redacted]           10 WS-PROPCE-SUB               PIC XX.                                          05/12/15
183700 MP01          10 FILLER                      PIC X(54) VALUE SPACES.                          05/12/15
183800 DFW    **MP01    10 FILLER                     PIC X(56) VALUE SPACES.                          05/12/15
183900        * MP01 - Mode End                                                                        05/12/15
184000 DFW    *       10 FILLER                      PIC X(48) VALUE SPACES.                          08/22/00
184100                                                                                                 05/12/15
184200             05 WS-FB-COLL-CODE.                                                                07/21/94
184300                10 WS-FB-COLL-CODE-1-2         PIC XX.                                          07/21/94
184400                10 WS-FB-COLL-CODE-3-4         PIC XX.                                          07/21/94
184500                                                                                                 07/21/94
184600             05 WS-PROPCODE.                                                                    08/13/93
184700                10 WS-PROP-CODE-O              PIC XXXX.                                        08/19/93
184800                10 WS-PROP-CODE-R              PIC XXXX.                                        08/19/93
184900                10 FILLER                      PIC X(42) VALUE SPACES.                          08/19/93
185000                                                                                                 08/13/93
185100             05 WS-PROPINCA                    PIC X(1).                                        09/01/95
185200        * EXPENSE BILLING AMOUNT FIELDS FOR DOOR KNOCKS                                          05/12/15
185300 DJ05    01 WS-DKNK-TEXT                      PIC X(60).                                       05/12/15
185400    |        05 WS-DKNK-AMT                    PIC S9(9)V9(2)                                   05/12/15
185500    |                                          VALUE 0.                                         05/12/15
```

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Nationstar (Colombo) Document Production - 002622

SOURCE FILE . . . . . CUSLSAMSRC/QCBLSRC
MEMBER PRI005C

```
SEQNBR*...+... 1 ...+... 2 ...+... 3 ...+... 4 ...+... 5 ...+... 6 ...+... 7 ...+... 8 ...+... 9 ...+... 0
185600    |     01 WS-DKN3-TEXT                      PIC X(60).                                          05/12/15
185700    |        05 WS-DKN3-AMT                    PIC S9(9)V9(2)                                      05/12/15
185800 DJ05                                          VALUE 0.                                            05/12/15
185900 DJ07  * ADVANCE BILLING AMOUNT FIELD FOR NON-DOOR KNOCKS                                          05/12/15
186000    |     01 WS-STD-TEXT                       PIC X(60).                                          05/12/15
186100    |        05 WS-STD-AMT                     PIC S9(9)V9(2)                                      05/12/15
186200 DJ07                                          VALUE 9.15.                                         05/12/15
186300                                                                                                   01/12/95
186400                                                                                                   08/22/00
186500 DFW    01  CORFCDFT.                                                                             08/22/00
186600 DFW        05  CORFCDFT-PLAN         PIC 9(5)   VALUE ZERO.                                     08/22/00
186700                                                                                                   08/22/00
186800 DFW    01  RECONSEL                  PIC X      VALUE "N".                                       08/22/00
186900 DFW    01  WS-LOCAL-BANK-LOCATION.                                                               08/22/00
187000 DFW        05  FILLER                PIC X(363).                                                 08/22/00
187100 DFW        05  WS-LOCAL-BLOC         PIC X(10)  VALUE SPACES.                                    08/22/00
187200                                                                                                   08/22/00
187300 DFW    01   WS-DISB-AMT              PIC 9(8).                                                   08/22/00
187400 DFW    01   WS-DISB-AMT2 REDEFINES WS-DISB-AMT PIC 9(6)V99.                                      08/22/00
187500 DFW    01   WS-TOTAL-DISB-AMT        PIC 9(7)V99.                                                08/22/00
187600 DFW                                                                                              08/22/00
187700 DFW    01 PRINT-CTL                PIC 9(4) VALUE ZERO.                                         08/22/00
187800 DFW    01 SPACE-CNT                PIC 9 VALUE ZERO.                                            08/22/00
187900                                                                                                   08/22/00
188000 DFW    01  WS-COMPANY-NAME              PIC X(30).                                               08/22/00
188100 DFW    01  WS-MULTI-CO-CODE             PIC X(01).                                               08/22/00
188200                                                                                                   08/22/00
188300        01  PLAN-USED                   PIC 9(5)   VALUE ZERO.                                   08/22/00
188400        01  PLAN-USED-SW                PIC X.                                                   08/22/00
188500        01  WS-RSLT-FACT.                                                                        08/19/93
188600            05 WS-DAY-TO-ADD              PIC 999.                                               08/19/93
188700            05 WS-RSLT-CLEAR-FL           PIC X.                                                 08/19/93
188800            05 WS-RSLT-TEXT               PIC X(48).                                             08/19/93
188900            05 WS-RSLT-WPDOC              PIC X(8).                                              08/19/93
189000                                                                                                   08/19/93
189100        01  WS-WORK-VARIABLES.                                                                   08/10/93
189200            05 WK-LOAN-NUM                   PIC X(10).                                         06/01/93
189300            05 WK-LOAN-NUM-R REDEFINES WK-LOAN-NUM                                              06/01/93
189400                                            PIC 9(10).                                         06/01/93
189500            05 WK-PIO-SEQ                    PIC S9(3).                                         07/24/95
189600            05 WK-PIR-SEQ                    PIC S9(3).                                         07/24/95
189700                                                                                                   07/24/95
189800 DFW    01 WS-SWITCHES.                                                                          08/22/00
189900 DFW      05 SW-FIRST             PIC X VALUE "Y".                                               08/22/00
190000 DFW      05 SW-SELECTION         PIC X VALUE "N".                                               08/22/00
190100 DFW      05 SW-INVALID-VEND-KEY  PIC X VALUE "N".                                               08/22/00
190200 DFW      05 SW-INVALID-CPLAN-KEY PIC X VALUE "N".                                               08/22/00
190300 DFW      05 WS-DB-SEQ            PIC 9(6) VALUE ZERO.                                           08/22/00
190400 DFW      05 HOLD-BATCH           PIC X(8).                                                      08/22/00
190500         05 HOLD-COMPANY-CODE    PIC X(3).                                                      08/22/00
190600         05 LAST-COMPANY-CODE    PIC X(3).                                                      08/22/00
190700 DFW      05 LINE-CTR             PIC 9(4) VALUE ZERO.                                           08/22/00
190800 DFW      05 PAGE-CTR             PIC 9(4) VALUE ZERO.                                           08/22/00
```

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Nationstar (Colombo) Document Production - 002623

SOURCE FILE . . . . . CUSLSAMSRC/QCBLSRC
MEMBER PRI005C

```
SEQNBR*...+... 1 ...+... 2 ...+... 3 ...+... 4 ...+... 5 ...+... 6 ...+... 7 ...+... 8 ...+... 9 ...+... 0
190900 DFW      05 TOTAL-DISB-AMT       PIC 9(8)V99 VALUE ZERO.                                          08/22/00
191000                                                                                                   08/22/00
191100         01  WS-PARMS.                                                                            05/25/93
191200             05 FILLER                        PIC X(10) VALUE SPACES.                            08/10/93
191300             05 WS-VND-TYP                    PIC X(02).                                         06/07/93
191400             05 WS-VND-NUM                    PIC X(05).                                         06/07/93
191500             05 WS-ADD-FB-REC                 PIC X(01).                                         06/16/93
191600                88  WS-ADD-FB-REC-YES         VALUE "Y".                                         06/16/93
191700                88  WS-ADD-FB-REC-NO          VALUE "N".                                         06/16/93
191800             05 FB-ERROR-FOUND-SW             PIC X.                                             08/10/93
191900                88 FB-ERROR-FOUND-YES         VALUE "Y".                                         08/10/93
192000                88 FB-ERROR-FOUND-NO          VALUE "N".                                         08/10/93
192100             05 FILLER                        PIC X(10) VALUE SPACES.                            08/10/93
192200                                                                                                  05/25/93
192300 Y2KADD COPY CVTDTEWS OF QCBLSRC.                                                                  04/02/98
192400 Y2KADD                                                                                            04/02/98
192500         01  HOLD-AREA.                                                                           05/11/99
192600             05  H00-MULTICOM-FLAG        PIC X(01).                                              05/11/99
192700                                                                                                  05/11/99
192800 ROC      01  MLD-STATUS                  PIC 9(01).                                              11/22/99
192900 ROC          88  MLD-FOUND                 VALUE 1.                                             11/22/99
193000 ROC          88  MLD-NOT-FOUND             VALUE 0.                                             11/22/99
193100 ROC                                                                                               11/22/99
193200 DFW      01  MLD-CAS-PLAN-STATUS          PIC 9(01).                                              08/22/00
193300 DFW          88  MLD-CAS-PLAN-FOUND        VALUE 1.                                             08/22/00
193400 DFW          88  MLD-CAS-PLAN-NOT-FOUND    VALUE 0.                                             08/22/00
193500 DFW                                                                                               08/22/00
193600 DFW      01  CPLAN-STATUS                 PIC 9(01).                                              08/22/00
193700 DFW          88  GOOD-CPLAN                VALUE 1.                                             08/22/00
193800 DFW          88  NOT-GOOD-CPLAN            VALUE 0.                                             08/22/00
193900 DFW                                                                                               08/22/00
194000 ROC      01  WS-FACT-PLAN.                                                                        11/22/99
194100 ROC          05  WS-FACT-PLN-NO           PIC 9(05) VALUE ZEROES.                              11/22/99
194200 ROC          05  FILLER                   PIC X(25) VALUE SPACES.                              11/22/99
194300 ROC                                                                                               11/22/99
194400 ROC      01  CPLANX-KEY.                                                                          11/22/99
194500 ROC          05  CPLNX-PLAN-NO            PIC 9(05) VALUE ZEROES.                              11/22/99
194600 ROC          05  CPLNX-TYPE               PIC X(01) VALUE SPACES.                              11/22/99
194700 ROC          05  CPLNX-CODE               PIC X(02) VALUE SPACES.                              11/22/99
194800 ROC                                                                                               11/22/99
194900 MBW      01  OCCSFDMS-CODES.                                                                      10/08/01
195000 MBW          05  OCCSFDMS-CODEA           PIC X     VALUE "1".                                 10/08/01
195100 MBW          05  OCCSFDMS-CODEB           PIC X     VALUE "2".                                 10/08/01
195200 MBW          05  OCCSFDMS-CODEC           PIC X     VALUE "5".                                 10/08/01
195300 MBW          05  OCCSFDMS-CODED           PIC X     VALUE "3".                                 10/08/01
195400 MBW          05  OCCSFDMS-CODEE           PIC X     VALUE "5".                                 10/08/01
195500 MBW          05  OCCSFDMS-CODEU           PIC X     VALUE "5".                                 10/08/01
195600 MBW                                                                                               10/08/01
195700 HK       01  WS-LOAN-NO.                                                                          11/08/99
195800 HK           05  WS-LOAN                   PIC 9(9).                                            11/08/99
195900 HK           05  WS-CHECK-DIGIT            PIC 9.                                               11/08/99
196000 HK                                                                                                11/08/99
196100 HK     *                                                                                          11/08/99
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Nationstar (Colombo) Document Production - 002624

SOURCE FILE . . . . . CUSLSAMSRC/QCBLSRC
MEMBER PRI005C

```
SEQNBR*...+... 1 ...+... 2 ...+... 3 ...+... 4 ...+... 5 ...+... 6 ...+... 7 ...+... 8 ...+... 9 ...+... 0
196200 HK    *         PARAMETERS FOR FEECHGC & FEEUPDC                                                  11/08/99
196300 HK    *                                                                                           11/08/99
196400 HK     01  PARAMS.                                                                                11/08/99
196500 HK         COPY CFEECHGC OF QCBLSRC.                                                              11/08/99
196600 HK     01  UPD-PARAMS.                                                                            11/08/99
196700 HK         COPY CFEEUPDC OF QCBLSRC.                                                              11/08/99
196800 HK                                                                                                11/08/99
196900                                                                                                   08/22/00
197000 DFW   ** Parameters for Call to DISBCHKC to get pending disbursements.                            08/22/00
197100 DFW    01  DISBCHKC-ACTION           PIC X.                                                      08/22/00
197200 DFW    01  DISBCHKC-LOAN             PIC 9(10).                                                  08/22/00
197300 DFW    01  DISBCHKC-TYPE             PIC XX.                                                     08/22/00
197400 DFW    01  DISBCHKC-TYPE2            PIC XX.                                                     08/22/00
197500 DFW    01  DISBCHKC-AMOUNT1          PIC S9(9)V99.                                               08/22/00
197600 DFW    01  DISBCHKC-AMOUNT2          PIC S9(9)V99.                                               08/22/00
197700 DFW    01  DISBCHKC-RETURN           PIC X.                                                      08/22/00
197800                                                                                                   08/22/00
197900 DFW    01  TODAYS-DATE-YYMD.                                                                      08/22/00
198000 DFW        05  TODAYS-Y-YYMD   PIC 9(4).                                                         08/22/00
198100 DFW        05  TODAYS-M-YYMD   PIC 99.                                                           08/22/00
198200 DFW        05  TODAYS-D-YYMD   PIC 99.                                                           08/22/00
198300 DFW    01  TODAYS-DATE-YYMD-N REDEFINES TODAYS-DATE-YYMD PIC 9(8).                               08/22/00
198400 DJ02   01  TODAYS-DATE-YYMD-A REDEFINES TODAYS-DATE-YYMD PIC X(8).                               05/12/15
198500                                                                                                   08/22/00
198600       * MP01 - PARMS for Call PI0005R2 to Check Corp Exp State                                    05/12/15
198700       *        If Return Code = 'Y' the Prop. Inspection should                                   05/12/15
198800       *        book as Corporate Expenses                                                         05/12/15
198900 MP01    01  PI0005R2-PARMS.                                                                      05/12/15
199000 MP01        05 PI0005-ACTION                PIC X.                                              05/12/15
199100 MP01        05 PI0005-STATE                 PIC XX.                                             05/12/15
199200 MP01        05 PI0005-RETURN                PIC X.                                              05/12/15
199300                                                                                                   05/12/15
199400 MP01    01  CORP-EXP-STATE                 PIC X.                                              05/12/15
199500       * MP01 - Mode End                                                                          05/12/15
199600                                                                                                   05/12/15
199700        LINKAGE SECTION.                                                                          05/24/93
199800        01  LS-PARMS.                                                                            05/25/93
199900            05 FILLER                       PIC X(10).                                          08/12/93
200000            05 LS-VND-TYP                   PIC X(02).                                          06/07/93
200100            05 LS-VND-NUM                   PIC X(05).                                          06/07/93
200200            05 LS-ADD-FB-REC                PIC X(01).                                          06/16/93
200300            05 LS-ERROR-CODE                PIC X(01).                                          08/10/93
200400            05 FILLER                       PIC X(10).                                          08/12/93
200500            05 LS-TAPE-TYPE                 PIC X(01).                                          06/05/96
200600        01  LS-BUSINESS-DATE.                                                                    09/09/95
200700            05  LS-BUS-MM                 PIC 9(02).                                            09/09/95
200800            05  LS-BUS-DD                 PIC 9(02).                                            09/09/95
200900 Y2KDEL*     05  LS-BUS-YY                 PIC 9(02).                                            04/02/98
201000 Y2KADD      05  LS-BUS-YY                 PIC 9(04).                                            04/02/98
201100        01  LS-USER                       PIC X(10).                                            09/09/95
201200
201300       /
201400        PROCEDURE DIVISION USING LS-PARMS                                                         09/09/95
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Nationstar (Colombo) Document Production - 002625

SOURCE FILE . . . . . CUSLSAMSRC/QCBLSRC
MEMBER PRI005C

```
SEQNBR*...+... 1 ...+... 2 ...+... 3 ...+... 4 ...+... 5 ...+... 6 ...+... 7 ...+... 8 ...+... 9 ...+... 0
201500                              LS-BUSINESS-DATE                                                    09/09/95
201600                              LS-USER.                                                            09/09/95
201700       *********************************
201800        0000-MAIN.
201900       *********************************
202000       ************************************************
202100       *  THIS MODULE CONTROLS THE FLOW OF THE PROGRAM  *
202200       ************************************************
202300
202400            PERFORM 0100-INITIALIZE.
202500            PERFORM 3000-GET-FACTORS.                                                              05/26/93
202600            PERFORM 1000-PROCESS-RECORDS UNTIL
202700                    END-OF-RECS-YES OR                                                             08/10/93
202800                    FB-ERROR-FOUND-YES.                                                            08/10/93
202900                                                                                                   08/10/93
203000            IF FB-ERROR-FOUND-NO                                                                   08/10/93
203100            THEN                                                                                   08/10/93
203200               SET END-OF-RECS-NO TO TRUE                                                          08/10/93
203300               PERFORM 5200-START-WORK-FILE                                                        08/10/93
203400               PERFORM 2000-CREATE-REPORTS UNTIL                                                   08/10/93
203500                       END-OF-RECS-YES OR TPR-OMIT-FLAG                                            08/10/93
203600               MOVE TPR-BR-FC-FLAG TO HOLD-BR-FC-EFLAG                                             08/10/93
203700               PERFORM 2000-CREATE-REPORTS UNTIL                                                   08/10/93
203800                       END-OF-RECS-YES.                                                            08/10/93
203900                                                                                                   08/10/93
204000            MOVE FB-ERROR-FOUND-SW TO LS-ERROR-CODE.                                               08/10/93
204100                                                                                                   08/10/93
204200 MJ01       IF WS-VND-NUM NOT EQUAL TO "SAFEG"                                                     05/12/15
204300 MJ01       THEN                                                                                   05/12/15
204400 MJ01       INITIALIZE FEECHGC-PARAMETERS                                                          05/12/15
204500 MJ01       MOVE "Y" TO FEE-PARAM-ACTION                                                           05/12/15
204600 MJ01       CALL "FEECHGC" USING FEECHGC-PARAMETERS                                                05/12/15
204700                                                                                                   01/17/00
204800 MJ01       INITIALIZE FEEUPDC-PARAMETERS                                                          05/12/15
204900 MJ01       MOVE "Y" TO FEEUPD-PARAM-ACTION                                                        05/12/15
205000 MJ01       CALL "FEEUPDC" USING FEEUPDC-PARAMETERS                                                05/12/15
205100 MJ01       END-IF.                                                                                05/12/15
205200                                                                                                   05/12/15
205300    ********MJ01 REMOVED                                                                           05/12/15
205400 HK ********INITIALIZE FEECHGC-PARAMETERS.                                                         05/12/15
205500 HK ********MOVE "Y" TO FEE-PARAM-ACTION.                                                          05/12/15
205600 HK ********CALL "FEECHGC" USING FEECHGC-PARAMETERS.                                               05/12/15
205700                                                                                                   05/12/15
205800 HK ********INITIALIZE FEEUPDC-PARAMETERS.                                                         05/12/15
205900 HK ********MOVE "Y" TO FEEUPD-PARAM-ACTION.                                                       05/12/15
206000 HK ********CALL "FEEUPDC" USING FEEUPDC-PARAMETERS.                                              05/12/15
206100                                                                                                   01/17/00
206200            PERFORM 9900-FINISH.                                                                   06/05/96
206300            STOP RUN.
206400       /                                                                                           06/10/93
206500       *********************************
206600        0100-INITIALIZE.
206700       *********************************
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Nationstar (Colombo) Document Production - 002626

SOURCE FILE . . . . . CUSLSAMSRC/QCBLSRC
MEMBER PRI005C

```
SEQNBR*...+... 1 ...+... 2 ...+... 3 ...+... 4 ...+... 5 ...+... 6 ...+... 7 ...+... 8 ...+... 9 ...+... 0
206800       ************************************************                                                06/02/93
206900       *  INITIALIZE VARIABLE AND OPEN FILES           *                                             06/02/93
207000       ************************************************                                                06/02/93
207100                                                                                                       05/25/93
207200            MOVE LS-PARMS TO WS-PARMS.                                                                 06/01/93
207300                                                                                                       06/01/93
207400            OPEN I-O    LOAN-FILE                                                                      06/09/93
207500                        RESULT-FILE                                                                    06/10/93
207600 ARN01                 RESULTPI-FILE                                                                  05/12/15
207700                      * TEMP-WORK-FILE                                                                 06/09/93
207800                        AUTO-INSP-FILE                                                                 06/11/93
207900                        COLLECTION-I-FILE                                                              06/16/93
208000                        COLLECTION-C-FILE                                                              06/16/93
208100                        FHA-SFDM-FILE                                                                  06/16/93
208200                        ALT-LOAN-FILE                                                                  07/27/95
208300                  INPUT TAPE-RESULT-FILE                                                               06/10/93
208400                        ALT1-FILE                                                                      12/31/98
208500                        MISC-LOAN-FILE                                                                 12/31/98
208600                        VENDOR-FILE                                                                    06/09/93
208700                        FACTORS-FILE                                                                   06/09/93
208800 ROC                    SRVCPLAN-FILE                                                                  11/30/99
208900 ROC   ***MJ02 removed  SRVCPLN5-FILE                                                                  05/12/15
209000 ROC   ***MJ02          SRVCPLN6-FILE                                                                  05/12/15
209100 ROC   ***MJ02          SRVCPLN7-FILE                                                                  05/12/15
209200 ROC   ***MJ02          SRVCPLN8-FILE                                                                  05/12/15
209300                                                                                                       05/12/15
209400 DFW                    COMPANY-MASTER-FILE                                                            08/22/00
209500                        HUD-FIELD-OFFICE-FILE                                                          08/02/95
209600                  OUTPUT PRINT-FILE                                                                    06/09/93
209700                        PRINT-EFILE.                                                                   06/09/93
209800                                                                                                       06/16/93
209900            SET EXIT-PGM-NO TO TRUE.                                                                   05/25/93
210000            SET END-OF-RECS-NO TO TRUE.                                                                06/11/93
210100            SET PRINT-HEADING-YES TO TRUE.                                                             06/07/93
210200            SET PRINT-EHEADING-YES TO TRUE.                                                            06/15/93
210300            SET FB-ERROR-FOUND-NO TO TRUE.                                                             08/10/93
210400            MOVE 0 TO WS-CL-COUNT.                                                                     06/07/93
210500            MOVE 0 TO WS-FC-COUNT.                                                                     06/07/93
210600            MOVE 0 TO WS-BR-COUNT.                                                                     06/07/93
210700            MOVE 0 TO WS-ECL-COUNT.                                                                    06/15/93
210800            MOVE 0 TO WS-EFC-COUNT.                                                                    06/15/93
210900            MOVE 0 TO WS-EBR-COUNT.                                                                    06/15/93
211000                                                                                                       09/09/95
211100       *    ACCEPT WS-DATE FROM DATE.                                                                  09/09/95
211200            MOVE LS-BUSINESS-DATE TO WS-CURR-DATE-R.                                                   09/09/95
211300            MOVE WS-CURR-MM TO WS-DATE-MM.                                                             09/09/95
211400            MOVE WS-CURR-DD TO WS-DATE-DD.                                                             09/09/95
211500            MOVE WS-CURR-YY TO WS-DATE-YY.                                                             09/09/95
211600                                                                                                       08/22/00
211700 DFW        MOVE LS-BUS-YY  TO TODAYS-Y-YYMD.                                                          08/22/00
211800 DFW        MOVE LS-BUS-DD  TO TODAYS-D-YYMD.                                                          08/22/00
211900 DFW        MOVE LS-BUS-MM  TO TODAYS-M-YYMD.                                                          08/22/00
212000                                                                                                       09/09/95
```

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SOURCE FILE . . . . . CUSLSAMSRC/QCBLSRC
MEMBER PRI005C

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SEQNBR*...+... 1 ...+... 2 ...+... 3 ...+... 4 ...+... 5 ...+... 6 ...+... 7 ...+... 8 ...+... 9 ...+... 0
212100       *    ACCEPT WS-TIME FROM TIME.                                                                  06/05/96
212200            ACCEPT WS-LOCAL-DATA FROM LOCAL-DATA-AREA.                                                 06/16/93
212300                                                                                                       05/25/93
212400       * MP01 - Call PI0005R2 for Init Setup                                                          05/12/15
212500 MP01       MOVE "1" TO PI0005-ACTION.                                                                05/12/15
212600 MP01       CALL "PI0005R2" USING PI0005-ACTION                                                       05/12/15
212700 MP01                             PI0005-STATE                                                       05/12/15
212800 MP01                             PI0005-RETURN.                                                     05/12/15
212900 MP01       MOVE "2" TO PI0005-ACTION.                                                                05/12/15
213000       * MP01 - Mode End                                                                              05/12/15
213100                                                                                                       05/12/15
213200       ********  INITIALIZE HEADINGS  *****************                                               05/25/93
213300            MOVE "Y" TO WS-FIRST-PAGE-SWITCH1.                                                         06/05/96
213400            MOVE "Y" TO WS-FIRST-PAGE-SWITCH2.                                                         06/05/96
213500            MOVE WS-DATE TO WS-JDATE.                                                                  06/05/96
213600                                                                                                       06/09/93
213700            MOVE "PRI005C-01" TO H1-PGM-NAME.                                                          06/05/96
213800            MOVE "SRVNAME " TO FAC-KEY.                                                                06/05/96
213900            PERFORM 5100-READ-FACTORS-FILE.                                                            06/05/96
214000            IF FACTOR-FOUND-NO                                                                         06/05/96
214100                MOVE ALL "*"            TO H1-COMPANY-NAME                                             06/05/96
214200 DFW          MOVE SPACE              TO WS-COMPANY-NAME                                             08/22/00
214300            ELSE                                                                                       06/05/96
214400                MOVE FAC-TEXT           TO H1-COMPANY-NAME                                             08/22/00
214500 DFW                                     WS-COMPANY-NAME                                             08/22/00
214600                CALL "SRVCNAMR" USING H1-COMPANY-NAME.                                                 06/05/96
214700 MBW        MOVE "OCCSFDMS" TO FAC-KEY.                                                               10/08/01
214800 MBW        PERFORM 5100-READ-FACTORS-FILE.                                                           10/08/01
214900 MBW        IF FACTOR-FOUND-YES                                                                       10/08/01
215000 MBW           MOVE FAC-TEXT TO OCCSFDMS-CODES.                                                       10/08/01
215100            MOVE LS-USER                TO H2-USER-NAME                                                08/22/00
215200 DFW                                      H2-USERID-D.                                                08/22/00
215300            MOVE "        PROPERTY INSPECTION RESULT TAPE/*"                                         06/05/96
215400                                        TO H2-REPORT-NAME.                                             06/05/96
215500       * LOAD EXPENSE BILLING AMOUNT FIELDS FROM FACTOR FILE                                          05/12/15
215600 DJ05       MOVE "QDKNKAMT" TO FAC-KEY.                                                               05/12/15
215700   |        PERFORM 5100-READ-FACTORS-FILE.                                                           05/12/15
215800   |        IF FACTOR-FOUND-NO                                                                        05/12/15
215900   |            MOVE ZEROS              TO WS-DKNK-TEXT                                               05/12/15
216000   |        ELSE                                                                                      05/12/15
216100   |            MOVE FAC-TEXT           TO WS-DKNK-TEXT                                               05/12/15
216200   |        END-IF.                                                                                   05/12/15
216300   |        MOVE "QDKN3AMT" TO FAC-KEY.                                                               05/12/15
216400   |        PERFORM 5100-READ-FACTORS-FILE.                                                           05/12/15
216500   |        IF FACTOR-FOUND-NO                                                                        05/12/15
216600   |            MOVE ZEROS              TO WS-DKN3-TEXT                                               05/12/15
216700   |        ELSE                                                                                      05/12/15
216800   |            MOVE FAC-TEXT           TO WS-DKN3-TEXT                                               05/12/15
216900 DJ05       END-IF.                                                                                   05/12/15
217000 DJ07       MOVE "QSTDAMT" TO FAC-KEY.                                                                05/12/15
217100   |        PERFORM 5100-READ-FACTORS-FILE.                                                           05/12/15
217200   |        IF FACTOR-FOUND-NO                                                                        05/12/15
217300   |            MOVE ZEROS              TO WS-STD-TEXT                                                05/12/15
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SOURCE FILE . . . . . CUSLSAMSRC/QCBLSRC
MEMBER PRI005C

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SEQNBR*...+... 1 ...+... 2 ...+... 3 ...+... 4 ...+... 5 ...+... 6 ...+... 7 ...+... 8 ...+... 9 ...+... 0
217400    |         ELSE                                                                                  05/12/15
217500    |             MOVE FAC-TEXT           TO WS-STD-TEXT                                           05/12/15
217600 DJ07         END-IF.                                                                              05/12/15
217700              MOVE "PROPIN" TO H3-ORIGIN.                                                          06/05/96
217800              MOVE "Y" TO WS-COVER-PAGE-SWITCH1.                                                   06/05/96
217900              PERFORM 0200-PRINT-COVER.                                                            06/05/96
218000                                                                                                   06/09/93
218100              MOVE "PRI005C-02"           TO EH1-PGM-NAME.                                         06/05/96
218200              MOVE H1-COMPANY-NAME        TO EH1-COMPANY-NAME.                                     06/05/96
218300              MOVE LS-USER                TO EH2-USER-NAME.                                        06/05/96
218400              MOVE "      PROPERTY INSPECTION RESULT TAPE EXCEPTIONS/*"                            06/05/96
218500                                          TO EH2-REPORT-NAME.                                      06/05/96
218600              MOVE "N" TO WS-COVER-PAGE-SWITCH2.                                                   06/05/96
218700                                                                                                   06/09/93
218800         *    MOVE WS-DATE-MM TO WS-CURR-MM.                                                       09/09/95
218900         *    MOVE WS-DATE-DD TO WS-CURR-DD.                                                       09/09/95
219000         *    MOVE WS-DATE-YY TO WS-CURR-YY.                                                       09/09/95
219100                                                                                                   06/11/93
219200              MOVE WS-VND-TYP TO V001-VENDOR-TYPE.                                                 06/14/93
219300              MOVE WS-VND-NUM TO V002-VENDOR-NBR.                                                  06/14/93
219400              PERFORM 5800-READ-VENDOR.                                                            06/14/93
219500              IF NOT SUCCESSFUL-RETURN                                                             08/11/93
219600              THEN                                                                                 08/11/93
219700                 MOVE "INVALID VENDOR" TO V010-VENDOR-NAME.                                        08/11/93
219800                                                                                                   06/14/93
219900              SET PIR-FOUND-NO TO TRUE.                                                            06/15/93
220000              SET CFS-FOUND-NO TO TRUE.                                                            06/15/93
220100              PERFORM 5000-READ-TAPE-FILE UNTIL                                                    06/14/93
220200                 PIR-FOUND-YES OR                                                                  06/15/93
220300                 CFS-FOUND-YES OR                                                                  06/15/93
220400                 END-OF-RECS-YES.                                                                  06/11/93
220500                                                                                                   06/11/93
220600              MOVE LOW-VALUES TO SRVPIR-RECORD.                                                    06/11/93
220700              IF TAPE-LOAN-NUM IS NUMERIC                                                          05/27/94
220800              THEN                                                                                 05/27/94
220900                 MOVE TAPE-LOAN-NUM TO HOLD-LOAN-NUM                                               05/27/94
221000              ELSE                                                                                 05/27/94
221100                 MOVE ZEROES TO TAPE-LOAN-NUM                                                      05/27/94
221200                 MOVE TAPE-LOAN-NUM TO HOLD-LOAN-NUM.                                              05/27/94
221300              PERFORM 1800-GET-RESULT-SEQ.                                                         07/24/95
221400                                                                                                   11/03/93
221500              MOVE "MULTICOM" TO FAC-KEY.                                                          05/11/99
221600              READ FACTORS-FILE                                                                    05/11/99
221700                INVALID KEY                                                                        05/11/99
221800                  MOVE "N"      TO FAC-TEXT.                                                       05/11/99
221900              MOVE FAC-TEXT TO H00-MULTICOM-FLAG.                                                  05/11/99
222000                                                                                                   05/11/99
222100              INITIALIZE SRVPIR-1-RECORD.                                                          11/03/93
222200              INITIALIZE SRVPIR-2-RECORD.                                                          11/03/93
222300              INITIALIZE SRVPIR-3-RECORD.                                                          11/03/93
222400              INITIALIZE SRVPIR-4-RECORD.                                                          11/03/93
222500              INITIALIZE SRVPIR-5-RECORD.                                                          11/03/93
222600              INITIALIZE SRVPIR-6-RECORD.                                                          11/03/93
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SOURCE FILE . . . . . CUSLSAMSRC/QCBLSRC
MEMBER PRI005C

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SEQNBR*...+... 1 ...+... 2 ...+... 3 ...+... 4 ...+... 5 ...+... 6 ...+... 7 ...+... 8 ...+... 9 ...+... 0
222700            INITIALIZE SRVPIR-7-RECORD.                                                    11/03/93
222800            INITIALIZE SRVPIR-8-RECORD.                                                    11/03/93
222900 ARN01       INITIALIZE PRPIS00-RECORD.                                                     05/12/15
223000                                                                                           06/11/93
223100        0200-PRINT-COVER.                                                                  06/05/96
223200            PERFORM 9010-PRINT-REPORT-HEADINGS.                                            06/05/96
223300            WRITE PRINT-RECORD FROM COVER-LINE-1                                           06/05/96
223400                  AFTER ADVANCING 10 LINES.                                                06/05/96
223500            MOVE LS-TAPE-TYPE   TO C2-TAPE-TYPE.                                           06/05/96
223600            WRITE PRINT-RECORD FROM COVER-LINE-2                                           06/05/96
223700                  AFTER ADVANCING 2 LINES.                                                 06/05/96
223800            MOVE LS-VND-TYP     TO C3-VND-TYP.                                             06/05/96
223900            MOVE LS-VND-NUM     TO C3-VND-NUM.                                             06/05/96
224000            WRITE PRINT-RECORD FROM COVER-LINE-3                                           06/05/96
224100                  AFTER ADVANCING 1 LINE.                                                  06/05/96
224200            MOVE LS-ADD-FB-REC  TO C4-ADD-FB-REC.                                          06/05/96
224300            WRITE PRINT-RECORD FROM COVER-LINE-4                                           06/05/96
224400                  AFTER ADVANCING 1 LINE.                                                  06/05/96
224500       /                                                                                   06/10/93
224600       *********************************                                                   06/08/93
224700        1000-PROCESS-RECORDS.
224800       *********************************
224900       *********************************
225000       *  MAIN PROCESSING OF PROGRAM  *
225100       *********************************
225200                                                                                           06/08/93
225300            IF TAPE-LOAN-NUM IS NOT EQUAL TO HOLD-LOAN-NUM                                 06/11/93
225400            THEN                                                                           06/11/93
225500               PERFORM 1500-UPDATES                                                        07/24/95
225600               PERFORM 1800-GET-RESULT-SEQ.                                                07/24/95
225700                                                                                           06/11/93
225800            IF TAPE-REC-ID = "PIR"                                                         06/10/93
225900            THEN                                                                           06/10/93
226000               IF TAPE-REC-CODE = 1                                                        06/10/93
226100               THEN                                                                        06/10/93
226200                  MOVE TAPE-RESULT-RECORD TO PIR-REC                                       06/10/93
226300                  PERFORM 3201-PROCESS-PIR-1                                               06/10/93
226400               ELSE                                                                        06/10/93
226500               IF TAPE-REC-CODE = 2                                                        06/10/93
226600               THEN                                                                        06/10/93
226700                  MOVE TAPE-RESULT-RECORD TO PIR-2-REC                                     06/10/93
226800                  PERFORM 3202-PROCESS-PIR-2                                               06/10/93
226900               ELSE                                                                        06/10/93
227000               IF TAPE-REC-CODE = 3                                                        06/10/93
227100               THEN                                                                        06/10/93
227200                  MOVE TAPE-RESULT-RECORD TO PIR-3-REC                                     06/10/93
227300                  PERFORM 3203-PROCESS-PIR-3                                               06/10/93
227400               ELSE                                                                        06/10/93
227500               IF TAPE-REC-CODE = 4                                                        06/10/93
227600               THEN                                                                        06/10/93
227700                  MOVE TAPE-RESULT-RECORD TO PIR-4-REC                                     06/10/93
227800                  PERFORM 3204-PROCESS-PIR-4                                               06/10/93
227900               ELSE                                                                        06/10/93
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SOURCE FILE . . . . . CUSLSAMSRC/QCBLSRC
MEMBER PRI005C

```
SEQNBR*...+... 1 ...+... 2 ...+... 3 ...+... 4 ...+... 5 ...+... 6 ...+... 7 ...+... 8 ...+... 9 ...+... 0
228000                IF TAPE-REC-CODE = 5                                                                  06/10/93
228100                THEN                                                                                  06/10/93
228200                   MOVE TAPE-RESULT-RECORD TO PIR-5-REC                                               06/10/93
228300                   PERFORM 3205-PROCESS-PIR-5                                                         06/10/93
228400                ELSE                                                                                  06/10/93
228500                IF TAPE-REC-CODE = 6                                                                  06/10/93
228600                THEN                                                                                  06/10/93
228700                   MOVE TAPE-RESULT-RECORD TO PIR-6-REC                                               06/10/93
228800                   PERFORM 3206-PROCESS-PIR-6                                                         06/10/93
228900                ELSE                                                                                  06/10/93
229000                IF TAPE-REC-CODE = 7                                                                  06/10/93
229100                THEN                                                                                  06/10/93
229200                   MOVE TAPE-RESULT-RECORD TO PIR-7-REC                                               06/10/93
229300                   PERFORM 3207-PROCESS-PIR-7                                                         06/10/93
229400                ELSE                                                                                  06/10/93
229500                IF TAPE-REC-CODE = 8                                                                  06/10/93
229600                THEN                                                                                  06/10/93
229700                   MOVE TAPE-RESULT-RECORD TO PIR-8-REC                                               06/10/93
229800                   PERFORM 3208-PROCESS-PIR-8                                                         06/10/93
229900                ELSE                                                                                  06/10/93
230000                IF TAPE-REC-CODE = 9                                                                  06/10/93
230100                THEN                                                                                  06/10/93
230200                   MOVE TAPE-RESULT-RECORD TO PIR-9-REC                                               06/10/93
230300                   PERFORM 3209-PROCESS-PIR-9                                                         06/10/93
230400                ELSE                                                                                  06/10/93
230500                IF TAPE-REC-CODE = 99                                                                 06/10/93
230600                THEN                                                                                  06/10/93
230700                   MOVE TAPE-RESULT-RECORD TO PIR-99-REC                                              06/10/93
230800                   PERFORM 3299-PROCESS-PIR-99.                                                       06/10/93
230900                                                                                                      06/10/93
231000 ARN01            IF TAPE-REC-CODE = 50                                                              05/12/15
231100    |               THEN                                                                             05/12/15
231200    |                  MOVE TAPE-RESULT-RECORD TO PIR-50-REC                                           05/12/15
231300 ARN01               PERFORM 3299-PROCESS-PIR-50.                                                    05/12/15
231400                                                                                                      05/12/15
231500             IF TAPE-REC-ID = "CFS"                                                                   06/10/93
231600             THEN                                                                                     06/10/93
231700                IF TAPE-REC-CODE = 1                                                                  06/10/93
231800                THEN                                                                                  06/10/93
231900                   MOVE TAPE-RESULT-RECORD TO CFS-REC                                                 06/10/93
232000                   PERFORM 3301-PROCESS-CFS-1                                                         06/10/93
232100                ELSE                                                                                  06/10/93
232200                IF TAPE-REC-CODE = 2                                                                  06/10/93
232300                THEN                                                                                  06/10/93
232400                   MOVE TAPE-RESULT-RECORD TO CFS-2-REC                                               06/10/93
232500                   PERFORM 3302-PROCESS-CFS-2                                                         06/10/93
232600                ELSE                                                                                  06/10/93
232700                IF TAPE-REC-CODE = 4                                                                  06/10/93
232800                THEN                                                                                  06/10/93
232900                   MOVE TAPE-RESULT-RECORD TO CFS-4-REC                                               06/10/93
233000                   PERFORM 3304-PROCESS-CFS-4.                                                        06/11/93
233100                                                                                                      06/10/93
233200             SET PIR-FOUND-NO TO TRUE.                                                                06/15/93
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SOURCE FILE . . . . . CUSLSAMSRC/QCBLSRC
MEMBER PRI005C

```
SEQNBR*...+... 1 ...+... 2 ...+... 3 ...+... 4 ...+... 5 ...+... 6 ...+... 7 ...+... 8 ...+... 9 ...+... 0
233300            SET CFS-FOUND-NO TO TRUE.                                                                  06/15/93
233400            PERFORM 5000-READ-TAPE-FILE UNTIL                                                          06/15/93
233500               PIR-FOUND-YES OR                                                                        06/15/93
233600               CFS-FOUND-YES OR                                                                        06/15/93
233700               END-OF-RECS-YES.                                                                        06/15/93
233800                                                                                                       06/11/93
233900            IF END-OF-RECS-YES                                                                         06/11/93
234000            THEN                                                                                       06/11/93
234100               PERFORM 1500-UPDATES                                                                    08/22/00
234200 DFW             IF (WS-MULTI-CO-CODE = "Y") AND (WS-PROPINCA = "Y")                                  10/09/00
234300 MJ01  *     MJ01 DON'T DO FOR SAFEGUARD                                                             05/12/15
234400 MJ01           IF WS-VND-NUM NOT EQUAL TO "SAFEG"                                                   05/12/15
234500 DFW             PERFORM 9060-MULTI-RPT                                                              08/30/00
234600 MJ01           END-IF                                                                               05/12/15
234700 DFW            END-IF                                                                               08/30/00
234800 DFW    *       IF SW-SELECTION = "Y"                                                                10/09/00
234900 DFW            IF WS-PROPINCA  = "Y"                                                                10/09/00
235000 MJ01   *    MJ01 DON'T DO FOR SAFEGUARD                                                             05/12/15
235100 MJ01           IF WS-VND-NUM NOT EQUAL TO "SAFEG"                                                   05/12/15
235200                  PERFORM 9050-PRINT-TOTALS                                                           08/22/00
235300                  PERFORM 9050-PRINT-TRAILER                                                          08/22/00
235400 MJ01           END-IF                                                                               05/12/15
235500               END-IF                                                                                08/22/00
235600 DFW         END-IF.                                                                                  08/22/00
235700       /                                                                                              06/10/93
235800       *********************************                                                              05/26/93
235900        1500-UPDATES.                                                                                 06/11/93
236000       *********************************                                                              05/26/93
236100       ************************************************                                               06/02/93
236200       *  CREATE REPORTS AND UPDATE FILE.               *                                            06/11/93
236300       ************************************************                                               06/02/93
236400                                                                                                      05/26/93
236500            SET ERRORS-FOUND-NO TO TRUE.                                                              06/15/93
236600            MOVE 0 TO WS-ERROR-COUNT.                                                                 06/15/93
236700            MOVE SPACES TO WS-ERR-MSG(1).                                                             06/15/93
236800            MOVE SPACES TO WS-ERR-MSG(2).                                                             06/15/93
236900            MOVE SPACES TO WS-ERR-MSG(3).                                                             06/15/93
237000            MOVE SPACES TO WS-ERR-MSG(4).                                                             06/15/93
237100                                                                                                      06/15/93
237200            MOVE WR1-LOAN TO MR010-LOAN-NUM.                                                          06/15/93
237300            MOVE "01" TO MR011-RECORD-ID.                                                             06/14/93
237400            PERFORM 5400-READ-LOAN-MASTER.                                                            06/14/93
237500            PERFORM 5450-READ-LOAN-ALTS.                                                              12/31/98
237600                                                                                                      06/14/93
237700            MOVE WR1-LOAN TO PIO-LOAN.                                                                06/15/93
237800            MOVE ZERO TO PIO-SEQ.                                                                     07/21/95
237900            MOVE N TO MATCH-FOUND-FLAG.                                                               07/21/95
238000                                                                                                      05/12/15
238100 DJ09   ************************************************************                                 05/12/15
238200    |   *                                                          ***                               05/12/15
238300    |   *  TURN OFF ORDER MATCHING LOGIC PER BUSINESS REQUEST       ***                               05/12/15
238400    |   *                                                          ***                               05/12/15
238500    |   ************************************************************                                 05/12/15
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SOURCE FILE . . . . . CUSLSAMSRC/QCBLSRC
MEMBER PRI005C

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SEQNBR*...+... 1 ...+... 2 ...+... 3 ...+... 4 ...+... 5 ...+... 6 ...+... 7 ...+... 8 ...+... 9 ...+... 0
238600     *    START AUTO-INSP-FILE KEY >= EXTERNALLY-DESCRIBED-KEY                                    05/12/15
238700     *       INVALID KEY MOVE SRVPIO-STATUS TO FILE-RETURN-CODE.                                  05/12/15
238800     *    MOVE SRVPIO-STATUS TO FILE-RETURN-CODE.                                                 05/12/15
238900     *    IF SUCCESSFUL-RETURN                                                                    05/12/15
239000     *        MOVE N TO END-SEARCH-FLAG                                                           05/12/15
239100     *        MOVE ZERO TO WK-PIO-SEQ                                                             05/12/15
239200     *        PERFORM 1600-MATCH-ORDER                                                            05/12/15
239300     *            UNTIL END-SEARCH-FLAG = Y.                                                      05/12/15
239400     *    IF MATCH-FOUND-FLAG = Y                                                                 05/12/15
239500     *        MOVE WR1-LOAN TO PIO-LOAN                                                           05/12/15
239600     *        MOVE WK-PIO-SEQ TO PIO-SEQ                                                          05/12/15
239700     *        PERFORM 5300-READ-PIO-FILE                                                          05/12/15
[redacted] *        MOVE PIO-BKR-FORC-CD TO WR1-BKR-FORC-CD                                             05/12/15
239900     *        IF PIO-ORD-DATE IS NUMERIC                                                          05/12/15
240000     *            MOVE PIO-ORD-DATE TO WR1-ORDR-DT                                                05/12/15
240100     *        ELSE                                                                                05/12/15
240200     *            MOVE ZEROES       TO WR1-ORDR-DT                                                05/12/15
240300     *    ELSE                                                                                    05/12/15
240400     *       MOVE SPACE  TO          WR1-BKR-FORC-CD                                              05/12/15
240500 DJ09 *       MOVE ZEROES TO          WR1-ORDR-DT.                                                 05/12/15
240600                                                                                                  06/11/93
240700             PERFORM 8000-WRITE-PIR-REC.                                                          06/11/93
240800             IF SUCCESSFUL-RETURN                                                                 06/11/93
240900             THEN                                                                                 06/11/93
241000                PERFORM 2200-UPDATE-FILES.                                                        06/11/93
241100                                                                                                  06/11/93
241200             PERFORM 3100-ERROR-CHECK.                                                            06/15/93
241300             IF ERRORS-FOUND-YES                                                                  06/11/93
241400             THEN                                                                                 06/11/93
241500                MOVE "O" TO TPR-INC-OMIT-FLAG                                                     06/15/93
241600                PERFORM 2100-LOAD-WORK-FILE                                                       06/15/93
241700                PERFORM 8200-WRITE-WORK-REC                                                       06/11/93
241800             ELSE                                                                                 06/11/93
241900                MOVE "I" TO TPR-INC-OMIT-FLAG                                                     06/15/93
242000                PERFORM 2100-LOAD-WORK-FILE                                                       06/15/93
242100                PERFORM 8200-WRITE-WORK-REC.                                                      06/11/93
242200                                                                                                  06/11/93
242300             INITIALIZE SRVPIR-1-RECORD.                                                          06/28/94
242400             INITIALIZE SRVPIR-2-RECORD.                                                          06/28/94
242500             INITIALIZE SRVPIR-3-RECORD.                                                          06/28/94
242600             INITIALIZE SRVPIR-4-RECORD.                                                          06/28/94
242700             INITIALIZE SRVPIR-5-RECORD.                                                          06/28/94
242800             INITIALIZE SRVPIR-6-RECORD.                                                          06/28/94
242900             INITIALIZE SRVPIR-7-RECORD.                                                          06/28/94
243000             INITIALIZE SRVPIR-8-RECORD.                                                          06/28/94
243100 ARN01        INITIALIZE PRPIS00-RECORD.                                                         05/12/15
243200             MOVE LOW-VALUES TO SRVPIR-RECORD.                                                    06/11/93
243300 JS01        IF TAPE-LOAN-NUM IS NUMERIC                                                        07/26/17
243400 JS01        THEN                                                                               07/26/17
243500 JS01           MOVE TAPE-LOAN-NUM TO HOLD-LOAN-NUM                                             07/26/17
243600 JS01        ELSE                                                                               07/26/17
243700 JS01           MOVE ZEROES TO TAPE-LOAN-NUM                                                    07/26/17
243800                MOVE TAPE-LOAN-NUM TO HOLD-LOAN-NUM.                                            07/26/17
```

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SOURCE FILE . . . . . CUSLSAMSRC/QCBLSRC
MEMBER PRI005C

```
SEQNBR*...+... 1 ...+... 2 ...+... 3 ...+... 4 ...+... 5 ...+... 6 ...+... 7 ...+... 8 ...+... 9 ...+... 0
243900                                                                                                  07/21/95
244000       *********************************                                                          07/21/95
244100        1600-MATCH-ORDER.                                                                         07/21/95
244200       *********************************                                                          07/21/95
244300       ************************************************                                           07/21/95
244400       *  ORDER DATE FROM RESULT TAPE SHOULD MATCH ORDER *                                       08/04/95
244500       *  TAPE DATE IN ORDER RECORD.  IF NOT, USE FIRST  *                                       08/04/95
244600       *  ORDER WITH DATE < RESULT DATE AS BEST MATCH.   *                                       08/04/95
244700       ************************************************                                           07/21/95
244800            READ AUTO-INSP-FILE NEXT RECORD                                                    07/21/95
244900                AT END MOVE SRVPIO-STATUS TO FILE-RETURN-CODE.                                 07/21/95
245000            MOVE SRVPIO-STATUS TO FILE-RETURN-CODE.                                            07/21/95
245100            IF SUCCESSFUL-RETURN AND PIO-LOAN = WR1-LOAN                                       07/21/95
245200                AND PIO-ORD-TAPE-DATE NOT = ZERO                                               08/08/95
245300                IF PIO-ORD-TAPE-DATE = WR1-ORDR-DT                                             07/21/95
245400                    MOVE PIO-SEQ TO WK-PIO-SEQ                                                 07/21/95
245500                    MOVE Y TO MATCH-FOUND-FLAG                                                 07/21/95
245600                    MOVE Y TO END-SEARCH-FLAG                                                  07/21/95
245700                ELSE                                                                           07/21/95
245800                    IF MATCH-FOUND-FLAG = N                                                    08/07/95
245900 Y2KDEL*                  MULTIPLY PIO-ORD-TAPE-DATE BY 10000.01                              04/02/98
246000 Y2KDEL*                      GIVING WS-PIO-ORD-TAPE-DATE                                     04/02/98
246100 Y2KADD                                                                                       04/02/98
246200 Y2KADD                   MOVE PIO-ORD-TAPE-DATE TO CD-INPUT-DATE                             04/02/98
246300 Y2KADD                   PERFORM 9999-CONVERT-MDYY-TO-YYMD                                   04/02/98
246400 Y2KADD                   MOVE CD-OUTPUT-DATE (1:8) TO WS-PIO-ORD-TAPE-DATE                   04/02/98
246500 Y2KADD                                                                                       04/02/98
246600                          IF WS-PIR-COMP-DATE NOT < WS-PIO-ORD-TAPE-DATE                      08/07/95
246700                              MOVE PIO-SEQ TO WK-PIO-SEQ                                      07/21/95
246800                              MOVE Y TO MATCH-FOUND-FLAG.                                     08/08/95
246900            IF END-OF-FILE OR PIO-LOAN NOT = WR1-LOAN                                          08/08/95
247000                MOVE Y TO END-SEARCH-FLAG.                                                     07/21/95
247100                                                                                               07/24/95
247200       *********************************                                                          07/24/95
247300        1800-GET-RESULT-SEQ.                                                                   07/24/95
247400       *********************************                                                          07/24/95
247500       ************************************************                                           07/24/95
247600       *  GET NEXT AVAILABLE SEQUENCE FOR CURRENT       *                                       07/24/95
247700       *  LOAN IN RESULT FILE.                          *                                       07/24/95
247800       ************************************************                                           07/24/95
247900            MOVE TAPE-LOAN-NUM TO R1-LOAN.                                                     07/24/95
248000            MOVE 999 TO R1-SEQ.                                                                07/24/95
248100            START RESULT-FILE KEY > EXTERNALLY-DESCRIBED-KEY                                   07/24/95
248200               FORMAT IS "PIR1"                                                                07/24/95
248300               INVALID KEY MOVE SRVPIR-STATUS TO FILE-RETURN-CODE.                             08/04/95
248400            MOVE SRVPIR-STATUS TO FILE-RETURN-CODE.                                            08/04/95
248500            IF SUCCESSFUL-RETURN                                                               07/24/95
248600                READ RESULT-FILE PRIOR RECORD FORMAT IS "PIR1"                                 07/24/95
248700                    AT END                                                                     07/24/95
248800                        MOVE SRVPIR-STATUS TO FILE-RETURN-CODE.                                08/04/95
248900            IF SUCCESSFUL-RETURN AND R1-LOAN = TAPE-LOAN-NUM                                   07/24/95
249000                ADD 1, R1-SEQ GIVING WK-PIR-SEQ                                                07/24/95
249100            ELSE                                                                               07/24/95
```

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SOURCE FILE . . . . . CUSLSAMSRC/QCBLSRC
MEMBER PRI005C

```
SEQNBR*...+... 1 ...+... 2 ...+... 3 ...+... 4 ...+... 5 ...+... 6 ...+... 7 ...+... 8 ...+... 9 ...+... 0
249200                MOVE 1 TO WK-PIR-SEQ.                                                    07/24/95
249300                                                                                         06/11/93
249400       /                                                                                 06/11/93
249500       *********************************                                                 06/11/93
249600        2000-CREATE-REPORTS.                                                             06/11/93
249700       *********************************                                                 06/11/93
249800       ************************************************                                  06/11/93
249900       *  CREATE THE REPORTS.                          *                                 06/11/93
250000       ************************************************                                  06/11/93
250100                                                                                         06/11/93
250200             IF TPR-INC-FLAG                                                             11/19/99
250300             THEN                                                                        06/11/93
250400                PERFORM 6000-PRINT-LINE                                                  06/15/93
250500                IF TPR-FC-FLAG                                                           06/15/93
250600                THEN                                                                     06/15/93
250700                   ADD 1 TO WS-FC-COUNT                                                  06/15/93
250800                ELSE                                                                     06/15/93
250900                IF TPR-BR-FLAG                                                           06/15/93
251000                   ADD 1 TO WS-BR-COUNT                                                  06/15/93
251100                ELSE                                                                     06/15/93
251200                   ADD 1 TO WS-CL-COUNT.                                                 06/15/93
251300                                                                                         06/15/93
251400                                                                                         06/11/93
251500             IF TPR-OMIT-FLAG                                                            06/15/93
251600             THEN                                                                        06/11/93
251700                PERFORM 6200-PRINT-ELINE                                                 06/15/93
251800                IF TPR-FC-FLAG                                                           06/15/93
251900                THEN                                                                     06/15/93
252000                   ADD 1 TO WS-EFC-COUNT                                                 06/15/93
252100                ELSE                                                                     06/15/93
252200                IF TPR-BR-FLAG                                                           06/15/93
252300                   ADD 1 TO WS-EBR-COUNT                                                 06/15/93
252400                ELSE                                                                     06/15/93
252500                   ADD 1 TO WS-ECL-COUNT.                                                06/15/93
252600                                                                                         06/11/93
252700             PERFORM 5250-READ-WORK-FILE.                                                06/11/93
252800                                                                                         06/11/93
252900            IF END-OF-RECS-YES AND                                                       06/15/93
253000              (WS-CL-COUNT > 0 OR                                                        06/15/93
253100               WS-FC-COUNT > 0 OR                                                        06/15/93
253200               WS-BR-COUNT > 0)                                                          06/15/93
253300            THEN                                                                         06/15/93
253400               PERFORM 7000-PRINT-TOTALS.                                                08/22/00
253500                                                                                         06/15/93
253600            IF END-OF-RECS-YES AND                                                       06/15/93
253700              (WS-ECL-COUNT > 0 OR                                                       06/15/93
253800               WS-EFC-COUNT > 0 OR                                                       06/15/93
253900               WS-EBR-COUNT > 0)                                                         06/15/93
254000            THEN                                                                         06/15/93
254100               PERFORM 7100-PRINT-ETOTALS.                                               06/15/93
254200                                                                                         06/15/93
254300       /                                                                                 06/15/93
254400       *********************************                                                 06/15/93
```

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SOURCE FILE . . . . . CUSLSAMSRC/QCBLSRC
MEMBER PRI005C

```
SEQNBR*...+... 1 ...+... 2 ...+... 3 ...+... 4 ...+... 5 ...+... 6 ...+... 7 ...+... 8 ...+... 9 ...+... 0
254500        2100-LOAD-WORK-FILE.                                                                    06/15/93
254600       *********************************                                                        06/15/93
254700       ***********************************************                                          06/15/93
254800       *  LOAD THE WORK FILE.                         *                                         06/15/93
254900       ***********************************************                                          06/15/93
255000                                                                                               06/15/93
[redacted]           MOVE WR1-BKR-FORC-CD TO TPR-BR-FC-FLAG.                                         06/15/93
255200           MOVE WR1-LOAN TO TPR-LOAN-NUM.                                                      06/15/93
255300           MOVE PIO-MA-CD TO TPR-ORD-TYP                                                       06/15/93
255400           MOVE SPACES TO TPR-MTG1-NAME.                                                       08/12/93
255500           STRING A1-FIRST-NAME OF ALT1-RECORD                                                 12/31/98
255600                  SPACE                                                                        08/12/93
255700                  A1-MIDDLE-INIT OF ALT1-RECORD                                                12/31/98
255800                  SPACE                                                                        08/12/93
255900                  A1-LAST-NAME OF ALT1-RECORD                                                  12/31/98
256000                  DELIMITED BY "  "                                                            04/27/94
256100                  INTO TPR-MTG1-NAME.                                                          08/12/93
256200                                                                                               08/12/93
256300           MOVE SPACES TO TPR-MTG2-NAME.                                                       08/12/93
256400           STRING A1-FIRST-NAME OF WS-ALT1-BORR-2                                              12/31/98
256500                  SPACE                                                                        08/12/93
256600                  A1-MIDDLE-INIT OF WS-ALT1-BORR-2                                             12/31/98
256700                  SPACE                                                                        08/12/93
256800                  A1-LAST-NAME OF WS-ALT1-BORR-2                                               12/31/98
256900                  DELIMITED BY "  "                                                            04/27/94
257000                  INTO TPR-MTG2-NAME.                                                          08/12/93
257100                                                                                               08/12/93
257200           MOVE WR7-PROP-ADDR1 TO TPR-PROP-ADDR1.                                              06/15/93
257300           MOVE WR7-PROP-ADDR2 TO TPR-PROP-ADDR2.                                              06/15/93
257400           MOVE WR7-PROP-CITY TO TPR-PROP-CITY.                                                06/15/93
257500           MOVE WR7-PROP-STATE TO TPR-PROP-STATE.                                              06/15/93
257600           MOVE WR7-PROP-ZIP TO TPR-PROP-ZIP.                                                  06/15/93
257700           MOVE WR7-MAIL-ADDR1 TO TPR-MAIL-ADDR1.                                              06/15/93
257800           MOVE WR7-MAIL-ADDR2 TO TPR-MAIL-ADDR2.                                              06/15/93
257900           MOVE WR7-MAIL-CITY TO TPR-MAIL-CITY.                                                06/15/93
258000           MOVE WR7-MAIL-STATE TO TPR-MAIL-STATE.                                              06/15/93
258100           MOVE WR7-MAIL-ZIP TO TPR-MAIL-ZIP.                                                  06/15/93
258200           MOVE WR1-ORDR-DT TO WS-WORK-DATE.                                                   09/14/99
258300           MOVE WS-WORK-MM TO TPR-ORD-DATE-MM.                                                 09/14/99
258400           MOVE WS-WORK-DD TO TPR-ORD-DATE-DD.                                                 09/14/99
258500           MOVE WS-WORK-YY TO TPR-ORD-DATE-YY.                                                 09/14/99
258600           MOVE WR1-COMP-DT TO WS-WORK-DATE.                                                   09/14/99
258700           MOVE WS-WORK-MM TO TPR-CMP-DATE-MM.                                                 09/14/99
258800           MOVE WS-WORK-DD TO TPR-CMP-DATE-DD.                                                 09/14/99
258900           MOVE WS-WORK-YY TO TPR-CMP-DATE-YY.                                                 09/14/99
259000       *NS  MOVE WS-CURR-MM TO TPR-CMP-DATE-MM.                                                 09/14/99
259100       *NS  MOVE WS-CURR-DD TO TPR-CMP-DATE-DD.                                                 09/14/99
259200       *NS  MOVE WS-CURR-YY TO TPR-CMP-DATE-YY.                                                 09/14/99
259300           MOVE WS-VND-TYP TO TPR-VENDOR-TYPE.                                                 06/15/93
259400           MOVE WS-VND-NUM TO TPR-VENDOR-CODE.                                                 06/15/93
259500           MOVE V010-VENDOR-NAME TO TPR-VENDOR-NAME.                                           06/15/93
259600           MOVE WS-ERR-MSG(1) TO TPR-MSG-1.                                                    06/15/93
259700           MOVE WS-ERR-MSG(2) TO TPR-MSG-2.                                                    06/15/93
```

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SOURCE FILE . . . . . CUSLSAMSRC/QCBLSRC
MEMBER PRI005C

```
SEQNBR*...+... 1 ...+... 2 ...+... 3 ...+... 4 ...+... 5 ...+... 6 ...+... 7 ...+... 8 ...+... 9 ...+... 0
259800            MOVE WS-ERR-MSG(3) TO TPR-MSG-3.                                                  06/15/93
259900            MOVE WS-ERR-MSG(4) TO TPR-MSG-4.                                                  06/15/93
260000      /                                                                                       06/11/93
260100      **********************************                                                      06/11/93
260200       2200-UPDATE-FILES.                                                                     06/11/93
260300      **********************************                                                      06/11/93
260400      ******************************************************                                  06/11/93
260500      *  DELETE PROPERTY INSPECION RECORD (SRVPIO)          *                                  06/11/93
260600      *  UPDATE FEE BILLING FILE                            *                                  06/11/93
260700      *      CREATE PROPERTY INSPECTION FEE RECORD          *                                  06/11/93
260800      *  UPDATE COLLECTIONS I & C FILES (SRVCOLI & SRVCOLC) *                                  06/11/93
260900      *      CREATE PROPERTY INSPECTION COMPLETED WITH      *                                  06/11/93
261000      *         CLEAR DATE UPDATED                          *                                  06/11/93
261100      *      UPDATE PROPERTY INSPECTION ORDERED CLEAR DATE  *                                  06/11/93
261200      *  UPDATE LOAN MASTER FILE (SRVDSR)                   *                                  06/11/93
261300      *      CLEAR LAST PROPERTY INSPECTION ORDER DATE      *                                  06/11/93
261400      *  UPDATE FHA SINGLE FAMILY DEFAULT MONITORING SYSTEM *                                  06/11/93
261500      *         FILE (SRVSFDM)                              *                                  06/11/93
261600      *      UPDATE THE OCCUPANCY STATUS FIELD              *                                  06/11/93
261700      ******************************************************                                  06/11/93
261800                                                                                              06/11/93
261900      ****  DELETE THE INSPECTION ORDER RECORD  *************                                 06/16/93
262000           SET WS-PIO-REC-FOUND-NO TO TRUE.                                                   08/19/93
262100 DJ05  *****IF MATCH-FOUND-FLAG = Y                                                         05/12/15
262200   |  *****    PERFORM 8900-DELETE-PIO-REC                                                   05/12/15
262300   |  *****    IF SUCCESSFUL-RETURN                                                          05/12/15
262400   |  *****    THEN                                                                          05/12/15
262500 DJ05  *****       SET WS-PIO-REC-FOUND-YES TO TRUE.                                       05/12/15
262600                                                                                              06/16/93
262700      ****  WRITE A COLLECTION INSPECTION RESULT RECORD  **********                          06/16/93
262800           MOVE WR1-LOAN TO WK-LOAN-NUM.                                                      06/16/93
262900           MOVE WK-LOAN-NUM-R TO COLI-LOAN-NBR.                                               06/16/93
263000           MOVE 9999 TO COLI-SEQ-NBR.                                                         06/16/93
263100           PERFORM 5500-START-COLL-I-LAST.                                                    08/13/93
263200           IF SUCCESSFUL-RETURN                                                               06/16/93
263300           THEN                                                                               06/16/93
263400              PERFORM 5550-READ-COLLECTION-I-PRIOR.                                           08/13/93
263500                                                                                              06/16/93
263600           IF COLI-LOAN-NBR IS NOT EQUAL TO WK-LOAN-NUM-R                                     06/16/93
263700           THEN                                                                               06/16/93
263800              MOVE WK-LOAN-NUM-R TO COLI-LOAN-NBR                                             06/16/93
263900              MOVE 0001 TO COLI-SEQ-NBR                                                       06/16/93
264000           ELSE                                                                               06/16/93
264100              ADD 1 TO COLI-SEQ-NBR.                                                          06/16/93
264200                                                                                              06/16/93
264300           MOVE "PI" TO COLI-CLASS.                                                           06/16/93
264400           MOVE WS-DATE-R TO COLI-ENTER-DATE.                                                 07/22/93
264500           MOVE WS-TIME-HHMM TO COLI-ENTER-TIME.                                              06/05/96
264600           MOVE WS-PROP-CODE-R TO COLI-COLLECTION-CODE.                                       08/19/93
264700           MOVE MR160-CONTACT-PERSON TO COLI-ASSIGNED-TO.                                     06/16/93
264800           MOVE WS-DATE-R TO COLI-TARGET-DATE.                                                07/22/93
264900           MOVE 0 TO COLI-TARGET-PMT-NBR.                                                     06/16/93
265000           MOVE WS-DATE-R TO COLI-CLEAR-DATE.                                                 07/22/93
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SOURCE FILE . . . . . CUSLSAMSRC/QCBLSRC
MEMBER PRI005C

```
SEQNBR*...+... 1 ...+... 2 ...+... 3 ...+... 4 ...+... 5 ...+... 6 ...+... 7 ...+... 8 ...+... 9 ...+... 0
265100            MOVE 0 TO COLI-CLEAR-PMT-NBR.                                                    06/16/93
265200            MOVE 0 TO COLI-TIME-SPENT.                                                       06/16/93
265300            MOVE 0 TO COLI-AUTOQ-SEQ.                                                        06/16/93
265400            MOVE "**" TO COLI-ENTERED-BY.                                                    06/16/93
265500            MOVE WS-RSLT-WPDOC TO COLI-WP-DOC.                                               08/19/93
265600            PERFORM 8300-WRITE-COLI-FILE.                                                    06/16/93
265700                                                                                             06/16/93
265800            MOVE WK-LOAN-NUM-R TO COLC-LOAN-NBR.                                             06/16/93
265900            MOVE COLI-SEQ-NBR TO COLC-SEQ-NBR.                                               06/16/93
266000            MOVE 01 TO COLC-REC-ID.                                                          06/16/93
266100            MOVE WS-RSLT-TEXT TO COLC-COMMENT.                                               08/19/93
266200            PERFORM 8350-WRITE-COLC-FILE.                                                    06/16/93
266300                                                                                             06/16/93
266400       ** CALL SRV909C TO WRITE TO SRVLTRS FILE IF NECESSARY                                 05/11/99
266500            CALL  "SRV909C"                                                                  05/11/99
266600                  USING  WS-PROP-CODE-R                                                      05/11/99
266700                         WK-LOAN-NUM-R                                                       05/11/99
266800                         H00-MULTICOM-FLAG.                                                  05/11/99
266900                                                                                             05/11/99
267000       ****  REWRITE COLLECTION INSPECTION ORDER RECORD  **********                         06/16/93
267100            MOVE WR1-LOAN TO WK-LOAN-NUM.                                                    06/16/93
267200            MOVE WK-LOAN-NUM-R TO COLC-LOAN-NBR.                                             06/16/93
267300            MOVE 0000 TO COLI-SEQ-NBR.                                                       08/13/93
267400            SET END-OF-COLI-NO TO TRUE.                                                      08/13/93
267500            PERFORM 5510-START-COLL-I-FIRST.                                                 08/13/93
267600            IF SUCCESSFUL-RETURN                                                             06/16/93
267700            THEN                                                                             06/16/93
267800               PERFORM 5552-READ-COLLECTION-I-NEXT UNTIL                                     08/13/93
267900                 (COLI-COLLECTION-CODE = WS-PROP-CODE-O AND                                  08/19/93
268000                  COLI-CLEAR-DATE = 0) OR                                                    08/19/93
268100                  WK-LOAN-NUM-R NOT = COLI-LOAN-NBR OR                                       08/13/93
268200                  END-OF-COLI-YES.                                                           08/13/93
268300                                                                                             06/16/93
268400            IF WK-LOAN-NUM-R IS EQUAL TO COLI-LOAN-NBR                                       08/13/93
268500            THEN                                                                             06/16/93
268600               MOVE WS-DATE-R TO COLI-CLEAR-DATE                                             07/22/93
268700               PERFORM 8310-REWRITE-COLI-FILE.                                               06/16/93
268800                                                                                             06/16/93
268900       ****  CREATE A FEE BILLING RECORD  ********                                          07/22/93
269000       * MJ01 - Dont create FEES for Safeguard vendor                                       05/12/15
269100 MJ01        IF WS-VND-NUM NOT EQUAL TO "SAFEG"                                            05/12/15
269200 MJ01        THEN                                                                          05/12/15
269300            IF WS-ADD-FB-REC-YES AND                                                         08/10/93
[redacted]           WR1-BKR-FORC-CD NOT = "E" AND                                                 08/10/93
[redacted]           WR1-BKR-FORC-CD NOT = "F" AND                                                 08/19/93
269600               WS-PIO-REC-FOUND-YES                                                          08/19/93
269700            THEN                                                                             08/10/93
269800               IF ML010-LN-TYPE-CD = 01                                                      08/02/95
269900                  PERFORM 3070-GET-FHA-FEE                                                   08/02/95
270000                  IF WS-FEE-INSP = ZERO                                                      08/02/95
270100                      PERFORM 3050-GET-FEE-BILLING-FACTORS                                   08/02/95
270200                  END-IF                                                                     08/02/95
270300               ELSE                                                                          08/02/95
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SOURCE FILE . . . . . CUSLSAMSRC/QCBLSRC
MEMBER PRI005C

```
SEQNBR*...+... 1 ...+... 2 ...+... 3 ...+... 4 ...+... 5 ...+... 6 ...+... 7 ...+... 8 ...+... 9 ...+... 0
270400                 PERFORM 3050-GET-FEE-BILLING-FACTORS                                    08/02/95
270500               END-IF                                                                    08/02/95
270600 MJ01  ****    PERFORM 2500-UPDATE-FEE-BILLING.                                          05/12/15
270700 MJ01          PERFORM 2500-UPDATE-FEE-BILLING                                           05/12/15
270800 MJ01        END-IF.                                                                     05/12/15
270900                                                                                         04/24/96
271000             PERFORM 2510-UPDATE-ALT2.                                                   04/24/96
271100                                                                                         08/10/93
271200        ****  UPDATE LAST PROPERTY INSPECTION ORDERED DATE  ********                     06/16/93
271300        ****   AND THE OCCUPANCY STATUS FLAG ON THE LOAN MASTER ****                     08/09/93
271400             MOVE 0 TO MP207-INSPECTION-DATE.                                            06/16/93
271500 DK01   **** MOVE WR1-OCC-STATUS TO MX220-PERS-RES.                                     05/12/15
271600 DK01        EVALUATE WR1-OCC-STATUS                                                     05/12/15
271700 DK01   ****    A = "OWNER OCCUPIED" = '1'                                              05/12/15
271800 DK01           WHEN 'A'                                                                05/12/15
271900 DK01             MOVE '1' TO MX220-PERS-RES                                            05/12/15
272000 DK01   ****    B = "NON-OWNER OCCUPIED" = '3'                                          05/12/15
272100 DK01           WHEN 'B'                                                                05/12/15
272200 DK01             MOVE '3' TO MX220-PERS-RES                                            05/12/15
272300 DK01   ****    WHEN 'C'   = "OCCUPIED BY UNKNOWN", DON'T UPDATE                        05/12/15
272400 DK01   ****    D = "VACANT" = V                                                        05/12/15
272500 DK01           WHEN 'D'                                                                05/12/15
272600 DK01             MOVE 'V' TO MX220-PERS-RES                                            05/12/15
272700 DK01   ****    WHEN 'E'   = "PARITIALLY VACANT", DON'T UPDATE                          05/12/15
272800 DK01   ****    WHEN 'U'   = "UNKNOWN", DON'T UPDATE                                    05/12/15
272900 DK01   ****    ALL OTHERS, DON'T UPDATE                                                05/12/15
273000 DK01        END-EVALUATE.                                                              05/12/15
273100             PERFORM 8100-REWRITE-SRV-DSR-REC.                                           06/16/93
273200                                                                                         06/16/93
273300        ****  UPDATE OCCUPANCY STATUS ON THE FHA SINGLE     ********                     06/16/93
273400        ****     SINGLE FAMILY DEFAULT MONITORING SYSTEM FILE ******                     06/16/93
273500             MOVE WR1-LOAN TO WK-LOAN-NUM.                                               06/16/93
273600             MOVE WK-LOAN-NUM-R TO SF-LOAN-NBR.                                          11/06/96
273700             PERFORM 5700-READ-SFDM.                                                     06/16/93
273800 MBW    **  Changed to get values from factor OCCSFDMS.                                 10/08/01
273900             IF SUCCESSFUL-RETURN                                                        06/16/93
274000             THEN                                                                        06/16/93
274100                IF WR1-OCC-STATUS = "A"                                                  07/22/93
274200                THEN                                                                     07/22/93
274300        *          MOVE "1" TO SF-OCC-STATUS                                           10/08/01
274400 MBW                MOVE OCCSFDMS-CODEA TO SF-OCC-STATUS                               10/08/01
274500                   PERFORM 8500-REWRITE-SFDM-FILE                                       07/22/93
274600                ELSE                                                                     07/22/93
274700                IF WR1-OCC-STATUS = "B"                                                  07/22/93
274800                THEN                                                                     07/22/93
274900        *          MOVE "2" TO SF-OCC-STATUS                                           10/08/01
275000 MBW                MOVE OCCSFDMS-CODEB TO SF-OCC-STATUS                               10/08/01
275100                   PERFORM 8500-REWRITE-SFDM-FILE                                       07/22/93
275200                ELSE                                                                     11/06/96
275300                IF WR1-OCC-STATUS = "C"                                                  11/06/96
275400                THEN                                                                     11/06/96
275500        *          MOVE "4" TO SF-OCC-STATUS                                           10/08/01
275600 MBW                MOVE OCCSFDMS-CODEC TO SF-OCC-STATUS                               10/08/01
```

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SOURCE FILE . . . . . CUSLSAMSRC/QCBLSRC
MEMBER PRI005C

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SEQNBR*...+... 1 ...+... 2 ...+... 3 ...+... 4 ...+... 5 ...+... 6 ...+... 7 ...+... 8 ...+... 9 ...+... 0
275700                  PERFORM 8500-REWRITE-SFDM-FILE                                                  11/06/96
275800                ELSE                                                                              07/22/93
275900                IF WR1-OCC-STATUS = "D"                                                           07/22/93
276000                THEN                                                                              07/22/93
276100       *           MOVE "3" TO SF-OCC-STATUS                                                      10/08/01
276200 MBW                MOVE OCCSFDMS-CODED TO SF-OCC-STATUS                                          10/08/01
276300                   PERFORM 8500-REWRITE-SFDM-FILE                                                 07/22/93
276400 MBW             ELSE                                                                             10/08/01
276500 MBW             IF WR1-OCC-STATUS = "E"                                                          10/08/01
276600 MBW             THEN                                                                             10/08/01
276700 MBW                MOVE OCCSFDMS-CODEE TO SF-OCC-STATUS                                          10/08/01
276800 MBW                PERFORM 8500-REWRITE-SFDM-FILE                                                10/08/01
276900                ELSE                                                                              07/22/93
277000       *           MOVE "5" TO SF-OCC-STATUS                                                      10/08/01
277100 MBW                MOVE OCCSFDMS-CODEU TO SF-OCC-STATUS                                          10/08/01
277200                   PERFORM 8500-REWRITE-SFDM-FILE.                                                07/22/93
277300                                                                                                  06/11/93
277400 DFW             IF WS-PROPINCA = "Y"                                                             08/22/00
277500 DFW                PERFORM 3075-GET-CPLAN                                                        08/22/00
277600 DFW                IF GOOD-CPLAN                                                                 08/22/00
277700       * MP01 - Need to Create Corp Exp for "MD"                                                  05/12/15
277800 DJ03  **MP01          IF MP040-PROP-ST NOT EQUAL TO "MD"                                        05/12/15
277900       * MJ01 - Dont create Corp Exp for Safeguard vendor                                         05/12/15
278000 MJ01                  IF WS-VND-NUM NOT EQUAL TO "SAFEG"                                        05/12/15
278100 DJ04                     IF PIR-DUP-FLAG EQUAL TO " "                                           05/12/15
278200   |                        PERFORM 2520-CREATE-DISB                                              05/12/15
278300 DJ04                     END-IF                                                                 05/12/15
278400 MJ01                  END-IF                                                                    05/12/15
278500 DJ03  **MP01          END-IF                                                                    05/12/15
278600 DJ03  ******         PERFORM 2520-CREATE-DISB                                                  05/12/15
278700 DFW                 END-IF                                                                     08/22/00
278800 DFW              END-IF.                                                                       08/22/00
278900       /                                                                                         08/22/00
279000       **********************************                                                        08/10/93
279100        2500-UPDATE-FEE-BILLING.                                                                 08/10/93
279200       **********************************                                                        08/10/93
279300                                                                                                  08/10/93
279400            MOVE WR1-LOAN TO WK-LOAN-NUM.                                                         08/10/93
279500 HK         MOVE "FB" TO WS-FB-COLL-CODE-1-2.                                                     11/08/99
279600 HK         MOVE WS-PROPFEE-TYPE TO WS-FB-COLL-CODE-3-4.                                          11/08/99
279700 HK                                                                                              11/08/99
279800 HK         MOVE SPACES TO COLI-WP-DOC.                                                           11/08/99
279900 HK                                                                                              11/08/99
280000 HK    *****MOVE WK-LOAN-NUM-R TO COLI-LOAN-NBR.                                                 11/08/99
280100 HK    *****MOVE 9999 TO COLI-SEQ-NBR.                                                           11/08/99
280200 HK    *****PERFORM 5500-START-COLL-I-LAST.                                                      11/08/99
280300 HK    *****IF SUCCESSFUL-RETURN                                                                 11/08/99
280400 HK    *****THEN                                                                                 11/08/99
280500 HK    *****   PERFORM 5550-READ-COLLECTION-I-PRIOR.                                             11/08/99
280600 HK    *****                                                                                     11/08/99
280700 HK    *****IF COLI-LOAN-NBR IS NOT EQUAL TO WK-LOAN-NUM-R                                       11/08/99
280800 HK    *****THEN                                                                                 11/08/99
280900 HK    *****   MOVE WK-LOAN-NUM-R TO COLI-LOAN-NBR                                               11/08/99
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SOURCE FILE . . . . . CUSLSAMSRC/QCBLSRC
MEMBER PRI005C

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SEQNBR*...+... 1 ...+... 2 ...+... 3 ...+... 4 ...+... 5 ...+... 6 ...+... 7 ...+... 8 ...+... 9 ...+... 0
281000 HK    *****   MOVE 0001 TO COLI-SEQ-NBR                                                    11/08/99
281100 HK    *****ELSE                                                                            11/08/99
281200 HK    *****   ADD 1 TO COLI-SEQ-NBR.                                                       11/08/99
281300 HK    *****                                                                                11/08/99
281400 HK    *****MOVE "FB" TO COLI-CLASS                                                         11/08/99
281500 HK    *****             WS-FB-COLL-CODE-1-2.                                               11/08/99
281600 HK    *****MOVE WS-DATE-R TO COLI-ENTER-DATE.                                              11/08/99
281700 HK    *****MOVE WS-TIME-HHMM TO COLI-ENTER-TIME.                                           11/08/99
281800 HK    *****MOVE WS-PROPFEE-TYPE TO WS-FB-COLL-CODE-3-4.                                    11/08/99
281900 HK    *****MOVE WS-FB-COLL-CODE TO COLI-COLLECTION-CODE.                                   11/08/99
282000 HK    *****MOVE MR160-CONTACT-PERSON TO COLI-ASSIGNED-TO.                                  11/08/99
282100 HK    *****MOVE WS-DATE-R TO COLI-TARGET-DATE.                                             11/08/99
282200 HK    *****MOVE WS-FEE-INSP TO COLI-TARGET-PMT-NBR.                                        11/08/99
282300 HK    *****MOVE 0 TO COLI-CLEAR-DATE.                                                      11/08/99
282400 HK    *****MOVE 0 TO COLI-CLEAR-PMT-NBR.                                                   11/08/99
282500 HK    *****MOVE 0 TO COLI-TIME-SPENT.                                                      11/08/99
282600 HK    *****MOVE 0 TO COLI-AUTOQ-SEQ.                                                       11/08/99
282700 HK    *****MOVE "**" TO COLI-ENTERED-BY.                                                   11/08/99
282800 HK    *****MOVE SPACES TO COLI-WP-DOC.                                                     11/08/99
282900 HK    *****IF WS-PROPINCA = "N"                                                            11/08/99
283000 HK    *****    PERFORM 8300-WRITE-COLI-FILE.                                               11/08/99
283100 HK    *****                                                                                11/08/99
283200 HK    *****MOVE WK-LOAN-NUM-R TO COLC-LOAN-NBR.                                            11/08/99
283300 HK    *****MOVE COLI-SEQ-NBR TO COLC-SEQ-NBR.                                              11/08/99
283400 HK    *****MOVE 01 TO COLC-REC-ID.                                                         11/08/99
283500 HK    *****MOVE WS-FEEXX-DESC TO COLC-COMMENT.                                             11/08/99
283600                                                                                            11/08/99
283700           IF WS-PROPINCA = "N"                                                            11/08/99
283800 HK    *******  PERFORM 8350-WRITE-COLC-FILE.                                               11/08/99
283900 HK             PERFORM 2502-CALL-ROUTINES THRU 2502-EXIT.                                  11/08/99
284000                                                                                            08/10/93
284100           PERFORM 8050-REWRITE-PIR1-REC.                                                   08/12/93
284200                                                                                            08/12/93
284300      /                                                                                     04/24/96
284400 HK     2502-CALL-ROUTINES.                                                                11/08/99
284500                                                                                            10/26/01
284600 JGC         CLOSE COLLECTION-I-FILE COLLECTION-C-FILE.                                     10/26/01
284700                                                                                            10/26/01
284800 HK          INITIALIZE FEECHGC-PARAMETERS                                                 11/08/99
284900 HK                     FEEUPDC-PARAMETERS.                                                 11/08/99
285000 HK                                                                                        11/08/99
285100 HK          MOVE WK-LOAN-NUM-R TO FEE-PARAM-LOAN-NBR                                      11/08/99
285200 HK                                FEEUPD-PARAM-LOAN-NBR.                                  11/08/99
285300 HK          MOVE WS-FB-COLL-CODE TO FEE-PARAM-FEE-CODE                                    11/08/99
285400 HK                                  FEEUPD-PARAM-FEE-CODE.                                11/08/99
285500 HK          MOVE MR160-CONTACT-PERSON TO FEE-PARAM-ASSIGNED-TO.                           11/09/99
285600 HK          MOVE "PRI005C" TO FEE-PARAM-BATCH                                             11/08/99
285700 HK                            FEEUPD-PARAM-BATCH.                                         11/08/99
285800 HK          MOVE WS-LOCAL-USERID TO FEE-PARAM-USER                                        11/08/99
285900 HK                                  FEEUPD-PARAM-USER.                                    11/08/99
286000 PGF01**HK   MOVE WS-FEE-INSP TO FEE-PARAM-FEE-AMNT                                       06/25/02
286100 PGF01**HK                       FEEUPD-PARAM-FEE-AMNT.                                   06/25/02
286200                                                                                            06/25/02
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SOURCE FILE . . . . . CUSLSAMSRC/QCBLSRC
MEMBER PRI005C

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SEQNBR*...+... 1 ...+... 2 ...+... 3 ...+... 4 ...+... 5 ...+... 6 ...+... 7 ...+... 8 ...+... 9 ...+... 0
286300 PGF01       IF WR1-FEE-TOTAL = ZEROS                                                          06/25/02
286400 PGF01          MOVE WS-FEE-INSP TO FEE-PARAM-FEE-AMNT                                         06/25/02
286500 PGF01                              FEEUPD-PARAM-FEE-AMNT                                      06/25/02
286600 PGF01       ELSE                                                                              06/25/02
286700 PGF01          MOVE WR1-FEE-TOTAL TO FEE-PARAM-FEE-AMNT                                       06/25/02
286800 PGF01                                FEEUPD-PARAM-FEE-AMNT                                    06/25/02
286900 MBW03                                WS-FEE-INSP                                              02/25/08
287000 PGF01       END-IF.                                                                           06/25/02
287100                                                                                               06/25/02
287200 HK          MOVE WS-DATE-R TO FEE-PARAM-FEE-DATE                                              11/08/99
287300 HK                            FEEUPD-PARAM-FEE-DATE.                                         11/08/99
287400 HK    *     MOVE 0 TO FEE-PARAM-DUE-DATE.                                                     08/22/00
287500 DFW         MOVE ZEROS TO FEE-PARAM-DUE-DATE.                                                 08/22/00
287600 HK          CALL "FEECHGC" USING FEECHGC-PARAMETERS.                                          11/08/99
287700 HK          CALL "FEEUPDC" USING FEEUPDC-PARAMETERS                                           01/17/00
287800 HK                               LOAN-RECORD.                                                01/17/00
287900 HK                                                                                            11/08/99
288000 JGC         OPEN I-O COLLECTION-I-FILE COLLECTION-C-FILE.                                     10/26/01
288100                                                                                               10/26/01
288200 HK     2502-EXIT.                                                                            11/08/99
288300 HK          EXIT.                                                                             11/08/99
288400 HK    /                                                                                       11/08/99
288500       *********************************                                                       04/24/96
288600        2510-UPDATE-ALT2.                                                                     04/24/96
288700       *********************************                                                       04/24/96
288800            INITIALIZE ALT2.                                                                  07/27/95
288900            MOVE WR1-LOAN TO A2-LOAN.                                                         07/27/95
289000            MOVE 1        TO A2-SEQ.                                                          07/27/95
289100            MOVE N TO NEW-ALT-FLAG.                                                           07/27/95
289200            READ ALT-LOAN-FILE                                                                07/27/95
289300                INVALID KEY                                                                   07/27/95
289400                    MOVE Y TO NEW-ALT-FLAG.                                                   07/27/95
289500                                                                                              04/24/96
289600            IF NEW-ALT-FLAG = Y                                                               07/27/95
289700                INITIALIZE ALT2                                                               07/27/95
289800                MOVE WR1-LOAN TO A2-LOAN                                                      07/27/95
289900                MOVE 1        TO A2-SEQ.                                                      07/27/95
290000                                                                                              04/24/96
290100       ****MJ01 DO NOT UPDATE FEES FOR SAFEGUARD                                             05/12/15
290200 MJ01       IF WS-VND-NUM NOT EQUAL TO "SAFEG"                                               05/12/15
290300 MJ01       THEN                                                                             05/12/15
290400            IF WS-ADD-FB-REC-YES AND                                                         04/24/96
[redacted]           WR1-BKR-FORC-CD NOT = "E" AND                                                 04/24/96
[redacted]           WR1-BKR-FORC-CD NOT = "F" AND                                                 04/24/96
290700               WS-PIO-REC-FOUND-YES AND                                                      04/24/96
290800               WS-PROPINCA = "N"                                                             04/24/96
290900            THEN                                                                             04/24/96
291000               ADD WS-FEE-INSP TO A2-FEE-BILL-TOT.                                           04/24/96
291100                                                                                              04/24/96
291200            IF WR1-EXT-CONDITION = "G"                                                       07/11/96
291300                IF WR1-IP-FIRE-DAMG     = "N"                                              07/11/96
291400                AND WR1-IP-NEGLECT      = "N"                                              07/11/96
291500                AND WR1-IP-VANDALS      = "N"                                              07/11/96
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SOURCE FILE . . . . . CUSLSAMSRC/QCBLSRC
MEMBER PRI005C

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SEQNBR*...+... 1 ...+... 2 ...+... 3 ...+... 4 ...+... 5 ...+... 6 ...+... 7 ...+... 8 ...+... 9 ...+... 0
291600                AND WR1-IP-FREEZE       = "N"                                                    07/11/96
291700                AND WR1-IP-STORM-DAMG   = "N"                                                    07/11/96
291800                AND WR1-IP-ROOF-LEAK    = "N"                                                    07/11/96
291900                AND WR1-IP-FLOOD-DAMG   = "N"                                                    07/11/96
292000                AND WR1-IP-ENV-HAZD     = "N"                                                    07/11/96
292100                AND WR1-IP-UNDETERMINED = "N"                                                    07/11/96
292200                AND WR1-IP-OTHER        = "N"                                                    07/11/96
292300                    MOVE "03" TO A2-PROPERTY-CONDITION                                           07/11/96
292400                ELSE                                                                             07/11/96
292500                    MOVE "04" TO A2-PROPERTY-CONDITION                                           07/11/96
292600            ELSE                                                                                 04/24/96
292700            IF WR1-EXT-CONDITION = "F"                                                           04/24/96
292800            THEN                                                                                 04/24/96
292900               MOVE "05" TO A2-PROPERTY-CONDITION                                                04/24/96
293000            ELSE                                                                                 04/24/96
293100            IF WR1-EXT-CONDITION = "P"                                                           04/24/96
293200            THEN                                                                                 04/24/96
293300               MOVE "06" TO A2-PROPERTY-CONDITION                                                04/24/96
293400            ELSE                                                                                 04/24/96
293500            IF WR1-EXT-CONDITION = "U" OR                                                        04/24/96
293600               WR1-EXT-CONDITION = " "                                                           04/24/96
293700            THEN                                                                                 04/24/96
293800               MOVE "10" TO A2-PROPERTY-CONDITION                                                04/24/96
293900            ELSE                                                                                 04/24/96
294000               MOVE WS-DEFAULT-CODE TO A2-PROPERTY-CONDITION.                                    04/24/96
294100                                                                                                 04/24/96
294200            IF NEW-ALT-FLAG = Y                                                                  07/27/95
294300                PERFORM 8600-WRITE-ALT-LOAN-MASTER                                               07/27/95
294400            ELSE                                                                                 07/27/95
294500                PERFORM 8620-REWRITE-ALT-LOAN-MASTER.                                            07/27/95
294600      /                                                                                          06/11/93
294700      ***********************************************                                            08/22/00
294800      * Create SRVISB records. Type- Corporate Advance                                           08/22/00
294900      ***********************************************                                            08/22/00
295000      *********************************                                                          08/22/00
295100       2520-CREATE-DISB.                                                                         08/22/00
295200      *********************************                                                          08/22/00
295300           INITIALIZE DISB2.                                                                     08/30/00
295400                                                                                                 08/22/00
295500           MOVE "C" TO DB-DISB-TYPE OF DISB-RECORD.                                              08/30/00
295600           MOVE "V"                 TO DB-PAYEE-CODE OF DISB-RECORD.                             08/30/00
295700           MOVE WR1-LOAN            TO DB-LOANNO OF DISB-RECORD.                                 08/30/00
295800           MOVE  CO-DEFAULT-DISB OF SRVCPLAN-REC TO DB-AMT                                       02/25/08
295900                                                    OF DISB-RECORD.                              02/25/08
296000 MBW03      IF WR1-FEE-TOTAL > 0                                                                 02/25/08
296100 MBW03          MOVE WR1-FEE-TOTAL    TO DB-AMT OF DISB-RECORD.                                02/25/08
296200 DJ07   * ESTABLISH CA FEES BASED ON EXISTENCE OF ADDL. KNOCKS                                    05/12/15
296300   |            IF (WR1-INSP-TYP EQUAL "A" OR WR1-INSP-TYP EQUAL "B")                             05/12/15
296400   |               MOVE  CO-DEFAULT-DISB OF SRVCPLAN-REC TO DB-AMT                                05/12/15
296500   |                                                       OF DISB-RECORD                        05/12/15
296600   |            ELSE                                                                             05/12/15
296700   |               MOVE  WS-STD-AMT TO DB-AMT OF DISB-RECORD                                     05/12/15
296800 DJ07           END-IF.                                                                         05/12/15
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SOURCE FILE . . . . . CUSLSAMSRC/QCBLSRC
MEMBER PRI005C

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SEQNBR*...+... 1 ...+... 2 ...+... 3 ...+... 4 ...+... 5 ...+... 6 ...+... 7 ...+... 8 ...+... 9 ...+... 0
296900                                                                                                  05/12/15
297000 DJ02  *    MOVE TODAYS-DATE-YYMD-N TO DB-DATE OF DISB-RECORD.                                    05/12/15
297100   |        CALL "PI0005R" USING TODAYS-DATE-YYMD-A.                                               05/12/15
297200 DJ02       MOVE TODAYS-DATE-YYMD-N TO DB-DATE OF DISB-RECORD.                                    05/12/15
297300                                                                                                  08/22/00
297400            MOVE WS-PROPCA-SUB        TO DB-SUB-ACCT OF DISB-RECORD.                            08/30/00
297500            MOVE SPACES               TO DB-REFERENCE OF DISB-RECORD.                           08/30/00
297600                                                                                                  08/22/00
297700            MOVE V001-VENDOR-TYPE     TO DB-PAYEE-TYPE   OF DISB-RECORD.                        08/30/00
297800            MOVE V002-VENDOR-NBR      TO DB-PAYEE-VENDOR OF DISB-RECORD.                        08/30/00
297900            MOVE V010-VENDOR-NAME     TO DB-PAYEE-NAME   OF DISB-RECORD.                        08/30/00
298000            MOVE V011-VENDOR-ADDR1    TO DB-PAYEE-ADDR   OF DISB-RECORD.                        08/30/00
298100            MOVE V013-VENDOR-CITY     TO DB-PAYEE-CITY   OF DISB-RECORD.                        08/30/00
298200            MOVE V014-VENDOR-STATE    TO DB-PAYEE-STATE  OF DISB-RECORD.                        08/30/00
298300            MOVE V015-VENDOR-ZIPCODE  TO DB-PAYEE-ZIP    OF DISB-RECORD.                        08/30/00
298400                                                                                                  08/22/00
298500            MOVE MR180-COMPANY-CODE TO DB-COMP-CODE      OF DISB-RECORD.                        08/30/00
298600            IF RECONSEL = "Y"                                                                     08/22/00
298700                MOVE WS-LOCAL-BLOC TO DB-BANK-LOC        OF DISB-RECORD.                        08/30/00
298800            MOVE "A" TO DB-CORP-ADV-FLAG                 OF DISB-RECORD.                        08/30/00
[redacted]        MOVE "CD" TO DB-TO-SUB-ACCT                  OF DISB-RECORD.                        08/30/00
299000            MOVE LS-USER TO DB-USERID                    OF DISB-RECORD.                        08/30/00
299100            MOVE "DISBPROP"           TO DB-BATCH-NBR    OF DISB-RECORD                         08/30/00
299200                                         DB-BATCH-ID     OF DISB-RECORD.                        08/30/00
299300            MOVE SPACES               TO DB-DESC1        OF DISB-RECORD.                        08/30/00
299400            MOVE SPACES               TO DB-DESC2        OF DISB-RECORD.                        08/30/00
299500            MOVE SPACES               TO DB-DESC3        OF DISB-RECORD.                        08/30/00
299600            MOVE SPACES               TO DB-DESC4        OF DISB-RECORD.                        08/30/00
299700            MOVE "A"                  TO DB-CHECK-STAT   OF DISB-RECORD.                        08/30/00
299800            MOVE LS-USER              TO DB-CHECK-APPR-USER                                     08/30/00
299900                                                         OF DISB-RECORD.                        08/30/00
300000            MOVE "N"                  TO DB-INDV-DISB-FLAG                                      08/30/00
300100                                                         OF DISB-RECORD.                        08/30/00
300200            MOVE "62"                 TO DB-TRANS-CODE                                          08/30/00
300300                                                         OF DISB-RECORD.                        08/30/00
300400            MOVE "26"                 TO DB-OVER-CODE    OF DISB-RECORD.                        08/30/00
300500            MOVE "SC"                 TO DB-SRC-FUNDS    OF DISB-RECORD.                        08/30/00
300600            MOVE SPACES               TO DB-TYPE-FUNDS   OF DISB-RECORD.                        08/30/00
300700                                                                                                  05/12/15
300800       * MP01 - Modify Fields for Corp Exp State                                                  05/12/15
300900 MP01        IF  CORP-EXP-STATE  = "Y"                                                          05/12/15
301000 MP01            MOVE WS-PROPCE-SUB  TO DB-SUB-ACCT OF DISB-RECORD                              05/12/15
301100 MP01            MOVE "E"            TO DB-CORP-ADV-FLAG OF DISB-RECORD                         05/12/15
301200 MP01            MOVE "27"           TO DB-OVER-CODE OF DISB-RECORD                             05/12/15
301300 MP01            MOVE "CE"           TO DB-TYPE-FUNDS OF DISB-RECORD                            05/12/15
301400 MP01        END-IF.                                                                            05/12/15
301500       * MP01 - Mode End                                                                         05/12/15
301600                                                                                                  05/12/15
301700 DJ08  ***  PERFORM 2530-WRITE-DISB.                                                            05/12/15
301800                                                                                                  08/22/00
301900       *********************************                                                        08/22/00
302000        2530-WRITE-DISB.                                                                        08/22/00
302100       *********************************                                                        08/22/00
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SOURCE FILE . . . . . CUSLSAMSRC/QCBLSRC
MEMBER PRI005C

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SEQNBR*...+... 1 ...+... 2 ...+... 3 ...+... 4 ...+... 5 ...+... 6 ...+... 7 ...+... 8 ...+... 9 ...+... 0
302200            MOVE "Y" TO SW-SELECTION.                                                    08/22/00
302300            MOVE WS-DB-SEQ TO DB-SEQ-NUM OF DISB-RECORD.                                 08/30/00
302400 DJ08  ***  CALL "DISBADDC" USING DISB-RECORD.                                          05/12/15
302500                                                                                         05/12/15
302600            MOVE DB-SEQ-NUM OF DISB-RECORD TO WS-DB-SEQ.                                 08/30/00
302700            IF (WS-MULTI-CO-CODE NOT EQUAL "Y")                                          08/30/00
302800 MJ01   * MJ01 DO NOT PRINT DISB REPORT FOR SAFEGUARD                                   05/12/15
302900 MJ01       IF WS-VND-NUM NOT EQUAL TO "SAFEG"                                           05/12/15
303000              PERFORM 9050-RPT-RTN                                                       08/30/00
303100 MJ01       END-IF                                                                       05/12/15
303200            END-IF.                                                                      08/30/00
303300 MJ01   * MJ01 DO NOT PRINT DISB REPORT FOR SAFEGUARD                                   05/12/15
303400 MJ01       IF WS-VND-NUM NOT EQUAL TO "SAFEG"                                           05/12/15
303500 DJ05   * DJ05 - PROCESS ADDITIONAL EXPENSE FOR FNMA DOOR KNOCKS                        05/12/15
303600    |        IF (WR1-INSP-TYP EQUAL "A" OR WR1-INSP-TYP EQUAL "B")                       05/12/15
303700    |            MOVE WS-PROPCE-SUB  TO DB-SUB-ACCT OF DISB-RECORD                       05/12/15
303800    |            MOVE "E"            TO DB-CORP-ADV-FLAG OF DISB-RECORD                 05/12/15
303900    |            MOVE "27"           TO DB-OVER-CODE OF DISB-RECORD                     05/12/15
304000    |            MOVE "CE"           TO DB-TYPE-FUNDS OF DISB-RECORD                    05/12/15
304100    |            IF (WR1-INSP-TYP EQUAL "A")                                            05/12/15
304200    |                MOVE  WS-DKNK-AMT TO DB-AMT OF DISB-RECORD                         05/12/15
304300    |            ELSE                                                                   05/12/15
304400    |                MOVE  WS-DKN3-AMT TO DB-AMT OF DISB-RECORD                         05/12/15
304500    |            END-IF                                                                 05/12/15
304600    |            MOVE "Y" TO SW-SELECTION                                               05/12/15
304700    |            MOVE WS-DB-SEQ TO DB-SEQ-NUM OF DISB-RECORD                            05/12/15
304800 DJ08  ***       CALL "DISBADDC" USING DISB-RECORD                                    05/12/15
304900      |         MOVE DB-SEQ-NUM OF DISB-RECORD TO WS-DB-SEQ                             05/12/15
305000 DJ06           IF (WS-MULTI-CO-CODE NOT EQUAL "Y")                                  05/12/15
305100  ||               PERFORM 9050-RPT-RTN                                               05/12/15
305200 DJ06           END-IF                                                               05/12/15
305300 DJ05       END-IF                                                                   05/12/15
305400 MJ01       END-IF.                                                                  05/12/15
305500       *********************************                                             06/11/93
305600        3000-GET-FACTORS.                                                           06/11/93
305700       *********************************                                             06/11/93
305800       ************************************************                              06/11/93
305900       *  READ FACTORS USED IN PROGRAM.                 *                          06/11/93
306000       ************************************************                              06/11/93
306100                                                                                    06/11/93
306200            MOVE "PROPFEE " TO FAC-KEY.                                             06/28/94
306300            PERFORM 5100-READ-FACTORS-FILE.                                         08/10/93
306400            IF FACTOR-FOUND-YES                                                     08/10/93
306500               MOVE FAC-TEXT TO WS-PROPFEE                                          08/10/93
306600            ELSE                                                                    08/10/93
306700            IF FACTOR-FOUND-NO                                                      08/10/93
306800               SET FB-ERROR-FOUND-YES TO TRUE.                                      08/10/93
306900                                                                                    08/10/93
307000            MOVE "PROPCODE" TO FAC-KEY.                                             08/13/93
307100            PERFORM 5100-READ-FACTORS-FILE.                                         08/13/93
307200            IF FACTOR-FOUND-YES                                                     08/13/93
307300               MOVE FAC-TEXT TO WS-PROPCODE.                                        08/13/93
307400                                                                                    08/13/93
```

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SOURCE FILE . . . . . CUSLSAMSRC/QCBLSRC
MEMBER PRI005C

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SEQNBR*...+... 1 ...+... 2 ...+... 3 ...+... 4 ...+... 5 ...+... 6 ...+... 7 ...+... 8 ...+... 9 ...+... 0
307500            MOVE "COLL" TO FAC-PREFIX2.                                                    12/15/99
307600            MOVE WS-PROP-CODE-R TO FAC-SUFFIX2.                                            12/15/99
307700            PERFORM 5100-READ-FACTORS-FILE.                                                12/15/99
307800            IF FACTOR-FOUND-YES                                                            12/15/99
307900               MOVE FAC-BODY TO WS-RSLT-FACT.                                              12/15/99
308000                                                                                           08/19/93
308100            MOVE "N" TO WS-PROPINCA.                                                       09/01/95
308200            MOVE "PROPINCA" TO FAC-KEY.                                                    09/01/95
308300            PERFORM 5100-READ-FACTORS-FILE.                                                01/12/95
308400            IF FACTOR-FOUND-YES                                                            01/12/95
308500               MOVE FAC-TEXT TO WS-PROPINCA.                                               01/12/95
308600 DFW                                                                                       08/22/00
308700 DFW         IF WS-PROPINCA = "Y"                                                         08/22/00
308800 DFW           OPEN OUTPUT PRINT-DFILE                                                    08/22/00
308900 DFW         END-IF                                                                       08/22/00
309000                                                                                          01/12/95
309100            MOVE SPACES TO WS-DEFAULT-TEXT.                                              04/24/96
309200 MBW   *     MOVE "FHLMOEDR" TO FAC-KEY.                                                  06/11/02
309300 MBW   *     PERFORM 5100-READ-FACTORS-FILE.                                              06/11/02
309400 MBW   *     IF FACTOR-FOUND-YES                                                          06/11/02
309500 MBW   *        MOVE FAC-TEXT TO WS-DEFAULT-TEXT                                          06/11/02
309600 MBW   *     ELSE                                                                         06/11/02
309700               MOVE "10" TO WS-DEFAULT-CODE.                                             04/24/96
309800                                                                                          04/24/96
309900 DFW    ** Check if Bank Location is in effect.                                           08/22/00
310000 DFW         MOVE "RECONSEL" TO FAC-KEY.                                                  08/22/00
310100 DFW         PERFORM 5100-READ-FACTORS-FILE.                                              08/22/00
310200 DFW         IF FACTOR-FOUND-YES                                                          08/22/00
310300                MOVE FAC-TEXT TO RECONSEL.                                               08/22/00
310400 DFW         IF RECONSEL = "Y"                                                            08/22/00
310500 DFW             ACCEPT WS-LOCAL-BANK-LOCATION FROM LOCAL-DATA-AREA.                      08/22/00
310600                                                                                          08/22/00
310700 DFW    ** Corporate Advance Default Plan Number.                                         08/22/00
310800 DFW         MOVE "CORFCDFT" TO FAC-KEY.                                                  08/22/00
310900 DFW         PERFORM 5100-READ-FACTORS-FILE.                                              08/22/00
311000 DFW         IF FACTOR-FOUND-YES                                                          08/22/00
311100 DFW             MOVE FAC-TEXT TO CORFCDFT.                                           08/22/00
311200 DFW         IF CORFCDFT NOT NUMERIC                                                      08/22/00
311300 DFW             MOVE ZERO TO CORFCDFT-PLAN.                                          08/22/00
311400 DFW                                                                                      08/22/00
311500 DFW         MOVE SPACE TO WS-MULTI-CO-CODE.                                              08/22/00
311600 DFW         MOVE "MULTICOM" TO FAC-KEY.                                                  08/22/00
311700 DFW         PERFORM 5100-READ-FACTORS-FILE.                                              08/22/00
311800 DFW         IF FACTOR-FOUND-YES                                                          08/22/00
311900 DFW             MOVE FAC-TEXT TO WS-MULTI-CO-CODE.                                   08/22/00
312000        *********************************                                                08/10/93
312100         3050-GET-FEE-BILLING-FACTORS.                                                   08/10/93
312200        *********************************                                                08/10/93
312300        ************************************************                                 08/10/93
312400        *  READ FACTORS USED IN FEE BILLING.             *                              08/10/93
312500        ************************************************                                 08/10/93
312600                                                                                          08/10/93
312700             MOVE 0 TO WS-FEE-INSP.                                                      06/28/94
```

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SOURCE FILE . . . . . CUSLSAMSRC/QCBLSRC
MEMBER PRI005C

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SEQNBR*...+... 1 ...+... 2 ...+... 3 ...+... 4 ...+... 5 ...+... 6 ...+... 7 ...+... 8 ...+... 9 ...+... 0
312800            MOVE 0 TO WS-FBB-FEE.                                                    08/11/93
312900            MOVE 0 TO WS-FBI-FEE.                                                    08/11/93
313000            MOVE 0 TO WS-FBS-FEE.                                                    08/11/93
313100            MOVE 0 TO WS-FBT-FEE.                                                    08/11/93
313200            MOVE 0 TO WS-FEEXX-AMT.                                                  08/11/93
313300                                                                                     08/11/93
313400            SET WS-FBXXBTSS-FOUND-NO TO TRUE.                                        12/08/99
313500            SET WS-FBXXIIII-FOUND-NO TO TRUE.                                        12/08/99
313600            SET WS-FBXXSSS-FOUND-NO TO TRUE.                                         12/08/99
313700            SET WS-FBXXTTT-FOUND-NO TO TRUE.                                         12/08/99
313800            SET WS-FEEXX-FOUND-NO TO TRUE.                                           12/08/99
313900                                                                                     08/10/93
314000                                                                                     11/22/99
314100 ROC   *    MOVE SPACES TO FAC-KEY.                                                  12/15/99
314200 ROC   *    MOVE "FB" TO FBB-PREFIX.                                                 12/15/99
314300 ROC   *    MOVE WS-PROPFEE-TYPE TO FBB-CODE.                                        12/15/99
314400 ROC   *    MOVE "B" TO FBB-MIDDLE.                                                  12/15/99
314500 ROC   *    IF ML010-LN-TYPE-CD = 01                                                 12/15/99
314600 ROC   *    THEN                                                                     12/15/99
314700 ROC   *       MOVE "1" TO FBB-TYPE                                                  12/15/99
314800 ROC   *    ELSE                                                                     12/15/99
314900 ROC   *    IF ML010-LN-TYPE-CD = 04                                                 12/15/99
315000 ROC   *    THEN                                                                     12/15/99
315100 ROC   *       MOVE "2" TO FBB-TYPE                                                  12/15/99
315200 ROC   *    ELSE                                                                     12/15/99
315300 ROC   *    IF ML010-LN-TYPE-CD = 03 OR                                              12/15/99
[redacted] ROC   *       ML010-LN-TYPE-CD = 05                                           12/15/99
315500 ROC   *    THEN                                                                     12/15/99
315600 ROC   *       MOVE "3" TO FBB-TYPE.                                                 12/15/99
315700       *****MOVE M1-PROP-ST       TO FBB-STATE.                                     11/22/99
315800 ROC   *    MOVE MP040-PROP-ST    TO FBB-STATE.                                      12/15/99
315900 ROC   *    PERFORM 5100-READ-FACTORS-FILE.                                          12/15/99
316000 ROC   *    IF FACTOR-FOUND-YES                                                      12/15/99
316100 ROC   *       SET WS-FBXXBTSS-FOUND-YES TO TRUE                                     12/15/99
316200 ROC   *       MOVE FAC-TEXT TO WS-FBXXBTSS.                                         12/15/99
316300 ROC   ***MJ02 removed.                                                             05/12/15
316400 ROC   *****MOVE M1-CORP-ADV-PLN-NBR                                                05/12/15
316500 ROC   *****                  TO CO-SUB-FEE-PLAN OF SRVCPLN8-REC.                   05/12/15
316600 ROC   *****MOVE "F"  TO CO-CODE-TYPE OF SRVCPLN8-REC.                              05/12/15
316700 ROC   *****MOVE WS-PROPFEE-TYPE TO CO-SUB-CODE OF SRVCPLN8-REC.                    05/12/15
316800 ROC   *****MOVE MP040-PROP-ST TO CO-STATE OF SRVCPLN8-REC.                         05/12/15
316900 ROC   *****EVALUATE ML010-LN-TYPE-CD                                               05/12/15
317000 ROC   *****   WHEN 01                                                              05/12/15
317100 ROC   *****     MOVE 01 TO CO-LOAN-TYPE OF SRVCPLN8-REC                            05/12/15
317200 ROC   *****   WHEN 03                                                              05/12/15
317300 ROC   *****     MOVE 03 TO CO-LOAN-TYPE OF SRVCPLN8-REC                            05/12/15
317400 ROC   *****   WHEN 04                                                              05/12/15
317500 ROC   *****     MOVE 02 TO CO-LOAN-TYPE OF SRVCPLN8-REC                            05/12/15
317600 ROC   *****   WHEN 05                                                              05/12/15
317700 ROC   *****     MOVE 03 TO CO-LOAN-TYPE OF SRVCPLN8-REC                            05/12/15
317800 ROC   *****END-EVALUATE.                                                           05/12/15
317900 ROC   *****PERFORM 5158-READ-SRVCPLN8                                              05/12/15
318000 ROC   *****IF FACTOR-FOUND-YES                                                     05/12/15
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SOURCE FILE . . . . . CUSLSAMSRC/QCBLSRC
MEMBER PRI005C

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SEQNBR*...+... 1 ...+... 2 ...+... 3 ...+... 4 ...+... 5 ...+... 6 ...+... 7 ...+... 8 ...+... 9 ...+... 0
318100 ROC   *****   SET WS-FBXXBTSS-FOUND-YES TO TRUE                                                    05/12/15
318200 ROC   *****   MOVE CO-DEFAULT-DISB OF SRVCPLN8-REC TO WS-FBB-FEE.                                  05/12/15
318300                                                                                                    12/08/99
318400 ROC   *    MOVE SPACES           TO FAC-KEY.                                                      12/15/99
318500 ROC   *    MOVE "FB" TO FBI-PREFIX.                                                               12/15/99
318600 ROC   *    MOVE WS-PROPFEE-TYPE  TO FBI-CODE.                                                     12/15/99
318700 ROC   *    MOVE "I" TO FBI-MIDDLE.                                                                12/15/99
318800 ROC   *    MOVE MR070-INVEST-CD  TO FBI-INVESTOR.                                                 12/15/99
318900 ROC   *    PERFORM 5100-READ-FACTORS-FILE.                                                        12/15/99
319000 ROC   *    IF FACTOR-FOUND-YES                                                                    12/15/99
319100 ROC   *       SET WS-FBXXIIII-FOUND-YES TO TRUE                                                   12/15/99
319200 ROC   *       MOVE FAC-TEXT TO WS-FBXXIIII.                                                       12/15/99
319300 ROC   *MJ02 removed                                                                              05/12/15
319400 ROC   *****MOVE M1-CORP-ADV-PLN-NBR                                                              05/12/15
319500 ROC   *****                 TO CO-SUB-FEE-PLAN OF SRVCPLN7-REC.                                  05/12/15
319600 ROC   *****MOVE "F"  TO CO-CODE-TYPE OF SRVCPLN7-REC.                                            05/12/15
319700 ROC   *****MOVE WS-PROPFEE-TYPE TO CO-SUB-CODE OF SRVCPLN7-REC.                                  05/12/15
319800 ROC   *****MOVE MR070-INVEST-CD TO CO-INVESTOR-NUM OF SRVCPLN7-REC.                              05/12/15
319900 ROC   *****PERFORM 5157-READ-SRVCPLN7                                                            05/12/15
320000 ROC   *****IF FACTOR-FOUND-YES                                                                   05/12/15
320100 ROC   *****   SET WS-FBXXIIII-FOUND-YES TO TRUE                                                   05/12/15
320200 ROC   *****   MOVE CO-DEFAULT-DISB OF SRVCPLN7-REC TO WS-FBI-FEE.                                 05/12/15
320300                                                                                                    05/12/15
320400 ROC                                                                                              12/08/99
320500 ROC   *    MOVE SPACES TO FAC-KEY.                                                                12/15/99
320600 ROC   *    MOVE "FB" TO FBS-PREFIX.                                                               12/15/99
320700 ROC   *    MOVE WS-PROPFEE-TYPE TO FBS-CODE.                                                      12/15/99
320800 ROC   *    MOVE "S" TO FBS-MIDDLE.                                                                12/15/99
320900       *****MOVE M1-PROP-ST       TO FBS-STATE.                                                   11/22/99
321000 ROC   *    MOVE MP040-PROP-ST    TO FBS-STATE.                                                    12/15/99
321100 ROC   *    PERFORM 5100-READ-FACTORS-FILE.                                                        12/15/99
321200 ROC   *    IF FACTOR-FOUND = "Y"                                                                  12/15/99
321300 ROC   *       SET WS-FBXXSSS-FOUND-YES TO TRUE                                                    12/15/99
321400 ROC   *       MOVE FAC-TEXT TO WS-FBXXSSS.                                                        12/15/99
321500       *MJ02 removed                                                                              05/12/15
321600 ROC   *****MOVE M1-CORP-ADV-PLN-NBR                                                              05/12/15
321700 ROC   *****                 TO CO-SUB-FEE-PLAN OF SRVCPLN5-REC.                                  05/12/15
321800 ROC   *****MOVE "F"  TO CO-CODE-TYPE OF SRVCPLN5-REC.                                            05/12/15
321900 ROC   *****MOVE WS-PROPFEE-TYPE TO CO-SUB-CODE OF SRVCPLN5-REC.                                  05/12/15
322000 ROC   *****MOVE MP040-PROP-ST TO CO-STATE OF SRVCPLN5-REC.                                       05/12/15
322100 ROC   *****PERFORM 5155-READ-SRVCPLN5                                                            05/12/15
322200 ROC   *****IF FACTOR-FOUND-YES                                                                   05/12/15
322300 ROC   *****   SET WS-FBXXSSS-FOUND-YES TO TRUE                                                    05/12/15
322400 ROC   *****   MOVE CO-DEFAULT-DISB OF SRVCPLN5-REC TO WS-FBS-FEE.                                 05/12/15
322500                                                                                                    12/15/99
322600                                                                                                    12/15/99
322700 ROC   *    MOVE SPACES TO FAC-KEY.                                                                12/15/99
322800 ROC   *    MOVE "FB" TO FBT-PREFIX.                                                               12/15/99
322900 ROC   *    MOVE WS-PROPFEE-TYPE TO FBT-CODE.                                                      12/15/99
323000 ROC   *    MOVE "T" TO FBT-MIDDLE.                                                                12/15/99
323100 ROC   *    MOVE ML010-LN-TYPE-CD TO FBT-TYPE.                                                     12/15/99
323200 ROC   *    PERFORM 5100-READ-FACTORS-FILE.                                                        12/15/99
323300 ROC   *    IF FACTOR-FOUND-YES                                                                    12/15/99
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SOURCE FILE . . . . . CUSLSAMSRC/QCBLSRC
MEMBER PRI005C

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SEQNBR*...+... 1 ...+... 2 ...+... 3 ...+... 4 ...+... 5 ...+... 6 ...+... 7 ...+... 8 ...+... 9 ...+... 0
323400 ROC   *       SET WS-FBXXTTT-FOUND-YES TO TRUE                                                  12/15/99
323500 ROC   *       MOVE FAC-TEXT TO WS-FBXXTTT.                                                      12/15/99
323600 ROC   *MJ02 removed                                                                             05/12/15
323700 ROC   *****MOVE M1-CORP-ADV-PLN-NBR                                                             05/12/15
323800 ROC   *****                 TO CO-SUB-FEE-PLAN OF SRVCPLN6-REC.                                 05/12/15
323900 ROC   *****MOVE "F"  TO CO-CODE-TYPE OF SRVCPLN6-REC.                                           05/12/15
324000 ROC   *****MOVE WS-PROPFEE-TYPE TO CO-SUB-CODE OF SRVCPLN6-REC.                                 05/12/15
324100 ROC   *****MOVE ML010-LN-TYPE-CD TO CO-LOAN-TYPE OF SRVCPLN6-REC.                               05/12/15
324200 ROC   *****PERFORM 5156-READ-SRVCPLN6                                                           05/12/15
324300 ROC   *****IF FACTOR-FOUND-YES                                                                  05/12/15
324400 ROC   *****   SET WS-FBXXTTT-FOUND-YES TO TRUE                                                   05/12/15
324500 ROC   *****   MOVE CO-DEFAULT-DISB OF SRVCPLN6-REC TO WS-FBT-FEE.                                05/12/15
324600                                                                                                 12/15/99
324700 ROC   *    MOVE SPACES TO FAC-KEY.                                                             12/15/99
324800 ROC   *    MOVE "FEE" TO FEE-PREFIX.                                                           12/15/99
324900 ROC   *    MOVE WS-PROPFEE TO FEE-MIDDLE.                                                      12/15/99
325000 ROC   *    MOVE SPACES TO FEE-SUFFIX.                                                          12/15/99
325100 ROC   *    PERFORM 5100-READ-FACTORS-FILE.                                                     12/15/99
325200 ROC   *    IF FACTOR-FOUND-YES                                                                 12/15/99
325300 ROC   *       SET WS-FEEXX-FOUND-YES TO TRUE                                                   12/15/99
325400 ROC   *       MOVE FAC-TEXT TO WS-FEEXX.                                                       12/15/99
325500                                                                                                 12/15/99
325600 ROC        MOVE M1-CORP-ADV-PLN-NBR                                                           12/15/99
325700 ROC                          TO CO-SUB-FEE-PLAN OF SRVCPLAN-REC.                               12/15/99
325800 ROC        MOVE "F"  TO CO-CODE-TYPE OF SRVCPLAN-REC.                                         12/15/99
325900 ROC        MOVE WS-PROPFEE-TYPE TO CO-SUB-CODE OF SRVCPLAN-REC.                               12/16/99
326000 ROC        PERFORM 5150-READ-SRVCPLAN                                                         12/15/99
326100 ROC        IF FACTOR-FOUND-YES                                                                12/15/99
326200 ROC           SET WS-FEEXX-FOUND-YES TO TRUE                                                  12/15/99
326300 ROC           MOVE CO-DEFAULT-DISB OF SRVCPLAN-REC TO WS-FEEXX-AMT                            12/16/99
326400 ROC        ELSE                                                                               12/16/99
326500 ROC           MOVE "CORFCDFT" TO FAC-KEY                                                      12/16/99
326600 ROC           PERFORM 5100-READ-FACTORS-FILE                                                  12/16/99
326700 ROC           IF FACTOR-FOUND-YES                                                             12/16/99
326800 ROC              MOVE FAC-TEXT TO WS-FACT-PLAN                                                12/16/99
326900 ROC              INITIALIZE RCPLAN OF SRVCPLAN-REC                                            12/16/99
327000 ROC              MOVE WS-FACT-PLN-NO                                                          12/16/99
327100 ROC                           TO CO-SUB-FEE-PLAN OF SRVCPLAN-REC                              12/16/99
327200 ROC              MOVE "F"  TO CO-CODE-TYPE OF SRVCPLAN-REC                                    12/16/99
327300 ROC              MOVE WS-PROPFEE-TYPE TO CO-SUB-CODE OF SRVCPLAN-REC                          12/16/99
327400 ROC              PERFORM 5150-READ-SRVCPLAN                                                   12/16/99
327500 ROC              IF FACTOR-FOUND-YES                                                          12/16/99
327600 ROC                 SET WS-FEEXX-FOUND-YES TO TRUE                                            12/16/99
327700 ROC                 MOVE CO-DEFAULT-DISB OF SRVCPLAN-REC                                      12/16/99
327800 ROC                                                TO WS-FEEXX-AMT                          12/16/99
327900 ROC              END-IF                                                                       12/16/99
328000 ROC           END-IF                                                                          12/16/99
328100 ROC        END-IF.                                                                            12/16/99
328200 MJ02  **** removed                                                                            05/12/15
328300       *****IF WS-FBXXBTSS-FOUND-YES                                                           05/12/15
328400       *****THEN                                                                               05/12/15
328500       *****   MOVE WS-FBB-FEE TO WS-FEE-INSP.                                                 05/12/15
328600                                                                                               12/16/99
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SOURCE FILE . . . . . CUSLSAMSRC/QCBLSRC
MEMBER PRI005C

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SEQNBR*...+... 1 ...+... 2 ...+... 3 ...+... 4 ...+... 5 ...+... 6 ...+... 7 ...+... 8 ...+... 9 ...+... 0
328700       *****IF WS-FEE-INSP NOT > 0 OR                                                                  05/12/15
328800       *****   WS-FEE-INSP > WS-FBI-FEE                                                                05/12/15
328900       *****THEN                                                                                        05/12/15
329000       *****   IF WS-FBXXIIII-FOUND-YES                                                                05/12/15
329100       *****   THEN                                                                                    05/12/15
329200       *****      MOVE WS-FBI-FEE TO WS-FEE-INSP.                                                      05/12/15
329300                                                                                                        12/15/99
329400       *****IF WS-FEE-INSP NOT > 0 OR                                                                  05/12/15
329500       *****   WS-FEE-INSP > WS-FBS-FEE                                                                05/12/15
329600       *****THEN                                                                                        05/12/15
329700       *****   IF WS-FBXXSSS-FOUND-YES                                                                 05/12/15
329800       *****   THEN                                                                                    05/12/15
329900       *****      MOVE WS-FBS-FEE TO WS-FEE-INSP.                                                      05/12/15
330000                                                                                                        12/15/99
330100                                                                                                        12/15/99
330200       *****IF WS-FEE-INSP NOT > 0 OR                                                                  05/12/15
330300       *****   WS-FEE-INSP > WS-FBT-FEE                                                                05/12/15
330400       *****THEN                                                                                        05/12/15
330500       *****   IF WS-FBXXTTT-FOUND-YES                                                                 05/12/15
330600       *****   THEN                                                                                    05/12/15
330700       *****      MOVE WS-FBT-FEE TO WS-FEE-INSP.                                                      05/12/15
330800                                                                                                        12/15/99
330900       *****IF WS-FEE-INSP NOT > 0                                                                     05/12/15
331000       *****THEN                                                                                        05/12/15
331100       *****   IF WS-FEEXX-FOUND-YES                                                                   05/12/15
331200       *****   THEN                                                                                    05/12/15
331300       *****      MOVE WS-FEEXX-AMT TO WS-FEE-INSP                                                     05/12/15
331400       *****   ELSE                                                                                    05/12/15
331500       *****      MOVE 7.50 TO WS-FEE-INSP.                                                            05/12/15
331600 MJ02                                                                                                 05/12/15
331700 MJ02       IF WS-FEEXX-AMT > 0                                                                       05/12/15
331800 MJ02       THEN                                                                                      05/12/15
331900 MJ02          MOVE WS-FEEXX-AMT TO WS-FEE-INSP                                                       05/12/15
332000 MJ02       ELSE                                                                                      05/12/15
332100 MJ02          MOVE 7.50 TO WS-FEE-INSP.                                                              05/12/15
332200                                                                                                        12/15/99
332300       *********************************                                                              08/02/95
332400        3070-GET-FHA-FEE.                                                                             08/02/95
332500       *********************************                                                              08/02/95
332600       ************************************************************                                   08/02/95
332700       *  READ SRVHFO TO GET CORRECT FEE FOR HUD FIELD OFFICE.  *                                       08/02/95
332800       *  IF CURRENT PIR SEQUENCE = 1, USE INITIAL PROPERTY     *                                       08/02/95
332900       *  INSPECTION FEE, OTHERWISE USE SUBSEQUENT PI FEE.      *                                       08/02/95
333000       ************************************************************                                   08/02/95
333100            MOVE 0 TO WS-FEE-INSP.                                                                      08/02/95
333200            MOVE MR021-CASE-PRE TO HO-FLD-OFFICE-CODE.                                                  08/02/95
333300            PERFORM 5600-READ-HFO.                                                                      08/02/95
333400            IF SUCCESSFUL-RETURN                                                                        08/02/95
333500                IF WK-PIR-SEQ = 1                                                                       08/02/95
333600                    MOVE "HUD INITIAL PROP INSP FEE" TO WS-FEEXX-DESC                                   09/08/95
333700                    MOVE HO-INIT-PI-FEE TO WS-FEE-INSP                                                  08/02/95
333800                ELSE                                                                                    08/02/95
333900                    MOVE "HUD SUBSEQUENT PROP INSP FEE" TO WS-FEEXX-DESC                                09/08/95
```

CONFIDENTIAL

Nationstar (Colombo) Document Production - 002650

SOURCE FILE . . . . . CUSLSAMSRC/QCBLSRC
MEMBER PRI005C

```
SEQNBR*...+... 1 ...+... 2 ...+... 3 ...+... 4 ...+... 5 ...+... 6 ...+... 7 ...+... 8 ...+... 9 ...+... 0
334000                   MOVE HO-SUBS-PI-FEE TO WS-FEE-INSP.                                    08/02/95
334100                                                                                          08/10/93
334200                                                                                          08/22/00
334300       /                                                                                  08/22/00
334400       *********************************                                                  08/22/00
334500        3075-GET-CPLAN.                                                                   08/22/00
334600       *********************************                                                  08/22/00
334700            MOVE M1-CORP-ADV-PLN-NBR TO PLAN-USED.                                        08/22/00
334800            MOVE "M" TO PLAN-USED-SW.                                                     08/22/00
334900            IF M1-CORP-ADV-PLN-NBR NOT > ZERO                                             08/22/00
335000                MOVE CORFCDFT-PLAN TO PLAN-USED                                           08/22/00
335100                MOVE "D" TO PLAN-USED-SW.                                                 08/22/00
335200            MOVE PLAN-USED      TO CO-SUB-FEE-PLAN OF SRVCPLAN-REC.                       08/22/00
335300            MOVE "A"            TO CO-CODE-TYPE    OF SRVCPLAN-REC.                       08/22/00
335400            MOVE WS-PROPCA-SUB  TO CO-SUB-CODE     OF SRVCPLAN-REC.                       08/22/00
335500            PERFORM 3080-READ-CPLAN.                                                      08/22/00
335600            IF SW-INVALID-CPLAN-KEY = "Y"                                                 08/22/00
335700                IF PLAN-USED-SW = "M"                                                     08/22/00
335800                 MOVE CORFCDFT-PLAN  TO CO-SUB-FEE-PLAN OF SRVCPLAN-REC                   08/22/00
335900                 MOVE "A"            TO CO-CODE-TYPE OF SRVCPLAN-REC                      08/22/00
336000                 MOVE WS-PROPCA-SUB  TO CO-SUB-CODE  OF SRVCPLAN-REC                      08/22/00
336100                    PERFORM 3080-READ-CPLAN.                                              08/22/00
336200            SET GOOD-CPLAN TO TRUE.                                                       08/22/00
336300            IF CO-DEFAULT-DISB OF SRVCPLAN-REC > 0                                        08/22/00
336400               SET GOOD-CPLAN     TO TRUE                                                 08/22/00
336500               MOVE CO-DEFAULT-DISB OF SRVCPLAN-REC TO WS-DISB-AMT2                       08/22/00
336600            ELSE                                                                          08/22/00
336700               SET NOT-GOOD-CPLAN TO TRUE                                                 08/22/00
336800            END-IF.                                                                       08/22/00
336900                                                                                          08/22/00
337000            IF SW-INVALID-CPLAN-KEY = "N"                                                 08/22/00
337100                IF CO-MAX-DISBURSE OF SRVCPLAN-REC NOT = 0                                08/22/00
337200                 MOVE "C"       TO DISBCHKC-ACTION                                        08/22/00
337300                 MOVE WR1-LOAN      TO DISBCHKC-LOAN                                      08/22/00
337400                 MOVE "26"      TO DISBCHKC-TYPE                                          08/22/00
337500                 MOVE WS-PROPCA-SUB TO DISBCHKC-TYPE2                                     08/22/00
337600                 MOVE 0         TO DISBCHKC-AMOUNT1                                       08/22/00
337700                                   DISBCHKC-AMOUNT2                                       08/22/00
337800                 MOVE SPACE     TO DISBCHKC-RETURN                                        08/22/00
337900                    CALL "DISBCHKC" USING DISBCHKC-ACTION                                 08/22/00
338000                                          DISBCHKC-LOAN                                   08/22/00
338100                                          DISBCHKC-TYPE                                   08/22/00
338200                                          DISBCHKC-TYPE2                                  08/22/00
338300                                          DISBCHKC-AMOUNT1                                08/22/00
338400                                          DISBCHKC-AMOUNT2                                08/22/00
338500                                          DISBCHKC-RETURN                                 08/22/00
338600                    ADD DISBCHKC-AMOUNT2 WS-DISB-AMT2                                     08/22/00
338700                        GIVING WS-TOTAL-DISB-AMT                                          08/22/00
338800                    IF WS-TOTAL-DISB-AMT > CO-MAX-DISBURSE                                08/22/00
338900                                                OF SRVCPLAN-REC                           08/22/00
339000                     SET NOT-GOOD-CPLAN TO TRUE                                           08/22/00
339100                    END-IF                                                                08/22/00
339200                END-IF                                                                    08/22/00
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CONFIDENTIAL

Nationstar (Colombo) Document Production - 002651

SOURCE FILE . . . . . CUSLSAMSRC/QCBLSRC
MEMBER PRI005C

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SEQNBR*...+... 1 ...+... 2 ...+... 3 ...+... 4 ...+... 5 ...+... 6 ...+... 7 ...+... 8 ...+... 9 ...+... 0
339300           END-IF.                                                                                  08/22/00
339400      /                                                                                             08/22/00
339500 DFW  *********************************                                                            08/22/00
339600 DFW   3080-READ-CPLAN.                                                                             08/22/00
339700 DFW  *********************************                                                            08/22/00
339800 DFW       MOVE "N" TO SW-INVALID-CPLAN-KEY.                                                        08/22/00
339900           READ SRVCPLAN-FILE INVALID KEY                                                           08/22/00
340000               MOVE "Y" TO SW-INVALID-CPLAN-KEY.                                                    08/22/00
340100                                                                                                    08/22/00
340200      /                                                                                             06/15/93
340300      *********************************                                                             06/15/93
340400       3100-ERROR-CHECK.                                                                            06/15/93
340500      *********************************                                                             06/15/93
340600                                                                                                    06/15/93
340700           IF WR1-CONSTR-TYP IS NOT EQUAL TO "A" AND                                                06/15/93
340800              WR1-CONSTR-TYP IS NOT EQUAL TO "B" AND                                                06/15/93
340900              WR1-CONSTR-TYP IS NOT EQUAL TO "C" AND                                                06/15/93
341000              WR1-CONSTR-TYP IS NOT EQUAL TO "D" AND                                                06/15/93
341100              WR1-CONSTR-TYP IS NOT EQUAL TO "Z"                                                    06/15/93
341200           THEN                                                                                     06/15/93
341300              SET ERRORS-FOUND-YES TO TRUE                                                          06/15/93
341400              ADD 1 TO WS-ERROR-COUNT                                                               06/15/93
341500 DJ01  *       IF WS-ERROR-COUNT IS NOT GREATER THAN 4                                              05/12/15
341600 DJ01  *       THEN                                                                                 05/12/15
341700                                                                                                    05/12/15
341800                 MOVE "CONSTRUCT TYPE        " TO                                                   08/22/00
341900                      WS-ERR-MSG(WS-ERROR-COUNT).                                                   06/15/93
342000                                                                                                    06/15/93
342100           IF WR1-PROP-TYP IS NOT EQUAL TO "A" AND                                                  06/15/93
342200              WR1-PROP-TYP IS NOT EQUAL TO "B" AND                                                  06/15/93
342300              WR1-PROP-TYP IS NOT EQUAL TO "C" AND                                                  06/15/93
342400              WR1-PROP-TYP IS NOT EQUAL TO "D" AND                                                  06/15/93
342500              WR1-PROP-TYP IS NOT EQUAL TO "E" AND                                                  06/15/93
342600              WR1-PROP-TYP IS NOT EQUAL TO "F" AND                                                  06/15/93
342700              WR1-PROP-TYP IS NOT EQUAL TO "G" AND                                                  06/15/93
342800              WR1-PROP-TYP IS NOT EQUAL TO "Z"                                                      06/15/93
342900           THEN                                                                                     06/15/93
343000              SET ERRORS-FOUND-YES TO TRUE                                                          06/15/93
343100              ADD 1 TO WS-ERROR-COUNT                                                               06/15/93
343200 DJ01  *       IF WS-ERROR-COUNT IS NOT GREATER THAN 4                                              05/12/15
343300 DJ01  *       THEN                                                                                 05/12/15
343400                                                                                                    05/12/15
343500                 MOVE "PROPERTY TYPE         " TO                                                   06/15/93
343600                      WS-ERR-MSG(WS-ERROR-COUNT).                                                   06/15/93
343700                                                                                                    06/15/93
343800           IF WR1-POOL-SPA-SITE IS NOT EQUAL TO " " AND                                             06/15/93
343900              WR1-POOL-SPA-SITE IS NOT EQUAL TO "U" AND                                             06/15/93
344000              WR1-POOL-SPA-SITE IS NOT EQUAL TO "Y" AND                                             06/15/93
344100              WR1-POOL-SPA-SITE IS NOT EQUAL TO "N"                                                 06/15/93
344200           THEN                                                                                     06/15/93
344300              SET ERRORS-FOUND-YES TO TRUE                                                          06/15/93
344400              ADD 1 TO WS-ERROR-COUNT                                                               06/15/93
344500 DJ01  *       IF WS-ERROR-COUNT IS NOT GREATER THAN 4                                              05/12/15
```

CONFIDENTIAL

Nationstar (Colombo) Document Production - 002652

SOURCE FILE . . . . . CUSLSAMSRC/QCBLSRC
MEMBER PRI005C

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SEQNBR*...+... 1 ...+... 2 ...+... 3 ...+... 4 ...+... 5 ...+... 6 ...+... 7 ...+... 8 ...+... 9 ...+... 0
344600 DJ01  *       THEN                                                                                  05/12/15
344700                  MOVE "POOL/SPA/HOT TUB FLAG " TO                                                   06/15/93
344800                       WS-ERR-MSG(WS-ERROR-COUNT).                                                   06/15/93
344900                                                                                                     06/15/93
345000            IF WR1-POOL-SPA-SECU IS NOT EQUAL TO " " AND                                             06/15/93
345100               WR1-POOL-SPA-SECU IS NOT EQUAL TO "U" AND                                             06/15/93
345200               WR1-POOL-SPA-SECU IS NOT EQUAL TO "Y" AND                                             06/15/93
345300               WR1-POOL-SPA-SECU IS NOT EQUAL TO "N"                                                 06/15/93
345400            THEN                                                                                     06/15/93
345500               SET ERRORS-FOUND-YES TO TRUE                                                          06/15/93
345600               ADD 1 TO WS-ERROR-COUNT                                                               06/15/93
345700 DJ01  *       IF WS-ERROR-COUNT IS NOT GREATER THAN 4                                               05/12/15
345800 DJ01  *       THEN                                                                                  05/12/15
345900                  MOVE "POOL/SPA/HOT TUB SEC. " TO                                                   06/15/93
346000                       WS-ERR-MSG(WS-ERROR-COUNT).                                                   06/15/93
346100                                                                                                     06/15/93
346200            IF WR1-REQ-SRC IS NOT EQUAL TO "A" AND                                                   06/15/93
346300               WR1-REQ-SRC IS NOT EQUAL TO "B" AND                                                   06/15/93
346400               WR1-REQ-SRC IS NOT EQUAL TO "C" AND                                                   06/15/93
346500               WR1-REQ-SRC IS NOT EQUAL TO "D" AND                                                   06/15/93
346600               WR1-REQ-SRC IS NOT EQUAL TO "E" AND                                                   06/15/93
346700               WR1-REQ-SRC IS NOT EQUAL TO "F" AND                                                   06/15/93
346800               WR1-REQ-SRC IS NOT EQUAL TO "G"                                                       06/15/93
346900            THEN                                                                                     06/15/93
347000               SET ERRORS-FOUND-YES TO TRUE                                                          06/15/93
347100               ADD 1 TO WS-ERROR-COUNT                                                               06/15/93
347200 DJ01  *       IF WS-ERROR-COUNT IS NOT GREATER THAN 4                                               05/12/15
347300 DJ01  *       THEN                                                                                  05/12/15
347400                  MOVE "REQUESTOR SOURCE      " TO                                                   06/15/93
347500                       WS-ERR-MSG(WS-ERROR-COUNT).                                                   06/15/93
347600                                                                                                     06/15/93
347700            IF WR1-CARD-LEFT IS NOT EQUAL TO " " AND                                                 06/15/93
347800               WR1-CARD-LEFT IS NOT EQUAL TO "Y" AND                                                 06/15/93
347900               WR1-CARD-LEFT IS NOT EQUAL TO "N"                                                     06/15/93
348000            THEN                                                                                     06/15/93
348100               SET ERRORS-FOUND-YES TO TRUE                                                          06/15/93
348200               ADD 1 TO WS-ERROR-COUNT                                                               06/15/93
348300 DJ01  *       IF WS-ERROR-COUNT IS NOT GREATER THAN 4                                               05/12/15
348400 DJ01  *       THEN                                                                                  05/12/15
348500                  MOVE "CARD LEFT AT PROPERTY " TO                                                   06/15/93
348600                       WS-ERR-MSG(WS-ERROR-COUNT).                                                   06/15/93
348700                                                                                                     06/15/93
348800            IF WR1-OCC-STATUS IS NOT EQUAL TO "A" AND                                                06/15/93
348900               WR1-OCC-STATUS IS NOT EQUAL TO "B" AND                                                06/15/93
349000               WR1-OCC-STATUS IS NOT EQUAL TO "C" AND                                                06/15/93
349100               WR1-OCC-STATUS IS NOT EQUAL TO "D" AND                                                06/15/93
349200 MBW           WR1-OCC-STATUS IS NOT EQUAL TO "E" AND                                                10/08/01
349300 MBW           WR1-OCC-STATUS IS NOT EQUAL TO "U" AND                                                10/08/01
349400               WR1-OCC-STATUS IS NOT EQUAL TO "Z"                                                    06/15/93
349500            THEN                                                                                     06/15/93
349600               SET ERRORS-FOUND-YES TO TRUE                                                          06/15/93
349700               ADD 1 TO WS-ERROR-COUNT                                                               06/15/93
349800 DJ01  *       IF WS-ERROR-COUNT IS NOT GREATER THAN 4                                               05/12/15
```

CONFIDENTIAL

Nationstar (Colombo) Document Production - 002653

SOURCE FILE . . . . . CUSLSAMSRC/QCBLSRC
MEMBER PRI005C

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SEQNBR*...+... 1 ...+... 2 ...+... 3 ...+... 4 ...+... 5 ...+... 6 ...+... 7 ...+... 8 ...+... 9 ...+... 0
349900 DJ01  *       THEN                                                                                  05/12/15
350000                  MOVE "OCCUPANCY STATUS      " TO                                                  06/15/93
350100                       WS-ERR-MSG(WS-ERROR-COUNT).                                                  06/15/93
350200                                                                                                    06/15/93
350300            IF WR1-1ST-VAC-CD IS NOT EQUAL TO " " AND                                               06/15/93
[redacted]           WR1-1ST-VAC-CD IS NOT EQUAL TO "Y" AND                                               06/15/93
[redacted]           WR1-1ST-VAC-CD IS NOT EQUAL TO "N"                                                   06/15/93
350600            THEN                                                                                    06/15/93
350700               SET ERRORS-FOUND-YES TO TRUE                                                         06/15/93
350800               ADD 1 TO WS-ERROR-COUNT                                                              06/15/93
350900 DJ01  *        IF WS-ERROR-COUNT IS NOT GREATER THAN 4                                             05/12/15
351000 DJ01  *        THEN                                                                                05/12/15
351100                   MOVE "1ST TIME VACANT       " TO                                                 06/15/93
351200                        WS-ERR-MSG(WS-ERROR-COUNT).                                                 06/15/93
351300                                                                                                    06/15/93
351400            IF WR1-OCC-VERIFY IS NOT EQUAL TO "A" AND                                               06/15/93
351500               WR1-OCC-VERIFY IS NOT EQUAL TO "B" AND                                               06/15/93
351600               WR1-OCC-VERIFY IS NOT EQUAL TO "C" AND                                               06/15/93
351700               WR1-OCC-VERIFY IS NOT EQUAL TO "D" AND                                               06/15/93
351800 MBW            WR1-OCC-VERIFY IS NOT EQUAL TO "E" AND                                             10/08/01
351900 MBW            WR1-OCC-VERIFY IS NOT EQUAL TO "U" AND                                             10/08/01
352000               WR1-OCC-VERIFY IS NOT EQUAL TO "Z"                                                   06/15/93
352100            THEN                                                                                    06/15/93
352200               SET ERRORS-FOUND-YES TO TRUE                                                         06/15/93
352300               ADD 1 TO WS-ERROR-COUNT                                                              06/15/93
352400 DJ01  *        IF WS-ERROR-COUNT IS NOT GREATER THAN 4                                             05/12/15
352500 DJ01  *        THEN                                                                                05/12/15
352600                   MOVE "OCCUPANCY VERIFIED    " TO                                                 06/15/93
352700                        WS-ERR-MSG(WS-ERROR-COUNT).                                                 06/15/93
352800                                                                                                    06/15/93
352900            IF WR1-EXT-CONDITION IS NOT EQUAL TO "G" AND                                            06/15/93
353000               WR1-EXT-CONDITION IS NOT EQUAL TO "F" AND                                            06/15/93
353100               WR1-EXT-CONDITION IS NOT EQUAL TO "P" AND                                            06/15/93
353200               WR1-EXT-CONDITION IS NOT EQUAL TO "U" AND                                            06/15/93
353300               WR1-EXT-CONDITION IS NOT EQUAL TO " "                                                06/15/93
353400            THEN                                                                                    06/15/93
353500               SET ERRORS-FOUND-YES TO TRUE                                                         06/15/93
353600               ADD 1 TO WS-ERROR-COUNT                                                              06/15/93
353700 DJ01  *        IF WS-ERROR-COUNT IS NOT GREATER THAN 4                                             05/12/15
353800 DJ01  *        THEN                                                                                05/12/15
353900                   MOVE "EXTERNAL CONDITION    " TO                                                 06/15/93
354000                        WS-ERR-MSG(WS-ERROR-COUNT).                                                 06/15/93
354100                                                                                                    06/15/93
354200            IF WR1-REQ-DEPT IS NOT EQUAL TO "A" AND                                                 06/15/93
354300               WR1-REQ-DEPT IS NOT EQUAL TO "B" AND                                                 06/15/93
354400               WR1-REQ-DEPT IS NOT EQUAL TO "C" AND                                                 06/15/93
354500               WR1-REQ-DEPT IS NOT EQUAL TO "F" AND                                                 06/15/93
354600               WR1-REQ-DEPT IS NOT EQUAL TO "I" AND                                                 06/15/93
354700               WR1-REQ-DEPT IS NOT EQUAL TO "R" AND                                                 06/15/93
354800               WR1-REQ-DEPT IS NOT EQUAL TO "S" AND                                                 06/15/93
354900               WR1-REQ-DEPT IS NOT EQUAL TO "T" AND                                                 06/15/93
355000               WR1-REQ-DEPT IS NOT EQUAL TO "U" AND                                                 06/15/93
355100               WR1-REQ-DEPT IS NOT EQUAL TO "V" AND                                                 06/15/93
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Nationstar (Colombo) Document Production - 002654

SOURCE FILE . . . . . CUSLSAMSRC/QCBLSRC
MEMBER PRI005C

```
SEQNBR*...+... 1 ...+... 2 ...+... 3 ...+... 4 ...+... 5 ...+... 6 ...+... 7 ...+... 8 ...+... 9 ...+... 0
355200              WR1-REQ-DEPT IS NOT EQUAL TO "W" AND                                                  06/15/93
355300              WR1-REQ-DEPT IS NOT EQUAL TO "Z"                                                      06/15/93
355400            THEN                                                                                    06/15/93
355500               SET ERRORS-FOUND-YES TO TRUE                                                         06/15/93
355600               ADD 1 TO WS-ERROR-COUNT                                                              06/15/93
355700 DJ01  *        IF WS-ERROR-COUNT IS NOT GREATER THAN 4                                             05/12/15
355800 DJ01  *        THEN                                                                               05/12/15
355900                  MOVE "REQUESTOR DEPARTMENT  " TO                                                 06/15/93
356000                       WS-ERR-MSG(WS-ERROR-COUNT).                                                 06/15/93
356100                                                                                                   06/15/93
356200            IF WR1-NBH-COND IS NOT EQUAL TO "A" AND                                                06/15/93
356300               WR1-NBH-COND IS NOT EQUAL TO "B" AND                                                06/15/93
356400               WR1-NBH-COND IS NOT EQUAL TO "C" AND                                                06/15/93
356500               WR1-NBH-COND IS NOT EQUAL TO "U" AND                                                06/15/93
356600               WR1-NBH-COND IS NOT EQUAL TO " "                                                    06/15/93
356700            THEN                                                                                   06/15/93
356800               SET ERRORS-FOUND-YES TO TRUE                                                        06/15/93
356900               ADD 1 TO WS-ERROR-COUNT                                                             06/15/93
357000 DJ01  *        IF WS-ERROR-COUNT IS NOT GREATER THAN 4                                             05/12/15
357100 DJ01  *        THEN                                                                               05/12/15
357200                  MOVE "NEIGHBORHOOD CONDITION" TO                                                 06/15/93
357300                       WS-ERR-MSG(WS-ERROR-COUNT).                                                 06/15/93
357400                                                                                                   06/15/93
357500            IF WR1-PERS-PROP-ONSITE NOT EQUAL TO "Y" AND                                           06/15/93
357600               WR1-PERS-PROP-ONSITE NOT EQUAL TO "N" AND                                           06/15/93
357700               WR1-PERS-PROP-ONSITE NOT EQUAL TO "U" AND                                           06/15/93
357800               WR1-PERS-PROP-ONSITE NOT EQUAL TO " "                                               06/15/93
357900            THEN                                                                                   06/15/93
358000               SET ERRORS-FOUND-YES TO TRUE                                                        06/15/93
358100               ADD 1 TO WS-ERROR-COUNT                                                             06/15/93
358200 DJ01  *        IF WS-ERROR-COUNT IS NOT GREATER THAN 4                                             05/12/15
358300 DJ01  *        THEN                                                                               05/12/15
358400                  MOVE "PERSONAL PROP. ON SITE" TO                                                 06/15/93
358500                       WS-ERR-MSG(WS-ERROR-COUNT).                                                 06/15/93
358600                                                                                                   06/15/93
358700            IF WR1-PROP-FOR-SALE IS NOT EQUAL TO "A" AND                                           06/15/93
358800               WR1-PROP-FOR-SALE IS NOT EQUAL TO "B" AND                                           06/15/93
358900               WR1-PROP-FOR-SALE IS NOT EQUAL TO "C"                                               06/15/93
359000            THEN                                                                                   06/15/93
359100               SET ERRORS-FOUND-YES TO TRUE                                                        06/15/93
359200               ADD 1 TO WS-ERROR-COUNT                                                             06/15/93
359300 DJ01  *        IF WS-ERROR-COUNT IS NOT GREATER THAN 4                                             05/12/15
359400 DJ01  *        THEN                                                                               05/12/15
359500                  MOVE "PROPERTY FOR SALE     " TO                                                 06/15/93
359600                       WS-ERR-MSG(WS-ERROR-COUNT).                                                 06/15/93
359700                                                                                                   06/15/93
359800            IF WR1-INSP-TYP IS NOT EQUAL TO "A" AND                                                06/15/93
359900               WR1-INSP-TYP IS NOT EQUAL TO "B" AND                                                06/15/93
360000               WR1-INSP-TYP IS NOT EQUAL TO "C" AND                                                06/15/93
360100               WR1-INSP-TYP IS NOT EQUAL TO "D" AND                                                06/15/93
360200               WR1-INSP-TYP IS NOT EQUAL TO "E" AND                                                06/15/93
360300               WR1-INSP-TYP IS NOT EQUAL TO "F" AND                                                06/15/93
360400               WR1-INSP-TYP IS NOT EQUAL TO "G" AND                                                06/15/93
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Nationstar (Colombo) Document Production - 002655

SOURCE FILE . . . . . CUSLSAMSRC/QCBLSRC
MEMBER PRI005C

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SEQNBR*...+... 1 ...+... 2 ...+... 3 ...+... 4 ...+... 5 ...+... 6 ...+... 7 ...+... 8 ...+... 9 ...+... 0
360500               WR1-INSP-TYP IS NOT EQUAL TO "H" AND                                                 06/15/93
360600               WR1-INSP-TYP IS NOT EQUAL TO "I" AND                                                 06/15/93
360700               WR1-INSP-TYP IS NOT EQUAL TO "J" AND                                                 06/15/93
360800               WR1-INSP-TYP IS NOT EQUAL TO "K" AND                                                 06/15/93
360900               WR1-INSP-TYP IS NOT EQUAL TO "R" AND                                                 06/15/93
361000               WR1-INSP-TYP IS NOT EQUAL TO "S" AND                                                 06/15/93
361100               WR1-INSP-TYP IS NOT EQUAL TO "T" AND                                                 06/15/93
361200               WR1-INSP-TYP IS NOT EQUAL TO "U" AND                                                 06/15/93
361300               WR1-INSP-TYP IS NOT EQUAL TO "V" AND                                                 06/15/93
361400               WR1-INSP-TYP IS NOT EQUAL TO "W" AND                                                 06/15/93
361500               WR1-INSP-TYP IS NOT EQUAL TO "X"                                                     06/15/93
361600            THEN                                                                                    06/15/93
361700               SET ERRORS-FOUND-YES TO TRUE                                                         06/15/93
361800               ADD 1 TO WS-ERROR-COUNT                                                              06/15/93
361900 DJ01  *        IF WS-ERROR-COUNT IS NOT GREATER THAN 4                                             05/12/15
362000 DJ01  *        THEN                                                                                05/12/15
362100                  MOVE "INSPECTION TYPE       " TO                                                 06/15/93
362200                       WS-ERR-MSG(WS-ERROR-COUNT).                                                 06/15/93
362300                                                                                                    06/15/93
362400            IF WR1-INSP-TYP-MOD IS NOT EQUAL TO "B" AND                                             06/15/93
362500               WR1-INSP-TYP-MOD IS NOT EQUAL TO "C" AND                                             06/15/93
362600               WR1-INSP-TYP-MOD IS NOT EQUAL TO "N" AND                                             06/15/93
362700               WR1-INSP-TYP-MOD IS NOT EQUAL TO "R" AND                                             06/15/93
362800               WR1-INSP-TYP-MOD IS NOT EQUAL TO "S" AND                                             06/15/93
362900               WR1-INSP-TYP-MOD IS NOT EQUAL TO "T" AND                                             06/15/93
363000               WR1-INSP-TYP-MOD IS NOT EQUAL TO "U" AND                                             06/15/93
363100               WR1-INSP-TYP-MOD IS NOT EQUAL TO "V" AND                                             06/15/93
363200               WR1-INSP-TYP-MOD IS NOT EQUAL TO "W" AND                                             06/15/93
363300               WR1-INSP-TYP-MOD IS NOT EQUAL TO "Z" AND                                             06/15/93
363400               WR1-INSP-TYP-MOD IS NOT EQUAL TO " "                                                 06/15/93
363500            THEN                                                                                    06/15/93
363600               SET ERRORS-FOUND-YES TO TRUE                                                         06/15/93
363700               ADD 1 TO WS-ERROR-COUNT                                                              06/15/93
363800 DJ01  *        IF WS-ERROR-COUNT IS NOT GREATER THAN 4                                             05/12/15
363900 DJ01  *        THEN                                                                                05/12/15
364000                  MOVE "INSPECTION TYPE MODIF." TO                                                  06/15/93
364100                       WS-ERR-MSG(WS-ERROR-COUNT).                                                 06/15/93
364200                                                                                                    06/15/93
364300            IF WR1-ELEC-ON IS NOT EQUAL TO "Y" AND                                                  06/15/93
364400               WR1-ELEC-ON IS NOT EQUAL TO "N" AND                                                  06/15/93
364500               WR1-ELEC-ON IS NOT EQUAL TO "U" AND                                                  06/15/93
364600               WR1-ELEC-ON IS NOT EQUAL TO " "                                                      06/15/93
364700            THEN                                                                                    06/15/93
364800               SET ERRORS-FOUND-YES TO TRUE                                                         06/15/93
364900               ADD 1 TO WS-ERROR-COUNT                                                              06/15/93
365000 DJ01  *        IF WS-ERROR-COUNT IS NOT GREATER THAN 4                                             05/12/15
365100 DJ01  *        THEN                                                                                05/12/15
365200                  MOVE "ELECTRICITY ON FLAG   " TO                                                  06/15/93
365300                       WS-ERR-MSG(WS-ERROR-COUNT).                                                 06/15/93
365400                                                                                                    06/15/93
365500            IF WR1-GAS-ON IS NOT EQUAL TO "Y" AND                                                   06/15/93
365600               WR1-GAS-ON IS NOT EQUAL TO "N" AND                                                   06/15/93
365700               WR1-GAS-ON IS NOT EQUAL TO "U" AND                                                   06/15/93
```

CONFIDENTIAL

Nationstar (Colombo) Document Production - 002656

SOURCE FILE . . . . . CUSLSAMSRC/QCBLSRC
MEMBER PRI005C

```
SEQNBR*...+... 1 ...+... 2 ...+... 3 ...+... 4 ...+... 5 ...+... 6 ...+... 7 ...+... 8 ...+... 9 ...+... 0
365800                 WR1-GAS-ON IS NOT EQUAL TO " "                                                  06/15/93
365900               THEN                                                                              06/15/93
366000                  SET ERRORS-FOUND-YES TO TRUE                                                   06/15/93
366100                  ADD 1 TO WS-ERROR-COUNT                                                        06/15/93
366200 DJ01  *           IF WS-ERROR-COUNT IS NOT GREATER THAN 4                                        05/12/15
366300 DJ01  *           THEN                                                                          05/12/15
366400                     MOVE "GAS ON FLAG           " TO                                            06/15/93
366500                          WS-ERR-MSG(WS-ERROR-COUNT).                                            06/15/93
366600                                                                                                 06/15/93
366700               IF WR1-WATER-ON IS NOT EQUAL TO "Y" AND                                           06/15/93
366800                  WR1-WATER-ON IS NOT EQUAL TO "N" AND                                           06/15/93
366900                  WR1-WATER-ON IS NOT EQUAL TO "U" AND                                           06/15/93
367000                  WR1-WATER-ON IS NOT EQUAL TO " "                                               06/15/93
367100               THEN                                                                              06/15/93
367200                  SET ERRORS-FOUND-YES TO TRUE                                                   06/15/93
367300                  ADD 1 TO WS-ERROR-COUNT                                                        06/15/93
367400 DJ01  *           IF WS-ERROR-COUNT IS NOT GREATER THAN 4                                        05/12/15
367500 DJ01  *           THEN                                                                          05/12/15
367600                     MOVE "WATER ON FLAG         " TO                                            06/15/93
367700                          WS-ERR-MSG(WS-ERROR-COUNT).                                            06/15/93
367800                                                                                                 06/15/93
367900               IF WR1-MAINT-RECOMM IS NOT EQUAL TO "Y" AND                                       06/15/93
368000                  WR1-MAINT-RECOMM IS NOT EQUAL TO "N" AND                                       06/15/93
368100                  WR1-MAINT-RECOMM IS NOT EQUAL TO "U" AND                                       06/15/93
368200                  WR1-MAINT-RECOMM IS NOT EQUAL TO " "                                           06/15/93
368300               THEN                                                                              06/15/93
368400                  SET ERRORS-FOUND-YES TO TRUE                                                   06/15/93
368500                  ADD 1 TO WS-ERROR-COUNT                                                        06/15/93
368600 DJ01  *           IF WS-ERROR-COUNT IS NOT GREATER THAN 4                                        05/12/15
368700 DJ01  *           THEN                                                                          05/12/15
368800                     MOVE "MAINTENANCE RECOMMEND." TO                                            06/15/93
368900                          WS-ERR-MSG(WS-ERROR-COUNT).                                            06/15/93
369000                                                                                                 06/15/93
369100               IF WR1-CHANGE-LOCKS IS NOT EQUAL TO "Y" AND                                       06/15/93
369200                  WR1-CHANGE-LOCKS IS NOT EQUAL TO "N" AND                                       06/15/93
369300                  WR1-CHANGE-LOCKS IS NOT EQUAL TO "R"                                           06/15/93
369400               THEN                                                                              06/15/93
369500                  SET ERRORS-FOUND-YES TO TRUE                                                   06/15/93
369600                  ADD 1 TO WS-ERROR-COUNT                                                        06/15/93
369700 DJ01  *           IF WS-ERROR-COUNT IS NOT GREATER THAN 4                                        05/12/15
369800 DJ01  *           THEN                                                                          05/12/15
369900                     MOVE "CHANGE LOCKS FLAG     " TO                                            06/15/93
370000                          WS-ERR-MSG(WS-ERROR-COUNT).                                            06/15/93
370100                                                                                                 06/15/93
370200               IF WR1-REPL-GLASS    IS NOT EQUAL TO "Y" AND                                      06/15/93
370300                  WR1-REPL-GLASS    IS NOT EQUAL TO "N" AND                                      06/15/93
370400                  WR1-REPL-GLASS    IS NOT EQUAL TO "R"                                          06/15/93
370500               THEN                                                                              06/15/93
370600                  SET ERRORS-FOUND-YES TO TRUE                                                   06/15/93
370700                  ADD 1 TO WS-ERROR-COUNT                                                        06/15/93
370800 DJ01  *           IF WS-ERROR-COUNT IS NOT GREATER THAN 4                                        05/12/15
370900 DJ01  *           THEN                                                                          05/12/15
371000                     MOVE "REPLACE GLASS FLAG    " TO                                            06/15/93
```

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Nationstar (Colombo) Document Production - 002657

SOURCE FILE . . . . . CUSLSAMSRC/QCBLSRC
MEMBER PRI005C

```
SEQNBR*...+... 1 ...+... 2 ...+... 3 ...+... 4 ...+... 5 ...+... 6 ...+... 7 ...+... 8 ...+... 9 ...+... 0
371100                        WS-ERR-MSG(WS-ERROR-COUNT).                                                  06/15/93
371200                                                                                                     06/15/93
371300            IF WR1-BOARD-SCREEN IS NOT EQUAL TO "Y" AND                                              06/15/93
371400               WR1-BOARD-SCREEN IS NOT EQUAL TO "N" AND                                              06/15/93
371500               WR1-BOARD-SCREEN IS NOT EQUAL TO "R"                                                  06/15/93
371600            THEN                                                                                     06/15/93
371700               SET ERRORS-FOUND-YES TO TRUE                                                          06/15/93
371800               ADD 1 TO WS-ERROR-COUNT                                                               06/15/93
371900 DJ01  *        IF WS-ERROR-COUNT IS NOT GREATER THAN 4                                              05/12/15
372000 DJ01  *        THEN                                                                                 05/12/15
372100                   MOVE "BOARD/SCREEN FLAG     " TO                                                 06/15/93
372200                        WS-ERR-MSG(WS-ERROR-COUNT).                                                  06/15/93
372300                                                                                                     06/15/93
372400            IF WR1-WINTERIZE IS NOT EQUAL TO "Y" AND                                                 06/15/93
372500               WR1-WINTERIZE IS NOT EQUAL TO "N"                                                     06/15/93
372600            THEN                                                                                     06/15/93
372700               SET ERRORS-FOUND-YES TO TRUE                                                          06/15/93
372800               ADD 1 TO WS-ERROR-COUNT                                                               06/15/93
372900 DJ01  *        IF WS-ERROR-COUNT IS NOT GREATER THAN 4                                              05/12/15
373000 DJ01  *        THEN                                                                                 05/12/15
373100                   MOVE "WINTERIZE RECOMMENDED " TO                                                 06/15/93
373200                        WS-ERR-MSG(WS-ERROR-COUNT).                                                  06/15/93
373300                                                                                                     06/15/93
373400            IF WR1-CUT-GRASS IS NOT EQUAL TO "Y" AND                                                 06/15/93
373500               WR1-CUT-GRASS IS NOT EQUAL TO "N"                                                     06/15/93
373600            THEN                                                                                     06/15/93
373700               SET ERRORS-FOUND-YES TO TRUE                                                          06/15/93
373800               ADD 1 TO WS-ERROR-COUNT                                                               06/15/93
373900 DJ01  *        IF WS-ERROR-COUNT IS NOT GREATER THAN 4                                              05/12/15
374000 DJ01  *        THEN                                                                                 05/12/15
374100                   MOVE "CUT GRASS RECOMMENDED " TO                                                 06/15/93
374200                        WS-ERR-MSG(WS-ERROR-COUNT).                                                  06/15/93
374300                                                                                                     06/15/93
374400            IF WR1-SEC-HTUB-SPA IS NOT EQUAL TO "Y" AND                                              06/15/93
374500               WR1-SEC-HTUB-SPA IS NOT EQUAL TO "N" AND                                              06/15/93
374600               WR1-SEC-HTUB-SPA IS NOT EQUAL TO "R"                                                  06/15/93
374700            THEN                                                                                     06/15/93
374800               SET ERRORS-FOUND-YES TO TRUE                                                          06/15/93
374900               ADD 1 TO WS-ERROR-COUNT                                                               06/15/93
375000 DJ01  *        IF WS-ERROR-COUNT IS NOT GREATER THAN 4                                              05/12/15
375100 DJ01  *        THEN                                                                                 05/12/15
375200                   MOVE "SEC. POOL/SPA/HOT TUB " TO                                                 06/15/93
375300                        WS-ERR-MSG(WS-ERROR-COUNT).                                                  06/15/93
375400                                                                                                     06/15/93
375500            IF WR1-REMV-DEBRIS IS NOT EQUAL TO "Y" AND                                               06/15/93
375600               WR1-REMV-DEBRIS IS NOT EQUAL TO "N"                                                   06/15/93
375700            THEN                                                                                     06/15/93
375800               SET ERRORS-FOUND-YES TO TRUE                                                          06/15/93
375900               ADD 1 TO WS-ERROR-COUNT                                                               06/15/93
376000 DJ01  *        IF WS-ERROR-COUNT IS NOT GREATER THAN 4                                              05/12/15
376100 DJ01  *        THEN                                                                                 05/12/15
376200                   MOVE "REMOVE DEBRIS         " TO                                                 06/15/93
376300                        WS-ERR-MSG(WS-ERROR-COUNT).                                                  06/15/93
```

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Nationstar (Colombo) Document Production - 002658

SOURCE FILE . . . . . CUSLSAMSRC/QCBLSRC
MEMBER PRI005C

```
SEQNBR*...+... 1 ...+... 2 ...+... 3 ...+... 4 ...+... 5 ...+... 6 ...+... 7 ...+... 8 ...+... 9 ...+... 0
376400                                                                                                  06/15/93
376500            IF WR1-RECOMM-OTH IS NOT EQUAL TO "Y" AND                                             06/15/93
376600               WR1-RECOMM-OTH IS NOT EQUAL TO "N"                                                 06/15/93
376700            THEN                                                                                  06/15/93
376800               SET ERRORS-FOUND-YES TO TRUE                                                       06/15/93
376900               ADD 1 TO WS-ERROR-COUNT                                                            06/15/93
377000 DJ01  *        IF WS-ERROR-COUNT IS NOT GREATER THAN 4                                           05/12/15
377100 DJ01  *        THEN                                                                              05/12/15
377200                   MOVE "OTHER RECOMMENDATIONS " TO                                              06/15/93
377300                        WS-ERR-MSG(WS-ERROR-COUNT).                                              06/15/93
377400                                                                                                  06/15/93
377500            IF WR1-PHONE-VER IS NOT EQUAL TO "Y" AND                                              06/15/93
377600               WR1-PHONE-VER IS NOT EQUAL TO "N"                                                  06/15/93
377700            THEN                                                                                  06/15/93
377800               SET ERRORS-FOUND-YES TO TRUE                                                       06/15/93
377900               ADD 1 TO WS-ERROR-COUNT                                                            06/15/93
378000 DJ01  *        IF WS-ERROR-COUNT IS NOT GREATER THAN 4                                           05/12/15
378100 DJ01  *        THEN                                                                              05/12/15
378200                   MOVE "PHONE VERIFICATION TAG" TO                                              06/15/93
378300                        WS-ERR-MSG(WS-ERROR-COUNT).                                              06/15/93
378400                                                                                                  06/15/93
378500 DJ01       IF WR1-PHONE-VER IS EQUAL TO "Y"                                                     05/12/15
378600            IF WR1-PHONE1-CODE IS NOT EQUAL TO "H" AND                                            06/15/93
378700               WR1-PHONE1-CODE IS NOT EQUAL TO "B" AND                                            06/15/93
378800               WR1-PHONE1-CODE IS NOT EQUAL TO "O"                                                06/15/93
378900            THEN                                                                                  06/15/93
379000               SET ERRORS-FOUND-YES TO TRUE                                                       06/15/93
379100               ADD 1 TO WS-ERROR-COUNT                                                            06/15/93
379200 DJ01  *           IF WS-ERROR-COUNT IS NOT GREATER THAN 4                                       05/12/15
379300 DJ01  *           THEN                                                                          05/12/15
379400                      MOVE "PRIMARY PHONE LOCATION" TO                                           05/12/15
379500                           WS-ERR-MSG(WS-ERROR-COUNT).                                           05/12/15
379600                                                                                                  06/15/93
379700            IF WR1-PHONE2-CODE IS NOT EQUAL TO "H" AND                                            06/15/93
379800               WR1-PHONE2-CODE IS NOT EQUAL TO "B" AND                                            06/15/93
379900 DJ01  *        WR1-PHONE2-CODE IS NOT EQUAL TO "O"                                               05/12/15
380000 DJ01           WR1-PHONE2-CODE IS NOT EQUAL TO "O" AND                                           05/12/15
380100 DJ01           WR1-PHONE2-CODE IS NOT EQUAL TO " "                                               05/12/15
380200            THEN                                                                                  06/15/93
380300               SET ERRORS-FOUND-YES TO TRUE                                                       06/15/93
380400               ADD 1 TO WS-ERROR-COUNT                                                            06/15/93
380500 DJ01  *        IF WS-ERROR-COUNT IS NOT GREATER THAN 4                                           05/12/15
380600 DJ01  *        THEN                                                                              05/12/15
380700                                                                                                  05/12/15
380800                   MOVE "ALTERNATE PHONE 1 LOC." TO                                              06/15/93
380900                        WS-ERR-MSG(WS-ERROR-COUNT).                                              06/15/93
381000                                                                                                  06/15/93
381100            IF WR1-PHONE3-CODE IS NOT EQUAL TO "H" AND                                            06/15/93
381200               WR1-PHONE3-CODE IS NOT EQUAL TO "B" AND                                            06/15/93
381300 DJ01  *        WR1-PHONE3-CODE IS NOT EQUAL TO "O"                                               05/12/15
381400 DJ01           WR1-PHONE3-CODE IS NOT EQUAL TO "O" AND                                           05/12/15
381500 DJ01           WR1-PHONE3-CODE IS NOT EQUAL TO " "                                               05/12/15
381600            THEN                                                                                  06/15/93
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Nationstar (Colombo) Document Production - 002659

SOURCE FILE . . . . . CUSLSAMSRC/QCBLSRC
MEMBER PRI005C

```
SEQNBR*...+... 1 ...+... 2 ...+... 3 ...+... 4 ...+... 5 ...+... 6 ...+... 7 ...+... 8 ...+... 9 ...+... 0
381700               SET ERRORS-FOUND-YES TO TRUE                                                    06/15/93
381800               ADD 1 TO WS-ERROR-COUNT                                                         06/15/93
381900 DJ01  *        IF WS-ERROR-COUNT IS NOT GREATER THAN 4                                        05/12/15
382000 DJ01  *        THEN                                                                           05/12/15
382100                  MOVE "ALTERNATE PHONE 2 LOC." TO                                            06/15/93
382200                       WS-ERR-MSG(WS-ERROR-COUNT).                                            06/15/93
382300                                                                                              06/15/93
382400            IF WR1-IP-FIRE-DAMG IS NOT EQUAL TO "Y" AND                                       06/15/93
382500               WR1-IP-FIRE-DAMG IS NOT EQUAL TO "N" AND                                       06/15/93
382600               WR1-IP-FIRE-DAMG IS NOT EQUAL TO "U" AND                                       06/15/93
382700               WR1-IP-FIRE-DAMG IS NOT EQUAL TO " "                                           06/15/93
382800            THEN                                                                              06/15/93
382900               SET ERRORS-FOUND-YES TO TRUE                                                   06/15/93
383000               ADD 1 TO WS-ERROR-COUNT                                                        06/15/93
383100 DJ01  *        IF WS-ERROR-COUNT IS NOT GREATER THAN 4                                        05/12/15
383200 DJ01  *        THEN                                                                           05/12/15
383300                  MOVE "INTERIOR FIRE DAMAGE  " TO                                            06/15/93
383400                       WS-ERR-MSG(WS-ERROR-COUNT).                                            06/15/93
383500                                                                                              06/15/93
383600            IF WR1-IP-NEGLECT IS NOT EQUAL TO "Y" AND                                         06/15/93
383700               WR1-IP-NEGLECT IS NOT EQUAL TO "N" AND                                         06/15/93
383800               WR1-IP-NEGLECT IS NOT EQUAL TO "U" AND                                         06/15/93
383900               WR1-IP-NEGLECT IS NOT EQUAL TO " "                                             06/15/93
384000            THEN                                                                              06/15/93
384100               SET ERRORS-FOUND-YES TO TRUE                                                   06/15/93
384200               ADD 1 TO WS-ERROR-COUNT                                                        06/15/93
384300 DJ01  *        IF WS-ERROR-COUNT IS NOT GREATER THAN 4                                        05/12/15
384400 DJ01  *        THEN                                                                           05/12/15
384500                  MOVE "INTERIOR NEGLECT      " TO                                            06/15/93
384600                       WS-ERR-MSG(WS-ERROR-COUNT).                                            06/15/93
384700                                                                                              06/15/93
384800            IF WR1-IP-VANDALS IS NOT EQUAL TO "Y" AND                                         06/15/93
384900               WR1-IP-VANDALS IS NOT EQUAL TO "N" AND                                         06/15/93
385000               WR1-IP-VANDALS IS NOT EQUAL TO "U" AND                                         06/15/93
385100               WR1-IP-VANDALS IS NOT EQUAL TO " "                                             06/15/93
385200            THEN                                                                              06/15/93
385300               SET ERRORS-FOUND-YES TO TRUE                                                   06/15/93
385400               ADD 1 TO WS-ERROR-COUNT                                                        06/15/93
385500 DJ01  *        IF WS-ERROR-COUNT IS NOT GREATER THAN 4                                        05/12/15
385600 DJ01  *        THEN                                                                           05/12/15
385700                  MOVE "INTERIOR VANDALS      " TO                                            06/15/93
385800                       WS-ERR-MSG(WS-ERROR-COUNT).                                            06/15/93
385900                                                                                              06/15/93
386000            IF WR1-IP-FREEZE IS NOT EQUAL TO "Y" AND                                          06/15/93
386100               WR1-IP-FREEZE IS NOT EQUAL TO "N" AND                                          06/15/93
386200               WR1-IP-FREEZE IS NOT EQUAL TO "U" AND                                          06/15/93
386300               WR1-IP-FREEZE IS NOT EQUAL TO " "                                              06/15/93
386400            THEN                                                                              06/15/93
386500               SET ERRORS-FOUND-YES TO TRUE                                                   06/15/93
386600               ADD 1 TO WS-ERROR-COUNT                                                        06/15/93
386700 DJ01  *        IF WS-ERROR-COUNT IS NOT GREATER THAN 4                                        05/12/15
386800 DJ01  *        THEN                                                                           05/12/15
386900                  MOVE "INTERIOR FREEZE       " TO                                            06/15/93
```

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Nationstar (Colombo) Document Production - 002660

SOURCE FILE . . . . . CUSLSAMSRC/QCBLSRC
MEMBER PRI005C

```
SEQNBR*...+... 1 ...+... 2 ...+... 3 ...+... 4 ...+... 5 ...+... 6 ...+... 7 ...+... 8 ...+... 9 ...+... 0
387000                        WS-ERR-MSG(WS-ERROR-COUNT).                                                  06/15/93
387100                                                                                                     06/15/93
387200            IF WR1-IP-STORM-DAMG IS NOT EQUAL TO "Y" AND                                             06/15/93
387300               WR1-IP-STORM-DAMG IS NOT EQUAL TO "N" AND                                             06/15/93
387400               WR1-IP-STORM-DAMG IS NOT EQUAL TO "U" AND                                             06/15/93
387500               WR1-IP-STORM-DAMG IS NOT EQUAL TO " "                                                 06/15/93
387600            THEN                                                                                     06/15/93
387700               SET ERRORS-FOUND-YES TO TRUE                                                          06/15/93
387800               ADD 1 TO WS-ERROR-COUNT                                                               06/15/93
387900 DJ01  *        IF WS-ERROR-COUNT IS NOT GREATER THAN 4                                              05/12/15
388000 DJ01  *        THEN                                                                                 05/12/15
388100                   MOVE "INTERIOR STORM DAMAGE " TO                                                  06/15/93
388200                        WS-ERR-MSG(WS-ERROR-COUNT).                                                  06/15/93
388300                                                                                                     06/15/93
388400            IF WR1-IP-ROOF-LEAK IS NOT EQUAL TO "Y" AND                                              06/15/93
388500               WR1-IP-ROOF-LEAK IS NOT EQUAL TO "N" AND                                              06/15/93
388600               WR1-IP-ROOF-LEAK IS NOT EQUAL TO "U" AND                                              06/15/93
388700               WR1-IP-ROOF-LEAK IS NOT EQUAL TO " "                                                  06/15/93
388800            THEN                                                                                     06/15/93
388900               SET ERRORS-FOUND-YES TO TRUE                                                          06/15/93
389000               ADD 1 TO WS-ERROR-COUNT                                                               06/15/93
389100 DJ01  *        IF WS-ERROR-COUNT IS NOT GREATER THAN 4                                              05/12/15
389200 DJ01  *        THEN                                                                                 05/12/15
389300                   MOVE "INTERIOR ROOF LEAKAGE " TO                                                  06/15/93
389400                        WS-ERR-MSG(WS-ERROR-COUNT).                                                  06/15/93
389500                                                                                                     06/15/93
389600            IF WR1-IP-FLOOD-DAMG IS NOT EQUAL TO "Y" AND                                             06/15/93
389700               WR1-IP-FLOOD-DAMG IS NOT EQUAL TO "N" AND                                             06/15/93
389800               WR1-IP-FLOOD-DAMG IS NOT EQUAL TO "U" AND                                             06/15/93
389900               WR1-IP-FLOOD-DAMG IS NOT EQUAL TO " "                                                 06/15/93
390000            THEN                                                                                     06/15/93
390100               SET ERRORS-FOUND-YES TO TRUE                                                          06/15/93
390200               ADD 1 TO WS-ERROR-COUNT                                                               06/15/93
390300 DJ01  *        IF WS-ERROR-COUNT IS NOT GREATER THAN 4                                              05/12/15
390400 DJ01  *        THEN                                                                                 05/12/15
390500                   MOVE "INTERIOR FLOOD DAMAGE " TO                                                  06/15/93
390600                        WS-ERR-MSG(WS-ERROR-COUNT).                                                  06/15/93
390700                                                                                                     06/15/93
390800            IF WR1-IP-ENV-HAZD IS NOT EQUAL TO "Y" AND                                               06/15/93
390900               WR1-IP-ENV-HAZD IS NOT EQUAL TO "N" AND                                               06/15/93
391000               WR1-IP-ENV-HAZD IS NOT EQUAL TO "U" AND                                               06/15/93
391100               WR1-IP-ENV-HAZD IS NOT EQUAL TO " "                                                   06/15/93
391200            THEN                                                                                     06/15/93
391300               SET ERRORS-FOUND-YES TO TRUE                                                          06/15/93
391400               ADD 1 TO WS-ERROR-COUNT                                                               06/15/93
391500 DJ01  *        IF WS-ERROR-COUNT IS NOT GREATER THAN 4                                              05/12/15
391600 DJ01  *        THEN                                                                                 05/12/15
391700                   MOVE "INTERIOR ENVIRONMENTAL" TO                                                  06/15/93
391800                        WS-ERR-MSG(WS-ERROR-COUNT).                                                  06/15/93
391900                                                                                                     06/15/93
392000            IF WR1-IP-UNDETERMINED IS NOT EQUAL TO "Y" AND                                           06/15/93
392100               WR1-IP-UNDETERMINED IS NOT EQUAL TO "N" AND                                           07/26/93
392200               WR1-IP-UNDETERMINED IS NOT EQUAL TO "U" AND                                           07/26/93
```

CONFIDENTIAL

Nationstar (Colombo) Document Production - 002661

SOURCE FILE . . . . . CUSLSAMSRC/QCBLSRC
MEMBER PRI005C

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SEQNBR*...+... 1 ...+... 2 ...+... 3 ...+... 4 ...+... 5 ...+... 6 ...+... 7 ...+... 8 ...+... 9 ...+... 0
392300              WR1-IP-UNDETERMINED IS NOT EQUAL TO " "                                    07/26/93
392400            THEN                                                                        06/15/93
392500               SET ERRORS-FOUND-YES TO TRUE                                             06/15/93
392600               ADD 1 TO WS-ERROR-COUNT                                                  06/15/93
392700 DJ01  *        IF WS-ERROR-COUNT IS NOT GREATER THAN 4                                 05/12/15
392800 DJ01  *        THEN                                                                    05/12/15
392900                  MOVE "INTERIOR UNDETERMINED " TO                                      06/15/93
393000                       WS-ERR-MSG(WS-ERROR-COUNT).                                      06/15/93
393100                                                                                        06/15/93
393200            IF WR1-IP-OTHER IS NOT EQUAL TO "Y" AND                                     06/15/93
393300               WR1-IP-OTHER IS NOT EQUAL TO "N" AND                                     06/15/93
393400               WR1-IP-OTHER IS NOT EQUAL TO "U" AND                                     06/15/93
393500               WR1-IP-OTHER IS NOT EQUAL TO " "                                         06/15/93
393600            THEN                                                                        06/15/93
393700               SET ERRORS-FOUND-YES TO TRUE                                             06/15/93
393800               ADD 1 TO WS-ERROR-COUNT                                                  06/15/93
393900 DJ01  *        IF WS-ERROR-COUNT IS NOT GREATER THAN 4                                 05/12/15
394000 DJ01  *        THEN                                                                    05/12/15
394100                  MOVE "OTHER INTERIOR PROBLEM" TO                                      06/15/93
394200                       WS-ERR-MSG(WS-ERROR-COUNT).                                      06/15/93
394300                                                                                        06/15/93
394400            IF WR1-EP-FIRE-DAMG IS NOT EQUAL TO "Y" AND                                 06/15/93
394500               WR1-EP-FIRE-DAMG IS NOT EQUAL TO "N" AND                                 06/15/93
394600               WR1-EP-FIRE-DAMG IS NOT EQUAL TO "U" AND                                 06/15/93
394700               WR1-EP-FIRE-DAMG IS NOT EQUAL TO " "                                     06/15/93
394800            THEN                                                                        06/15/93
394900               SET ERRORS-FOUND-YES TO TRUE                                             06/15/93
395000               ADD 1 TO WS-ERROR-COUNT                                                  06/15/93
395100 DJ01  *        IF WS-ERROR-COUNT IS NOT GREATER THAN 4                                 05/12/15
395200 DJ01  *        THEN                                                                    05/12/15
395300                  MOVE "EXTERIOR FIRE DAMAGE  " TO                                      06/15/93
395400                       WS-ERR-MSG(WS-ERROR-COUNT).                                      06/15/93
395500                                                                                        06/15/93
395600            IF WR1-EP-NEGLECT IS NOT EQUAL TO "Y" AND                                   06/15/93
395700               WR1-EP-NEGLECT IS NOT EQUAL TO "N" AND                                   06/15/93
395800               WR1-EP-NEGLECT IS NOT EQUAL TO "U" AND                                   06/15/93
395900               WR1-EP-NEGLECT IS NOT EQUAL TO " "                                       06/15/93
396000            THEN                                                                        06/15/93
396100               SET ERRORS-FOUND-YES TO TRUE                                             06/15/93
396200               ADD 1 TO WS-ERROR-COUNT                                                  06/15/93
396300 DJ01  *        IF WS-ERROR-COUNT IS NOT GREATER THAN 4                                 05/12/15
396400 DJ01  *        THEN                                                                    05/12/15
396500                  MOVE "EXTERIOR NEGLECT      " TO                                      06/15/93
396600                       WS-ERR-MSG(WS-ERROR-COUNT).                                      06/15/93
396700                                                                                        06/15/93
396800            IF WR1-EP-VANDALS IS NOT EQUAL TO "Y" AND                                   06/15/93
396900               WR1-EP-VANDALS IS NOT EQUAL TO "N" AND                                   06/15/93
397000               WR1-EP-VANDALS IS NOT EQUAL TO "U" AND                                   06/15/93
397100               WR1-EP-VANDALS IS NOT EQUAL TO " "                                       06/15/93
397200            THEN                                                                        06/15/93
397300               SET ERRORS-FOUND-YES TO TRUE                                             06/15/93
397400               ADD 1 TO WS-ERROR-COUNT                                                  06/15/93
397500 DJ01  *        IF WS-ERROR-COUNT IS NOT GREATER THAN 4                                 05/12/15
```

CONFIDENTIAL

Nationstar (Colombo) Document Production - 002662

SOURCE FILE . . . . . CUSLSAMSRC/QCBLSRC
MEMBER PRI005C

```
SEQNBR*...+... 1 ...+... 2 ...+... 3 ...+... 4 ...+... 5 ...+... 6 ...+... 7 ...+... 8 ...+... 9 ...+... 0
397600 DJ01  *       THEN                                                                                  05/12/15
397700                  MOVE "EXTERIOR VANDALS      " TO                                                  06/15/93
397800                       WS-ERR-MSG(WS-ERROR-COUNT).                                                  06/15/93
397900                                                                                                    06/15/93
398000            IF WR1-EP-FREEZE IS NOT EQUAL TO "Y" AND                                                06/15/93
398100               WR1-EP-FREEZE IS NOT EQUAL TO "N" AND                                                06/15/93
398200               WR1-EP-FREEZE IS NOT EQUAL TO "U" AND                                                06/15/93
398300               WR1-EP-FREEZE IS NOT EQUAL TO " "                                                    06/15/93
398400            THEN                                                                                    06/15/93
398500               SET ERRORS-FOUND-YES TO TRUE                                                         06/15/93
398600               ADD 1 TO WS-ERROR-COUNT                                                              06/15/93
398700 DJ01  *        IF WS-ERROR-COUNT IS NOT GREATER THAN 4                                             05/12/15
398800 DJ01  *        THEN                                                                                05/12/15
398900                   MOVE "EXTERIOR FREEZE       " TO                                                06/15/93
399000                        WS-ERR-MSG(WS-ERROR-COUNT).                                                 06/15/93
399100                                                                                                    06/15/93
399200            IF WR1-EP-STORM-DAMG IS NOT EQUAL TO "Y" AND                                            06/15/93
399300               WR1-EP-STORM-DAMG IS NOT EQUAL TO "N" AND                                            06/15/93
399400               WR1-EP-STORM-DAMG IS NOT EQUAL TO "U" AND                                            06/15/93
399500               WR1-EP-STORM-DAMG IS NOT EQUAL TO " "                                                06/15/93
399600            THEN                                                                                    06/15/93
399700               SET ERRORS-FOUND-YES TO TRUE                                                         06/15/93
399800               ADD 1 TO WS-ERROR-COUNT                                                              06/15/93
399900 DJ01  *        IF WS-ERROR-COUNT IS NOT GREATER THAN 4                                             05/12/15
400000 DJ01  *        THEN                                                                                05/12/15
400100                   MOVE "EXTERIOR STORM DAMAGE " TO                                                 06/15/93
400200                        WS-ERR-MSG(WS-ERROR-COUNT).                                                 06/15/93
400300                                                                                                    06/15/93
400400            IF WR1-EP-ROOF-LEAK IS NOT EQUAL TO "Y" AND                                             06/15/93
400500               WR1-EP-ROOF-LEAK IS NOT EQUAL TO "N" AND                                             06/15/93
400600               WR1-EP-ROOF-LEAK IS NOT EQUAL TO "U" AND                                             06/15/93
400700               WR1-EP-ROOF-LEAK IS NOT EQUAL TO " "                                                 06/15/93
400800            THEN                                                                                    06/15/93
400900               SET ERRORS-FOUND-YES TO TRUE                                                         06/15/93
401000               ADD 1 TO WS-ERROR-COUNT                                                              06/15/93
401100 DJ01  *        IF WS-ERROR-COUNT IS NOT GREATER THAN 4                                             05/12/15
401200 DJ01  *        THEN                                                                                05/12/15
401300                   MOVE "EXTERIOR ROOF LEAK    " TO                                                06/15/93
401400                        WS-ERR-MSG(WS-ERROR-COUNT).                                                 06/15/93
401500                                                                                                    06/15/93
401600            IF WR1-EP-FLOOD-DAMG IS NOT EQUAL TO "Y" AND                                            06/15/93
401700               WR1-EP-FLOOD-DAMG IS NOT EQUAL TO "N" AND                                            06/15/93
401800               WR1-EP-FLOOD-DAMG IS NOT EQUAL TO "U" AND                                            06/15/93
401900               WR1-EP-FLOOD-DAMG IS NOT EQUAL TO " "                                                06/15/93
402000            THEN                                                                                    06/15/93
402100               SET ERRORS-FOUND-YES TO TRUE                                                         06/15/93
402200               ADD 1 TO WS-ERROR-COUNT                                                              06/15/93
402300 DJ01  *        IF WS-ERROR-COUNT IS NOT GREATER THAN 4                                             05/12/15
402400 DJ01  *        THEN                                                                                05/12/15
402500                   MOVE "EXTERIOR FLOOD DAMAGE " TO                                                 06/15/93
402600                        WS-ERR-MSG(WS-ERROR-COUNT).                                                 06/15/93
402700                                                                                                    06/15/93
402800            IF WR1-EP-ENV-HAZD IS NOT EQUAL TO "Y" AND                                              06/15/93
```

CONFIDENTIAL

Nationstar (Colombo) Document Production - 002663

SOURCE FILE . . . . . CUSLSAMSRC/QCBLSRC
MEMBER PRI005C

```
SEQNBR*...+... 1 ...+... 2 ...+... 3 ...+... 4 ...+... 5 ...+... 6 ...+... 7 ...+... 8 ...+... 9 ...+... 0
402900              WR1-EP-ENV-HAZD IS NOT EQUAL TO "N" AND                                          06/15/93
403000              WR1-EP-ENV-HAZD IS NOT EQUAL TO "U" AND                                          06/15/93
403100              WR1-EP-ENV-HAZD IS NOT EQUAL TO " "                                              06/15/93
403200           THEN                                                                                06/15/93
403300              SET ERRORS-FOUND-YES TO TRUE                                                     06/15/93
403400              ADD 1 TO WS-ERROR-COUNT                                                          06/15/93
403500 DJ01  *       IF WS-ERROR-COUNT IS NOT GREATER THAN 4                                        05/12/15
403600 DJ01  *       THEN                                                                           05/12/15
403700                 MOVE "EXTERIOR ENVIRONMENTAL" TO                                             06/15/93
403800                      WS-ERR-MSG(WS-ERROR-COUNT).                                             06/15/93
403900                                                                                              06/15/93
404000           IF WR1-EP-UNDETERMINED IS NOT EQUAL TO "Y" AND                                     06/15/93
404100              WR1-EP-UNDETERMINED IS NOT EQUAL TO "N" AND                                     06/15/93
404200              WR1-EP-UNDETERMINED IS NOT EQUAL TO "U" AND                                     06/15/93
404300              WR1-EP-UNDETERMINED IS NOT EQUAL TO " "                                         06/15/93
404400           THEN                                                                               06/15/93
404500              SET ERRORS-FOUND-YES TO TRUE                                                    06/15/93
404600              ADD 1 TO WS-ERROR-COUNT                                                         06/15/93
404700 DJ01  *       IF WS-ERROR-COUNT IS NOT GREATER THAN 4                                        05/12/15
404800 DJ01  *       THEN                                                                           05/12/15
404900                 MOVE "EXTERIOR UNDETERMINED " TO                                             06/15/93
405000                      WS-ERR-MSG(WS-ERROR-COUNT).                                             06/15/93
405100                                                                                              06/15/93
405200           IF WR1-EP-OTHER IS NOT EQUAL TO "Y" AND                                            06/15/93
405300              WR1-EP-OTHER IS NOT EQUAL TO "N" AND                                            06/15/93
405400              WR1-EP-OTHER IS NOT EQUAL TO "U" AND                                            06/15/93
405500              WR1-EP-OTHER IS NOT EQUAL TO " "                                                06/15/93
405600           THEN                                                                               06/15/93
405700              SET ERRORS-FOUND-YES TO TRUE                                                    06/15/93
405800              ADD 1 TO WS-ERROR-COUNT                                                         06/15/93
405900 DJ01  *       IF WS-ERROR-COUNT IS NOT GREATER THAN 4                                        05/12/15
406000 DJ01  *       THEN                                                                           05/12/15
406100                 MOVE "EXTERIOR OTHER PROBLEM" TO                                             06/15/93
406200                      WS-ERR-MSG(WS-ERROR-COUNT).                                             06/15/93
406300                                                                                              06/15/93
406400           IF WR1-WINDOWS-BROK IS NOT EQUAL TO "Y" AND                                        06/15/93
406500              WR1-WINDOWS-BROK IS NOT EQUAL TO "N" AND                                        06/15/93
406600              WR1-WINDOWS-BROK IS NOT EQUAL TO "U" AND                                        06/15/93
406700              WR1-WINDOWS-BROK IS NOT EQUAL TO " "                                            06/15/93
406800           THEN                                                                               06/15/93
406900              SET ERRORS-FOUND-YES TO TRUE                                                    06/15/93
407000              ADD 1 TO WS-ERROR-COUNT                                                         06/15/93
407100 DJ01  *       IF WS-ERROR-COUNT IS NOT GREATER THAN 4                                        05/12/15
407200 DJ01  *       THEN                                                                           05/12/15
407300                 MOVE "WINDOWS BROKEN        " TO                                           06/15/93
407400                      WS-ERR-MSG(WS-ERROR-COUNT).                                             06/15/93
407500                                                                                              06/15/93
407600           IF WR1-DRS-WDWS-BOARD IS NOT EQUAL TO "Y" AND                                      06/15/93
407700              WR1-DRS-WDWS-BOARD IS NOT EQUAL TO "N" AND                                      06/15/93
407800              WR1-DRS-WDWS-BOARD IS NOT EQUAL TO "U" AND                                      06/15/93
407900              WR1-DRS-WDWS-BOARD IS NOT EQUAL TO " "                                          06/15/93
408000           THEN                                                                               06/15/93
408100              SET ERRORS-FOUND-YES TO TRUE                                                    06/15/93
```

CONFIDENTIAL

Nationstar (Colombo) Document Production - 002664

SOURCE FILE . . . . . CUSLSAMSRC/QCBLSRC
MEMBER PRI005C

```
SEQNBR*...+... 1 ...+... 2 ...+... 3 ...+... 4 ...+... 5 ...+... 6 ...+... 7 ...+... 8 ...+... 9 ...+... 0
408200                ADD 1 TO WS-ERROR-COUNT                                                    06/15/93
408300 DJ01  *        IF WS-ERROR-COUNT IS NOT GREATER THAN 4                                    05/12/15
408400 DJ01  *        THEN                                                                       05/12/15
408500                   MOVE "DOORS/WINDOW BOARDED  " TO                                        06/15/93
408600                        WS-ERR-MSG(WS-ERROR-COUNT).                                        06/15/93
408700                                                                                           06/15/93
408800             IF WR1-PREV-WINTERZED IS NOT EQUAL TO "Y" AND                                 06/15/93
408900                WR1-PREV-WINTERZED IS NOT EQUAL TO "N"                                     06/15/93
409000             THEN                                                                          06/15/93
409100                SET ERRORS-FOUND-YES TO TRUE                                               06/15/93
409200                ADD 1 TO WS-ERROR-COUNT                                                    06/15/93
409300 DJ01  *        IF WS-ERROR-COUNT IS NOT GREATER THAN 4                                    05/12/15
409400 DJ01  *        THEN                                                                       05/12/15
409500                   MOVE "PREVIOUSLY WINTERIZED " TO                                        06/15/93
409600                        WS-ERR-MSG(WS-ERROR-COUNT).                                        06/15/93
409700                                                                                           06/15/93
409800             IF WR1-PREV-WTERZ-TAG IS NOT EQUAL TO "Y" AND                                 06/15/93
409900                WR1-PREV-WTERZ-TAG IS NOT EQUAL TO "N"                                     06/15/93
410000             THEN                                                                          06/15/93
410100                SET ERRORS-FOUND-YES TO TRUE                                               06/15/93
410200                ADD 1 TO WS-ERROR-COUNT                                                    06/15/93
410300 DJ01  *        IF WS-ERROR-COUNT IS NOT GREATER THAN 4                                    05/12/15
410400 DJ01  *        THEN                                                                       05/12/15
410500                   MOVE "WINTERIZED TAGS       " TO                                        06/15/93
410600                        WS-ERR-MSG(WS-ERROR-COUNT).                                        06/15/93
410700                                                                                           06/15/93
410800             IF WR1-TRIM-SHRUBS IS NOT EQUAL TO "Y" AND                                    06/15/93
410900                WR1-TRIM-SHRUBS IS NOT EQUAL TO "N"                                        06/15/93
411000             THEN                                                                          06/15/93
411100                SET ERRORS-FOUND-YES TO TRUE                                               06/15/93
411200                ADD 1 TO WS-ERROR-COUNT                                                    06/15/93
411300 DJ01  *        IF WS-ERROR-COUNT IS NOT GREATER THAN 4                                    05/12/15
411400 DJ01  *        THEN                                                                       05/12/15
411500                   MOVE "TRIM SHRUBS NEEDED    " TO                                        06/15/93
411600                        WS-ERR-MSG(WS-ERROR-COUNT).                                        06/15/93
411700                                                                                           06/15/93
411800             IF WR4-INTVWEE-CD IS NOT EQUAL TO "A" AND                                     06/15/93
411900                WR4-INTVWEE-CD IS NOT EQUAL TO "B" AND                                     06/15/93
[redacted]         WR4-INTVWEE-CD IS NOT EQUAL TO "C" AND                                        06/15/93
[redacted]         WR4-INTVWEE-CD IS NOT EQUAL TO "D" AND                                        06/15/93
412200             WR4-INTVWEE-CD IS NOT EQUAL TO "E" AND                                        06/15/93
[redacted]         WR4-INTVWEE-CD IS NOT EQUAL TO "Z"                                            06/15/93
412400             THEN                                                                          06/15/93
412500                SET ERRORS-FOUND-YES TO TRUE                                               06/15/93
412600                ADD 1 TO WS-ERROR-COUNT                                                    06/15/93
412700 DJ01  *        IF WS-ERROR-COUNT IS NOT GREATER THAN 4                                    05/12/15
412800 DJ01  *        THEN                                                                       05/12/15
412900                   MOVE "INTERVIEWEE CODE      " TO                                        06/15/93
413000                        WS-ERR-MSG(WS-ERROR-COUNT).                                        06/15/93
413100                                                                                           06/15/93
413200             IF WR4-INTVWEE-ATT IS NOT EQUAL TO "A" AND                                    06/15/93
413300                WR4-INTVWEE-ATT IS NOT EQUAL TO "B" AND                                    06/15/93
413400                WR4-INTVWEE-ATT IS NOT EQUAL TO "C" AND                                    06/15/93
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Nationstar (Colombo) Document Production - 002665

SOURCE FILE . . . . . CUSLSAMSRC/QCBLSRC
MEMBER PRI005C

```
SEQNBR*...+... 1 ...+... 2 ...+... 3 ...+... 4 ...+... 5 ...+... 6 ...+... 7 ...+... 8 ...+... 9 ...+... 0
413500                 WR4-INTVWEE-ATT IS NOT EQUAL TO "D"                                                  06/15/93
413600               THEN                                                                                   06/15/93
413700                  SET ERRORS-FOUND-YES TO TRUE                                                        06/15/93
413800                  ADD 1 TO WS-ERROR-COUNT                                                             06/15/93
413900 DJ01  *           IF WS-ERROR-COUNT IS NOT GREATER THAN 4                                             05/12/15
414000 DJ01  *           THEN                                                                               05/12/15
414100                     MOVE "INTERVIEWEE ATTITUDE  " TO                                                 06/15/93
414200                          WS-ERR-MSG(WS-ERROR-COUNT).                                                 06/15/93
414300                                                                                                      06/15/93
414400               IF WR4-IN-MILITARY IS NOT EQUAL TO "Y" AND                                             08/19/93
414500                  WR4-IN-MILITARY IS NOT EQUAL TO "N" AND                                             08/19/93
414600                  WR4-IN-MILITARY IS NOT EQUAL TO "U" AND                                             08/19/93
414700                  WR4-IN-MILITARY IS NOT EQUAL TO " "                                                 08/19/93
414800               THEN                                                                                   08/19/93
414900                  SET ERRORS-FOUND-YES TO TRUE                                                        08/19/93
415000                  ADD 1 TO WS-ERROR-COUNT                                                             08/19/93
415100 DJ01  *           IF WS-ERROR-COUNT IS NOT GREATER THAN 4                                             05/12/15
415200 DJ01  *           THEN                                                                               05/12/15
415300                     MOVE "IN MILITARY SERVICE   " TO                                                 08/19/93
415400                          WS-ERR-MSG(WS-ERROR-COUNT).                                                 08/19/93
415500                                                                                                      08/19/93
415600               IF WR4-REASON-CD IS NOT EQUAL TO "A" AND                                               06/15/93
415700                  WR4-REASON-CD IS NOT EQUAL TO "B" AND                                               06/15/93
[redacted]             WR4-REASON-CD IS NOT EQUAL TO "C" AND                                               06/15/93
[redacted]             WR4-REASON-CD IS NOT EQUAL TO "D" AND                                               06/15/93
416000                 WR4-REASON-CD IS NOT EQUAL TO "E" AND                                               06/15/93
[redacted]             WR4-REASON-CD IS NOT EQUAL TO "F" AND                                               06/15/93
[redacted]             WR4-REASON-CD IS NOT EQUAL TO "G" AND                                               06/15/93
[redacted]             WR4-REASON-CD IS NOT EQUAL TO "H" AND                                               06/15/93
[redacted]             WR4-REASON-CD IS NOT EQUAL TO "I" AND                                               06/15/93
[redacted]             WR4-REASON-CD IS NOT EQUAL TO "J" AND                                               06/15/93
[redacted]             WR4-REASON-CD IS NOT EQUAL TO "K" AND                                               06/15/93
[redacted]             WR4-REASON-CD IS NOT EQUAL TO "L" AND                                               06/15/93
[redacted]             WR4-REASON-CD IS NOT EQUAL TO "Z"                                                   06/15/93
416900               THEN                                                                                   06/15/93
417000                  SET ERRORS-FOUND-YES TO TRUE                                                        06/15/93
417100                  ADD 1 TO WS-ERROR-COUNT                                                             06/15/93
417200 DJ01  *           IF WS-ERROR-COUNT IS NOT GREATER THAN 4                                             05/12/15
417300 DJ01  *           THEN                                                                               05/12/15
[redacted]                 MOVE "DELINQUENCY REASON CD." TO                                                 06/15/93
417500                          WS-ERR-MSG(WS-ERROR-COUNT).                                                 06/15/93
417600                                                                                                      06/15/93
417700               IF WR4-OTH-FHA IS NOT EQUAL TO "Y" AND                                                 06/15/93
417800                  WR4-OTH-FHA IS NOT EQUAL TO "N" AND                                                 06/15/93
417900                  WR4-OTH-FHA IS NOT EQUAL TO "U" AND                                                 06/15/93
418000                  WR4-OTH-FHA IS NOT EQUAL TO " "                                                     06/15/93
418100               THEN                                                                                   06/15/93
418200                  SET ERRORS-FOUND-YES TO TRUE                                                        06/15/93
418300                  ADD 1 TO WS-ERROR-COUNT                                                             06/15/93
418400 DJ01  *           IF WS-ERROR-COUNT IS NOT GREATER THAN 4                                             05/12/15
418500 DJ01  *           THEN                                                                               05/12/15
418600                     MOVE "OWN OTHER FHA PROPERTY" TO                                                 06/15/93
418700                          WS-ERR-MSG(WS-ERROR-COUNT).                                                 06/15/93
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Nationstar (Colombo) Document Production - 002666

SOURCE FILE . . . . . CUSLSAMSRC/QCBLSRC
MEMBER PRI005C

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SEQNBR*...+... 1 ...+... 2 ...+... 3 ...+... 4 ...+... 5 ...+... 6 ...+... 7 ...+... 8 ...+... 9 ...+... 0
418800                                                                                                  06/15/93
418900            IF WR5-INC-TYP IS NOT EQUAL TO "A" AND                                                06/15/93
419000               WR5-INC-TYP IS NOT EQUAL TO "B" AND                                                06/15/93
419100               WR5-INC-TYP IS NOT EQUAL TO "C" AND                                                06/15/93
419200               WR5-INC-TYP IS NOT EQUAL TO "D" AND                                                06/15/93
419300               WR5-INC-TYP IS NOT EQUAL TO "E" AND                                                06/15/93
419400               WR5-INC-TYP IS NOT EQUAL TO "F" AND                                                06/15/93
419500               WR5-INC-TYP IS NOT EQUAL TO "G" AND                                                06/15/93
419600               WR5-INC-TYP IS NOT EQUAL TO "H" AND                                                06/15/93
419700               WR5-INC-TYP IS NOT EQUAL TO "I" AND                                                06/15/93
419800               WR5-INC-TYP IS NOT EQUAL TO "Z" AND                                                06/15/93
419900               WR5-INC-TYP IS NOT EQUAL TO "U" AND                                                06/15/93
420000               WR5-INC-TYP IS NOT EQUAL TO " "                                                    06/15/93
420100            THEN                                                                                  06/15/93
420200               SET ERRORS-FOUND-YES TO TRUE                                                       06/15/93
420300               ADD 1 TO WS-ERROR-COUNT                                                            06/15/93
420400 DJ01  *        IF WS-ERROR-COUNT IS NOT GREATER THAN 4                                           05/12/15
420500 DJ01  *        THEN                                                                              05/12/15
420600                  MOVE "INVALID INCOME 1 TYPE " TO                                                06/15/93
420700                       WS-ERR-MSG(WS-ERROR-COUNT).                                                06/15/93
420800                                                                                                  06/15/93
420900            IF WR5-INC-FREQ IS NOT EQUAL TO "A" AND                                               06/15/93
421000               WR5-INC-FREQ IS NOT EQUAL TO "B" AND                                               06/15/93
421100               WR5-INC-FREQ IS NOT EQUAL TO "C" AND                                               06/15/93
421200               WR5-INC-FREQ IS NOT EQUAL TO "D" AND                                               06/15/93
421300               WR5-INC-FREQ IS NOT EQUAL TO "E" AND                                               06/15/93
421400               WR5-INC-FREQ IS NOT EQUAL TO "F" AND                                               06/15/93
421500               WR5-INC-FREQ IS NOT EQUAL TO "G" AND                                               06/15/93
421600               WR5-INC-FREQ IS NOT EQUAL TO "H"                                                   06/15/93
421700            THEN                                                                                  06/15/93
421800               SET ERRORS-FOUND-YES TO TRUE                                                       06/15/93
421900               ADD 1 TO WS-ERROR-COUNT                                                            06/15/93
422000 DJ01  *        IF WS-ERROR-COUNT IS NOT GREATER THAN 4                                           05/12/15
422100 DJ01  *        THEN                                                                              05/12/15
422200                  MOVE "INCOME 1 FREQUENCY    " TO                                                06/15/93
422300                       WS-ERR-MSG(WS-ERROR-COUNT).                                                06/15/93
422400                                                                                                  06/15/93
422500            IF WR5-INC-CODE IS NOT EQUAL TO "A" AND                                               06/15/93
422600               WR5-INC-CODE IS NOT EQUAL TO "B"                                                   06/15/93
422700            THEN                                                                                  06/15/93
422800               SET ERRORS-FOUND-YES TO TRUE                                                       06/15/93
422900               ADD 1 TO WS-ERROR-COUNT                                                            06/15/93
423000 DJ01  *        IF WS-ERROR-COUNT IS NOT GREATER THAN 4                                           05/12/15
423100 DJ01  *        THEN                                                                              05/12/15
423200                  MOVE "INCOME 1 FLAG CODE    " TO                                                06/15/93
423300                       WS-ERR-MSG(WS-ERROR-COUNT).                                                06/15/93
423400                                                                                                  06/15/93
423500            IF WR6-OBL-TYP IS NOT EQUAL TO "A" AND                                                06/15/93
423600               WR6-OBL-TYP IS NOT EQUAL TO "B" AND                                                06/15/93
423700               WR6-OBL-TYP IS NOT EQUAL TO "C" AND                                                06/15/93
423800               WR6-OBL-TYP IS NOT EQUAL TO "D" AND                                                06/15/93
423900               WR6-OBL-TYP IS NOT EQUAL TO "E" AND                                                06/15/93
424000               WR6-OBL-TYP IS NOT EQUAL TO "F" AND                                                06/15/93
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SEQNBR*...+... 1 ...+... 2 ...+... 3 ...+... 4 ...+... 5 ...+... 6 ...+... 7 ...+... 8 ...+... 9 ...+... 0
424100               WR6-OBL-TYP IS NOT EQUAL TO "G" AND                                                  06/15/93
424200               WR6-OBL-TYP IS NOT EQUAL TO "H" AND                                                  06/15/93
424300               WR6-OBL-TYP IS NOT EQUAL TO "I" AND                                                  06/15/93
424400               WR6-OBL-TYP IS NOT EQUAL TO "J" AND                                                  06/15/93
424500               WR6-OBL-TYP IS NOT EQUAL TO "K" AND                                                  06/15/93
424600               WR6-OBL-TYP IS NOT EQUAL TO "L" AND                                                  06/15/93
424700               WR6-OBL-TYP IS NOT EQUAL TO "M" AND                                                  06/15/93
424800               WR6-OBL-TYP IS NOT EQUAL TO "N" AND                                                  06/15/93
424900               WR6-OBL-TYP IS NOT EQUAL TO "Z"                                                      06/15/93
425000            THEN                                                                                    06/15/93
425100               SET ERRORS-FOUND-YES TO TRUE                                                         06/15/93
425200               ADD 1 TO WS-ERROR-COUNT                                                              06/15/93
425300 DJ01  *        IF WS-ERROR-COUNT IS NOT GREATER THAN 4                                             05/12/15
425400 DJ01  *        THEN                                                                               05/12/15
425500                  MOVE "OBLIGATION TYPE       " TO                                                 06/15/93
425600                       WS-ERR-MSG(WS-ERROR-COUNT).                                                 06/15/93
425700                                                                                                   06/15/93
425800            IF WR6-OBL-FREQ IS NOT EQUAL TO "A" AND                                                06/15/93
425900               WR6-OBL-FREQ IS NOT EQUAL TO "B" AND                                                06/15/93
426000               WR6-OBL-FREQ IS NOT EQUAL TO "C" AND                                                06/15/93
426100               WR6-OBL-FREQ IS NOT EQUAL TO "D" AND                                                06/15/93
426200               WR6-OBL-FREQ IS NOT EQUAL TO "E" AND                                                06/15/93
426300               WR6-OBL-FREQ IS NOT EQUAL TO "F" AND                                                06/15/93
426400               WR6-OBL-FREQ IS NOT EQUAL TO "G" AND                                                06/15/93
426500               WR6-OBL-FREQ IS NOT EQUAL TO "H"                                                    06/15/93
426600            THEN                                                                                   06/15/93
426700               SET ERRORS-FOUND-YES TO TRUE                                                        06/15/93
426800               ADD 1 TO WS-ERROR-COUNT                                                             06/15/93
426900 DJ01  *        IF WS-ERROR-COUNT IS NOT GREATER THAN 4                                             05/12/15
427000 DJ01  *        THEN                                                                               05/12/15
427100                  MOVE "OBLIGATION FREQUENCY  " TO                                                 06/15/93
427200                       WS-ERR-MSG(WS-ERROR-COUNT).                                                 06/15/93
427300                                                                                                   06/15/93
427400 DJ04           IF PIR-DUP-FLAG IS NOT EQUAL TO " "                                                05/12/15
427500   |              SET ERRORS-FOUND-YES TO TRUE                                                       05/12/15
427600   |              ADD 1 TO WS-ERROR-COUNT                                                            05/12/15
427700   |                 MOVE "DUPLICATE INSPECTION  " TO                                              05/12/15
427800 DJ04                    WS-ERR-MSG(WS-ERROR-COUNT).                                               05/12/15
427900          /                                                                                        06/11/93
428000          *********************************                                                        06/10/93
428100           3201-PROCESS-PIR-1.                                                                     06/14/93
428200          *********************************                                                        06/10/93
428300                                                                                                   06/11/93
428400               MOVE PIR-LOAN-NUM TO           WR1-LOAN.                                            06/15/93
428500               MOVE WK-PIR-SEQ TO             WR1-SEQ.                                             07/24/95
428600               MOVE WS-VND-TYP             TO WR1-VNDTYP-CD.                                       08/29/95
428700               MOVE WS-VND-NUM             TO WR1-VND-CD.                                          08/29/95
428800               MOVE PIR-MAP-REF-PROP-ADD TO   WR1-MAP-REF-PROP.                                    06/15/93
428900               MOVE PIR-MAP-REF-MAIL-ADD TO   WR1-MAP-REF-MAIL.                                    06/15/93
429000               MOVE PIR-CONST-TYPE TO         WR1-CONSTR-TYP.                                      06/15/93
429100               MOVE PIR-CONST-TYPE-OTHER TO   WR1-CONSTR-OTH.                                      06/15/93
429200               MOVE PIR-PROPERTY-TYPE TO      WR1-PROP-TYP.                                        06/15/93
429300               MOVE PIR-POOL-HT-SPA-SITE TO   WR1-POOL-SPA-SITE.                                   06/15/93
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SEQNBR*...+... 1 ...+... 2 ...+... 3 ...+... 4 ...+... 5 ...+... 6 ...+... 7 ...+... 8 ...+... 9 ...+... 0
429400            MOVE PIR-POOL-HT-SPA-SEC TO    WR1-POOL-SPA-SECU.                                    06/15/93
429500       *    MOVE PIR-INSP-REQ-DATE TO      WR1-ORDR-DT.                                          01/06/94
429600            IF PIR-INSP-REQ-DATE IS NUMERIC                                                      07/21/95
429700 Y2KDEL*        MOVE PIR-INSP-REQ-DATE  TO WR1-ORDR-DT                                          06/12/98
429800 Y2KADD         MOVE PIR-INSP-REQ-DATE  TO CD-INPUT-DATE                                        06/12/98
429900 Y2KADD         PERFORM 9999-CONVERT-MDY-TO-MDYY                                                06/12/98
[redacted] Y2KADD     MOVE CD-OUTPUT-DATE (1:8) TO WR1-ORDR-DT                                        06/12/98
430100            ELSE                                                                                 07/21/95
430200                MOVE ZERO               TO WR1-ORDR-DT.                                          08/07/95
430300            MOVE PIR-INSP-REQ-SRC TO       WR1-REQ-SRC.                                          06/15/93
430400            MOVE PIR-REQUESTOR-CODE TO     WR1-REQ-CODE.                                         06/15/93
430500            IF PIR-INSP-COMP-DATE IS NUMERIC                                                     04/27/94
430600            THEN                                                                                 04/27/94
430700       *NS     MOVE PIR-INSP-COMP-DATE TO  WR1-COMP-DT                                          09/14/99
430800 Y2KDEL*        MULTIPLY PIR-INSP-COMP-DATE BY 10000.01                                         04/02/98
430900 Y2KDEL*             GIVING WS-PIR-COMP-DATE                                                    04/02/98
431000 Y2KADD                                                                                        04/02/98
431100 Y2KADD          MOVE PIR-INSP-COMP-DATE TO CD-INPUT-DATE                                       06/12/98
431200 Y2KADD*         PERFORM 9999-CONVERT-MDYY-TO-YYMD                                              06/12/98
431300 Y2KADD*NS       PERFORM 9999-CONVERT-MDY-TO-YMD                                                09/14/99
431400 Y2KADD          PERFORM 9999-CONVERT-MDY-TO-MDYY                                               09/14/99
431500 Y2KADD          MOVE CD-OUTPUT-DATE (1:8) TO WR1-COMP-DT                                       09/14/99
431600 Y2KADD          MOVE PIR-INSP-COMP-DATE TO CD-INPUT-DATE                                       09/14/99
431700 Y2KADD          PERFORM 9999-CONVERT-MDY-TO-YYMD                                               09/14/99
431800 Y2KADD          MOVE CD-OUTPUT-DATE (1:8) TO WS-PIR-COMP-DATE                                  09/14/99
431900            ELSE                                                                                 04/27/94
432000                MOVE ZEROES TO              WS-PIR-COMP-DATE                                     08/07/95
432100                MOVE ZEROES TO              WR1-COMP-DT.                                         04/27/94
432200            MOVE PIR-CARD-LEFT-AT-PROP TO  WR1-CARD-LEFT.                                        06/15/93
432300            IF PIR-FIRST-KNOWN-VAC-DT IS NUMERIC                                                 04/27/94
432400            THEN                                                                                 04/27/94
432500 Y2KDEL*         MOVE PIR-FIRST-KNOWN-VAC-DT TO WR1-1ST-VAC-DT                                  06/12/98
432600 Y2KADD          MOVE PIR-FIRST-KNOWN-VAC-DT TO CD-INPUT-DATE                                   06/12/98
432700 Y2KADD          PERFORM 9999-CONVERT-MDY-TO-MDYY                                               06/12/98
[redacted] Y2KADD      MOVE CD-OUTPUT-DATE (1:8)   TO WR1-1ST-VAC-DT                                 06/12/98
432900            ELSE                                                                                 04/27/94
433000                MOVE ZEROES TO                 WR1-1ST-VAC-DT.                                   04/27/94
433100            MOVE PIR-OCC-CODE TO           WR1-OCC-STATUS.                                       06/15/93
433200            MOVE PIR-FIRST-TIME-VAC TO     WR1-1ST-VAC-CD.                                       06/15/93
433300            MOVE PIR-OCC-VERIFIED TO       WR1-OCC-VERIFY.                                       06/15/93
433400            MOVE PIR-OCC-VERIFIED-OTHER TO WR1-OCC-VER-OTH.                                      06/15/93
433500            MOVE PIR-INSP-NAME-CODE TO     WR1-INSP-NAME.                                        06/15/93
433600            MOVE PIR-EXT-PROP-COND TO      WR1-EXT-CONDITION.                                    06/15/93
433700            MOVE PIR-REQ-DEPT TO           WR1-REQ-DEPT.                                         06/15/93
433800            MOVE PIR-DESC-PART-VAC TO      WR1-PART-VAC.                                         06/15/93
433900            MOVE PIR-NEIGH-COND-CODE TO    WR1-NBH-COND.                                         06/15/93
434000            MOVE PIR-PER-PROP-SITE TO      WR1-PERS-PROP-ONSITE.                                 06/15/93
434100            MOVE PIR-PROP-FOR-SALE TO      WR1-PROP-FOR-SALE.                                    06/15/93
434200            MOVE PIR-BROKER-NAME TO        WR1-BROKER-NAME.                                      06/15/93
434300            MOVE PIR-BROKER-TEL TO         WR1-BROKER-TELE.                                      06/15/93
434400            MOVE PIR-INSP-ADDR TO          WR1-INSP-ADDR.                                        06/15/93
434500            MOVE PIR-INSP-TYPE TO          WR1-INSP-TYP.                                         06/15/93
434600            MOVE PIR-INSP-TYPE-MOD TO      WR1-INSP-TYP-MOD.                                     06/15/93
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SEQNBR*...+... 1 ...+... 2 ...+... 3 ...+... 4 ...+... 5 ...+... 6 ...+... 7 ...+... 8 ...+... 9 ...+... 0
434700                                                                                                  06/11/93
434800       *********************************                                                          06/10/93
434900        3202-PROCESS-PIR-2.                                                                       06/14/93
435000       *********************************                                                          06/10/93
435100                                                                                                  06/11/93
435200            MOVE PIR-2-LOAN-NUM TO         WR1-LOAN.                                             06/15/93
435300            MOVE WK-PIR-SEQ TO             WR1-SEQ.                                              07/24/95
435400            MOVE PIR-2-UTIL-ELEC TO        WR1-ELEC-ON.                                          06/15/93
435500            MOVE PIR-2-UTIL-GAS TO         WR1-GAS-ON.                                           06/15/93
435600            MOVE PIR-2-UTIL-WATER TO       WR1-WATER-ON.                                         06/15/93
435700            MOVE PIR-2-MAINT-REC TO        WR1-MAINT-RECOMM.                                     06/15/93
435800            MOVE PIR-2-ACT-CHG-LOCKS TO    WR1-CHANGE-LOCKS.                                     06/15/93
435900            MOVE PIR-2-ACT-RPL-GLASS TO    WR1-REPL-GLASS.                                       06/15/93
436000            MOVE PIR-2-ACT-BRD-SCRN TO     WR1-BOARD-SCREEN.                                     06/15/93
436100            MOVE PIR-2-ACT-WINTERIZE TO    WR1-WINTERIZE.                                        06/15/93
436200            MOVE PIR-2-ACT-CUT-GRASS TO    WR1-CUT-GRASS.                                        06/15/93
436300            MOVE PIR-2-ACT-SEC-POOL TO     WR1-SEC-HTUB-SPA.                                     06/15/93
436400            MOVE PIR-2-ACT-RMV-DEBRIS TO   WR1-REMV-DEBRIS.                                      06/15/93
436500            MOVE PIR-2-ACT-OTHER TO        WR1-RECOMM-OTH.                                       06/15/93
436600            MOVE PIR-2-REC-OTHER TO        WR1-RECOMM-OTH-D.                                     06/15/93
436700            IF PIR-2-PHOTOS-FORWARD IS NUMERIC                                                   04/27/94
436800            THEN                                                                                 04/27/94
436900               MOVE PIR-2-PHOTOS-FORWARD TO   WR1-NBR-PHOTOS                                     04/27/94
437000            ELSE                                                                                 04/27/94
437100               MOVE ZEROES TO                 WR1-NBR-PHOTOS.                                    04/27/94
437200            MOVE PIR-2-PHONE-VERIF TO      WR1-PHONE-VER.                                        06/15/93
437300            MOVE PIR-2-CORR-PRIM-PHN TO    WR1-CORR-PHONE1.                                      06/15/93
437400            MOVE PIR-2-CORR-PRIM-PHN-LOC TO WR1-PHONE1-CODE.                                     06/15/93
437500            MOVE PIR-2-CORR-ALT1-PHN TO    WR1-CORR-PHONE2.                                      06/15/93
437600            MOVE PIR-2-CORR-ATL1-PHN-LOC TO WR1-PHONE2-CODE.                                     06/15/93
437700            MOVE PIR-2-CORR-ALT2-PHN TO    WR1-CORR-PHONE3.                                      06/15/93
437800            MOVE PIR-2-CORR-ALT2-PHN-LOC TO WR1-PHONE3-CODE.                                     06/15/93
437900            IF PIR-2-FEE-DUE-PHOTO IS NUMERIC                                                    04/27/94
438000            THEN                                                                                 04/27/94
438100               MOVE PIR-2-FEE-DUE-PHOTO TO    WR1-FEE-PHOTO                                     04/27/94
438200            ELSE                                                                                 04/27/94
438300               MOVE ZEROES TO                 WR1-FEE-PHOTO.                                    04/27/94
438400            IF PIR-2-FEE-DUE-INSP IS NUMERIC                                                     04/27/94
438500            THEN                                                                                 04/27/94
438600               MOVE PIR-2-FEE-DUE-INSP TO     WR1-FEE-INSP                                      04/27/94
438700            ELSE                                                                                 04/27/94
438800               MOVE ZEROES TO                 WR1-FEE-INSP.                                     04/27/94
438900            IF PIR-2-FEE-DUE-OTHER IS NUMERIC                                                    04/27/94
439000            THEN                                                                                 04/27/94
439100               MOVE PIR-2-FEE-DUE-OTHER TO    WR1-FEE-OTHER                                     04/27/94
439200            ELSE                                                                                 04/27/94
439300               MOVE ZEROES TO                 WR1-FEE-OTHER.                                    04/27/94
439400            IF PIR-2-FEE-DUE-CANC IS NUMERIC                                                     04/27/94
439500            THEN                                                                                 04/27/94
439600               MOVE PIR-2-FEE-DUE-CANC TO     WR1-FEE-CANCL                                     04/27/94
439700            ELSE                                                                                 04/27/94
439800               MOVE ZEROES TO                 WR1-FEE-CANCL.                                    04/27/94
439900            IF PIR-2-FEE-DUE-TOTAL IS NUMERIC                                                    04/27/94
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SEQNBR*...+... 1 ...+... 2 ...+... 3 ...+... 4 ...+... 5 ...+... 6 ...+... 7 ...+... 8 ...+... 9 ...+... 0
440000            THEN                                                                                  04/27/94
440100               MOVE PIR-2-FEE-DUE-TOTAL TO    WR1-FEE-TOTAL                                      04/27/94
440200            ELSE                                                                                  04/27/94
440300               MOVE ZEROES TO                 WR1-FEE-TOTAL.                                     04/27/94
440400                                                                                                   06/11/93
440500       *********************************                                                           06/10/93
440600        3203-PROCESS-PIR-3.                                                                        06/14/93
440700       *********************************                                                           06/10/93
440800                                                                                                   06/11/93
440900            MOVE PIR-3-LOAN-NUM TO         WR2-LOAN.                                             06/15/93
441000            MOVE WK-PIR-SEQ TO             WR2-SEQ.                                              07/24/95
441100            MOVE PIR-3-RENTER-NAME TO      WR2-RENTER-NAME.                                      06/15/93
441200            MOVE PIR-3-RENT-PD-TO TO       WR2-RENT-PD-TO.                                       06/15/93
441300            MOVE PIR-3-RENT-PAYEE-ADD1 TO  WR2-PAYEE-ADDR1.                                      06/15/93
441400            MOVE PIR-3-RENT-PAYEE-ADD2 TO  WR2-PAYEE-ADDR2.                                      06/15/93
441500            MOVE PIR-3-RENT-DELQ TO        WR2-RENT-DELQ.                                        06/15/93
441600            IF PIR-3-RENT-AMT IS NUMERIC                                                         04/27/94
441700            THEN                                                                                 04/27/94
441800               MOVE PIR-3-RENT-AMT TO         WR2-RENT-AMT                                       04/27/94
441900            ELSE                                                                                 04/27/94
442000               MOVE ZEROES TO                 WR2-RENT-AMT.                                      04/27/94
442100                                                                                                   06/11/93
442200       *********************************                                                           06/10/93
442300        3204-PROCESS-PIR-4.                                                                        06/14/93
442400       *********************************                                                           06/10/93
442500                                                                                                   06/11/93
442600            MOVE PIR-4-LOAN-NUM TO         WR3-LOAN.                                             06/15/93
442700            MOVE WK-PIR-SEQ TO             WR3-SEQ.                                              07/24/95
442800            MOVE PIR-4-COMMENTS1 TO        WR3-COMM-1.                                           06/15/93
442900            MOVE PIR-4-COMMENTS2 TO        WR3-COMM-2.                                           06/15/93
443000                                                                                                   06/11/93
443100       *********************************                                                           06/10/93
443200        3205-PROCESS-PIR-5.                                                                        06/14/93
443300       *********************************                                                           06/10/93
443400                                                                                                   06/11/93
443500            MOVE PIR-5-LOAN-NUM TO         WR3-LOAN.                                             06/15/93
443600            MOVE WK-PIR-SEQ TO             WR3-SEQ.                                              07/24/95
443700            MOVE PIR-5-COMMENTS1 TO        WR3-COMM-3.                                           06/15/93
443800            MOVE PIR-5-COMMENTS2 TO        WR3-COMM-4.                                           06/15/93
443900                                                                                                   06/11/93
444000       *********************************                                                           06/10/93
444100        3206-PROCESS-PIR-6.                                                                        06/14/93
444200       *********************************                                                           06/10/93
444300                                                                                                   06/11/93
444400            MOVE PIR-6-LOAN-NUM TO         WR3-LOAN.                                             06/15/93
444500            MOVE WK-PIR-SEQ TO             WR3-SEQ.                                              07/24/95
444600            MOVE PIR-6-COMMENTS1 TO        WR3-COMM-5.                                           06/15/93
444700            MOVE PIR-6-COMMENTS2 TO        WR3-COMM-6.                                           06/15/93
444800                                                                                                   06/11/93
444900       *********************************                                                           06/10/93
445000        3207-PROCESS-PIR-7.                                                                        06/14/93
445100       *********************************                                                           06/10/93
445200                                                                                                   06/11/93
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SEQNBR*...+... 1 ...+... 2 ...+... 3 ...+... 4 ...+... 5 ...+... 6 ...+... 7 ...+... 8 ...+... 9 ...+... 0
445300            MOVE PIR-7-LOAN-NUM TO         WR7-LOAN.                                          06/15/93
445400            MOVE WK-PIR-SEQ TO             WR7-SEQ.                                           07/24/95
445500            MOVE PIR-7-PROP-ADD1 TO        WR7-PROP-ADDR1.                                    06/15/93
445600            MOVE PIR-7-PROP-ADD2 TO        WR7-PROP-ADDR2.                                    06/15/93
445700            MOVE PIR-7-PROP-CITY TO        WR7-PROP-CITY.                                     06/15/93
445800            MOVE PIR-7-PROP-STATE TO       WR7-PROP-STATE.                                    06/15/93
445900            MOVE PIR-7-PROP-ZIP TO         WR7-PROP-ZIP.                                      06/15/93
446000            MOVE PIR-7-MAIL-ADD1 TO        WR7-MAIL-ADDR1.                                    06/15/93
446100                                                                                              06/11/93
446200       *********************************                                                      06/10/93
446300        3208-PROCESS-PIR-8.                                                                   06/14/93
446400       *********************************                                                      06/10/93
446500                                                                                              06/11/93
446600            MOVE PIR-8-LOAN-NUM TO         WR7-LOAN.                                          06/15/93
446700            MOVE WK-PIR-SEQ TO             WR7-SEQ.                                           07/24/95
446800            MOVE PIR-8-MAIL-ADD2 TO        WR7-MAIL-ADDR2.                                    06/15/93
446900            MOVE PIR-8-MAIL-ADD3 TO        WR7-MAIL-ADDR3.                                    06/15/93
447000            MOVE PIR-8-MAIL-ADD4 TO        WR7-MAIL-ADDR4.                                    06/15/93
447100            MOVE PIR-8-MAIL-CITY TO        WR7-MAIL-CITY.                                     06/15/93
447200            MOVE PIR-8-MAIL-STATE TO       WR7-MAIL-STATE.                                    06/15/93
447300            MOVE PIR-8-MAIL-ZIP TO         WR7-MAIL-ZIP.                                      06/15/93
447400                                                                                              06/11/93
447500       *********************************                                                      06/10/93
447600        3209-PROCESS-PIR-9.                                                                   06/14/93
447700       *********************************                                                      06/10/93
447800                                                                                              06/11/93
447900            MOVE PIR-9-LOAN-NUM TO         WR1-LOAN.                                          06/15/93
448000            MOVE WK-PIR-SEQ TO             WR1-SEQ.                                           07/24/95
448100            MOVE PIR-9-IP-FIRE TO          WR1-IP-FIRE-DAMG.                                  06/15/93
448200            MOVE PIR-9-IP-NEGLECT TO       WR1-IP-NEGLECT.                                    06/15/93
448300            MOVE PIR-9-IP-VANDAL TO        WR1-IP-VANDALS.                                    06/15/93
448400            MOVE PIR-9-IP-FREEZE TO        WR1-IP-FREEZE.                                     06/15/93
448500            MOVE PIR-9-IP-STORM TO         WR1-IP-STORM-DAMG.                                 06/15/93
448600            MOVE PIR-9-IP-LEAK TO          WR1-IP-ROOF-LEAK.                                  06/15/93
448700            MOVE PIR-9-IP-FLOOD TO         WR1-IP-FLOOD-DAMG.                                 06/15/93
448800            MOVE PIR-9-IP-ENVIRON TO       WR1-IP-ENV-HAZD.                                   06/15/93
448900            MOVE PIR-9-IP-UTD TO           WR1-IP-UNDETERMINED.                               06/15/93
449000            MOVE PIR-9-IP-OTHER TO         WR1-IP-OTHER.                                      08/11/93
449100            MOVE PIR-9-IP-DESCR TO         WR1-IP-DESC.                                       06/15/93
449200            MOVE PIR-9-EP-FIRE TO          WR1-EP-FIRE-DAMG.                                  06/15/93
449300            MOVE PIR-9-EP-NEGLECT TO       WR1-EP-NEGLECT.                                    06/15/93
449400            MOVE PIR-9-EP-VANDAL TO        WR1-EP-VANDALS.                                    06/15/93
449500            MOVE PIR-9-EP-FREEZE TO        WR1-EP-FREEZE.                                     06/15/93
449600            MOVE PIR-9-EP-STORM TO         WR1-EP-STORM-DAMG.                                 06/15/93
449700            MOVE PIR-9-EP-LEAK TO          WR1-EP-ROOF-LEAK.                                  06/15/93
449800            MOVE PIR-9-EP-FLOOD TO         WR1-EP-FLOOD-DAMG.                                 06/15/93
449900            MOVE PIR-9-EP-ENVIRON TO       WR1-EP-ENV-HAZD.                                   06/15/93
450000            MOVE PIR-9-EP-UTD TO           WR1-EP-UNDETERMINED.                               06/15/93
450100            MOVE PIR-9-EP-OTHER TO         WR1-EP-OTHER.                                      06/15/93
450200            MOVE PIR-9-EP-DESCR TO         WR1-EP-DESC.                                       06/15/93
450300            MOVE PIR-9-PROP-SEC TO         WR1-PROP-SECURED.                                  06/27/94
450400            MOVE PIR-9-WIN-BROKE TO        WR1-WINDOWS-BROK.                                  06/15/93
450500            MOVE PIR-9-DOOR-WIN-BRD TO     WR1-DRS-WDWS-BOARD.                                06/15/93
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SOURCE FILE . . . . . CUSLSAMSRC/QCBLSRC
MEMBER PRI005C

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SEQNBR*...+... 1 ...+... 2 ...+... 3 ...+... 4 ...+... 5 ...+... 6 ...+... 7 ...+... 8 ...+... 9 ...+... 0
450600            MOVE PIR-9-AMT-BKN-BRD TO      WR1-OPNS-BROKE-BOARD.                                  06/15/93
450700            MOVE PIR-9-PREV-WINTER TO      WR1-PREV-WINTERZED.                                    06/15/93
450800            MOVE PIR-9-WINTER-TAGS TO      WR1-PREV-WTERZ-TAG.                                    06/15/93
450900            MOVE PIR-9-AMT-DEBRIS TO       WR1-AMT-DEBRIS.                                        06/15/93
451000            MOVE PIR-9-HEIGHT-GRASS TO     WR1-HT-GRASS.                                          06/15/93
451100            MOVE PIR-9-ACT-NEEDED-SHRUB TO WR1-TRIM-SHRUBS.                                       06/15/93
451200                                                                                                  06/11/93
451300       *********************************                                                        06/10/93
451400        3299-PROCESS-PIR-99.                                                                      06/14/93
451500       *********************************                                                        06/10/93
451600                                                                                                  06/11/93
451700            MOVE PIR-99-LOAN-NUM TO        WR8-LOAN.                                              06/15/93
451800            MOVE WK-PIR-SEQ TO             WR8-SEQ.                                               07/24/95
451900            MOVE PIR-99-FREE-FORM TO       WR8-FREE-FORM.                                         06/15/93
452000                                                                                                  06/11/93
452100 ARN01  *********************************                                                        05/12/15
452200      |     3299-PROCESS-PIR-50.                                                                  05/12/15
452300      |    *********************************                                                        05/12/15
452400      |         MOVE "PRI005C" TO WR50-CREATED-BY.                                                05/12/15
452500      |         MOVE PIR-50-LOAN-NUM TO WR50-LOAN-NUM.                                            05/12/15
452600      |         MOVE WK-PIR-SEQ TO WR50-SEQ-NUM.                                                  05/12/15
452700      |         MOVE WS-CURR-DATE-R TO CD-INPUT-DATE.                                             05/12/15
452800      |         PERFORM 9999-CONVERT-MDYY-TO-YYMD.                                                05/12/15
[redacted]  |         MOVE CD-OUTPUT-DATE (1:8) TO WR50-DATE-ADD.                                       05/12/15
453000      |         MOVE PIR-50-ABL-ACC-PRO TO WR50-ABL-ACC-PRO.                                      05/12/15
453100      |         MOVE PIR-50-UABL-ACC-REA TO WR50-UABL-ACC-REA.                                    05/12/15
453200      |         MOVE PIR-50-VPR-MUNI TO WR50-VPR-MUNI.                                            05/12/15
453300      |         MOVE PIR-50-COD-VIO TO WR50-COD-VIO.                                              05/12/15
453400      |         MOVE PIR-50-COD-VIO-REA TO WR50-COD-VIO-REA.                                      05/12/15
453500      |         MOVE PIR-50-BAD-ADD-REA TO WR50-BAD-ADD-REA.                                      05/12/15
453600      |         MOVE PIR-50-CAS-NUM TO WR50-CAS-NUM.                                              05/12/15
453700      |         MOVE PIR-50-LOK-BOX TO WR50-LOC-BOX.                                              05/12/15
453800      |         MOVE PIR-50-LOK-BOX-COD TO WR50-LOC-BOX-COD.                                      05/12/15
453900 ARN01       MOVE PIR-50-COM-NUM TO WR50-COM-NUM.                                                05/12/15
454000                                                                                                  05/12/15
454100                                                                                                  05/12/15
454200       *********************************                                                        06/10/93
454300        3301-PROCESS-CFS-1.                                                                       06/14/93
454400       *********************************                                                        06/10/93
454500                                                                                                  06/11/93
454600            MOVE CFS-LOAN-NUM TO           WR4-LOAN.                                              06/15/93
454700            MOVE WK-PIR-SEQ TO             WR4-SEQ.                                               07/24/95
454800            MOVE CFS-PER-INT TO            WR4-PERS-INTVWD.                                       06/15/93
454900            MOVE CFS-INTV-CODE TO          WR4-INTVWEE-CD.                                        06/15/93
455000            MOVE CFS-INTV-OTHER TO         WR4-INTVWEE-OTHER.                                     06/15/93
455100            MOVE CFS-INTV-ATT-CODE TO      WR4-INTVWEE-ATT.                                       06/15/93
455200            MOVE CFS-DELQ-REASON-CODE TO   WR4-REASON-CD.                                         06/15/93
455300            MOVE CFS-OWNS-OTHER-FHA TO     WR4-OTH-FHA.                                           06/15/93
455400            IF CFS-DEPEND-COUNT IS NUMERIC                                                        04/27/94
455500            THEN                                                                                  04/27/94
455600               MOVE CFS-DEPEND-COUNT TO       WR4-DEP-COUNT                                       04/27/94
455700            ELSE                                                                                  04/27/94
455800               MOVE ZEROES TO                 WR4-DEP-COUNT.                                      04/27/94
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SOURCE FILE . . . . . CUSLSAMSRC/QCBLSRC
MEMBER PRI005C

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SEQNBR*...+... 1 ...+... 2 ...+... 3 ...+... 4 ...+... 5 ...+... 6 ...+... 7 ...+... 8 ...+... 9 ...+... 0
455900            MOVE CFS-MILITARY-SVC TO       WR4-IN-MILITARY.                                  08/19/93
456000                                                                                             06/11/93
456100       *********************************                                                     06/10/93
456200        3302-PROCESS-CFS-2.                                                                  06/14/93
456300       *********************************                                                     06/10/93
456400                                                                                             06/11/93
456500            MOVE CFS-2-LOAN-NUM TO         WR5-LOAN.                                         06/15/93
456600            MOVE WK-PIR-SEQ TO             WR5-SEQ.                                          07/24/95
456700       *    MOVE CFS-2-INCOME-NBR TO       WR5-NBR.                                          08/28/96
456800            IF CFS-2-INCOME-NBR IS NUMERIC                                                   08/28/96
456900            THEN                                                                             08/28/96
457000               MOVE CFS-2-INCOME-NBR TO   WR5-NBR                                            08/28/96
457100            ELSE                                                                             08/28/96
457200               MOVE ZEROES TO                 WR5-NBR.                                       08/28/96
457300            MOVE CFS-2-INCOME-TYPE TO      WR5-INC-TYP.                                      06/15/93
457400            MOVE CFS-2-INCOME-NAME TO      WR5-INC-NAME.                                     06/15/93
457500            MOVE CFS-2-INCOME-FREQ TO      WR5-INC-FREQ.                                     06/15/93
457600            MOVE CFS-2-INCOME-FLAG-CODE TO WR5-INC-CODE.                                     06/15/93
457700            IF CFS-2-INCOME-PAY-AMT IS NUMERIC                                               04/27/94
457800            THEN                                                                             04/27/94
457900               MOVE CFS-2-INCOME-PAY-AMT TO   WR5-INC-AMT                                    04/27/94
458000            ELSE                                                                             04/27/94
458100               MOVE ZEROES TO                 WR5-INC-AMT.                                   04/27/94
458200            IF CFS-2-TENURE-YRS IS NUMERIC                                                   04/27/94
458300            THEN                                                                             04/27/94
458400               MOVE CFS-2-TENURE-YRS TO       WR5-TEN-YRS                                   04/27/94
458500            ELSE                                                                             04/27/94
458600               MOVE ZEROES TO                 WR5-TEN-YRS.                                  04/27/94
458700            IF CFS-2-TENURE-MTHS IS NUMERIC                                                  04/27/94
458800            THEN                                                                             04/27/94
458900               MOVE CFS-2-TENURE-MTHS TO      WR5-TEN-MOS                                   04/27/94
459000            ELSE                                                                             04/27/94
459100               MOVE ZEROES TO                 WR5-TEN-MOS.                                  04/27/94
459200                                                                                             06/11/93
459300       *********************************                                                     08/12/93
459400        3303-PROCESS-CFS2-2.                                                                 08/12/93
459500       *********************************                                                     08/12/93
459600                                                                                             08/12/93
459700            MOVE CFS-2-LOAN-NUM TO          WR5-LOAN.                                        08/12/93
459800            MOVE WK-PIR-SEQ TO              WR5-SEQ.                                         07/24/95
459900       *    MOVE CFS-2-INCOME2-NBR TO       WR5-NBR.                                         08/28/96
460000            IF CFS-2-INCOME2-NBR IS NUMERIC                                                  08/28/96
460100            THEN                                                                             08/28/96
460200               MOVE CFS-2-INCOME2-NBR TO   WR5-NBR                                           08/28/96
460300            ELSE                                                                             08/28/96
460400               MOVE ZEROES TO                  WR5-NBR.                                      08/28/96
460500            MOVE CFS-2-INCOME2-TYPE TO      WR5-INC-TYP.                                     08/12/93
460600            MOVE CFS-2-INCOME2-NAME TO      WR5-INC-NAME.                                    08/12/93
460700            MOVE CFS-2-INCOME2-FREQ TO      WR5-INC-FREQ.                                    08/12/93
460800            MOVE CFS-2-INCOME2-FLAG-CODE TO WR5-INC-CODE.                                    08/12/93
460900            IF CFS-2-INCOME2-PAY-AMT IS NUMERIC                                              04/27/94
461000            THEN                                                                             04/27/94
461100               MOVE CFS-2-INCOME2-PAY-AMT TO   WR5-INC-AMT                                   04/27/94
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SOURCE FILE . . . . . CUSLSAMSRC/QCBLSRC
MEMBER PRI005C

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SEQNBR*...+... 1 ...+... 2 ...+... 3 ...+... 4 ...+... 5 ...+... 6 ...+... 7 ...+... 8 ...+... 9 ...+... 0
461200            ELSE                                                                                  04/27/94
461300               MOVE ZEROES TO                  WR5-INC-AMT.                                       04/27/94
461400            IF CFS-2-TENURE2-YRS IS NUMERIC                                                       04/27/94
461500            THEN                                                                                  04/27/94
461600               MOVE CFS-2-TENURE2-YRS TO       WR5-TEN-YRS                                        04/27/94
461700            ELSE                                                                                  04/27/94
461800               MOVE ZEROES TO                  WR5-TEN-YRS.                                       04/27/94
461900            IF CFS-2-TENURE2-MTHS IS NUMERIC                                                      04/27/94
462000            THEN                                                                                  04/27/94
462100               MOVE CFS-2-TENURE2-MTHS TO      WR5-TEN-MOS                                        04/27/94
462200            ELSE                                                                                  04/27/94
462300               MOVE ZEROES TO                  WR5-TEN-MOS.                                       04/27/94
462400                                                                                                  08/12/93
462500       *********************************                                                          06/10/93
462600        3304-PROCESS-CFS-4.                                                                       06/14/93
462700       *********************************                                                          06/10/93
462800                                                                                                  06/11/93
462900            MOVE CFS-4-LOAN-NUM TO         WR6-LOAN.                                              06/15/93
463000            MOVE WK-PIR-SEQ TO             WR6-SEQ.                                               07/24/95
463100       *    MOVE CFS-4-OBLIG-NBR TO        WR6-NBR.                                               08/28/96
463200            IF CFS-4-OBLIG-NBR IS NUMERIC                                                         08/28/96
463300            THEN                                                                                  08/28/96
463400               MOVE CFS-4-OBLIG-NBR TO        WR6-NBR                                            08/28/96
463500            ELSE                                                                                  08/28/96
463600               MOVE ZEROES TO                 WR6-NBR.                                           08/28/96
463700            MOVE CFS-4-OBLIG-TYPE TO       WR6-OBL-TYP.                                           06/15/93
463800            MOVE CFS-4-OBLIG-NAME TO       WR6-OBL-NAME.                                          06/15/93
463900            IF CFS-4-OBLIG-BAL IS NUMERIC                                                         04/27/94
464000            THEN                                                                                  04/27/94
464100               MOVE CFS-4-OBLIG-BAL TO        WR6-OBL-BAL                                        04/27/94
464200            ELSE                                                                                  04/27/94
464300               MOVE ZEROES TO                 WR6-OBL-BAL.                                       04/27/94
464400            IF CFS-4-OBLIG-PAY IS NUMERIC                                                         04/27/94
464500            THEN                                                                                  04/27/94
464600               MOVE CFS-4-OBLIG-PAY TO        WR6-OBL-PMT                                        04/27/94
464700            ELSE                                                                                  04/27/94
464800               MOVE ZEROES TO                 WR6-OBL-PMT.                                       04/27/94
464900            MOVE CFS-4-OBLIG-PAY-FREQ TO   WR6-OBL-FREQ.                                          06/15/93
465000            IF CFS-4-OBLIG-DELQ IS NUMERIC                                                        04/27/94
465100            THEN                                                                                  04/27/94
465200               MOVE CFS-4-OBLIG-DELQ TO       WR6-DLQ-PMTS                                       04/27/94
465300            ELSE                                                                                  04/27/94
465400               MOVE ZEROES TO                 WR6-DLQ-PMTS.                                      04/27/94
465500                                                                                                  06/11/93
465600       *********************************                                                          08/12/93
465700        3305-PROCESS-CFS2-4.                                                                      08/12/93
465800       *********************************                                                          08/12/93
465900                                                                                                  08/12/93
466000            MOVE CFS-4-LOAN-NUM TO          WR6-LOAN.                                             08/12/93
466100            MOVE WK-PIR-SEQ TO              WR6-SEQ.                                              07/24/95
466200       *    MOVE CFS-4-OBLIG2-NBR TO        WR6-NBR.                                              08/28/96
466300            IF CFS-4-OBLIG2-NBR IS NUMERIC                                                        08/28/96
466400            THEN                                                                                  08/28/96
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SOURCE FILE . . . . . CUSLSAMSRC/QCBLSRC
MEMBER PRI005C

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SEQNBR*...+... 1 ...+... 2 ...+... 3 ...+... 4 ...+... 5 ...+... 6 ...+... 7 ...+... 8 ...+... 9 ...+... 0
466500              MOVE CFS-4-OBLIG2-NBR TO        WR6-NBR                                          08/28/96
466600            ELSE                                                                               08/28/96
466700               MOVE ZEROES TO                 WR6-NBR.                                         08/28/96
466800            MOVE CFS-4-OBLIG2-TYPE TO       WR6-OBL-TYP.                                       08/12/93
466900            MOVE CFS-4-OBLIG2-NAME TO       WR6-OBL-NAME.                                      08/12/93
467000            IF CFS-4-OBLIG2-BAL IS NUMERIC                                                     04/27/94
467100            THEN                                                                               04/27/94
467200               MOVE CFS-4-OBLIG2-BAL TO        WR6-OBL-BAL                                     04/27/94
467300            ELSE                                                                               04/27/94
467400               MOVE ZEROES TO                 WR6-OBL-BAL.                                     04/27/94
467500            IF CFS-4-OBLIG2-PAY IS NUMERIC                                                     04/27/94
467600            THEN                                                                               04/27/94
467700               MOVE CFS-4-OBLIG2-PAY TO        WR6-OBL-PMT                                     04/27/94
467800            ELSE                                                                               04/27/94
467900               MOVE ZEROES TO                 WR6-OBL-PMT.                                     04/27/94
468000            MOVE CFS-4-OBLIG2-PAY-FREQ TO   WR6-OBL-FREQ.                                      08/12/93
468100            IF CFS-4-OBLIG2-DELQ IS NUMERIC                                                    04/27/94
468200            THEN                                                                               04/27/94
468300               MOVE CFS-4-OBLIG2-DELQ TO       WR6-DLQ-PMTS                                    04/27/94
468400            ELSE                                                                               04/27/94
468500               MOVE ZEROES TO                 WR6-DLQ-PMTS.                                    04/27/94
468600                                                                                               08/12/93
468700       /                                                                                       06/10/93
468800       *********************************                                                       06/11/93
468900        5000-READ-TAPE-FILE.                                                                   06/11/93
469000       *********************************                                                       06/11/93
469100                                                                                               06/11/93
469200            READ TAPE-RESULT-FILE                                                              06/11/93
469300               AT END SET END-OF-RECS-YES TO TRUE.                                             06/11/93
469400                                                                                               06/11/93
469500            IF TAPE-REC-ID = "PIR"                                                             06/15/93
469600            THEN                                                                               06/15/93
469700               SET PIR-FOUND-YES TO TRUE                                                       06/15/93
469800            ELSE                                                                               06/15/93
469900            IF TAPE-REC-ID = "CFS"                                                             06/15/93
470000            THEN                                                                               06/15/93
470100               SET CFS-FOUND-YES TO TRUE.                                                      06/15/93
470200                                                                                               06/15/93
470300            MOVE SRVPIRT-STATUS TO FILE-RETURN-CODE.                                           06/11/93
470400                                                                                               06/11/93
470500       *********************************                                                       06/09/93
470600        5100-READ-FACTORS-FILE.                                                                06/09/93
470700       *********************************                                                       06/09/93
470800       ************************************************                                        06/09/93
470900       *  READ THE FACTORS FILE.                       *                                      06/09/93
471000       ************************************************                                        06/09/93
471100                                                                                               06/09/93
471200            SET FACTOR-FOUND-YES TO TRUE.                                                      06/09/93
471300            READ FACTORS-FILE                                                                  06/09/93
471400                INVALID KEY SET FACTOR-FOUND-NO TO TRUE.                                       06/09/93
471500                                                                                               06/11/93
471600            MOVE SRVFACT-STATUS TO FILE-RETURN-CODE.                                           06/11/93
471700                                                                                               06/11/93
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SOURCE FILE . . . . . CUSLSAMSRC/QCBLSRC
MEMBER PRI005C

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SEQNBR*...+... 1 ...+... 2 ...+... 3 ...+... 4 ...+... 5 ...+... 6 ...+... 7 ...+... 8 ...+... 9 ...+... 0
471800 ROC   **********************************                                                          11/22/99
471900 ROC    5150-READ-SRVCPLAN.                                                                        12/16/99
472000 ROC   **********************************                                                          11/22/99
472100 ROC        SET FACTOR-FOUND-YES TO TRUE.                                                         11/22/99
472200 ROC        READ SRVCPLAN-FILE                                                                    11/22/99
472300 ROC            INVALID KEY SET FACTOR-FOUND-NO TO TRUE                                           11/22/99
472400 ROC                                                                                             11/22/99
472500 ROC        MOVE SRVCPLAN-STATUS TO FILE-RETURN-CODE.                                             11/22/99
472600 ROC   *MJ02D                                                                                    05/12/15
472700 ROC   **********************************                                                        05/12/15
472800 ROC****5155-READ-SRVCPLN5.                                                                      05/12/15
472900 ROC   **********************************                                                        12/08/99
473000 ROC****MJ02  SET FACTOR-FOUND-YES TO TRUE.                                                      05/12/15
473100 ROC****MJ02  READ SRVCPLN5-FILE                                                                 05/12/15
473200 ROC****MJ02     INVALID KEY                                                                    05/12/15
473300 ROC****MJ02     SET FACTOR-FOUND-NO TO TRUE.                                                   05/12/15
473400 ROC                                                                                             05/12/15
473500 ROC   *MJ02D*****************************                                                       05/12/15
473600 ROC****5156-READ-SRVCPLN6.                                                                      05/12/15
473700 ROC   **********************************                                                        12/08/99
473800 ROC****MJ02 SET FACTOR-FOUND-YES TO TRUE.                                                       05/12/15
473900 ROC****MJ02 READ SRVCPLN6-FILE                                                                  05/12/15
474000 ROC****MJ02    INVALID KEY                                                                     05/12/15
474100 ROC****MJ02    SET FACTOR-FOUND-NO TO TRUE.                                                    05/12/15
474200 ROC                                                                                             05/12/15
474300 ROC   *MJ02D*****************************                                                       05/12/15
474400 ROC****5157-READ-SRVCPLN7.                                                                      05/12/15
474500 ROC   **********************************                                                        05/12/15
474600 ROC****MJ02  SET FACTOR-FOUND-YES TO TRUE.                                                      05/12/15
474700 ROC****MJ02  READ SRVCPLN7-FILE                                                                 05/12/15
474800 ROC****MJ02    INVALID KEY                                                                     05/12/15
474900 ROC****MJ02    SET FACTOR-FOUND-NO TO TRUE.                                                    05/12/15
475000 ROC                                                                                             05/12/15
475100 ROC   *MJ02D*****************************                                                       05/12/15
475200 ROC****5158-READ-SRVCPLN8.                                                                      05/12/15
475300 ROC   **********************************                                                        05/12/15
475400 ROC****MJ02  SET FACTOR-FOUND-YES TO TRUE.                                                      05/12/15
475500 ROC****MJ02  READ SRVCPLN8-FILE                                                                 05/12/15
475600 ROC****MJ02    INVALID KEY                                                                     05/12/15
475700 ROC****MJ02    SET FACTOR-FOUND-NO TO TRUE.                                                    05/12/15
475800 ROC                                                                                             12/08/99
475900                                                                                                 05/12/15
476000       **********************************                                                        06/11/93
476100        5200-START-WORK-FILE.                                                                    06/11/93
476200       **********************************                                                        06/11/93
476300       ************************************************                                          06/11/93
476400       *  START THE WORK FILE AT THE BEGINNING RECORD.  *                                        06/11/93
476500       ************************************************                                          06/11/93
476600                                                                                                 06/11/93
476700            MOVE SPACES TO TPR-INC-OMIT-FLAG                                                     06/15/93
476800                           TPR-BR-FC-FLAG                                                        06/15/93
476900                           TPR-LOAN-NUM.                                                         06/15/93
477000                                                                                                 06/11/93
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SOURCE FILE . . . . . CUSLSAMSRC/QCBLSRC
MEMBER PRI005C

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SEQNBR*...+... 1 ...+... 2 ...+... 3 ...+... 4 ...+... 5 ...+... 6 ...+... 7 ...+... 8 ...+... 9 ...+... 0
477100            START TEMP-WORK-FILE                                                                  06/11/93
477200                KEY NOT LESS THAN TEMP-KEY                                                        06/11/93
477300                INVALID KEY SET END-OF-RECS-YES TO TRUE.                                          04/27/94
477400                                                                                                  06/11/93
477500            MOVE PRITMPR-STATUS TO FILE-RETURN-CODE.                                              06/15/93
477600                                                                                                  06/11/93
477700            PERFORM 5250-READ-WORK-FILE.                                                          06/11/93
477800                                                                                                  06/11/93
477900            IF END-OF-RECS-NO                                                                     06/15/93
478000            THEN                                                                                  06/15/93
478100               MOVE TPR-BR-FC-FLAG TO HOLD-BR-FC-FLAG.                                            06/15/93
478200                                                                                                  06/15/93
478300       *********************************                                                          06/11/93
478400        5250-READ-WORK-FILE.                                                                      06/11/93
478500       *********************************                                                          06/11/93
478600       ************************************************                                           06/11/93
478700       *  READ THE WORK FILE.                         *                                          06/11/93
478800       ************************************************                                           06/11/93
478900                                                                                                  06/11/93
479000            READ TEMP-WORK-FILE NEXT RECORD                                                       06/11/93
479100                AT END SET END-OF-RECS-YES TO TRUE.                                               06/11/93
479200                                                                                                  06/11/93
479300            MOVE PRITMPR-STATUS TO FILE-RETURN-CODE.                                              06/15/93
479400                                                                                                  06/11/93
479500       *********************************                                                          06/11/93
479600        5300-READ-PIO-FILE.                                                                       06/11/93
479700       *********************************                                                          06/11/93
479800       ************************************************                                           06/11/93
479900       *  READ THE AUTO INSPECTION FILE               *                                          06/14/93
480000       ************************************************                                           06/11/93
480100                                                                                                  06/11/93
480200            READ AUTO-INSP-FILE                                                                   06/15/93
480300                INVALID KEY MOVE SRVPIO-STATUS TO FILE-RETURN-CODE.                               04/27/94
480400                                                                                                  06/11/93
480500            MOVE SRVPIO-STATUS TO FILE-RETURN-CODE.                                               06/15/93
480600                                                                                                  06/11/93
480700       *********************************                                                          06/14/93
480800        5400-READ-LOAN-MASTER.                                                                    06/14/93
480900       *********************************                                                          06/14/93
481000       ************************************************                                           06/14/93
481100       *  READ THE LOAN MASTER FILE                   *                                          06/14/93
481200       ************************************************                                           06/14/93
481300                                                                                                  06/14/93
481400            READ LOAN-FILE                                                                        06/14/93
481500                INVALID KEY MOVE SRVDSR-STATUS TO FILE-RETURN-CODE.                               06/14/93
481600                                                                                                  06/14/93
481700            MOVE SRVDSR-STATUS TO FILE-RETURN-CODE.                                               06/14/93
481800                                                                                                  06/14/93
481900        5450-READ-LOAN-ALTS.                                                                      12/31/98
482000       ************************************************                                           12/31/98
482100       *  READ THE BALANCE, MISC & ALT1 LOAN FILES.   *                                          12/31/98
482200       *  SAVE BORROWER 2 ALT1 RECORD IN WORKING STORAGE. *                                      12/31/98
482300       ************************************************                                           12/31/98
```

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SOURCE FILE . . . . . CUSLSAMSRC/QCBLSRC
MEMBER PRI005C

```
SEQNBR*...+... 1 ...+... 2 ...+... 3 ...+... 4 ...+... 5 ...+... 6 ...+... 7 ...+... 8 ...+... 9 ...+... 0
482400            MOVE MR010-LOAN-NUM TO A1-LOAN  OF ALT1-RECORD.                                  12/31/98
482500            MOVE 2              TO A1-SEQ   OF ALT1-RECORD.                                  12/31/98
482600            READ ALT1-FILE INTO WS-ALT1-BORR-2                                               12/31/98
482700               INVALID KEY MOVE SRVALT1-STATUS TO FILE-RETURN-CODE.                          12/31/98
482800            MOVE SRVALT1-STATUS TO FILE-RETURN-CODE.                                         12/31/98
482900            IF NOT SUCCESSFUL-RETURN                                                         12/31/98
483000                INITIALIZE ALT1 OF WS-ALT1-BORR-2.                                           12/31/98
483100            MOVE MR010-LOAN-NUM TO A1-LOAN  OF ALT1-RECORD.                                  12/31/98
483200            MOVE 1              TO A1-SEQ   OF ALT1-RECORD.                                  12/31/98
483300            READ ALT1-FILE                                                                   12/31/98
483400               INVALID KEY MOVE SRVALT1-STATUS TO FILE-RETURN-CODE.                          12/31/98
483500            MOVE SRVALT1-STATUS TO FILE-RETURN-CODE.                                         12/31/98
483600            IF NOT SUCCESSFUL-RETURN                                                         12/31/98
483700                INITIALIZE ALT1 OF ALT1-RECORD.                                              12/31/98
483800            MOVE MR010-LOAN-NUM TO M1-LN-NUM.                                                12/31/98
483900 ROC        SET MLD-FOUND TO TRUE.                                                           11/22/99
484000 ROC        SET MLD-CAS-PLAN-FOUND TO TRUE.                                                  08/22/00
484100            READ MISC-LOAN-FILE                                                              11/19/99
484200               INVALID KEY MOVE SRVMLD-STATUS TO FILE-RETURN-CODE                            11/19/99
484300 ROC                    SET MLD-NOT-FOUND TO TRUE.                                          11/22/99
484400 ROC        IF MLD-FOUND AND M1-CORP-ADV-PLN-NBR > ZERO                                      12/16/99
484500 ROC          NEXT SENTENCE                                                                  11/22/99
484600 ROC        ELSE                                                                             11/22/99
484700 DFW          SET MLD-CAS-PLAN-NOT-FOUND TO TRUE.                                            08/22/00
484800                                                                                             05/12/15
484900       * MP01 - Check Corp Exp State                                                         05/12/15
485000 MP01       MOVE MP040-PROP-ST  TO PI0005-STATE.                                           05/12/15
485100 MP01       MOVE SPACES         TO PI0005-RETURN.                                          05/12/15
485200 MP01       CALL "PI0005R2" USING PI0005-ACTION                                            05/12/15
485300 MP01                             PI0005-STATE                                             05/12/15
485400 MP01                             PI0005-RETURN.                                           05/12/15
485500 MP01       MOVE PI0005-RETURN  TO CORP-EXP-STATE.                                         05/12/15
485600       * MP01 - Mode End                                                                     05/12/15
485700                                                                                             11/19/99
485800            MOVE SRVMLD-STATUS TO FILE-RETURN-CODE.                                          12/31/98
485900            IF NOT SUCCESSFUL-RETURN                                                         12/31/98
486000                INITIALIZE RMLD OF MISC-LOAN-RECORD.                                         12/31/98
486100                                                                                             12/31/98
486200       *********************************                                                     06/14/93
486300        5500-START-COLL-I-LAST.                                                              08/13/93
486400       *********************************                                                     06/14/93
486500       ************************************************                                      06/14/93
486600       *  START THE COLLECTION I FILE SRVCOLI AT THE END*                                    06/16/93
486700       *     OF THE RECORDS FOR THAT LOAN NUMBER.       *                                    06/16/93
486800       ************************************************                                      06/14/93
486900                                                                                             06/16/93
487000            START COLLECTION-I-FILE                                                          06/16/93
487100               KEY GREATER THAN EXTERNALLY-DESCRIBED-KEY                                     06/16/93
487200               INVALID KEY MOVE 0 TO COLI-LOAN-NBR.                                          06/16/93
487300                                                                                             06/16/93
487400            MOVE SRVCOLI-STATUS TO FILE-RETURN-CODE.                                         06/16/93
487500                                                                                             06/16/93
487600       *********************************                                                     06/16/93
```

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SOURCE FILE . . . . . CUSLSAMSRC/QCBLSRC
MEMBER PRI005C

```
SEQNBR*...+... 1 ...+... 2 ...+... 3 ...+... 4 ...+... 5 ...+... 6 ...+... 7 ...+... 8 ...+... 9 ...+... 0
487700        5510-START-COLL-I-FIRST.                                                                  08/13/93
487800       ********************************                                                           06/16/93
487900       ************************************************                                           06/16/93
488000       *  START THE COLLECTION I FILE SRVCOLI AT THE    *                                         06/16/93
488100       *     BEGINNING OF THE RECORDS FOR THAT LOAN     *                                         06/16/93
488200       *     NUMBER.                                    *                                         06/16/93
488300       ************************************************                                           06/16/93
488400                                                                                                  06/16/93
488500            START COLLECTION-I-FILE                                                               08/13/93
488600               KEY NOT LESS THAN EXTERNALLY-DESCRIBED-KEY                                         06/16/93
488700               INVALID KEY MOVE 0 TO COLI-LOAN-NBR                                                06/16/93
488800                           SET END-OF-COLI-YES TO TRUE.                                           08/13/93
488900                                                                                                  06/16/93
489000            MOVE SRVCOLC-STATUS TO FILE-RETURN-CODE.                                              06/16/93
489100                                                                                                  06/16/93
489200       ********************************                                                           06/16/93
489300        5550-READ-COLLECTION-I-PRIOR.                                                             08/13/93
489400       ********************************                                                           06/16/93
489500       ************************************************                                           06/16/93
489600       *  READ THE COLLECTION FILE SRVCOLI PRIOR RECORD *                                         06/16/93
489700       ************************************************                                           06/16/93
489800                                                                                                  06/16/93
489900            READ COLLECTION-I-FILE PRIOR RECORD                                                   06/16/93
490000               AT END MOVE 0 TO COLI-LOAN-NBR.                                                    06/16/93
490100                                                                                                  06/16/93
490200            MOVE SRVCOLI-STATUS TO FILE-RETURN-CODE.                                              06/16/93
490300                                                                                                  06/14/93
490400       ********************************                                                           06/16/93
490500        5551-READ-COLLECTION-I.                                                                   08/13/93
490600       ********************************                                                           06/16/93
490700       ************************************************                                           06/16/93
490800       *  READ THE COLLECTION FILE SRVCOLI BY KEY       *                                         06/16/93
490900       ************************************************                                           06/16/93
491000                                                                                                  06/16/93
491100            READ COLLECTION-I-FILE                                                                06/16/93
491200               INVALID KEY MOVE SRVCOLI-STATUS TO FILE-RETURN-CODE                                08/13/93
491300                           SET END-OF-COLI-YES TO TRUE.                                           08/13/93
491400                                                                                                  06/16/93
491500            MOVE SRVCOLI-STATUS TO FILE-RETURN-CODE.                                              06/16/93
491600                                                                                                  06/16/93
491700       ********************************                                                           08/13/93
491800        5552-READ-COLLECTION-I-NEXT.                                                              08/13/93
491900       ********************************                                                           08/13/93
492000       ************************************************                                           08/13/93
492100       *  READ THE COLLECTION FILE SRVCOLI PRIOR RECORD *                                         08/13/93
492200       ************************************************                                           08/13/93
492300                                                                                                  08/13/93
492400            READ COLLECTION-I-FILE NEXT RECORD                                                    08/13/93
492500               AT END MOVE 0 TO COLI-LOAN-NBR.                                                    08/13/93
492600                                                                                                  08/13/93
492700            MOVE SRVCOLI-STATUS TO FILE-RETURN-CODE.                                              08/13/93
492800                                                                                                  08/02/95
492900       ********************************                                                           08/02/95
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SOURCE FILE . . . . . CUSLSAMSRC/QCBLSRC
MEMBER PRI005C

```
SEQNBR*...+... 1 ...+... 2 ...+... 3 ...+... 4 ...+... 5 ...+... 6 ...+... 7 ...+... 8 ...+... 9 ...+... 0
493000        5600-READ-HFO.                                                                          08/02/95
493100       *********************************                                                        08/02/95
493200       ************************************************                                        08/02/95
493300       *  READ THE SRVHFO FILE                         *                                        08/02/95
493400       ************************************************                                        08/02/95
493500            READ HUD-FIELD-OFFICE-FILE                                                         08/02/95
493600                INVALID KEY MOVE SRVHFO-STATUS TO FILE-RETURN-CODE.                            08/02/95
493700            MOVE SRVHFO-STATUS TO FILE-RETURN-CODE.                                            08/02/95
493800                                                                                               08/13/93
493900       *********************************                                                      06/14/93
494000        5700-READ-SFDM.                                                                       06/14/93
494100       *********************************                                                      06/14/93
494200       ************************************************                                      06/14/93
494300       *  READ THE SRVSFDM FILE                        *                                      06/16/93
494400       ************************************************                                      06/14/93
494500                                                                                              06/14/93
494600            READ FHA-SFDM-FILE                                                                06/16/93
494700                INVALID KEY MOVE SRVSFDM-STATUS TO FILE-RETURN-CODE.                          06/16/93
494800                                                                                              06/16/93
494900            MOVE SRVSFDM-STATUS TO FILE-RETURN-CODE.                                          06/16/93
495000                                                                                              06/14/93
495100       *********************************                                                      06/14/93
495200        5800-READ-VENDOR.                                                                     06/14/93
495300       *********************************                                                      06/14/93
495400       ************************************************                                      06/14/93
495500       *  READ THE VENDOR FILE                         *                                      06/14/93
495600       ************************************************                                      06/14/93
495700                                                                                              06/14/93
495800            READ VENDOR-FILE                                                                  06/14/93
495900                INVALID KEY MOVE SRVVNM-STATUS TO FILE-RETURN-CODE.                           06/14/93
496000                                                                                              06/14/93
496100            MOVE SRVVNM-STATUS TO FILE-RETURN-CODE.                                           06/14/93
496200                                                                                              06/14/93
496300       /                                                                                      06/10/93
496400       *********************************                                                      05/27/93
496500        6000-PRINT-LINE.                                                                      06/07/93
496600       *********************************                                                      06/14/93
496700       ************************************************                                      06/02/93
496800       *  CHECK TO SEE IF HEADINGS NEED TO             *                                      06/09/93
496900       *    BE PRINTED AND THEN WRITE DETAIL REPORT    *                                      06/02/93
497000       *    LINE FOR THE REPORT.                       *                                      06/09/93
497100       ************************************************                                      06/02/93
497200                                                                                              06/14/93
497300            IF TPR-BR-FC-FLAG IS NOT EQUAL TO HOLD-BR-FC-FLAG                                 06/15/93
497400            THEN                                                                              06/14/93
497500               SET PRINT-HEADING-YES TO TRUE                                                  06/14/93
497600               PERFORM 7000-PRINT-TOTALS                                                      06/14/93
497700               MOVE TPR-BR-FC-FLAG TO HOLD-BR-FC-FLAG.                                        06/15/93
497800                                                                                              06/14/93
497900            MOVE TPR-BR-FC-FLAG TO RPT-1-BKR-FC.                                              06/15/93
498000            IF PRINT-HEADING-YES                                                              06/14/93
498100               SET PRINT-HEADING-NO TO TRUE                                                   06/14/93
498200               PERFORM 6100-PRINT-HEADINGS.                                                   06/14/93
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Nationstar (Colombo) Document Production - 002681

SOURCE FILE . . . . . CUSLSAMSRC/QCBLSRC
MEMBER PRI005C

```
SEQNBR*...+... 1 ...+... 2 ...+... 3 ...+... 4 ...+... 5 ...+... 6 ...+... 7 ...+... 8 ...+... 9 ...+... 0
498300                                                                                                  06/14/93
498400            MOVE TPR-LOAN-NUM TO RPT-1-LOAN-NO.                                                   06/15/93
498500            MOVE TPR-ORD-TYP TO RPT-1-ORD-TYP.                                                    06/15/93
498600            MOVE TPR-MTG1-NAME TO RPT-1-MTG1-NAME.                                                06/15/93
498700            MOVE TPR-MTG2-NAME TO RPT-2-MTG2-NAME.                                                06/15/93
498800            MOVE TPR-PROP-ADDR1 TO RPT-1-PROP-ADDR.                                               06/15/93
498900            MOVE TPR-PROP-ADDR2 TO RPT-2-PROP-ADDR.                                               06/15/93
499000            MOVE TPR-PROP-CITY TO RPT-3-PROP-CITY.                                                06/15/93
499100            MOVE TPR-PROP-STATE TO RPT-3-PROP-STATE.                                              06/15/93
499200            MOVE TPR-PROP-ZIP TO RPT-3-PROP-ZIP.                                                  06/15/93
499300            MOVE TPR-MAIL-ADDR1 TO RPT-1-MAIL-ADDR.                                               06/15/93
499400            MOVE TPR-MAIL-ADDR2 TO RPT-2-MAIL-ADDR.                                               06/15/93
499500            MOVE TPR-MAIL-CITY TO RPT-3-MAIL-CITY.                                                06/15/93
499600            MOVE TPR-MAIL-STATE TO RPT-3-MAIL-STATE.                                              06/15/93
499700            MOVE TPR-MAIL-ZIP TO RPT-3-MAIL-ZIP.                                                  06/15/93
499800            MOVE TPR-ORD-DATE-MM TO RPT-1-ORD-MM.                                                 06/15/93
499900            MOVE TPR-ORD-DATE-DD TO RPT-1-ORD-DD.                                                 06/15/93
500000 Y2KDEL*     MOVE TPR-ORD-DATE-YY TO RPT-1-ORD-YY.                                                04/02/98
500100 Y2KADD                                                                                           04/02/98
500200 Y2KADD      MOVE TPR-ORD-DATE-YY TO CD-INPUT-DATE.                                               04/02/98
500300 Y2KADD      PERFORM 9999-CONVERT-YY-TO-Y.                                                        04/02/98
[redacted] Y2KADD      MOVE CD-OUTPUT-DATE (1:2) TO RPT-1-ORD-YY.                                      04/02/98
500500 Y2KADD                                                                                           04/02/98
500600            MOVE TPR-VENDOR-TYPE TO RPT-1-VND-TYP.                                                06/15/93
500700            MOVE TPR-VENDOR-CODE TO RPT-1-VND-CD.                                                 06/15/93
500800            MOVE TPR-VENDOR-NAME TO RPT-2-VND-NAME.                                               06/15/93
500900            MOVE TPR-BR-FC-FLAG TO RPT-1-BKR-FC.                                                  06/15/93
501000            MOVE TPR-CMP-DATE-MM TO RPT-2-CMP-MM.                                                 06/15/93
501100            MOVE TPR-CMP-DATE-DD TO RPT-2-CMP-DD.                                                 06/15/93
501200 Y2KDEL*     MOVE TPR-CMP-DATE-YY TO RPT-2-CMP-YY.                                                04/02/98
501300 Y2KADD                                                                                           04/02/98
501400 Y2KADD      MOVE TPR-CMP-DATE-YY TO CD-INPUT-DATE.                                               04/02/98
501500 Y2KADD      PERFORM 9999-CONVERT-YY-TO-Y.                                                        04/02/98
[redacted] Y2KADD      MOVE CD-OUTPUT-DATE (1:2) TO RPT-2-CMP-YY.                                      04/02/98
501700 Y2KADD                                                                                           04/02/98
501800                                                                                                  06/09/93
501900             WRITE PRINT-RECORD FROM REPORT-1                                                     06/05/96
502000                   AFTER ADVANCING 2 LINES.                                                       06/05/96
502100                                                                                                  05/26/93
502200             WRITE PRINT-RECORD FROM REPORT-2                                                     06/05/96
502300                   AFTER ADVANCING 1 LINE.                                                        05/26/93
502400                                                                                                  05/26/93
502500             WRITE PRINT-RECORD FROM REPORT-3                                                     06/05/96
502600                   AFTER ADVANCING 1 LINE.                                                        05/26/93
502700             ADD 4 TO WS-LINE-COUNT1.                                                             06/05/96
502800             IF WS-LINE-COUNT1 > 55                                                               06/05/96
502900             THEN                                                                                 05/27/93
503000                SET PRINT-HEADING-YES TO TRUE.                                                    06/07/93
503100                                                                                                  05/27/93
503200       *********************************
503300        6100-PRINT-HEADINGS.                                                                      06/07/93
503400       *********************************
503500       ************************************************                                           06/02/93
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Nationstar (Colombo) Document Production - 002682

SOURCE FILE . . . . . CUSLSAMSRC/QCBLSRC
MEMBER PRI005C

```
SEQNBR*...+... 1 ...+... 2 ...+... 3 ...+... 4 ...+... 5 ...+... 6 ...+... 7 ...+... 8 ...+... 9 ...+... 0
503600       *  PRINT THE HEADINGS FOR THE REPORT.            *                                    06/09/93
503700       ***********************************************                                       06/02/93
503800
503900            IF TPR-BR-FC-FLAG = "E"                                                         08/23/93
504000                MOVE "  PROPERTY INSPECTION RESULT TAPE/*Bankruptcy"                       06/05/96
504100                                  TO H2-REPORT-NAME                                         06/05/96
504200            ELSE                                                                            08/23/93
504300            IF TPR-BR-FC-FLAG = "F"                                                         08/23/93
504400                MOVE "  PROPERTY INSPECTION RESULT TAPE/*Foreclosures"                     06/05/96
504500                                  TO H2-REPORT-NAME                                         06/05/96
504600            ELSE                                                                            08/23/93
504700                MOVE "  PROPERTY INSPECTION RESULT TAPE/*Collections"                      06/05/96
504800                                  TO H2-REPORT-NAME.                                        06/05/96
504900            PERFORM 9010-PRINT-REPORT-HEADINGS.                                             06/05/96
505000            WRITE PRINT-RECORD FROM HEADING-4                                               06/05/96
505100                  AFTER ADVANCING 2 LINES.                                                  05/25/93
505200            WRITE PRINT-RECORD FROM HEADING-5                                               06/05/96
505300                  AFTER ADVANCING 1 LINE.                                                   05/25/93
505400            WRITE PRINT-RECORD FROM HEADING-6                                               06/10/96
505500                  AFTER ADVANCING 1 LINE.                                                   06/10/96
505600            ADD 4 TO WS-LINE-COUNT1.                                                        06/10/96
505700                                                                                            06/09/93
505800       *********************************                                                  06/09/93
505900        6200-PRINT-ELINE.                                                                   06/09/93
506000       *********************************                                                  06/09/93
506100       ***********************************************                                      06/09/93
506200       *  CHECK TO SEE IF HEADINGS NEED TO             *                                   06/09/93
506300       *    BE PRINTED AND THEN WRITE DETAIL REPORT    *                                   06/09/93
506400       *    LINE FOR THE ERROR REPORT.                 *                                   06/09/93
506500       ***********************************************                                      06/09/93
506600                                                                                            06/15/93
506700            IF TPR-BR-FC-FLAG IS NOT EQUAL TO HOLD-BR-FC-EFLAG                              06/16/93
506800            THEN                                                                            06/15/93
506900               SET PRINT-EHEADING-YES TO TRUE                                               06/15/93
507000               PERFORM 7100-PRINT-ETOTALS                                                   06/15/93
507100               MOVE TPR-BR-FC-FLAG TO HOLD-BR-FC-EFLAG.                                     06/16/93
507200                                                                                            06/15/93
507300            IF PRINT-EHEADING-YES                                                           06/15/93
507400               SET PRINT-EHEADING-NO TO TRUE                                                06/15/93
507500               PERFORM 6300-PRINT-EHEADINGS.                                                06/15/93
507600                                                                                            06/15/93
507700            MOVE TPR-LOAN-NUM TO ERPT-1-LOAN-NO.                                            06/15/93
507800            MOVE TPR-ORD-TYP TO ERPT-1-ORD-TYP.                                             06/15/93
507900            MOVE TPR-MTG1-NAME TO ERPT-1-MTG1-NAME.                                         06/15/93
508000            MOVE TPR-MTG2-NAME TO ERPT-2-MTG2-NAME.                                         06/15/93
508100            MOVE TPR-PROP-ADDR1 TO ERPT-1-PROP-ADDR.                                        06/15/93
508200            MOVE TPR-PROP-ADDR2 TO ERPT-2-PROP-ADDR.                                        06/15/93
508300            MOVE TPR-PROP-CITY TO ERPT-3-PROP-CITY.                                         06/15/93
508400            MOVE TPR-PROP-STATE TO ERPT-3-PROP-STATE.                                       06/15/93
508500            MOVE TPR-PROP-ZIP TO ERPT-3-PROP-ZIP.                                           06/15/93
508600            MOVE TPR-ORD-DATE-MM TO ERPT-1-ORD-MM.                                          06/15/93
508700            MOVE TPR-ORD-DATE-DD TO ERPT-1-ORD-DD.                                          06/15/93
508800 Y2KDEL*     MOVE TPR-ORD-DATE-YY TO ERPT-1-ORD-YY.                                         04/02/98
```

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Nationstar (Colombo) Document Production - 002683

SOURCE FILE . . . . . CUSLSAMSRC/QCBLSRC
MEMBER PRI005C

```
SEQNBR*...+... 1 ...+... 2 ...+... 3 ...+... 4 ...+... 5 ...+... 6 ...+... 7 ...+... 8 ...+... 9 ...+... 0
508900 Y2KADD                                                                                          04/02/98
509000 Y2KADD      MOVE TPR-ORD-DATE-YY TO CD-INPUT-DATE.                                              04/02/98
509100 Y2KADD      PERFORM 9999-CONVERT-YY-TO-Y.                                                       04/02/98
[redacted] Y2KADD  MOVE CD-OUTPUT-DATE (1:2) TO ERPT-1-ORD-YY.                                         04/02/98
509300 Y2KADD                                                                                          04/02/98
509400             MOVE TPR-VENDOR-TYPE TO ERPT-1-VND-TYP.                                             06/15/93
509500             MOVE TPR-VENDOR-CODE TO ERPT-1-VND-CD.                                              06/15/93
509600             MOVE TPR-VENDOR-NAME TO ERPT-2-VND-NAME.                                            06/15/93
509700             MOVE TPR-CMP-DATE-MM TO ERPT-2-CMP-MM.                                              06/15/93
509800             MOVE TPR-CMP-DATE-DD TO ERPT-2-CMP-DD.                                              06/15/93
509900 Y2KDEL*      MOVE TPR-CMP-DATE-YY TO ERPT-2-CMP-YY.                                             04/02/98
510000 Y2KADD                                                                                          04/02/98
510100 Y2KADD      MOVE TPR-CMP-DATE-YY TO CD-INPUT-DATE.                                              04/02/98
510200 Y2KADD      PERFORM 9999-CONVERT-YY-TO-Y.                                                       04/02/98
[redacted] Y2KADD  MOVE CD-OUTPUT-DATE (1:2) TO ERPT-2-CMP-YY.                                         04/02/98
510400 Y2KADD                                                                                          04/02/98
510500             MOVE TPR-MSG-1 TO ERPT-1-MSG.                                                       06/15/93
510600             MOVE TPR-MSG-2 TO ERPT-2-MSG.                                                       06/15/93
510700             MOVE TPR-MSG-3 TO ERPT-3-MSG.                                                       06/15/93
510800             MOVE TPR-MSG-4 TO ERPT-4-MSG.                                                       06/15/93
510900             WRITE PRINT-ERECORD FROM EREPORT-1                                                  06/05/96
511000                    AFTER ADVANCING 2 LINES.                                                     06/05/96
511100             WRITE PRINT-ERECORD FROM EREPORT-2                                                  06/05/96
511200                    AFTER ADVANCING 1 LINE.                                                      06/09/93
511300             WRITE PRINT-ERECORD FROM EREPORT-3                                                  06/05/96
511400                    AFTER ADVANCING 1 LINE.                                                      06/09/93
511500             WRITE PRINT-ERECORD FROM EREPORT-4                                                  06/05/96
511600                    AFTER ADVANCING 1 LINE.                                                      06/09/93
511700             ADD 5 TO WS-LINE-COUNT2.                                                            06/05/96
511800             IF WS-LINE-COUNT2 > 55                                                              06/05/96
511900                 SET PRINT-EHEADING-YES TO TRUE.                                                 06/09/93
512000                                                                                                 06/09/93
512100       *********************************                                                         06/09/93
512200        6300-PRINT-EHEADINGS.                                                                    06/09/93
512300       *********************************                                                         06/09/93
512400       ************************************************                                          06/09/93
512500       *  PRINT THE HEADINGS FOR THE ERROR REPORT.      *                                        06/09/93
512600       ************************************************                                          06/09/93
512700                                                                                                 06/09/93
512800             IF TPR-BR-FC-FLAG = "E"                                                             08/23/93
512900                 MOVE                                                                            06/05/96
513000                 "PROPERTY INSPECTION RESULT TAPE EXCEPTIONS/*Bankruptcy"                        06/05/96
513100                                    TO EH2-REPORT-NAME                                           06/05/96
513200             ELSE                                                                                08/23/93
513300             IF TPR-BR-FC-FLAG = "F"                                                             08/23/93
513400                 MOVE                                                                            06/05/96
513500               "PROPERTY INSPECTION RESULT TAPE EXCEPTIONS/*Foreclosures"                        06/05/96
513600                                    TO EH2-REPORT-NAME                                           06/05/96
513700             ELSE                                                                                08/23/93
513800                 MOVE                                                                            06/05/96
513900               "PROPERTY INSPECTION RESULT TAPE EXCEPTIONS/*Collections"                         06/05/96
514000                                    TO EH2-REPORT-NAME.                                          06/05/96
514100                                                                                                 08/23/93
```

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SOURCE FILE . . . . . CUSLSAMSRC/QCBLSRC
MEMBER PRI005C

```
SEQNBR*...+... 1 ...+... 2 ...+... 3 ...+... 4 ...+... 5 ...+... 6 ...+... 7 ...+... 8 ...+... 9 ...+... 0
514200            PERFORM 9020-PRINT-EXC-REPORT-HEADINGS.                                    06/05/96
514300            WRITE PRINT-ERECORD FROM EHEADING-4                                        06/05/96
514400                  AFTER ADVANCING 2 LINES.                                             06/09/93
514500            WRITE PRINT-ERECORD FROM EHEADING-5                                        06/05/96
514600                  AFTER ADVANCING 1 LINE.                                              06/09/93
514700            WRITE PRINT-ERECORD FROM EHEADING-6                                        06/10/96
514800                  AFTER ADVANCING 1 LINE.                                              06/10/96
514900            ADD 4 TO WS-LINE-COUNT2.                                                   06/10/96
515000                                                                                       05/25/93
515100       *********************************                                               05/27/93
515200        7000-PRINT-TOTALS.                                                             06/07/93
515300       *********************************                                               05/27/93
515400       ************************************************                                06/08/93
515500       *  PRINT THE TOTALS FOR THE REPORT.              *                             06/09/93
515600       ************************************************                                06/08/93
515700                                                                                       05/27/93
515800            IF HOLD-BR-FC-FLAG = "E"                                                   06/08/93
515900            THEN                                                                       05/27/93
516000               MOVE "Bankruptcy" to RPT-T1-TYPE                                        05/27/93
516100               MOVE WS-BR-COUNT TO RPT-T1-AMOUNT                                       06/07/93
516200            ELSE                                                                       05/27/93
516300            IF HOLD-BR-FC-FLAG = "F"                                                   06/07/93
516400            THEN                                                                       05/27/93
516500               MOVE "Foreclosures" to RPT-T1-TYPE                                      05/27/93
516600               MOVE WS-FC-COUNT TO RPT-T1-AMOUNT                                       06/08/93
516700            ELSE                                                                       06/08/93
516800               MOVE "Collections" to RPT-T1-TYPE                                       06/08/93
516900               MOVE WS-CL-COUNT TO RPT-T1-AMOUNT.                                      06/08/93
517000                                                                                       05/27/93
517100             WRITE PRINT-RECORD FROM TOTAL-T1                                          06/05/96
517200                   AFTER ADVANCING 2 LINES.                                            05/27/93
517300                                                                                       05/27/93
517400       *********************************                                               06/09/93
517500        7100-PRINT-ETOTALS.                                                            06/09/93
517600       *********************************                                               06/09/93
517700       ************************************************                                06/09/93
517800       *  PRINT THE TOTALS FOR THE ERROR REPORT.       *                               06/09/93
517900       ************************************************                                06/09/93
518000                                                                                       06/09/93
518100            IF HOLD-BR-FC-EFLAG = "E"                                                  06/16/93
518200            THEN                                                                       06/09/93
518300               MOVE "Bankruptcy" to ERPT-T1-TYPE                                       06/09/93
518400               MOVE WS-EBR-COUNT TO ERPT-T1-AMOUNT                                     06/15/93
518500            ELSE                                                                       06/09/93
518600            IF HOLD-BR-FC-EFLAG = "F"                                                  06/16/93
518700            THEN                                                                       06/09/93
518800               MOVE "Foreclosures" to ERPT-T1-TYPE                                     06/09/93
518900               MOVE WS-EFC-COUNT TO ERPT-T1-AMOUNT                                     06/15/93
519000            ELSE                                                                       06/09/93
519100               MOVE "Collections" to ERPT-T1-TYPE                                      06/09/93
519200               MOVE WS-ECL-COUNT TO ERPT-T1-AMOUNT.                                    06/15/93
519300                                                                                       06/09/93
519400             WRITE PRINT-ERECORD FROM ETOTAL-T1                                        06/05/96
```

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SOURCE FILE . . . . . CUSLSAMSRC/QCBLSRC
MEMBER PRI005C

```
SEQNBR*...+... 1 ...+... 2 ...+... 3 ...+... 4 ...+... 5 ...+... 6 ...+... 7 ...+... 8 ...+... 9 ...+... 0
519500                   AFTER ADVANCING 2 LINES.                                                    06/09/93
519600                                                                                               06/11/93
519700       /                                                                                       06/10/93
519800       **********************************                                                      05/27/93
519900        8000-WRITE-PIR-REC.                                                                    06/11/93
520000       **********************************                                                      05/27/93
520100       ************************************************                                        06/02/93
520200       *  WRITE SRVPIR RECORDS.                        *                                      06/11/93
520300       ************************************************                                        06/02/93
520400                                                                                               05/27/93
520500            SET SUCCESSFUL-RETURN TO TRUE.                                                     08/12/93
520600                                                                                               08/12/93
520700            IF WR1-LOAN NOT > 0                                                                11/03/93
520800                MOVE HOLD-LOAN-NUM TO WR1-LOAN                                                 09/11/95
520900                MOVE WK-PIR-SEQ TO WR1-SEQ.                                                    07/24/95
521000            WRITE RESULT-RECORD FROM SRVPIR-1-RECORD                                           06/15/93
521100               FORMAT IS "PIR1"                                                                06/15/93
521200               INVALID KEY MOVE SRVPIR-STATUS TO FILE-RETURN-CODE.                             06/11/93
521300                                                                                               06/11/93
521400            IF WR2-LOAN NOT > 0                                                                11/03/93
521500                MOVE HOLD-LOAN-NUM TO WR2-LOAN                                                 09/11/95
521600                MOVE WK-PIR-SEQ TO WR2-SEQ.                                                    07/24/95
521700            WRITE RESULT-RECORD FROM SRVPIR-2-RECORD                                           06/15/93
521800               FORMAT IS "PIR2"                                                                06/15/93
521900               INVALID KEY MOVE SRVPIR-STATUS TO FILE-RETURN-CODE.                             06/15/93
522000                                                                                               06/15/93
522100            IF WR3-LOAN NOT > 0                                                                11/03/93
522200                MOVE HOLD-LOAN-NUM TO WR3-LOAN                                                 09/11/95
522300                MOVE WK-PIR-SEQ TO WR3-SEQ.                                                    07/24/95
522400            WRITE RESULT-RECORD FROM SRVPIR-3-RECORD                                           06/15/93
522500               FORMAT IS "PIR3"                                                                06/15/93
522600               INVALID KEY MOVE SRVPIR-STATUS TO FILE-RETURN-CODE.                             06/15/93
522700                                                                                               06/15/93
522800            IF WR4-LOAN NOT > 0                                                                11/03/93
522900                MOVE HOLD-LOAN-NUM TO WR4-LOAN                                                 09/11/95
523000                MOVE WK-PIR-SEQ TO WR4-SEQ.                                                    07/24/95
523100            WRITE RESULT-RECORD FROM SRVPIR-4-RECORD                                           06/15/93
523200               FORMAT IS "PIR4"                                                                06/15/93
523300               INVALID KEY MOVE SRVPIR-STATUS TO FILE-RETURN-CODE.                             06/15/93
523400                                                                                               06/15/93
523500            IF WR5-LOAN NOT > 0                                                                11/03/93
523600                MOVE HOLD-LOAN-NUM TO WR5-LOAN                                                 09/11/95
523700                MOVE WK-PIR-SEQ TO WR5-SEQ                                                     07/24/95
523800                MOVE 1 TO WR5-NBR                                                              11/03/93
523900                PERFORM 8015-WRITE-PIR5-REC                                                    11/03/93
524000                MOVE 2 TO WR5-NBR                                                              11/03/93
524100                PERFORM 8015-WRITE-PIR5-REC                                                    11/03/93
524200            ELSE                                                                               11/03/93
524300                PERFORM 8015-WRITE-PIR5-REC                                                    11/03/93
524400 DJ01            IF CFS-2-INCOME2-TYPE NOT = " "                                             05/12/15
524500                PERFORM 3303-PROCESS-CFS2-2                                                    11/03/93
524600                PERFORM 8015-WRITE-PIR5-REC.                                                   11/03/93
524700                                                                                               06/15/93
```

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SOURCE FILE . . . . . CUSLSAMSRC/QCBLSRC
MEMBER PRI005C

```
SEQNBR*...+... 1 ...+... 2 ...+... 3 ...+... 4 ...+... 5 ...+... 6 ...+... 7 ...+... 8 ...+... 9 ...+... 0
524800            IF WR6-LOAN NOT > 0                                                                    11/03/93
524900                MOVE HOLD-LOAN-NUM TO WR6-LOAN                                                     09/11/95
525000                MOVE WK-PIR-SEQ TO WR6-SEQ                                                         07/24/95
525100                MOVE 1 TO WR6-NBR                                                                  11/03/93
525200                PERFORM 8016-WRITE-PIR6-REC                                                        11/03/93
525300                MOVE 2 TO WR6-NBR                                                                  11/03/93
525400                PERFORM 8016-WRITE-PIR6-REC                                                        11/03/93
525500            ELSE                                                                                   11/03/93
525600                PERFORM 8016-WRITE-PIR6-REC                                                        11/03/93
525700                PERFORM 3305-PROCESS-CFS2-4                                                        11/03/93
525800                PERFORM 8016-WRITE-PIR6-REC.                                                       11/03/93
525900                                                                                                   06/15/93
526000            IF WR7-LOAN NOT > 0                                                                    11/03/93
526100                MOVE HOLD-LOAN-NUM TO WR7-LOAN                                                     09/11/95
526200                MOVE WK-PIR-SEQ TO WR7-SEQ.                                                        07/24/95
526300            WRITE RESULT-RECORD FROM SRVPIR-7-RECORD                                               06/15/93
526400               FORMAT IS "PIR7"                                                                    06/15/93
526500               INVALID KEY MOVE SRVPIR-STATUS TO FILE-RETURN-CODE.                                 06/15/93
526600                                                                                                   06/15/93
526700            IF WR8-LOAN NOT > 0                                                                    11/03/93
526800                MOVE HOLD-LOAN-NUM TO WR8-LOAN                                                     09/11/95
526900                MOVE WK-PIR-SEQ TO WR8-SEQ.                                                        07/24/95
527000            WRITE RESULT-RECORD FROM SRVPIR-8-RECORD                                               06/15/93
527100               FORMAT IS "PIR8"                                                                    06/15/93
527200               INVALID KEY MOVE SRVPIR-STATUS TO FILE-RETURN-CODE.                                 06/15/93
527300                                                                                                   06/15/93
527400 ARN01       IF WR50-LOAN-NUM NOT > 0                                                             05/12/15
527500    |           MOVE HOLD-LOAN-NUM TO WR50-LOAN-NUM                                                05/12/15
527600    |           MOVE WK-PIR-SEQ TO WR50-SEQ-NUM                                                     05/12/15
527700    |           MOVE WS-CURR-DATE-R TO CD-INPUT-DATE                                                05/12/15
527800    |           PERFORM 9999-CONVERT-MDYY-TO-YYMD                                                   05/12/15
[redacted]|           MOVE CD-OUTPUT-DATE (1:8) TO WR50-DATE-ADD.                                         05/12/15
528000    |       WRITE RESULTPI-RECORD FROM PRPIS00-RECORD                                              05/12/15
528100    |          FORMAT IS "RPRPISP"                                                                 05/12/15
528200 ARN01          INVALID KEY MOVE PRPIN-STATUS TO FILE-RETURN-CODE.                                05/12/15
528300                                                                                                   05/12/15
528400       *********************************                                                           11/03/93
528500        8015-WRITE-PIR5-REC.                                                                       11/03/93
528600       *********************************                                                           11/03/93
528700            WRITE RESULT-RECORD FROM SRVPIR-5-RECORD                                               11/03/93
528800                FORMAT IS "PIR5"                                                                   11/03/93
528900            INVALID KEY MOVE SRVPIR-STATUS TO FILE-RETURN-CODE.                                    11/03/93
529000                                                                                                   11/03/93
529100       *********************************                                                           11/03/93
529200        8016-WRITE-PIR6-REC.                                                                       11/03/93
529300       *********************************                                                           11/03/93
529400            WRITE RESULT-RECORD FROM SRVPIR-6-RECORD                                               11/03/93
529500               FORMAT IS "PIR6"                                                                    11/03/93
529600               INVALID KEY MOVE SRVPIR-STATUS TO FILE-RETURN-CODE.                                 11/03/93
529700                                                                                                   11/03/93
529800       *********************************                                                           08/12/93
529900        8050-REWRITE-PIR1-REC.                                                                     08/12/93
530000       *********************************                                                           08/12/93
```

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SOURCE FILE . . . . . CUSLSAMSRC/QCBLSRC
MEMBER PRI005C

```
SEQNBR*...+... 1 ...+... 2 ...+... 3 ...+... 4 ...+... 5 ...+... 6 ...+... 7 ...+... 8 ...+... 9 ...+... 0
530100       ************************************************                                          08/12/93
530200       *  REWRITE SRVPIR1 RECORD.                      *                                          08/12/93
530300       ************************************************                                          08/12/93
530400                                                                                                 08/12/93
530500            REWRITE RESULT-RECORD FROM SRVPIR-1-RECORD                                           08/12/93
530600               FORMAT IS "PIR1"                                                                  08/12/93
530700               INVALID KEY MOVE SRVPIR-STATUS TO FILE-RETURN-CODE.                               08/12/93
530800                                                                                                 08/12/93
530900            MOVE SRVPIR-STATUS TO FILE-RETURN-CODE.                                              08/12/93
531000                                                                                                 08/12/93
531100       *********************************                                                         06/11/93
531200        8100-REWRITE-SRV-DSR-REC.                                                                06/11/93
531300       *********************************                                                         06/11/93
531400       ************************************************                                          06/11/93
531500       *  REWRITE SRVDSR RECORDS.                      *                                          06/11/93
531600       ************************************************                                          06/11/93
531700                                                                                                 06/11/93
531800            REWRITE LOAN-RECORD                                                                  06/14/93
531900               INVALID KEY MOVE SRVDSR-STATUS TO FILE-RETURN-CODE.                               06/11/93
532000                                                                                                 06/11/93
532100            MOVE SRVDSR-STATUS TO FILE-RETURN-CODE.                                              06/11/93
532200                                                                                                 06/11/93
532300       *********************************                                                         06/11/93
532400        8200-WRITE-WORK-REC.                                                                     06/11/93
532500       *********************************                                                         06/11/93
532600       ************************************************                                          06/11/93
532700       *  WRITE PRITMPR RECORDS.                       *                                          06/15/93
532800       ************************************************                                          06/11/93
532900                                                                                                 06/11/93
533000            WRITE TEMP-WORK-RECORD                                                               06/11/93
533100               INVALID KEY MOVE PRITMPR-STATUS TO FILE-RETURN-CODE.                              06/15/93
533200                                                                                                 06/11/93
533300            MOVE PRITMPR-STATUS TO FILE-RETURN-CODE.                                             06/15/93
533400                                                                                                 06/11/93
533500       *********************************                                                         06/16/93
533600        8300-WRITE-COLI-FILE.                                                                    06/16/93
533700       *********************************                                                         06/16/93
533800                                                                                                 06/16/93
533900            WRITE COLLECTION-I-RECORD                                                            06/16/93
534000               INVALID KEY MOVE SRVCOLI-STATUS TO FILE-RETURN-CODE.                              06/16/93
534100                                                                                                 06/16/93
534200            MOVE SRVCOLI-STATUS TO FILE-RETURN-CODE.                                             06/16/93
534300                                                                                                 06/16/93
534400       *********************************                                                         06/16/93
534500        8310-REWRITE-COLI-FILE.                                                                  06/16/93
534600       *********************************                                                         06/16/93
534700                                                                                                 06/16/93
534800            REWRITE COLLECTION-I-RECORD                                                          06/16/93
534900               INVALID KEY MOVE SRVCOLI-STATUS TO FILE-RETURN-CODE.                              06/16/93
535000                                                                                                 06/16/93
535100            MOVE SRVCOLI-STATUS TO FILE-RETURN-CODE.                                             06/16/93
535200                                                                                                 06/16/93
535300       *********************************                                                         06/16/93
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SOURCE FILE . . . . . CUSLSAMSRC/QCBLSRC
MEMBER PRI005C

```
SEQNBR*...+... 1 ...+... 2 ...+... 3 ...+... 4 ...+... 5 ...+... 6 ...+... 7 ...+... 8 ...+... 9 ...+... 0
535400        8350-WRITE-COLC-FILE.                                                                  06/16/93
535500       *********************************                                                       06/16/93
535600                                                                                               06/16/93
535700            WRITE COLLECTION-C-RECORD                                                          06/16/93
535800               INVALID KEY MOVE SRVCOLC-STATUS TO FILE-RETURN-CODE.                            06/16/93
535900                                                                                               06/16/93
536000            MOVE SRVCOLC-STATUS TO FILE-RETURN-CODE.                                           06/16/93
536100                                                                                               06/16/93
536200       *********************************                                                       06/16/93
536300        8500-REWRITE-SFDM-FILE.                                                               06/16/93
536400       *********************************                                                       06/16/93
536500                                                                                               06/16/93
536600            REWRITE FHA-SFDM-RECORD                                                            06/16/93
536700               INVALID KEY MOVE SRVSFDM-STATUS TO FILE-RETURN-CODE.                            06/16/93
536800                                                                                               06/16/93
536900            MOVE SRVSFDM-STATUS TO FILE-RETURN-CODE.                                           06/16/93
537000                                                                                               07/27/95
537100       *********************************                                                       07/27/95
537200        8600-WRITE-ALT-LOAN-MASTER.                                                           07/27/95
537300       *********************************                                                       07/27/95
537400            MOVE N TO BAD-LOAN-FLAG.                                                           07/27/95
537500            WRITE ALT-LOAN-RECORD                                                              07/27/95
537600                INVALID KEY                                                                    07/27/95
537700                    MOVE Y TO BAD-LOAN-FLAG.                                                   07/27/95
537800                                                                                               07/27/95
537900       *********************************                                                       07/27/95
538000        8620-REWRITE-ALT-LOAN-MASTER.                                                         07/27/95
538100       *********************************                                                       07/27/95
538200            MOVE N TO BAD-LOAN-FLAG.                                                           07/27/95
538300            REWRITE ALT-LOAN-RECORD                                                            07/27/95
538400                INVALID KEY                                                                    07/27/95
538500                    MOVE Y TO BAD-LOAN-FLAG.                                                   07/27/95
538600                                                                                               06/16/93
538700       *********************************                                                       06/11/93
538800        8900-DELETE-PIO-REC.                                                                  06/11/93
538900       *********************************                                                       06/11/93
539000       ************************************************                                        06/11/93
539100       *  DELETE SRVPIO RECORDS.                      *                                        06/11/93
539200       ************************************************                                        06/11/93
539300                                                                                               06/11/93
539400            DELETE AUTO-INSP-FILE                                                              06/11/93
539500               INVALID KEY MOVE SRVPIO-STATUS TO FILE-RETURN-CODE.                             06/11/93
539600                                                                                               06/11/93
539700            MOVE SRVPIO-STATUS TO FILE-RETURN-CODE.                                            06/11/93
539800                                                                                               06/11/93
539900        9010-PRINT-REPORT-HEADINGS.                                                           06/05/96
540000       * Set WS-FIRST-PAGE-SW to "Y" in Initializations paragraph.                             06/05/96
540100            MOVE 2              TO   WS-LINE-COUNT1.                                           06/05/96
540200            IF FIRST-PAGE                                                                      06/05/96
540300               ACCEPT WS-SDATE FROM DATE                                                       06/05/96
540400               ACCEPT WS-TIME FROM TIME                                                        06/05/96
540500               MOVE WS-SDAY      TO HS-DAY                                                     06/05/96
540600               MOVE WS-SMONTH    TO HS-MONTH                                                   06/05/96
```

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SOURCE FILE . . . . . CUSLSAMSRC/QCBLSRC
MEMBER PRI005C

```
SEQNBR*...+... 1 ...+... 2 ...+... 3 ...+... 4 ...+... 5 ...+... 6 ...+... 7 ...+... 8 ...+... 9 ...+... 0
540700               MOVE WS-SYEAR     TO HS-YEAR                                                  06/05/96
540800               MOVE WS-JDAY      TO HJ-DAY                                                   06/05/96
540900               MOVE WS-JMONTH    TO HJ-MONTH                                                 06/05/96
541000 Y2KDEL*        MOVE WS-JYEAR     TO HJ-YEAR                                                  04/02/98
541100 Y2KADD                                                                                       04/02/98
[redacted] Y2KADD     MOVE WS-JYEAR TO CD-INPUT-DATE                                              04/02/98
541300 Y2KADD         PERFORM 9999-CONVERT-YY-TO-Y                                                04/02/98
541400 Y2KADD         MOVE CD-OUTPUT-DATE (1:2) TO HJ-YEAR                                        04/02/98
541500 Y2KADD                                                                                       04/02/98
541600               MOVE WS-HOUR     TO H-HOUR                                                  06/05/96
541700               MOVE WS-MINUTE   TO H-MINUTE                                                06/05/96
541800               MOVE WS-SECOND   TO H-SECOND                                                06/05/96
541900               MOVE "N"         TO WS-FIRST-PAGE-SWITCH1                                   06/05/96
542000               WRITE PRINT-RECORD FROM HEADER1                                             06/05/96
542100            ELSE                                                                           06/05/96
542200               WRITE PRINT-RECORD FROM HEADER1                                             06/05/96
542300                AFTER ADVANCING PAGE.                                                      06/05/96
542400               WRITE PRINT-RECORD FROM HEADER2.                                            06/05/96
542500            IF COVER-PAGE                                                                  06/05/96
542600               WRITE PRINT-RECORD FROM HEADER3OR                                           06/05/96
542700               MOVE "N" TO WS-COVER-PAGE-SWITCH1                                           06/05/96
542800            ELSE                                                                           06/05/96
542900               ADD  1      TO   WS-PAGE-COUNT1                                            06/05/96
543000               MOVE WS-PAGE-COUNT1 TO   H3-PAGE                                            06/05/96
543100               WRITE PRINT-RECORD FROM HEADER3.                                            06/05/96
543200                                                                                           06/05/96
543300        9020-PRINT-EXC-REPORT-HEADINGS.                                                    06/05/96
543400       * Set WS-FIRST-PAGE-SW2 to "Y" in Initializations paragraph.                         06/05/96
543500            MOVE 2              TO   WS-LINE-COUNT2.                                       06/05/96
543600            IF FIRST-PAGE2                                                                 06/10/96
543700       *       ACCEPT WS-SDATE FROM DATE                                                   06/05/96
543800       *       ACCEPT WS-TIME FROM TIME                                                    06/05/96
543900               MOVE WS-SDAY      TO EHS-DAY                                                06/05/96
544000               MOVE WS-SMONTH    TO EHS-MONTH                                              06/05/96
544100               MOVE WS-SYEAR     TO EHS-YEAR                                               06/05/96
544200               MOVE WS-JDAY      TO EHJ-DAY                                                06/05/96
544300               MOVE WS-JMONTH    TO EHJ-MONTH                                              06/05/96
544400 Y2KDEL*        MOVE WS-JYEAR     TO EHJ-YEAR                                               04/02/98
544500 Y2KADD                                                                                       04/02/98
[redacted] Y2KADD     MOVE WS-JYEAR TO CD-INPUT-DATE                                              04/02/98
544700 Y2KADD         PERFORM 9999-CONVERT-YY-TO-Y                                                04/02/98
544800 Y2KADD         MOVE CD-OUTPUT-DATE (1:2) TO EHJ-YEAR                                       04/02/98
544900 Y2KADD                                                                                       04/02/98
545000               MOVE WS-HOUR     TO EH-HOUR                                                 06/05/96
545100               MOVE WS-MINUTE   TO EH-MINUTE                                               06/05/96
545200               MOVE WS-SECOND   TO EH-SECOND                                               06/05/96
545300               MOVE "N"         TO WS-FIRST-PAGE-SWITCH2                                   06/05/96
545400               WRITE PRINT-ERECORD FROM EHEADER1                                           06/10/96
545500            ELSE                                                                           06/05/96
545600               WRITE PRINT-ERECORD FROM EHEADER1                                           06/10/96
545700                AFTER ADVANCING PAGE.                                                      06/05/96
545800            WRITE PRINT-ERECORD FROM EHEADER2.                                             06/10/96
545900            IF COVER-PAGE2                                                                 06/05/96
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SOURCE FILE . . . . . CUSLSAMSRC/QCBLSRC
MEMBER PRI005C

```
SEQNBR*...+... 1 ...+... 2 ...+... 3 ...+... 4 ...+... 5 ...+... 6 ...+... 7 ...+... 8 ...+... 9 ...+... 0
546000               WRITE PRINT-ERECORD FROM EHEADER3OR                                                  06/10/96
546100               MOVE "N" TO WS-COVER-PAGE-SWITCH2                                                   06/05/96
546200            ELSE                                                                                   06/05/96
546300               ADD  1      TO   WS-PAGE-COUNT2                                                     06/05/96
546400               MOVE WS-PAGE-COUNT2 TO   EH3-PAGE                                                   06/05/96
546500               WRITE PRINT-ERECORD FROM EHEADER3.                                                  06/10/96
546600                                                                                                   08/22/00
546700       *                                                                                           08/22/00
546800       * Prints Disbursements Rpts.                                                                08/22/00
546900       *                                                                                           08/22/00
547000        9050-RPT-RTN.                                                                              08/22/00
547100            IF SW-FIRST EQUAL "Y"                                                                  08/22/00
547200                MOVE "N" TO SW-FIRST                                                               08/22/00
547300                MOVE DB-BATCH-NBR OF DISB-RECORD TO HOLD-BATCH                                     08/30/00
547400                IF WS-MULTI-CO-CODE = "Y"                                                          08/22/00
547500                  MOVE DB-COMP-CODE OF DISB-RECORD TO LAST-COMPANY-CODE                            08/30/00
547600                END-IF                                                                             08/22/00
547700                PERFORM 9050-HEADER-RTN.                                                           08/22/00
547800                                                                                                   08/22/00
547900                                                                                                   08/22/00
548000            IF WS-MULTI-CO-CODE = "Y"                                                              08/22/00
548100             IF DB-COMP-CODE OF DISB-RECORD NOT EQUAL LAST-COMPANY-CODE                            08/30/00
548200                 MOVE DB-COMP-CODE  OF DISB-RECORD TO LAST-COMPANY-CODE                            08/30/00
548300                 PERFORM 9050-HEADER-RTN.                                                          08/30/00
548400                                                                                                   08/22/00
548500            IF LINE-CTR GREATER 50                                                                 08/22/00
548600                PERFORM 9050-HEADER-RTN.                                                           08/22/00
548700                                                                                                   08/22/00
548800            MOVE SPACE TO DETAIL-LINE.                                                             08/22/00
548900            MOVE SPACE TO PRINT-LINE.                                                              08/22/00
549000            MOVE DB-LOANNO OF DISB-RECORD TO DTL-LOAN.                                             08/30/00
549100            MOVE DB-AMT    OF DISB-RECORD TO DTL-DISB-AMT.                                         08/30/00
549200            ADD DB-AMT OF DISB-RECORD     TO TOTAL-DISB-AMT.                                       08/30/00
549300            MOVE "N"  TO DTL-LOAN-TERM.                                                            08/22/00
549400                                                                                                   08/22/00
549500                MOVE "VENDOR  " TO DTL-PAYEE-TYPE.                                                 08/22/00
549600                MOVE SPACE TO DTL-NAME.                                                            08/22/00
549700                MOVE V010-VENDOR-NAME TO DTL-NAME.                                                 08/22/00
549800                                                                                                   08/22/00
549900            MOVE MR180-COMPANY-CODE TO DTL-COMPANY-CODE.                                           08/22/00
550000            MOVE SPACES TO DTL-INVEST-NO.                                                          08/22/00
550100            MOVE SPACE  TO DTL-POOL.                                                               08/22/00
550200                                                                                                   08/22/00
550300            MOVE DB-SUB-ACCT OF DISB-RECORD TO DTL-TYPE-FUNDS                                      08/30/00
550400            IF DB-DESC1 OF DISB-RECORD  IS NOT EQUAL TO SPACES                                     08/30/00
550500               MOVE DB-DESC1 OF DISB-RECORD TO DTL-DESC1                                           08/30/00
550600            ELSE                                                                                   08/22/00
550700               MOVE "**NO DESC. ENTERED**" TO DTL-DESC1.                                           08/22/00
550800            MOVE DB-BATCH-NBR OF DISB-RECORD  TO DTL-BATCH.                                        08/30/00
550900            MOVE DB-CHECK-STAT OF DISB-RECORD TO DTL-STATUS-FLAG.                                  08/30/00
551000            MOVE DETAIL-LINE TO PRINT-LINE.                                                        08/22/00
551100            MOVE 1 TO PRINT-CTL.                                                                   08/22/00
551200            PERFORM 9050-WRITE-LINE.                                                               08/22/00
```

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Nationstar (Colombo) Document Production - 002691

SOURCE FILE . . . . . CUSLSAMSRC/QCBLSRC
MEMBER PRI005C

```
SEQNBR*...+... 1 ...+... 2 ...+... 3 ...+... 4 ...+... 5 ...+... 6 ...+... 7 ...+... 8 ...+... 9 ...+... 0
551300             IF DB-DESC2 OF DISB-RECORD IS NOT EQUAL TO SPACES                                    08/30/00
551400                OR DB-DESC3 OF DISB-RECORD IS NOT EQUAL TO SPACES                                 08/30/00
551500                OR DB-DESC4 OF DISB-RECORD IS NOT EQUAL TO SPACES                                 08/30/00
551600                   MOVE DB-DESC2 OF DISB-RECORD TO DTL-DESC2                                      08/30/00
551700                   MOVE DB-DESC3 OF DISB-RECORD TO DTL-DESC3                                      08/30/00
551800                   MOVE DB-DESC4 OF DISB-RECORD TO DTL-DESC4                                      08/30/00
551900                   MOVE DETAIL-2 TO PRINT-LINE                                                    08/22/00
552000                   PERFORM 9050-WRITE-LINE                                                        08/22/00
552100                   MOVE 2 TO PRINT-CTL.                                                           08/22/00
552200                                                                                                  08/22/00
552300         9050-HEADER-RTN.                                                                         08/22/00
552400             MOVE SPACE TO PRINT-LINE.                                                            08/22/00
552500             IF WS-MULTI-CO-CODE = "Y"                                                            08/22/00
552600                 PERFORM 9050-GET-CO-NAME THRU 9050-EXIT.                                         08/22/00
552700             ADD 1 TO PAGE-CTR.                                                                   08/22/00
552800             IF FIRST-TIME                                                                        08/22/00
552900                ACCEPT WS-TIME FROM TIME                                                          08/22/00
553000                MOVE WS-SDAY      TO HS-DAY-D                                                     08/22/00
553100                MOVE WS-SMONTH    TO HS-MONTH-D                                                   08/22/00
553200                MOVE WS-SYEAR     TO HS-YEAR-D                                                    08/22/00
553300                MOVE WS-HOUR      TO H-HOUR-D                                                     08/22/00
553400                MOVE WS-MINUTE    TO H-MINUTE-D                                                   08/22/00
553500                MOVE WS-SECOND    TO H-SECOND-D                                                   08/22/00
553600                MOVE WS-JDAY      TO HJ-DAY-D                                                     08/22/00
553700                MOVE WS-JMONTH    TO HJ-MONTH-D                                                   08/22/00
[redacted] Y2KADD      MOVE WS-JYEAR TO CD-INPUT-DATE                                                  08/22/00
553900 Y2KADD          PERFORM 9999-CONVERT-YY-TO-Y                                                    08/22/00
554000 Y2KADD          MOVE CD-OUTPUT-DATE (1:2) TO HJ-YEAR-D                                          08/22/00
554100                 MOVE "N" TO SW-FIRST-TIME                                                       08/22/00
554200                 MOVE HEADER-1 TO PRINT-LINE                                                     08/22/00
554300                 WRITE PRINT-REC AFTER ADVANCING 0                                               08/22/00
554400             ELSE                                                                                 08/22/00
554500                MOVE HEADER-1 TO PRINT-LINE                                                       08/22/00
554600                WRITE PRINT-REC AFTER ADVANCING PAGE.                                             08/22/00
554700             MOVE SPACE TO PRINT-LINE.                                                            08/22/00
554800             MOVE HEADER-2 TO PRINT-LINE.                                                         08/22/00
554900             MOVE 1 TO PRINT-CTL.                                                                 08/22/00
555000             PERFORM 9050-WRITE-LINE.                                                             08/22/00
555100             MOVE SPACE TO PRINT-LINE.                                                            08/22/00
555200             MOVE PAGE-CTR TO H3-PAGE-D.                                                          08/22/00
555300             MOVE HEADER-3 TO PRINT-LINE.                                                         08/22/00
555400             MOVE 1 TO PRINT-CTL.                                                                 08/22/00
555500             PERFORM 9050-WRITE-LINE.                                                             08/22/00
555600             MOVE SPACE TO PRINT-LINE.                                                            08/22/00
555700             MOVE HEADER-4 TO PRINT-LINE.                                                         08/22/00
555800             MOVE 2 TO PRINT-CTL.                                                                 08/22/00
555900             PERFORM 9050-WRITE-LINE.                                                             08/22/00
556000             MOVE SPACE TO PRINT-LINE.                                                            08/22/00
556100             MOVE HEADER-5 TO PRINT-LINE.                                                         08/22/00
556200             MOVE 1 TO PRINT-CTL.                                                                 08/22/00
556300             PERFORM 9050-WRITE-LINE.                                                             08/22/00
556400             MOVE HEADER-DASHES TO PRINT-LINE.                                                    08/22/00
556500             MOVE 1 TO PRINT-CTL.                                                                 08/22/00
```

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SOURCE FILE . . . . . CUSLSAMSRC/QCBLSRC
MEMBER PRI005C

```
SEQNBR*...+... 1 ...+... 2 ...+... 3 ...+... 4 ...+... 5 ...+... 6 ...+... 7 ...+... 8 ...+... 9 ...+... 0
556600            PERFORM 9050-WRITE-LINE.                                                    08/22/00
556700            MOVE SPACE TO PRINT-LINE.                                                   08/22/00
556800            MOVE 1 TO PRINT-CTL.                                                        08/22/00
556900            PERFORM 9050-WRITE-LINE.                                                    08/22/00
557000            MOVE ZERO TO LINE-CTR.                                                      08/22/00
557100                                                                                        08/22/00
557200        9050-WRITE-LINE.                                                                08/22/00
557300            WRITE PRINT-REC AFTER ADVANCING PRINT-CTL.                                  08/22/00
557400            ADD PRINT-CTL TO LINE-CTR.                                                  08/22/00
557500                                                                                        08/22/00
557600        9050-GET-CO-NAME.                                                               08/22/00
557700            MOVE WS-COMPANY-NAME TO H1-COMPANY-NAME-D.                                  08/22/00
557800            MOVE HOLD-COMPANY-CODE TO CY-CODE.                                          08/22/00
557900            READ COMPANY-MASTER-FILE                                                    08/22/00
558000              INVALID KEY                                                               08/22/00
558100                GO TO 9050-EXIT.                                                        08/22/00
558200            MOVE CY-NAME TO H1-COMPANY-NAME-D.                                          08/22/00
558300            CALL "SRVCNAMR" USING H1-COMPANY-NAME-D.                                    08/22/00
558400        9050-EXIT.                                                                      08/22/00
558500            EXIT.                                                                       08/22/00
558600                                                                                        08/22/00
558700        9050-PRINT-TOTALS.                                                              08/22/00
558800            MOVE SPACE TO PRINT-LINE.                                                   08/22/00
558900            MOVE TOTAL-DISB-AMT TO TOT-DISB.                                            08/22/00
559000            MOVE TOTAL-LINE TO PRINT-LINE.                                              08/22/00
559100            MOVE 2 TO PRINT-CTL.                                                        08/22/00
559200            PERFORM 9050-WRITE-LINE.                                                    08/22/00
559300                                                                                        08/22/00
559400        9050-PRINT-TRAILER.                                                             08/22/00
559500            MOVE SPACE TO PRINT-LINE.                                                   08/22/00
559600            MOVE TRAILER1-D TO PRINT-LINE.                                              08/22/00
559700            MOVE 3 TO PRINT-CTL.                                                        08/22/00
559800            PERFORM 9050-WRITE-LINE.                                                    08/22/00
559900                                                                                        08/30/00
560000        9060-MULTI-RPT.                                                                 08/30/00
560100             OPEN INPUT SRVDISB3-FILE                                                   08/30/00
560200             MOVE "C"  TO DB-DISB-TYPE OF DISB3-REC.                                    08/30/00
560300             MOVE TODAYS-DATE-YYMD-N TO DB-DATE OF DISB3-REC.                           08/30/00
560400             MOVE "DISBPROP  "         TO DB-BATCH-ID OF DISB3-REC.                     08/30/00
560500             MOVE SPACES               TO DB-COMP-CODE  OF DISB3-REC.                   08/30/00
560600             MOVE ZEROS                TO DB-SEQ-NUM  OF DISB3-REC.                     08/30/00
560700             START SRVDISB3-FILE                                                        08/30/00
560800                KEY NOT LESS THAN EXTERNALLY-DESCRIBED-KEY                              08/30/00
560900                  INVALID KEY                                                           08/30/00
561000                   SET DISB3-NOT-FOUND TO TRUE.                                         08/30/00
561100             IF DISB3-FOUND                                                             08/30/00
561200               PERFORM 9060-MULTI-WRITE THRU 9060-EXIT                                  08/30/00
561300                       UNTIL DISB3-NOT-FOUND OR EOF-DISB3                               08/30/00
561400             END-IF.                                                                    08/30/00
561500        9060-MULTI-WRITE.                                                               08/30/00
561600             INITIALIZE DISB2.                                                          08/30/00
561700             READ SRVDISB3-FILE NEXT RECORD                                             08/30/00
561800                AT END MOVE "Y" TO SW-EOF-DISB3                                         08/30/00
```

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SOURCE FILE . . . . . CUSLSAMSRC/QCBLSRC
MEMBER PRI005C

```
SEQNBR*...+... 1 ...+... 2 ...+... 3 ...+... 4 ...+... 5 ...+... 6 ...+... 7 ...+... 8 ...+... 9 ...+... 0
561900                 GO TO 9060-EXIT.                                                                  08/30/00
562000             IF  (DB-DISB-TYPE OF DISB3-REC NOT EQUAL TO "C")                                      08/30/00
562100             AND (DB-DATE OF DISB3-REC NOT EQUAL TO TODAYS-DATE-YYMD-N)                            08/30/00
562200             AND (DB-BATCH-ID OF DISB3-REC NOT EQUAL TO "DISBOPTINS")                              08/30/00
562300                SET DISB3-NOT-FOUND  TO TRUE                                                       08/30/00
562400             ELSE                                                                                  08/30/00
562500                MOVE CORRESPONDING DISB1  TO DISB2                                                 08/30/00
562600                PERFORM 9050-RPT-RTN                                                               08/30/00
562700             END-IF.                                                                               08/30/00
562800         9060-EXIT.                                                                                08/30/00
562900             EXIT.                                                                                 08/30/00
563000                                                                                                   08/30/00
563100       /                                                                                           06/11/93
563200       *********************************                                                           06/11/93
563300        9900-FINISH.                                                                               06/05/96
563400       *********************************                                                           06/11/93
563500       ************************************************                                            06/11/93
563600       *  CLOSE ALL FILES.                             *                                           06/11/93
563700       ************************************************                                            06/11/93
563800                                                                                                   06/11/93
563900 DFW                    IF WS-PROPINCA = "Y"                                                      10/03/00
564000 DFW                      CLOSE     PRINT-DFILE                                                   10/03/00
564100 DFW                    END-IF                                                                    10/03/00
564200            CLOSE       LOAN-FILE                                                                 06/09/93
564300                        ALT1-FILE                                                                 12/31/98
564400                        MISC-LOAN-FILE                                                            12/31/98
564500                        VENDOR-FILE                                                               06/09/93
564600                        RESULT-FILE                                                               06/10/93
564700 JET01                 RESULTPI-FILE                                                             05/12/15
564800                       FACTORS-FILE                                                              06/09/93
564900 ROC                   SRVCPLAN-FILE                                                             11/30/99
565000 ROC******MJ02         SRVCPLN5-FILE                                                             05/12/15
565100 ROC******MJ02         SRVCPLN6-FILE                                                             05/12/15
565200 ROC******MJ02         SRVCPLN7-FILE                                                             05/12/15
565300 ROC******MJ02         SRVCPLN8-FILE                                                             05/12/15
565400                       AUTO-INSP-FILE                                                            06/11/93
565500                       TEMP-WORK-FILE                                                            06/09/93
565600                       TAPE-RESULT-FILE                                                          06/10/93
565700                       COLLECTION-I-FILE                                                         06/16/93
565800                       COLLECTION-C-FILE                                                         06/16/93
565900                       FHA-SFDM-FILE                                                             06/16/93
566000                       ALT-LOAN-FILE                                                             07/27/95
566100                       HUD-FIELD-OFFICE-FILE                                                     08/02/95
566200                       PRINT-FILE                                                                06/09/93
566300                       PRINT-EFILE.                                                              10/03/00
566400       * MP01 - Call PI0005R2 to End the Program                                                  05/12/15
566500 MP01        MOVE "3" TO PI0005-ACTION.                                                          05/12/15
566600 MP01        CALL "PI0005R2" USING PI0005-ACTION                                                 05/12/15
566700 MP01                              PI0005-STATE                                                 05/12/15
566800 MP01                              PI0005-RETURN.                                               05/12/15
566900       * MP01 - Mode End                                                                          05/12/15
567000
567100 Y2KADD COPY CVTDTECHKF OF QCBLSRC.                                                              04/02/98
```

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Nationstar (Colombo) Document Production - 002694

SOURCE FILE . . . . . CUSLSAMSRC/QCBLSRC
MEMBER PRI005C

```
SEQNBR*...+... 1 ...+... 2 ...+... 3 ...+... 4 ...+... 5 ...+... 6 ...+... 7 ...+... 8 ...+... 9 ...+... 0
567200 Y2KADD COPY CVTDTEMDYY OF QCBLSRC.                                                          06/12/98
567300 Y2KADD COPY CVTDTEMDY OF QCBLSRC.                                                           06/12/98
```

* * * * E N D O F S O U R C E * * * *

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Appendix H – fl_since_2010.xlsx

Produced separately in native format.

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Appendix I – Foreclosure_Status_Classification_Mapping.xlsx

Produced separately in native format.

Appendix J – PRPISP00_20240924.txt

Produced separately in native format.

NATIONSTAR MORTGAGE LLC AND U.S. BANK'S RESPONSE IN OPPOSITION TO PLAINTIFF'S AMENDED MOTION FOR CLASS CERTIFICATION WITH INCORPORATED MEMORANDUM OF LAW

COMPOSITE EXHIBIT L

Sample Colombo Inspection Reports

U.S. Bank National Association, as Trustee, et al., v. Peter Colombo, et al.
In the Circuit Court, Fifteenth Judicial Circuit, In and For Palm Beach County, Florida
Case No. 2017-CA-000532

Inspection Detail Report

03/20/2018

Property Info

Loan#: [redacted]0598 Type: CONV (13) FHA #: Mortgager: COLOMBO, PETER
114 CAYO COSTA CT
ROYAL PALM BEACH, FL 3341
FTV Date:

Inspection Details

Insp Type: Verify Occupancy
Req By: LOAD EXCEL INSPECTIONS
Requested: 08/28/2015 Ordered: 08/28/2015 Inspected: 08/31/2015 Billed: 08/31/2015
Uploaded: 08/31/2015 Cancelled: Int Photos: 0 Ext Photos 6
Photo Amt: [NI] Insp Price: 9.00 Total: [NI]
Occupancy: Occupied by Unknown Prop Type: Single Color: Beige/Tan Value: $200K-$500K
Occ Units: Lawn Type: Roof Type:
Verification: Personals Present Outside, Visual, and Yard Maintained
Secure: Neighborhood: Stable Condition: Good
Reason for Poor Ext Condition: Garage: 2 Car Garage
Construction: Stucco Pers Prop: Hazards:
LockBox: Keys Fit: Yes For Sale: No Seller: Not Applicable
Broker: Phone: Sign In Yard: No Hot Water Tank:
Walk Thru: No Int Condition: Results Confirmed: YES
Tarped Roof: No Sump Pump: Usar Symbol
AC/HVAC: Window AC: Furnace
Damaged Foundation: Damaged Beyond Repair: Damaged Affects Safety: Maybe Habitable:
Hazard:
Card Left At Property: No Vacancy Posting Left At Property: No Letter Delivered to Property: No

Observed On Site

Maintenance Needed

Cut Grass: Height: Winterize: Locks:
Boarding: Debris: Windows:
Remove Snow: Depth: Tarp Roof: Walkway
Walls: Bees / Wasps: Other Infestation: Interior Standing Water:

Utilities

Electric On: Yes Verified By: Water Shut off Location:
Water On: Yes Verified By:
Gas On: Yes Verified By: Shared:No
Electric Provider: Water Provider: Gas Provider:

Vacant Data:

Full Bath: Half Bath: Bedrooms: Pool Secure: Pool Type:
Pool: Security Method:
Spa: No Security Method: More than 2" of Water: No
Hot Tub: No Security Method: More than 2" of Water: No
Fountain: No Security Method: More than 2" of Water: No
Water Feature: No Security Method: More than 2" of Water: No
Lawn Being Maintained: No HOA Mainted: No Violations Present: No
Windows Boarded: Locks Changed: No int. Debris:
Doors Boarded: Ext. Debris:
Previously Winterized: No Prev. wint by: Hazard Location:
Dehumidifier: Dehumidifier Self-draining: No Water Heater: Water Heater Straped: No

Inspection Detail Report

03/20/2018

Property Info

Loan#: [redacted]0598 Type: CONV (13) FHA #: Mortgager: COLOMBO, PETER
114 CAYO COSTA CT
ROYAL PALM BEACH, FL 3341
FTV Date:

Well Equipment: Personal Property Description:

Property Unsecured Upon Arrival: No Property Connected to Sewer/Septic: No

Poor Int. Condition:No

Unsecured Areas

Appliances/Fixtures that are missing/damaged

Vacant Property Factors (Exterior)

Vacant Property Factors (Interior)

Vacant Property Factors (Landscape)

Vacant Property Factors (Outbuildings)

Vacant Property Factors (Pool/Hot Tub)

Escalation

Are any of the following visual from the property?

Airport:	No	Commercial Buildings:	No	Other Non-Residential Facilities:	No	Highway:	No
Industrial Plants:	No	Railroad Tracks:	No	Vacant (Boarded) Homes:	No	Portential Haz Material:	No
Drug Activity:	No						

Other:

Exterior Condition Data

Conforms to neighborhood:	Yes	Commercial Activity:	No	Parking - Driveway:	No
Zoning affects marketability:	No	Damage affects safety:	No	Parking - Street:	No
Adverse easements:	No	Visible signs of constr. or remodeling:	No	Parking - Other:	No

No damages for this inspection.

No vacancy check list for this inspection.

No violations for this inspection.

Inspection Detail Report

03/20/2018

Property Info

Loan#: [redacted]0598 Type: CONV (13) FHA #: Mortgager: COLOMBO, PETER
114 CAYO COSTA CT
ROYAL PALM BEACH, FL 3341
FTV Date:

No comments for this inspection.

Comments

Ver by: Visual,Yard maintained,Personals outside,. Aspen Grove ID: FL330631032 - Electric account active Fpl 954-797-5000
Occupancy Verification by Visual, Yard Maintained, and Personals Outside.

No notes for this inspection.

Not any No Access info for this inspection.

No postings/notices for this inspection.

Inspection Detail Report

03/20/2018

Property Info

Loan#: [redacted]0598

Type: CONV (13)

FHA #:

Mortgager: COLOMBO, PETER
114 CAYO COSTA CT
ROYAL PALM BEACH, FL 3341

FTV Date:

Inspection Images

Front View

Street Sign

Neighborhood

Address Number View

Front View

Front View

Occupancy Indicators

Inspection Detail Report

03/20/2018

Property Info

Loan#: [redacted]0598

Type: **CONV (13)**

FTV Date:

FHA #:

Mortgager: **COLOMBO, PETER**
114 CAYO COSTA CT
ROYAL PALM BEACH, FL 3341

Solutionstar Holdings LLC
750 Highway 121 BYP, Suite 100
Lewisville, TX 75067 8120
Phone No: (972) 894-9162
Fax No:

Property Insp. - Property Inspection Services - INVOICE

Nationstar Mortgage
Default Services
8950 Cypress Waters Boulevard
Coppell, TX 75019

Re: PETER COLOMBO
114 CAYO COSTA CT
ROYAL PALM BEACH, FL 33411

Loan #: [redacted]0598
Loan Type: Conventional
Inv. ID / Cat. ID: BR3 / N/A
Cost Center:
CONV Case No:
GSE Code:
GSE REO Rem. Code:
Entity Code:

Invoice #: 7077295
Invoice Status: Check Confirmed(Exc)
Input By: SSFSUSER

Date Submitted: 9/2/2015
Invoice Date: 9/1/2015
Vendor Ref #: 5471184
Vendor Code: SOLHOLPS
Payee Code: 63SSFSL
Type: Non Judicial
Order Date 8/28/2015
Order Complete 8/31/2015
Acquisition Date:
Paid in Full Date: N/A
Foreclosure Removal Date: N/A

MS Status N/A
Relief Requested Date N/A
Protection Begin Date N/A
Protection End Date N/A

Invoice ID: 164026456
Asset Number:
Approver Name: Hazel Baker
Outsourcer:

SubmittedDate	1st Reviewed Date	Last Reviewed	Accepted Date	Approved Date	Chk Requested	Chk Confirmed
9/2/2015				9/8/2015	9/8/2015	9/10/2015

Cost Description(s)	W/H	Aff.Ind.	Item Date	Qty	Item Price	Orig. Billed	Adjust	Net
Property Services - Insp - Vacant Property On-Going Inspection			08/31/2015	1	$15.00	$15.00	$0.00	$15.00
Note: NA								
Service From Date: 8/28/2015		**Service To Date: 8/28/2015**						
						$15.00	**$0.00**	**$15.00**
Total:						**$15.00**	**$0.00**	**$15.00**

Invoice Level Exceptions
Multiple Inspections

Invoice Level Comment
Service includes delivery of product, quality control and compliance review.

Inspection Detail Report

03/20/2018

Property Info

Loan#: [redacted]0598 Type: CONV (13) FHA #: Mortgager: COLOMBO, PETER
114 CAYO COSTA CT
ROYAL PALM BEACH, FL 3341
FTV Date:

Inspection Details

Insp Type: Verify Occupancy
Req By: LOAD EXCEL INSPECTIONS
Requested: 09/23/2015 Ordered: 09/23/2015 Inspected: 09/28/2015 Billed: 09/29/2015
Uploaded: 09/28/2015 Cancelled: Int Photos: 0 Ext Photos 15
Photo Amt: [NI] Insp Price: 9.00 Total: [NI]
Occupancy: Occupied by Unknown Prop Type: Single Color: Beige/Tan Value: $100K-$200K
Occ Units: Lawn Type: Roof Type:
Verification: Cars in driveway, Other, Personals Present Outside, Visual, and Yard Maintained
Secure: Neighborhood: Stable Condition: Good
Reason for Poor Ext Condition: Garage: 2 Car Garage
Construction: Stucco Pers Prop: Hazards:
LockBox: Keys Fit: Yes For Sale: No Seller: Not Applicable
Broker: Phone: Sign In Yard: No Hot Water Tank:
Walk Thru: No Int Condition: Results Confirmed: YES
Tarped Roof: No Sump Pump: Usar Symbol
AC/HVAC: Window AC: Furnace
Damaged Foundation: Damaged Beyond Repair: Damaged Affects Safety: Maybe Habitable:
Hazard:
Card Left At Property: No Vacancy Posting Left At Property: No Letter Delivered to Property: No

Observed On Site

Maintenance Needed

Cut Grass: Height: Winterize: Locks:
Boarding: Debris: Windows:
Remove Snow: Depth: Tarp Roof: Walkway
Walls: Bees / Wasps: Other Infestation: Interior Standing Water:

Utilities

Electric On: Yes Verified By: Water Shut off Location:
Water On: Yes Verified By:
Gas On: Yes Verified By: Shared:No
Electric Provider: Water Provider: Gas Provider:

Vacant Data:

Full Bath: Half Bath: Bedrooms: Pool Secure: Pool Type:
Pool: Security Method:
Spa: No Security Method: More than 2" of Water: No
Hot Tub: No Security Method: More than 2" of Water: No
Fountain: No Security Method: More than 2" of Water: No
Water Feature: No Security Method: More than 2" of Water: No
Lawn Being Maintained: No HOA Mainted: No Violations Present: No
Windows Boarded: Locks Changed: No int. Debris:
Doors Boarded: Ext. Debris:
Previously Winterized: No Prev. wint by: Hazard Location:
Dehumidifier: Dehumidifier Self-draining: No Water Heater: Water Heater Straped: No

Inspection Detail Report

03/20/2018

Property Info

Loan#: [redacted]0598 Type: CONV (13) FHA #: Mortgager: COLOMBO, PETER
114 CAYO COSTA CT
ROYAL PALM BEACH, FL 3341
FTV Date:

Well Equipment: Personal Property Description:

Property Unsecured Upon Arrival: No Property Connected to Sewer/Septic: No

Poor Int. Condition:No

Unsecured Areas

Appliances/Fixtures that are missing/damaged

Vacant Property Factors (Exterior)

Vacant Property Factors (Interior)

Vacant Property Factors (Landscape)

Vacant Property Factors (Outbuildings)

Vacant Property Factors (Pool/Hot Tub)

Escalation

Are any of the following visual from the property?

Airport:	No	Commercial Buildings:	No	Other Non-Residential Facilities:	No	Highway:	No
Industrial Plants:	No	Railroad Tracks:	No	Vacant (Boarded) Homes:	No	Portential Haz Material:	No
Drug Activity:	No						

Other:

Exterior Condition Data

Conforms to neighborhood:	Yes	Commercial Activity:	No	Parking - Driveway:	No
Zoning affects marketability:	No	Damage affects safety:	No	Parking - Street:	No
Adverse easements:	No	Visible signs of constr. or remodeling:	No	Parking - Other:	No

No damages for this inspection.

No vacancy check list for this inspection.

No violations for this inspection.

Inspection Detail Report

03/20/2018

Property Info

Loan#: [redacted]0598 Type: CONV (13) FHA #: Mortgager: COLOMBO, PETER
114 CAYO COSTA CT
ROYAL PALM BEACH, FL 3341
FTV Date:

No comments for this inspection.

Comments

Ver by: Visual,Other,Yard maintained,Personals outside,Car in driveway,. Aspen Grove ID: FL334701034 - Property occupied cars in driveway personals decorations landscaped AC running Occupancy Verification by Visual, Other, Yard Maintained, Personals Outside, and Cars in Driveway.

No notes for this inspection.

Not any No Access info for this inspection.

No postings/notices for this inspection.

Inspection Detail Report

03/20/2018

Property Info

Loan#: [redacted]0598

Type: CONV (13)

FTV Date:

FHA #:

Mortgager: COLOMBO, PETER
114 CAYO COSTA CT
ROYAL PALM BEACH, FL 3341

Inspection Images

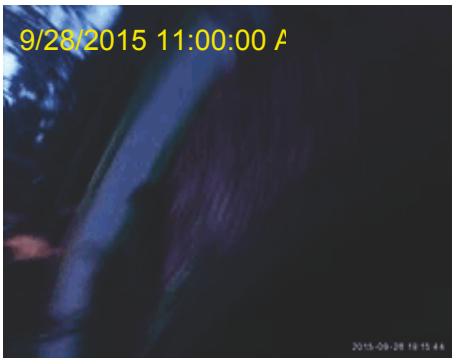
Neighborhood

Neighborhood

Neighborhood

Neighborhood

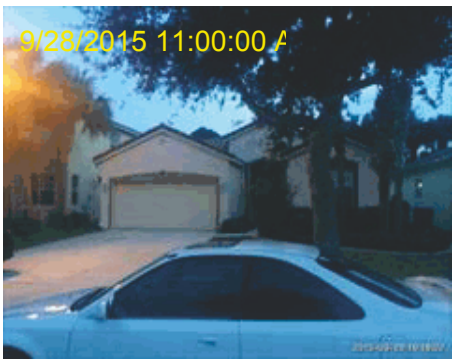
Neighborhood



Neighborhood

Front View

Front View



Front View

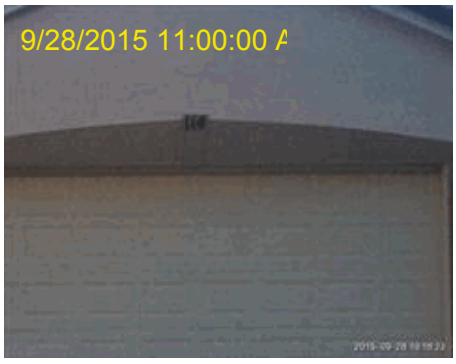
Property Info

Loan#: [redacted]0598 Type: CONV (13) FHA #: Mortgager: COLOMBO, PETER
114 CAYO COSTA CT
ROYAL PALM BEACH, FL 3341
FTV Date:

Front View

Neighborhood

Neighborhood



Address Number View

Address Number View

Front View

Occupancy Indicators

Occupancy Indicators

Occupancy Indicators

Inspection Detail Report

03/20/2018

Property Info

Loan#: [redacted]0598 Type: **CONV (13)** FHA #: Mortgager: **COLOMBO, PETER**
114 CAYO COSTA CT
FTV Date: **ROYAL PALM BEACH, FL 3341**

Occupancy Indicators

Occupancy Indicators

Occupancy Indicators

Occupancy Indicators

Solutionstar Holdings LLC
750 Highway 121 BYP, Suite 100
Lewisville, TX 75067 8120
Phone No: (972) 894-9162
Fax No:

Property Insp. - Property Inspection Services - INVOICE

Nationstar Mortgage
Default Services
8950 Cypress Waters Boulevard
Coppell, TX 75019

Re: PETER COLOMBO
114 CAYO COSTA CT
ROYAL PALM BEACH, FL 33411

Loan #: [redacted]0598
Loan Type: Conventional
Inv. ID / Cat. ID: BR3 / N/A
Cost Center:
CONV Case No:
GSE Code:
GSE REO Rem. Code:
Entity Code:

Invoice #: 7401545
Invoice Status: Check Confirmed(Exc)
Input By: SSFSUSER

Date Submitted: 10/1/2015
Invoice Date: 9/30/2015
Vendor Ref #: 5675298
Vendor Code: SOLHOLPS
Payee Code: 63SSFSL
Type: Non Judicial
Order Date 9/23/2015
Order Complete 9/29/2015
Acquisition Date:
Paid in Full Date: N/A
Foreclosure Removal Date: N/A

MS Status N/A
Relief Requested Date N/A
Protection Begin Date N/A
Protection End Date N/A

Invoice ID: 165817568
Asset Number:
Approver Name: Hazel Baker
Outsourcer:

SubmittedDate	1st Reviewed Date	Last Reviewed	Accepted Date	Approved Date	Chk Requested	Chk Confirmed
10/1/2015				10/6/2015	10/9/2015	10/26/2015

Cost Description(s)	W/H	Aff.Ind.	Item Date	Qty	Item Price	Orig. Billed	Adjust	Net
Property Services - Insp - Vacant Property On-Going Inspection			09/29/2015	1	$15.00	$15.00	$0.00	$15.00
Note: NA								
Service From Date: 9/23/2015		**Service To Date: 9/23/2015**						
						$15.00	**$0.00**	**$15.00**
Total:						**$15.00**	**$0.00**	**$15.00**

Invoice Level Exceptions
Multiple Inspections

Invoice Level Comment
Service includes delivery of product, quality control and compliance review.

Execution Date Time: 08/03/2016 11:50:31 AM

Inspection Detail Report

03/20/2018

Property Info

Loan#: [redacted]0598 Type: CONV (13) FHA #: Mortgager: COLOMBO, PETER
114 CAYO COSTA CT
ROYAL PALM BEACH, FL 3341
FTV Date:

Inspection Details

Insp Type:	Verify Occupancy			Req By:	LOAD EXCEL INSPECTIONS		
Requested:	10/19/2015	Ordered:	10/19/2015	Inspected:	10/21/2015	Billed:	10/22/2015
Uploaded:	10/21/2015	Cancelled:		Int Photos:	0	Ext Photos	5
Photo Amt:	[NI]	Insp Price:	9.00	Total:	[NI]		
Occupancy:	Occupied by Unknown	Prop Type:	Single	Color:	Beige/Tan	Value:	$200K-$500K
Occ Units:				Lawn Type:		Roof Type:	

Verification: Cars in driveway, Garbage/Recycle bins appear ready for pick-up, Meter, Personals Present Outside, Visual, and Yard Maintain

Secure:		Neighborhood:	Stable	Condition:	Good
Reason for Poor Ext Condition:				Garage:	2 Car Garage
Construction:	Stucco	Pers Prop:		Hazards:	
LockBox:		Keys Fit:	Yes	For Sale:	No
Broker:		Phone:		Sign In Yard:	No
Walk Thru:	No	Int Condition:		Results Confirmed:	YES
Tarped Roof:	No	Sump Pump:		Usar Symbol	
AC/HVAC:		Window AC:		Furnace	

Damaged Foundation: Damaged Beyond Repair: Damaged Affects Safety: Maybe Habitable:

Hazard:

Card Left At Property: No Vacancy Posting Left At Property: No Letter Delivered to Property: No

Observed On Site

Maintenance Needed

Cut Grass:	Height:	Winterize:	Locks:
Boarding:		Debris:	Windows:
Remove Snow:	Depth:	Tarp Roof:	Walkway
Walls:	Bees / Wasps:	Other Infestation:	Interior Standing Water:

Utilities

Electric On:	Yes	Verified By:	Water Shut off Location:
Water On:	Yes	Verified By:	
Gas On:	Yes	Verified By:	Shared:No

Electric Provider: Water Provider: Gas Provider:

Vacant Data:

Full Bath:	Half Bath:	Bedrooms:	Pool Secure:	Pool Type:

Pool:		Security Method:	
Spa:	No	Security Method:	More than 2" of Water: No
Hot Tub:	No	Security Method:	More than 2" of Water: No
Fountain:	No	Security Method:	More than 2" of Water: No
Water Feature:	No	Security Method:	More than 2" of Water: No

Lawn Being Maintained: No HOA Mainted: No Violations Present: No

Windows Boarded: Locks Changed: No int. Debris:

Doors Boarded: Ext. Debris:

Previously Winterized: No Prev. wint by: Hazard Location:

Dehumidifier: Dehumidifier Self-draining: No Water Heater: Water Heater Straped: No

Inspection Detail Report

03/20/2018

Property Info

Loan#: [redacted]0598 Type: CONV (13) FHA #: Mortgager: COLOMBO, PETER
114 CAYO COSTA CT
ROYAL PALM BEACH, FL 3341
FTV Date:

Well Equipment: Personal Property Description:

Property Unsecured Upon Arrival: No Property Connected to Sewer/Septic: No

Poor Int. Condition:No

Unsecured Areas

Appliances/Fixtures that are missing/damaged

Vacant Property Factors (Exterior)

Vacant Property Factors (Interior)

Vacant Property Factors (Landscape)

Vacant Property Factors (Outbuildings)

Vacant Property Factors (Pool/Hot Tub)

Escalation

Are any of the following visual from the property?

Airport:	No	Commercial Buildings:	No	Other Non-Residential Facilities:	No	Highway:	No
Industrial Plants:	No	Railroad Tracks:	No	Vacant (Boarded) Homes:	No	Portential Haz Material:	No
Drug Activity:	No						

Other:

Exterior Condition Data

Conforms to neighborhood:	Yes	Commercial Activity:	No	Parking - Driveway:	No
Zoning affects marketability:	No	Damage affects safety:	No	Parking - Street:	No
Adverse easements:	No	Visible signs of constr. or remodeling:	No	Parking - Other:	No

No damages for this inspection.

No vacancy check list for this inspection.

No violations for this inspection.

Inspection Detail Report

03/20/2018

Property Info

Loan#: [redacted]0598

Type: CONV (13)

FHA #:

FTV Date:

Mortgager: COLOMBO, PETER
114 CAYO COSTA CT
ROYAL PALM BEACH, FL 3341

No comments for this inspection.

Comments

Ver by: Visual,Utility meter,Yard maintained,Personals outside,Full garbage bins,Car in driveway,. Aspen Grove ID: FL334701030 - Vehicles Halloween decorations yard maintained garbage bins on curb for pick up Occupancy Verification by Visual, Meter, Yard Maintained, Personals Outside, Bins Ready for Pickup, and Cars in Driveway.

No notes for this inspection.

Not any No Access info for this inspection.

No postings/notices for this inspection.

Inspection Detail Report

03/20/2018

Property Info

Loan#: [redacted]0598

Type: CONV (13)

FHA #:

Mortgager: COLOMBO, PETER
114 CAYO COSTA CT
ROYAL PALM BEACH, FL 3341

FTV Date:

Inspection Images

Neighborhood

Neighborhood

Occupancy Indicators

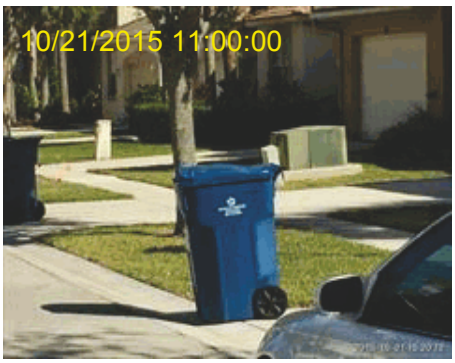
Address Number View

Front View

Street Sign

Occupancy Indicators

Occupancy Indicators



Occupancy Indicators

Inspection Detail Report

Property Info

Loan#: [redacted]0598

Type: **CONV (13)**

FHA #:

FTV Date:

Mortgager: **COLOMBO, PETER**
114 CAYO COSTA CT
ROYAL PALM BEACH, FL 3341

Occupancy Indicators

Occupancy Indicators

Occupancy Indicators

Solutionstar Holdings LLC
750 Highway 121 BYP, Suite 100
Lewisville, TX 75067 8120
Phone No: (972) 894-9162
Fax No:

Property Insp. - Property Inspection Services - INVOICE

Nationstar Mortgage
Default Services
8950 Cypress Waters Boulevard
Coppell, TX 75019

Re: PETER COLOMBO
114 CAYO COSTA CT
ROYAL PALM BEACH, FL 33411

Loan #: [redacted]0598
Loan Type: Conventional
Inv. ID / Cat. ID: BR3 / N/A
Cost Center:
CONV Case No:
GSE Code:
GSE REO Rem. Code:
Entity Code:

Invoice #: 7689958
Invoice Status: Check Confirmed(Exc)
Input By: SSFSUSER

Date Submitted: 10/29/2015
Invoice Date: 10/27/2015
Vendor Ref #: 5857186
Vendor Code: SOLHOLPS
Payee Code: 63SSFSL
Type: Non Judicial
Order Date 10/19/2015
Order Complete 10/21/2015
Acquisition Date:
Paid in Full Date: N/A
Foreclosure Removal Date: N/A

MS Status N/A
Relief Requested Date N/A
Protection Begin Date N/A
Protection End Date N/A

Invoice ID: 167548423
Asset Number:
Approver Name: Hazel Baker
Outsourcer:

SubmittedDate	1st Reviewed Date	Last Reviewed	Accepted Date	Approved Date	Chk Requested	Chk Confirmed
10/29/2015				10/29/2015	10/29/2015	10/31/2015

Cost Description(s)	W/H	Aff.Ind.	Item Date	Qty	Item Price	Orig. Billed	Adjust	Net
Property Services - Insp - Vacant Property On-Going Inspection			10/21/2015	1	$9.00	$9.00	$0.00	$9.00
Note: NA								
Service From Date: 10/19/2015			**Service To Date: 10/19/2015**					
						$9.00	**$0.00**	**$9.00**
Total:						**$9.00**	**$0.00**	**$9.00**

Invoice Level Exceptions
Multiple Inspections

Invoice Level Comment
Service includes delivery of product, quality control and compliance review.

Execution Date Time: 08/03/2016 11:33:44 AM

Inspection Detail Report

03/20/2018

Property Info

Loan#: [redacted]0598 Type: CONV (13) FHA #: Mortgager: COLOMBO, PETER
114 CAYO COSTA CT
ROYAL PALM BEACH, FL 3341
FTV Date:

Inspection Details

Insp Type: Verify Occupancy
Req By: LOAD EXCEL INSPECTIONS
Requested: 01/04/2016 Ordered: 01/04/2016 Inspected: 01/06/2016 Billed: 01/07/2016
Uploaded: 01/06/2016 Cancelled: Int Photos: 0 Ext Photos 6
Photo Amt: [NI] Insp Price: 9.00 Total: [NI]
Occupancy: Occupied by Owner Prop Type: Single Color: Beige/Tan Value: $200K-$500K
Occ Units: Lawn Type: Grass Height 3-4 ir Roof Type: Asphalt Shingle
Verification: Contact, Personals Present Outside, Visual, and Yard Maintained
Secure: Not Applicable Neighborhood: Stable Condition: Good
Reason for Poor Ext Condition: Garage: 2 Car Garage
Construction: Stucco Pers Prop: None Hazards: Unknown
LockBox: Keys Fit: No For Sale: No Seller:
Broker: Blank Phone: Blank Sign In Yard: No Hot Water
Walk Thru: No Int Condition: Other Results Confirmed: YES Tank:
Tarped Roof: No Sump Pump: Usar Symbol
AC/HVAC: Window AC: Furnace
Damaged Foundation: Damaged Beyond Repair: Damaged Affects Safety: Maybe Habitable:
Hazard: NotProvided
Card Left At Property: No Vacancy Posting Left At Property: No Letter Delivered to Property: No

Observed On Site

Maintenance Needed

Cut Grass: No Height: Winterize: No Locks: No
Boarding: No Debris: Exterior Windows: No
Remove Snow: Depth: Tarp Roof: Walkway
Walls: Bees / Wasps: Other Infestation: Interior Standing Water:

Utilities

Electric On: Yes Verified By: Provider Water Shut off Location:
Water On: Yes Verified By: Provider
Gas On: Yes Verified By: Provider Shared:No
Electric Provider: Fpl Water Provider: City Gas Provider: C

Vacant Data:

Full Bath: Half Bath: Bedrooms: Pool Secure: Unknown Pool Type:
Pool: Unknown Security Method:
Spa: No Security Method: More than 2" of Water: No
Hot Tub: No Security Method: More than 2" of Water: No
Fountain: No Security Method: More than 2" of Water: No
Water Feature: No Security Method: More than 2" of Water: No
Lawn Being Maintained: No HOA Mainted: No Violations Present: No
Windows Boarded: 0 Locks Changed: No int. Debris: NotProvided
Doors Boarded: 0 Ext. Debris:
Previously Winterized: No Prev. wint by: Hazard Location:
Dehumidifier: Dehumidifier Self-draining: No Water Heater: Water Heater Straped: No

Inspection Detail Report

03/20/2018

Property Info

Loan#: [redacted]0598 Type: CONV (13) FHA #: Mortgager: COLOMBO, PETER
114 CAYO COSTA CT
ROYAL PALM BEACH, FL 3341
FTV Date:

Well Equipment: Personal Property Description:

Property Unsecured Upon Arrival: Yes Property Connected to Sewer/Septic: No

Poor Int. Condition:Yes

Unsecured Areas

Appliances/Fixtures that are missing/damaged

Vacant Property Factors (Exterior)

Vacant Property Factors (Interior)

Vacant Property Factors (Landscape)

Vacant Property Factors (Outbuildings)

Vacant Property Factors (Pool/Hot Tub)

Escalation

Are any of the following visual from the property?

Airport:	No	Commercial Buildings:	No	Other Non-Residential Facilities:	No	Highway:	No
Industrial Plants:	No	Railroad Tracks:	No	Vacant (Boarded) Homes:	No	Portential Haz Material:	No
Drug Activity:	No						

Other:

Exterior Condition Data

Conforms to neighborhood:	Yes	Commercial Activity:	No	Parking - Driveway:	Yes
Zoning affects marketability:	No	Damage affects safety:	No	Parking - Street:	Yes
Adverse easements:	No	Visible signs of constr. or remodeling:	No	Parking - Other:	Yes

No damages for this inspection.

No vacancy check list for this inspection.

No violations for this inspection.

Inspection Detail Report

03/20/2018

Property Info

Loan#: [redacted]0598 Type: CONV (13) FHA #: Mortgager: COLOMBO, PETER
114 CAYO COSTA CT
ROYAL PALM BEACH, FL 3341
FTV Date:

No comments for this inspection.

Comments

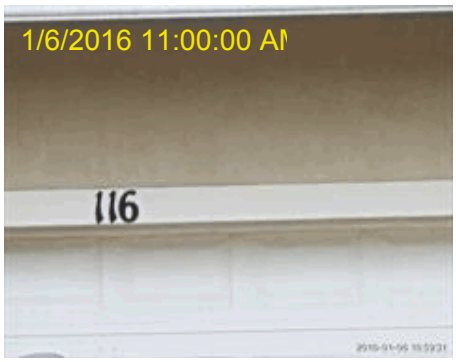
Occupancy Verified by Yard maintained, Personals outside, Visual, and Contact. Aspen Grove ID: FL334781030 - occupied, yard fair,vehicle present,trash at curb Occupancy Verification by Contact, Visual, Personals Outside, and Yard Maintained.

No notes for this inspection.

Not any No Access info for this inspection.

No postings/notices for this inspection.

Inspection Images

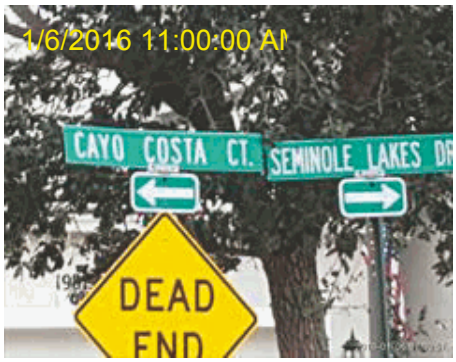


Address Number View

Front View

Front View

Front View



Street Sign

Neighborhood

Inspection Detail Report

03/20/2018

Property Info

Loan#: [redacted]0598

Type: **CONV (13)**

FTV Date:

FHA #:

Mortgager: **COLOMBO, PETER**
114 CAYO COSTA CT
ROYAL PALM BEACH, FL 3341

Solutionstar Holdings LLC
750 Highway 121 BYP, Suite 100
Lewisville, TX 75067 8120
Phone No: (972) 894-9162
Fax No:

Property Insp. - Property Inspection Services - INVOICE

Nationstar Mortgage
Default Services
8950 Cypress Waters Boulevard
Coppell, TX 75019

Re: PETER COLOMBO
114 CAYO COSTA CT
ROYAL PALM BEACH, FL 33411

Loan #: [redacted]0598
Loan Type: Conventional
Inv. ID / Cat. ID: BR3 / N/A
Cost Center:
CONV Case No:
GSE Code:
GSE REO Rem. Code:
Entity Code:

Invoice #: 8467448
Invoice Status: Check Confirmed(Exc)
Input By: SSFSUSER

Date Submitted: 1/12/2016
Invoice Date: 1/11/2016
Vendor Ref #: 6372029
Vendor Code: SOLHOLPS
Payee Code: 63SSFSL
Type: Non Judicial
Order Date 1/4/2016
Order Complete 1/6/2016
Acquisition Date:
Paid in Full Date: N/A
Foreclosure Removal Date: N/A

MS Status N/A
Relief Requested Date N/A
Protection Begin Date N/A
Protection End Date N/A

Invoice ID: 171520215
Asset Number:
Approver Name: Hazel Baker
Outsourcer:

SubmittedDate	1st Reviewed Date	Last Reviewed	Accepted Date	Approved Date	Chk Requested	Chk Confirmed
1/12/2016				1/12/2016	1/12/2016	1/13/2016

Cost Description(s)	W/H	Aff.Ind.	Item Date	Qty	Item Price	Orig. Billed	Adjust	Net
Property Services - Insp - Vacant Property On-Going Inspection			01/06/2016	1	$15.00	$15.00	$0.00	$15.00
Note: NA								
Service From Date: 1/4/2016			**Service To Date: 1/4/2016 12:00:00**					
						$15.00	**$0.00**	**$15.00**
Total:						**$15.00**	**$0.00**	**$15.00**

Invoice Level Exceptions
Multiple Inspections

Invoice Level Comment
Service includes delivery of product, quality control and compliance review.

Execution Date Time: 08/03/2016 10:54:36 AM

Inspection Detail Report

03/20/2018

Property Info

Loan#: [redacted]0598 Type: CONV (13) FHA #: Mortgager: COLOMBO, PETER
114 CAYO COSTA CT
ROYAL PALM BEACH, FL 3341
FTV Date:

Inspection Details

Insp Type: Verify Occupancy
Req By: LOAD EXCEL INSPECTIONS
Requested: 01/29/2016 Ordered: 01/29/2016 Inspected: 02/02/2016 Billed: 02/02/2016
Uploaded: 02/02/2016 Cancelled: Int Photos: 0 Ext Photos 6
Photo Amt: [NI] Insp Price: 9.00 Total: [NI]
Occupancy: Occupied by Owner Prop Type: Single Color: Beige/Tan Value: $200K-$500K
Occ Units: Lawn Type: Grass Height 3-4 ir Roof Type: Asphalt Shingle
Verification: Contact, Personals Present Outside, and Visual
Secure: Not Applicable Neighborhood: Stable Condition: Good
Reason for Poor Ext Condition: Garage: 2 Car Garage
Construction: Stucco Pers Prop: None Hazards: Unknown
LockBox: Keys Fit: No For Sale: No Seller:
Broker: Blank Phone: Blank Sign In Yard: No Hot Water
Walk Thru: No Int Condition: Other Results Confirmed: YES Tank:
Tarped Roof: No Sump Pump: Usar Symbol
AC/HVAC: Window AC: Furnace
Damaged Foundation: Damaged Beyond Repair: Damaged Affects Safety: Maybe Habitable:
Hazard: NotProvided
Card Left At Property: No Vacancy Posting Left At Property: No Letter Delivered to Property: No

Observed On Site

Maintenance Needed

Cut Grass: No Height: Winterize: No Locks: No
Boarding: No Debris: Exterior Windows: No
Remove Snow: Depth: Tarp Roof: Walkway
Walls: Bees / Wasps: Other Infestation: Interior Standing Water:

Utilities

Electric On: Yes Verified By: Provider Water Shut off Location:
Water On: Yes Verified By: Provider
Gas On: Yes Verified By: Provider Shared:No
Electric Provider: Fpl Water Provider: City Gas Provider: C

Vacant Data:

Full Bath: Half Bath: Bedrooms: Pool Secure: Unknown Pool Type:
Pool: Unknown Security Method:
Spa: No Security Method: More than 2" of Water: No
Hot Tub: No Security Method: More than 2" of Water: No
Fountain: No Security Method: More than 2" of Water: No
Water Feature: No Security Method: More than 2" of Water: No
Lawn Being Maintained: No HOA Mainted: No Violations Present: No
Windows Boarded: 0 Locks Changed: No int. Debris: NotProvided
Doors Boarded: 0 Ext. Debris:
Previously Winterized: No Prev. wint by: Hazard Location:
Dehumidifier: Dehumidifier Self-draining: No Water Heater: Water Heater Straped: No

Inspection Detail Report

03/20/2018

Property Info

Loan#: [redacted]0598 Type: CONV (13) FHA #: Mortgager: COLOMBO, PETER
114 CAYO COSTA CT
ROYAL PALM BEACH, FL 3341
FTV Date:

Well Equipment: Personal Property Description:

Property Unsecured Upon Arrival: Yes Property Connected to Sewer/Septic: No

Poor Int. Condition:Yes

Unsecured Areas

Appliances/Fixtures that are missing/damaged

Vacant Property Factors (Exterior)

Vacant Property Factors (Interior)

Vacant Property Factors (Landscape)

Vacant Property Factors (Outbuildings)

Vacant Property Factors (Pool/Hot Tub)

Escalation

Are any of the following visual from the property?

Airport:	No	Commercial Buildings:	No	Other Non-Residential Facilities:	No	Highway:	No
Industrial Plants:	No	Railroad Tracks:	No	Vacant (Boarded) Homes:	No	Portential Haz Material:	No
Drug Activity:	No						

Other:

Exterior Condition Data

Conforms to neighborhood:	Yes	Commercial Activity:	No	Parking - Driveway:	Yes
Zoning affects marketability:	No	Damage affects safety:	No	Parking - Street:	Yes
Adverse easements:	No	Visible signs of constr. or remodeling:	No	Parking - Other:	Yes

No damages for this inspection.

No vacancy check list for this inspection.

No violations for this inspection.

Inspection Detail Report

03/20/2018

Property Info

Loan#: [redacted]0598

Type: CONV (13)

FHA #:

Mortgager: COLOMBO, PETER
114 CAYO COSTA CT
ROYAL PALM BEACH, FL 3341

FTV Date:

No comments for this inspection.

Comments

Occupancy Verified by Personals outside, Visual, and Contact. Aspen Grove ID: FL334781030 - occupied, yard fair, vehicle pres. Occupancy Verification by Contact, Visual, and Personals Outside.

No notes for this inspection.

Not any No Access info for this inspection.

No postings/notices for this inspection.

Inspection Images

Front View

Street Sign

Neighborhood

Address Number View

Front View

Front View

Inspection Detail Report

03/20/2018

Property Info

Loan#: [redacted]0598

Type: **CONV (13)**

FTV Date:

FHA #:

Mortgager: **COLOMBO, PETER**
114 CAYO COSTA CT
ROYAL PALM BEACH, FL 3341

Solutionstar Holdings LLC
750 Highway 121 BYP, Suite 100
Lewisville, TX 75067 8120
Phone No: (972) 894-9162
Fax No:

Property Insp. - Property Inspection Services - INVOICE

Nationstar Mortgage
Default Services
8950 Cypress Waters Boulevard
Coppell, TX 75019

Re: PETER COLOMBO
114 CAYO COSTA CT
ROYAL PALM BEACH, FL 33411

Loan #: [redacted]0598
Loan Type: Conventional
Inv. ID / Cat. ID: BR3 / N/A
Cost Center:
CONV Case No:
GSE Code:
GSE REO Rem. Code:
Entity Code:

Invoice #: 8784375
Invoice Status: Check Confirmed(Exc)
Input By: SSFSUSER

Date Submitted: 2/10/2016
Invoice Date: 2/9/2016
Vendor Ref #: 6593998
Vendor Code: SOLHOLPS
Payee Code: 63SSFSL
Type: Non Judicial
Order Date 1/29/2016
Order Complete 2/2/2016
Acquisition Date:
Paid in Full Date: N/A
Foreclosure Removal Date: N/A

MS Status N/A
Relief Requested Date N/A
Protection Begin Date N/A
Protection End Date N/A

Invoice ID: 173630650
Asset Number:
Approver Name: Hazel Baker
Outsourcer:

SubmittedDate	1st Reviewed Date	Last Reviewed	Accepted Date	Approved Date	Chk Requested	Chk Confirmed
2/10/2016				2/11/2016	2/11/2016	2/12/2016

Cost Description(s)	W/H	Aff.Ind.	Item Date	Qty	Item Price	Orig. Billed	Adjust	Net
Property Services - Insp - Vacant Property On-Going Inspection			02/02/2016	1	$15.00	$15.00	$0.00	$15.00
Note: NA								
Service From Date: 1/29/2016			**Service To Date: 1/29/2016**					
						$15.00	**$0.00**	**$15.00**
Total:						**$15.00**	**$0.00**	**$15.00**

Invoice Level Exceptions
Multiple Inspections

Invoice Level Comment
Service includes delivery of product, quality control and compliance review.

Execution Date Time: 08/03/2016 10:38:50 AM

Inspection Detail Report

03/20/2018

Property Info

Loan#: [redacted]0598 Type: CONV (13) FHA #: Mortgager: COLOMBO, PETER
114 CAYO COSTA CT
ROYAL PALM BEACH, FL 3341
FTV Date:

Inspection Details

Insp Type: No Contact
Req By: LOAD EXCEL INSPECTIONS
Requested: 08/10/2017 Ordered: 08/10/2017 Inspected: 08/11/2017 Billed: 08/11/2017
Uploaded: 08/11/2017 Cancelled: Int Photos: 0 Ext Photos 4
Photo Amt: [NI] Insp Price: 15.00 Total: [NI]
Occupancy: Occupied by Unknown Prop Type: Single Color: Beige/Tan Value: $200K-$500K
Occ Units: 0 Lawn Type: Roof Type:
Verification: Contact, Other, Personals Present Inside, Utilities On, Visual, and Yard Maintained
Secure: Neighborhood: Stable Condition: Good
Reason for Poor Ext Condition: Garage: 2 Car Garage
Construction: Stucco Pers Prop: Hazards:
LockBox: Keys Fit: No For Sale: No Seller: Not Applicable
Broker: Phone: Sign In Yard: Hot Water Tank:
Walk Thru: No Int Condition: Results Confirmed: YES
Tarped Roof: No Sump Pump: Usar Symbol
AC/HVAC: Window AC: Furnace
Damaged Foundation: Damaged Beyond Repair: Damaged Affects Safety: Maybe Habitable:
Hazard:
Card Left At Property: No Vacancy Posting Left At Property: No Letter Delivered to Property: No

Observed On Site

Maintenance Needed

Cut Grass: Height: Winterize: Locks:
Boarding: Debris: Windows:
Remove Snow: Depth: Tarp Roof: Walkway
Walls: Bees / Wasps: Other Infestation: Interior Standing Water:

Utilities

Electric On: Yes Verified By: Water Shut off Location:
Water On: Yes Verified By:
Gas On: Yes Verified By: Shared:No
Electric Provider: Water Provider: Gas Provider:

Vacant Data:

Full Bath: 0 Half Bath: 0 Bedrooms: 0 Pool Secure: Pool Type:
Pool: Security Method:
Spa: No Security Method: Not Provided More than 2" of Water: No
Hot Tub: No Security Method: More than 2" of Water: No
Fountain: No Security Method: More than 2" of Water: No
Water Feature: No Security Method: More than 2" of Water: No
Lawn Being Maintained: No HOA Mainted: No Violations Present: No
Windows Boarded: 0 Locks Changed: No int. Debris:
Doors Boarded: 0 Ext. Debris:
Previously Winterized: No Prev. wint by: Hazard Location:
Dehumidifier: Dehumidifier Self-draining: No Water Heater: Water Heater Straped: No

Inspection Detail Report

03/20/2018

Property Info

Loan#: [redacted]0598 Type: CONV (13) FHA #: Mortgager: COLOMBO, PETER
114 CAYO COSTA CT
ROYAL PALM BEACH, FL 3341
FTV Date:

Well Equipment: Personal Property Description:

Property Unsecured Upon Arrival: No Property Connected to Sewer/Septic: No

Poor Int. Condition:No

Unsecured Areas

Appliances/Fixtures that are missing/damaged

Vacant Property Factors (Exterior)

Vacant Property Factors (Interior)

Vacant Property Factors (Landscape)

Vacant Property Factors (Outbuildings)

Vacant Property Factors (Pool/Hot Tub)

Escalation

Are any of the following visual from the property?

Airport:	No	Commercial Buildings:	No	Other Non-Residential Facilities:	No	Highway:	No
Industrial Plants:	No	Railroad Tracks:	No	Vacant (Boarded) Homes:	No	Portential Haz Material:	No
Drug Activity:	No						

Other:

Exterior Condition Data

Conforms to neighborhood:	Yes	Commercial Activity:	No	Parking - Driveway:	Yes
Zoning affects marketability:	No	Damage affects safety:	No	Parking - Street:	No
Adverse easements:	No	Visible signs of constr. or remodeling:	No	Parking - Other:	No

No damages for this inspection.

No vacancy check list for this inspection.

No violations for this inspection.

Inspection Detail Report

03/20/2018

Property Info

Loan#: [redacted]0598 Type: CONV (13) FHA #: Mortgager: COLOMBO, PETER

FTV Date:

114 CAYO COSTA CT
ROYAL PALM BEACH, FL 3341

No comments for this inspection.

Comments

The gate was open so I was able to gain entry into the community; Visual; Utilities On; Yard Maintained; Other; Personals Inside; Contact;
Aspen Grove Number: FL330731031 Occupancy Verification by Contact, Visual, Other, Personals Inside, Utilities On, and Yard Maintained.

No notes for this inspection.

Not any No Access info for this inspection.

No postings/notices for this inspection.

Inspection Detail Report

03/20/2018

Property Info

Loan#: [redacted]0598

Type: CONV (13)

FTV Date:

FHA #:

Mortgager: COLOMBO, PETER
114 CAYO COSTA CT
ROYAL PALM BEACH, FL 3341

Inspection Images

Neighborhood

Occupancy Indicators

Occupancy Indicators

Address Number View

Front View

Street Sign

Occupancy Indicators

Occupancy Indicators

Occupancy Indicators

Inspection Detail Report

03/20/2018

Property Info

Loan#: [redacted]0598

Type: **CONV (13)**

FHA #:

Mortgager: **COLOMBO, PETER**
114 CAYO COSTA CT
ROYAL PALM BEACH, FL 3341

FTV Date:

Occupancy Indicators

Mortgage Contracting Services, LLC
4890 West Kennedy Blvd.
Tampa, FL 33609
Phone No: (813) 874-2177
Fax No: (813) 258-5729

Property Insp. - Property Inspection Services - INVOICE

Nationstar Mortgage
Default Services
8950 Cypress Waters Boulevard
Coppell, TX 75019

Re: PETER COLOMBO
114 CAYO COSTA CT
ROYAL PALM BEACH, FL 33411
Loan #: [redacted]0598
Loan Type: Conventional
Inv. ID / Cat. ID: BR3 / N/A
Cost Center:
CONV Case No:
GSE Code:
GSE REO Rem. Code:
Entity Code:

Invoice #: 60036115_01067
Invoice Status: Check Requested
Input By: Nicole Potts

Date Submitted: 8/14/2017
Invoice Date: 8/11/2017
Vendor Ref #: 60036115_01067
Vendor Code: MCSERV
Payee Code: 63mcsnw
Type: Non Judicial
Order Date 8/10/2017
Order Complete 8/11/2017
Acquisition Date:
Paid in Full Date: N/A
Foreclosure Removal Date: N/A

MS Status N/A
Relief Requested Date N/A
Protection Begin Date N/A
Protection End Date N/A
HiType
Class Code

Invoice ID: 212038715
Asset Number:
Approver Name: Auto Approver
Outsourcer:

SubmittedDate	1st Reviewed Date	Last Reviewed	Accepted Date	Approved Date	Chk Requested	Chk Confirmed
8/14/2017				8/14/2017	8/15/2017	

Cost Description(s)	W/H	Aff.Ind.	Item Date	Qty	Item Price	Orig. Billed	Adjust	Net
Property Services - Insp - Vacant Property On-Going Inspection **Note: No Contact - 5 Day**			08/11/2017	1	$15.00	$15.00	$0.00	$15.00
						$15.00	**$0.00**	**$15.00**
Total:						**$15.00**	**$0.00**	**$15.00**

Invoice Level Exceptions
None

Invoice Level Comment
Inspection requested

Inspection Detail Report

03/20/2018

Property Info

Loan#: [redacted]0598 Type: CONV (13) FHA #: Mortgager: COLOMBO, PETER
114 CAYO COSTA CT
ROYAL PALM BEACH, FL 3341
FTV Date:

Inspection Details

Insp Type: No Contact
Req By: LOAD EXCEL INSPECTIONS
Requested: 09/08/2017 Ordered: 09/08/2017 Inspected: 09/13/2017 Billed: 09/13/2017
Uploaded: 09/13/2017 Cancelled: Int Photos: 0 Ext Photos 4
Photo Amt: [NI] Insp Price: 15.00 Total: [NI]
Occupancy: Occupied by Unknown Prop Type: Single Color: Beige/Tan Value: $200K-$500K
Occ Units: 0 Lawn Type: Roof Type:
Verification: Cars in driveway, Utilities On, Visual, and Yard Maintained
Secure: Neighborhood: Stable Condition: Good
Reason for Poor Ext Condition: Garage: 2 Car Garage
Construction: Stucco Pers Prop: Hazards:
LockBox: Keys Fit: No For Sale: No Seller: Not Applicable
Broker: Phone: Sign In Yard: Hot Water Tank:
Walk Thru: No Int Condition: Results Confirmed: YES
Tarped Roof: No Sump Pump: Usar Symbol
AC/HVAC: Window AC: Furnace
Damaged Foundation: Damaged Beyond Repair: Damaged Affects Safety: Maybe Habitable:
Hazard:
Card Left At Property: No Vacancy Posting Left At Property: No Letter Delivered to Property: No

Observed On Site

Maintenance Needed

Cut Grass: Height: Winterize: Locks:
Boarding: Debris: Windows:
Remove Snow: Depth: Tarp Roof: Walkway
Walls: Bees / Wasps: Other Infestation: Interior Standing Water:

Utilities

Electric On: Yes Verified By: Water Shut off Location:
Water On: Yes Verified By:
Gas On: Yes Verified By: Shared:No
Electric Provider: Water Provider: Gas Provider:

Vacant Data:

Full Bath: 0 Half Bath: 0 Bedrooms: 0 Pool Secure: Pool Type:
Pool: Security Method:
Spa: No Security Method: Not Provided More than 2" of Water: No
Hot Tub: No Security Method: More than 2" of Water: No
Fountain: No Security Method: More than 2" of Water: No
Water Feature: No Security Method: More than 2" of Water: No
Lawn Being Maintained: No HOA Mainted: No Violations Present: No
Windows Boarded: 0 Locks Changed: No int. Debris:
Doors Boarded: 0 Ext. Debris:
Previously Winterized: No Prev. wint by: Hazard Location:
Dehumidifier: Dehumidifier Self-draining: No Water Heater: Water Heater Straped: No

Inspection Detail Report

03/20/2018

Property Info

Loan#: [redacted]0598 Type: CONV (13) FHA #: Mortgager: COLOMBO, PETER
114 CAYO COSTA CT
ROYAL PALM BEACH, FL 3341
FTV Date:

Well Equipment: Personal Property Description:

Property Unsecured Upon Arrival: No Property Connected to Sewer/Septic: No

Poor Int. Condition:No

Unsecured Areas

Appliances/Fixtures that are missing/damaged

Vacant Property Factors (Exterior)

Vacant Property Factors (Interior)

Vacant Property Factors (Landscape)

Vacant Property Factors (Outbuildings)

Vacant Property Factors (Pool/Hot Tub)

Escalation

Are any of the following visual from the property?

Airport:	No	Commercial Buildings:	No	Other Non-Residential Facilities:	No	Highway:	No
Industrial Plants:	No	Railroad Tracks:	No	Vacant (Boarded) Homes:	No	Portential Haz Material:	No
Drug Activity:	No						

Other:

Exterior Condition Data

Conforms to neighborhood:	Yes	Commercial Activity:	No	Parking - Driveway:	Yes
Zoning affects marketability:	No	Damage affects safety:	No	Parking - Street:	No
Adverse easements:	No	Visible signs of constr. or remodeling:	No	Parking - Other:	No

No damages for this inspection.

No vacancy check list for this inspection.

No violations for this inspection.

Inspection Detail Report

03/20/2018

Property Info

Loan#: [redacted]0598 Type: CONV (13) FHA #: Mortgager: COLOMBO, PETER
114 CAYO COSTA CT
ROYAL PALM BEACH, FL 3341
FTV Date:

No comments for this inspection.

Comments

The gate was open so I was able to obtain access into the community; Visual; Cars in driveway; Utilities On; Yard Maintained;
Aspen Grove Number: FL330731031 Occupancy Verification by Visual, Cars in Driveway, Utilities On, and Yard Maintained.

Inspection Notes

Note:	Note Date:	Created By:
FEMA issues Disaster Declaration #4337 in the state of Florida for Hurricane Irma. This property is located in the declared disaster area and may have been impacted by weather events. The declaration is effective September 10, 2017 and covers the following incident period: September 4, 2017 to October 1, 2017	09/11/2017	SANDY WANG

Not any No Access info for this inspection.

No postings/notices for this inspection.

Inspection Detail Report

03/20/2018

Property Info

Loan#: [redacted]0598

Type: CONV (13)

FHA #:

Mortgager: COLOMBO, PETER
114 CAYO COSTA CT
ROYAL PALM BEACH, FL 3341

FTV Date:

Inspection Images

Neighborhood

Occupancy Indicators

Occupancy Indicators

Address Number View

Front View

Street Sign

Occupancy Indicators

Occupancy Indicators

Occupancy Indicators

Inspection Detail Report

03/20/2018

Property Info

Loan#: [redacted]0598

Type: **CONV (13)**

FHA #:

Mortgager: **COLOMBO, PETER**
114 CAYO COSTA CT
ROYAL PALM BEACH, FL 3341

FTV Date:

Occupancy Indicators

Mortgage Contracting Services, LLC
4890 West Kennedy Blvd.
Tampa, FL 33609
Phone No: (813) 874-2177
Fax No: (813) 258-5729

Property Insp. - Property Inspection Services - INVOICE

Nationstar Mortgage
Default Services
8950 Cypress Waters Boulevard
Coppell, TX 75019

Re: PETER COLOMBO
114 CAYO COSTA CT
ROYAL PALM BEACH, FL 33411
Loan #: [redacted]0598
Loan Type: Conventional
Inv. ID / Cat. ID: BR3 / N/A
Cost Center:
CONV Case No:
GSE Code:
GSE REO Rem. Code:
Entity Code:

Invoice #: 60037352_00673
Invoice Status: Check Requested
Input By: Nicole Potts

Date Submitted: 9/14/2017
Invoice Date: 9/13/2017
Vendor Ref #: 60037352_00673
Vendor Code: MCSERV
Payee Code: 63mcsnw
Type: Non Judicial
Order Date 9/8/2017
Order Complete 9/13/2017
Acquisition Date:
Paid in Full Date: N/A
Foreclosure Removal Date: N/A

MS Status N/A
Relief Requested Date N/A
Protection Begin Date N/A
Protection End Date N/A
HiType
Class Code

Invoice ID: 213984556
Asset Number:
Approver Name: Auto Approver
Outsourcer:

SubmittedDate	1st Reviewed Date	Last Reviewed	Accepted Date	Approved Date	Chk Requested	Chk Confirmed
9/14/2017				9/14/2017	9/14/2017	

Cost Description(s)	W/H	Aff.Ind.	Item Date	Qty	Item Price	Orig. Billed	Adjust	Net
Property Services - Insp - Vacant Property On-Going Inspection **Note: No Contact - 5 Day**			09/13/2017	1	$15.00	$15.00	$0.00	$15.00
						$15.00	**$0.00**	**$15.00**
Total:						**$15.00**	**$0.00**	**$15.00**

Invoice Level Exceptions
None

Invoice Level Comment
Inspection requested

Inspection Detail Report

03/20/2018

Property Info

Loan#: [redacted]0598 Type: CONV (13) FHA #: Mortgager: COLOMBO, PETER
114 CAYO COSTA CT
ROYAL PALM BEACH, FL 3341
FTV Date:

Inspection Details

Insp Type:	Disaster			Req By:	LOAD EXCEL INSPECTIONS		
Requested:	09/20/2017	Ordered:	09/20/2017	Inspected:	10/18/2017	Billed:	10/19/2017
Uploaded:	10/18/2017	Cancelled:		Int Photos:	0	Ext Photos	6
Photo Amt:	[NI]	Insp Price:	35.00	Total:	[NI]		
Occupancy:	Occupied by Unknown	Prop Type:	Single	Color:	Beige/Tan	Value:	$200K-$500K
Occ Units:	0			Lawn Type:	Dormant Grass	Roof Type:	Tile

Verification: Garbage/Recycle bins appear ready for pick-up, Personals Present Outside, Visual, and Yard Maintained

Secure:	Not Applicable	Neighborhood:	Stable	Condition:	Good		
Reason for Poor Ext Condition:						Garage:	2 Car Garage
Construction:	Stucco	Pers Prop:	None	Hazards:	Unknown		
LockBox:		Keys Fit:	No	For Sale:	No	Seller:	
Broker:	Blank	Phone:	Blank	Sign In Yard:	No	Hot Water Tank:	
Walk Thru:	No	Int Condition:	Other	Results Confirmed:	YES		
Tarped Roof:	No	Sump Pump:		Usar Symbol			
AC/HVAC:		Window AC:		Furnace			

Damaged Foundation: Damaged Beyond Repair: Damaged Affects Safety: Maybe Habitable:

Hazard: NotProvided

Card Left At Property: No Vacancy Posting Left At Property: No Letter Delivered to Property: No

Observed On Site

Personal Property

Maintenance Needed

Cut Grass:	No	Height:		Winterize:		Locks:	
Boarding:				Debris:	Exterior	Windows:	
Remove Snow:		Depth:		Tarp Roof:		Walkway	
Walls:		Bees / Wasps:		Other Infestation:		Interior Standing Water:	

Utilities

Electric On:	Unknown	No Access to Meter	Verified By: Other	Water Shut off Location:
Water On:	Unknown	No Access to Meter	Verified By: Other	
Gas On:	Unknown	No Access to Meter	Verified By: Other	Shared:No

Electric Provider: Water Provider: Gas Provider:

Vacant Data:

Full Bath: Half Bath: Bedrooms: Pool Secure: Unknown Pool Type:

Pool:	Unknown	Security Method:	
Spa:	No	Security Method:	More than 2" of Water: No
Hot Tub:	No	Security Method:	More than 2" of Water: No
Fountain:	No	Security Method:	More than 2" of Water: No
Water Feature:	No	Security Method:	More than 2" of Water: No

Lawn Being Maintained: No HOA Mainted: No Violations Present: No

Windows Boarded: Locks Changed: No int. Debris: NotProvided

Doors Boarded: Ext. Debris:

Previously Winterized: No Prev. wint by: Hazard Location:

Dehumidifier: Dehumidifier Self-draining: No Water Heater: Water Heater Straped: No

Inspection Detail Report

03/20/2018

Property Info

Loan#: [redacted]0598 Type: CONV (13) FHA #: Mortgager: COLOMBO, PETER
114 CAYO COSTA CT
ROYAL PALM BEACH, FL 3341
FTV Date:

Well Equipment: Personal Property Description:

Property Unsecured Upon Arrival: No Property Connected to Sewer/Septic: No

Poor Int. Condition:No

Unsecured Areas

Appliances/Fixtures that are missing/damaged

Vacant Property Factors (Exterior)

Vacant Property Factors (Interior)

Vacant Property Factors (Landscape)

Vacant Property Factors (Outbuildings)

Vacant Property Factors (Pool/Hot Tub)

Escalation

Are any of the following visual from the property?

Airport:	No	Commercial Buildings:	No	Other Non-Residential Facilities:	No	Highway:	No
Industrial Plants:	No	Railroad Tracks:	No	Vacant (Boarded) Homes:	No	Portential Haz Material:	No
Drug Activity:	No						

Other:

Exterior Condition Data

Conforms to neighborhood:	Yes	Commercial Activity:	No	Parking - Driveway:	Yes
Zoning affects marketability:	No	Damage affects safety:	No	Parking - Street:	Yes
Adverse easements:	No	Visible signs of constr. or remodeling:	No	Parking - Other:	Yes

No damages for this inspection.

No vacancy check list for this inspection.

No violations for this inspection.

Inspection Detail Report

03/20/2018

Property Info

Loan#: [redacted]0598

Type: CONV (13)

FHA #:

Mortgager: COLOMBO, PETER
114 CAYO COSTA CT
ROYAL PALM BEACH, FL 3341

FTV Date:

No comments for this inspection.

Comments

Occupancy Verified by Yard maintained, Personals outside, Garbage bins, and Visual. Aspen Grove ID: FL334701038 - Occupancy Verification by Visual, Bins Ready for Pickup, Personals Outside, and Yard Maintained.

No notes for this inspection.

Not any No Access info for this inspection.

No postings/notices for this inspection.

Inspection Detail Report

03/20/2018

Property Info

Loan#: [redacted]0598

Type: CONV (13)

FHA #:

Mortgager: COLOMBO, PETER
114 CAYO COSTA CT
ROYAL PALM BEACH, FL 3341

FTV Date:

Inspection Images

Address Number View

Front View

Front View

Occupancy Indicators

Occupancy Indicators

Front View

Street Sign

Neighborhood

Inspection Detail Report

03/20/2018

Property Info

Loan#:	[redacted]0598	Type:	CONV (13)	FHA #:	Mortgager: COLOMBO, PETER 114 CAYO COSTA CT ROYAL PALM BEACH, FL 3341
		FTV Date:			

Mortgage Contracting Services, LLC
4890 West Kennedy Blvd.
Tampa, FL 33609
Phone No: (813) 874-2177
Fax No: (813) 258-5729

Property Insp. - Property Inspection Services - INVOICE

Nationstar Mortgage
Default Services
8950 Cypress Waters Boulevard
Coppell, TX 75019

Re: PETER COLOMBO
114 CAYO COSTA CT
ROYAL PALM BEACH, FL 33411
Loan #: [redacted]0598
Loan Type: Conventional
Inv. ID / Cat. ID: BR3 / N/A
Cost Center:
CONV Case No:
GSE Code:
GSE REO Rem. Code:
Entity Code:

Invoice #: 60039172_01131
Invoice Status: Check Requested
Input By: Nicole Potts

Date Submitted: 11/3/2017
Invoice Date: 10/31/2017
Vendor Ref #: 60039172_01131
Vendor Code: MCSERV
Payee Code: 63mcsnw
Type: Non Judicial
Order Date 10/9/2017
Order Complete 10/13/2017
Acquisition Date:
Paid in Full Date: N/A
Foreclosure Removal Date: N/A

MS Status N/A
Relief Requested Date N/A
Protection Begin Date N/A
Protection End Date N/A
HiType
Class Code

Invoice ID: 218153442
Asset Number:
Approver Name: Auto Approver
Outsourcer:

SubmittedDate	1st Reviewed Date	Last Reviewed	Accepted Date	Approved Date	Chk Requested	Chk Confirmed
11/3/2017				11/3/2017	11/3/2017	

Cost Description(s)	W/H	Aff.Ind.	Item Date	Qty	Item Price	Orig. Billed	Adjust	Net
Property Services - Insp - Vacant Property On-Going Inspection **Note: No Contact - 5 Day**			10/13/2017	1	$15.00	$15.00	$0.00	$15.00
						$15.00	**$0.00**	**$15.00**
Total:						**$15.00**	**$0.00**	**$15.00**

Invoice Level Exceptions
None

Invoice Level Comment
Inspection requested

Inspection Detail Report

03/20/2018

Property Info

Loan#: [redacted]0598 Type: CONV (13) FHA #: Mortgager: COLOMBO, PETER
114 CAYO COSTA CT
ROYAL PALM BEACH, FL 3341
FTV Date:

Inspection Details

Insp Type: No Contact
Req By: LOAD EXCEL INSPECTIONS
Requested: 02/02/2018 Ordered: 02/02/2018 Inspected: 02/04/2018 Billed: 02/06/2018
Uploaded: 02/06/2018 Cancelled: Int Photos: 0 Ext Photos 15
Photo Amt: [NI] Insp Price: 15.00 Total: [NI]
Occupancy: Occupied by Unknown Prop Type: Single Color: Beige/Tan Value: $200K-$500K
Occ Units: 0 Lawn Type: Grass Height 3-4 ir Roof Type: Asphalt Shingle
Verification: Cars in driveway, Furniture Present Inside, Utilities On, and Visual
Secure: Not Applicable Neighborhood: Stable Condition: Good
Reason for Poor Ext Condition: Garage: 2 Car Garage
Construction: Stucco Pers Prop: None Hazards: Unknown
LockBox: Keys Fit: No For Sale: No Seller:
Broker: Blank Phone: Blank Sign In Yard: No Hot Water
Walk Thru: No Int Condition: Other Results Confirmed: YES Tank:
Tarped Roof: No Sump Pump: Usar Symbol
AC/HVAC: Window AC: Furnace
Damaged Foundation: Damaged Beyond Repair: Damaged Affects Safety: Maybe Habitable:
Hazard: NotProvided
Card Left At Property: No Vacancy Posting Left At Property: No Letter Delivered to Property: No

Observed On Site

Maintenance Needed

Cut Grass: No Height: Winterize: Locks:
Boarding: Debris: Exterior Windows:
Remove Snow: Depth: Tarp Roof: Walkway
Walls: Bees / Wasps: Other Infestation: Interior Standing Water:

Utilities

Electric On: Yes Verified By: Provider Water Shut off Location:
Water On: Yes Verified By: Provider
Gas On: Yes Verified By: Provider Shared:No
Electric Provider: Water Provider: Gas Provider:

Vacant Data:

Full Bath: Half Bath: Bedrooms: Pool Secure: Unknown Pool Type:
Pool: Unknown Security Method:
Spa: No Security Method: More than 2" of Water: No
Hot Tub: No Security Method: More than 2" of Water: No
Fountain: No Security Method: More than 2" of Water: No
Water Feature: No Security Method: More than 2" of Water: No
Lawn Being Maintained: No HOA Mainted: No Violations Present: No
Windows Boarded: Locks Changed: No int. Debris: NotProvided
Doors Boarded: Ext. Debris:
Previously Winterized: No Prev. wint by: Hazard Location:
Dehumidifier: Dehumidifier Self-draining: No Water Heater: Water Heater Straped: No

Inspection Detail Report

03/20/2018

Property Info

Loan#: [redacted]0598 Type: CONV (13) FHA #: Mortgager: COLOMBO, PETER
114 CAYO COSTA CT
ROYAL PALM BEACH, FL 3341
FTV Date:

Well Equipment: Personal Property Description:

Property Unsecured Upon Arrival: No Property Connected to Sewer/Septic: No

Poor Int. Condition:No

Unsecured Areas

Appliances/Fixtures that are missing/damaged

Vacant Property Factors (Exterior)

Vacant Property Factors (Interior)

Vacant Property Factors (Landscape)

Vacant Property Factors (Outbuildings)

Vacant Property Factors (Pool/Hot Tub)

Escalation

Are any of the following visual from the property?

Airport:	No	Commercial Buildings:	No	Other Non-Residential Facilities:	No	Highway:	No
Industrial Plants:	No	Railroad Tracks:	No	Vacant (Boarded) Homes:	No	Portential Haz Material:	No
Drug Activity:	No						

Other:

Exterior Condition Data

Conforms to neighborhood:	Yes	Commercial Activity:	No	Parking - Driveway:	Yes
Zoning affects marketability:	No	Damage affects safety:	No	Parking - Street:	Yes
Adverse easements:	No	Visible signs of constr. or remodeling:	No	Parking - Other:	Yes

No damages for this inspection.

No vacancy check list for this inspection.

No violations for this inspection.

Inspection Detail Report

03/20/2018

Property Info

Loan#: [redacted]0598 Type: CONV (13) FHA #: Mortgager: COLOMBO, PETER

FTV Date: 114 CAYO COSTA CT

ROYAL PALM BEACH, FL 3341

No comments for this inspection.

Comments

Occupancy Verified by Utilities On, Furniture inside, Cars in driveway, and Visual. Aspen Grove ID: FL334781030 - Property is occupied. Vehicle at the property. Property maintained. No visible damages . Occ Ver by Visual, Utilities On, Furniture Inside, Cars in Driveway.

Inspection Notes

Note:	Note Date:	Created By:
JG	02/06/2018	JESSICA GRIGSBY

Not any No Access info for this inspection.

No postings/notices for this inspection.

Inspection Detail Report

03/20/2018

Property Info

Loan#: [redacted]0598

Type: CONV (13)

FHA #:

FTV Date:

Mortgager: COLOMBO, PETER
114 CAYO COSTA CT
ROYAL PALM BEACH, FL 3341

Inspection Images

Street Sign

Street Sign

Street Sign

Neighborhood

Neighborhood

Neighborhood

Front View

Front View

Front View

Property Info

Loan#: [redacted]0598 Type: CONV (13) FHA #: Mortgager: COLOMBO, PETER
114 CAYO COSTA CT
ROYAL PALM BEACH, FL 3341
FTV Date:

Address Number View

Address Number View

Address Number View

Occupancy Indicators

Occupancy Indicators

Occupancy Indicators

Neighborhood

Neighborhood

Neighborhood

Inspection Detail Report

03/20/2018

Property Info

Loan#: [redacted]0598

Type: **CONV (13)**

FHA #:

FTV Date:

Mortgager: **COLOMBO, PETER**
114 CAYO COSTA CT
ROYAL PALM BEACH, FL 3341

Occupancy Indicators

Occupancy Indicators

Occupancy Indicators

Mortgage Contracting Services, LLC
4890 West Kennedy Blvd.
Tampa, FL 33609
Phone No: (813) 874-2177
Fax No: (813) 258-5729

Property Insp. - Property Inspection Services - INVOICE

Nationstar Mortgage
Default Services
8950 Cypress Waters Boulevard
Coppell, TX 75019

Re: PETER COLOMBO
114 CAYO COSTA CT
ROYAL PALM BEACH, FL 33411

Loan #: [redacted]0598
Loan Type: Conventional
Inv. ID / Cat. ID: BR3 / N/A
Cost Center:
CONV Case No:
GSE Code:
GSE REO Rem. Code:
Entity Code:

Invoice #: 60042970_00867
Invoice Status: Check Requested
Input By: Amalia Inaty

Date Submitted: 2/7/2018
Invoice Date: 2/6/2018
Vendor Ref #: 60042970_00867
Vendor Code: MCSERV
Payee Code: 63mcsnw
Type: Non Judicial
Order Date 2/2/2018
Order Complete 2/4/2018
Acquisition Date:
Paid in Full Date: N/A
Foreclosure Removal Date: N/A

MS Status N/A
Relief Requested Date N/A
Protection Begin Date N/A
Protection End Date N/A
HiType
Class Code

Invoice ID: 224942708
Asset Number:
Approver Name: Auto Approver
Outsourcer:

SubmittedDate	1st Reviewed Date	Last Reviewed	Accepted Date	Approved Date	Chk Requested	Chk Confirmed
2/7/2018				2/7/2018	2/7/2018	

Cost Description(s)	W/H	Aff.Ind.	Item Date	Qty	Item Price	Orig. Billed	Adjust	Net
Property Services - Insp - Vacant Property On-Going Inspection **Note: NO CONTACT**			02/04/2018	1	$15.00	$15.00	$0.00	$15.00
						$15.00	**$0.00**	**$15.00**
Total:						**$15.00**	**$0.00**	**$15.00**

Invoice Level Exceptions
None

Invoice Level Comment
None

Execution Date Time: 02/07/2018 07:41:09 PM

Inspection Detail Report

03/20/2018

Property Info

Loan#: [redacted]0598 Type: CONV (13) FHA #: Mortgager: COLOMBO, PETER
114 CAYO COSTA CT
ROYAL PALM BEACH, FL 3341
FTV Date:

Inspection Details

Insp Type: Verify Occupancy
Req By: LOAD EXCEL INSPECTIONS
Requested: 12/08/2015 Ordered: 12/08/2015 Inspected: 12/10/2015 Billed: 12/11/2015
Uploaded: 12/10/2015 Cancelled: Int Photos: 0 Ext Photos 2
Photo Amt: [NI] Insp Price: 9.00 Total: [NI]
Occupancy: No Access Prop Type: Single Color: Not Provided Value: Not Provided
Occ Units: Lawn Type: Roof Type:
Verification: Other and Visual
Secure: Neighborhood: Nothing Condition: Not Provided
Reason for Poor Ext Condition: Garage:
Construction: Not Provided Pers Prop: Hazards:
LockBox: Keys Fit: For Sale: Seller:
Broker: Phone: Sign In Yard: Hot Water Tank:
Walk Thru: No Int Condition: Results Confirmed: YES
Tarped Roof: Unable to Determine Sump Pump: Usar Symbol
AC/HVAC: Window AC: Furnace
Damaged Foundation: Damaged Beyond Repair: Damaged Affects Safety: Maybe Habitable:
Hazard:
Card Left At Property: No Vacancy Posting Left At Property: No Letter Delivered to Property: No

Observed On Site

Maintenance Needed

Cut Grass: Height: Winterize: Locks:
Boarding: Debris: Windows:
Remove Snow: Depth: Tarp Roof: Walkway
Walls: Bees / Wasps: Other Infestation: Interior Standing Water:

Utilities

Electric On: Unknown No Access to Meter Verified By: Water Shut off Location:
Water On: Unknown No Access to Meter Verified By:
Gas On: Unknown No Access to Meter Verified By: Shared:No
Electric Provider: Water Provider: Gas Provider:

Vacant Data:

Full Bath: Half Bath: Bedrooms: Pool Secure: Pool Type:
Pool: Security Method:
Spa: No Security Method: More than 2" of Water: No
Hot Tub: No Security Method: More than 2" of Water: No
Fountain: No Security Method: More than 2" of Water: No
Water Feature: No Security Method: More than 2" of Water: No
Lawn Being Maintained: No HOA Mainted: No Violations Present: No
Windows Boarded: 0 Locks Changed: No int. Debris:
Doors Boarded: 0 Ext. Debris:
Previously Winterized: No Prev. wint by: Hazard Location:
Dehumidifier: Dehumidifier Self-draining: No Water Heater: Water Heater Straped: No

Inspection Detail Report

03/20/2018

Property Info

Loan#: [redacted]0598 Type: CONV (13) FHA #: Mortgager: COLOMBO, PETER
114 CAYO COSTA CT
ROYAL PALM BEACH, FL 3341
FTV Date:

Well Equipment: Personal Property Description:

Property Unsecured Upon Arrival: No Property Connected to Sewer/Septic: No

Poor Int. Condition:No

Unsecured Areas

Appliances/Fixtures that are missing/damaged

Vacant Property Factors (Exterior)

Vacant Property Factors (Interior)

Vacant Property Factors (Landscape)

Vacant Property Factors (Outbuildings)

Vacant Property Factors (Pool/Hot Tub)

Escalation

Are any of the following visual from the property?

Airport:	No	Commercial Buildings:	No	Other Non-Residential Facilities:	No	Highway:	No
Industrial Plants:	No	Railroad Tracks:	No	Vacant (Boarded) Homes:	No	Portential Haz Material:	No
Drug Activity:	No						

Other:

Exterior Condition Data

Conforms to neighborhood:	Yes	Commercial Activity:	No	Parking - Driveway:	No
Zoning affects marketability:	No	Damage affects safety:	No	Parking - Street:	No
Adverse easements:	No	Visible signs of constr. or remodeling:	No	Parking - Other:	Yes

No damages for this inspection.

No vacancy check list for this inspection.

No violations for this inspection.

Inspection Detail Report

03/20/2018

Property Info

Loan#: [redacted]0598 Type: **CONV (13)** FHA #: Mortgager: **COLOMBO, PETER**
114 CAYO COSTA CT
FTV Date: **ROYAL PALM BEACH, FL 3341**

No comments for this inspection.

Comments

Occupancy Verified By - Visual; Other; Why this is a 'No Access' - Gated Community;
Aspen Grove Number: FL330731031 Occupancy Verification by Visual and Other.

No notes for this inspection.

NoAccess Information

No Access Reason:	**Gated Community**		
Comm Name/Contact Posted:	**Yes**	Other Reason Explained:	
Community Name:	**Seminole**	Contact Person:	**X**
Phone Number:	**5610000000**	Email:	**X**
Guard/Doorman Present:	**No**	Conversation w/ Guard:	
Keypad Present:	**Yes**	Keypad Information:	**Need Gate Code**
Other Keypad Info Explained:			
Access Letter Used:	**No**	Result of Using Letter:	
MCS Staff Contacted:	**No**	MCS Staff Name:	
Additional Info:			

No postings/notices for this inspection.

Inspection Detail Report

03/20/2018

Property Info

Loan#: [redacted]0598

Type: CONV (13)

FHA #:

Mortgager: COLOMBO, PETER
114 CAYO COSTA CT
ROYAL PALM BEACH, FL 3341

FTV Date:

Inspection Images

Other

Street Sign

Property Obstruction

Community Entrance

Property Obstruction

Property Obstruction

Property Obstruction

Inspection Detail Report

03/20/2018

Property Info

Loan#:	[redacted]0598	Type:	CONV (13)	FHA #:	Mortgager: COLOMBO, PETER 114 CAYO COSTA CT ROYAL PALM BEACH, FL 3341
		FTV Date:			

Inspection Detail Report

03/20/2018

Property Info

Loan#: [redacted]0598 Type: CONV (13) FHA #: Mortgager: COLOMBO, PETER
114 CAYO COSTA CT
ROYAL PALM BEACH, FL 3341
FTV Date:

Inspection Details

Insp Type:	Verify Occupancy			Req By:	LOAD EXCEL INSPECTIONS		
Requested:	03/27/2015	Ordered:	03/27/2015	Inspected:	03/30/2015	Billed:	03/30/2015
Uploaded:	03/30/2015	Cancelled:		Int Photos:	0	Ext Photos	3
Photo Amt:	[NI]	Insp Price:	9.00	Total:	[NI]		
Occupancy:	No Access	Prop Type:	Single	Color:	Not Provided	Value:	Not Provided
Occ Units:				Lawn Type:		Roof Type:	
Verification:	Other and Visual						
Secure:		Neighborhood:	Nothing	Condition:	Not Provided		
Reason for Poor Ext Condition:						Garage:	
Construction:	Not Provided	Pers Prop:		Hazards:			
LockBox:		Keys Fit:		For Sale:		Seller:	
Broker:		Phone:		Sign In Yard:		Hot Water Tank:	
Walk Thru:	No	Int Condition:		Results Confirmed:	YES		
Tarped Roof:	Unable to Determine	Sump Pump:		Usar Symbol			
AC/HVAC:		Window AC:		Furnace			
Damaged Foundation:		Damaged Beyond Repair:		Damaged Affects Safety:		Maybe Habitable:	
				Hazard:			

Card Left At Property: No Vacancy Posting Left At Property: No Letter Delivered to Property: No

Observed On Site

Maintenance Needed

Cut Grass:	Height:	Winterize:	Locks:
Boarding:		Debris:	Windows:
Remove Snow:	Depth:	Tarp Roof:	Walkway
Walls:	Bees / Wasps:	Other Infestation:	Interior Standing Water:

Utilities

Electric On:	Unknown	Information Inaccessible	Verified By:	Water Shut off Location:
Water On:	Unknown	Information Inaccessible	Verified By:	
Gas On:	Unknown	Information Inaccessible	Verified By:	Shared:No

Electric Provider: Water Provider: Gas Provider:

Vacant Data:

Full Bath:	Half Bath:	Bedrooms:	Pool Secure:	Pool Type:	
Pool:		Security Method:			
Spa:	No	Security Method:	More than 2" of Water:	No	
Hot Tub:	No	Security Method:	More than 2" of Water:	No	
Fountain:	No	Security Method:	More than 2" of Water:	No	
Water Feature:	No	Security Method:	More than 2" of Water:	No	

Lawn Being Maintained: No HOA Mainted: No Violations Present: No
Windows Boarded: Locks Changed: No int. Debris:
Doors Boarded: Ext. Debris:
Previously Winterized: No Prev. wint by: Hazard Location:
Dehumidifier: Dehumidifier Self-draining: No Water Heater: Water Heater Straped: No

Inspection Detail Report

03/20/2018

Property Info

Loan#: [redacted]0598 Type: CONV (13) FHA #: Mortgager: COLOMBO, PETER
114 CAYO COSTA CT
ROYAL PALM BEACH, FL 3341
FTV Date:

Well Equipment: Personal Property Description:

Property Unsecured Upon Arrival: No Property Connected to Sewer/Septic: No

Poor Int. Condition:No

Unsecured Areas

Appliances/Fixtures that are missing/damaged

Vacant Property Factors (Exterior)

Vacant Property Factors (Interior)

Vacant Property Factors (Landscape)

Vacant Property Factors (Outbuildings)

Vacant Property Factors (Pool/Hot Tub)

Escalation

Are any of the following visual from the property?

Airport:	No	Commercial Buildings:	No	Other Non-Residential Facilities:	No	Highway:	No
Industrial Plants:	No	Railroad Tracks:	No	Vacant (Boarded) Homes:	No	Portential Haz Material:	No
Drug Activity:	No						

Other:

Exterior Condition Data

Conforms to neighborhood:	Yes	Commercial Activity:	No	Parking - Driveway:	No
Zoning affects marketability:	No	Damage affects safety:	No	Parking - Street:	No
Adverse easements:	No	Visible signs of constr. or remodeling:	No	Parking - Other:	Yes

No damages for this inspection.

No vacancy check list for this inspection.

No violations for this inspection.

Inspection Detail Report

03/20/2018

Property Info

Loan#: [redacted]0598 Type: **CONV (13)** FHA #: Mortgager: **COLOMBO, PETER**

FTV Date:

114 CAYO COSTA CT
ROYAL PALM BEACH, FL 3341

No comments for this inspection.

Comments

Occupancy Verified By - Visual; Other;
Aspen Grove Number: FL330731031 Occupancy Verification by Visual and Other.

No notes for this inspection.

NoAccess Information

No Access Reason:	**Gated Community**		
Comm Name/Contact Posted:	**Yes**	Other Reason Explained:	
Community Name:	**Seminole Lakes**	Contact Person:	**x**
Phone Number:	**5610000000**	Email:	**x**
Guard/Doorman Present:	**No**	Conversation w/ Guard:	
Keypad Present:	**Yes**	Keypad Information:	**Need Gate Code**
Other Keypad Info Explained:			
Access Letter Used:	**No**	Result of Using Letter:	
MCS Staff Contacted:	**No**	MCS Staff Name:	
Additional Info:			

No postings/notices for this inspection.

Inspection Detail Report

03/20/2018

Property Info

Loan#: [redacted]0598 Type: CONV (13) FHA #: Mortgager: COLOMBO, PETER

FTV Date: 114 CAYO COSTA CT

ROYAL PALM BEACH, FL 3341

Inspection Images

Street Sign

Neighborhood

Property Obstruction

Property Obstruction

Community Entrance

Inspection Detail Report

03/20/2018

Property Info

Loan#: [redacted]0598 Type: CONV (13) FHA #: Mortgager: COLOMBO, PETER
114 CAYO COSTA CT
ROYAL PALM BEACH, FL 3341
FTV Date:

Inspection Details

Insp Type: Verify Occupancy
Req By: LOAD EXCEL INSPECTIONS
Requested: 11/17/2016 Ordered: 11/17/2016 Inspected: 11/18/2016 Billed: 11/18/2016
Uploaded: 11/18/2016 Cancelled: Int Photos: 0 Ext Photos 2
Photo Amt: [NI] Insp Price: 15.00 Total: [NI]
Occupancy: No Access Prop Type: Single Color: Not Provided Value: Not Provided
Occ Units: Lawn Type: Roof Type:
Verification: Other and Visual
Secure: Neighborhood: Nothing Condition: Not Provided
Reason for Poor Ext Condition: Garage:
Construction: Not Provided Pers Prop: Hazards:
LockBox: Keys Fit: For Sale: Seller:
Broker: Phone: Sign In Yard: Hot Water Tank:
Walk Thru: No Int Condition: Results Confirmed: YES
Tarped Roof: Unable to Determine Sump Pump: Usar Symbol
AC/HVAC: Window AC: Furnace
Damaged Foundation: Damaged Beyond Repair: Damaged Affects Safety: Maybe Habitable:
Hazard:
Card Left At Property: No Vacancy Posting Left At Property: No Letter Delivered to Property: No

Observed On Site

Maintenance Needed

Cut Grass: Height: Winterize: Locks:
Boarding: Debris: Windows:
Remove Snow: Depth: Tarp Roof: Walkway
Walls: Bees / Wasps: Other Infestation: Interior Standing Water:

Utilities

Electric On: Unknown No Access to Meter Verified By: Water Shut off Location:
Water On: Unknown No Access to Meter Verified By:
Gas On: Unknown No Access to Meter Verified By: Shared:No
Electric Provider: Water Provider: Gas Provider:

Vacant Data:

Full Bath: Half Bath: Bedrooms: Pool Secure: Pool Type:
Pool: Security Method:
Spa: No Security Method: More than 2" of Water: No
Hot Tub: No Security Method: More than 2" of Water: No
Fountain: No Security Method: More than 2" of Water: No
Water Feature: No Security Method: More than 2" of Water: No
Lawn Being Maintained: No HOA Mainted: No Violations Present: No
Windows Boarded: 0 Locks Changed: No int. Debris:
Doors Boarded: 0 Ext. Debris:
Previously Winterized: No Prev. wint by: Hazard Location:
Dehumidifier: Dehumidifier Self-draining: No Water Heater: Water Heater Straped: No

Inspection Detail Report

03/20/2018

Property Info

Loan#: [redacted]0598 Type: CONV (13) FHA #: Mortgager: COLOMBO, PETER
114 CAYO COSTA CT
ROYAL PALM BEACH, FL 3341
FTV Date:

Well Equipment: Personal Property Description:

Property Unsecured Upon Arrival: No Property Connected to Sewer/Septic: No

Poor Int. Condition:No

Unsecured Areas

Appliances/Fixtures that are missing/damaged

Vacant Property Factors (Exterior)

Vacant Property Factors (Interior)

Vacant Property Factors (Landscape)

Vacant Property Factors (Outbuildings)

Vacant Property Factors (Pool/Hot Tub)

Escalation

Are any of the following visual from the property?

Airport:	No	Commercial Buildings:	No	Other Non-Residential Facilities:	No	Highway:	No
Industrial Plants:	No	Railroad Tracks:	No	Vacant (Boarded) Homes:	No	Portential Haz Material:	No
Drug Activity:	No						

Other:

Exterior Condition Data

Conforms to neighborhood:	Yes	Commercial Activity:	No	Parking - Driveway:	No
Zoning affects marketability:	No	Damage affects safety:	No	Parking - Street:	No
Adverse easements:	No	Visible signs of constr. or remodeling:	No	Parking - Other:	Yes

No damages for this inspection.

No vacancy check list for this inspection.

No violations for this inspection.

Inspection Detail Report

03/20/2018

Property Info

Loan#: [redacted]0598 Type: CONV (13) FHA #: Mortgager: COLOMBO, PETER

FTV Date:

114 CAYO COSTA CT
ROYAL PALM BEACH, FL 3341

No comments for this inspection.

Comments

I called the property manager's office and there was no answer. I try to get access instructions but I never received a call back;
Visual; Other; Why this is a 'No Access' - Gated Community;
Aspen Grove Number: FL330731031 Occupancy Verification by Visual and Other.

No notes for this inspection.

NoAccess Information

No Access Reason:	Gated Community		
Comm Name/Contact Posted:	Yes	Other Reason Explained:	
Community Name:	Seminole	Contact Person:	Dave
Phone Number:	7275157764	Email:	X
Guard/Doorman Present:	No	Conversation w/ Guard:	
Keypad Present:	Yes	Keypad Information:	Need Gate Code
Other Keypad Info Explained:			
Access Letter Used:	No	Result of Using Letter:	
MCS Staff Contacted:	No	MCS Staff Name:	
Additional Info:			

No postings/notices for this inspection.

Inspection Detail Report

03/20/2018

Property Info

Loan#: [redacted]0598

Type: CONV (13)

FHA #:

Mortgager: COLOMBO, PETER
114 CAYO COSTA CT
ROYAL PALM BEACH, FL 3341

FTV Date:

Inspection Images

Street Sign

Property Obstruction

Property Obstruction

Property Obstruction

Community Entrance

Inspection Detail Report

03/20/2018

Property Info

Loan#: [redacted]0598 Type: CONV (13) FHA #: Mortgager: COLOMBO, PETER
114 CAYO COSTA CT
ROYAL PALM BEACH, FL 3341
FTV Date:

Inspection Details

Insp Type: Verify Occupancy
Req By: LOAD EXCEL INSPECTIONS
Requested: 11/17/2016 Ordered: 11/17/2016 Inspected: 11/18/2016 Billed: 11/18/2016
Uploaded: 11/18/2016 Cancelled: Int Photos: 0 Ext Photos 2
Photo Amt: [NI] Insp Price: 15.00 Total: [NI]
Occupancy: No Access Prop Type: Single Color: Not Provided Value: Not Provided
Occ Units: Lawn Type: Roof Type:
Verification: Other and Visual
Secure: Neighborhood: Nothing Condition: Not Provided
Reason for Poor Ext Condition: Garage:
Construction: Not Provided Pers Prop: Hazards:
LockBox: Keys Fit: For Sale: Seller:
Broker: Phone: Sign In Yard: Hot Water Tank:
Walk Thru: No Int Condition: Results Confirmed: YES
Tarped Roof: Unable to Determine Sump Pump: Usar Symbol
AC/HVAC: Window AC: Furnace
Damaged Foundation: Damaged Beyond Repair: Damaged Affects Safety: Maybe Habitable:
Hazard:
Card Left At Property: No Vacancy Posting Left At Property: No Letter Delivered to Property: No

Observed On Site

Maintenance Needed

Cut Grass: Height: Winterize: Locks:
Boarding: Debris: Windows:
Remove Snow: Depth: Tarp Roof: Walkway
Walls: Bees / Wasps: Other Infestation: Interior Standing Water:

Utilities

Electric On: Unknown No Access to Meter Verified By: Water Shut off Location:
Water On: Unknown No Access to Meter Verified By:
Gas On: Unknown No Access to Meter Verified By: Shared:No
Electric Provider: Water Provider: Gas Provider:

Vacant Data:

Full Bath: Half Bath: Bedrooms: Pool Secure: Pool Type:
Pool: Security Method:
Spa: No Security Method: More than 2" of Water: No
Hot Tub: No Security Method: More than 2" of Water: No
Fountain: No Security Method: More than 2" of Water: No
Water Feature: No Security Method: More than 2" of Water: No
Lawn Being Maintained: No HOA Mainted: No Violations Present: No
Windows Boarded: 0 Locks Changed: No int. Debris:
Doors Boarded: 0 Ext. Debris:
Previously Winterized: No Prev. wint by: Hazard Location:
Dehumidifier: Dehumidifier Self-draining: No Water Heater: Water Heater Straped: No

Inspection Detail Report

03/20/2018

Property Info

Loan#: [redacted]0598 Type: CONV (13) FHA #: Mortgager: COLOMBO, PETER
114 CAYO COSTA CT
ROYAL PALM BEACH, FL 3341
FTV Date:

Well Equipment: Personal Property Description:

Property Unsecured Upon Arrival: No Property Connected to Sewer/Septic: No

Poor Int. Condition:No

Unsecured Areas

Appliances/Fixtures that are missing/damaged

Vacant Property Factors (Exterior)

Vacant Property Factors (Interior)

Vacant Property Factors (Landscape)

Vacant Property Factors (Outbuildings)

Vacant Property Factors (Pool/Hot Tub)

Escalation

Are any of the following visual from the property?

Airport:	No	Commercial Buildings:	No	Other Non-Residential Facilities:	No	Highway:	No
Industrial Plants:	No	Railroad Tracks:	No	Vacant (Boarded) Homes:	No	Portential Haz Material:	No
Drug Activity:	No						

Other:

Exterior Condition Data

Conforms to neighborhood:	Yes	Commercial Activity:	No	Parking - Driveway:	No
Zoning affects marketability:	No	Damage affects safety:	No	Parking - Street:	No
Adverse easements:	No	Visible signs of constr. or remodeling:	No	Parking - Other:	Yes

No damages for this inspection.

No vacancy check list for this inspection.

No violations for this inspection.

Inspection Detail Report

03/20/2018

Property Info

Loan#: [redacted]0598 Type: CONV (13) FHA #: Mortgager: COLOMBO, PETER

FTV Date:

114 CAYO COSTA CT
ROYAL PALM BEACH, FL 3341

No comments for this inspection.

Comments

I called the property manager's office and there was no answer. I try to get access instructions but I never received a call back;
Visual; Other; Why this is a 'No Access' - Gated Community;
Aspen Grove Number: FL330731031 Occupancy Verification by Visual and Other.

No notes for this inspection.

NoAccess Information

No Access Reason:	Gated Community		
Comm Name/Contact Posted:	Yes	Other Reason Explained:	
Community Name:	Seminole	Contact Person:	Dave
Phone Number:	7275157764	Email:	X
Guard/Doorman Present:	No	Conversation w/ Guard:	
Keypad Present:	Yes	Keypad Information:	Need Gate Code
Other Keypad Info Explained:			
Access Letter Used:	No	Result of Using Letter:	
MCS Staff Contacted:	No	MCS Staff Name:	
Additional Info:			

No postings/notices for this inspection.

Inspection Detail Report

03/20/2018

Property Info

Loan#: [redacted]0598

Type: CONV (13)

FHA #:

Mortgager: COLOMBO, PETER
114 CAYO COSTA CT
ROYAL PALM BEACH, FL 3341

FTV Date:

Inspection Images

Street Sign

Property Obstruction

Property Obstruction

Property Obstruction

Community Entrance

COMPOSITE
EXHIBIT M

Prior Mortgage Loan Statements Samples

Nationstar MORTGAGE

RETURN SERVICE ONLY
PLEASE DO NOT SEND MAIL TO THIS ADDRESS
P.O. BOX 619063
DALLAS, TX 75261-9063

MORTGAGE LOAN STATEMENT

CONTACT INFORMATION

Customer Service: 1-888-480-2432
Monday - Thursday; 8 a.m. - 8 p.m. CT
Friday; 8 a.m. - 6 p.m. CT and Saturday; 8 a.m. - 2 p.m. CT
MyNationstar.com

Your Dedicated Loan Specialist is Cody Naccarato and can be reached at (888) 850-9398 EXT. 4670633 or via mail at:
350 Highland Drive, Lewisville, TX 75067

4-692-01020-0050943-011-000-101-000-000

PETER A COLOMBO
114 CAYO COSTA CT
ROYAL PLM BCH FL 33411-4209

Statement Date:	08/13/2014
Loan Number:	[redacted]0598
Payment Due Date:	09/01/2014
Amount Due:	**$215,526.75**

If payment is received on or after 09/12/14; $0.00 late fee will be charged.

Property Address:
114 CAYO COSTA CT
ROYAL PALM FL 33411

Account Information

Interest Bearing Principal Balance	$266,456.83
Interest Rate(Until 01/01/2015)	10.625%
Escrow Balance	-$57,556.35
Prepayment Penalty*	

*Nationstar Mortgage LLC will not assess a prepayment penalty at any time in the event you would like to pay part or all of your mortgage balance.

The Principal Balance does not represent the payoff amount of your account and is not to be used for payoff purposes.

Explanation of Amount Due

Principal	$43.14
Interest	$2,359.25
Escrow Amount (for Taxes & Insurance)	$734.85
Optional Products and Services	$0.00
Regular Monthly Payment	**$3,137.24**
Total Fees and Charges	$102.50
Overdue Payment(s)	$212,287.01
Total Amount Due	**$215,526.75**

Lender Paid Expense Summary

	Activity Since Last Statement	Total
Legal Fees	$870.00	$4,330.00
Property Inspections	$30.00	$380.00
Total	**$900.00**	**$4,710.00**

Past Payment Breakdown

	Payments Rec'd since 07/16/2014	Paid Year to Date
Principal	$0.00	$0.00
Interest	$0.00	$0.00
Escrow (Taxes & Insurance)	$0.00	$0.00
Optional Insurance	$0.00	$0.00
Fees and Charges	$0.00	$0.00
Lender Paid Expenses	$0.00	$0.00
Partial Payment (Unapplied)**	$0.00	$0.00
Total	**$0.00**	**$0.00**

Transaction Activity (07/16/2014 to 08/13/2014)

Date	Description	Total	Principal	Interest	Escrow	Other
08/01/2014	Legal Fees	-$675.00				-$675.00
08/01/2014	Legal Fees	-$175.00				-$175.00
08/01/2014	Legal Fees	-$20.00				-$20.00
07/24/2014	Property Inspections	-$15.00				-$15.00

Important Messages (See Reverse side for Additional Critical Notices)

Reduce your financial burden when your home is impacted by a disaster or you involuntarily lose your job. Let First Protector pay your mortgage for you. Visit www.firstprotectorsolutions.com or call 1-855-211-3597 weekdays from 8 a.m.-8 p.m. E.T. for more information and mention offer code OWC7. (Hablamos Español).

Signing up for Paperless Billing is simple, convenient and secure. Simply visit MyNationstar.com to log into your account and select to "Go Paperless" today.

If you do not wish to receive paper statements, simply log into your account at MyNationstar.com and after your selection to eStatements/Paperless Billing. Paperless billing offers convenient monthly statement email reminders, greater security - no lost mail, and access up to 6 months of archived online statements to view or download to your personal computer.

This is an attempt to collect a debt and any information obtained will be used for that purpose.
DETACH HERE AND RETURN WITH YOUR PAYMENT. PLEASE ALLOW A MINIMUM OF 7 TO 10 DAYS FOR POSTAL DELIVERY

Nationstar MORTGAGE MyNationstar.com

☐ PLEASE CHECK BOX IF MAILING ADDRESS OR PHONE NUMBER HAS CHANGED. ENTER CHANGES ON BACK OF COUPON.

PETER A COLOMBO

NATIONSTAR MORTGAGE
PO BOX 650783
DALLAS, TX 75265-0783

ACCOUNT NUMBER	TOTAL AMOUNT DUE*
[redacted]	09/01/2014 $215,526.75

WRITE YOUR LOAN NUMBER ON YOUR CHECK OR MONEY ORDER AND MAKE PAYABLE TO NATIONSTAR MORTGAGE*

PAYMENT DUE IF RECEIVED ON OR AFTER
09/12/2014 $215,526.75

ADDITIONAL ESCROW $_____

**ADDITIONAL PRINCIPAL $_____

TOTAL AMOUNT OF YOUR CHECK
DO NOT SEND CASH ☐

**All amounts must be paid in full before additional principal reduction can be made.

[redacted]05980 021552675 021552675

IMPORTANT PAYMENT INFORMATION

- It is important to use the remittance stub and envelope provided since both contain computer encoding that will help ensure prompt and accurate posting of payments. Always include your loan number on your check or money order. However, should you not receive your statement, DO NOT DELAY PAYMENT, simply write your loan number on your check or money order and mail to the payment address as provided in the **Contact Information** section below.
- Do not send cash or correspondence as this could delay processing. Correspondence should be sent to the address provided in the **Contact Information** section below.
- Please be advised that if your account is delinquent or if there are fees and charges due, your account may not be paid ahead nor may principal reduction payments be applied. When Nationstar Mortgage receives a remittance that is in excess of a payment amount, that excess is applied to your account in accordance with a predetermined sequence: 1) Principal and Interest due; 2) Applicable Escrow amounts; 3) Fees and other charges assessed to your account. Once this sequence has been satisfied, you may give specific instructions as to how you would like excess amounts to be applied to your account by noting your preference on the face of your remittance stub.
- Any lump sum received that is not accompanied by a payoff quote will be applied according to our standard payment application rules. This will not result in satisfaction and reconveyance/release unless amount tendered satisfies all amounts due and owing on the account.
- A Schedule of Fee for Select Services may be found on our website at MyNationstar.com.

SERVICEMEMBERS CIVIL RELIEF ACT

The Servicemembers Civil Relief Act (SCRA) may offer protection or relief to members of the military who have been called to active duty. If you are a member of the military who has been called to active duty or received a Permanent Change of Station order and you have not already made us aware, please forward a copy of your orders to us at: Nationstar Mortgage LLC, Attn: Military Families, P.O.Box 630348, Irving, TX 75063, fax 855-856-0427 or email MilitaryFamilies@nationstarmail.com. Be sure to include your loan number with the copy of the orders.

Please visit our website at MyNationstar.com for complete details regarding Legal Rights and Protections Under the SCRA.

LATE CHARGES AND OVERDRAFT FEES

Payments received and posted after a grace period will be assessed a late charge. The late charge rate and number of grace days are shown on your Note. Please allow adequate time for postal delays as the receipt and posting date will govern the assessment of a late charge. Partial payments cannot be applied. If a payment is credited to your account and subsequently dishonored by your bank, Nationstar Mortgage will reverse that payment and assess your loan account an insufficient funds fee of up to $30.00, as permitted by applicable law. (This fee may vary by state.)

HOMEOWNER COUNSELING NOTICE

If your loan is delinquent, you are entitled to receive homeownership counseling form an agency approved by the United States Department of Housing and Urban Development (HUD). A list of the HUD-approved, nonprofit homeownership counseling agencies may be downloaded from the Internet at: http://www.hud.gov/offices/hsg/sfh/hcc/hccprof14.cfm, or by calling the HUD toll free number 1-800-569-4287 (toll free TDD number 1-800-877-8339) to obtain list of approved nonprofit agencies serving your residential area.

NEW YORK STATE RESIDENTS

For those customers who reside in the state of New York, borrower may file complaints about the Servicer with the New York State Banking Department or may obtain further information by calling the Department's Consumer Help Unit at 1-800-342-3736 or by visiting the Department's website at www.dfs.ny.gov. Nationstar Mortgage LLC is registered with the New York Superintendent of Banks.

Nationstar Mortgage may report your account to the major credit bureaus. Late or missed payments and other defaults on your account may reflect on your credit report which can impact your ability to obtain other forms of credit.

PAYMENT OPTIONS

Auto-Pay allows you to have your payment automatically debited, each month, from the checking or savings account of your choice. Nationstar Mortgage does not charge a fee to activate this service. Call 1-888-480-2432 for more information or visit our website at MyNationstar.com.

Online Payment allows you to log on to your account anytime to make a payment. There is no charge for this service if the payment is made within 9 days of the due date. Log onto MyNationstar.com.

Speed-Pay is a pay-by-phone service, which allows you to select the payment processing date. **Call 1-888-480-2432**. Have your checkbook available to refer to when making your Speed-Pay payment. There will be a fee up to $19 for this optional service.

Payment by Mail Detach the coupon provided with this statement and mail it with your check or money order in the envelope provided. Please write your loan number on your payment and **allow adequate time for postal delays as the receipt and posting date will govern the assessment of late charges.**

MoneyGram ExpressPayment ensures same-day delivery of your payment to Nationstar Mortgage. Visit your local MoneyGram Agent. Call 1-800-926-9400 to locate the one nearest you. Complete the ExpressPayment form, providing your name and Nationstar Mortgage loan number **The MoneyGram Receive Code is ***1678***.** All ExpressPayment transactions require cash. The agent will charge a fee for this service.

Western Union QuickCollect® ensures same-day delivery of your payment to Nationstar Mortgage. Visit your local Western Union Agent. Call 1-800-325-6000 to locate the one nearest you. Complete the QuickCollect form with your name and Nationstar Mortgage loan number, indicating:

Pay to: Nationstar Mortgage Code City: Astar State: TX

All QuickCollect transactions require cash. Western Union will charge a fee for this service.

NOTICE TO CUSTOMERS MAKING PAYMENTS BY CHECK

Authorization to Convert Your Check: If you send us a check to make your payment, your check may be converted into an electronic fund transfer. An electronic fund transfer is the process in which you financial institution transfers funds electronically from your account to our account. By sending your completed signed check to us, you authorize us to copy your check and use the information from your check to make an electronic funds transfer from your account for the same amount as the check. If the electronic fund transfer cannot be processed for technical reasons, you authorize us to process the copy of your check.

Insufficient Funds: The electronic fund transfer from your account will usually occur within 24 hours of our receipt of your check. If the electronic fund transfer cannot be completed because of insufficient funds, you may be assessed an NSF fee in connection with the attempted transaction.

Transaction Information: The electronic fund transfer from your account will be on the account statement you receive from your financial institution. You will not receive your original check back from your financial institution. For security reasons, your original check will be destroyed, but we will keep a secured copy of the check for record keeping purposes.

Your Rights: You should contact your financial institution immediately if you believe that the electronic fund transfer reported on your statement was not properly authorized or is otherwise incorrect. Consumers have protections under the Electronic Fund Transfer Act for any unauthorized or incorrect electronic fund transfer.

CONTACT INFORMATION

Customer Service: 1-888-480-2432, Monday through Thursday 8 am – 8 pm, CT, Friday 8 am – 6 pm CT, and Saturday 8 am – 2 pm CT
[Calls may be monitored and/or records for quality assurance purposes]

24-hour automated account information: Log on to MyNationstar.com OR call **1-888-480-2432**

Mailing addresses: for Nationstar Mortgage are listed below. Please carefully select the address suited to your needs and remember, sending payments to any address other than the one specifically identified for payments will result in delays and may result in additional fees being assessed to your account.

PAYMENTS:	NOTICE OF ERROR/ INFORMATION REQUEST/ QWR*:	OVERNIGHT DELIVERY: CORRESPONDENCE:	INSURANCE RENEWALS/ BILLS:	TAX NOTICES/ BILLS:	BANKRUPTCY NOTICES/ PAYMENTS:
PO Box 650783 Dallas, TX 75265-0783	P.O. Box 630348 Irving, TX 75063	350 Highland Drive Lewisville, TX 75067	PO Box 7729 Springfield, OH 45501-7729 Fax (937) 324-6551	PO Box 961229 Fort Worth, TX 76161-0229 Fax (817) 826-1861	350 Highland Drive Lewisville, TX 75067

***PURSUANT TO RESPA, A "QUALIFIED WRITTEN REQUEST" (QWR) REGARDING THE SERVICING OF YOUR LOAN MUST BE SENT TO THIS ADDRESS:**
Nationstar Mortgage, P.O. Box 630348, Irving, TX 75063, Attn: Customer Relations Officer. A "qualified written request" must comply with the requirements of 12 CFR 1024.21(e)(2) which states: (2) Qualified written request; defined. (i) For purposes of paragraph (e) of this section, a qualified written request means a written correspondence (other than notice on a payment coupon or other payment medium supplied by the servicer) that includes, or otherwise enables the servicer to identify, the name and account of the borrower, and includes a statement of the reasons that the borrower believes the account is in error, if applicable, or that provides sufficient detail to the servicer regarding information relating to the servicing of the loan sought by the borrower. (ii) A written request does not constitute a qualified written request if it is delivered to a servicer more than 1 year after either the date of transfer of servicing or the date that the mortgage servicing loan amount was paid in full, whichever date is applicable.

Nationstar Mortgage LLC, its affiliates, successors or its assigns or their officers, directors, agents, or employees, are neither liable nor responsible for nor make any representation regarding the products or services offered on any enclosed inserts.

CHANGE OF ADDRESS OR TELEPHONE NUMBER

Check the appropriate box: ❑ *Mailing Address* ❑ *Telephone Number* *Loan #:*_____

*Borrower's Name:*_____ *Co-Borrower's Name:*_____

*Borrower's New Address:*_____ *Co-Borrower's New Address:*_____

Authorized Borrower Number(s):

*Home (____)*_____ *Mobile: Yes No*

*Work (____)*_____ *Ext:*____ *Mobile: Yes No*

*Other (____)*_____ *Mobile: Yes No*

*Signature Required:*_____

Authorized Co-borrower Number(s):

*Home (____)*_____ *Mobile: Yes No*

*Work (____)*_____ *Ext:*____ *Mobile: Yes No*

*Other (____)*_____ *Mobile: Yes No*

*Signature Required:*_____

I consent to being contacted by Nationstar Mortgage LLC at any telephone number I have provided. This includes, but is not limited to, calls from your dialing system to my cellular or mobile telephone.

692-3142-0613F

Legal Rights and Protections Under the SCRA

Servicemembers on "active duty" or "active service," or a spouse or dependent of such a servicemember may be entitled to certain legal protections and debt relief pursuant to the Servicemembers Civil Relief Act (50 USC App. §§ 501-597b) (SCRA).

Who May Be Entitled to Legal Protections Under the SCRA?

- Regular members of the U.S. Armed Forces (Army, Navy, Air Force, Marine Corps and Coast Guard).
- Reserve and National Guard personnel who have been activated and are on Federal active duty.
- National Guard personnel under a call or order to active duty for more than 30 consecutive days under section 502(f) of title 32, United States Code, for purposes of responding to a national emergency declared by the President and supported by Federal funds.
- Active service members of the commissioned corps of the Public Health Service and the National Oceanic and Atmospheric Administration.
- Certain United States citizens serving with the armed forces of a nation with which the United States is allied in the prosecution of a war or military action.

What Legal Protections Are Servicemembers Entitled To Under the SCRA?

- The SCRA states that a debt incurred by a servicemember, or servicemember and spouse jointly, prior to entering military service shall not bear interest at a rate above 6 % during the period of military service and one year thereafter, in the case of an obligation or liability consisting of a mortgage, trust deed, or other security in the nature of a mortgage, or during the period of military service in the case of any other obligation or liability.
- The SCRA states that in a legal action to enforce a debt against real estate that is filed during, or within one year after the servicemember's military service, a court may stop the proceedings for a period of time, or adjust the debt. In addition, the sale, foreclosure, or seizure of real estate shall not be valid if it occurs during, or within one year after the servicemember's military service unless the creditor has obtained a valid court order approving the sale, foreclosure, or seizure of the real estate.
- The SCRA contains many other protections besides those applicable to home loans.

How Does A Servicemember or Dependent Request Relief Under the SCRA?

- In order to request relief under the SCRA from loans with interest rates above 6% a servicemember or spouse must provide a written request to the lender, together with a copy of the servicemember's military orders.

  Nationstar Mortgage, Attn: Research Dept, 350 Highland Drive, Lewisville, TX 75067
- There is no requirement under the SCRA, however, for a servicemember to provide a written notice or a copy of a servicemember's military orders to the lender in connection with a foreclosure or other debt enforcement action against real estate. Under these circumstances, lenders should inquire about the military status of a person by searching the Department of Defense's Defense Manpower Data Center's website, contacting the servicemember, and examining their files for indicia of military service. Although there is no requirement for servicemembers to alert the lender of their military status in these situations, it still is a good idea for the servicemember to do so.

How Does a Servicemember or Dependent Obtain Information About the SCRA?

- Servicemembers and dependents with questions about the SCRA should contact their unit's Judge Advocate, or their installation's Legal Assistance Officer. A military legal assistance office locator for all branches of the Armed Forces is available at http://legalassistance.law.af.mil/content/locator.php
- "Military OneSource" is the U. S. Department of Defense's information resource. Counseling options may be available. If you are listed as entitled to legal protections under the SCRA (see above), please go to www.militaryonesource.com/scra or call 1-800-342-9647 (toll free from the United States) to find out more information. Dialing instructions for areas outside the United States are provided on the website.

If this account is active or has been discharged in a bankruptcy proceeding, be advised this communication is for informational purposes only and not an attempt to collect a debt. Please note, however Nationstar reserves the right to exercise the legal rights only against the property securing the original obligation.

Nationstar MORTGAGE

RETURN SERVICE ONLY
PLEASE DO NOT SEND MAIL TO THIS ADDRESS
P.O. BOX 619063
DALLAS, TX 75261-9063

MORTGAGE LOAN STATEMENT

CONTACT INFORMATION

Customer Service: 1-888-480-2432
Monday - Thursday; 8 a.m. - 8 p.m. CT
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MyNationstar.com

Your Dedicated Loan Specialist is Sandra Cline and can be reached at (888) 850-9398 EXT. 4670521 or via mail at:
350 Highland Drive, Lewisville, TX 75067

9-692-18687-0042364-009-000-101-000-000

PETER A COLOMBO
114 CAYO COSTA CT
ROYAL PLM BCH FL 33411-4209

Sign up for eCorrespondence

Statement Date:	03/13/2015
Loan Number:	[redacted]0598
Payment Due Date:	04/01/2015
Amount Due:	**$239,318.23**

If payment is received on or after 04/12/15; $0.00 late fee will be charged.

Pay Online Now

Property Address:
114 CAYO COSTA CT
ROYAL PALM FL 33411

Account Information

Interest Bearing Principal Balance	$266,456.83
Interest Rate(Until 07/01/2015)	10.625%
Escrow Balance	-$59,632.29
Prepayment Penalty*	

*Nationstar Mortgage LLC will not assess a prepayment penalty at any time in the event you would like to pay part or all of your mortgage balance.

The Principal Balance does not represent the payoff amount of your account and is not to be used for payoff purposes.

Explanation of Amount Due

Principal	$43.14
Interest	$2,359.25
Escrow Amount (for Taxes & Insurance)	$734.85
Optional Products and Services	$0.00
Regular Monthly Payment	**$3,137.24**
Total Fees and Charges	$102.50
Overdue Payment(s)	$236,078.49
Total Amount Due	**$239,318.23**

Lender Paid Expense Summary

	Activity Since Last Statement	Total
Legal Fees	$158.00	$4,778.00
Property Inspections	$15.00	$515.00
Total	**$173.00**	**$5,293.00**

Past Payment Breakdown

	Payments Rec'd since 02/14/2015	Paid Year to Date
Principal	$0.00	$0.00
Interest	$0.00	$0.00
Escrow (Taxes & Insurance)	$0.00	$0.00
Optional Insurance	$0.00	$0.00
Fees and Charges	$0.00	$0.00
Lender Paid Expenses	$0.00	$0.00
Partial Payment (Unapplied)**	$0.00	$0.00
Total	**$0.00**	**$0.00**

Transaction Activity (02/14/2015 to 03/13/2015)

Date	Description	Total	Principal	Interest	Escrow	Other
03/03/2015	Legal Fees	-$150.00				-$150.00
03/03/2015	Legal Fees	-$8.00				-$8.00
02/17/2015	Property Inspections	-$15.00				-$15.00

Important Messages (See Reverse side for Additional Critical Notices)

If you do not wish to receive paper statements, simply log into your account at MyNationstar.com and after your selection to eCorrespondence. ECorrespondence offers convenient monthly email reminders, greater security - no lost email, and archived online access to view or download to your personal computer.

At the time this statement was sent, we had not received a payment from you since 03/13/2015. If you are facing financial difficulty, please know that there may be options available to you and that we are committed to working with you regarding making your monthly payment more affordable. Our representatives are standing by and can be reached at 1-877-448-5053. Please call us today so we can discuss your available options and which one may be right for you.

As shown above, your escrow account has a negative balance. This shortage in your escrow account may result in an increase in your monthly escrow payment. We recommend you make additional payments to your escrow to eliminate or reduce the shortage.

This is an attempt to collect a debt and any information obtained will be used for that purpose.
DETACH HERE AND RETURN WITH YOUR PAYMENT. PLEASE ALLOW A MINIMUM OF 7 TO 10 DAYS FOR POSTAL DELIVERY

Nationstar MORTGAGE MyNationstar.com

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PETER A COLOMBO

NATIONSTAR MORTGAGE
PO BOX 650783
DALLAS, TX 75265-0783

ACCOUNT NUMBER	TOTAL AMOUNT DUE*
[redacted]	04/01/2015 $239,318.23

WRITE YOUR LOAN NUMBER ON YOUR CHECK OR MONEY ORDER AND MAKE PAYABLE TO NATIONSTAR MORTGAGE*

PAYMENT DUE IF RECEIVED ON OR AFTER
04/12/2015 $239,318.23

ADDITIONAL ESCROW $_____

**ADDITIONAL PRINCIPAL $_____

TOTAL AMOUNT OF YOUR CHECK DO NOT SEND CASH ☐

**All amounts must be paid in full before additional principal reduction can be made.

[redacted]05980 023931823 023931823

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NEW YORK STATE RESIDENTS

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Speed-Pay is a pay-by-phone service, which allows you to select the payment processing date. **Call 1-888-480-2432**. Have your checkbook available to refer to when making your Speed-Pay payment. There will be a fee up to $19 for this optional service.

Payment by Mail Detach the coupon provided with this statement and mail it with your check or money order in the envelope provided. Please write your loan number on your payment and **allow adequate time for postal delays as the receipt and posting date will govern the assessment of late charges.**

MoneyGram ExpressPayment ensures same-day delivery of your payment to Nationstar Mortgage. Visit your local MoneyGram Agent. Call 1-800-926-9400 to locate the one nearest you. Complete the ExpressPayment form, providing your name and Nationstar Mortgage loan number **The MoneyGram Receive Code is ***1678***.** All ExpressPayment transactions require cash. The agent will charge a fee for this service.

Western Union QuickCollect® ensures same-day delivery of your payment to Nationstar Mortgage. Visit your local Western Union Agent. Call 1-800-325-6000 to locate the one nearest you. Complete the QuickCollect form with your name and Nationstar Mortgage loan number, indicating:

Pay to: Nationstar Mortgage Code City: Astar State: TX

All QuickCollect transactions require cash. Western Union will charge a fee for this service.

NOTICE TO CUSTOMERS MAKING PAYMENTS BY CHECK

Authorization to Convert Your Check: If you send us a check to make your payment, your check may be converted into an electronic fund transfer. An electronic fund transfer is the process in which you financial institution transfers funds electronically from your account to our account. By sending your completed signed check to us, you authorize us to copy your check and use the information from your check to make an electronic funds transfer from your account for the same amount as the check. If the electronic fund transfer cannot be processed for technical reasons, you authorize us to process the copy of your check.

Insufficient Funds: The electronic fund transfer from your account will usually occur within 24 hours of our receipt of your check. If the electronic fund transfer cannot be completed because of insufficient funds, you may be assessed an NSF fee in connection with the attempted transaction.

Transaction Information: The electronic fund transfer from your account will be on the account statement you receive from your financial institution. You will not receive your original check back from your financial institution. For security reasons, your original check will be destroyed, but we will keep a secured copy of the check for record keeping purposes.

Your Rights: You should contact your financial institution immediately if you believe that the electronic fund transfer reported on your statement was not properly authorized or is otherwise incorrect. Consumers have protections under the Electronic Fund Transfer Act for any unauthorized or incorrect electronic fund transfer.

CONTACT INFORMATION

Customer Service: 1-888-480-2432, Monday through Thursday 8 am – 8 pm, CT, Friday 8 am – 6 pm CT, and Saturday 8 am – 2 pm CT
[Calls may be monitored and/or records for quality assurance purposes]

24-hour automated account information: Log on to MyNationstar.com OR call **1-888-480-2432**

Mailing addresses: for Nationstar Mortgage are listed below. Please carefully select the address suited to your needs and remember, sending payments to any address other than the one specifically identified for payments will result in delays and may result in additional fees being assessed to your account.

PAYMENTS:	NOTICE OF ERROR/ INFORMATION REQUEST/ QWR*:	OVERNIGHT DELIVERY: CORRESPONDENCE:	INSURANCE RENEWALS/ BILLS:	TAX NOTICES/ BILLS:	BANKRUPTCY NOTICES/ PAYMENTS:
PO Box 650783 Dallas, TX 75265-0783	P.O. Box 619098 Dallas, TX 75261-9741	8950 Cypress Waters Blvd Coppell, TX 75019	PO Box 7729 Springfield, OH 45501-7729 Fax (800) 687-4729	PO Box 961229 Fort Worth, TX 76161-0229 Fax (817) 826-1861	P.O. Box 619094 Dallas, TX 75261-9741

***PURSUANT TO RESPA, A "QUALIFIED WRITTEN REQUEST" (QWR) REGARDING THE SERVICING OF YOUR LOAN MUST BE SENT TO THIS ADDRESS:**
Nationstar Mortgage, P.O. Box 619098, Dallas, TX 75261-9741, Attn: Customer Relations Officer. A "qualified written request" must comply with the requirements of 12 CFR 1024.21(e)(2) which states: (2) Qualified written request; defined. (i) For purposes of paragraph (e) of this section, a qualified written request means a written correspondence (other than notice on a payment coupon or other payment medium supplied by the servicer) that includes, or otherwise enables the servicer to identify, the name and account of the borrower, and includes a statement of the reasons that the borrower believes the account is in error, if applicable, or that provides sufficient detail to the servicer regarding information relating to the servicing of the loan sought by the borrower. (ii) A written request does not constitute a qualified written request if it is delivered to a servicer more than 1 year after either the date of transfer of servicing or the date that the mortgage servicing loan amount was paid in full, whichever date is applicable.

Nationstar Mortgage LLC, its affiliates, successors or its assigns or their officers, directors, agents, or employees, are neither liable nor responsible for nor make any representation regarding the products or services offered on any enclosed inserts.

CHANGE OF ADDRESS OR TELEPHONE NUMBER

Check the appropriate box: ❑ *Mailing Address* ❑ *Telephone Number* *Loan #:*_____

*Borrower's Name:*_____	*Co-Borrower's Name:*_____
*Borrower's New Address:*_____	*Co-Borrower's New Address:*_____
Authorized Borrower Number(s):	*Authorized Co-borrower Number(s):*
*Home (____)*_____ *Mobile: Yes No*	*Home (____)*_____ *Mobile: Yes No*
*Work (____)*_____ *Ext:____ Mobile: Yes No*	*Work (____)*_____ *Ext:____ Mobile: Yes No*
*Other (____)*_____ *Mobile: Yes No*	*Other (____)*_____ *Mobile: Yes No*
*Signature Required:*_____	*Signature Required:*_____

I consent to being contacted by Nationstar Mortgage LLC at any telephone number I have provided. This includes, but is not limited to, calls from your dialing system to my cellular or mobile telephone.

692-3572-0115F

Legal Rights and Protections Under the SCRA

Servicemembers on "active duty" or "active service," or a spouse or dependent of such a servicemember may be entitled to certain legal protections and debt relief pursuant to the Servicemembers Civil Relief Act (50 USC App. §§ 501-597b) (SCRA).

Who May Be Entitled to Legal Protections Under the SCRA?

- Regular members of the U.S. Armed Forces (Army, Navy, Air Force, Marine Corps and Coast Guard).
- Reserve and National Guard personnel who have been activated and are on Federal active duty.
- National Guard personnel under a call or order to active duty for more than 30 consecutive days under section 502(f) of title 32, United States Code, for purposes of responding to a national emergency declared by the President and supported by Federal funds.
- Active service members of the commissioned corps of the Public Health Service and the National Oceanic and Atmospheric Administration.
- Certain United States citizens serving with the armed forces of a nation with which the United States is allied in the prosecution of a war or military action.

What Legal Protections Are Servicemembers Entitled To Under the SCRA?

- The SCRA states that a debt incurred by a servicemember, or servicemember and spouse jointly, prior to entering military service shall not bear interest at a rate above 6 % during the period of military service and 90 days thereafter, in the case of an obligation or liability consisting of a mortgage, trust deed, or other security in the nature of a mortgage, or during the period of military service in the case of any other obligation or liability.
- The SCRA states that in a legal action to enforce a debt against real estate that is filed during, or within one year after the servicemember's military service, a court may stop the proceedings for a period of time, or adjust the debt. In addition, the sale, foreclosure, or seizure of real estate shall not be valid if it occurs during or within 90 days after the servicemember's military service unless the creditor has obtained a valid court order approving the sale, foreclosure, or seizure of the real estate.
- The SCRA contains many other protections besides those applicable to home loans.

How Does A Servicemember or Dependent Request Relief Under the SCRA?

- In order to request relief under the SCRA from loans with interest rates above 6% a servicemember or spouse must provide a written request to the lender, together with a copy of the servicemember's military orders.

  Nationstar Mortgage, Attn: Military Families, PO Box 619098, Dallas, TX 75261-9741
- There is no requirement under the SCRA, however, for a servicemember to provide a written notice or a copy of a servicemember's military orders to the lender in connection with a foreclosure or other debt enforcement action against real estate. Under these circumstances, lenders should inquire about the military status of a person by searching the Department of Defense's Defense Manpower Data Center's website, contacting the servicemember, and examining their files for indicia of military service. Although there is no requirement for servicemembers to alert the lender of their military status in these situations, it still is a good idea for the servicemember to do so.

How Does a Servicemember or Dependent Obtain Information About the SCRA?

- Servicemembers and dependents with questions about the SCRA should contact their unit's Judge Advocate, or their installation's Legal Assistance Officer. A military legal assistance office locator for all branches of the Armed Forces is available at http://legalassistance.law.af.mil/content/locator.php
- "Military OneSource" is the U. S. Department of Defense's information resource. If you are listed as entitled to legal protections under the SCRA (see above), please go to www.militaryonesource.mil/legal or call 1-800-342-9647 (toll free from the United States) to find out more information. Dialing instructions for areas outside the United States are provided on the website.

If this account is active or has been discharged in a bankruptcy proceeding, be advised this communication is for informational purposes only and not an attempt to collect a debt. Please note, however Nationstar reserves the right to exercise the legal rights only against the property securing the original obligation.

Nationstar MORTGAGE

RETURN SERVICE ONLY
PLEASE DO NOT SEND MAIL TO THIS ADDRESS
P.O. BOX 619063
DALLAS, TX 75261-9063

MORTGAGE LOAN STATEMENT

CONTACT INFORMATION

Customer Service: 1-888-480-2432
Monday - Thursday; 8 a.m. - 8 p.m. CT
Friday; 8 a.m. - 6 p.m. CT and Saturday; 8 a.m. - 2 p.m. CT
MyNationstar.com

Your Dedicated Loan Specialist is John Camille and can be reached at (888) 850-9398 EXT. 3784742 or via mail at:
8950 Cypress Waters Blvd, Coppell, TX 75019

5-692-65544-0015352-002-000-001-000-000

PETER A COLOMBO
114 CAYO COSTA CT
ROYAL PLM BCH FL 33411-4209

Sign up for eCorrespondence

Statement Date:	08/15/2016
Loan Number:	[redacted]0598
Payment Due Date:	09/01/2016
Amount Due:	**$173,949.30**

If payment is received on or after 09/12/16; $205.01 late fee will be charged.

Pay Online Now

Property Address:
114 CAYO COSTA CT
ROYAL PALM FL 33411

Account Information

Interest Bearing Principal Balance	$263,344.55
Interest Rate(Until 01/01/2017)	8.900%
Escrow Balance	-$15,447.52

The Principal Balance does not represent the payoff amount of your account and is not to be used for payoff purposes.

Explanation of Amount Due

Principal	$96.91
Interest	$1,953.14
Escrow Amount (for Taxes & Insurance)	$579.78
Optional Products and Services	$0.00
Regular Monthly Payment	**$2,629.83**
Total Fees and Charges	$0.00
Overdue Payment(s)	$171,319.47
Partial Payment (Unapplied)	$0.00
Total Amount Due	**$173,949.30**

Please call Nationstar to request the full amount owed on your account as the amount due may be different than stated here due to interest and other charges or credits.

Lender Paid Expense Summary

	Activity Since Last Statement	Total
Legal Fees	$0.00	$4,778.00
Property Inspections	$0.00	$701.00
Maintenance	$0.00	$600.00
Total	**$0.00**	**$6,079.00**

Past Payment Breakdown

	Payments Rec'd since 07/14/2016	Paid Year to Date
Principal	$0.00	$0.00
Interest	$0.00	$0.00
Escrow (Taxes & Insurance)	$0.00	$0.00
Optional Insurance	$0.00	$0.00
Fees and Charges	$0.00	$0.00
Lender Paid Expenses	$0.00	$0.00
Partial Payment (Unapplied)	$0.00	$0.00
Total	**$0.00**	**$0.00**

Transaction Activity (07/14/2016 to 08/15/2016)

Date	Description	Total	Principal	Interest	Escrow	Other
08/15/2016	Adjustment-Interest	$90,455.05		$90,455.05		
08/15/2016	Principal Adjustment	-$3,112.28	-$3,112.28			
08/15/2016	Adjustment-Escrow	$53[redacted]			$53,167.27	
08/15/2016	Fee Waived	-$102.50				-$102.50
08/15/2016	Fee Waived	-$103.07				-$103.07

Important Messages (See Reverse side for Additional Critical Notices)

As shown above, your escrow account has a negative balance. This shortage in your escrow account may result in an increase in your monthly escrow payment. We recommend you make additional payments to your escrow to eliminate or reduce the shortage.

"Lender Paid Expenses" are funds paid by Nationstar on your behalf to another company. These expenses may include, but are not limited to, Legal Fees, Property Taxes, Homeowners Insurance, and Property Inspections.

If you do not wish to receive paper statements, simply log into your account at MyNationstar.com and alter your selection to eCorrespondence. ECorrespondence offers convenient monthly email reminders, no lost mail, and archived online access to view or download to your personal computer.

This is an attempt to collect a debt and any information obtained will be used for that purpose.

DETACH HERE AND RETURN WITH YOUR PAYMENT. PLEASE ALLOW A MINIMUM OF 7 TO 10 DAYS FOR POSTAL DELIVERY

Nationstar MORTGAGE MyNationstar.com

☐ PLEASE CHECK BOX IF MAILING ADDRESS OR PHONE NUMBER HAS CHANGED. ENTER CHANGES ON BACK OF COUPON.

PETER A COLOMBO

ACCOUNT NUMBER	TOTAL AMOUNT DUE*
[redacted]0598	09/01/2016 $173,949.30
WRITE YOUR LOAN NUMBER ON YOUR CHECK OR MONEY ORDER AND MAKE PAYABLE TO NATIONSTAR MORTGAGE*	PAYMENT DUE IF RECEIVED ON OR AFTER 09/12/2016 $174,154.31

NATIONSTAR MORTGAGE
PO BOX 650783
DALLAS, TX 75265-0783

ADDITIONAL ESCROW $_____
**ADDITIONAL PRINCIPAL $_____

TOTAL AMOUNT OF YOUR CHECK
DO NOT SEND CASH

**All amounts must be paid in full before additional principal reduction can be made.

[redacted]05980 017394930 017415431

IMPORTANT PAYMENT INFORMATION

- It is important to use the remittance stub and envelope provided since both contain computer encoding that will help ensure prompt and accurate posting of payments. Always include your loan number on your check or money order. However, should you not receive your statement, DO NOT DELAY PAYMENT, simply write your loan number on your check or money order and mail to the payment address as provided in the **Contact Information** section below.
- Do not send cash or correspondence as this could delay processing. Correspondence should be sent to the address provided in the **Contact Information** section below.
- Please be advised that if your account is delinquent or if there are fees and charges due, your account may not be paid ahead nor may principal reduction payments be applied. When Nationstar Mortgage receives a remittance that is in excess of a payment amount, that excess is applied to your account in accordance with a predetermined sequence: 1) Principal and Interest due; 2) Applicable Escrow amounts; 3) Fees and other charges assessed to your account. Once this sequence has been satisfied, you may give specific instructions as to how you would like excess amounts to be applied to your account by noting your preference on the face of your remittance stub.
- Any lump sum received that is not accompanied by a payoff quote will be applied according to our standard payment application rules. This will not result in satisfaction and reconveyance/release unless amount tendered satisfies all amounts due and owing on the account.
- A Schedule of Fee for Select Services may be found on our website at MyNationstar.com.

SERVICEMEMBERS CIVIL RELIEF ACT

The Servicemembers Civil Relief Act (SCRA) may offer protection or relief to members of the military who have been called to active duty. If you are a member of the military who has been called to active duty or received a Permanent Change of Station order and you have not already made us aware, please forward a copy of your orders to us at: Nationstar Mortgage LLC, Attn: Military Families, P.O.Box 619098, Dallas, TX 75261-9741, fax 855-856-0427 or email MilitaryFamilies@nationstarmail.com. Be sure to include your loan number with the copy of the orders.

Please visit our website at MyNationstar.com for complete details regarding Legal Rights and Protections Under the SCRA.

LATE CHARGES AND OVERDRAFT FEES

Payments received and posted after a grace period will be assessed a late charge. The late charge rate and number of grace days are shown on your Note. Please allow adequate time for postal delays as the receipt and posting date will govern the assessment of a late charge. Partial payments cannot be applied. If a payment is credited to your account and subsequently dishonored by your bank, Nationstar Mortgage will reverse that payment and assess your loan account an insufficient funds fee of up to $30.00, as permitted by applicable law. (This fee may vary by state.)

HOMEOWNER COUNSELING NOTICE

If your loan is delinquent, you are entitled to receive homeownership counseling from an agency approved by the United States Department of Housing and Urban Development (HUD). A list of the HUD-approved, nonprofit homeownership counseling agencies may be downloaded from the Internet at: http://www.hud.gov/offices/hsg/sfh/hcc/hccprof14.cfm or by calling the HUD toll free number 1-800-569-4287 (toll free TDD number 1-800-877-8339) to obtain a list of approved nonprofit agencies serving your residential area.

NEW YORK STATE RESIDENTS

For those customers who reside in the state of New York, borrower may file complaints about the Servicer with the New York State Banking Department or may obtain further information by calling the Department's Consumer Help Unit at 1-800-342-3736 or by visiting the Department's website at www.dfs.ny.gov. Nationstar Mortgage LLC is registered with the New York Superintendent of Banks.

Nationstar Mortgage may report your account to the major credit bureaus. Late or missed payments and other defaults on your account may reflect on your credit report which can impact your ability to obtain other forms of credit.

PAYMENT OPTIONS

Auto-Pay allows you to have your payment automatically debited, each month, from the checking or savings account of your choice. Nationstar Mortgage does not charge a fee to activate this service. Call 1-888-480-2432 for more information or visit our website at MyNationstar.com.

Online Payment allows you to log on to your account anytime to make a payment. There is no charge for this service if the payment is made within 9 days of the due date. Log onto MyNationstar.com.

Speed-Pay is a pay-by-phone service, which allows you to select the payment processing date. Call 1-888-480-2432. Have your checkbook available to refer to when making your Speed-Pay payment. There will be a fee up to $19 for this optional service.

Payment by Mail Detach the coupon provided with this statement and mail it with your check or money order in the envelope provided. Please write your loan number on your payment and **allow adequate time for postal delays as the receipt and posting date will govern the assessment of late charges.**

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Pay to: Nationstar Mortgage Code City: Astar State: TX

All QuickCollect transactions require cash. Western Union will charge a fee for this service.

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CONTACT INFORMATION

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Mailing addresses: for Nationstar Mortgage are listed below. Please carefully select the address suited to your needs and remember, sending payments to any address other than the one specifically identified for payments will result in delays and may result in additional fees being assessed to your account.

PAYMENTS:	NOTICE OF ERROR/ INFORMATION REQUEST/ QWR*:	OVERNIGHT DELIVERY CORRESPONDENCE:	INSURANCE RENEWALS/ BILLS:	TAX NOTICES/ BILLS:	BANKRUPTCY NOTICES/ PAYMENTS:
PO Box 650783 Dallas, TX 75265-0783	P.O. Box 619098 Dallas, TX 75261-9741	P.O. Box 619098 Dallas, TX 75261-9741	PO Box 7729 Springfield, OH 45501-7729 Fax (800) 687-4729	PO Box 961229 Fort Worth, TX 76161-0229 Fax (817) 826-1861	P.O. Box 619094 Dallas, TX 75261-9741

***PURSUANT TO RESPA, A "QUALIFIED WRITTEN REQUEST" (QWR) REGARDING THE SERVICING OF YOUR LOAN MUST BE SENT TO THIS ADDRESS:**
Nationstar Mortgage, P.O. Box 619098, Dallas, TX 75261-9741, Attn: Customer Relations Officer. A "qualified written request" must comply with the requirements of RESPA, as follows: Qualified written request; defined. (i) a qualified written request means a written correspondence (other than notice on a payment coupon or other payment medium supplied by the servicer) that includes, or otherwise enables the servicer to identify, the name and account of the borrower, and includes a statement of the reasons that the borrower believes the account is in error, if applicable, or that provides sufficient detail to the servicer regarding information relating to the servicing of the loan sought by the borrower. (ii) A written request does not constitute a qualified written request if it is delivered to a servicer more than 1 year after either the date of transfer of servicing or the date that the mortgage servicing loan amount was paid in full, whichever date is applicable.

EQUAL HOUSING LENDER

Nationstar Mortgage LLC, its affiliates, successors or its assigns or their officers, directors, agents, or employees, are neither liable nor responsible for, or make any representation regarding the products or services offered on any enclosed inserts.

CHANGE OF ADDRESS OR TELEPHONE NUMBER

Check the appropriate box: ❑ *Mailing Address* ❑ *Telephone Number* *Loan #:*_____

*Borrower's Name:*_____ *Co-Borrower's Name:*_____

*Borrower's New Address:*_____ *Co-Borrower's New Address*_____

Authorized Borrower Number(s):

*Home (____)*_____ *Mobile: Yes No*

*Work (____)*_____ *Ext:*____ *Mobile: Yes No*

*Other (____)*_____ *Mobile: Yes No*

*Signature Required:*_____

Authorized Co-borrower Number(s):

*Home (____)*_____ *Mobile: Yes No*

*Work (____)*_____ *Ext:*____ *Mobile: Yes No*

*Other (____)*_____ *Mobile: Yes No*

*Signature Required:*_____

I consent to being contacted by Nationstar Mortgage LLC at any telephone number I have provided. This includes, but is not limited to, calls from your dialing system to my cellular or mobile telephone.

Nationstar MORTGAGE

P.O. BOX 650783
DALLAS, TX 75265

5-692-65544-0015352-002-000-001-000-000

PETER A COLOMBO
114 CAYO COSTA CT
ROYAL PLM BCH FL 33411-4209

CONTACT INFORMATION

Customer Service: 1-888-480-2432
Monday - Thursday; 8 a.m. - 8 p.m. CT
Friday; 8 a.m. - 6 p.m. CT and Saturday; 8 a.m. - 2 p.m. CT
MyNationstar.com

Your Dedicated Loan Specialist is John Camille and can be reached at (888) 850-9398 EXT. 3784742 or via mail at:
8950 Cypress Waters Blvd, Coppell, TX 75019

Statement Date:	08/15/2016
Loan Number:	[redacted]0598
Payment Due Date:	09/01/2016
Amount Due:	**$173,949.30**

If payment is received on or after 09/12/16; $205.01 late fee will be charged.

Transaction Activity (07/14/2016 to 08/15/2016) continued from Page 1

Date	Description	Total	Principal	Interest	Escrow	Other
08/11/2016	Late Charge Assessed	$103.07				$103.07

You can make your payment online at MyNationstar.com. There is no charge for this service if you schedule your payment within 9 days past your due date.

Nationstar MORTGAGE

MyNationstar.com | 8950 Cypress Waters Blvd | Coppell, TX 75019

08/16/2016

• Please contact us at (888) 850-9398 EXT. 3784742

5-692-85544-0015352-002-000-001-000-000

PETER A COLOMBO
114 CAYO COSTA CT
ROYAL PLM BCH FL 33411-4209

RE: Loan Number: [redacted]0598
Property Address:
114 CAYO COSTA CT
ROYAL PALM, FL 33411

Dear Peter A Colombo:

At Nationstar Mortgage, we're committed to helping homeowners find solutions that could help them stay in their home and continue enjoying all the benefits of homeownership. Even in times of difficulties.

Why am I receiving this letter?
Your mortgage payment is currently past due for 02/01/2012. Here is a recent payment history, and the reason for our concern.

Recent Account History:

- Payment due 03/01/2016: Unpaid balance of $3,539.88
- Payment due 04/01/2016: Unpaid balance of $3,539.88
- Payment due 05/01/2016: Unpaid balance of $3,539.88
- Payment due 06/01/2016: Unpaid balance of $3,539.88
- Payment due 07/01/2016: Unpaid balance of $3,539.88
- Payment due 08/01/2016: Unpaid balance of $2,528.22
- Current payment due 09/01/2016: $2,629.83

Total: $173,949.30 due. You must pay this amount to bring your loan current.
Please call Nationstar to request the full amount owed on your account as the amount due may be different than stated here due to interest and other charges or credits.

What do I need to know?
Failure to bring your loan current may result in fees, possibly even foreclosure and the loss of your home. We are here to help. You do have options.* Here are some of the solutions that might be available, depending on your situation:

Modifying the terms of your current loan.
Receiving a payment forbearance that temporarily gives you more time to pay your monthly payment.
If you simply can't pay your mortgage, an alternative to foreclosure may be selling your home and using the proceeds to pay off your current loan. A short payoff may be acceptable, or a deed in lieu of foreclosure may be an option.

Additional resources are also available. For extra help, you can reach out to housing counselors who'll work as your advocate while exploring solutions that could help you keep your home.

The Consumer Financial Protection Bureau: http://www.consumerfinance.gov/mortgagehelp
The Department of Housing and Urban Development (HUD): http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm
HUD Housing Counseling Agency Locator: (800) 569-4287
The Homeowners HOPE™ Hotline Number: (888) 995-HOPE

What do I need to do?
The sooner we hear from you, the sooner we can help get your homeownership back on track. If you've already reached out for help, don't worry, that process is still proceeding and no further action is required.

If you have any questions, your Dedicated Loan Specialist is John Camille and can be reached at (888) 850-9398 EXT. 3784742 or via mail at the address listed above. Our hours of operation are 8am to 8pm (CT), Monday through Thursday, 8am to 6pm (CT), Friday, and 8am to 2pm (CT) on Saturday.

Sincerely,

Nationstar Mortgage LLC
Loss Mitigation Department

*Borrower must meet certain requirements to qualify for any of the options/products referenced. Terms are subject to change.

Nationstar is a debt collector. This is an attempt to collect a debt and any information obtained will be used for that purpose. However, if you are currently in bankruptcy or have received a discharge in bankruptcy, this communication is not an attempt to collect a debt from you personally to the extent that it is included in your bankruptcy or has been discharged, but is provided for informational purposes only.
45DLQPCSV1214

EQUAL HOUSING OPPORTUNITY

5-692-65544-0015352-002-000-001-000-000

692-3572-0115F

Legal Rights and Protections Under the SCRA

Servicemembers on "active duty" or "active service," or a spouse or dependent of such a servicemember may be entitled to certain legal protections and debt relief pursuant to the Servicemembers Civil Relief Act (50 USC App. §§ 501-597b) (SCRA).

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- Reserve and National Guard personnel who have been activated and are on Federal active duty.
- National Guard personnel under a call or order to active duty for more than 30 consecutive days under section 502(f) of title 32, United States Code, for purposes of responding to a national emergency declared by the President and supported by Federal funds.
- Active service members of the commissioned corps of the Public Health Service and the National Oceanic and Atmospheric Administration.
- Certain United States citizens serving with the armed forces of a nation with which the United States is allied in the prosecution of a war or military action.

What Legal Protections Are Servicemembers Entitled To Under the SCRA?

- The SCRA states that a debt incurred by a servicemember, or servicemember and spouse jointly, prior to entering military service shall not bear interest at a rate above 6 % during the period of military service and 90 days thereafter, in the case of an obligation or liability consisting of a mortgage, trust deed, or other security in the nature of a mortgage, or during the period of military service in the case of any other obligation or liability.
- The SCRA states that in a legal action to enforce a debt against real estate that is filed during, or within one year after the servicemember's military service, a court may stop the proceedings for a period of time, or adjust the debt. In addition, the sale, foreclosure, or seizure of real estate shall not be valid if it occurs during or within 90 days after the servicemember's military service unless the creditor has obtained a valid court order approving the sale, foreclosure, or seizure of the real estate.
- The SCRA contains many other protections besides those applicable to home loans.

How Does A Servicemember or Dependent Request Relief Under the SCRA?

- In order to request relief under the SCRA from loans with interest rates above 6% a servicemember or spouse must provide a written request to the lender, together with a copy of the servicemember's military orders.

  Nationstar Mortgage, Attn: Military Families, PO Box 619098, Dallas, TX 75261-9741
- There is no requirement under the SCRA, however, for a servicemember to provide a written notice or a copy of a servicemember's military orders to the lender in connection with a foreclosure or other debt enforcement action against real estate. Under these circumstances, lenders should inquire about the military status of a person by searching the Department of Defense's Defense Manpower Data Center's website, contacting the servicemember, and examining their files for indicia of military service. Although there is no requirement for servicemembers to alert the lender of their military status in these situations, it still is a good idea for the servicemember to do so.

How Does a Servicemember or Dependent Obtain Information About the SCRA?

- Servicemembers and dependents with questions about the SCRA should contact their unit's Judge Advocate, or their installation's Legal Assistance Officer. A military legal assistance office locator for all branches of the Armed Forces is available at http://legalassistance.law.af.mil/content/locator.php
- "Military OneSource" is the U. S. Department of Defense's information resource. If you are listed as entitled to legal protections under the SCRA (see above), please go to www.militaryonesource.mil/legal or call 1-800-342-9647 (toll free from the United States) to find out more information. Dialing instructions for areas outside the United States are provided on the website.

If this account is active or has been discharged in a bankruptcy proceeding, be advised this communication is for informational purposes only and not an attempt to collect a debt. Please note, however Nationstar reserves the right to exercise the legal rights only against the property securing the original obligation.

Nationstar MORTGAGE

RETURN SERVICE ONLY
PLEASE DO NOT SEND MAIL TO THIS ADDRESS
P.O. BOX 619063
DALLAS, TX 75261-9063

MORTGAGE LOAN STATEMENT

CONTACT INFORMATION

Customer Service: 1-888-480-2432
Monday - Thursday: 8 a.m. - 7 p.m. CT
Friday: 8 a.m. - 6 p.m. CT and Saturday 8 a.m. - 2 p.m. CT
MyNationstar.com

Your Dedicated Loan Specialist is John Camille and can be reached
[redacted] EXT. 3184742 OR VIA MAIL AT:
8950 Cypress Waters Blvd, Coppell, TX 75019

2-692-68783-0664587-001-000-001-000-000

PETER A COLOMBO
114 CAYO COSTA CT
ROYAL PLM BCH FL 33411-4209

Sign up for eCorrespondence

Statement Date:	09/13/2016
Loan Number:	[redacted]0598
Payment Due Date:	10/01/2016
Amount Due:	**$176,580.59**

If payment is received on or after 10/12/2016, $265.0 late fee will be charged.

Property Address:
114 CAYO COSTA CT
ROYAL PALM FL 33411

Pay Online Now

Account Information

Interest Bearing Principal Balance	$263,344.55
Interest Rate(Until 01/01/2017)	8.000%
Escrow Balance	-$15,447.52

The Principal Balance does not represent the payoff amount of your account and is not to be used for payoff purposes.

Explanation of Amount Due

Principal	$96.91
Interest	$1,953.14
Escrow Amount (for Taxes & Insurance)	$579.78
Optional Products and Services	$0.00
Regular Monthly Payment	**$2,629.83**
Total Fees and Charges	$103.07
Overdue Payment(s)	$173,847.69
Partial Payment (Unapplied)	$0.00
Total Amount Due	**$176,580.59**

Please call Nationstar to request the full amount owed on your account as the amount due may be different than stated here due to interest and other charges or credits.

Lender Paid Expense Summary

	Activity Since Last Statement	Total
Legal Fees	$0.00	$4,778.00
Property Inspections	$15.00	$716.00
Maintenance	$0.00	$600.00
Total	**$15.00**	**$6,094.00**

Past Payment Breakdown

	Payments Rec'd since 08/16/2016	Paid Year to Date
Principal	$0.00	$0.00
Interest	$0.00	$0.00
Escrow (Taxes & Insurance)	$0.00	$0.00
Optional Insurance	$0.00	$0.00
Fees and Charges	$0.00	$0.00
Lender Paid Expenses	$0.00	$0.00
Partial Payment (Unapplied)	$0.00	$0.00
Total	**$0.00**	**$0.00**

Transaction Activity (08/16/2016 to 09/13/2016)

Date	Description	Total	Principal	Interest	Escrow	Other
09/12/2016	Late Charge Assessed	$103.07				$103.07
09/01/2016	Property Inspections	-$15.00				-$15.00

Important Messages (See Reverse side for Additional Critical Notices)

As shown above, your escrow account has a negative balance. This shortage in your escrow account may result in an increase in your monthly escrow payment. We recommend you make additional payments to your escrow to eliminate or reduce the shortage.

"Lender Paid Expenses" are funds paid by Nationstar on your behalf to another company. These expenses may include, but are not limited to, Legal Fees, Property Taxes, Homeowners Insurance, and Property Inspections.

"Other Unpaid Fee(s)" include, but are not limited to, phonepay fees, insufficient fund fees, or convenience fees.

If you do not wish to receive paper statements, simply log into your account at MyNationstar.com and alter your selection to eCorrespondence. ECorrespondence offers convenient monthly email reminders, no lost mail, and archived online access to view or download to your personal computer.

This is an attempt to collect a debt and any information obtained will be used for that purpose.

DETACH HERE AND RETURN WITH YOUR PAYMENT. PLEASE ALLOW A MINIMUM OF 7 TO 10 DAYS FOR POSTAL DELIVERY

Nationstar MORTGAGE MyNationstar.com

☐ PLEASE CHECK BOX IF MAILING ADDRESS OR PHONE NUMBER HAS CHANGED. ENTER CHANGES ON BACK OF COUPON.

PETER A COLOMBO

ACCOUNT NUMBER [redacted]0598	TOTAL AMOUNT DUE* 10/01/2016 $176,580.59
WRITE YOUR LOAN NUMBER ON YOUR CHECK OR MONEY ORDER AND MAKE PAYABLE TO NATIONSTAR MORTGAGE	PAYMENT DUE IF RECEIVED ON OR AFTER 10/12/2016 $176,765.60

NATIONSTAR MORTGAGE
PO BOX 650783
DALLAS, TX 75265-0783

ADDITIONAL ESCROW $_____

**ADDITIONAL PRINCIPAL $_____

TOTAL AMOUNT OF YOUR CHECK
DO NOT SEND CASH

**All amounts must be paid in full before additional principal reduction can be made.

[redacted]05980 01765803 01767856O

IMPORTANT PAYMENT INFORMATION

- It is important to use the remittance stub and envelope provided since both contain computer encoding that will help ensure prompt and accurate posting of payments. Always include your loan number on your check or money order. However, should you not receive your statement, DO NOT DELAY PAYMENT; simply write your loan number on your check or money order and mail to the payment address as provided in the Contact Information section below.
- Do not send cash or correspondence as this could delay processing. Correspondence should be sent to the address provided in the Contact Information section below.
- Please be advised that if your account is delinquent or if there are fees and charges due, your account may not be paid ahead nor may precise resolution paybacks be applied. When Nationstar Mortgage receives a remittance that is in excess of a payment amount, that excess is applied to your account in accordance with a predetermined sequence: 1) Principal and Interest due; 2) Applicable Escrow amounts; 3) Fees and other charges assessed to your account. Once this sequence has been satisfied, you may give specific instructions as to how you would like excess amounts to be applied to your account by noting your preference on the face of your remittance slip.
- Any lump sum received that is not accompanied by a payoff quote will be applied according to our standard payment application rules. This will not result in satisfaction and moneys/proceeds/release unless amount tendered satisfies all amounts due and owing on the account.
- A Schedule of Fee for Select Services may be found on our website at MyNationstar.com.

SERVICEMEMBERS CIVIL RELIEF ACT

The Servicemembers Civil Relief Act (SCRA) may offer protection or relief to members of the military who have been called to active duty. If you are a member of the military who has been called to active duty or received a Permanent Change of Station order and you have not already made us aware, please forward a copy of your orders to us at: Nationstar Mortgage LLC, Attn: Military Families, P.O.Box 619096, Dallas, TX 75261-9741, fax 855-856-0427 or email: MilitaryFamilies@nationstarmail.com. Be sure to include your loan number with the copy of the orders.

Please visit our website at MyNationstar.com for complete details regarding Legal Rights and Protections Under the SCRA.

LATE CHARGES AND OVERDRAFT FEES

Payments received and posted after a grace period will be assessed a late charge. The late charge rate and number of grace days are shown on your Note. Please allow adequate time for postal delays as the receipt and posting date will govern the assessment of a late charge. Partial payments cannot be applied. If a payment is credited to your account and subsequently dishonored by your bank, Nationstar Mortgage will reverse that payment and assess your loan account an insufficient funds fee of up to $30.00, as permitted by applicable law. (This fee may vary by state.)

HOMEOWNER COUNSELING NOTICE

If your loan is delinquent, you are entitled to receive homeownership counseling from an agency approved by the United States Department of Housing and Urban Development (HUD). A list of the HUD-approved, nonprofit homeownership counseling agencies may be downloaded from the Internet at: http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm or by calling the HUD toll free number 1-800-569-4287 (toll free TDD number 1-800-877-8339) to obtain a list of approved nonprofit agencies serving your residential area.

NEW YORK STATE RESIDENTS

For those customers who reside in the state of New York, borrower may file complaints about the Servicer with the New York State Banking Department or may obtain further information by calling the Department's Consumer Help Unit at 1-800-342-3736 or by visiting the Department's website at www.dfs.ny.gov. Nationstar Mortgage LLC is registered with the New York Superintendent of Banks.

Nationstar Mortgage may report your account to the major credit bureaus. Late or missed payments and other defaults on your account may reflect on your credit report which can impact your ability to obtain other forms of credit.

PAYMENT OPTIONS

Auto-Pay allows you to have your payment automatically debited, each month, from the checking or savings account of your choice. Nationstar Mortgage does not charge a fee to activate this service. Call 1-888-480-2432 for more information or visit our website at MyNationstar.com.

Online Payment allows you to log on to your account anytime to make a payment. There is no charge for this service if the payment is made within 3 days of the due date. Log onto MyNationstar.com.

Speed-Pay is a pay-by-phone service, which allows you to select the payment processing date. Call 1-888-480-2432. Have your checkbook available to refer to when making your Speed-Pay payment. There will be a fee up to $19 for this optional service.

Payment by Mail Detach the coupon provided with this statement and mail it with your check or money order in the envelope provided. Please write your loan number on your payment and allow adequate time for postal delays as the receipt and posting date will govern the assessment of late charges.

MoneyGram ExpressPayment ensures same-day delivery of your payment to Nationstar Mortgage. Visit your local MoneyGram Agent. Call 1-800-926-9400 to locate the one nearest you. Complete the ExpressPayment form, providing your name and Nationstar Mortgage loan number. The MoneyGram Receive Code is "9678". All ExpressPayment transactions require cash. The agent will charge a fee for this service.

Western Union QuickCollect® ensures same-day delivery of your payment to Nationstar Mortgage. Visit your local Western Union Agent. Call 1-800-325-6000 to locate the one nearest you. Complete the QuickCollect form with your name and Nationstar Mortgage loan number, indicating:

Pay to: Nationstar Mortgage Code City: Astar State: TX

All QuickCollect transactions require cash. Western Union will charge a fee for this service.

NOTICE TO CONSUMERS MAKING PAYMENTS BY CHECK

Authorization to Convert Your Check: If you send us a check to make your payment, your check may be converted into an electronic fund transfer. An electronic fund transfer is the process in which you financial institution transfers funds electronically from your account to our account. By sending your completed signed check to us, you authorize us to copy your check and use the information from your check to make an electronic funds transfer from your account for the same amount as the check. If the electronic fund transfer cannot be processed for technical reasons, you authorize us to process the copy of your check.

Insufficient Funds: The electronic fund transfer from your account will usually occur within 24 hours of our receipt of your check. If the electronic fund transfer cannot be completed because of insufficient funds, you may be assessed an NSF fee in connection with the attempted transaction.

Transaction Information: The electronic fund transfer from your account will be on the account statement you receive from your financial institution. You will not receive your original check back from your financial institution. For security reasons, your original check will be destroyed, but we will keep a secured copy of the check for record keeping purposes.

Your Rights: You should contact your financial institution immediately if you believe that the electronic fund transfer reported on your statement was not properly authorized or is otherwise incorrect. Consumers have protections under the Electronic Fund Transfer Act for any unauthorized or incorrect electronic fund transfer.

CONTACT INFORMATION

Customer Service: 1-888-480-2432, Monday through Thursday 8 am – 8 pm, CT, Friday 8 am – 6 pm CT, and Saturday 8 am – 2 pm CT
[Calls may be monitored and/or records for quality assurance purposes]

24-hour automated account information: Log on to MyNationstar.com OR call **1-888-480-2432**

Mailing addresses: for Nationstar Mortgage are listed below. Please carefully select the address suited to your needs and remember, sending payments to any address other than the one specifically identified for payments will result in delays and may result in additional fees being assessed to your account.

PAYMENTS:	NOTICE OF ERROR/ INFORMATION REQUEST/ QWR*:	OVERNIGHT DELIVERY CORRESPONDENCE:	INSURANCE RENEWALS/ BILLS:	TAX NOTICES/ BILLS:	BANKRUPTCY NOTICES/ PAYMENTS:
PO Box 650783 Dallas, TX 75265-0783	P.O. Box 619098 Dallas, TX 75261-9741	P.O. Box 619098 Dallas, TX 75261-9741	PO Box 7729 Springfield, OH 45501-7729 Fax (800) 687-4729	PO Box 961229 Fort Worth, TX 76161-0229 Fax (817) 826-1861	P.O. Box 619094 Dallas, TX 75261-9741

*PURSUANT TO RESPA, A "QUALIFIED WRITTEN REQUEST" (QWR) REGARDING THE SERVICING OF YOUR LOAN MUST BE SENT TO THIS ADDRESS: Nationstar Mortgage, P.O. Box 619098, Dallas, TX 75261-9741, Attn: Customer Relations Officer. A "qualified written request" must comply with the requirements of RESPA, as follows: Qualified written request; defined. (i) a qualified written request means a written correspondence (other than notice on a payment coupon or other payment medium supplied by the servicer) that includes, or otherwise enables the servicer to identify, the name and account of the borrower, and includes a statement of the reasons that the borrower believes the account is in error, if applicable, or that provides sufficient detail to the servicer regarding information relating to the servicing of the loan sought by the borrower. (ii) A written request does not constitute a qualified written request if it is delivered to a servicer more than 1 year after either the date of transfer of servicing or the date that the mortgage servicing loan amount was paid in full, whichever date is applicable.

Nationstar Mortgage LLC, its affiliates, successors or its assigns or their officers, directors, agents, or employees, are neither liable nor responsible for, or make any representation regarding the products or services offered on any enclosed inserts.

CHANGE OF ADDRESS OR TELEPHONE NUMBER

Check the appropriate box: ❑ *Mailing Address:* ❑ *Telephone Number* *Loan #:*_____

*Borrower's Name:*_____ *Co-Borrower's Name:*_____

*Borrower's New Address:*_____ *Co-Borrower's New Address:*_____

Authorized Borrower Number(s):

*Home (____)*_____ *Mobile: Yes No*

*Work (____)*_____ *Ext:*____ *Mobile: Yes No*

*Other (____)*_____ *Mobile: Yes No*

*Signature Required:*_____

Authorized Co-borrower Number(s):

*Home (____)*_____ *Mobile: Yes No*

*Work (____)*_____ *Ext:*____ *Mobile: Yes No*

*Other (____)*_____ *Mobile: Yes No*

*Signature Required:*_____

I consent to being contacted by Nationstar Mortgage LLC at any telephone number I have provided. This includes, but is not limited to, calls from your dialing system to my cellular or mobile telephone.

Nationstar MORTGAGE

P.O. BOX 650783
DALLAS, TX 75265

2-692-68783-0004987-001-000-001-000-000

PETER A COLOMBO
114 CAYO COSTA CT
ROYAL PLM BCH FL 33411-4209

MORTGAGE LOAN STATEMENT - Page 2

CONTACT INFORMATION

Customer Service: 1-888-480-2432
Monday - Thursday, 8 a.m. - 8 p.m. CT
Friday, 8 a.m. - 6 p.m. CT and Saturday, 8 a.m. - 2 p.m. CT
MyNationstar.com

Your Dedicated Loan Specialist is John Camille and can be reached at (888) 850-9398 EXT. 3784742 or via mail at:
8950 Cypress Waters Blvd, Coppell, TX 75019

Statement Date:	09/10/2016
Loan Number:	[redacted]0598
Payment Due Date:	10/01/2016
Amount Due:	**$176,580.59**

If payment is received on or after 10/12/16, $205.01 late fee will be charged.

You can make your payment online at MyNationstar.com. There is no charge for this service if you schedule your payment within 9 days past your due date.

Nationstar MORTGAGE

MyNationstar.com | 8950 Cypress Waters Blvd | Coppell, TX 75019

09/14/2016

• Please contact us at (888) 850-9398 EXT. 3784742

2-692-58703-0304987-001-000-001-000-000

PETER A COLOMBO
114 CAYO COSTA CT
ROYAL PLM BCH FL 33411-4209

RE: Loan Number: [redacted]0598
Property Address:
114 CAYO COSTA CT
ROYAL PALM, FL 33411

Dear Peter A Colombo:

At Nationstar Mortgage, we're committed to helping homeowners find solutions that could help them stay in their home and continue enjoying all the benefits of homeownership. Even in times of difficulties.

Why am I receiving this letter?
Your mortgage payment is currently past due for 02/01/2012. Here is a recent payment history, and the reason for our concern.

Recent Account History:

- Payment due 04/01/2016: Unpaid balance of $3,539.88
- Payment due 05/01/2016: Unpaid balance of $3,539.88
- Payment due 06/01/2016: Unpaid balance of $3,539.88
- Payment due 07/01/2016: Unpaid balance of $3,539.88
- Payment due 08/01/2016: Unpaid balance of $2,528.22
- Payment due 09/01/2016: Unpaid balance of $2,528.22
- Current payment due 10/01/2016: $2,629.83

Total: $176,580.59 due. You must pay this amount to bring your loan current.
Please call Nationstar to request the full amount owed on your account as the amount due may be different than stated here due to interest and other charges or credits.

What do I need to know?
Failure to bring your loan current may result in fees, possibly even foreclosure and the loss of your home. We are here to help. You do have options.* Here are some of the solutions that might be available, depending on your situation:

Modifying the terms of your current loan.
Receiving a payment forbearance that temporarily gives you more time to pay your monthly payment.
If you simply can't pay your mortgage, an alternative to foreclosure may be selling your home and using the proceeds to pay off your current loan. A short payoff may be acceptable, or a deed in lieu of foreclosure may be an option.

Additional resources are also available. For extra help, you can reach out to housing counselors who'll work as your advocate while exploring solutions that could help you keep your home.

The Consumer Financial Protection Bureau: http://www.consumerfinance.gov/mortgagehelp
The Department of Housing and Urban Development (HUD): http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm
HUD Housing Counseling Agency Locator: (800) 569-4287
The Homeowners HOPE™ Hotline Number: (888) 995-HOPE

What do I need to do?
The sooner we hear from you, the sooner we can help get your homeownership back on track. If you've already reached out for help, don't worry, that process is still proceeding and no further action is required.

If you have any questions, your Dedicated Loan Specialist is John Camille and can be reached at (888) 850-9398 EXT. 3784742 or via mail at the address listed above. Our hours of operation are 8am to 8pm (CT), Monday through Thursday, 8am to 6pm (CT), Friday, and 8am to 2pm (CT) on Saturday.

Sincerely,

Nationstar Mortgage LLC
Loss Mitigation Department

*Borrower must meet certain requirements to qualify for any of the options/products referenced. Terms are subject to change.

Nationstar is a debt collector. This is an attempt to collect a debt and any information obtained will be used for that purpose. However, if you are currently in bankruptcy or have received a discharge in bankruptcy, this communication is not an attempt to collect a debt from you personally to the extent that it is included in your bankruptcy or has been discharged, but is provided for informational purposes only.
45DLQPCSV1214

EQUAL HOUSING OPPORTUNITY

2-692-66783-0004987-001-000-001-000-000

692-3572-0115F

Legal Rights and Protections Under the SCRA

Servicemembers on "active duty" or "active service," or a spouse or dependent of such a servicemember may be entitled to certain legal protections and debt relief pursuant to the Servicemembers Civil Relief Act (50 USC App. §§ 501-597b) (SCRA).

Who May Be Entitled to Legal Protections Under the SCRA?

- Regular members of the U.S. Armed Forces (Army, Navy, Air Force, Marine Corps and Coast Guard).
- Reserve and National Guard personnel who have been activated and are on Federal active duty.
- National Guard personnel under a call or order to active duty for more than 30 consecutive days under section 502(f) of title 32, United States Code, for purposes of responding to a national emergency declared by the President and supported by Federal funds.
- Active service members of the commissioned corps of the Public Health Service and the National Oceanic and Atmospheric Administration.
- Certain United States citizens serving with the armed forces of a nation with which the United States is allied in the prosecution of a war or military action.

What Legal Protections Are Servicemembers Entitled To Under the SCRA?

- The SCRA states that a debt incurred by a servicemember, or servicemember and spouse jointly, prior to entering military service shall not bear interest at a rate above 6 % during the period of military service and 90 days thereafter, in the case of an obligation or liability consisting of a mortgage, trust deed, or other security in the nature of a mortgage, or during the period of military service in the case of any other obligation or liability.
- The SCRA states that in a legal action to enforce a debt against real estate that is filed during, or within one year after the servicemember's military service, a court may stop the proceedings for a period of time, or adjust the debt. In addition, the sale, foreclosure, or seizure of real estate shall not be valid if it occurs during or within 90 days after the servicemember's military service unless the creditor has obtained a valid court order approving the sale, foreclosure, or seizure of the real estate.
- The SCRA contains many other protections besides those applicable to home loans.

How Does A Servicemember or Dependent Request Relief Under the SCRA?

- In order to request relief under the SCRA from loans with interest rates above 6% a servicemember or spouse must provide a written request to the lender, together with a copy of the servicemember's military orders.

  Nationstar Mortgage, Attn: Military Families, PO Box 619098, Dallas, TX 75261-9741
- There is no requirement under the SCRA, however, for a servicemember to provide a written notice or a copy of a servicemember's military orders to the lender in connection with a foreclosure or other debt enforcement action against real estate. Under these circumstances, lenders should inquire about the military status of a person by searching the Department of Defense's Defense Manpower Data Center's website, contacting the servicemember, and examining their files for indicia of military service. Although there is no requirement for servicemembers to alert the lender of their military status in these situations, it still is a good idea for the servicemember to do so.

How Does a Servicemember or Dependent Obtain Information About the SCRA?

- Servicemembers and dependents with questions about the SCRA should contact their unit's Judge Advocate, or their installation's Legal Assistance Officer. A military legal assistance office locator for all branches of the Armed Forces is available at http://legalassistance.law.af.mil/content/locator.php
- "Military OneSource" is the U. S. Department of Defense's information resource. If you are listed as entitled to legal protections under the SCRA (see above), please go to www.militaryonesource.mil/legal or call 1-800-342-9647 (toll free from the United States) to find out more information. Dialing instructions for areas outside the United States are provided on the website.

If this account is active or has been discharged in a bankruptcy proceeding, be advised this communication is for informational purposes only and not an attempt to collect a debt. Please note, however Nationstar reserves the right to exercise the legal rights only against the property securing the original obligation.

Nationstar MORTGAGE

RETURN SERVICE ONLY
PLEASE DO NOT SEND MAIL TO THIS ADDRESS
P.O. BOX 619063
DALLAS, TX 75261-9063

MORTGAGE LOAN STATEMENT

CONTACT INFORMATION

Customer Service: 1-888-480-2432
Monday - Thursday: 8 a.m. - 8 p.m. CT
Friday: 8 a.m. - 6 p.m. CT and Saturday: 8 a.m. - 2 p.m. CT
MyNationstar.com
Your Dedicated Loan Specialist is John Camille and can be reached at
(888) 850-9398 EXT. 3764742 or via mail at:
8950 Cypress Waters Blvd, Coppell, TX 75019

6-692-72126-0000933-001-000-001-000-000

PETER A COLOMBO
114 CAYO COSTA CT
ROYAL PLM BCH FL 33411-4209

Statement Date:	10/13/2016
Loan Number:	[redacted]0598
Payment Due Date:	11/01/2016
Amount Due:	**$179,211.88**

If payment is received on or after 11/12/16; $205.01 late fee will be charged.

Property Address:
114 CAYO COSTA CT
ROYAL PALM FL 33411

Account Information

Interest Bearing Principal Balance	$263,544.55
Interest Rate (Until 01/01/2017)	8.900%
Escrow Balance	-$15,447.52

The Principal Balance does not represent the payoff amount of your account and is not to be used for payoff purposes

Explanation of Amount Due

Principal	$96.91
Interest	$1,953.14
Escrow Amount (for Taxes & Insurance)	$579.78
Optional Products and Services	$0.00
Regular Monthly Payment	**$2,629.83**
Total Fees and Charges	$206.14
Overdue Payment(s)	$176,375.91
Partial Payment (Unapplied)	$0.00
Total Amount Due	**$179,211.88**

Please call Nationstar to request the full amount owed on your account as the amount due may be different than stated here due to interest and other charges or credits.

Lender Paid Expense Summary

	Activity Since Last Statement	Total
Legal Fees	$0.00	$4,778.00
Property Inspections	$15.00	$796.00
Maintenance	$0.00	$600.00
Total	**$15.00**	**$6,094.00**

Past Payment Breakdown

	Payments Rec'd since 09/14/2016	Paid Year to Date
Principal	$0.00	$0.00
Interest	$0.00	$0.00
Escrow (Taxes & Insurance)	$0.00	$0.00
Optional Insurance	$0.00	$0.00
Fees and Charges	$0.00	$0.00
Lender Paid Expenses	$0.00	$0.00
Partial Payment (Unapplied)	$0.00	$0.00
Total	**$0.00**	**$0.00**

Transaction Activity (09/14/2016 to 10/13/2016)

Date	Description	Total	Principal	Interest	Escrow	Other
10/11/2016	Late Charge Assessed	$103.07				$103.07
10/03/2016	Property Inspections	$15.00				$15.00
09/30/2016	Property Inspections	-$15.00				-$15.00

Important Messages (See Reverse side for Additional Critical Notices)

As shown above, your escrow account has a negative balance. This shortage in your escrow account may result in an increase in your monthly escrow payment. We recommend you make additional payments to your escrow to eliminate or reduce the shortage.

"Lender Paid Expenses" are funds paid by Nationstar on your behalf to another company. These expenses may include, but are not limited to, Legal Fees, Property Taxes, Homeowners Insurance, and Property Inspections.

"Other Unpaid Fee(s)" include, but are not limited to, phone pay fees, insufficient fund fees, or convenience fees.

If you do not wish to receive paper statements, simply log into your account at MyNationstar.com and alter your selection to eCorrespondence. ECorrespondence offers convenient monthly email reminders, no lost mail, and archived online access to view or download to your personal computer.

This is an attempt to collect a debt and any information obtained will be used for that purpose.

DETACH HERE AND RETURN WITH YOUR PAYMENT. PLEASE ALLOW A MINIMUM OF 7 TO 10 DAYS FOR POSTAL DELIVERY

Nationstar MORTGAGE MyNationstar.com

☐ PLEASE CHECK BOX IF MAILING ADDRESS OR PHONE NUMBER HAS CHANGED. ENTER CHANGES ON BACK OF COUPON.

PETER A COLOMBO

ACCOUNT NUMBER	TOTAL AMOUNT DUE*
[redacted]	11/01/2016 $179,211.88
WRITE YOUR LOAN NUMBER ON YOUR CHECK OR MONEY ORDER AND MAKE PAYABLE TO NATIONSTAR MORTGAGE	PAYMENT DUE IF RECEIVED ON OR AFTER 11/12/2016 $179,416.89

NATIONSTAR MORTGAGE
PO BOX 650783
DALLAS, TX 75265-0783

ADDITIONAL ESCROW $_____

**ADDITIONAL PRINCIPAL $_____

TOTAL AMOUNT OF YOUR CHECK DO NOT SEND CASH ☐

**All amounts must be paid in full before additional principal reduction can be made.

[redacted]05980 017921188 017941689

IMPORTANT PAYMENT INFORMATION

- It is important to use the remittance stub and envelope provided since both contain computer encoding that will help ensure prompt and accurate posting of payments. Always include your loan number on your check or money order. However, should you not receive your statement, DO NOT DELAY PAYMENT; simply write your loan number on your check or money order and mail to the payment address as provided in the **Contact Information** section below.
- Do not send cash or correspondence to this remit delay processing. Correspondence should be sent to the address provided in the **Contact Information** section below.
- Please be advised that if your account is delinquent or if there are fees and charges due, your account may not be paid ahead nor may prepaid escrow payments be applied. When Nationstar Mortgage receives a remittance that is in excess of a payment amount, that excess is applied to your account in accordance with a predetermined sequence: 1) Principal and Interest due, 2) Applicable Escrow amounts, 3) Fees and other charges assessed to your account. Once this sequence has been satisfied, you may give specific instructions as to how you would like excess amounts to be applied to your account by noting your preference on the face of your remittance stub.
- Any lump sum received that is not accompanied by a payoff quote will be applied according to our standard payment application rules. This will not result in satisfaction and reconveyance/release unless amount tendered satisfies all amounts due and owing on the account.
- A Schedule of Fee for Select Services may be found on our website at MyNationstar.com.

SERVICEMEMBERS CIVIL RELIEF ACT

The Servicemembers Civil Relief Act (SCRA) may offer protection or relief to members of the military who have been called to active duty. If you are a member of the military who has been called to active duty or received a Permanent Change of Station order and you have not already made us aware, please forward a copy of your orders to us at: Nationstar Mortgage LLC, Attn: Military Families, P.O.Box 619098, Dallas, TX 75261-9741, fax 866-806-0627 or email MilitaryFamilies@nationstarmail.com. Be sure to include your loan number with the copy of the orders.

Please visit our website at MyNationstar.com for complete details regarding Legal Rights and Protections Under the SCRA.

LATE CHARGE AND OVERDRAFT FEES

Payments received and posted after a grace period will be assessed a late charge. The late charge rate and number of grace days are shown on your Note. Please allow adequate time for postal delays as the receipt and posting date will govern the assessment of a late charge. Partial payments cannot be applied. If a payment is credited to your account and subsequently dishonored by your bank, Nationstar Mortgage will reverse that payment and assess your loan account an insufficient funds fee of up to $20.00, or the amount allowed by applicable law. (Late fee may vary by state.)

HOMEOWNER COUNSELING NOTICE

If your loan is delinquent, you are entitled to receive homeownership counseling from an agency approved by the United States Department of Housing and Urban Development (HUD). A list of the HUD-approved, nonprofit homeownership counseling agencies may be downloaded from the Internet at http://www.hud.gov/offices/hsg/sfh/hcc/fcs/cpref.cfm or by calling the HUD toll free number 1-800-569-4287 (a toll-free TDD number 1-800-877-8339) to obtain a list of approved nonprofit agencies serving your residential area.

NEW YORK STATE RESIDENTS

For those customers who reside in the state of New York, borrower may file complaints about the Servicer with the New York State Banking Department or may obtain further information by calling the Department's Consumer Help Unit at 1-800-342-3736 or by visiting the Department's website at www.dfs.ny.gov. Nationstar Mortgage LLC is registered with the New York Superintendent of Banks.

Nationstar Mortgage may report your account to the major credit bureaus. Late or missed payments and other defaults on your account may reflect on your credit report which can impact your ability to obtain other lines of credit.

PAYMENT OPTIONS

Auto-Pay allows you to have your payment automatically debited, each month, from the checking or savings account of your choice. Nationstar Mortgage does not charge a fee to activate this service. Call 1-888-480-2432 for more information or visit our website at MyNationstar.com.

Online Payment allows you to log on to your account anytime to make a payment. There is no charge for this service if the payment is made within 9 days of the due date. Log onto MyNationstar.com.

Speed-Pay is a pay-by-phone service, which allows you to select the payment processing date. **Call 1-888-480-2432**. Have your checkbook available to refer to when making your Speed-Pay payment. There will be a fee up to $10 for this optional service.

Payment by Mail Detach the coupon provided with this statement and mail it with your check or moneyorder in the envelope provided. Please write your loan number on your payment and **allow adequate time for postal delays as the receipt and posting date will govern the assessment of late charges.**

MoneyGram ExpressPayment ensures same- day delivery of your payment to Nationstar Mortgage. Visit your local MoneyGram Agent. Call 1-800-926-9400 to locate the one nearest you. Complete the ExpressPayment form, providing your name and Nationstar Mortgage loan number. **The MoneyGram Receive Code is "***1079***.** All ExpressPayment transactions require cash. The agent will charge a fee for this service.

Western Union QuickCollect® ensures same-day delivery of your payment to Nationstar Mortgage. Visit your local Western UnionAgent. Call 1-800-325-6000 to locate the one nearest you. Complete the QuickCollect form with your name and Nationstar Mortgage loan number, indicating:

Pay to: Nationstar Mortgage Code City: Astar State: TX

All QuickCollect transactions require cash. Western Union will charge a fee for this service.

NOTICE TO CUSTOMERS MAKING PAYMENTS BY CHECK

Authorization to Convert Your Check: If you send us a check to make your payment, your check may be converted into an electronic fund transfer. An electronic fund transfer is the process in which your financial institution transfers funds electronically from your account to our account. By sending your completed signed check to us, you authorize us to copy your check and use the information from your check to make an electronic funds transfer from your account for the same amount as the check. If the electronic fund transfer cannot be processed for technical reasons, you authorize us to process the copy of your check.

Insufficient Funds: The electronic fund transfer from your account will usually occur within 24 hours of our receipt of your check. If the electronic fund transfer cannot be completed because of insufficient funds, you may be assessed an NSF fee in connection with the attempted transaction.

Transaction Information: The electronic fund transfer from your account will be on the account statement you receive from your financial institution. You will not receive your original check back from your financial institution. For security reasons, your original check will be destroyed, but we will keep a secured copy of the check for record keeping purposes.

Your Rights: You should contact your financial institution immediately if you believe that the electronic fund transfer reported on your statement was not properly authorized or is otherwise incorrect. Consumers have protections under the Electronic Fund Transfer Act for any unauthorized or incorrect electronic fund transfer.

CONTACT INFORMATION

Customer Service: 1-888-480-2432, Monday through Thursday 8 am – 8 pm CT, Friday 8 am – 6 pm CT, and Saturday 8 am – 2 pm CT.
[Calls may be monitored and/or recorded for quality assurance purposes]

24-hour automated account information: Log on to MyNationstar.com OR call 1-888-480-2432

Mailing addresses for Nationstar Mortgage are listed below. Please carefully select the address suited to your needs and remember, sending payments to any address other than the one specifically identified for payments will result in delays and may result in additional fees being assessed to your account.

PAYMENTS:	NOTICE OF ERROR/ INFORMATION REQUEST/ QWR*:	OVERNIGHT DELIVERY CORRESPONDENCE:	INSURANCE RENEWALS/ BILLS:	TAX NOTICES/ BILLS:	BANKRUPTCY NOTICES/ PAYMENTS:
P.O. Box 650783 Dallas, TX 75265-0783	P.O. Box 619096 Dallas, TX 75261-9741	8950 Cypress Waters Blvd Coppell, TX 75019	P.O. Box 7729 Springfield, OH 45501-7729 Fax (800) 697-4729	P.O. Box 961229 Fort Worth, TX 76161-0229 Fax (817) 826-1861	P.O. Box 619094 Dallas, TX 75261-9741

***PURSUANT TO RESPA, A "QUALIFIED WRITTEN REQUEST" (QWR) REGARDING THE SERVICING OF YOUR LOAN MUST BE SENT TO THIS ADDRESS:**
Nationstar Mortgage, P.O. Box 619096, Dallas, TX 75261-9741, Attn: Customer Relations Officer. A "qualified written request" must comply with the requirements of RESPA, as follows: Qualified written request, defined. (1) A qualified written request means a written correspondence (other than notice on a payment coupon or other payment medium supplied by the servicer) that includes, or otherwise enables the servicer to identify, the name and account of the borrower, and includes a statement of the reasons that the borrower believes the account is in error, if applicable, or that provides sufficient detail to the servicer regarding information relating to the servicing of the loan sought by the borrower. (2) A written request does not constitute a qualified written request if it is delivered to a servicer more than 1 year after either the date of transfer of servicing or the date that the mortgage servicing loan amount was paid in full, whichever date is applicable.

Nationstar Mortgage LLC, its affiliates, successors or its assigns or their officers, directors, agents, or employees, are neither liable nor responsible for, or make any representation regarding the products or services offered on any enclosed inserts.

CHANGE OF ADDRESS OR TELEPHONE NUMBER

Check the appropriate box: ❑ *Mailing Address* ❑ *Telephone Number* *Loan #:* _____

Borrower's Name: _____ *Co-Borrower's Name* _____

Borrower's New Address: _____ *Co-Borrower's New Address* _____

_____ _____

_____ _____

Authorized Borrower Number(s): *Authorized Co-borrower Number(s):*

Home (____) _____ *Mobile: Yes No* *Home (____)* _____ *Mobile: Yes No*

Work (____) _____ *Ext:* _____ *Mobile: Yes No* *Work (____)* _____ *Ext:* _____ *Mobile: Yes No*

Other (____) _____ *Mobile: Yes No* *Other (____)* _____ *Mobile: Yes No*

Signature Required: _____ *Signature Required:* _____

I consent to being contacted by Nationstar Mortgage LLC at any telephone number I have provided. This includes, but is not limited to, calls from your dialing system to my cellular or mobile telephone.

Nationstar MORTGAGE

P.O. BOX 650783
DALLAS, TX 75265

6-692-72126-0006933-001-000-001-000-000

PETER A COLOMBO
114 CAYO COSTA CT
ROYAL PLM BCH FL 33411-4209

MORTGAGE LOAN STATEMENT - Page 2

CONTACT INFORMATION

Customer Service: 1-888-480-2432
Monday - Thursday: 8 a.m. - 8 p.m. CT
Friday 8 a.m. - 6 p.m. CT and Saturday: 8 a.m. - 2 p.m. CT
MyNationstar.com

Your Dedicated Loan Specialist is John Camillo and can be reached at (888) 850-9398 EXT. 3784742 or via mail at:
8950 Cypress Waters Blvd,Coppell, TX 75019

Statement Date:	10/13/2016
Loan Number:	[redacted]0598
Payment Due Date:	11/01/2016
Amount Due:	**$179,211.88**

If payment is received on or after 11/12/16, $205.31 late fee will be charged.

You can make your payment online at MyNationstar.com. There is no charge for this service if you schedule your payment within 9 days past your due date.

Nationstar MORTGAGE

MyNationstar.com | 8950 Cypress Waters Blvd | Coppell, TX 75019

10/14/2016

• Please contact us at (888) 850-9398 EXT. 3784742

6-882-72126-0000933-001-000-001-000-000

PETER A COLOMBO
114 CAYO COSTA CT
ROYAL PLM BCH FL 33411-4209

RE: Loan Number: [redacted]0598
Property Address:
114 CAYO COSTA CT
ROYAL PALM, FL 33411

Dear Peter A Colombo:

At Nationstar Mortgage, we're committed to helping homeowners find solutions that could help them stay in their home and continue enjoying all the benefits of homeownership. Even in times of difficulties.

Why am I receiving this letter?
Your mortgage payment is currently past due for 02/01/2012. Here is a recent payment history, and the reason for our concern.

Recent Account History:

- Payment due 05/01/2016: Unpaid balance of $3,539.88
- Payment due 06/01/2016: Unpaid balance of $3,539.88
- Payment due 07/01/2016: Unpaid balance of $3,539.88
- Payment due 08/01/2016: Unpaid balance of $2,528.22
- Payment due 09/01/2016: Unpaid balance of $2,528.22
- Payment due 10/01/2016: Unpaid balance of $2,528.22
- Current payment due 11/01/2016: $2,629.83

Total: $179,211.88 due. You must pay this amount to bring your loan current.
Please call Nationstar to request the full amount owed on your account as the amount due may be different than stated here due to interest and other charges or credits.

What do I need to know?
Failure to bring your loan current may result in fees, possibly even foreclosure and the loss of your home. We are here to help. You do have options.* Here are some of the solutions that might be available, depending on your situation:

Modifying the terms of your current loan.
Receiving a payment forbearance that temporarily gives you more time to pay your monthly payment.
If you simply can't pay your mortgage, an alternative to foreclosure may be selling your home and using the proceeds to pay off your current loan. A short payoff may be acceptable, or a deed in lieu of foreclosure may be an option.

Additional resources are also available. For extra help, you can reach out to housing counselors who'll work as your advocate while exploring solutions that could help you keep your home.

The Consumer Financial Protection Bureau: http://www.consumerfinance.gov/mortgagehelp
The Department of Housing and Urban Development (HUD): http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm
HUD Housing Counseling Agency Locator: (800) 569-4287
The Homeowners HOPE™ Hotline Number: (888) 995-HOPE

What do I need to do?

The sooner we hear from you, the sooner we can help get your homeownership back on track. If you've already reached out for help, don't worry, that process is still proceeding and no further action is required.

If you have any questions, your Dedicated Loan Specialist is John Camille and can be reached at (888) 850-9398 EXT. 3784742 or via mail at the address listed above. Our hours of operation are 8am to 8pm (CT), Monday through Thursday, 8am to 6pm (CT), Friday, and 8am to 2pm (CT) on Saturday.

Sincerely,

Nationstar Mortgage LLC
Loss Mitigation Department

*Borrower must meet certain requirements to qualify for any of the options/products referenced. Terms are subject to change.

Nationstar is a debt collector. This is an attempt to collect a debt and any information obtained will be used for that purpose. However, if you are currently in bankruptcy or have received a discharge in bankruptcy, this communication is not an attempt to collect a debt from you personally to the extent that it is included in your bankruptcy or has been discharged, but is provided for informational purposes only.
45DLQPCSV1214

EQUAL HOUSING OPPORTUNITY

6-692-72126-0000933-001-000-001-000-000

692-3572-0115F

Legal Rights and Protections Under the SCRA

Servicemembers on "active duty" or "active service," or a spouse or dependent of such a servicemember may be entitled to certain legal protections and debt relief pursuant to the Servicemembers Civil Relief Act (50 USC App. §§ 501-597b) (SCRA).

Who May Be Entitled to Legal Protections Under the SCRA?

- Regular members of the U.S. Armed Forces (Army, Navy, Air Force, Marine Corps and Coast Guard).
- Reserve and National Guard personnel who have been activated and are on Federal active duty.
- National Guard personnel under a call or order to active duty for more than 30 consecutive days under section 502(f) of title 32, United States Code, for purposes of responding to a national emergency declared by the President and supported by Federal funds.
- Active service members of the commissioned corps of the Public Health Service and the National Oceanic and Atmospheric Administration..
- Certain United States citizens serving with the armed forces of a nation with which the United States is allied in the prosecution of a war or military action.

What Legal Protections Are Servicemembers Entitled To Under the SCRA?

- The SCRA states that a debt incurred by a servicemember, or servicemember and spouse jointly, prior to entering military service shall not bear interest at a rate above 6 % during the period of military service and 90 days thereafter, in the case of an obligation or liability consisting of a mortgage, trust deed, or other security in the nature of a mortgage, or during the period of military service in the case of any other obligation or liability.
- The SCRA states that in a legal action to enforce a debt against real estate that is filed during, or within one year after the servicemember's military service, a court may stop the proceedings for a period of time, or adjust the debt. In addition, the sale, foreclosure, or seizure of real estate shall not be valid if it occurs during or within 90 days after the servicemember's military service unless the creditor has obtained a valid court order approving the sale, foreclosure, or seizure of the real estate.
- The SCRA contains many other protections besides those applicable to home loans.

How Does A Servicemember or Dependent Request Relief Under the SCRA?

- In order to request relief under the SCRA from loans with interest rates above 6% a servicemember or spouse must provide a written request to the lender, together with a copy of the servicemember's military orders.

  Nationstar Mortgage, Attn: Military Families, PO Box 619098, Dallas, TX 75261-9741
- There is no requirement under the SCRA, however, for a servicemember to provide a written notice or a copy of a servicemember's military orders to the lender in connection with a foreclosure or other debt enforcement action against real estate. Under these circumstances, lenders should inquire about the military status of a person by searching the Department of Defense's Defense Manpower Data Center's website, contacting the servicemember, and examining their files for indicia of military service. Although there is no requirement for servicemembers to alert the lender of their military status in these situations, it still is a good idea for the servicemember to do so.

How Does a Servicemember or Dependent Obtain Information About the SCRA?

- Servicemembers and dependents with questions about the SCRA should contact their unit's Judge Advocate, or their installation's Legal Assistance Officer. A military legal assistance office locator for all branches of the Armed Forces is available at http://legalassistance.law.af.mil/content/locator.php
- "Military OneSource" is the U. S. Department of Defense's information resource.
  If you are listed as entitled to legal protections under the SCRA (see above), please go to www.militaryonesource.mil/legal or call 1-800-342-9647 (toll free from the United States) to find out more information. Dialing instructions for areas outside the United States are provided on the website.

If this account is active or has been discharged in a bankruptcy proceeding, be advised this communication is for informational purposes only and not an attempt to collect a debt. Please note, however Nationstar reserves the right to exercise the legal rights only against the property securing the original obligation.

Nationstar MORTGAGE

RETURN SERVICE ONLY
PLEASE DO NOT SEND MAIL TO THIS ADDRESS
P.O. BOX 619063
DALLAS, TX 75261-9063

MORTGAGE LOAN STATEMENT

CONTACT INFORMATION

Customer Service: 1-888-480-2432
Monday - Thursday: 8 a.m. - 8 p.m. CT
Friday: 8 a.m. - 6 p.m. CT and Saturday: 8 a.m. - 2 p.m. CT
MyNationstar.com
Your Dedicated Loan Specialist is John Camilo and can be reached at
(888) 850-9398 EXT. 3764742 or via mail at:
8950 Cypress Waters Blvd, Coppell, TX 75019

6-692-88686-0014790-001-000-001-000-000

PETER A COLOMBO
114 CAYO COSTA CT
ROYAL PLM BCH FL 33411-4209

Statement Date:	03/14/2017
Loan Number:	[redacted]0598
Payment Due Date:	04/01/2017
Amount Due:	**$191,821.18**

If payment is received on or after 04/12/17, $0.00 late fee will be charged.

Property Address:
114 CAYO COSTA CT
ROYAL PALM FL 33411

Account Information

Interest Bearing Principal Balance	$263,544.55
Interest Rate (Until 07/01/2017)	8.900%
Escrow Balance	-$17,477.16

The Principal Balance does not represent the payoff amount of your account and is not to be used for payoff purposes.

Explanation of Amount Due

Principal	$96.91
Interest	$1,953.14
Escrow Amount (for Taxes & Insurance)	$579.78
Optional Products and Services	$0.00
Regular Monthly Payment	**$2,629.83**
Total Fees and Charges	$206.14
Overdue Payment(s)	$188,985.21
Partial Payment (Unapplied)	$0.00
Total Amount Due	**$191,821.18**

Please call Nationstar to request the full amount owed on your account as the amount due may be different than stated here due to interest and other charges or credits.

Lender Paid Expense Summary

	Activity Since Last Statement	Total
Legal Fees	$3,758.70	$8,806.70
Property Inspections (02/16/2017)	$15.00	$776.00
Maintenance	$0.00	$600.00
Total	**$3,753.70**	**$10,182.70**

Past Payment Breakdown

	Payments Rec'd since 02/15/2017	Paid Year to Date
Principal	$0.00	$0.00
Interest	$0.00	$0.00
Escrow (Taxes & Insurance)	$0.00	$0.00
Optional Insurance	$0.00	$0.00
Fees and Charges	$0.00	$0.00
Lender Paid Expenses	$0.00	$0.00
Partial Payment (Unapplied)	$0.00	$0.00
Total	**$0.00**	**$0.00**

Transaction Activity (02/15/2017 to 03/14/2017)

Date	Description	Total	Principal	Interest	Escrow	Other
03/01/2017	Legal Fees	-$1,725.00				-$1,725.00
03/01/2017	Legal Fees	-$9.60				-$9.60
03/01/2017	Legal Fees	-$1,974.10				-$1,974.10
03/01/2017	Legal Fees	-$30.00				-$30.00
02/22/2017	Property Inspections	-$15.00				-$15.00

Important Messages (See Reverse side for Additional Critical Notices)

As shown above, your escrow account has a negative balance. This shortage in your escrow account may result in an increase in your monthly escrow payment. We recommend you make additional payments to your escrow to eliminate or reduce the shortage.

"Lender Paid Expenses" are funds paid by Nationstar on your behalf to another company. These expenses may include, but are not limited to, Legal Fees, Property Taxes, Homeowners Insurance, and Property Inspections.

"Total Fees & Charges" include, but are not limited to, phone pay fees, insufficient fund fees, or convenience fees. These fees & charges appear in the "Other" category of the Transaction Detail, if applied since the last billing cycle.

NATIONSTAR IS A DEBT COLLECTOR. THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. HOWEVER, IF YOU ARE CURRENTLY IN BANKRUPTCY OR HAVE RECEIVED A DISCHARGE IN BANKRUPTCY, THIS COMMUNICATION IS NOT AN ATTEMPT TO COLLECT A DEBT FROM YOU PERSONALLY TO THE EXTENT THAT IT IS INCLUDED IN YOUR BANKRUPTCY OR HAS BEEN DISCHARGED, BUT IS PROVIDED FOR INFORMATIONAL PURPOSES ONLY.
DETACH HERE AND RETURN WITH YOUR PAYMENT. PLEASE ALLOW A MINIMUM OF 7 TO 10 DAYS FOR POSTAL DELIVERY

Nationstar MORTGAGE MyNationstar.com

☐ PLEASE CHECK BOX IF MAILING ADDRESS OR PHONE NUMBER HAS CHANGED. ENTER CHANGES ON BACK OF COUPON.

PETER A COLOMBO

ACCOUNT NUMBER	TOTAL AMOUNT DUE*
[redacted]	04/01/2017 $191,821.18
WRITE YOUR LOAN NUMBER ON YOUR CHECK OR MONEY ORDER AND MAKE PAYABLE TO NATIONSTAR MORTGAGE	PAYMENT DUE IF RECEIVED ON OR AFTER 04/12/2017 $191,821.18

NATIONSTAR MORTGAGE
PO BOX 650783
DALLAS, TX 75265-0783

ADDITIONAL ESCROW $_____
**ADDITIONAL PRINCIPAL $_____

TOTAL AMOUNT OF YOUR CHECK
DO NOT SEND CASH

**All amounts must be paid in full before additional principal reduction can be made.

[redacted]05980 019182118 019182118

IMPORTANT PAYMENT INFORMATION

- It is important to use the remittance stub and envelope provided since both contain computer encoding that will help ensure prompt and accurate posting of payments. Always include your loan number on your check or money order. However, should you not receive your statement, DO NOT DELAY PAYMENT; simply write your loan number on your check or money order and mail to the payment address as provided in the **Contact Information** section below.
- Do not send cash or correspondence to this remit delay processing. Correspondence should be sent to the address provided in the **Contact Information** section below.
- Please be advised that if your account is delinquent or if there are fees and charges due, your account may not be paid ahead nor may deferred escrow payments be applied. When Nationstar Mortgage receives a remittance that is in excess of a payment amount, that excess is applied to your account in accordance with a predetermined sequence: 1) Principal and Interest due, 2) Applicable Escrow amounts, 3) Fees and other charges assessed to your account. Once this sequence has been satisfied, you may give specific instructions as to how you would like excess amounts to be applied to your account by noting your preference on the face of your remittance stub.
- Any lump sum received that is not accompanied by a payoff quote will be applied according to our standard payment application rules. This will not result in satisfaction and reconveyance/release unless amount tendered satisfies all amounts due and owing on the account.
- A Schedule of Fee for Select Services may be found on our website at MyNationstar.com.

SERVICEMEMBERS CIVIL RELIEF ACT

The Servicemembers Civil Relief Act (SCRA) may offer protection or relief to members of the military who have been called to active duty. If you are a member of the military who has been called to active duty or received a Permanent Change of Station order and you have not already made us aware, please forward a copy of your orders to us at: Nationstar Mortgage LLC, Attn: Military Families, P.O.Box 619098, Dallas, TX 75261-9741, fax 866-806-0627 or email MilitaryFamilies@nationstarmail.com. Be sure to include your loan number with the copy of the orders.

Please visit our website at MyNationstar.com for complete details regarding Legal Rights and Protections Under the SCRA.

LATE CHARGE AND OVERNIGHT FEES

Payments received and posted after a grace period will be assessed a late charge. The late charge rate and number of grace days are shown on your Note. Please allow adequate time for postal delays as the receipt and posting date will govern the assessment of a late charge. Partial payments cannot be applied. If a payment is credited to your account and subsequently dishonored by your bank, Nationstar Mortgage will reverse that payment and assess your loan account an insufficient funds fee of up to $20.00, or as allowed by applicable law. (Late fee may vary by state.)

HOMEOWNER COUNSELING NOTICE

If your loan is delinquent, you are entitled to receive homeownership counseling from an agency approved by the United States Department of Housing and Urban Development (HUD). A list of the HUD-approved, nonprofit homeownership counseling agencies may be downloaded from the Internet at http://www.hud.gov/offices/hsg/sfh/hcc/fcs/cntsrch.cfm or by calling the HUD toll free number 1-800-569-4287 (voice/TDD number 1-800-877-8339) to obtain a list of approved nonprofit agencies serving your residential area.

NEW YORK STATE RESIDENTS

For those customers who reside in the state of New York, borrower may file complaints about the Servicer with the New York State Banking Department or may obtain further information by calling the Department's Consumer Help Unit at 1-800-342-3736 or by visiting the Department's website at www.dfs.ny.gov. Nationstar Mortgage LLC is registered with the New York Superintendent of Banks.

Nationstar Mortgage may report your account to the major credit bureaus. Late or missed payments and other defaults on your account may reflect on your credit report which can impact your ability to obtain other forms of credit.

PAYMENT OPTIONS

Auto-Pay allows you to have your payment automatically debited, each month, from the checking or savings account of your choice. Nationstar Mortgage does not charge a fee to activate this service. Call 1-888-480-2432 for more information or visit our website at MyNationstar.com.

Online Payment allows you to log on to your account anytime to make a payment. There is no charge for this service. Log onto MyNationstar.com.

Automated Phone Payment is a pay-by-phone service provided through our automated phone system. There may be a fee of up to $14 for this service. Call **1-888-480-2432**.

Agent Assisted Payment is a pay-by-phone service provided by a customer service agent. Call **1-888-480-2432** and speak with an agent. There may be a fee of up to **$19** for this service.

Pay by Mail Detach the coupon provided with this statement and mail it with your check or money order in the envelope provided. Please write your loan number on your payment and allow adequate time for postal delays as the receipt and posting date will govern the assessment of late charges.

MoneyGram ExpressPayment ensures same-day delivery of your payment to Nationstar Mortgage. Visit your local MoneyGram Agent. Call 1-800-926-9400 to locate the one nearest you. Complete the ExpressPayment form, providing your name and Nationstar Mortgage loan number **The MoneyGram Receive Code is ***1079*****. All ExpressPayment transactions require cash. The agent will charge a fee for this service.

Western Union QuickCollect® ensures same-day delivery of your payment to Nationstar Mortgage. Visit your local Western UnionAgent. Call 1-800-325-6000 to locate the one nearest you. Complete the QuickCollect form with your name and Nationstar Mortgage loan number, indicating:

Pay to: Nationstar Mortgage Code City: Astar State: TX

All QuickCollect transactions require cash. Western Union will charge a fee for this service.

NOTICE TO CUSTOMERS MAKING PAYMENTS BY CHECK

Authorization to Convert Your Check: If you send us a check to make your payment, your check may be converted into an electronic fund transfer. An electronic fund transfer is the process in which your financial institution transfers funds electronically from your account to our account. By sending your completed signed check to us, you authorize us to copy your check and use the information from your check to make an electronic funds transfer from your account for the same amount as the check. If the electronic fund transfer cannot be processed for technical reasons, you authorize us to process the copy of your check.

Insufficient Funds: The electronic fund transfer from your account will usually occur within 24 hours of our receipt of your check. If the electronic fund transfer cannot be completed because of insufficient funds, you may be assessed an NSF fee in connection with the attempted transaction.

Transaction Information: The electronic fund transfer from your account will be on the account statement you receive from your financial institution. You will not receive your original check back from your financial institution. For security reasons, your original check will be destroyed, but we will keep a secured copy of the check for record keeping purposes.

Your Rights: You should contact your financial institution immediately if you believe that the electronic fund transfer reported on your statement was not properly authorized or is otherwise incorrect. Consumers have protections under the Electronic Fund Transfer Act for any unauthorized or incorrect electronic fund transfer.

CONTACT INFORMATION

Customer Service: 1-888-480-2432, Monday through Thursday 8 am – 8 pm CT, Friday 8 am – 6 pm CT, and Saturday 8 am – 2 pm CT.
[Calls may be monitored and/or recorded for quality assurance purposes]

24-hour automated account information: Log on to MyNationstar.com OR call 1-888-480-2432

Mailing addresses for Nationstar Mortgage are listed below. Please carefully select the address suited to your needs and remember, sending payments to any address other than the one specifically identified for payments will result in delays and may result in additional fees being assessed to your account.

PAYMENTS:	NOTICE OF ERROR/ INFORMATION REQUEST/ QWR*:	OVERNIGHT DELIVERY CORRESPONDENCE:	INSURANCE RENEWALS/ BILLS:	TAX NOTICES/ BILLS:	BANKRUPTCY NOTICES/ PAYMENTS:
P.O. Box 650783 Dallas, TX 75265-0783	P.O. Box 619096 Dallas, TX 75261-9741	8950 Cypress Waters Blvd Coppell, TX 75019	P.O. Box 7729 Springfield, OH 45501-7729 Fax (800) 697-4729	P.O. Box 961229 Fort Worth, TX 76161-0229 Fax (817) 826-1861	P.O. Box 619094 Dallas, TX 75261-9741

***PURSUANT TO RESPA, A "QUALIFIED WRITTEN REQUEST" (QWR) REGARDING THE SERVICING OF YOUR LOAN MUST BE SENT TO THIS ADDRESS:**
Nationstar Mortgage, P.O. Box 619096, Dallas, TX 75261-9741, Attn: Customer Relations Officer. A "qualified written request" must comply with the requirements of RESPA, as follows: Qualified written request, defined. (1) A qualified written request means a written correspondence (other than notice on a payment coupon or other payment medium supplied by the servicer) that includes, or otherwise enables the servicer to identify, the name and account of the borrower, and includes a statement of the reasons that the borrower believes the account is in error, if applicable, or that provides sufficient detail to the servicer regarding information relating to the servicing of the loan sought by the borrower. (2) A written request does not constitute a qualified written request if it is delivered to a servicer more than 1 year after either the date of transfer of servicing or the date that the mortgage servicing loan amount was paid in full, whichever date is applicable.

Nationstar Mortgage LLC, its affiliates, successors or its assigns or their officers, directors, agents, or employees, are neither liable nor responsible for, or make any representation regarding the products or services offered on any enclosed inserts.

CHANGE OF ADDRESS OR TELEPHONE NUMBER

Check the appropriate box: ❑ *Mailing Address* ❑ *Telephone Number* *Loan #:* _____

Borrower's Name: _____ *Co-Borrower's Name* _____

Borrower's New Address: _____ *Co-Borrower's New Address* _____

_____ _____

_____ _____

Authorized Borrower Number(s): *Authorized Co-borrower Number(s):*

Home (——— *)* _____ *Mobile: Yes No* *Home (* ——— *)* _____ *Mobile: Yes No*

Work (——— *)* _____ *Ext:* _____ *Mobile: Yes No* *Work (* ——— *)* _____ *Ext:* _____ *Mobile: Yes No*

Other (——— *)* _____ *Mobile: Yes No* *Other (* ——— *)* _____ *Mobile: Yes No*

Signature Required: _____ *Signature Required:* _____

I consent to being contacted by Nationstar Mortgage LLC at any telephone number I have provided. This includes, but is not limited to, calls from your dialing system to my cellular or mobile telephone.

Nationstar MORTGAGE

P.O. BOX 650783
DALLAS, TX 75265

6-692-88688-0014790-001-000-001-000-000

[redacted]
114 CAYO COSTA CT
ROYAL PLM BCH FL 33411-4209

MORTGAGE LOAN STATEMENT - Page 2

CONTACT INFORMATION

Customer Service: 1-888-480-2432
Monday - Thursday: 8 a.m. - 8 p.m. CT
Friday: 8 a.m. - 6 p.m. CT and Saturday: 8 a.m. - 2 p.m. CT
MyNationstar.com

Your Dedicated Loan Specialist is John Camille and can be reached at (888) 850-9398 EXT. 3784742 or via mail at:
8950 Cypress Waters Blvd Coppell, TX 75019

Statement Date:	03/14/2017
Loan Number:	[redacted]5598
Payment Due Date:	04/01/2017
Amount Due:	**$191,821.18**

If payment is received on or after 04/12/17, $0.00 late fee will be charged.

If you do not wish to receive paper statements, simply log into your account at MyNationstar.com and alter your selection to eCorrespondence. ECorrespondence offers convenient monthly email reminders, no lost mail, and archived online access to view or download to your personal computer.

You can make your payment online at MyNationstar.com. There is no charge for this service.

Nationstar MORTGAGE

MyNationstar.com | 8950 Cypress Waters Blvd | Coppell, TX 75019

03/15/2017

- Your loan is currently in the Foreclosure process.
- Please contact us at (888) 850-9396 EXT. 3784742

6-892-66888-0014790-001-000-001-000-000

PETER A COLOMBO
114 CAYO COSTA CT
ROYAL PLM BCH FL 33411-4209

RE: Loan Number: [redacted]0596
Property Address:
114 CAYO COSTA CT
ROYAL PALM, FL 33411

Dear Peter A Colombo:

At Nationstar Mortgage, we're committed to helping homeowners find solutions that could help them stay in their home and continue enjoying all the benefits of homeownership. Even in times of difficulties.

Why am I receiving this letter?
Your mortgage payment is currently past due for 02/01/2012. We have completed the first filing notice required to start the foreclosure process on your account. Here is a recent payment history, and the reason for our concern.

Recent Account History:

- Payment due 10/01/2016: Unpaid balance of $2,528.22
- Payment due 11/01/2016: Unpaid balance of $2,528.22
- Payment due 12/01/2016: Unpaid balance of $2,528.22
- Payment due 01/01/2017: Unpaid balance of $2,528.22
- Payment due 02/01/2017: Unpaid balance of $2,512.32
- Payment due 03/01/2017: Unpaid balance of $2,512.32
- Current payment due 04/01/2017: $2,629.83

Total: $191,821.18 due. You must pay this amount to bring your loan current.
Please call Nationstar to request the full amount owed on your account as the amount due may be different than stated here due to interest and other charges or credits.

What do I need to know?
Failure to bring your loan current may result in fees, possibly even foreclosure and the loss of your home. We are here to help. You do have options.* Here are some of the solutions that might be available, depending on your situation:

Modifying the terms of your current loan.
Receiving a payment forbearance that temporarily gives you more time to pay your monthly payment.
If you simply can't pay your mortgage, an alternative to foreclosure may be selling your home and using the proceeds to pay off your current loan. A short payoff may be acceptable, or a deed in lieu of foreclosure may be an option.

Additional resources are also available. For extra help, you can reach out to housing counselors who'll work as your advocate while exploring solutions that could help you keep your home.

The Consumer Financial Protection Bureau: http://www.consumerfinance.gov/mortgagehelp
The Department of Housing and Urban Development (HUD): http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm
HUD Housing Counseling Agency Locator: (800) 569-4287
The Homeowners HOPE™ Hotline Number: (888) 995-HOPE

What do I need to do?

The sooner we hear from you, the sooner we can help get your homeownership back on track. If you've already reached out for help, don't worry, that process is still proceeding and no further action is required.

If you have any questions, your Dedicated Loan Specialist is John Camille and can be reached at (888) 850-9396 EXT. 3784742 or via mail at the address listed above. Our hours of operation are 8am to 8pm (CT), Monday through Thursday, 8am to 6pm (CT), Friday, and 8am to 2pm (CT) on Saturday.

Sincerely,

Nationstar Mortgage LLC
Loss Mitigation Department

*Borrower must meet certain requirements to qualify for any of the options/products referenced. Terms are subject to change.

Nationstar is a debt collector. This is an attempt to collect a debt and any information obtained will be used for that purpose. However, if you are currently in bankruptcy or have received a discharge in bankruptcy, this communication is not an attempt to collect a debt from you personally to the extent that it is included in your bankruptcy or has been discharged, but is provided for informational purposes only.
45DLQPCSV1214

EQUAL HOUSING OPPORTUNITY

6-692-68658-0014790-001-000-001-000-000

692-3572-0115F

Legal Rights and Protections Under the SCRA

Servicemembers on "active duty" or "active service," or a spouse or dependent of such a servicemember may be entitled to certain legal protections and debt relief pursuant to the Servicemembers Civil Relief Act (50 USC App. §§ 501-597b) (SCRA).

Who May Be Entitled to Legal Protections Under the SCRA?

- Regular members of the U.S. Armed Forces (Army, Navy, Air Force, Marine Corps and Coast Guard).
- Reserve and National Guard personnel who have been activated and are on Federal active duty.
- National Guard personnel under a call or order to active duty for more than 30 consecutive days under section 502(f) of title 32, United States Code, for purposes of responding to a national emergency declared by the President and supported by Federal funds.
- Active service members of the commissioned corps of the Public Health Service and the National Oceanic and Atmospheric Administration..
- Certain United States citizens serving with the armed forces of a nation with which the United States is allied in the prosecution of a war or military action..

What Legal Protections Are Servicemembers Entitled To Under the SCRA?

- The SCRA states that a debt incurred by a servicemember, or servicemember and spouse jointly, prior to entering military service shall not bear interest at a rate above 6 % during the period of military service and 90 days thereafter, in the case of an obligation or liability consisting of a mortgage, trust deed, or other security in the nature of a mortgage, or during the period of military service in the case of any other obligation or liability.
- The SCRA states that in a legal action to enforce a debt against real estate that is filed during, or within one year after the servicemember's military service, a court may stop the proceedings for a period of time, or adjust the debt. In addition, the sale, foreclosure, or seizure of real estate shall not be valid if it occurs during or within 90 days after the servicemember's military service unless the creditor has obtained a valid court order approving the sale, foreclosure, or seizure of the real estate.
- The SCRA contains many other protections besides those applicable to home loans.

How Does A Servicemember or Dependent Request Relief Under the SCRA?

- In order to request relief under the SCRA from loans with interest rates above 6% a servicemember or spouse must provide a written request to the lender, together with a copy of the servicemember's military orders.

  Nationstar Mortgage, Attn: Military Families, PO Box 619098, Dallas, TX 75261-9741
- There is no requirement under the SCRA, however, for a servicemember to provide a written notice or a copy of a servicemember's military orders to the lender in connection with a foreclosure or other debt enforcement action against real estate. Under these circumstances, lenders should inquire about the military status of a person by searching the Department of Defense's Defense Manpower Data Center's website, contacting the servicemember, and examining their files for indicia of military service. Although there is no requirement for servicemembers to alert the lender of their military status in these situations, it still is a good idea for the servicemember to do so.

How Does a Servicemember or Dependent Obtain Information About the SCRA?

- Servicemembers and dependents with questions about the SCRA should contact their unit's Judge Advocate, or their installation's Legal Assistance Officer. A military legal assistance office locator for all branches of the Armed Forces is available at http://legalassistance.law.af.mil/content/locator.php
- "Military OneSource" is the U. S. Department of Defense's information resource.
  If you are listed as entitled to legal protections under the SCRA (see above), please go to www.militaryonesource.mil/legal or call 1-800-342-9647 (toll free from the United States) to find out more information. Dialing instructions for areas outside the United States are provided on the website.

If this account is active or has been discharged in a bankruptcy proceeding, be advised this communication is for informational purposes only and not an attempt to collect a debt. Please note, however Nationstar reserves the right to exercise the legal rights only against the property securing the original obligation.

Nationstar MORTGAGE

RETURN SERVICE ONLY
PLEASE DO NOT SEND MAIL TO THIS ADDRESS
P.O. BOX 619063
DALLAS, TX 75261-9063

MORTGAGE LOAN STATEMENT

CONTACT INFORMATION

Customer Service: 1-888-480-2432
Monday - Thursday: 8 a.m. - 8 p.m. CT
Friday: 8 a.m. - 6 p.m. CT and Saturday: 8 a.m. - 2 p.m. CT
MyNationstar.com
Your Dedicated Loan Specialist is John Camilo and can be reached at
(888) 850-9398 EXT. 3764742 or via mail at:
8950 Cypress Waters Blvd, Coppell, TX 75019

9-692-92052-0005868-001-000-001-000-000

PETER A COLOMBO
114 CAYO COSTA CT
ROYAL PALM BEACH FL 33411-4209

Statement Date:	04/13/2017
Loan Number:	[redacted]0598
Payment Due Date:	05/01/2017
Amount Due:	**$194,333.50**

If payment is received on or after 05/12/17, $0.00 late fee will be charged.

Property Address:
114 CAYO COSTA CT
ROYAL PALM FL 33411

Account Information

Interest Bearing Principal Balance	$263,344.55
Interest Rate (Until 07/01/2017)	8.900%
Escrow Balance	-$17,477.16

The Principal Balance does not represent the payoff amount of your account and is not to be used for payoff purposes.

Explanation of Amount Due

Principal	$96.91
Interest	$1,953.14
Escrow Amount (for Taxes & Insurance)	$579.78
Optional Products and Services	$0.00
Regular Monthly Payment	**$2,629.83**
Total Fees and Charges	$206.14
Overdue Payment(s)	$191,497.53
Partial Payment (Unapplied)	$0.00
Total Amount Due	**$194,333.50**

Please call Nationstar to request the full amount owed on your account as the amount due may be different than stated here due to interest and other charges or credits.

Lender Paid Expense Summary

	Activity Since Last Statement	Total
Legal Fees	$870.00	$9,676.70
Property Inspections (03/20/2017)	$15.00	$795.00
Maintenance	$225.00	$825.00
Total	**$1,110.00**	**$11,292.70**

Past Payment Breakdown

	Payments Rec'd since 03/15/2017	Paid Year to Date
Principal	$0.00	$0.00
Interest	$0.00	$0.00
Escrow (Taxes & Insurance)	$0.00	$0.00
Optional Insurance	$0.00	$0.00
Fees and Charges	$0.00	$0.00
Lender Paid Expenses	$0.00	$0.00
Partial Payment (Unapplied)	$0.00	$0.00
Total	**$0.00**	**$0.00**

Transaction Activity (03/15/2017 to 04/13/2017)

Date	Description	Total	Principal	Interest	Escrow	Other
04/07/2017	Maintenance	-$75.00				-$75.00
04/07/2017	Maintenance	-$150.00				-$150.00
03/27/2017	Interest Adjustment	-$90,455.05		-$90,455.05		
03/24/2017	Property Inspections	-$15.00				-$15.00
03/22/2017	Legal Fees	-$690.00				-$690.00

Important Messages (See Reverse side for Additional Critical Notices)

As shown above, your escrow account has a negative balance. This shortage in your escrow account may result in an increase in your monthly escrow payment. We recommend you make additional payments to your escrow to eliminate or reduce the shortage.

"Lender Paid Expenses" are funds paid by Nationstar on your behalf to another company. These expenses may include, but are not limited to, Legal Fees, Property Taxes, Homeowners Insurance, and Property Inspections.

"Total Fees & Charges" include, but are not limited to, phone pay fees, insufficient fund fees, or convenience fees. These fees & charges appear in the "Other" category of the Transaction Detail, if applied since the last billing cycle.

NATIONSTAR IS A DEBT COLLECTOR. THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. HOWEVER, IF YOU ARE CURRENTLY IN BANKRUPTCY OR HAVE RECEIVED A DISCHARGE IN BANKRUPTCY, THIS COMMUNICATION IS NOT AN ATTEMPT TO COLLECT A DEBT FROM YOU PERSONALLY TO THE EXTENT THAT IT IS INCLUDED IN YOUR BANKRUPTCY OR HAS BEEN DISCHARGED, BUT IS PROVIDED FOR INFORMATIONAL PURPOSES ONLY.
DETACH HERE AND RETURN WITH YOUR PAYMENT. PLEASE ALLOW A MINIMUM OF 7 TO 10 DAYS FOR POSTAL DELIVERY

Nationstar MORTGAGE MyNationstar.com

☐ PLEASE CHECK BOX IF MAILING ADDRESS OR PHONE NUMBER HAS CHANGED. ENTER CHANGES ON BACK OF COUPON.

PETER A COLOMBO

ACCOUNT NUMBER [redacted]	TOTAL AMOUNT DUE* 05/01/2017 $194,333.50
WRITE YOUR LOAN NUMBER ON YOUR CHECK OR MONEY ORDER AND MAKE PAYABLE TO NATIONSTAR MORTGAGE	PAYMENT DUE IF RECEIVED ON OR AFTER 05/12/2017 $194,333.50

NATIONSTAR MORTGAGE
PO BOX 650783
DALLAS, TX 75265-0783

ADDITIONAL ESCROW $_____
**ADDITIONAL PRINCIPAL $_____

TOTAL AMOUNT OF YOUR CHECK
DO NOT SEND CASH

**All amounts must be paid in full before additional principal reduction can be made.

[redacted]05980 019433350 019433350

IMPORTANT PAYMENT INFORMATION

- It is important to use the remittance stub and envelope provided since both contain computer encoding that will help ensure prompt and accurate posting of payments. Always include your loan number on your check or money order. However, should you not receive your statement, DO NOT DELAY PAYMENT; simply write your loan number on your check or money order and mail to the payment address as provided in the **Contact Information** section below.
- Do not send cash or correspondence in this way as delay processing. Correspondence should be sent to the address provided in the **Contact Information** section below.
- Please be advised that if your account is delinquent or if there are fees and charges due, your account may not be paid ahead nor may deferred escrow payments be applied. When Nationstar Mortgage receives a remittance that is in excess of a payment amount, that excess is applied to your account in accordance with a predetermined sequence: 1) Principal and Interest due, 2) Applicable Escrow amounts, 3) Fees and other charges assessed to your account. Once this sequence has been satisfied, you may give specific instructions as to how you would like excess amounts to be applied to your account by noting your preference on the face of your remittance stub.
- Any lump sum received that is not accompanied by a payoff quote will be applied according to our standard payment application rules. This will not result in satisfaction and reconveyance/release unless amount tendered satisfies all amounts due and owing on the account.
- A Schedule of Fee for Select Services may be found on our website at MyNationstar.com.

SERVICEMEMBERS CIVIL RELIEF ACT

The Servicemembers Civil Relief Act (SCRA) may offer protection or relief to members of the military who have been called to active duty. If you are a member of the military who has been called to active duty or received a Permanent Change of Station order and you have not already made us aware, please forward a copy of your orders to us at: Nationstar Mortgage LLC, Attn: Military Families, P.O.Box 619098, Dallas, TX 75261-9741, fax 866-806-0627 or email MilitaryFamilies@nationstarmail.com. Be sure to include your loan number with the copy of the orders.

Please visit our website at MyNationstar.com for complete details regarding Legal Rights and Protections Under the SCRA.

LATE CHARGE AND OVERNIGHT FEES

Payments received and posted after a grace period will be assessed a late charge. The late charge rate and number of grace days are shown on your Note. Please allow adequate time for postal delays as the receipt and posting date will govern the assessment of a late charge. Partial payments cannot be applied. If a payment is credited to your account and subsequently dishonored by your bank, Nationstar Mortgage will reverse that payment and assess your loan account an insufficient funds fee of up to $20.00, or as allowed by applicable law. (Late fee may vary by state.)

HOMEOWNER COUNSELING NOTICE

If your loan is delinquent, you are entitled to receive homeownership counseling from an agency approved by the United States Department of Housing and Urban Development (HUD). A list of the HUD-approved, nonprofit homeownership counseling agencies may be downloaded from the Internet at http://www.hud.gov/offices/hsg/sfh/hcc/fcs/cntsrch.cfm or by calling the HUD toll free number 1-800-569-4287 (voice/TDD number 1-800-877-8339) to obtain a list of approved nonprofit agencies serving your residential area.

NEW YORK STATE RESIDENTS

For those customers who reside in the state of New York, borrower may file complaints about the Servicer with the New York State Banking Department or may obtain further information by calling the Department's Consumer Help Unit at 1-800-342-3736 or by visiting the Department's website at www.dfs.ny.gov. Nationstar Mortgage LLC is registered with the New York Superintendent of Banks.

Nationstar Mortgage may report your account to the major credit bureaus. Late or missed payments and other defaults on your account may reflect on your credit report which can impact your ability to obtain other forms of credit.

PAYMENT OPTIONS

Auto-Pay allows you to have your payment automatically debited, each month, from the checking or savings account of your choice. Nationstar Mortgage does not charge a fee to activate this service. Call 1-888-480-2432 for more information or visit our website at MyNationstar.com.

Online Payment allows you to log on to your account anytime to make a payment. There is no charge for this service. Log onto MyNationstar.com.

Automated Phone Payment is a pay-by-phone service provided through our automated phone system. There may be a fee of up to $14 for this service. Call **1-888-480-2432**.

Agent Assisted Payment is a pay-by-phone service provided by a customer service agent. Call **1-888-480-2432** and speak with an agent. There may be a fee of up to **$19** for this service.

Pay by Mail Detach the coupon provided with this statement and mail it with your check or money order in the envelope provided. Please write your loan number on your payment and allow adequate time for postal delays as the receipt and posting date will govern the assessment of late charges.

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Pay to: Nationstar Mortgage Code City: Astar State: TX

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NOTICE TO CUSTOMERS MAKING PAYMENTS BY CHECK

Authorization to Convert Your Check: If you send us a check to make your payment, your check may be converted into an electronic fund transfer. An electronic fund transfer is the process in which your financial institution transfers funds electronically from your account to our account. By sending your completed signed check to us, you authorize us to copy your check and use the information from your check to make an electronic funds transfer from your account for the same amount as the check. If the electronic fund transfer cannot be processed for technical reasons, you authorize us to process the copy of your check.

Insufficient Funds: The electronic fund transfer from your account will usually occur within 24 hours of our receipt of your check. If the electronic fund transfer cannot be completed because of insufficient funds, you may be assessed an NSF fee in connection with the attempted transaction.

Transaction Information: The electronic fund transfer from your account will be on the account statement you receive from your financial institution. You will not receive your original check back from your financial institution. For security reasons, your original check will be destroyed, but we will keep a secured copy of the check for record keeping purposes.

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CONTACT INFORMATION

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[Calls may be monitored and/or recorded for quality assurance purposes]

24-hour automated account information: Log on to MyNationstar.com OR call 1-888-480-2432

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PAYMENTS:	NOTICE OF ERROR/ INFORMATION REQUEST/ QWR*:	OVERNIGHT DELIVERY CORRESPONDENCE:	INSURANCE RENEWALS/ BILLS:	TAX NOTICES/ BILLS:	BANKRUPTCY NOTICES/ PAYMENTS:
P.O. Box 650783 Dallas, TX 75265-0783	P.O. Box 619096 Dallas, TX 75261-9741	8950 Cypress Waters Blvd Coppell, TX 75019	P.O. Box 7729 Springfield, OH 45501-7729 Fax (800) 697-4729	P.O. Box 961229 Fort Worth, TX 76161-0229 Fax (817) 826-1861	P.O. Box 619094 Dallas, TX 75261-9741

***PURSUANT TO RESPA, A "QUALIFIED WRITTEN REQUEST" (QWR) REGARDING THE SERVICING OF YOUR LOAN MUST BE SENT TO THIS ADDRESS:**
Nationstar Mortgage, P.O. Box 619096, Dallas, TX 75261-9741, Attn: Customer Relations Officer. A "qualified written request" must comply with the requirements of RESPA, as follows: Qualified written request, defined. (1) A qualified written request means a written correspondence (other than notice on a payment coupon or other payment medium supplied by the servicer) that includes, or otherwise enables the servicer to identify, the name and account of the borrower, and includes a statement of the reasons that the borrower believes the account is in error, if applicable, or that provides sufficient detail to the servicer regarding information relating to the servicing of the loan sought by the borrower. (2) A written request does not constitute a qualified written request if it is delivered to a servicer more than 1 year after either the date of transfer of servicing or the date that the mortgage servicing loan amount was paid in full, whichever date is applicable.

Nationstar Mortgage LLC, its affiliates, successors or its assigns or their officers, directors, agents, or employees, are neither liable nor responsible for, or make any representation regarding the products or services offered on any enclosed inserts.

CHANGE OF ADDRESS OR TELEPHONE NUMBER

Check the appropriate box: ❑ *Mailing Address* ❑ *Telephone Number* *Loan #:* _____

Borrower's Name: _____ *Co-Borrower's Name* _____

Borrower's New Address: _____ *Co-Borrower's New Address* _____

_____ _____

_____ _____

Authorized Borrower Number(s): *Authorized Co-borrower Number(s):*

Home (——— *)* _____ *Mobile: Yes No* *Home (* ——— *)* _____ *Mobile: Yes No*

Work (——— *)* _____ *Ext:* _____ *Mobile: Yes No* *Work (* ——— *)* _____ *Ext:* _____ *Mobile: Yes No*

Other (——— *)* _____ *Mobile: Yes No* *Other (* ——— *)* _____ *Mobile: Yes No*

Signature Required: _____ *Signature Required:* _____

I consent to being contacted by Nationstar Mortgage LLC at any telephone number I have provided. This includes, but is not limited to, calls from your dialing system to my cellular or mobile telephone.

Nationstar MORTGAGE

P.O. BOX 650783
DALLAS, TX 75265

9-692-92052-0005668-001-000-001-000-000

PETER A COLOMBO
114 CAYO COSTA CT
ROYAL PALM BEACH FL 33411-4209

MORTGAGE LOAN STATEMENT - Page 2

CONTACT INFORMATION

Customer Service: 1-888-480-2432
Monday - Thursday: 8 a.m. - 9 p.m. CT
Friday 8 a.m. - 6 p.m. CT and Saturday: 8 a.m. - 2 p.m. CT
MyNationstar.com

Your Dedicated Loan Specialist is John Lamille and can be reached at (888) 850-9398 EXT. 3784742 or via mail at:
8950 Cypress Waters Blvd Coppell, TX 75019

Statement Date:	04/15/2017
Loan Number:	[redacted]0598
Payment Due Date:	05/01/2017
Amount Due:	**$194,333.50**

If payment is received on or after 05/12/17, $0.00 late fee will be charged

Transaction Activity (03/15/2017 to 04/13/2017) continued from Page 1

Date	Description	Total	Principal	Interest	Escrow	Other
03/22/2017	Legal Fees	-$180.00				-$180.00

If you do not wish to receive paper statements, simply log into your account at MyNationstar.com and alter your selection to eCorrespondence. ECorrespondence offers convenient monthly email reminders, no lost mail, and archived online access to view or download to your personal computer.

You can make your payment online at MyNationstar.com. There is no charge for this service.

Nationstar MORTGAGE

MyNationstar.com | 8950 Cypress Waters Blvd | Coppell, TX 75019

04/14/2017

- Your loan is currently in the Foreclosure process.
- Please contact us at (888) 850-9396 EXT. 3784742

9-892-92053-0005668-001-000-001-000-000

PETER A COLOMBO
114 CAYO COSTA CT
ROYAL PALM BEACH FL 33411-4209

RE: Loan Number: [redacted]0596
Property Address:
114 CAYO COSTA CT
ROYAL PALM, FL 33411

Dear Peter A Colombo:

At Nationstar Mortgage, we're committed to helping homeowners find solutions that could help them stay in their home and continue enjoying all the benefits of homeownership. Even in times of difficulties.

Why am I receiving this letter?
Your mortgage payment is currently past due for 02/01/2012. We have completed the first filing notice required to start the foreclosure process on your account. Here is a recent payment history, and the reason for our concern.

Recent Account History:

- Payment due 11/01/2016: Unpaid balance of $2,528.22
- Payment due 12/01/2016: Unpaid balance of $2,528.22
- Payment due 01/01/2017: Unpaid balance of $2,528.22
- Payment due 02/01/2017: Unpaid balance of $2,512.32
- Payment due 03/01/2017: Unpaid balance of $2,512.32
- Payment due 04/01/2017: Unpaid balance of $2,512.32
- Current payment due 05/01/2017: $2,629.83

Total: $194,333.50 due. You must pay this amount to bring your loan current.
Please call Nationstar to request the full amount owed on your account as the amount due may be different than stated here due to interest and other charges or credits.

What do I need to know?
Failure to bring your loan current may result in fees, possibly even foreclosure and the loss of your home. We are here to help. You do have options.* Here are some of the solutions that might be available, depending on your situation:

Modifying the terms of your current loan.
Receiving a payment forbearance that temporarily gives you more time to pay your monthly payment.
If you simply can't pay your mortgage, an alternative to foreclosure may be selling your home and using the proceeds to pay off your current loan. A short payoff may be acceptable, or a deed in lieu of foreclosure may be an option.

Additional resources are also available. For extra help, you can reach out to housing counselors who'll work as your advocate while exploring solutions that could help you keep your home.

The Consumer Financial Protection Bureau: http://www.consumerfinance.gov/mortgagehelp
The Department of Housing and Urban Development (HUD): http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm
HUD Housing Counseling Agency Locator: (800) 569-4287
The Homeowners HOPE™ Hotline Number: (888) 995-HOPE

What do I need to do?

The sooner we hear from you, the sooner we can help get your homeownership back on track. If you've already reached out for help, don't worry, that process is still proceeding and no further action is required.

If you have any questions, your Dedicated Loan Specialist is John Camille and can be reached at (888) 850-9396 EXT. 3784742 or via mail at the address listed above. Our hours of operation are 8am to 8pm (CT), Monday through Thursday, 8am to 6pm (CT), Friday, and 8am to 2pm (CT) on Saturday.

Sincerely,

Nationstar Mortgage LLC
Loss Mitigation Department

*Borrower must meet certain requirements to qualify for any of the options/products referenced. Terms are subject to change.

Nationstar is a debt collector. This is an attempt to collect a debt and any information obtained will be used for that purpose. However, if you are currently in bankruptcy or have received a discharge in bankruptcy, this communication is not an attempt to collect a debt from you personally to the extent that it is included in your bankruptcy or has been discharged, but is provided for informational purposes only.
45DLQPCSV1214

EQUAL HOUSING OPPORTUNITY

9-692-92052-0005858-001-000-001-000-000

692-3572-0115F

Legal Rights and Protections Under the SCRA

Servicemembers on "active duty" or "active service," or a spouse or dependent of such a servicemember may be entitled to certain legal protections and debt relief pursuant to the Servicemembers Civil Relief Act (50 USC App. §§ 501-597b) (SCRA).

Who May Be Entitled to Legal Protections Under the SCRA?

- Regular members of the U.S. Armed Forces (Army, Navy, Air Force, Marine Corps and Coast Guard).
- Reserve and National Guard personnel who have been activated and are on Federal active duty.
- National Guard personnel under a call or order to active duty for more than 30 consecutive days under section 502(f) of title 32, United States Code, for purposes of responding to a national emergency declared by the President and supported by Federal funds.
- Active service members of the commissioned corps of the Public Health Service and the National Oceanic and Atmospheric Administration..
- Certain United States citizens serving with the armed forces of a nation with which the United States is allied in the prosecution of a war or military action.

What Legal Protections Are Servicemembers Entitled To Under the SCRA?

- The SCRA states that a debt incurred by a servicemember, or servicemember and spouse jointly, prior to entering military service shall not bear interest at a rate above 6 % during the period of military service and 90 days thereafter, in the case of an obligation or liability consisting of a mortgage, trust deed, or other security in the nature of a mortgage, or during the period of military service in the case of any other obligation or liability.
- The SCRA states that in a legal action to enforce a debt against real estate that is filed during, or within one year after the servicemember's military service, a court may stop the proceedings for a period of time, or adjust the debt. In addition, the sale, foreclosure, or seizure of real estate shall not be valid if it occurs during or within 90 days after the servicemember's military service unless the creditor has obtained a valid court order approving the sale, foreclosure, or seizure of the real estate.
- The SCRA contains many other protections besides those applicable to home loans.

How Does A Servicemember or Dependent Request Relief Under the SCRA?

- In order to request relief under the SCRA from loans with interest rates above 6% a servicemember or spouse must provide a written request to the lender, together with a copy of the servicemember's military orders.

  Nationstar Mortgage, Attn: Military Families, PO Box 619098, Dallas, TX 75261-9741

- There is no requirement under the SCRA, however, for a servicemember to provide a written notice or a copy of a servicemember's military orders to the lender in connection with a foreclosure or other debt enforcement action against real estate. Under these circumstances, lenders should inquire about the military status of a person by searching the Department of Defense's Defense Manpower Data Center's website, contacting the servicemember, and examining their files for indicia of military service. Although there is no requirement for servicemembers to alert the lender of their military status in these situations, it still is a good idea for the servicemember to do so.

How Does a Servicemember or Dependent Obtain Information About the SCRA?

- Servicemembers and dependents with questions about the SCRA should contact their unit's Judge Advocate, or their installation's Legal Assistance Officer. A military legal assistance office locator for all branches of the Armed Forces is available at http://legalassistance.law.af.mil/content/locator.php
- "Military OneSource" is the U. S. Department of Defense's information resource.
  If you are listed as entitled to legal protections under the SCRA (see above), please go to www.militaryonesource.mil/legal or call 1-800-342-9647 (toll free from the United States) to find out more information. Dialing instructions for areas outside the United States are provided on the website.

If this account is active or has been discharged in a bankruptcy proceeding, be advised this communication is for informational purposes only and not an attempt to collect a debt. Please note, however Nationstar reserves the right to exercise the legal rights only against the property securing the original obligation.

Nationstar MORTGAGE

www.mynationstar.com

MORTGAGE LOAN STATEMENT

CONTACT INFORMATION

Customer Service: 888-480-2432
Monday through Thursday from 7 a.m. to 9 p.m. (CT), Friday from 7 a.m. to 6 p.m. (CT) and Saturday from 8 a.m. to 2 p.m. (CT)
www.mynationstar.com
Your Dedicated Loan Specialist is Carlos Costa and can be reached at:
(866) 316-3432 EXT. 6662360 or via mail at:
8950 Cypress Waters Blvd., Dallas, TX 75019

Statement Date:	08/15/2017
Loan Number:	[redacted]0598
Payment Due Date:	09/01/2017
Amount Due:	**$204,465.18**

If payment is received on or after 09/12/2017, late charges may be charged.

PETER A COLOMBO
C/O LAW OFFICES OF JAMES A. BO
P.O. BOX 1489
BOYNTON BEACH FL 33425

Property Address:
114 CAYO COSTA CT
ROYAL PALM FL 33411

Account Information

Interest Bearing Principal Balance	$263,344.55
Interest Rate (Until 07/01/2017)	6.900%
Escrow Balance	-$21,259.16

The principal balance does not represent the payoff amount for your account and should not be used for any payoff purposes.

Explanation of Amount Due

Principal	$96.91
Interest	$1,953.14
Escrow Amount (for Taxes & Insurance)	$579.78
Optional Products and Services	$0.00
Regular Monthly Payment	**$2,629.83**
Total Fees and Charges	$206.14
Overdue Payment(s)	$201,629.21
Partial Payment (Unapplied)	$0.00
Total Amount Due	**$204,465.18**

Please call Nationstar to request the full amount owed on your account as the amount due may be different than stated here due to interest and other charges or credits.

Lender Paid Expense Summary

	Activity Since Last Statement	Total
Property Inspections (06/11/2017)	$30.00	$836.00
Legal Fees	$0.00	$10,321.70
Maintenance	$0.00	$825.00
Total	**$30.00**	**$11,982.70**

Past Payment Breakdown

	Payments Rec'd since 07/14/2017	Paid Year to Date
Principal	$0.00	$0.00
Interest	$0.00	$0.00
Escrow (Taxes & Insurance)	$0.00	$0.00
Optional Insurance	$0.00	$0.00
Fees and Charges	$0.00	$0.00
Lender Paid Expenses	$0.00	$0.00
Partial Payment (Unapplied)	$0.00	$0.00
Total	**$0.00**	**$0.00**

Transaction Activity (07/14/2017 to 08/15/2017)

Date	Description	Total	Principal	Interest	Escrow	Other
07/24/2017	Property Inspections	$15.00				$15.00
07/21/2017	Property Inspections	-$15.00				-$15.00
07/12/2017	Property Inspections	-$15.00				-$15.00

Important Messages

(See Reverse side for Additional Critical Notices)

As shown above, your escrow account has a negative balance. This shortage in your escrow account may result in an increase in your monthly escrow payment. We recommend you make additional payments to your escrow to eliminate or reduce the shortage.

Lender Paid Expenses are funds paid by Nationstar on your behalf to another company. These expenses may include, but are not limited to, Legal Fees, Property Taxes, Homeowners Insurance, and Property Inspections.

"Total Fees & Charges" include, but are not limited to, phone pay fees, insufficient fund fees, or convenience fees. These fees & charges appear in the "Other" category of the Transaction Detail, if applied since the last billing cycle.

NATIONSTAR IS A DEBT COLLECTOR. THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. HOWEVER, IF YOU ARE CURRENTLY IN BANKRUPTCY OR HAVE RECEIVED A DISCHARGE IN BANKRUPTCY, THIS COMMUNICATION IS NOT AN ATTEMPT TO COLLECT A DEBT FROM YOU PERSONALLY TO THE EXTENT THAT IT IS INCLUDED IN YOUR BANKRUPTCY OR HAS BEEN DISCHARGED, BUT IS PROVIDED FOR INFORMATIONAL PURPOSES ONLY.

DETACH HERE AND RETURN WITH YOUR PAYMENT. PLEASE ALLOW A MINIMUM OF 7 TO 10 DAYS FOR POSTAL DELIVERY.

Nationstar MORTGAGE www.mynationstar.com

☐ PLEASE CHECK BOX IF MAILING ADDRESS OR PHONE NUMBER HAS CHANGED. ENTER CHANGES ON BACK OF COUPON.

PETER A COLOMBO

ACCOUNT NUMBER	TOTAL AMOUNT DUE*
[redacted]	09/01/2017 $204,465.18
WRITE YOUR LOAN NUMBER ON YOUR CHECK OR MONEY ORDER AND MAKE PAYABLE TO NATIONSTAR MORTGAGE*	PAYMENT DUE IF RECEIVED ON OR AFTER 09/12/2017 $204,465.18

NATIONSTAR MORTGAGE
PO BOX 650783
DALLAS, TX 75265-0783

ADDITIONAL ESCROW $ _____

**ADDITIONAL PRINCIPAL $ _____

TOTAL AMOUNT OF YOUR CHECK
DO NOT SEND CASH

*all amounts must be paid in full before additional principal reduction can be made.

[redacted]05980 020446518 020446518

IMPORTANT PAYMENT INFORMATION

- It is important to use the remittance stub and envelope provided since both contain computer encoding that will help ensure prompt and accurate posting of payments. Always include your loan number on your check or money order. However, should you not receive your statement, DO NOT DELAY PAYMENT, simply write your loan number on your check or money order and mail to the payment address as provided in the Contact Information section below.
- Do not send cash or correspondence as this could delay processing. Correspondence should be sent to the address provided in the Contact Information section below.
- Please be advised that if your account is delinquent or if there are fees and charges due, your account may not be paid ahead nor may principal reduction payments be applied. When Nationstar Mortgage receives a remittance that is in excess of a payment amount, that excess is applied to your account in accordance with a prioritized sequence: 1) Principal and interest due, 2) Applicable Escrow amounts, 3) Fees and other charges assessed to your account. Once this sequence has been satisfied, you may give specific instructions as to how you would like excess amounts to be applied to your account by noting your preference on the face of your remittance stub.
- Any lump sum received that is not accompanied by a payoff quote will be applied according to our standard payment application rules. This will not result in satisfaction and reconveyance/release unless amount tendered satisfies all amounts due and owing on the account.
- A schedule of Fee for Select Services may be found on our website at www.mynationstar.com.

SERVICEMEMBERS CIVIL RELIEF ACT

The Servicemembers Civil Relief Act (SCRA) may offer protection or relief to members of the military who have been called to active duty. If you are a member of the military who has been called to active duty or received a Permanent Change of Station order and you have not already made us aware, please forward a copy of your orders to us at: Nationstar Mortgage LLC, Attn: Military Families, P.O. Box 619096, Dallas, TX 75261-9741, fax 800-696-8427 or email MilitaryFamilies@nationstarmail.com. Be sure to include your loan number with the copy of the orders.

Please visit our website at www.mynationstar.com for complete details regarding Legal Rights and Protections under the SCRA.

LATE CHARGES AND OVERDRAFT FEES

Payments received and posted after a grace period will be assessed a late charge. The late charge rate and number of grace days are shown on your Note. Please allow adequate time for postal delays as the receipt and posting date will govern the assessment of a late charge. Partial payments cannot be applied. If a payment is credited to your account and subsequently dishonored by your bank, Nationstar Mortgage will reverse that payment and assess your loan account an insufficient funds fee of up to $30.00, as permitted by applicable law. (This fee may vary by state.)

HOMEOWNER COUNSELING NOTICE

If your loan is delinquent, you are entitled to receive homeownership counseling from an agency approved by the United States Department of Housing and Urban Development (HUD). A list of the HUD-approved, nonprofit homeownership counseling agencies may be downloaded from the internet at: http://www.hudapps.hud.gov/hsgcounseling/hcscgsinit1.cfm or by calling the HUD toll free number 1-800-569-4287 (toll free TDD number 1-800-877-8339) to obtain a list of approved nonprofit agencies serving your residential area.

NEW YORK STATE RESIDENTS

For those customers who reside in the state of New York, borrower may file complaints about the Servicer with the New York State Banking Department or may obtain further information by calling the Department's Consumer Help Unit at 1-800-342-3736 or by visiting the Department's website at www.dfs.ny.gov. Nationstar Mortgage LLC is registered with the New York Superintendent of Banks.

PAYMENT OPTIONS

Auto-Pay allows you to have your payment automatically debited, each month, from the checking or savings account of your choice. Nationstar Mortgage does not charge a fee to activate this service. Call 888-480-2432 for more information or visit our website at www.mynationstar.com.

Online Payment allows you to log on to your account anytime to make a payment. There is no charge for this service. Log onto www.mynationstar.com

Automated Phone Payment is a pay-by-phone service provided through our automated phone system. There may be a fee of up to $14 for this service. Call **888-480-2432.**

Agent Assisted Payment is a pay-by-phone service provided by a customer service agent. Call **888-480-2432** and speak with an agent. There may be a fee of up to $19 for this service.

Pay by Mail Detach the coupon provided with this statement and mail it with your check or money order in the envelope provided. Please write your loan number on your payment and **allow adequate time for postal delays as the receipt and postingdate will govern the assessment of late charges.**

MoneyGram Express Payment ensures same-day delivery of your payment to Nationstar Mortgage. Visit your local MoneyGram Agent. Call 1-800-926-9400 to locate the one nearest you. Complete the Express Payment form, providing your name and Nationstar Mortgage loan number. The MoneyGram Receive Code is "1818". For Express Payments transactions require cash. The agent will charge a fee for this service.

Western Union QuickCollect® ensures same-day delivery of your payment to Nationstar Mortgage. Visit your local Western Union Agent. Call 1-800-325-6000 to locate the one nearest you. Complete the QuickCollect form with your name and Nationstar Mortgage loan number, indicating:

Pay to: Nationstar Mortgage Code City: **Astar** State: **TX**

All QuickCollect transactions require cash. Western Union will charge a fee for this service.

NOTICE TO CUSTOMERS MAKING PAYMENTS BY CHECK

Authorization to Convert Your Check: If you send us a check to make your payment, your check may be converted into an electronic fund transfer. An electronic fund transfer is the process in which your financial institution transfers funds electronically from you account to our account. By sending your completed signed check to us, you authorize us to copy your check and use the information from your check to make an electronic funds transfer from your account for the same amount as the check. If the electronic fund transfer cannot be processed for technical reasons, you authorize us to process the copy of your check.

Insufficient Funds: The electronic fund transfer from your account will usually occur within 24 hours of our receipt o your check. If the electronic fund transfer cannot be completed because of insufficient funds, you may be assessed an NSF fee in connection with the attempted transaction.

Transaction Information: The electronic fund transfer from your account will be on the account statement you receive from your financial institution. You will not receive your original check back from your financial institution. For security reasons, your original check will be destroyed, but we will keep a secured copy of the check for record keeping purposes.

Your Rights: You should contact your financial institution immediately if you believe that the electronic fund transfer reported on your statement was not properly authorized or is otherwise incorrect. Consumers have protections under the Electronic Fund Transfer Act for any unauthorized or incorrect electronic fund transfer.

CONTACT INFORMATION

Customer Service: 888-480-2432, Monday through Thursday from 7 a.m. to 8 p.m. (CT), Friday from 7 a.m. to 6 p.m. (CT) and Saturday from 8 a.m. to 2 p.m. (CT)
[Calls may be monitored and/or recorded for quality assurance purposes]

24-hour automated account information: Log on to www.mynationstar.com OR call 888-480-2432.

Mailing addresses: for Nationstar Mortgage are listed below. Please carefully select the address suited to your needs and remember, sending payments to any address other than the one specifically identified for payments will result in delays and may result in additional fees being assessed to your account.

PAYMENTS:	NOTICE OF ERROR/ INFORMATION REQUEST/ QWR's:	OVERNIGHT/DELIVERY CORRESPONDENCE:	INSURANCE RENEWALS/ BILLS:	TAX NOTICES/ BILLS:	BANKRUPTCY NOTICES/ PAYMENTS:
P.O. Box 650783 Dallas, TX 75265-0783	P.O. Box 619096 Dallas, TX 75261-9741	8950 Cypress Waters Blvd. Dallas, TX 75019	P.O. Box 7729 Springfield, OH 45501-7729 Fax (800) 687-4729	P.O. Box 961229 Fort Worth, TX 76161-0229 Fax (817) 826-1881	P.O. Box 619094 Dallas, TX 75261-9741

"PURSUANT TO RESPA, A "QUALIFIED WRITTEN REQUEST" (QWR)REGARDING THE SERVICING OF YOUR LOAN, A NOTICE ASSERTING THAT AN ERROR OCCURRED WITH RESPECT TO YOUR LOAN OR A NOTICE REQUESTING INFORMATION WITH RESPECT TO YOUR LOAN MUST BE SENT TO THIS ADDRESS: Nationstar Mortgage, P.O. Box 619096, Dallas, TX 75261-9741, Attn: Customer Relations Officer. A "qualified written request" must comply with the requirements of RESPA, as follows. Qualified written request, defined. A qualified written request means a written correspondence (other than notice on a payment coupon o other payment medium supplied by the servicer) that includes, or otherwise enables the servicer to identify, the name and account of the borrower, and includes a statement of the reasons that the borrower believes the account is in error, if applicable, or that provides sufficient detai to the servicer regarding information relating to the servicing of the loan sought by the borrower. A QWR, notice of error or request for information is not timely if it is delivered to a servicer more than 1-year after either the date of transfer of servicing or the date that the mortgage loan is discharged, whichever date is applicable.

Nationstar Mortgage LLC, its affiliates, successors or its assigns or their officers, directors, agents, or employees, are neither liable nor responsible for, or make any representation regarding the products or services offered on any enclosed inserts.

CHANGE OF ADDRESS OR TELEPHONE NUMBER

Check the appropriate box: ☐ *Mailing Address* ☐ *Telephone Number* *Loan #:* _____

Borrower's Name: _____ *Co-Borrower's Name:* _____

Borrower's New Address: _____ *Co-Borrower's New Address:* _____

_____ _____

_____ _____

Authorized Borrower Number(s): *Authorized Co-Borrower Number(s):*

Home (___) _____ *Mobile: Yes No* *Home (___)* _____ *Mobile: Yes No*

Work (___) _____ *Ext:* _____ *Mobile: Yes No* *Work (___)* _____ *Ext:* _____ *Mobile: Yes No*

Other (___) _____ *Mobile: Yes No* *Other (___)* _____ *Mobile: Yes No*

Signature Required: _____ *Signature Required:* _____

I consent to being contacted by Nationstar Mortgage LLC at any telephone number I have provided. This includes, but is not limited to, calls from your dialing system to my cellular or mobile telephone.

Nationstar MORTGAGE

8950 Cypress Waters Blvd.
Dallas, TX 75019

MORTGAGE LOAN STATEMENT - Page 2

CONTACT INFORMATION

Customer Service: 888-480-2432
Monday through Thursday from 7 a.m. to 8 p.m. (CT), Friday from 7 a.m. to 6 p.m. (CT) and Saturday from 8 a.m. to 2 p.m. (CT)
www.mynationstar.com
Your Dedicated Loan Specialist is Carlos Cota and can be reached at:
(866) 316-3432 EXT. 6952268 or via mail at:
8950 Cypress Waters Blvd., Dallas, TX 75019

Statement Date:	08/15/2017
Loan Number:	[redacted]0598
Payment Due Date:	09/01/2017
Amount Due:	**$204,465.18**

If payment is received on or after 09/15/2017, a late fee will be charged

PETER A COLOMBO
C/O LAW OFFICES OF JAMES A. BO
P.O. BOX 1489
BOYNTON BEACH FL 33425

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You can make your payment online at www.mynationstar.com. There is no charge for this service.

www.mynationstar.com | 8950 Cypress Waters Blvd. | Dallas, TX 75019

Nationstar MORTGAGE

8950 CYPRESS WATERS BLVD.
DALLAS, TX 75019

- Your loan is currently in the Foreclosure process.
- Please contact us at (866) 316-2432 EXT. 6862368

08/15/2017

PETER A COLOMBO
C/O LAW OFFICES OF JAMES A. BO
P.O. BOX 1489
BOYNTON BEACH FL 33425

RE: Loan Number: [redacted]0598
Property Address: 114 CAYO COSTA CT
ROYAL PALM, FL 33411

Dear Peter A Colombo:

At Nationstar Mortgage, we're committed to helping homeowners find solutions that could help them stay in their home and continue enjoying all the benefits of homeownership, even in times of difficulties.

Why am I receiving this letter?
Your mortgage payment is currently past due for 02/01/2012. We have completed the first filing notice required to start the foreclosure process on your account. Here is a recent payment history, and the reason for our concern.

Recent Account History:

- Payment due 03/01/2017: Unpaid balance of $2,512.32
- Payment due 04/01/2017: Unpaid balance of $2,512.32
- Payment due 05/01/2017: Unpaid balance of $2,512.32
- Payment due 06/01/2017: Unpaid balance of $2,512.32
- Payment due 07/01/2017: Unpaid balance of $2,553.52
- Payment due 08/01/2017: Unpaid balance of $2,553.52
- Current payment due 09/01/2017: $2,629.83

Total: $204,465.18 due. You must pay this amount to bring your loan current.
Please call Nationstar Mortgage to request the full amount owed on your account as the amount due may be different than stated here due to interest and other charges or credits.

What do I need to know?
Failure to bring your loan current may result in fees, possibly even foreclosure and the loss of your home. We are here to help. You do have options.* Here are some of the solutions that might be available, depending on your situation:

- Modifying the terms of your current loan.
- Receiving a payment forbearance that temporarily gives you more time to pay your monthly payment.
- If you simply can't pay your mortgage, an alternative to foreclosure may be selling your home and using the proceeds to pay off your current loan. A short payoff may be acceptable, or a deed in lieu of foreclosure may be an option.

Additional resources are also available. For extra help, you can reach out to housing counselors who'll work as your advocate while exploring solutions that could help you keep your home.

- The Consumer Financial Protection Bureau: http://www.consumerfinance.gov/mortgagehelp
- The Department of Housing and Urban Development (HUD): http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm
- HUD Housing Counseling Agency Locator: (800) 569-4287
- The Homeowners HOPE™ Hotline Number: (888) 995-HOPE

What do I need to do?
The sooner we hear from you, the sooner we can help get your homeownership back on track. If you've already reached out for help, don't worry, that process is still proceeding and no further action is required.

If you have any questions, your Dedicated Loan Specialist is Carlos Cota and can be reached at (866)-316-2432 EXT. 6862368 or via mail at the address listed above. Our hours of operation are Monday through Thursday from 7 a.m. to 9 p.m. (CT), Friday from 7 a.m. to 6 p.m. (CT) and Saturday from 8 a.m. to 2 p.m. (CT).

Sincerely,
Nationstar Mortgage LLC
Loss Mitigation Department

*Borrower must meet certain requirements to qualify for any of the options/products referenced. Terms are subject to change.

Nationstar is a debt collector. This is an attempt to collect a debt and any information obtained will be used for that purpose. However, if you are currently in bankruptcy or have received a discharge in bankruptcy, this communication is not an attempt to collect a debt from you personally to the extent that it is included in your bankruptcy or has been discharged, but is provided for informational purposes only.

Legal Rights and Protections Under the SCRA

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- Regular members of the U.S. Armed Forces (Army, Navy, Air Force, Marine Corps and Coast Guard).
- Reserve and National Guard personnel who have been activated and are on Federal active duty.
- National Guard personnel under a call or order to active duty for more than 30 consecutive days under section 502(f) of title 32, United States Code, for purposes of responding to a national emergency declared by the President and supported by Federal funds.
- Active service members of the commissioned corps of the Public Health Service and the National Oceanic and Atmospheric Administration.
- Certain United States citizens serving with the armed forces of a nation with which the United States is allied in the prosecution of a war or military action.

What Legal Protections Are Servicemembers Entitled To Under the SCRA?

- The SCRA states that a debt incurred by a servicemember, or servicemember and spouse jointly, prior to entering military service shall not bear interest at a rate above 6 % during the period of military service and 90 days thereafter, in the case of an obligation or liability consisting of a mortgage, trust deed, or other security in the nature of a mortgage, or during the period of military service in the case of any other obligation or liability.
- The SCRA states that in a legal action to enforce a debt against real estate that is filed during, or within one year after the servicemember's military service, a court may stop the proceedings for a period of time, or adjust the debt. In addition, the sale, foreclosure, or seizure of real estate shall not be valid if it occurs during or within 90 days after the servicemember's military service unless the creditor has obtained a valid court order approving the sale, foreclosure, or seizure of the real estate.
- The SCRA contains many other protections besides those applicable to home loans.

How Does A Servicemember or Dependent Request Relief Under the SCRA?

- In order to request relief under the SCRA from loans with interest rates above 6% a servicemember or spouse must provide a written request to the lender, together with a copy of the servicemember's military orders.

  Nationstar Mortgage, Attn: Military Families, PO Box 619098, Dallas, TX 75261-9741
- There is no requirement under the SCRA, however, for a servicemember to provide a written notice or a copy of a servicemember's military orders to the lender in connection with a foreclosure or other debt enforcement action against real estate. Under these circumstances, lenders should inquire about the military status of a person by searching the Department of Defense's Defense Manpower Data Center's website, contacting the servicemember, and examining their files for indicia of military service. Although there is no requirement for servicemembers to alert the lender of their military status in these situations, it still is a good idea for the servicemember to do so.

How Does a Servicemember or Dependent Obtain Information About the SCRA?

- Servicemembers and dependents with questions about the SCRA should contact their unit's Judge Advocate, or their installation's Legal Assistance Officer. A military legal assistance office locator for all branches of the Armed Forces is available at http://legalassistance.law.af.mil/content/locator.php
- "Military OneSource" is the U. S. Department of Defense's information resource.
  If you are listed as entitled to legal protections under the SCRA (see above), please go to www.militaryonesource.mil/legal or call 1-800-342-9647 (toll free from the United States) to find out more information. Dialing instructions for areas outside the United States are provided on the website.

If this account is active or has been discharged in a bankruptcy proceeding, be advised this communication is for informational purposes only and not an attempt to collect a debt. Please note, however Nationstar reserves the right to exercise the legal rights only against the property securing the original obligation.

COMPOSITE
EXHIBIT N

Current Mortgage Loan Statements Samples

mr. cooper

8950 Cypress Waters Blvd.
Dallas, TX 75019

MORTGAGE LOAN STATEMENT

STATEMENT DATE
09/13/2017

PAYMENT DUE DATE
10/01/2017

LOAN NUMBER
[redacted]0598

AMOUNT DUE
$206,923.22

PROPERTY ADDRESS
114 CAYO COSTA CT
ROYAL PALM, FL 33411

If payment is received on or after 10/12/2017, a $0.00 late fee will be charged.

PETER A COLOMBO
C/O LAW OFFICES OF JAMES A. BO
P.O. BOX 1489
BOYNTON BEACH FL 33425

QUESTIONS? WE'RE HERE TO HELP.

CUSTOMER SERVICE: 888-480-2432
Mon-Thu 7 a.m. to 8 p.m. (CT)
Fri 7 a.m. to 6 p.m. (CT)
Sat 8 a.m. to 2 p.m. (CT)
www.mrcooper.com

YOUR Dedicated Loan Specialist is:
Carlos Cota
AND CAN BE REACHED AT:
(888) 316-2432 EXT. 6862560
or via mail at:
8950 Cypress Waters Blvd.
Dallas, TX 75019

EXPLANATION OF AMOUNT DUE

CATEGORY	
PRINCIPAL	$96.81
INTEREST	$1,953.34
ESCROW AMOUNT (FOR TAXES & INSURANCE)	$484.20
OPTIONAL PRODUCTS / SERVICES	$0.00
REGULAR MONTHLY PAYMENT	**$2,534.35**
TOTAL FEES & CHARGES	$201.34
OVERDUE PAYMENT(S)	$204,187.73
PARTIAL PAYMENT (UNAPPLIED)	$0.00
TOTAL AMOUNT DUE	**$206,923.22**

ACCOUNT OVERVIEW

INTEREST BEARING PRINCIPAL BALANCE
$263,344.55

INTEREST RATE
9.900%
until 03/02/2018

ESCROW BALANCE
-$21,259.16

The Principal Balance does not represent the payoff amount of your account and is not to be used for payoff purposes.

PAST PAYMENTS BREAKDOWN

CATEGORY	PAID SINCE 08/16/2017	PAID YEAR TO DATE
PRINCIPAL	$0.00	$0.00
INTEREST	$0.00	$0.00
ESCROW (TAXES & INSURANCE)	$0.00	$0.00
OPTIONAL INSURANCE	$0.00	$0.00
FEES & CHARGES	$0.00	$0.00
LENDER PAID EXPENSES	$0.00	$0.00
PARTIAL PAYMENT (UNAPPLIED)	$0.00	$0.00
TOTAL	$0.00	$0.00

See page 2 for detailed Lender Paid Expenses Summary

HERE'S SOME HELPFUL INFORMATION (See Page 2 for Additional Critical Notices)

As shown above, your escrow account has a negative balance. This shortage in your escrow account may result in an increase in your monthly escrow payment. We recommend you make additional payments to your escrow to eliminate or reduce the shortage.

Lender Paid Expenses are funds paid by Mr. Cooper on your behalf to another company. These expenses may include, but are not limited to, Legal Fees, Property Taxes, Homeowners Insurance, and Property Inspections.

"Total Fees & Charges" include, but are not limited to, phone pay fees, insufficient fund fees, or convenience fees. These fees & charges appear in the "Other" category of the Transaction Detail, if applied since the last billing cycle.

TRANSACTION ACTIVITY (08/16/2017 to 09/13/2017)

DATE	DESCRIPTION	TOTAL	PRINCIPAL	INTEREST	ESCROW	OTHER
08/16/2017	Property Inspection	-$15.00				-$15.00

Mr. Cooper is simply a new brand name for Nationstar Mortgage LLC. Nationstar Mortgage LLC is doing business as Nationstar Mortgage LLC d/b/a Mr. Cooper. Mr. Cooper is a service mark of Nationstar Mortgage LLC. All rights reserved.

Nationstar Mortgage LLC d/b/a Mr. Cooper is a debt collector. This is an attempt to collect a debt and any information obtained will be used for that purpose. However, if you are currently in bankruptcy or have received a discharge in bankruptcy, this communication is not an attempt to collect a debt from you personally to the extent that it is included in your bankruptcy or has been discharged, but is provided for informational purposes only.

DETACH HERE AND RETURN WITH YOUR PAYMENT. PLEASE ALLOW A MINIMUM OF 7 TO 10 DAYS FOR POSTAL DELIVERY

mr. cooper www.mrcooper.com

☐ PLEASE CHECK BOX IF MAILING ADDRESS OR PHONE NUMBER HAS CHANGED. ENTER CHANGES ON BACK OF COUPON.

PETER A COLOMBO

ACCOUNT NUMBER	TOTAL AMOUNT DUE*
[redacted]	10/01/2017 $206,923.22
WRITE YOUR LOAN NUMBER ON YOUR CHECK OR MONEY ORDER AND MAKE PAYABLE TO MR. COOPER*	PAYMENT DUE IF RECEIVED ON OR AFTER
	10/12/2017 $206,923.22

MR. COOPER
PO BOX 650783
DALLAS, TX 75265-0783

ADDITIONAL ESCROW $ _____

**ADDITIONAL PRINCIPAL $ _____

TOTAL AMOUNT OF YOUR CHECK
DO NOT SEND CASH

**Allocated as directed unless paid in full. Unless all additional principal contributions made monthly.

[redacted]05980 020692322 020692322

IMPORTANT PAYMENT INFORMATION

- It is important to use the remittance stub and envelope provided since both contain computer encoding that will help ensure prompt and accurate posting of payments. Always include your loan number on your check or money order. However, should you not receive your statement, DO NOT DELAY PAYMENT. Simply write your loan number on your check or money order and mail to the payment address as provided in the **Contact Information** section below.
- Do not send cash or correspondence as this could delay processing. Correspondence should be sent to the address provided in the **Contact Information** section below.
- Please be advised that if your account is delinquent or if there are fees and charges due, your account may not be paid ahead nor may principal reduction payments be applied. When Mr. Cooper receives a remittance that is in excess of a payment amount, that excess is applied to your account in accordance with a predetermined sequence. 1) Principal and Interest due, 2) Applicable Escrow amounts, 3) Fees and other charges assessed to your account. Once this sequence has been satisfied, you may give specific instructions as to how you would like excess amounts to be applied to your account by noting your preference on the face of your remittance stub.
- Any lump sum received that is not accompanied by a payoff quote will be applied according to our standard payment application rules. This will not result in satisfaction and your reconveyance/release unless amount tendered satisfies all amounts due and owing on the account.
- A Schedule of Fees for Select Services may be found on our website at www.mrcooper.com.

SERVICEMEMBERS CIVIL RELIEF ACT

The Servicemembers Civil Relief Act (SCRA) may offer protection or relief to members of the military who have been called to active duty. If you are a member of the military who has been called to active duty or received a Permanent Change of Station order and you have not already made us aware, please forward a copy of your orders to us at:
Mr. Cooper, Attn: Military Families, PO Box 619098, Dallas, TX 75261-9741, fax (855-886-0427 or email MilitaryFamilies@mrcoopercom. Be sure to include your loan number with the copy of the orders. Please visit our website at www.mrcoopercom for complete details regarding Legal Rights and Protections Under the SCRA.

LATE CHARGES AND OVERDRAFT FEES

Payments received and posted after a grace period will be assessed a late charge. The late charge rate and number of grace days are shown on your Note. Please allow adequate time for postal delays as the receipt and posting date will govern the assessment of a late charge. Partial payments cannot be applied. If a payment is credited to your account and subsequently dishonored by your bank, Mr. Cooper will reverse that payment and assess your loan account an insufficient funds fee of up to $30.00, as permitted by applicable law. (This fee may vary by state.)

HOMEOWNER COUNSELING NOTICE

If your loan is delinquent, you are entitled to receive homeownership counseling from an agency approved by the United States Department of Housing and Urban Development (HUD). A list of the HUD-approved, nonprofit homeownership counseling agencies may be downloaded from the Internet at http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm?webListAction=search or by calling the HUD toll free number 1-800-569-4287 (toll free TTD Number 1-800-877-8339) to obtain a list of approved nonprofit agencies serving your residential area.

NEW YORK STATE RESIDENTS

For those consumers who reside in the state of New York, borrower may file complaints about the Servicer with the New York State Banking Department or may obtain further information by calling the Department's Consumer Help Unit at 1-800-342-3736 or by visiting the Department's website at www.dfs.ny.gov. Mr. Cooper is registered with the New York Superintendent of Banks.

Mr. Cooper may report your account to the major credit bureaus.
Late or missed payments and other defaults on your account may affect on your credit report which can impact your ability to obtain other forms of credit.

PAYMENT OPTIONS

AUTOPAY Allows you to have your payment automatically debited, each month, from the checking or savings account of your choice. Mr. Cooper does not charge a fee to activate this service. Call 888-480-2432 for more information or visit our website at www.mrcoopercom.

ONLINE PAYMENT Allows you to sign in to your account anytime to make a payment. There is no charge for this service. Sign in to www.mrcoopercom.

AUTOMATED PHONE PAYMENT Is a pay-by-phone service provided through our automated phone system. There may be a fee of up to $34 for this service. Call 888-480-2432.

AGENT ASSISTED PAYMENT Is a pay-by-phone service provided by a customer service agent. Call 888-480-2432 and speak with an agent. There may be a fee of up to $29 for this service.

PAY BY MAIL Detach the coupon provided with this statement and mail it with your check or money order in the envelope provided. Please write your loan number on your payment and allow adequate time for postal delays as the receipt and posting date will govern the assessment of late charges. Send payment via express or overnight mail to: Mr. Cooper, Attn: Payment Processing - 650783, 3010 W. Mockingbird, Suite 100, Dallas, TX 75247.

WIRE You may send payments, via wire transfer, to the following:
Bank Account: [redacted]XXXXXXXXXX(XXs equals the borrower loan number with leading zero)
Routing #: 121000248
Bank Name: Wells Fargo Bank, N.A.
Bank Address: 420 Montgomery Street, San Francisco, CA 94104

MONEYGRAM EXPRESSPAYMENT Ensures same-day delivery of your payment to Mr. Cooper. Visit your local MoneyGram Agent. Call 1-800-926-9400 to locate the one nearest you. Complete the ExpressPayment form, providing your name and Mr. Cooper loan number. The MoneyGram Receive Code is "mrcoop". All ExpressPayment transactions require cash. The agent will charge a fee for this service.

WESTERN UNION QUICKCOLLECT® Ensures same-day delivery of your payment to Mr. Cooper. Visit your local Western Union Agent. Call 1-800-325-6000 to locate the one nearest you. Complete the QuickCollect form with your name and Mr. Cooper loan number, indicating:

Pay to: Mr. Cooper Code City: Astor State: TX

All QuickCollect transactions require cash. Western Union will charge a fee for this service.

NOTICE TO CUSTOMERS MAKING PAYMENTS BY CHECK

Authorization to Convert Your Check: If you send us a check to make your payment, your check may be converted into an electronic fund transfer. An electronic fund transfer is the process in which your financial institution transfers funds electronically from your account to our account. By sending your completed, signed check to us, you authorize us to copy your check and use the information from your check to make an electronic funds transfer from your account for the same amount as the check. If the electronic fund transfer cannot be processed for technical reasons, you authorize us to process the copy of your check.

Insufficient Funds: The electronic fund transfer from your account will usually occur within 24 hours of our receipt of your check. If the electronic fund transfer cannot be completed because of insufficient funds, you may be assessed an NSF fee in connection with the attempted transaction.

Transaction Information: The electronic fund transfer from your account will be on the account statement you receive from your financial institution. You will not receive your original check back from your financial institution. For security reasons, your original check will be destroyed, but we will keep a secured copy of the check for record keeping purposes.

Your Rights: You should contact your financial institution immediately if you believe that the electronic fund transfer reported on your statement was not properly authorized or is otherwise incorrect. Consumers have protections under the Electronic Fund Transfer Act for any unauthorized or incorrect electronic fund transfer.

CONTACT INFORMATION

CUSTOMER SERVICE: 888-480-2432, Monday through Thursday 7 a.m. to 8 p.m. (CT), Friday 7 a.m. to 6 p.m. (CT), and Saturday 8 a.m. to 2 p.m. (CT)
[Calls may be monitored and/or recorded for quality assurance purposes].

24-HOUR AUTOMATED ACCOUNT INFORMATION: Sign in to www.mrcoopercom OR call **888-480-2432.**

MAILING ADDRESSES: For Mr. Cooper are listed below. Please carefully select the address suited to your needs and remember, sending payments to any address other than the one specifically identified for payments will result in delays and may result in additional fees being assessed to your account.

PAYMENTS:	NOTICE OF ERROR/ INFORMATION REQUEST/QWR*:	OVERNIGHT DELIVERY CORRESPONDENCE	INSURANCE RENEWALS/ BILLS:	TAX NOTICES/ BILLS:	BANKRUPTCY NOTICES/ PAYMENTS:
PO Box 650783 Dallas, TX 75265-0783	PO Box 619098 Dallas, TX 75261-9741	8950 Cypress Waters Blvd. Dallas, TX 75019	PO Box 7729 Springfield, OH 45501-7729 Fax 800-827-4729	PO Box 961229 Fort Worth, TX 76161-0229 Fax 817-826-1661	PO Box 619094 Dallas, TX 75261-9741

***PURSUANT TO RESPA, A "QUALIFIED WRITTEN REQUEST" (QWR) REGARDING THE SERVICING OF YOUR LOAN, A NOTICE ASSERTING THAT AN ERROR OCCURRED WITH RESPECT TO YOUR LOAN OR A NOTICE REQUESTING INFORMATION WITH RESPECT TO YOUR LOAN MUST BE SENT TO THIS ADDRESS:** Mr. Cooper PO Box 619098, Dallas, TX 75261-9741, Attn: Customer Relations Officer. A "qualified written request" must comply with the requirements of RESPA, as follows: Qualified written request, defined. A qualified written request means a written correspondence (other than notice on a payment coupon or other payment medium supplied by the servicer) that includes, or otherwise enables the servicer to identify, the name and account of the borrower, and includes a statement of the reasons that the borrower believes the account is in error, if applicable, or that provides sufficient detail to the servicer regarding information relating to the servicing of the loan sought by the borrower. A QWR, notice of error or request for information is not timely if it is delivered to a servicer more than 1-year after either the date of transfer of servicing or the date that the mortgage loan is discharged, whichever date is applicable.

Mr. Cooper, its affiliates, successors or its assigns or their officers, directors, agents, or employees, are neither liable nor responsible for, or make any representation regarding the products or services offered on any enclosed inserts.

CHANGE OF ADDRESS OR TELEPHONE NUMBER

CHECK THE APPROPRIATE BOX: ☐ MAILING ADDRESS ☐ TELEPHONE NUMBER: LOAN # _____

Borrower's Name: _____
Borrower's New Address: _____

Co-Borrower's Name: _____
Co-Borrower's New Address: _____

Authorized Borrower's Number(s):
Home: (_____) _____ Mobile: Yes No
Work: (_____) _____ Ext: _____ Mobile: Yes No
Other: (_____) _____ Mobile: Yes No

Authorized Co-Borrower's Number(s):
Home: (_____) _____ Mobile: Yes No
Work: (_____) _____ Ext: _____ Mobile: Yes No
Other: (_____) _____ Mobile: Yes No

I consent to being contacted by Mr. Cooper at any telephone number I have provided. This includes, but is not limited to, calls from your dialing system to my cellular or mobile telephone.

mr. cooper
CHANGING THE FACE OF HOME LOANS

MORTGAGE LOAN STATEMENT

STATEMENT DATE
09/13/2017

PAYMENT DUE DATE
10/01/2017

LOAN NUMBER
[redacted]0598

AMOUNT DUE
$206,923.22

PROPERTY ADDRESS
114 CATO COSTA CT
ROYAL PALM, FL 33411

If payment is received on or after 10/13/2017, a $0.00 late fee will be charged.

LENDER PAID EXPENSES

	LAST STATEMENT	TOTAL
PROPERTY INSPECTIONS (08/11/2017)	$15.00	$825.00
LEGAL FEES	$0.00	$10,321.70
MAINTENANCE	$0.00	$825.00
TOTAL	$15.00	$11,997.70

QUESTIONS? WE'RE HERE TO HELP.

CUSTOMER SERVICE: 888-480-2432
Mon-Thu 7 a.m. to 9 p.m. (CT)
Fri 7 a.m. to 6 p.m. (CT)
Sat 8 a.m. to 2 p.m. (CT)
www.mrcooper.com

YOUR Dedicated Loan Specialist is:
Carlos Cota
AND CAN BE REACHED AT:
(866) 316-2432 EXT. 6952369
or via mail at:
8950 Cypress Waters Blvd.
Dallas, TX 75019

HERE'S SOME HELPFUL INFORMATION

If you do not wish to receive paper statements, simply log into your account at www.mrcooper.com and alter your selection to eCorrespondence. ECorrespondence offers convenient monthly email reminders, no lost mail, and archived online access to view or download to your personal computer.

You can make your payment online at www.mrcooper.com. There is no charge for this service.

As part of our transformation to Mr. Cooper, we've enhanced your monthly billing statement, making it simpler and easier to read. To learn more, check out the 'how to read your statement' video guide online. Go to www.mrcooper.com/servicing/statements and sign in to your account or find it in the support section of our website at www.mrcooper.com/support/statements/monthly.

It's officially official.

Nationstar is now

mr. cooper™

CHANGING THE FACE OF HOME LOANS

Nationstar has now become Mr. Cooper. That means a lot of new programs and features, but no work for you at all. Your loan will remain exactly the same. So will all your account information. We've just made our monthly statements simpler and easy to read. In fact, this is a quick guide to the new look. Check it out.

If you have any questions, please call our highly informed and well-mannered Customer Service folks at **888-480-2432.** (Same number, see how easy this is?) And our old website will even take you to our new one, **www.mrcooper.com.**

mr. cooper™

CHANGING THE FACE OF HOME LOANS

Mr. Cooper is simply a new brand name for Nationstar Mortgage LLC. Nationstar Mortgage LLC is doing business as Nationstar Mortgage LLC d/b/a Mr. Cooper. Mr. Cooper is a service mark of Nationstar Mortgage LLC. All rights reserved.

A STATEMENT ABOUT YOUR STATEMENT:
We'll make it easy to understand.

If you want a step-by-step guide to the new statement, go to **www.mrcooper.com/support.**

STATEMENT PAGE 1

1 STATEMENT INFORMATION
STATEMENT DATE
LOAN NUMBER
PAYMENT DUE DATE
AMOUNT DUE
LATE CHARGE

2 ACCOUNT OVERVIEW
Current snapshot of your home loan. See where your mortgage balance stands at the moment.

INTEREST BEARING PRINCIPAL BALANCE
INTEREST RATE
ESCROW BALANCE

3 EXPLANATION OF AMOUNT DUE
REGULAR MONTHLY PAYMENT
- **PRINCIPAL**
- **INTEREST**
- **ESCROW, TAXES & INSURANCE**
- **OPTIONAL PRODUCTS & SERVICES**

TOTAL FEES & CHARGES: Other fees and charges not included in your regular monthly payment.

OVERDUE PAYMENT(S): If you have any past due amounts, this is the monthly minimum payment you owe to cover them.

PARTIAL PAYMENT (UNAPPLIED): A previously made payment less than the full amount due. Funds remain unapplied until we receive the remainder necessary to make a complete full payment. Unapplied funds may NOT prevent late fees or delinquent reports to credit bureaus where permitted by law.

TOTAL AMOUNT DUE: Full amount owed this month.

TRIAL/WORKOUT PAYMENT AMOUNT (If applicable): If you are on a trial or other payment plan, your trial payment will be shown here.

4 PAST PAYMENTS BREAKDOWN
How your payments were divided up by principal, interest, escrow, optional insurance, lender paid expenses, etc. for the last month and so far this year.

5 HERE'S SOME HELPFUL INFORMATION
Important explanations and special notices pertaining to your account, plus useful tips for managing your home loan.

6 TRANSACTION ACTIVITY
A day-by-day listing of recent transactions on your account.

7 PAYMENT COUPON
To make your payment, please fill out, detach and return this section with your check or money order. The easiest and fastest way to pay is online. Sign in at **www.mrcooper.com** to make a one-time payment or set-up AutoPay. It's free.

If you're including additional escrow or principal payments, you must indicate those amount(s) in the spaces provided on the Payment Coupon. Please note that all other amounts must first be paid in full (i.e. fees, overdue payments, etc.) before you can make additional principal payments.

LENDER PAID EXPENSES.
If you have a second statement page, this is where you'll find your Lender Paid Expenses. You'll see expenses, if any, that we paid to maintain and process your home loan. For example, legal fees, repair costs or property inspections.

You'll also see additional info from 5 and 6 on the second page.

mr. cooper
CHANGING THE FACE OF HOME LOANS

LEGAL RIGHTS AND PROTECTIONS UNDER THE SCRA

Servicemembers on "active duty" or "active service," or a spouse or dependent of such a servicemember may be entitled to certain legal protections and debt relief pursuant to the Servicemembers Civil Relief Act (50 USC App. §§ 501-597b) (SCRA).

Who May Be Entitled to Legal Protections Under the SCRA?

- Regular members of the U.S. Armed Forces (Army, Navy, Air Force, Marine Corps and Coast Guard).
- Reserve and National Guard personnel who have been activated and are on Federal active duty.
- National Guard personnel under a call or order to active duty for more than 30 consecutive days under section 502(f) of title 32, United States Code, for purposes of responding to a national emergency declared by the President and supported by Federal funds.
- Active service members of the commissioned corps of the Public Health Service and the National Oceanic and Atmospheric Administration.
- Certain United States citizens serving with the armed forces of a nation with which the United States is allied in the prosecution of a war or military action.

What Legal Protections Are Servicemembers Entitled To Under the SCRA?

- The SCRA states that a debt incurred by a servicemember, or servicemember and spouse jointly, prior to entering military service shall not bear interest at a rate above 6 % during the period of military service and 90 days thereafter, in the case of an obligation or liability consisting of a mortgage, trust deed, or other security in the nature of a mortgage, or during the period of military service in the case of any other obligation or liability.
- The SCRA states that in a legal action to enforce a debt against real estate that is filed during, or within one year after the servicemember's military service, a court may stop the proceedings for a period of time, or adjust the debt. In addition, the sale, foreclosure, or seizure of real estate shall not be valid if it occurs during or within 90 days after the servicemember's military service unless the creditor has obtained a valid court order approving the sale, foreclosure, or seizure of the real estate.
- The SCRA contains many other protections besides those applicable to home loans.

How Does A Servicemember or Dependent Request Relief Under the SCRA?

- In order to request relief under the SCRA from loans with interest rates above 6% a servicemember or spouse must provide a written request to the lender, together with a copy of the servicemember's military orders.

  Mr. Cooper, Attn: Military Families, PO Box 619098, Dallas, TX 75261-9741

- There is no requirement under the SCRA, however, for a servicemember to provide a written notice or a copy of a servicemember's military orders to the lender in connection with a foreclosure or other debt enforcement action against real estate. Under these circumstances, lenders should inquire about the military status of a person by searching the Department of Defense's Defense Manpower Data Center's website, contacting the servicemember, and examining their files for indicia of military service. Although there is no requirement for servicemembers to alert the lender of their military status in these situations, it still is a good idea for the servicemember to do so.

How Does a Servicemember or Dependent Obtain Information About the SCRA?

- Servicemembers and dependents with questions about the SCRA should contact their unit's Judge Advocate, or their installation's Legal Assistance Officer. A military legal assistance office locator for all branches of the Armed Forces is available at http://legalassistance.law.af.mil/content/locator.php.
- "Military OneSource" is the U. S. Department of Defense's information resource. If you are listed as entitled to legal protections under the SCRA (see above), please go to www.militaryonesource.mil/legal or call 1-800-342-9647 (toll free from the United States) to find out more information. Dialing instructions for areas outside the United States are provided on the website.

If this account is active or has been discharged in a bankruptcy proceeding, be advised this communication is for informational purposes only and not an attempt to collect a debt. Please note, however Mr. Cooper reserves the right to exercise the legal rights only against the property securing the original obligation.

mr. cooper

8950 Cypress Waters Blvd.
Dallas, TX 75019

MORTGAGE LOAN STATEMENT

STATEMENT DATE
10/13/2017

PAYMENT DUE DATE
11/01/2017

LOAN NUMBER
[redacted]0598

AMOUNT DUE
$209,605.63

PROPERTY ADDRESS
114 CAYO COSTA CT
ROYAL PALM BEACH, FL
33411

If payment is received on or after 11/12/2017, a $0.00 late fee will be charged.

PETER A COLOMBO
C/O LAW OFFICES OF JAMES A. BONFIGLIO,PA
P.O. BOX 1489
BOYNTON BEACH FL 33425

QUESTIONS? WE'RE HERE TO HELP.

CUSTOMER SERVICE: 888-480-2432
Mon-Thu 7 a.m. to 8 p.m. (CT)
Fri 7 a.m. to 6 p.m. (CT)
Sat 8 a.m. to 2 p.m. (CT)
www.mrcooper.com

YOUR Dedicated Loan Specialist is:
Carlos Cota
AND CAN BE REACHED AT:
(888) 316-2432 EXT. 6862560
or via mail at:
8950 Cypress Waters Blvd.
Dallas, TX 75019

EXPLANATION OF AMOUNT DUE

CATEGORY	
PRINCIPAL	$96.81
INTEREST	$1,953.34
ESCROW AMOUNT (FOR TAXES & INSURANCE)	$579.70
OPTIONAL PRODUCTS / SERVICES	$0.00
REGULAR MONTHLY PAYMENT	**$2,629.83**
TOTAL FEES & CHARGES	$201.34
OVERDUE PAYMENT(S)	$201,769.86
PARTIAL PAYMENT (UNAPPLIED)	$0.00
TOTAL AMOUNT DUE	**$209,605.63**

Please call Mr. Cooper to request the full amount owed on your account as the amount due may be different than stated above due to interest and/or other charges or credits.

ACCOUNT OVERVIEW

INTEREST BEARING PRINCIPAL BALANCE
$263,344.55

INTEREST RATE
8.900%
valid 03/02/2008

ESCROW BALANCE
-$21,259.16

The Principal Balance does not represent the payoff amount of your account and is not to be used for payoff purposes.

PAST PAYMENTS BREAKDOWN

CATEGORY	PAID SINCE 09/14/2017	PAID YEAR TO DATE
PRINCIPAL	$0.00	$0.00
INTEREST	$0.00	$0.00
ESCROW (TAXES & INSURANCE)	$0.00	$0.00
OPTIONAL INSURANCE	$0.00	$0.00
FEES & CHARGES	$0.00	$0.00
LENDER PAID EXPENSES	$0.00	$0.00
PARTIAL PAYMENT (UNAPPLIED)	$0.00	$0.00
TOTAL	$0.00	$0.00

See page 2 for detailed Lender Paid Expenses Summary

HERE'S SOME HELPFUL INFORMATION (See Page 2 for Additional Critical Notices)

As shown above, your escrow account has a negative balance. This shortage in your escrow account may result in an increase in your monthly escrow payment. We recommend you make additional payments to your escrow to eliminate or reduce the shortage.

Lender Paid Expenses are funds paid by Mr. Cooper on your behalf to another company. These expenses may include, but are not limited to, Legal Fees, Property Taxes, Homeowners Insurance, and Property Inspections.

"Total Fees & Charges" include, but are not limited to, phone pay fees, insufficient fund fees, or convenience fees. These fees & charges appear in the "Other" category of the Transaction Detail, if applied since the last billing cycle.

TRANSACTION ACTIVITY (09/14/2017 to 10/13/2017)

DATE	DESCRIPTION	TOTAL	PRINCIPAL	INTEREST	ESCROW	OTHER
09/14/2017	Property Inspections	-$15.00				-$15.00

Mr. Cooper is simply a new brand name for Nationstar Mortgage LLC. Nationstar Mortgage LLC is doing business as Nationstar Mortgage LLC d/b/a Mr. Cooper. Mr. Cooper is a service mark of Nationstar Mortgage LLC. All rights reserved.

Nationstar Mortgage LLC d/b/a Mr. Cooper is a debt collector. This is an attempt to collect a debt and any information obtained will be used for that purpose. However, if you are currently in bankruptcy or have received a discharge in bankruptcy, this communication is not an attempt to collect a debt from you personally to the extent that it is included in your bankruptcy or has been discharged, but is provided for informational purposes only.

DETACH HERE AND RETURN WITH YOUR PAYMENT. PLEASE ALLOW A MINIMUM OF 7 TO 10 DAYS FOR POSTAL DELIVERY

mr. cooper
www.mrcooper.com

☐ PLEASE CHECK BOX IF MAILING ADDRESS OR PHONE NUMBER HAS CHANGED. ENTER CHANGES ON BACK OF COUPON.

PETER A COLOMBO

ACCOUNT NUMBER	TOTAL AMOUNT DUE*
[redacted]	11/01/2017 $209,605.63
WRITE YOUR LOAN NUMBER ON YOUR CHECK OR MONEY ORDER AND MAKE PAYABLE TO MR. COOPER*	PAYMENT DUE IF RECEIVED ON OR AFTER
	11/12/2017 $209,605.63

MR. COOPER
PO BOX 650783
DALLAS, TX 75265-0783

ADDITIONAL ESCROW $ _____

**ADDITIONAL PRINCIPAL $ _____

TOTAL AMOUNT OF YOUR CHECK
DO NOT SEND CASH

**Allowed only after you pay in full the above total principal and interest amounts due.

[redacted]05980 020960563 020960563

IMPORTANT PAYMENT INFORMATION

- It is important to use the remittance stub and envelope provided since both contain computer encoding that will help ensure prompt and accurate posting of payments. Always include your loan number on your check or money order. However, should you not receive your statement, DO NOT DELAY PAYMENT. Simply write your loan number on your check or money order and mail to the payment address as provided in the **Contact Information** section below.
- Do not send cash or correspondence as this could delay processing. Correspondence should be sent to the address provided in the **Contact Information** section below.
- Please be advised that if your account is delinquent or if there are fees and charges due, your account may not be paid ahead nor may principal reduction payments be applied. When Mr. Cooper receives a remittance that is in excess of a payment amount, that excess is applied to your account in accordance with a predetermined sequence. 1) Principal and Interest due, 2) Applicable Escrow amounts, 3) Fees and other charges assessed to your account. Once this sequence has been satisfied, you may give specific instructions as to how you would like excess amounts to be applied to your account by noting your preference on the face of your remittance stub.
- Any lump sum received that is not accompanied by a payoff quote will be applied according to our standard payment application rules. This will not result in satisfaction and your reconveyance/release unless amount tendered satisfies all amounts due and owing on the account.
- A Schedule of Fees for Select Services may be found on our website at www.mrcooper.com.

SERVICEMEMBERS CIVIL RELIEF ACT
The Servicemembers Civil Relief Act (SCRA) may offer protection or relief to members of the military who have been called to active duty. If you are a member of the military who has been called to active duty or received a Permanent Change of Station order and you have not already made us aware, please forward a copy of your orders to us at:
Mr. Cooper, Attn: Military Families, PO Box 619098, Dallas, TX 75261-9741, fax (855-886-0427 or email MilitaryFamilies@mrcooper.com. Be sure to include your loan number with the copy of the orders. Please visit our website at www.mrcooper.com for complete details regarding Legal Rights and Protections Under the SCRA.

LATE CHARGES AND OVERDRAFT FEES
Payments received and posted after a grace period will be assessed a late charge. The late charge rate and number of grace days are shown on your Note. Please allow adequate time for postal delays as the receipt and posting date will govern the assessment of a late charge. Partial payments cannot be applied. If a payment is credited to your account and subsequently dishonored by your bank, Mr. Cooper will reverse that payment and assess your loan account an insufficient funds fee of up to $30.00, as permitted by applicable law. (This fee may vary by state.)

HOMEOWNER COUNSELING NOTICE
If your loan is delinquent, you are entitled to receive homeownership counseling from an agency approved by the United States Department of Housing and Urban Development (HUD). A list of the HUD-approved, nonprofit homeownership counseling agencies may be downloaded from the Internet at http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm?webListAction=search or by calling the HUD toll free number 1-800-569-4287 (toll free TDD Number 1-800-877-8339) to obtain a list of approved nonprofit agencies serving your residential area.

NEW YORK STATE RESIDENTS
For those consumers who reside in the state of New York, borrower may file complaints about the Servicer with the New York State Banking Department or may obtain further information by calling the Department's Consumer Help Unit at 1-800-342-3736 or by visiting the Department's website at www.dfs.ny.gov. Mr. Cooper is registered with the New York Superintendent of Banks.

Mr. Cooper may report your account to the major credit bureaus.
Late or missed payments and other defaults on your account may reflect on your credit report which can impact your ability to obtain other forms of credit.

PAYMENT OPTIONS

AUTOPAY Allows you to have your payment automatically debited, each month, from the checking or savings account of your choice. Mr. Cooper does not charge a fee to activate this service. Call 888-480-2432 for more information or visit our website at www.mrcooper.com.

ONLINE PAYMENT Allows you to sign in to your account anytime to make a payment. There is no charge for this service. Sign in to www.mrcooper.com.

AUTOMATED PHONE PAYMENT Is a pay-by-phone service provided through our automated phone system. There may be a fee of up to $34 for this service. Call 888-480-2432.

AGENT ASSISTED PAYMENT Is a pay-by-phone service provided by a customer service agent. Call 888-480-2432 and speak with an agent. There may be a fee of up to $10 for this service.

PAY BY MAIL Detach the coupon provided with this statement and mail it with your check or money order in the envelope provided. Please write your loan number on your payment and allow adequate time for postal delays as the receipt and posting date will govern the assessment of late charges. Send payment via express or overnight mail to: Mr. Cooper, Attn: Payment Processing - 650783, 3010 W. Mockingbird, Suite 100, Dallas, TX 75247.

WIRE You may send payments, via wire transfer, to the following:
Bank Account: [redacted]XXXXXXXXXX(XXs equals the borrower loan number with leading zero)
Routing #: 121000248
Bank Name: Wells Fargo Bank, N.A.
Bank Address: 420 Montgomery Street, San Francisco, CA 94104

MONEYGRAM EXPRESSPAYMENT Ensures same-day delivery of your payment to Mr. Cooper. Visit your local MoneyGram Agent. Call 1-800-926-9400 to locate the one nearest you. Complete the ExpressPayment form, providing your name and Mr. Cooper loan number. The MoneyGram Receive Code is "mrcoop". All ExpressPayment transactions require cash. The agent will charge a fee for this service.

WESTERN UNION QUICKCOLLECT® Ensures same-day delivery of your payment to Mr. Cooper. Visit your local Western Union Agent. Call 1-800-325-6000 to locate the one nearest you. Complete the QuickCollect form with your name and Mr. Cooper loan number, indicating:

Pay to: Mr. Cooper Code City: Astor State: TX

All QuickCollect transactions require cash. Western Union will charge a fee for this service.

NOTICE TO CUSTOMERS MAKING PAYMENTS BY CHECK

Authorization to Convert Your Check: If you send us a check to make your payment, your check may be converted into an electronic fund transfer. An electronic fund transfer is the process in which your financial institution transfers funds electronically from your account to our account. By sending your completed, signed check to us, you authorize us to copy your check and use the information from your check to make an electronic funds transfer from your account for the same amount as the check. If the electronic fund transfer cannot be processed for technical reasons, you authorize us to process the copy of your check.

Insufficient Funds: The electronic fund transfer from your account will usually occur within 24 hours of our receipt of your check. If the electronic fund transfer cannot be completed because of insufficient funds, you may be assessed an NSF fee in connection with the attempted transaction.

Transaction Information: The electronic fund transfer from your account will be on the account statement you receive from your financial institution. You will not receive your original check back from your financial institution. For security reasons, your original check will be destroyed, but we will keep a secured copy of the check for record keeping purposes.

Your Rights: You should contact your financial institution immediately if you believe that the electronic fund transfer reported on your statement was not properly authorized or is otherwise incorrect. Consumers have protections under the Electronic Fund Transfer Act for any unauthorized or incorrect electronic fund transfer.

CONTACT INFORMATION

CUSTOMER SERVICE: 888-480-2432, Monday through Thursday 7 a.m. to 8 p.m. (CT), Friday 7 a.m. to 6 p.m. (CT), and Saturday 8 a.m. to 2 p.m. (CT)
[Calls may be monitored and/or recorded for quality assurance purposes].

24-HOUR AUTOMATED ACCOUNT INFORMATION: Sign in to www.mrcooper.com OR call **888-480-2432.**

MAILING ADDRESSES: For Mr. Cooper are listed below. Please carefully select the address suited to your needs and remember, sending payments to any address other than the one specifically identified for payments will result in delays and may result in additional fees being assessed to your account.

PAYMENTS:	NOTICE OF ERROR/ INFORMATION REQUEST/QWR*:	OVERNIGHT DELIVERY CORRESPONDENCE	INSURANCE RENEWALS/ BILLS:	TAX NOTICES/ BILLS:	BANKRUPTCY NOTICES/ PAYMENTS:
PO Box 650783 Dallas, TX 75265-0783	PO Box 619098 Dallas, TX 75261-9741	8950 Cypress Waters Blvd. Dallas, TX 75019	PO Box 7729 Springfield, OH 45501-7729 Fax 800-587-4729	PO Box 961229 Fort Worth, TX 76161-0229 Fax 817-826-1661	PO Box 619094 Dallas, TX 75261-9741

***PURSUANT TO RESPA, A "QUALIFIED WRITTEN REQUEST" (QWR) REGARDING THE SERVICING OF YOUR LOAN, A NOTICE ASSERTING THAT AN ERROR OCCURRED WITH RESPECT TO YOUR LOAN OR A NOTICE REQUESTING INFORMATION WITH RESPECT TO YOUR LOAN MUST BE SENT TO THIS ADDRESS:** Mr. Cooper PO Box 619063, Dallas, TX 75261-9741, Attn: Customer Relations Officer. A "qualified written request" must comply with the requirements of RESPA, as follows: Qualified written request, defined. A qualified written request means a written correspondence (other than notice on a payment coupon or other payment medium supplied by the servicer) that includes, or otherwise enables the servicer to identify, the name and account of the borrower, and includes a statement of the reasons that the borrower believes the account is in error, if applicable, or that provides sufficient detail to the servicer regarding information relating to the servicing of the loan sought by the borrower. A QWR, notice of error or request for information is not timely if it is delivered to a servicer more than 1-year after either the date of transfer of servicing or the date that the mortgage loan is discharged, whichever date is applicable.

Mr. Cooper, its affiliates, successors or its assigns or their officers, directors, agents, or employees, are neither liable nor responsible for, or make any representation regarding the products or services offered on any enclosed inserts.

CHANGE OF ADDRESS OR TELEPHONE NUMBER

CHECK THE APPROPRIATE BOX: ☐ MAILING ADDRESS ☐ TELEPHONE NUMBER: LOAN # _____

Borrower's Name: _____
Borrower's New Address: _____

Co-Borrower's Name: _____
Co-Borrower's New Address: _____

Authorized Borrower's Number(s):
Home: (_____) _____ Mobile: Yes No
Work: (_____) _____ Ext: _____ Mobile: Yes No
Other: (_____) _____ Mobile: Yes No

Authorized Co-Borrower's Number(s):
Home: (_____) _____ Mobile: Yes No
Work: (_____) _____ Ext: _____ Mobile: Yes No
Other: (_____) _____ Mobile: Yes No

I consent to being contacted by Mr. Cooper at any telephone number I have provided. This includes, but is not limited to, calls from your dialing system to my cellular or mobile telephone.

mr. cooper
CHANGING THE FACE OF HOME LOANS

MORTGAGE LOAN STATEMENT

STATEMENT DATE
10/13/2017

PAYMENT DUE DATE
11/01/2017

LOAN NUMBER
[redacted]0598

AMOUNT DUE
$209,605.63

PROPERTY ADDRESS
114 CATO COSTA CT
ROYAL PALM BEACH, FL
33411

If payment is received on or after 11/12/2017, a $0.00 late fee will be charged.

LENDER PAID EXPENSES

	LAST STATEMENT	TOTAL
PROPERTY INSPECTIONS (09/13/2017)	$15.00	$165.00
LEGAL FEES	$0.00	$10,321.70
MAINTENANCE	$0.00	$925.00
TOTAL	$15.00	$12,012.70

QUESTIONS? WE'RE HERE TO HELP.

CUSTOMER SERVICE: 888-480-2432
Mon-Thu 7 a.m. to 9 p.m. (CT)
Fri 7 a.m. to 6 p.m. (CT)
Sat 8 a.m. to 2 p.m. (CT)
www.mrcooper.com

YOUR Dedicated Loan Specialist is:
Carlos Cota
AND CAN BE REACHED AT:
(866) 316-2432 EXT. 6952369
or via mail at:
8950 Cypress Waters Blvd.
Dallas, TX 75019

HERE'S SOME HELPFUL INFORMATION

If you do not wish to receive paper statements, simply log into your account at www.mrcooper.com and alter your selection to eCorrespondence. ECorrespondence offers convenient monthly email reminders, no lost mail, and archived online access to view or download to your personal computer.

You can make your payment online at www.mrcooper.com. There is no charge for this service.

As part of our transformation to Mr. Cooper, we've enhanced your monthly billing statement, making it simpler and easier to read. To learn more, check out the 'how to read your statement' video guide online. Go to www.mrcooper.com/servicing/statements and sign in to your account or find it in the support section of our website at www.mrcooper.com/support/statements/monthly.

mr. cooper
CHANGING THE FACE OF HOME LOANS

8950 Cypress Waters Blvd.
Dallas, TX 75019

10/13/2017

OUR INFO
CUSTOMER SERVICE
888-480-2432

Mon-Thu	7 a.m. to 8 p.m. (CT)
Fri	7 a.m. to 6 p.m. (CT)
Sat	8 a.m. to 2 p.m. (CT)

ONLINE:
www.mrcooper.com

PETER A COLOMBO
C/O LAW OFFICES OF JAMES A. BONFIGLIO,PA
P.O. BOX 1489
BOYNTON BEACH, FL 33425

YOUR INFO
LOAN NUMBER
[redacted]0698
PROPERTY ADDRESS
114 CATO COSTA CT
ROYAL PALM BEACH, FL 33411

Dear PETER COLOMBO,

At Mr. Cooper, we're committed to helping homeowners find solutions that could help them stay in their home and continue enjoying all the benefits of homeownership. Even in times of difficulties.

Why am I receiving this letter?
As of 10/13/2017, you are 2,082 days delinquent on your mortgage loan. We have completed the first filing notice required to start the foreclosure process on your account. Here is a recent payment history, and the reason for our concern:

RECENT ACCOUNT HISTORY

PAYMENT DUE 05/01/2017: Unpaid balance of $2,512.32
PAYMENT DUE 06/01/2017: Unpaid balance of $2,512.32
PAYMENT DUE 07/01/2017: Unpaid balance of $2,553.52
PAYMENT DUE 08/01/2017: Unpaid balance of $2,553.52
PAYMENT DUE 09/01/2017: Unpaid balance of $2,553.52
PAYMENT DUE 10/01/2017: Unpaid balance of $2,566.93

CURRENT PAYMENT DUE 11/01/2017: $2,629.83
AS OF 10/13/2017 THE TOTAL AMOUNT DUE IS $209,605.63. *You must pay this amount to bring your loan current.*

Please call us to request the full amount owed on your account as the amount due may be different than stated here due to interest and other charges or credits.

Your loan recently transferred to Mr. Cooper. Please see your monthly statements from your prior servicer for your 6-month payment history, if the payment history above is less than 6 months.

What do I need to know?
Failure to bring your loan current may result in fees, possibly even foreclosure and the loss of your home. We are here to help. You do have options. *Here are some of the solutions that may be available, depending on your situation:

- Modifying the terms of your current loan.
- Receiving a payment forbearance that temporarily gives you more time to pay your monthly payment.
- If you simply can't pay your mortgage, an alternative to foreclosure may be selling your home and using the proceeds to pay off your current loan. A short payoff may be acceptable, or a deed in lieu of foreclosure may be an option.

Additional resources are also available. For extra help, you can reach out to housing counselors who'll work as your advocate while exploring solutions that could help you keep your home.

- The Consumer Financial Protection Bureau: http://www.consumerfinance.gov/mortgagehelp
- The Department of Housing at Urban Development (HUD): http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm
- HUD Housing Counseling Agency Locator: (800) 569-4287
- The Homeowners HOPE™ Hotline Number: (888) 995-HOPE

What do I need to do?
The sooner we hear from you, the sooner we can help get your homeownership back on track.
If you've already reached out for help, don't worry, that process is still proceeding and no further action is required.

If you have any questions, your Dedicated Loan Specialist is Carlos Cota and can be reached at (866) 316-2432 EXT. 6862368 or via mail at the address listed above. Our hours of operation are Monday through Thursday from 7 a.m. to 9 p.m. (CT), Friday from 7 a.m. to 6 p.m. (CT) and Saturday from 8 a.m. to 12 p.m. (CT).

Sincerely,
The Loss Mitigation Department at Mr. Cooper

*Borrower must meet certain requirements to qualify for any of the options/products referenced. Terms are subject to change.

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Nationstar Mortgage LLC d/b/a Mr. Cooper is a debt collector. This is an attempt to collect a debt and any information obtained will be used for that purpose. However, if you are currently in bankruptcy or have received a discharge in bankruptcy, this communication is not an attempt to collect a debt from you personally to the extent that it is included in your bankruptcy or has been discharged, but is provided for informational purposes only.

EQUAL HOUSING OPPORTUNITY

It's officially official.

Nationstar is now

mr. cooper™

CHANGING THE FACE OF HOME LOANS

Nationstar has now become Mr. Cooper. That means a lot of new programs and features, but no work for you at all. Your loan will remain exactly the same. So will all your account information. We've just made our monthly statements simpler and easy to read. In fact, this is a quick guide to the new look. Check it out.

If you have any questions, please call our highly informed and well-mannered Customer Service folks at **888-480-2432.** (Same number, see how easy this is?) And our old website will even take you to our new one, **www.mrcooper.com.**

mr. cooper™

CHANGING THE FACE OF HOME LOANS

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A STATEMENT ABOUT YOUR STATEMENT:
We'll make it easy to understand.

If you want a step-by-step guide to the new statement, go to **www.mrcooper.com/support.**

STATEMENT PAGE 1

1 STATEMENT INFORMATION
STATEMENT DATE
LOAN NUMBER
PAYMENT DUE DATE
AMOUNT DUE
LATE CHARGE

2 ACCOUNT OVERVIEW
Current snapshot of your home loan. See where your mortgage balance stands at the moment.

INTEREST BEARING PRINCIPAL BALANCE
INTEREST RATE
ESCROW BALANCE

3 EXPLANATION OF AMOUNT DUE
REGULAR MONTHLY PAYMENT
- **PRINCIPAL**
- **INTEREST**
- **ESCROW, TAXES & INSURANCE**
- **OPTIONAL PRODUCTS & SERVICES**

TOTAL FEES & CHARGES: Other fees and charges not included in your regular monthly payment.

OVERDUE PAYMENT(S): If you have any past due amounts, this is the monthly minimum payment you owe to cover them.

PARTIAL PAYMENT (UNAPPLIED): A previously made payment less than the full amount due. Funds remain unapplied until we receive the remainder necessary to make a complete full payment. Unapplied funds may NOT prevent late fees or delinquent reports to credit bureaus where permitted by law.

TOTAL AMOUNT DUE: Full amount owed this month.

TRIAL/WORKOUT PAYMENT AMOUNT (If applicable): If you are on a trial or other payment plan, your trial payment will be shown here.

4 PAST PAYMENTS BREAKDOWN
How your payments were divided up by principal, interest, escrow, optional insurance, lender paid expenses, etc. for the last month and so far this year.

5 HERE'S SOME HELPFUL INFORMATION
Important explanations and special notices pertaining to your account, plus useful tips for managing your home loan.

6 TRANSACTION ACTIVITY
A day-by-day listing of recent transactions on your account.

7 PAYMENT COUPON
To make your payment, please fill out, detach and return this section with your check or money order. The easiest and fastest way to pay is online. Sign in at **www.mrcooper.com** to make a one-time payment or set-up AutoPay. It's free.

If you're including additional escrow or principal payments, you must indicate those amount(s) in the spaces provided on the Payment Coupon. Please note that all other amounts must first be paid in full (i.e. fees, overdue payments, etc.) before you can make additional principal payments.

LENDER PAID EXPENSES.
If you have a second statement page, this is where you'll find your Lender Paid Expenses. You'll see expenses, if any, that we paid to maintain and process your home loan. For example, legal fees, repair costs or property inspections.

You'll also see additional info from 5 and 6 on the second page.

mr. cooper
CHANGING THE FACE OF HOME LOANS

LEGAL RIGHTS AND PROTECTIONS UNDER THE SCRA

Servicemembers on "active duty" or "active service," or a spouse or dependent of such a servicemember may be entitled to certain legal protections and debt relief pursuant to the Servicemembers Civil Relief Act (50 USC App. §§ 501-597b) (SCRA).

Who May Be Entitled to Legal Protections Under the SCRA?

- Regular members of the U.S. Armed Forces (Army, Navy, Air Force, Marine Corps and Coast Guard).
- Reserve and National Guard personnel who have been activated and are on Federal active duty.
- National Guard personnel under a call or order to active duty for more than 30 consecutive days under section 502(f) of title 32, United States Code, for purposes of responding to a national emergency declared by the President and supported by Federal funds.
- Active service members of the commissioned corps of the Public Health Service and the National Oceanic and Atmospheric Administration.
- Certain United States citizens serving with the armed forces of a nation with which the United States is allied in the prosecution of a war or military action.

What Legal Protections Are Servicemembers Entitled To Under the SCRA?

- The SCRA states that a debt incurred by a servicemember, or servicemember and spouse jointly, prior to entering military service shall not bear interest at a rate above 6 % during the period of military service and 90 days thereafter, in the case of an obligation or liability consisting of a mortgage, trust deed, or other security in the nature of a mortgage, or during the period of military service in the case of any other obligation or liability.
- The SCRA states that in a legal action to enforce a debt against real estate that is filed during, or within one year after the servicemember's military service, a court may stop the proceedings for a period of time, or adjust the debt. In addition, the sale, foreclosure, or seizure of real estate shall not be valid if it occurs during or within 90 days after the servicemember's military service unless the creditor has obtained a valid court order approving the sale, foreclosure, or seizure of the real estate.
- The SCRA contains many other protections besides those applicable to home loans.

How Does A Servicemember or Dependent Request Relief Under the SCRA?

- In order to request relief under the SCRA from loans with interest rates above 6% a servicemember or spouse must provide a written request to the lender, together with a copy of the servicemember's military orders.

  Mr. Cooper, Attn: Military Families, PO Box 619098, Dallas, TX 75261-9741

- There is no requirement under the SCRA, however, for a servicemember to provide a written notice or a copy of a servicemember's military orders to the lender in connection with a foreclosure or other debt enforcement action against real estate. Under these circumstances, lenders should inquire about the military status of a person by searching the Department of Defense's Defense Manpower Data Center's website, contacting the servicemember, and examining their files for indicia of military service. Although there is no requirement for servicemembers to alert the lender of their military status in these situations, it still is a good idea for the servicemember to do so.

How Does a Servicemember or Dependent Obtain Information About the SCRA?

- Servicemembers and dependents with questions about the SCRA should contact their unit's Judge Advocate, or their installation's Legal Assistance Officer. A military legal assistance office locator for all branches of the Armed Forces is available at http://legalassistance.law.af.mil/content/locator.php.
- "Military OneSource" is the U. S. Department of Defense's information resource. If you are listed as entitled to legal protections under the SCRA (see above), please go to www.militaryonesource.mil/legal or call 1-800-342-9647 (toll free from the United States) to find out more information. Dialing instructions for areas outside the United States are provided on the website.

If this account is active or has been discharged in a bankruptcy proceeding, be advised this communication is for informational purposes only and not an attempt to collect a debt. Please note, however Mr. Cooper reserves the right to exercise the legal rights only against the property securing the original obligation.

mr. cooper

8950 Cypress Waters Blvd.
Dallas, TX 75019

MORTGAGE LOAN STATEMENT

STATEMENT DATE
11/14/2017

LOAN NUMBER
[redacted]0598

PROPERTY ADDRESS
114 CAYO COSTA CT
ROYAL PALM BEACH, FL
33411

PAYMENT DUE DATE
12/01/2017

REINSTATEMENT AMOUNT DUE
$212,192.56

If payment is received on or after 12/12/2017, a $0.00 late fee will be charged.

PETER A COLOMBO
C/O LAW OFFICES OF JAMES A. BONFIGLIO,PA
P.O. BOX 1489
BOYNTON BEACH FL 33425

QUESTIONS? WE'RE HERE TO HELP.

CUSTOMER SERVICE: 888-480-2432
Mon-Thu 7 a.m. to 8 p.m. (CT)
Fri 7 a.m. to 6 p.m. (CT)
Sat 8 a.m. to 2 p.m. (CT)
www.mrcooper.com

YOUR Dedicated Loan Specialist is:
Carlos Cota
AND CAN BE REACHED AT:
(888) 316-2432 EXT. 8882360
or via mail at:
8950 Cypress Waters Blvd.
Dallas, TX 75019

EXPLANATION OF AMOUNT DUE

CATEGORY	
PRINCIPAL	$96.91
INTEREST	$1,953.34
ESCROW AMOUNT (FOR TAXES & INSURANCE)	$579.79
OPTIONAL PRODUCTS / SERVICES	$0.00
TOTAL FEES & CHARGES	$201.34
OVERDUE PAYMENT(S)	$208,356.58
PARTIAL PAYMENT (UNAPPLIED)	$0.00
REINSTATEMENT AMOUNT DUE	**$212,192.56**
ACCELERATION AMOUNT DUE	$434,670.72

ACCOUNT OVERVIEW

INTEREST BEARING PRINCIPAL BALANCE
$263,344.55

INTEREST RATE
8.900%
until 12/01/2018

ESCROW BALANCE
-$21,259.16

The Principal Balance does not represent the payoff amount of your account and is not to be used for payoff purposes.

PAST PAYMENTS BREAKDOWN

CATEGORY	PAID SINCE 10/14/2017	PAID YEAR TO DATE
PRINCIPAL	$0.00	$0.00
INTEREST	$0.00	$0.00
ESCROW (TAXES & INSURANCE)	$0.00	$0.00
OPTIONAL INSURANCE	$0.00	$0.00
FEES & CHARGES	$0.00	$0.00
LENDER PAID EXPENSES	$0.00	$0.00
PARTIAL PAYMENT (UNAPPLIED)	$0.00	$0.00
TOTAL	$0.00	$0.00

See page 2 for detailed Lender Paid Expenses Summary

HERE'S SOME HELPFUL INFORMATION (See Page 2 for Additional Critical Notices)

The Reinstatement Amount Due is the amount you must pay as of the date of this billing statement to bring your loan current. Your loan has been accelerated. The Accelerated Amount Due is the approximate payoff as of the date of the billing statement. Neither of these amounts include fees and costs incurred but not yet billed. Please call us to request a reinstatement quote or payoff quote as these amounts will change frequently. We require all reinstatement payments to be made in certified funds through either a cashier's check or money order, made payable and mailed to Nationstar Mortgage LLC d/b/a Mr. Cooper.

Your interest rate is scheduled for review within the next 60 days. Details regarding any possible change will be sent within the next 90 days.

TRANSACTION ACTIVITY (10/14/2017 to 11/14/2017)

DATE	DESCRIPTION	TOTAL	PRINCIPAL	INTEREST	ESCROW	OTHER
11/03/2017	Property Inspections	-$15.00				-$15.00

Mr. Cooper is simply a new brand name for Nationstar Mortgage LLC. Nationstar Mortgage LLC is doing business as Nationstar Mortgage LLC d/b/a Mr. Cooper. Mr. Cooper is a servicemark of Nationstar Mortgage LLC. All rights reserved.

Nationstar Mortgage LLC d/b/a Mr. Cooper is a debt collector. This is an attempt to collect a debt and any information obtained will be used for that purpose. However, if you are currently in bankruptcy or have received a discharge in bankruptcy, this communication is not an attempt to collect a debt from you personally to the extent that it is included in your bankruptcy or has been discharged, but is provided for informational purposes only.

DETACH HERE AND RETURN WITH YOUR PAYMENT. PLEASE ALLOW A MINIMUM OF 7 TO 10 DAYS FOR POSTAL DELIVERY.

mr. cooper
www.mrcooper.com

☐ PLEASE CHECK BOX IF MAILING ADDRESS OR PHONE NUMBER HAS CHANGED. ENTER CHANGES ON BACK OF COUPON.

PETER A COLOMBO

MR. COOPER
PO BOX 650783
DALLAS, TX 75265-0783

ACCOUNT NUMBER	REINSTATEMENT AMOUNT DUE*
[redacted]	12/01/2017 $212,192.56
WRITE YOUR LOAN NUMBER ON YOUR CHECK OR MONEY ORDER AND MAKE PAYABLE TO MR. COOPER*	PAYMENT DUE IF RECEIVED ON OR AFTER
	12/12/2017 $212,192.56

ADDITIONAL ESCROW $ _____
**ADDITIONAL PRINCIPAL $ _____

TOTAL AMOUNT OF YOUR CHECK
DO NOT SEND CASH

**Must be paid in full before additional principal reduction can be made.

[redacted]05980 021219256 021219256

IMPORTANT PAYMENT INFORMATION

- It is important to use the remittance stub and envelope provided since both contain computer encoding that will help ensure prompt and accurate posting of payments. Always include your loan number on your check or money order. However, should you not receive your statement, DO NOT DELAY PAYMENT. Simply write your loan number on your check or money order and mail to the payment address as provided in the **Contact Information** section below.
- Do not send cash or correspondence as this could delay processing. Correspondence should be sent to the address provided in the **Contact Information** section below.
- Please be advised that if your account is delinquent or if there are fees and charges due, your account may not be paid ahead nor may principal reduction payments be applied. When Mr. Cooper receives a remittance that is in excess of a payment amount, that excess is applied to your account in accordance with a predetermined sequence. 1) Principal and Interest due, 2) Applicable Escrow amounts, 3) Fees and other charges assessed to your account. Once this sequence has been satisfied, you may give specific instructions as to how you would like excess amounts to be applied to your account by noting your preference on the face of your remittance stub.
- Any lump sum received that is not accompanied by a payoff quote will be applied according to our standard payment application rules. This will not result in satisfaction and your reconveyance/release unless amount tendered satisfies all amounts due and owing on the account.
- A Schedule of Fees for Select Services may be found on our website at www.mrcooper.com.

SERVICEMEMBERS CIVIL RELIEF ACT
The Servicemembers Civil Relief Act (SCRA) may offer protection or relief to members of the military who have been called to active duty. If you are a member of the military who has been called to active duty or received a Permanent Change of Station order and you have not already made us aware, please forward a copy of your orders to us at:
Mr. Cooper, Attn: Military Families, PO Box 619098, Dallas, TX 75261-9741, fax (855-886-0427 or email MilitaryFamilies@mrcooper.com. Be sure to include your loan number with the copy of the orders. Please visit our website at www.mrcooper.com for complete details regarding Legal Rights and Protections Under the SCRA.

LATE CHARGES AND OVERDRAFT FEES
Payments received and posted after a grace period will be assessed a late charge. The late charge rate and number of grace days are shown on your Note. Please allow adequate time for postal delays as the receipt and posting date will govern the assessment of a late charge. Partial payments cannot be applied. If a payment is credited to your account and subsequently dishonored by your bank, Mr. Cooper will reverse that payment and assess your loan account an insufficient funds fee of up to $30.00, as permitted by applicable law. (This fee may vary by state.)

HOMEOWNER COUNSELING NOTICE
If your loan is delinquent, you are entitled to receive homeownership counseling from an agency approved by the United States Department of Housing and Urban Development (HUD). A list of the HUD-approved, nonprofit homeownership counseling agencies may be downloaded from the Internet at http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm?webListAction=search or by calling the HUD toll free number 1-800-569-4287 (toll free TTD Number 1-800-877-8339) to obtain a list of approved nonprofit agencies serving your residential area.

NEW YORK STATE RESIDENTS
If you are a consumer who resides in the state of New York, borrower may file complaints about the Servicer with the New York State Banking Department or may obtain further information by calling the Department's Consumer Help Unit at 1-800-342-3736 or by visiting the Department's website at www.dfs.ny.gov. Mr. Cooper is registered with the New York Superintendent of Banks.

Mr. Cooper may report your account to the major credit bureaus.
Late or missed payments and other defaults on your account may reflect on your credit report which can impact your ability to obtain other forms of credit.

PAYMENT OPTIONS

AUTOPAY Allows you to have your payment automatically debited, each month, from the checking or savings account of your choice. Mr. Cooper does not charge a fee to activate this service. Call 888-480-2432 for more information or visit our website at www.mrcooper.com.

ONLINE PAYMENT Allows you to sign in to your account anytime to make a payment. There is no charge for this service. Sign in to www.mrcooper.com.

AUTOMATED PHONE PAYMENT Is a pay-by-phone service provided through our automated phone system. There may be a fee of up to $34 for this service. Call 888-480-2432.

AGENT ASSISTED PAYMENT Is a pay-by-phone service provided by a customer service agent. Call 888-480-2432 and speak with an agent. There may be a fee of up to $10 for this service.

PAY BY MAIL Detach the coupon provided with this statement and mail it with your check or money order in the envelope provided. Please write your loan number on your payment and allow adequate time for postal delays as the receipt and posting date will govern the assessment of late charges. Send payment via express or overnight mail to Mr. Cooper, Attn: Payment Processing - 650783, 3010 W. Mockingbird, Suite 100, Dallas, TX 75247.

WIRE You may send payments, via wire transfer, to the following:
Bank Account: [redacted]XXXXXXXXXX(XXs equals the borrower loan number with leading zero)
Routing #: 121000248
Bank Name: Wells Fargo Bank, N.A.
Bank Address: 420 Montgomery Street, San Francisco, CA 94104

MONEYGRAM EXPRESSPAYMENT Ensures same-day delivery of your payment to Mr. Cooper. Visit your local MoneyGram Agent. Call 1-800-926-9400 to locate the one nearest you. Complete the ExpressPayment form, providing your name and Mr. Cooper loan number. The MoneyGram Receive Code is "mrcoop". All ExpressPayment transactions require cash. The agent will charge a fee for this service.

WESTERN UNION QUICKCOLLECT® Ensures same-day delivery of your payment to Mr. Cooper. Visit your local Western Union Agent. Call 1-800-325-6000 to locate the one nearest you. Complete the QuickCollect form with your name and Mr. Cooper loan number, indicating:

Pay to: Mr. Cooper Code City: Astor State: TX

All QuickCollect transactions require cash. Western Union will charge a fee for this service.

NOTICE TO CUSTOMERS MAKING PAYMENTS BY CHECK

Authorization to Convert Your Check: If you do not use a check to make your payment, your check may be converted into an electronic fund transfer. An electronic fund transfer is the process in which your financial institution transfers funds electronically from your account to our account. By sending your completed, signed check to us, you authorize us to copy your check and use the information from your check to make an electronic funds transfer from your account for the same amount as the check. If the electronic fund transfer cannot be processed for technical reasons, you authorize us to process the copy of your check.

Insufficient Funds: The electronic fund transfer from your account will usually occur within 24 hours of our receipt of your check. If the electronic fund transfer cannot be completed because of insufficient funds, you may be assessed an NSF fee in connection with the attempted transaction.

Transaction Information: The electronic fund transfer from your account will be on the account statement you receive from your financial institution. You will not receive your original check back from your financial institution. For security reasons, your original check will be destroyed, but we will keep a secured copy of the check for record keeping purposes.

Your Rights: You should contact your financial institution immediately if you believe that the electronic fund transfer reported on your statement was not properly authorized or is otherwise incorrect. Consumers have protections under the Electronic Fund Transfer Act for any unauthorized or incorrect electronic fund transfer.

CONTACT INFORMATION

CUSTOMER SERVICE: 888-480-2432, Monday through Thursday 7 a.m. to 8 p.m. (CT), Friday 7 a.m. to 6 p.m. (CT), and Saturday 8 a.m. to 2 p.m. (CT)
[Calls may be monitored and/or recorded for quality assurance purposes].

24-HOUR AUTOMATED ACCOUNT INFORMATION: Sign in to www.mrcooper.com OR call **888-480-2432.**

MAILING ADDRESSES: For Mr. Cooper are listed below. Please carefully select the address suited to your needs and remember, sending payments to any address other than the one specifically identified for payments will result in delays and may result in additional fees being assessed to your account.

PAYMENTS:	NOTICE OF ERROR/ INFORMATION REQUEST/QWR*:	OVERNIGHT DELIVERY CORRESPONDENCE	INSURANCE RENEWALS/ BILLS:	TAX NOTICES/ BILLS:	BANKRUPTCY NOTICES/ PAYMENTS:
PO Box 650783 Dallas, TX 75265-0783	PO Box 619098 Dallas, TX 75261-9741	8950 Cypress Waters Blvd. Dallas, TX 75019	PO Box 7729 Springfield, OH 45501-7729 Fax 800-827-4729	PO Box 961229 Fort Worth, TX 76161-0229 Fax 817-826-1661	PO Box 619094 Dallas, TX 75261-9741

***PURSUANT TO RESPA, A "QUALIFIED WRITTEN REQUEST" (QWR) REGARDING THE SERVICING OF YOUR LOAN, A NOTICE ASSERTING THAT AN ERROR OCCURRED WITH RESPECT TO YOUR LOAN OR A NOTICE REQUESTING INFORMATION WITH RESPECT TO YOUR LOAN MUST BE SENT TO THIS ADDRESS:** Mr. Cooper PO Box 619063, Dallas, TX 75261-9741, Attn: Customer Relations Officer. A "qualified written request" must comply with the requirements of RESPA, as follows: Qualified written request, defined. A qualified written request means a written correspondence (other than notice on a payment coupon or other payment medium supplied by the servicer) that includes, or otherwise enables the servicer to identify, the name and account of the borrower, and includes a statement of the reasons that the borrower believes the account is in error, if applicable, or that provides sufficient detail to the servicer regarding information relating to the servicing of the loan sought by the borrower. A QWR, notice of error or request for information is not timely if it is delivered to a servicer more than 1-year after either the date of transfer of servicing or the date that the mortgage loan is discharged, whichever date is applicable.

Mr. Cooper, its affiliates, successors or its assigns or their officers, directors, agents, or employees, are neither liable nor responsible for, or make any representation regarding the products or services offered on any enclosed inserts.

CHANGE OF ADDRESS OR TELEPHONE NUMBER

CHECK THE APPROPRIATE BOX: ☐ MAILING ADDRESS ☐ TELEPHONE NUMBER: LOAN # _____

Borrower's Name: _____
Borrower's New Address: _____

Co-Borrower's Name: _____
Co-Borrower's New Address: _____

Authorized Borrower's Number(s):
Home: (_____) _____ Mobile: Yes No
Work: (_____) _____ Ext: _____ Mobile: Yes No
Other: (_____) _____ Mobile: Yes No

Authorized Co-Borrower's Number(s):
Home: (_____) _____ Mobile: Yes No
Work: (_____) _____ Ext: _____ Mobile: Yes No
Other: (_____) _____ Mobile: Yes No

I consent to being contacted by Mr. Cooper at any telephone number I have provided. This includes, but is not limited to, calls from your dialing system to my cellular or mobile telephone.

mr. cooper
CHANGING THE FACE OF HOME LOANS

MORTGAGE LOAN STATEMENT

STATEMENT DATE
11/14/2017

LOAN NUMBER
[redacted]0598

PROPERTY ADDRESS
114 CAYO COSTA CT
ROYAL PALM BEACH, FL
33411

PAYMENT DUE DATE
12/01/2017

REINSTATEMENT AMOUNT DUE
$212,192.56

If payment is received on or after 12/12/2017, a $0.00 late fee will be charged.

LENDER PAID EXPENSES

	LAST STATEMENT	TOTAL
PROPERTY INSPECTIONS (10/13/2017)	$15.00	$180.00
LEGAL FEES	$0.00	$10,323.70
MAINTENANCE	$0.00	$825.00
TOTAL	$15.00	$12,027.70

QUESTIONS? WE'RE HERE TO HELP.

CUSTOMER SERVICE: **888-480-2432**
Mon-Thu 7 a.m. to 9 p.m. (CT)
Fri 7 a.m. to 6 p.m. (CT)
Sat 9 a.m. to 2 p.m. (CT)
www.mrcooper.com

YOUR **Dedicated Loan Specialist** is:
Carlos Cota
AND CAN BE REACHED AT:
(866) 316-2432 EXT. 6862368
or via mail at:
8950 Cypress Waters Blvd.
Dallas, TX 75019

HERE'S SOME HELPFUL INFORMATION

As shown above, your escrow account has a negative balance. This shortage in your escrow account may result in an increase in your monthly escrow payment. We recommend you make additional payments to your escrow to eliminate or reduce the shortage.

Lender Paid Expenses are funds paid by Mr. Cooper on your behalf to another company. These expenses may include, but are not limited to, Legal Fees, Property Taxes, Homeowners Insurance, and Property Inspections.

"Total Fees & Charges" include, but are not limited to, phone pay fees, insufficient fund fees, or convenience fees. These fees & charges appear in the "Other" category of the Transaction Detail, if applied since the last billing cycle.

If you do not wish to receive paper statements, simply log into your account at www.mrcooper.com and alter your selection to eCorrespondence. ECorrespondence offers convenient monthly email reminders, no lost mail, and archived online access to view or download to your personal computer.

You can make your payment online at www.mrcooper.com. There is no charge for this service.

As part of our transformation to Mr. Cooper, we've enhanced your monthly billing statement, making it simpler and easier to read. To learn more, check out the 'how to read your statement' video guide online. Go to www.mrcooper.com/servicing/statements and sign in to your account or find it in the support section of our website at www.mrcooper.com/support/statements/monthly.

mr. cooper

8950 Cypress Waters Blvd.
Dallas, TX 75019

11/14/2017

OUR INFO
CUSTOMER SERVICE
888-480-2432
Mon-Thu 7 a.m. to 8 p.m. (CT)
Fri 7 a.m. to 6 p.m. (CT)
Sat 8 a.m. to 2 p.m. (CT)

ONLINE:
www.mrcooper.com

PETER A COLOMBO
C/O LAW OFFICES OF JAMES A. BONFIGLIO,PA
P.O. BOX 1489
BOYNTON BEACH, FL 33425

YOUR INFO
LOAN NUMBER
[redacted]0898
PROPERTY ADDRESS
114 CAYO COSTA CT
ROYAL PALM BEACH, FL 33411

Dear PETER COLOMBO,

At Mr. Cooper, we're committed to helping homeowners find solutions that could help them stay in their home and continue enjoying all the benefits of homeownership. Even in times of difficulties.

Why am I receiving this letter?
As of 11/14/2017, you are 2,114 days delinquent on your mortgage loan. We have completed the first filing notice required to start the foreclosure process on your account. Here is a recent payment history, and the reason for our concern:

RECENT ACCOUNT HISTORY

PAYMENT DUE 06/01/2017: Unpaid balance of $2,512.32
PAYMENT DUE 07/01/2017: Unpaid balance of $2,553.52
PAYMENT DUE 08/01/2017: Unpaid balance of $2,553.52
PAYMENT DUE 09/01/2017: Unpaid balance of $2,553.52
PAYMENT DUE 10/01/2017: Unpaid balance of $2,595.93
PAYMENT DUE 11/01/2017: Unpaid balance of $2,595.93

CURRENT PAYMENT DUE 12/01/2017: $2,629.83
AS OF 11/14/2017 THE REINSTATEMENT AMOUNT DUE IS $212,192.56. *You must pay this amount to bring your loan current.*

The Reinstatement Amount Due is the amount you must pay as of the date of this billing statement to bring your loan current. This amount does not include fees and costs incurred but not yet billed. Please call us to request a reinstatement quote as this amount will change frequently. We require all reinstatement payments to be made in certified funds through either a cashier's check or money order, made payable and mailed to Nationstar Mortgage LLC d/b/a Mr. Cooper.

Your loan recently transferred to Mr. Cooper. Please see your monthly statements from your prior servicer for your 6-month payment history, if the payment history above is less than 6 months.

What do I need to know?
Failure to bring your loan current may result in fees, possibly even foreclosure and the loss of your home. We are here to help. You do have options. *Here are some of the solutions that may be available, depending on your situation:

- Modifying the terms of your current loan.
- Receiving a payment forbearance that temporarily gives you more time to pay your monthly payment.
- If you simply can't pay your mortgage, an alternative to foreclosure may be selling your home and using the proceeds to pay off your current loan. A short payoff may be acceptable, or a deed in lieu of foreclosure may be an option.

Additional resources are also available. For extra help, you can reach out to housing counselors who'll work as your advocate while exploring solutions that could help you keep your home.

- The Consumer Financial Protection Bureau: http://www.consumerfinance.gov/mortgagehelp
- The Department of Housing at Urban Development (HUD): http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm
- HUD Housing Counseling Agency Locator: (800) 569-4287
- The Homeowners HOPE™ Hotline Number: (888) 995-HOPE

What do I need to do?
The sooner we hear from you, the sooner we can help get your homeownership back on track.
If you've already reached out for help, don't worry, that process is still proceeding and no further action is required.

If you have any questions, your Dedicated Loan Specialist is Carlos Cota and can be reached at (866) 316-2432 EXT. 6862368 or via mail at the address listed above. Our hours of operation are Monday through Thursday from 7 a.m. to 9 p.m. (CT), Friday from 7 a.m. to 6 p.m. (CT) and Saturday from 8 a.m. to 12 p.m. (CT).

Sincerely,
The Loss Mitigation Department at Mr. Cooper

*Borrower must meet certain requirements to qualify for any of the options/products referenced. Terms are subject to change.

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Nationstar Mortgage LLC d/b/a Mr. Cooper is a debt collector. This is an attempt to collect a debt and any information obtained will be used for that purpose. However, if you are currently in bankruptcy or have received a discharge in bankruptcy, this communication is not an attempt to collect a debt from you personally to the extent that it is included in your bankruptcy or has been discharged, but is provided for informational purposes only.

EQUAL HOUSING OPPORTUNITY

It's officially official.

Nationstar is now

mr. cooper™

CHANGING THE FACE OF HOME LOANS

Nationstar has now become Mr. Cooper. That means a lot of new programs and features, but no work for you at all. Your loan will remain exactly the same. So will all your account information. We've just made our monthly statements simpler and easy to read. In fact, this is a quick guide to the new look. Check it out.

If you have any questions, please call our highly informed and well-mannered Customer Service folks at **888-480-2432.** (Same number, see how easy this is?) And our old website will even take you to our new one, **www.mrcooper.com.**

mr. cooper™

CHANGING THE FACE OF HOME LOANS

Mr. Cooper is simply a new brand name for Nationstar Mortgage LLC. Nationstar Mortgage LLC is doing business as Nationstar Mortgage LLC d/b/a Mr. Cooper. Mr. Cooper is a service mark of Nationstar Mortgage LLC. All rights reserved.

A STATEMENT ABOUT YOUR STATEMENT:
We'll make it easy to understand.

If you want a step-by-step guide to the new statement, go to **www.mrcooper.com/support.**

STATEMENT PAGE 1

1 STATEMENT INFORMATION
STATEMENT DATE
LOAN NUMBER
PAYMENT DUE DATE
AMOUNT DUE
LATE CHARGE

2 ACCOUNT OVERVIEW
Current snapshot of your home loan. See where your mortgage balance stands at the moment.

INTEREST BEARING PRINCIPAL BALANCE
INTEREST RATE
ESCROW BALANCE

3 EXPLANATION OF AMOUNT DUE
REGULAR MONTHLY PAYMENT
- **PRINCIPAL**
- **INTEREST**
- **ESCROW, TAXES & INSURANCE**
- **OPTIONAL PRODUCTS & SERVICES**

TOTAL FEES & CHARGES: Other fees and charges not included in your regular monthly payment.

OVERDUE PAYMENT(S): If you have any past due amounts, this is the monthly minimum payment you owe to cover them.

PARTIAL PAYMENT (UNAPPLIED): A previously made payment less than the full amount due. Funds remain unapplied until we receive the remainder necessary to make a complete full payment. Unapplied funds may NOT prevent late fees or delinquent reports to credit bureaus where permitted by law.

TOTAL AMOUNT DUE: Full amount owed this month.

TRIAL/WORKOUT PAYMENT AMOUNT (If applicable): If you are on a trial or other payment plan, your trial payment will be shown here.

4 PAST PAYMENTS BREAKDOWN
How your payments were divided up by principal, interest, escrow, optional insurance, lender paid expenses, etc. for the last month and so far this year.

5 HERE'S SOME HELPFUL INFORMATION
Important explanations and special notices pertaining to your account, plus useful tips for managing your home loan.

6 TRANSACTION ACTIVITY
A day-by-day listing of recent transactions on your account.

7 PAYMENT COUPON
To make your payment, please fill out, detach and return this section with your check or money order. The easiest and fastest way to pay is online. Sign in at **www.mrcooper.com** to make a one-time payment or set-up AutoPay. It's free.

If you're including additional escrow or principal payments, you must indicate those amount(s) in the spaces provided on the Payment Coupon. Please note that all other amounts must first be paid in full (i.e. fees, overdue payments, etc.) before you can make additional principal payments.

LENDER PAID EXPENSES.
If you have a second statement page, this is where you'll find your Lender Paid Expenses. You'll see expenses, if any, that we paid to maintain and process your home loan. For example, legal fees, repair costs or property inspections.

You'll also see additional info from 5 and 6 on the second page.

mr. cooper
CHANGING THE FACE OF HOME LOANS

LEGAL RIGHTS AND PROTECTIONS UNDER THE SCRA

Servicemembers on "active duty" or "active service," or a spouse or dependent of such a servicemember may be entitled to certain legal protections and debt relief pursuant to the Servicemembers Civil Relief Act (50 USCA Section 3901) (SCRA).

Who May Be Entitled to Legal Protections Under the SCRA?

- Regular members of the U.S. Armed Forces (Army, Navy, Air Force, Marine Corps and Coast Guard).
- Reserve and National Guard personnel who have been activated and are on Federal active duty.
- National Guard personnel under a call or order to active duty for more than 30 consecutive days under section 502(f) of title 32, United States Code, for purposes of responding to a national emergency declared by the President and supported by Federal funds.
- Active service members of the commissioned corps of the Public Health Service and the National Oceanic and Atmospheric Administration.
- Certain United States citizens serving with the armed forces of a nation with which the United States is allied in the prosecution of a war or military action.

What Legal Protections Are Servicemembers Entitled To Under the SCRA?

- The SCRA states that a debt incurred by a servicemember, or servicemember and spouse jointly, prior to entering military service shall not bear interest at a rate above 6 % during the period of military service and 90 days thereafter, in the case of an obligation or liability consisting of a mortgage, trust deed, or other security in the nature of a mortgage, or during the period of military service in the case of any other obligation or liability.
- The SCRA states that in a legal action to enforce a debt against real estate that is filed during, or within one year after the servicemember's military service, a court may stop the proceedings for a period of time, or adjust the debt. In addition, the sale, foreclosure, or seizure of real estate shall not be valid if it occurs during or within 90 days after the servicemember's military service unless the creditor has obtained a valid court order approving the sale, foreclosure, or seizure of the real estate.
- The SCRA contains many other protections besides those applicable to home loans.

How Does A Servicemember or Dependent Request Relief Under the SCRA?

- In order to request relief under the SCRA from loans with interest rates above 6% a servicemember or spouse must provide a written request to the lender, together with a copy of the servicemember's military orders.

  Mr. Cooper, Attn: Military Families, PO Box 619098, Dallas, TX 75261-9741

- There is no requirement under the SCRA, however, for a servicemember to provide a written notice or a copy of a servicemember's military orders to the lender in connection with a foreclosure or other debt enforcement action against real estate. Under these circumstances, lenders should inquire about the military status of a person by searching the Department of Defense's Defense Manpower Data Center's website, contacting the servicemember, and examining their files for indicia of military service. Although there is no requirement for servicemembers to alert the lender of their military status in these situations, it still is a good idea for the servicemember to do so.

How Does a Servicemember or Dependent Obtain Information About the SCRA?

- Servicemembers and dependents with questions about the SCRA should contact their unit's Judge Advocate, or their installation's Legal Assistance Officer. A military legal assistance office locator for all branches of the Armed Forces is available at http://legalassistance.law.af.mil/content/locator.php.
- "Military OneSource" is the U. S. Department of Defense's information resource. If you are listed as entitled to legal protections under the SCRA (see above), please go to www.militaryonesource.mil/legal or call 1-800-342-9647 (toll free from the United States) to find out more information. Dialing instructions for areas outside the United States are provided on the website.

If this account is active or has been discharged in a bankruptcy proceeding, be advised this communication is for informational purposes only and not an attempt to collect a debt. Please note, however Mr. Cooper reserves the right to exercise the legal rights only against the property securing the original obligation.

mr. cooper

8950 Cypress Waters Blvd.
Coppell, TX 75019

MORTGAGE LOAN STATEMENT

STATEMENT DATE
01/16/2018

PAYMENT DUE DATE
02/01/2018

LOAN NUMBER
[redacted]0598

REINSTATEMENT AMOUNT DUE*
$229,479.14

PROPERTY ADDRESS
114 CAYO COSTA CT
ROYAL PALM BEACH, FL
33411

If payment is received on or after 02/12/2018, a $0.00 late fee will be charged.

PETER A COLOMBO
C/O LAW OFFICES OF JAMES A. BONFIGLIO,PA
P.O. BOX 1489
BOYNTON BEACH FL 33425

QUESTIONS? WE'RE HERE TO HELP.

CUSTOMER SERVICE: 888-480-2432
Mon-Thu 7 a.m. to 8 p.m. (CT)
Fri 7 a.m. to 6 p.m. (CT)
Sat 8 a.m. to 2 p.m. (CT)
www.mrcooper.com

YOUR Dedicated Loan Specialist is:
Carlos Costa
AND CAN BE REACHED AT:
(888) 316-2432 EXT. 8862360
or via mail at:
8950 Cypress Waters Blvd.
Dallas, TX 75019

EXPLANATION OF AMOUNT DUE

CATEGORY	
PRINCIPAL	$96.91
INTEREST	$1,953.34
ESCROW AMOUNT (FOR TAXES & INSURANCE)	$494.99
OPTIONAL PRODUCTS / SERVICES	$0.00
TOTAL FEES & CHARGES	$201.34
OVERDUE PAYMENT(S)	$224,553.27
LENDER PAID EXPENSES*	$12,394.70
PARTIAL PAYMENT (UNAPPLIED)	$0.00
REINSTATEMENT AMOUNT DUE*	**$229,479.14**
ACCELERATION AMOUNT DUE	$441,043.13

*Includes lender advances for escrow disbursements

ACCOUNT OVERVIEW

INTEREST BEARING PRINCIPAL BALANCE
$263,344.55

INTEREST RATE
8.900%
until 02/01/2018

ESCROW BALANCE
-$23,296.90

The Principal Balance does not represent the payoff amount of your account and is not to be used for payoff purposes.

PAST PAYMENTS BREAKDOWN

CATEGORY	PAID SINCE 12/14/2017	PAID YEAR TO DATE
PRINCIPAL	$0.00	$0.00
INTEREST	$0.00	$0.00
ESCROW (TAXES & INSURANCE)	$0.00	$0.00
OPTIONAL INSURANCE	$0.00	$0.00
FEES & CHARGES	$0.00	$0.00
LENDER PAID EXPENSES	$0.00	$0.00
PARTIAL PAYMENT (UNAPPLIED)	$0.00	$0.00
TOTAL	$0.00	$0.00

See page 2 for detailed Lender Paid Expenses Summary

HERE'S SOME HELPFUL INFORMATION (See Page 2 for Additional Critical Notices)

*The Reinstatement Amount Due is the amount you must pay as of the date of this billing statement to bring your loan current. Your loan has been accelerated. The Accelerated Amount Due is the approximate payoff as of the date of the billing statement. Neither of these amounts include fees and costs incurred but not yet billed. Please call us to request a reinstatement quote or payoff quote as these amounts will change frequently. We require all reinstatement payments to be made in certified funds through either a cashier's check or money order, made payable and mailed to Nationstar Mortgage LLC d/b/a Mr. Cooper.

As shown above, your escrow account has a negative balance. This shortage in your escrow account may result in an increase in your monthly escrow payment. We recommend you make additional payments to your escrow to eliminate or reduce the shortage.

TRANSACTION ACTIVITY (12/14/2017 to 01/16/2018) (See page 2 for more transactions)

DATE	DESCRIPTION	TOTAL	PRINCIPAL	INTEREST	ESCROW	OTHER
01/10/2018	Legal Fees	-$22.00				-$22.00
01/10/2018	Legal Fees	-$45.00				-$45.00
01/10/2018	Legal Fees	-$60.00				-$60.00
01/06/2018	Property Inspections	-$75.00				-$75.00

Mr. Cooper is simply a new brand name for Nationstar Mortgage LLC. Nationstar Mortgage LLC is doing business as Nationstar Mortgage LLC d/b/a Mr. Cooper. Mr. Cooper is a servicemark of Nationstar Mortgage LLC. All rights reserved.

Nationstar Mortgage LLC d/b/a Mr. Cooper is a debt collector. This is an attempt to collect a debt and any information obtained will be used for that purpose. However, if you are currently in bankruptcy or have received a discharge in bankruptcy, this communication is not an attempt to collect a debt from you personally to the extent that it is included in your bankruptcy or has been discharged, but is provided for informational purposes only.

DETACH HERE AND RETURN WITH YOUR PAYMENT. PLEASE ALLOW A MINIMUM OF 7 TO 10 DAYS FOR POSTAL DELIVERY.

mr. cooper
www.mrcooper.com

☐ PLEASE CHECK BOX IF MAILING ADDRESS OR PHONE NUMBER HAS CHANGED. ENTER CHANGES ON BACK OF COUPON.

PETER A COLOMBO

MR. COOPER
PO BOX 650783
DALLAS, TX 75265-0783

ACCOUNT NUMBER	REINSTATEMENT AMOUNT DUE*
[redacted]	02/01/2018 $229,479.14
WRITE YOUR LOAN NUMBER ON YOUR CHECK OR MONEY ORDER AND MAKE PAYABLE TO MR. COOPER*	PAYMENT DUE IF RECEIVED ON OR AFTER
	02/12/2018 $229,479.14

ADDITIONAL ESCROW $ _____

**ADDITIONAL PRINCIPAL $ _____

TOTAL AMOUNT OF YOUR CHECK
DO NOT SEND CASH

**Must be paid in full before additional principal reduction can be made.

[redacted]05980 022947914 022947914

IMPORTANT PAYMENT INFORMATION

- It is important to use the remittance stub and envelope provided since both contain computer encoding that will help ensure prompt and accurate posting of payments. Always include your loan number on your check or money order. However, should you not receive your statement, DO NOT DELAY PAYMENT. Simply write your loan number on your check or money order and mail to the payment address as provided in the **Contact Information** section below.
- Do not send cash or correspondence as this could delay processing. Correspondence should be sent to the address provided in the **Contact Information** section below.
- Please be advised that if your account is delinquent or if there are fees and charges due, your account may not be paid ahead nor may principal reduction payments be applied. When Mr. Cooper receives a remittance that is in excess of a payment amount, that excess is applied to your account in accordance with a predetermined sequence. 1) Principal and Interest due, 2) Applicable Escrow amounts, 3) Fees and other charges assessed to your account. Once this sequence has been satisfied, you may give specific instructions as to how you would like excess amounts to be applied to your account by noting your preference on the face of your remittance stub.
- Any lump sum received that is not accompanied by a payoff quote will be applied according to our standard payment application rules. This will not result in satisfaction and your reconveyance/release unless amount tendered satisfies all amounts due and owing on the account.
- A Schedule of Fees for Select Services may be found on our website at www.mrcooper.com.

SERVICEMEMBERS CIVIL RELIEF ACT

The Servicemembers Civil Relief Act (SCRA) may offer protection or relief to members of the military who have been called to active duty. If you are a member of the military who has been called to active duty or received a Permanent Change of Station order and you have not already made us aware, please forward a copy of your orders to us at:
Mr. Cooper, Attn: Military Families, PO Box 619098, Dallas, TX 75261-9741, fax (855-886-0427 or email MilitaryFamilies@mrcooper.com. Be sure to include your loan number with the copy of the orders. Please visit our website at www.mrcooper.com for complete details regarding Legal Rights and Protections Under the SCRA.

LATE CHARGES AND OVERDRAFT FEES

Payments received and posted after a grace period will be assessed a late charge. The late charge rate and number of grace days are shown on your Note. Please allow adequate time for postal delays as the receipt and posting date will govern the assessment of a late charge. Partial payments cannot be applied. If a payment is credited to your account and subsequently dishonored by your bank, Mr. Cooper will reverse that payment and assess your loan account an insufficient funds fee of up to $30.00, as permitted by applicable law. (This fee may vary by state.)

HOMEOWNER COUNSELING NOTICE

If your loan is delinquent, you are entitled to receive homeownership counseling from an agency approved by the United States Department of Housing and Urban Development (HUD). A list of the HUD-approved, nonprofit homeownership counseling agencies may be downloaded from the Internet at http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm?webListAction=search or by calling the HUD toll free number 1-800-569-4287 (toll free TDD Number 1-800-877-8339) to obtain a list of approved nonprofit agencies serving your residential area.

NEW YORK STATE RESIDENTS

For those consumers who reside in the state of New York, borrower may file complaints about the Servicer with the New York State Banking Department or may obtain further information by calling the Department's Consumer Help Unit at 1-800-342-3736 or by visiting the Department's website at www.dfs.ny.gov. Mr. Cooper is registered with the New York Superintendent of Banks.

Mr. Cooper may report your account to the major credit bureaus.
Late or missed payments and other defaults on your account may affect on your credit report which can impact your ability to obtain other forms of credit.

PAYMENT OPTIONS

AUTOPAY Allows you to have your payment automatically debited, each month, from the checking or savings account of your choice. Mr. Cooper does not charge a fee to activate this service. Call 888-480-2432 for more information or visit our website at www.mrcooper.com.

ONLINE PAYMENT Allows you to sign in to your account anytime to make a payment. There is no charge for this service. Sign in to www.mrcooper.com.

AUTOMATED PHONE PAYMENT Is a pay-by-phone service provided through our automated phone system. There may be a fee of up to $34 for this service. Call 888-480-2432.

AGENT ASSISTED PAYMENT Is a pay-by-phone service provided by a customer service agent. Call 888-480-2432 and speak with an agent. There may be a fee of up to $10 for this service.

PAY BY MAIL Detach the coupon provided with this statement and mail it with your check or money order in the envelope provided. Please write your loan number on your payment and allow adequate time for postal delays as the receipt and posting date will govern the assessment of late charges. Send payment via express or overnight mail to: Mr. Cooper, Attn: Payment Processing - 650783, 3010 W. Mockingbird, Suite 100, Dallas, TX 75247.

WIRE You may send payments, via wire transfer, to the following:
Bank Account: [redacted]XXXXXXXXXX(XXs equals the borrower loan number with leading zero)
Routing #: 121000248
Bank Name: Wells Fargo Bank, N.A.
Bank Address: 420 Montgomery Street, San Francisco, CA 94104

MONEYGRAM EXPRESSPAYMENT Ensures same-day delivery of your payment to Mr. Cooper. Visit your local MoneyGram Agent. Call 1-800-926-9400 to locate the one nearest you. Complete the ExpressPayment form, providing your name and Mr. Cooper loan number. The MoneyGram Receive Code is "mrcoop". All ExpressPayment transactions require cash. The agent will charge a fee for this service.

WESTERN UNION QUICKCOLLECT® Ensures same-day delivery of your payment to Mr. Cooper. Visit your local Western Union Agent. Call 1-800-325-6000 to locate the one nearest you. Complete the QuickCollect form with your name and Mr. Cooper loan number, indicating:

Pay to: Mr. Cooper Code City: Astor State: TX

All QuickCollect transactions require cash. Western Union will charge a fee for this service.

NOTICE TO CUSTOMERS MAKING PAYMENTS BY CHECK

Authorization to Convert Your Check: If you send us a check to make your payment, your check may be converted into an electronic fund transfer. An electronic fund transfer is the process in which your financial institution transfers funds electronically from your account to our account. By sending your completed, signed check to us, you authorize us to copy your check and use the information from your check to make an electronic funds transfer from your account for the same amount as the check. If the electronic fund transfer cannot be processed for technical reasons, you authorize us to process the copy of your check.

Insufficient Funds: The electronic fund transfer from your account will usually occur within 24 hours of our receipt of your check. If the electronic fund transfer cannot be completed because of insufficient funds, you may be assessed an NSF fee in connection with the attempted transaction.

Transaction Information: The electronic fund transfer from your account will be on the account statement you receive from your financial institution. You will not receive your original check back from your financial institution. For security reasons, your original check will be destroyed, but we will keep a secured copy of the check for record keeping purposes.

Your Rights: You should contact your financial institution immediately if you believe that the electronic fund transfer reported on your statement was not properly authorized or is otherwise incorrect. Consumers have protections under the Electronic Fund Transfer Act for any unauthorized or incorrect electronic fund transfer.

CONTACT INFORMATION

CUSTOMER SERVICE: 888-480-2432, Monday through Thursday 7 a.m. to 8 p.m. (CT), Friday 7 a.m. to 6 p.m. (CT), and Saturday 8 a.m. to 2 p.m. (CT)
[Calls may be monitored and/or recorded for quality assurance purposes].

24-HOUR AUTOMATED ACCOUNT INFORMATION: Sign in to www.mrcooper.com OR call **888-480-2432.**

MAILING ADDRESSES: For Mr. Cooper are listed below. Please carefully select the address suited to your needs and remember, sending payments to any address other than the one specifically identified for payments will result in delays and may result in additional fees being assessed to your account.

PAYMENTS:	NOTICE OF ERROR/ INFORMATION REQUEST/QWR*:	OVERNIGHT DELIVERY CORRESPONDENCE	INSURANCE RENEWALS/ BILLS:	TAX NOTICES/ BILLS:	BANKRUPTCY NOTICES/ PAYMENTS:
PO Box 650783 Dallas, TX 75265-0783	PO Box 619098 Dallas, TX 75261-9741	8950 Cypress Waters Blvd. Coppell, TX 75019	PO Box 7729 Springfield, OH 45501-7729 Fax 800-997-4729	PO Box 961229 Fort Worth, TX 76161-0229 Fax 817-826-1661	PO Box 619094 Dallas, TX 75261-9741

***PURSUANT TO RESPA, A "QUALIFIED WRITTEN REQUEST" (QWR) REGARDING THE SERVICING OF YOUR LOAN, A NOTICE ASSERTING THAT AN ERROR OCCURRED WITH RESPECT TO YOUR LOAN OR A NOTICE REQUESTING INFORMATION WITH RESPECT TO YOUR LOAN MUST BE SENT TO THIS ADDRESS:** Mr. Cooper PO Box 619063, Dallas, TX 75261-9741, Attn: Customer Relations Officer. A "qualified written request" must comply with the requirements of RESPA, as follows: Qualified written request, defined. A qualified written request means a written correspondence (other than notice on a payment coupon or other payment medium supplied by the servicer) that includes, or otherwise enables the servicer to identify, the name and account of the borrower, and includes a statement of the reasons that the borrower believes the account is in error, if applicable, or that provides sufficient detail to the servicer regarding information relating to the servicing of the loan sought by the borrower. A QWR, notice of error or request for information is not timely if it is delivered to a servicer more than 1-year after either the date of transfer of servicing or the date that the mortgage loan is discharged, whichever date is applicable.

Mr. Cooper, its affiliates, successors or its assigns or their officers, directors, agents, or employees, are neither liable nor responsible for, or make any representation regarding the products or services offered on any enclosed inserts.

CHANGE OF ADDRESS OR TELEPHONE NUMBER

CHECK THE APPROPRIATE BOX: ☐ MAILING ADDRESS ☐ TELEPHONE NUMBER: LOAN # _____

Borrower's Name: _____
Borrower's New Address: _____

Co-Borrower's Name: _____
Co-Borrower's New Address: _____

Authorized Borrower's Number(s):
Home: (_____) _____ Mobile: Yes No
Work: (_____) _____ Ext: _____ Mobile: Yes No
Other: (_____) _____ Mobile: Yes No

Authorized Co-Borrower's Number(s):
Home: (_____) _____ Mobile: Yes No
Work: (_____) _____ Ext: _____ Mobile: Yes No
Other: (_____) _____ Mobile: Yes No

I consent to being contacted by Mr. Cooper at any telephone number I have provided. This includes, but is not limited to, calls from your dialing system to my cellular or mobile telephone.

mr. cooper
CHANGING THE FACE OF HOME LOANS

MORTGAGE LOAN STATEMENT

STATEMENT DATE
01/16/2018

LOAN NUMBER
[redacted]0598

PROPERTY ADDRESS
114 CAYO COSTA CT
ROYAL PALM BEACH, FL
33411

PAYMENT DUE DATE
02/01/2018
REINSTATEMENT AMOUNT DUE*
$229,479.14
If payment is received on or after 02/13/2018, a $0.00 late fee will be charged.

LENDER PAID EXPENSES

	LAST STATEMENT	TOTAL
PROPERTY INSPECTIONS (01/05/2018)	$30.00	$911.00
LEGAL FEES	$122.00	$10,448.70
MAINTENANCE	$0.00	$825.00
TOTAL	$152.00	$12,184.70

QUESTIONS? WE'RE HERE TO HELP.

CUSTOMER SERVICE: 888-480-2432
Mon-Thu 7 a.m. to 9 p.m. (CT)
Fri 7 a.m. to 6 p.m. (CT)
Sat 8 a.m. to 2 p.m. (CT)
www.mrcooper.com

YOUR Dedicated Loan Specialist is:
Carlos Cota
AND CAN BE REACHED AT:
(866) 316-2432 EXT. 6862368
or via mail at:
8950 Cypress Waters Blvd.
Dallas, TX 75019

HERE'S SOME HELPFUL INFORMATION

Lender Paid Expenses are funds paid by Mr. Cooper on your behalf to another company. These expenses may include, but are not limited to, Legal Fees, Property Taxes, Homeowners Insurance, and Property Inspections.

"Total Fees & Charges" include, but are not limited to, phone pay fees, insufficient fund fees, or convenience fees. These fees & charges appear in the "Other" category of the Transaction Detail, if applied since the last billing cycle.

If you do not wish to receive paper statements, simply log into your account at www.mrcooper.com and alter your selection to eCorrespondence. ECorrespondence offers convenient monthly email reminders, no lost mail, and archived online access to view or download to your personal computer.

You can make your payment online at www.mrcooper.com. There is no charge for this service.

As part of our transformation to Mr. Cooper, we've enhanced your monthly billing statement, making it simpler and easier to read. To learn more, check out the 'how to read your statement' video guide online. Go to www.mrcooper.com/servicing/statements and sign in to your account or find it in the support section of our website at www.mrcooper.com/support/statements/monthly.

TRANSACTION ACTIVITY (12/14/2017 to 01/16/2018) (Section continued from page 1)

DATE	DESCRIPTION	TOTAL	PRINCIPAL	INTEREST	ESCROW	OTHER
01/02/2018	Property Inspections	$15.00				$15.00
12/28/2017	Property Inspections	-$15.00				-$15.00

mr. cooper
CHANGING THE FACE OF HOME LOANS

8950 Cypress Waters Blvd.
Coppell, TX 75019

01/16/2018

OUR INFO
CUSTOMER SERVICE
888-480-2432
Mon-Thu 7 a.m. to 8 p.m. (CT)
Fri 7 a.m. to 6 p.m. (CT)
Sat 8 a.m. to 2 p.m. (CT)

ONLINE:
www.mrcooper.com

PETER A COLOMBO
C/O LAW OFFICES OF JAMES A. BONFIGLIO,PA
P.O. BOX 1489
BOYNTON BEACH, FL 33425

YOUR INFO
LOAN NUMBER
[redacted]0898
PROPERTY ADDRESS
114 CAYO COSTA CT
ROYAL PALM BEACH, FL 33411

Dear PETER COLOMBO,

At Mr. Cooper, we're committed to helping homeowners find solutions that could help them stay in their home and continue enjoying all the benefits of homeownership. Even in times of difficulties.

Why am I receiving this letter?
As of 01/16/2018, you are 2,177 days delinquent on your mortgage loan. We have completed the first filing notice required to start the foreclosure process on your account. Here is a recent payment history, and the reason for our concern:

RECENT ACCOUNT HISTORY

PAYMENT DUE 08/01/2017: Unpaid balance of $2,553.52
PAYMENT DUE 09/01/2017: Unpaid balance of $2,553.52
PAYMENT DUE 10/01/2017: Unpaid balance of $2,566.93
PAYMENT DUE 11/01/2017: Unpaid balance of $2,566.93
PAYMENT DUE 12/01/2017: Unpaid balance of $2,566.93
PAYMENT DUE 01/01/2018: Unpaid balance of $2,606.73

CURRENT PAYMENT DUE 02/01/2018: $2,535.03
AS OF 01/16/2018 THE REINSTATEMENT AMOUNT DUE IS $229,479.14. *You must pay this amount to bring your loan current.*

The Reinstatement Amount Due is the amount you must pay as of the date of this billing statement to bring your loan current. This amount does not include fees and costs incurred but not yet billed. Please call us to request a reinstatement quote as this amount will change frequently. We require all reinstatement payments to be made in certified funds through either a cashier's check or money order, made payable and mailed to Nationstar Mortgage LLC d/b/a Mr. Cooper.

Your loan recently transferred to Mr. Cooper. Please see your monthly statements from your prior servicer for your 6-month payment history, if the payment history above is less than 6 months.

What do I need to know?
Failure to bring your loan current may result in fees, possibly even foreclosure and the loss of your home. We are here to help. You do have options. *Here are some of the solutions that may be available, depending on your situation:

- Modifying the terms of your current loan.
- Receiving a payment forbearance that temporarily gives you more time to pay your monthly payment.
- If you simply can't pay your mortgage, an alternative to foreclosure may be selling your home and using the proceeds to pay off your current loan. A short payoff may be acceptable, or a deed in lieu of foreclosure may be an option.

Additional resources are also available. For extra help, you can reach out to housing counselors who'll work as your advocate while exploring solutions that could help you keep your home.

- The Consumer Financial Protection Bureau: http://www.consumerfinance.gov/mortgagehelp
- The Department of Housing at Urban Development (HUD): http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm
- HUD Housing Counseling Agency Locator: (800) 569-4287
- The Homeowners HOPE™ Hotline Number: (888) 995-HOPE

What do I need to do?
The sooner we hear from you, the sooner we can help get your homeownership back on track.
If you've already reached out for help, don't worry, that process is still proceeding and no further action is required.

If you have any questions, your Dedicated Loan Specialist is Carlos Cota and can be reached at (866) 316-2432 EXT. 6862368 or via mail at the address listed above. Our hours of operation are Monday through Thursday from 7 a.m. to 9 p.m. (CT), Friday from 7 a.m. to 6 p.m. (CT) and Saturday from 8 a.m. to 12 p.m. (CT).

Sincerely,
The Loss Mitigation Department at Mr. Cooper
*Borrower must meet certain requirements to qualify for any of the options/products referenced. Terms are subject to change.

Mr. Cooper is simply a new brand name for Nationstar Mortgage LLC. Nationstar Mortgage LLC is doing business as Nationstar Mortgage LLC d/b/a Mr. Cooper. Mr. Cooper is a service mark of Nationstar Mortgage LLC. All rights reserved.

Nationstar Mortgage LLC d/b/a Mr. Cooper is a debt collector. This is an attempt to collect a debt and any information obtained will be used for that purpose. However, if you are currently in bankruptcy or have received a discharge in bankruptcy, this communication is not an attempt to collect a debt from you personally to the extent that it is included in your bankruptcy or has been discharged, but is provided for informational purposes only.

EQUAL HOUSING OPPORTUNITY

mr. cooper
CHANGING THE FACE OF HOME LOANS

LEGAL RIGHTS AND PROTECTIONS UNDER THE SCRA

Servicemembers on "active duty" or "active service," or a spouse or dependent of such a servicemember may be entitled to certain legal protections and debt relief pursuant to the Servicemembers Civil Relief Act (50 USCA Section 3901) (SCRA).

Who May Be Entitled to Legal Protections Under the SCRA?

- Regular members of the U.S. Armed Forces (Army, Navy, Air Force, Marine Corps and Coast Guard).
- Reserve and National Guard personnel who have been activated and are on Federal active duty.
- National Guard personnel under a call or order to active duty for more than 30 consecutive days under section 502(f) of title 32, United States Code, for purposes of responding to a national emergency declared by the President and supported by Federal funds.
- Active service members of the commissioned corps of the Public Health Service and the National Oceanic and Atmospheric Administration.
- Certain United States citizens serving with the armed forces of a nation with which the United States is allied in the prosecution of a war or military action.

What Legal Protections Are Servicemembers Entitled To Under the SCRA?

- The SCRA states that a debt incurred by a servicemember, or servicemember and spouse jointly, prior to entering military service shall not bear interest at a rate above 6% during the period of military service and 90 days thereafter, in the case of an obligation or liability consisting of a mortgage, trust deed, or other security in the nature of a mortgage, or during the period of military service in the case of any other obligation or liability.
- The SCRA states that in a legal action to enforce a debt against real estate that is filed during, or within one year after the servicemember's military service, a court may stop the proceedings for a period of time, or adjust the debt. In addition, the sale, foreclosure, or seizure of real estate shall not be valid if it occurs during or within 90 days after the servicemember's military service unless the creditor has obtained a valid court order approving the sale, foreclosure, or seizure of the real estate.
- The SCRA contains many other protections besides those applicable to home loans.

How Does A Servicemember or Dependent Request Relief Under the SCRA?

- In order to request relief under the SCRA from loans with interest rates above 6% a servicemember or spouse must provide a written request to the lender, together with a copy of the servicemember's military orders.

  Mr. Cooper, Attn: Military Families, PO Box 619098, Dallas, TX 75261-9741

- There is no requirement under the SCRA, however, for a servicemember to provide a written notice or a copy of a servicemember's military orders to the lender in connection with a foreclosure or other debt enforcement action against real estate. Under these circumstances, lenders should inquire about the military status of a person by searching the Department of Defense's Defense Manpower Data Center's website, contacting the servicemember, and examining their files for indicia of military service. Although there is no requirement for servicemembers to alert the lender of their military status in these situations, it still is a good idea for the servicemember to do so.

How Does a Servicemember or Dependent Obtain Information About the SCRA?

- Servicemembers and dependents with questions about the SCRA should contact their unit's Judge Advocate, or their installation's Legal Assistance Officer. A military legal assistance office locator for all branches of the Armed Forces is available at http://legalassistance.law.af.mil/content/locator.php.
- "Military OneSource" is the U. S. Department of Defense's information resource. If you are listed as entitled to legal protections under the SCRA (see above), please go to www.militaryonesource.mil/legal or call 1-800-342-9647 (toll free from the United States) to find out more information. Dialing instructions for access outside the United States are provided on the website.

If this account is active or has been discharged in a bankruptcy proceeding, be advised this communication is for informational purposes only and not an attempt to collect a debt. Please note, however Mr. Cooper reserves the right to exercise the legal rights only against the property securing the original obligation.

mr. cooper
CHANGING THE FACE OF HOME LOANS

8950 Cypress Waters Blvd.
Coppell, TX 75019

MORTGAGE LOAN STATEMENT

STATEMENT DATE
06/13/2018

LOAN NUMBER
[redacted]0598

PROPERTY ADDRESS
134 CATO COSTA CT
ROYAL PALM BEACH, FL
33411

PAYMENT DUE DATE
07/01/2018

REINSTATEMENT AMOUNT DUE**
$197,538.03

If payment is received on or after 07/12/2018, a $0.00 late fee will be charged.

PETER A COLOMBO
C/O LAW OFFICES OF JAMES A. BONFIGLIO,PA
P.O. BOX 14893
BOYNTON BEACH, FL 33425

QUESTIONS? WE'RE HERE TO HELP.

CUSTOMER SERVICE: 888-480-2432
Mon-Thu 7 a.m. to 8 p.m. (CT)
Fri 7 a.m. to 7 p.m. (CT)
Sat 8 a.m. to 12 p.m. (CT)
www.mrcooper.com

YOUR Dedicated Loss Specialist is:
Alexandria Gray
AND CAN BE REACHED AT:
(866)-316-2432
or you may mail at:
8950 Cypress Waters Blvd.
Coppell, TX 75019

EXPLANATION OF AMOUNT DUE

CATEGORY	
PRINCIPAL	$64.10
INTEREST	$2,221.87
ESCROW AMOUNT (FOR TAXES & INSURANCE)	$170.03
OPTIONAL PRODUCTS / SERVICES	$0.00
TOTAL FEES & CHARGES	$206.14
LENDER PAID EXPENSES*	$12,494.70
OVERDUE PAYMENT(S)	$181,791.09
PARTIAL PAYMENT (UNAPPLIED)	$0.00
REINSTATEMENT AMOUNT DUE**	**$197,538.03**
ACCELERATION AMOUNT DUE	$451,368.42

[illegible] Please call us to request the payoff amount as the payoff amount may be different for various reasons such as interest and other charges or credits.

*Includes Lender advances for escrow disbursements

ACCOUNT OVERVIEW

INTEREST BEARING PRINCIPAL BALANCE
$263,344.55

INTEREST RATE
10.125%
as of 07/01/2018

ESCROW BALANCE
-$23,296.90

The Principal Balance does not represent the payoff amount of your account and is not to be used for payoff purposes.

PAST PAYMENTS BREAKDOWN

CATEGORY	PAID SINCE 05/16/2018	PAID YEAR TO DATE
PRINCIPAL	$0.00	$0.00
INTEREST	$0.00	$0.00
ESCROW (TAXES & INSURANCE)	$0.00	$0.00
OPTIONAL INSURANCE	$0.00	$0.00
FEES & CHARGES	$0.00	$0.00
LENDER PAID EXPENSES	$0.00	$0.00
PARTIAL PAYMENT (UNAPPLIED)	$0.00	$0.00
TOTAL	$0.00	$0.00

See page 2 for detailed Lender Paid Expenses Summary

HERE'S SOME HELPFUL INFORMATION (See Page 2 for Additional Critical Notices)

**The Reinstatement Amount Due is the amount you must pay as of the date of this billing statement to bring your loan current. Your loan has been accelerated. The Accelerated Amount Due is the approximate payoff as of the date of the billing statement. Neither of these amounts include fees and costs incurred but not yet billed. Please call us to request a reinstatement quote or payoff quote as these amounts will change frequently. We require all reinstatement payments to be made in certified funds through either a cashier's check or money order, made payable and mailed to Nationstar Mortgage LLC d/b/a Mr. Cooper.

Effective 07/01/2018, your interest rate has changed from 9.280% to 10.125% resulting in a change in your monthly payment from $2,126.48 to $2,286.07. The new payment amount is reflected in this mortgage billing statement.

As shown above, your escrow account has a negative balance. This shortage in your escrow account may result in an increase in your monthly escrow payment. We recommend you make additional payments to your escrow to eliminate or reduce the shortage.

Lender Paid Expenses are funds paid by Mr. Cooper on your behalf to another company. These expenses may include, but are not limited to, Legal Fees, Property Taxes, Homeowners Insurance, and Property Inspections.

TRANSACTION ACTIVITY (05/16/2018 TO 06/13/2018) (See page 2 for more transactions)

DATE	DESCRIPTION	TOTAL	PRINCIPAL	INTEREST	ESCROW	OTHER
06/06/2018	Property Inspections	-$15.00				-$15.00
05/23/2018	Maintenance	-$150.00				-$150.00
05/23/2018	Maintenance	-$75.00				-$75.00

Mr. Cooper is a brand name for Nationstar Mortgage LLC. Nationstar Mortgage LLC is doing business as Nationstar Mortgage LLC d/b/a Mr. Cooper. Mr. Cooper is a registered service mark of Nationstar Mortgage LLC. All rights reserved.
Nationstar Mortgage LLC d/b/a Mr. Cooper is a debt collector. This is an attempt to collect a debt and any information obtained will be used for that purpose. However, if you are currently in bankruptcy or have received a discharge in bankruptcy, this communication is not an attempt to collect a debt from you personally to the extent that it is included in your bankruptcy or has been discharged, but is provided for informational purposes only.
If you are a successor in interest (received the property from a relative through death, devise, or divorce, and you are not a borrower on the loan) that has not assumed, or otherwise become obligated on the debt, this communication is for informational purposes only and is not an attempt to collect a debt from you personally.

DETACH HERE AND RETURN WITH YOUR PAYMENT. PLEASE ALLOW A MINIMUM OF 7 TO 10 DAYS FOR POSTAL DELIVERY.

mr. cooper
CHANGING THE FACE OF HOME LOANS

www.mrcooper.com

☐ PLEASE CHECK BOX IF MAILING ADDRESS OR PHONE NUMBER HAS CHANGED. ENTER CHANGES ON BACK OF COUPON

PETER COLOMBO

ACCOUNT NUMBER	REINSTATEMENT AMOUNT DUE*
[redacted]	07/01/2018 $197,538.03
WRITE YOUR LOAN NUMBER ON YOUR CHECK OR MONEY ORDER AND MAKE PAYABLE TO MR. COOPER®	PAYMENT DUE IF RECEIVED ON OR AFTER 07/12/2018 $197,538.03

MR. COOPER
PO BOX 650783
DALLAS, TX 75265-0783

ADDITIONAL ESCROW $_____
**ADDITIONAL PRINCIPAL $_____

TOTAL AMOUNT OF YOUR CHECK
DO NOT SEND CASH

*all amounts must be paid in full before additional principal can be made.

[redacted]05980 019753803 019753803

IMPORTANT PAYMENT INFORMATION

- It is important to use the remittance stub and envelope provided since both contain computer encoding that will help ensure prompt and accurate posting of payments. Always include your loan number on your check or money order. However, should you not receive your statement, DO NOT DELAY PAYMENT. Simply write your loan number on your check or money order and mail to the payment address as provided in the **Contact Information** section below.
- Do not send cash or correspondence as this could delay processing. Correspondence should be sent to the address provided in the **Contact Information** section below.
- Please be advised that if your account is delinquent or if there are fees and charges due, your account may not be paid ahead nor may principal reduction payments be applied. When Mr. Cooper receives a remittance that is in excess of a payment amount, that excess is applied to your account in accordance with a predetermined sequence: 1) Principal and Interest due; 2) Applicable Escrow amounts; 3) Fees and other charges assessed to your account. Once this sequence has been satisfied, you may give specific instructions as to how you would like excess amounts to be applied to your account by noting your preference on the face of your remittance stub.
- Any lump sum received that is not accompanied by a payoff quote will be applied according to our standard payment application rules. This will not result in satisfaction and reconveyance/release unless amount tendered satisfies all amounts due and owing on the account.
- A Schedule of Fees for Select Services may be found on our website at www.mrcooper.com.

SERVICEMEMBERS CIVIL RELIEF ACT

The Servicemembers Civil Relief Act (SCRA) may offer protection or relief to members of the military who have been called to active duty. If you are a member of the military who has been called to active duty or received a Permanent Change of Station order and you have not already made us aware, please forward a copy of your orders to us at:
Mr. Cooper, Attn: Military Families, P.O. Box 619098, Dallas, TX 75261-9741, fax 855-886-0427 or email MilitaryFamilies@mrcooper.com. Be sure to include your loan number with the copy of the orders. Please visit our website at www.mrcooper.com for complete details regarding Legal Rights and Protections Under the SCRA.

LATE CHARGES AND OVERDRAFT FEES

Payments received and posted after a grace period will be assessed a late charge. The late charge rate and number of grace days are shown on your Note. Please allow adequate time for postal delays as the receipt and posting date will govern the assessment of a late charge. Partial payments cannot be applied. If a payment is credited to your account and subsequently dishonored by your bank, Mr. Cooper will reverse that payment and assess your loan account an insufficient funds fee of up to $30.00, as permitted by applicable law. (This fee may vary by state.)

HOMEOWNER COUNSELING NOTICE

If your loan is delinquent, you are entitled to receive homeownership counseling from an agency approved by the United States Department of Housing and Urban Development (HUD). A list of the HUD-approved, nonprofit homeownership counseling agencies may be downloaded from the Internet at https://apps.hud.gov/offices/hsg/sfh/hcc/hcs.cfm or by calling the HUD toll-free number 1-800-569-4287 (toll-free TDD number 1-800-877-8339) to obtain a list of approved nonprofit agencies serving your residential area.

NEW YORK STATE RESIDENTS

For those customers who reside in the state of New York, borrower may file complaints about the Servicer with the New York State Banking Department or may obtain further information by calling the Department's Consumer Help Unit at 1-800-342-3736 or by visiting the Department's website at www.dfs.ny.gov. Mr. Cooper is registered with the New York Superintendent of Banks.

Mr. Cooper may report your account to the major credit bureaus.
Late or missed payments and other defaults on your account may reflect on your credit report which can impact your ability to obtain other forms of credit.

PAYMENT OPTIONS

AUTOPAY Allows you to have your payment automatically debited, each month, from the checking or savings account of your choice. Mr. Cooper does not charge a fee to activate this service. Call 888-480-2432 for more information or visit our website at www.mrcooper.com.

ONLINE PAYMENT Allows you to sign in to your account anytime to make a payment. There is no charge for this service. Sign in to www.mrcooper.com.

AUTOMATED PHONE PAYMENT Is a pay-by-phone service provided through our automated phone system. There may be a fee of up to $14 for this service. Call 888-480-2432.

AGENT ASSISTED PAYMENT Is pay by phone service provide by a customer service agent. Call 888-480-2432 and speak with an agent. There may be a fee of up to $12 for this service.

PAY BY MAIL Detach the coupon provided with this statement and mail it with your check or money order in the envelope provided. Please write your loan number on your payment and allow adequate time for postal delays as the receipt and posting date will govern the assessment of late charges. Send payment via express or overnight mail to Mr. Cooper, Attn: Payment Processing - 650783, 1010 W. Mockingbird, Suite 100, Dallas, TX 75247.

WIRE You may send payments, via wire transfer, to the following:
Bank Account: [redacted]XXXXXXXXXX (10Xs equals the borrower loan number with leading zero)
Routing #: 121000248
Bank Name: Wells Fargo Bank, N.A.
Bank Address: 420 Montgomery Street, San Francisco, CA 94104

MONEYGRAM EXPRESSPAYMENT Ensures same-day delivery of your payment to Mr. Cooper. Visit your local MoneyGram Agent. Call 1-800-926-9400 to locate the one nearest you. Complete the ExpressPayment form, providing your name and Mr. Cooper loan number. The MoneyGram Receive Code is "MR1878". All ExpressPayment transactions require cash. The agent will charge a fee for this service.

WESTERN UNION QUICKCOLLECT® Ensures same-day delivery of your payment to Mr. Cooper. Visit your local Western Union Agent. Call 1-800-325-6000 to locate the one nearest you. Complete the QuickCollect form with your name and Mr. Cooper loan number, indicating:

Pay to: Mr. Cooper Code City: MRCOOPER State: TX

All QuickCollect transactions require cash. Western Union will charge a fee for this service.

NOTICE TO CUSTOMERS MAKING PAYMENTS BY CHECK

Authorization to Convert Your Check: If you send us a check to make your payment, your check may be converted into an electronic fund transfer. An electronic fund transfer is the process in which your financial institution transfers funds electronically from your account to our account. By sending your completed signed check to us, you authorize us to copy your check and use the information from your check to make an electronic funds transfer from your account for the same amount as the check. If the electronic fund transfer cannot be processed for technical reasons, you authorize us to process the copy of your check.

Insufficient Funds: The electronic fund transfer from your account will usually occur within 24 hours of our receipt of your check. If the electronic fund transfer cannot be completed because of insufficient funds, you may be assessed an NSF fee in connection with the attempted transaction.

Transaction Information: The electronic fund transfer from your account will be on the account statement you receive from your financial institution. You will not receive your original check back from your financial institution. For security reasons, your original check will be destroyed, but we will keep a secured copy of the check for record keeping purposes.

Your Rights: You should contact your financial institution immediately if you believe that the electronic fund transfer reported on your statement was not properly authorized or is otherwise incorrect. Consumers have protections under the Electronic Fund Transfer Act for any unauthorized or incorrect electronic fund transfer.

CONTACT INFORMATION

CUSTOMER SERVICE: 866-460-1429, Monday through Thursday 7 a.m. to 8 p.m. (CT), Friday 7 a.m. to 7 p.m. (CT), and Saturday 8 a.m. to 12 p.m. (CT)
(Calls may be monitored and/or recorded for quality assurance purposes).

24-HOUR AUTOMATED ACCOUNT INFORMATION: Sign in to www.mrcooper.com OR call **866-460-1429.**

MAILING ADDRESSES: For Mr. Cooper are listed below. Please carefully select the address suited to your needs and remember, sending payments to any address other than the one specifically identified for payments will result in delays and may result in additional fees being assessed to your account.

PAYMENTS:	NOTICE OF ERROR/ INFORMATION REQUEST/QWR*:	OVERNIGHT DELIVERY CORRESPONDENCE:	INSURANCE RENEWALS/ BILLS:	TAX NOTICES/ BILLS:	BANKRUPTCY NOTICES/ PAYMENTS:
PO Box 650783 Dallas, TX 75265-0783	PO Box 619098 Dallas, TX 75261-9741	8950 Cypress Waters Blvd. Coppell, TX 75019	PO Box 7729 Springfield, OH 45501-7729 Fax (800) 667-4729	PO Box 9225 Coppell, TX 75019 Fax: (817) 826-1661	PO Box 619094 Dallas, TX 75261-9741

***PURSUANT TO RESPA, A "QUALIFIED WRITTEN REQUEST" (QWR) REGARDING THE SERVICING OF YOUR LOAN, A NOTICE ASSERTING THAT AN ERROR OCCURRED WITH RESPECT TO YOUR LOAN OR A NOTICE REQUESTING INFORMATION WITH RESPECT TO YOUR LOAN MUST BE SENT TO THIS ADDRESS:** Mr. Cooper PO Box 619098, Dallas, TX 75261-9741, Attn: Customer Relations Officer. A "qualified written request" must comply with the requirements of RESPA, as follows: Qualified written request, defined. A qualified written request means a written correspondence (other than notice on a payment coupon or other payment medium supplied by the servicer) that includes, or otherwise enables the servicer to identify, the name and account of the borrower, and includes a statement of the reasons that the borrower believes the account is in error, if applicable, or that provides sufficient detail to the servicer regarding information relating to the servicing of the loan sought by the borrower. A QWR, notice of error or request for information is not timely if it is delivered to a servicer more than 1-year after either the date of transfer of servicing or the date that the mortgage loan is discharged, whichever date is applicable.

Mr. Cooper, its affiliates, successors or its assigns or their officers, directors, agents, or employees, are neither liable nor responsible for, or make any representation regarding the products or services offered on any enclosed inserts.

CHANGE OF ADDRESS OR TELEPHONE NUMBER

CHECK THE APPROPRIATE BOX: ☐ MAILING ADDRESS ☐ TELEPHONE NUMBER LOAN #: _____

Borrower's Name: _____ Co-Borrower's Name: _____

Borrower's New Address: _____ Co-Borrower's New Address: _____

_____ _____

Authorized Borrower's Number(s):
Home: (___) _____ Mobile: Yes No
Work: (___) _____ Ext: ____ Mobile: Yes No
Other: (___) _____ Mobile: Yes No

Authorized Co-Borrower's Number(s):
Home: (___) _____ Mobile: Yes No
Work: (___) _____ Ext: ____ Mobile: Yes No
Other: (___) _____ Mobile: Yes No

Signature Required: _____ Signature Required: _____

I consent to being contacted by Mr. Cooper on any telephone number I have provided. This includes, but is not limited to, calls from your dialing systems to my cellular or mobile telephone.

mr. cooper
CHANGING THE FACE OF HOMELOANS

8950 Cypress Waters Blvd.
Coppell, TX 75019

MORTGAGE LOAN STATEMENT

STATEMENT DATE
06/13/2018

LOAN NUMBER
[redacted]0598

PROPERTY ADDRESS
114 CAYO COSTA CT
ROYAL PALM BEACH, FL
33411

PAYMENT DUE DATE
07/01/2018

REINSTATEMENT AMOUNT DUE**
$197,538.03

If payment is received on or after 07/12/2018, a $0.00 late fee will be charged.

LENDER PAID EXPENSES

	LAST STATEMENT	TOTAL
PROPERTY INSPECTIONS (06/04/2018)	$15.00	$995.00
LEGAL FEES	$0.00	$10,449.70
MAINTENANCE	$225.00	$1,050.00
TOTAL	$240.00	$12,494.70

QUESTIONS? WE'RE HERE TO HELP.

CUSTOMER SERVICE: 888-480-2432
Mon-Thu 7 a.m. to 8 p.m. (CT)
Fri 7 a.m. to 7 p.m. (CT)
Sat 8 a.m. to 12 p.m. (CT)
www.mrcooper.com

YOUR Dedicated Loan Specialist is:
Alexandria Gray
AND CAN BE REACHED AT:
(866)-315-2432
or via mail at:
8950 Cypress Waters Blvd.
Coppell, TX 75019

HERE'S SOME HELPFUL INFORMATION

"Total Fees & Charges" include, but are not limited to, phone pay fees, insufficient fund fees, or convenience fees. These fees & charges appear in the "Other" category of the Transaction Detail, if applied since the last billing cycle.

If you do not wish to receive paper statements, simply log into your account at www.mrcooper.com and alter your selection to Paperless. Paperless offers convenient monthly email reminders, no lost mail, and archived online access to view or download to your personal computer.

You can make your payment online at www.mrcooper.com. There is no charge for this service.

mr. cooper
CHANGING THE FACE OF HOME LOANS

8950 Cypress Waters Blvd.
Coppell, TX 75019

06/13/2018

OUR INFO
CUSTOMER SERVICE
888-480-2432
Mon-Thu 7 a.m. to 8 p.m. (CT)
Fri 7 a.m. to 7 p.m. (CT)
Sat 8 a.m. to 12 p.m. (CT)

ONLINE
www.mrcooper.com

YOUR INFO
LOAN NUMBER
[redacted]0908

PROPERTY ADDRESS
114 CAYO COSTA CT
ROYAL PALM BEACH, FL 33411

PETER A COLOMBO
C/O LAW OFFICES OF JAMES A. BONFIGLIO, PA
P.O. BOX 1489
BOYNTON BEACH, FL 33425

Dear Peter Colombo,

At Mr. Cooper, we're committed to helping homeowners find solutions that could help them stay in their home and continue enjoying all the benefits of homeownership. Even in times of difficulties.

Why am I receiving this letter?
As of 06/13/2018, you are 2,325 days delinquent on your mortgage loan. We have completed the first filing notice required to start the foreclosure process on your account. Here is a recent payment history, and the reason for our concern:

RECENT ACCOUNT HISTORY

PAYMENT DUE 01/01/2019 Unpaid balance of $2,440.27
PAYMENT DUE 01/01/2019 Unpaid balance of $2,440.27
PAYMENT DUE 01/01/2019 Unpaid balance of $2,440.27
PAYMENT DUE 01/01/2019 Unpaid balance of $2,440.27
PAYMENT DUE 01/01/2019 Unpaid balance of $2,440.27
PAYMENT DUE 01/01/2019 Unpaid balance of $2,440.27

CURRENT PAYMENT DUE 07/01/2018: $3,056.10
AS OF 06/13/2018 THE TOTAL AMOUNT DUE IS 325 97,538.03. *You must pay this amount to bring your loan current.*

The Reinstatement Amount Due is the amount you must pay as of the date of this billing statement to bring your loan current. This amount does not include fees and costs incurred but not yet billed. Please call us to request a reinstatement quote as this amount will change frequently. We require all reinstatement payments to be made in certified funds through either a cashier's check or money order, made payable and mailed to Nationstar Mortgage LLC d/b/a Mr. Cooper.

Your loan recently transferred to Mr. Cooper. Please see your monthly statements from your prior servicer for your 6-month payment history if the payment history above is less than 6 months.

What do I need to know?
Failure to bring your loan current may result in fees, possibly even foreclosure and the loss of your home. We are here to help. You do have options. *Here are some of the solutions that may be available, depending on your situation:

- Modifying the terms of your current loan.
- Receiving a payment forbearance that temporarily gives you more time to pay your monthly payment.
- If you simply can't pay your mortgage, an alternative to foreclosure may be selling your home and using the proceeds to pay off your current loan. A short payoff may be acceptable, or a deed in lieu of foreclosure may be an option.

Additional resources are also available. For extra help, you can reach out to housing counselors who'll work as your advocate while exploring solutions that could help you keep your home.

- The Consumer Financial Protection Bureau: http://www.consumerfinance.gov/mortgagehelp
- The Department of Housing at Urban Development (HUD): http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm
- HUD Housing Counseling Agency Locator: (800) 569-4287
- The Homeowners HOPE™ Hotline Number: (888) 995-HOPE

What do I need to do?
The sooner we hear from you, the sooner we can help get your homeownership back on track.
If you've already reached out for help, don't worry, that process is still proceeding and no further action is required.

If you have any questions, your Dedicated Loan Specialist is Alexandria Gray and can be reached at (888) 316-2432 or via mail at the address listed above. Our hours of operation are Monday through Thursday 7 am to 8 pm (CT), Friday 7 am to 7 pm (CT) and Saturday 8 am to 12 pm (CT).

Sincerely,
The Loss Mitigation Department at Mr. Cooper

*Borrower must meet certain requirements to qualify for any of the options/products referenced. Terms are subject to change.

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Nationstar Mortgage LLC d/b/a Mr. Cooper is a debt collector. This is an attempt to collect a debt and any information obtained will be used for that purpose. However, if you are currently in bankruptcy, or have received a discharge in bankruptcy, this communication is not an attempt to collect a debt from you personally to the extent that it is included in your bankruptcy or has been discharged, but is provided for informational purposes only.
If you are a successor in interest (received the property from a relative through death, devise, or divorce, and you are not a borrower on the loan) that has not assumed, or otherwise become obligated on the debt, this communication is for informational purposes only and is not an attempt to collect a debt from you personally.

Legal Rights and Protections Under the SCRA

Servicemembers on "active duty" or "active service," or a spouse or dependent of such a servicemember may be entitled to certain legal protections and debt relief pursuant to the Servicemembers Civil Relief Act (50 USC §§ 3901-4043) (SCRA).

Who May Be Entitled to Legal Protections Under the SCRA?

- Regular members of the U.S. Armed Forces (Army, Navy, Air Force Marine Corps and Coast Guard).
- Reserve and National Guard personnel who have been activated and are on Federal active duty
- National Guard personnel under a call or order to active duty for more than 30 consecutive days under section 502(f) of title 32, United States Code, for purposes of responding to a national emergency declared by the President and supported by Federal funds
- Active service members of the commissioned corps of the Public Health Service and the National Oceanic and Atmospheric Administration.
- Certain United States citizens serving with the armed forces of a nation with which the United States is allied in the prosecution of a war or military action.

What Legal Protections Are Servicemembers Entitled To Under the SCRA?

- The SCRA states that a debt incurred by a servicemember, or servicemember and spouse jointly, prior to entering military service shall not bear interest at a rate above 6 % during the period of military service and one year thereafter, in the case of an obligation or liability consisting of a mortgage, trust deed, or other security in the nature of a mortgage, or during the period of military service in the case of any other obligation or liability.
- The SCRA states that in a legal action to enforce a debt against real estate that is filed during, or within one year after the servicemember's military service, a court may stop the proceedings for a period of time, or adjust the debt. In addition, the sale, foreclosure, or seizure of real estate shall not be valid if it occurs during or within one year after the servicemember's military service unless the creditor has obtained a valid court order approving the sale, foreclosure, or seizure of the real estate.
- The SCRA contains many other protections besides those applicable to home loans.

How Does A Servicemember or Dependent Request Relief Under the SCRA?

- In order to request relief under the SCRA from loans with interest rates above 6% a servicemember or spouse must provide a written request to the lender, together with a copy of the servicemember's military orders.

  Mr. Cooper, Attn: Military Families, PO Box 619098, Dallas, TX 75261-9741
- There is no requirement under the SCRA; however, for a servicemember to provide a written notice or a copy of a servicemember's military orders to the lender in connection with a foreclosure or other debt enforcement action against real estate. Under these circumstances, lenders should inquire about the military status of a person by searching the Department of Defense's Defense Manpower Data Center's website, contacting the servicemember, and examining their files for indicia of military service. Although there is no requirement for servicemembers to alert the lender of their military status in these situations, it still is a good idea for the servicemember to do so.

How Does a Servicemember or Dependent Obtain Information About the SCRA?

- Servicemembers and dependents with questions about the SCRA should contact their unit's Judge Advocate, or their installation's Legal Assistance Officer. A military legal assistance office locator for all branches of the Armed Forces is available at http://legalassistance.law.af.mil/content/locator.php
- "Military OneSource" is the U. S. Department of Defense's information resource. If you are listed as entitled to legal protections under the SCRA (see above), please go to www.militaryonesource.mil/legal or call 1-800-342-9647 (toll free from the United States) to find out more information. Dialing instructions for areas outside the United States are provided on the website.

Nationstar (Colombo) Document Production - 002444

mr. cooper
CHANGING THE FACE OF HOME LOANS

8950 Cypress Waters Blvd.
Coppell, TX 75019

MORTGAGE LOAN STATEMENT

STATEMENT DATE
01/14/2020

LOAN NUMBER
[redacted]0598

PROPERTY ADDRESS
114 CAYO COSTA CT
ROYAL PALM BEACH, FL
33411

PAYMENT DUE DATE
02/01/2020

REINSTATEMENT AMOUNT DUE**
$260,149.60

If payment is received on or after 02/12/2020, a $0.00 late fee will be charged.

PETER A COLOMBO
C/O LAW OFFICES OF JAMES A. BONFIGLIO,PA
P.O. BOX 14893
BOYNTON BEACH, FL 33425

QUESTIONS? WE'RE HERE TO HELP.

CUSTOMER SERVICE 888-480-2432
Mon-Thu 7 a.m. to 8 p.m. (CT)
Fri 7 a.m. to 7 p.m. (CT)
Sat 8 a.m. to 12 p.m. (CT)
www.mrcooper.com

YOUR Dedicated Loss Specialist is:
Maria Alba
AND CAN BE REACHED AT:
(866)-316-2432
or U.S. mail at:
8950 Cypress Waters Blvd.
Coppell, TX 75019

Go Paperless.

ACCOUNT OVERVIEW

INTEREST BEARING PRINCIPAL BALANCE
$263,344.55

INTEREST RATE
9.625%
as of 01/01/2020

ESCROW BALANCE
-$40,894.62

The Principal Balance does not represent the payoff amount of your account and cannot be used for payoff purposes.

EXPLANATION OF AMOUNT DUE

CATEGORY	
PRINCIPAL	$94.55
INTEREST	$2,712.24
ESCROW AMOUNT (FOR TAXES & INSURANCE)	$879.79
OPTIONAL PRODUCTS / SERVICES	$0.00
TOTAL FEES & CHARGES	$206.14
LENDER PAID EXPENSES*	$12,000.93
OVERDUE PAYMENT(S)	$243,985.93
PARTIAL PAYMENT (UNAPPLIED)	$0.00
REINSTATEMENT AMOUNT DUE	**$260,149.60**
ACCELERATION AMOUNT DUE	$312,163.07
TRIAL/WORKOUT PAYMENT AMOUNT	$0.00

*Taxes and/or Hazard Insurance premiums may be paid on an annual or other basis and may be different than what is shown due to interest and other charges you made.
**Includes Lender advances for escrow disbursements.

PAST PAYMENTS BREAKDOWN

CATEGORY	PAID SINCE 12/13/2019	PAID YEAR TO DATE
PRINCIPAL	$0.00	$0.00
INTEREST	$0.00	$0.00
ESCROW (TAXES & INSURANCE)	$0.00	$0.00
OPTIONAL INSURANCE	$0.00	$0.00
FEES & CHARGES	$0.00	$0.00
LENDER PAID EXPENSES	$0.00	$0.00
PARTIAL PAYMENT (UNAPPLIED)	$0.00	$0.00
TOTAL	$0.00	$0.00

See page 2 for detailed Lender Paid Expenses Summary

HERE'S SOME HELPFUL INFORMATION (See Page 2 for Additional Critical Notices)

**The Reinstatement Amount Due is the amount you must pay as of the date of this billing statement to bring your loan current. Your loan has been accelerated. The Accelerated Amount Due is the approximate payoff as of the date of the billing statement. Neither of these amounts include fees and costs incurred but not yet billed. Please call us to request a reinstatement quote or payoff quote as these amounts will change frequently. We require all reinstatement payments to be made in certified funds through either a cashier's check or money order, made payable and mailed to Mr. Cooper.

As shown above, your escrow account has a negative balance. This shortage in your escrow account may result in an increase in your monthly escrow payment. We recommend you make additional payments to your escrow to eliminate or reduce the shortage.

Lender Paid Expenses are funds paid by Mr. Cooper on your behalf to another company. These expenses may include, but are not limited to, Legal Fees, Property Taxes, Homeowners Insurance, and Property Inspections.

"Total Fees & Charges" include, but are not limited to, phone pay fees, insufficient fund fees, or convenience fees. These fees & charges appear in the "Other" category of the Transaction Detail, if applied since the last billing cycle.

Don't like paper? Go Paperless by signing in to your account at www.mrcooper.com and updating your settings. You can also manage your account paperlessly with the Mr. Cooper app. Download it wherever you get your apps.

Want to make payments even easier? You can pay online at www.mrcooper.com, on the go with the Mr. Cooper app, or by **setting up AutoPay** in your online account or app settings.

TRANSACTION ACTIVITY (12/13/2019 TO 01/14/2020) (See page 2 for more transactions)

DATE	DESCRIPTION	TOTAL	PRINCIPAL	INTEREST	ESCROW	OTHER
01/07/2020	Property Inspections	-$15.00				-$15.00

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If you are a successor in interest (received the property from a relative through death, devise, or divorce, and you are not a borrower on the loan) that has not assumed, or otherwise become obligated on the debt, this communication is for informational purposes only and is not an attempt to collect a debt from you personally.

DETACH HERE AND RETURN WITH YOUR PAYMENT. PLEASE ALLOW A MINIMUM OF 7 TO 10 DAYS FOR POSTAL DELIVERY.

mr. cooper
CHANGING THE FACE OF HOME LOANS

www.mrcooper.com

☐ PLEASE CHECK BOX IF MAILING ADDRESS OR PHONE NUMBER HAS CHANGED. ENTER CHANGES ON BACK OF COUPON

PETER COLOMBO

ACCOUNT NUMBER	REINSTATEMENT AMOUNT DUE*
[redacted]	02/01/2020 $260,149.60
WRITE YOUR LOAN NUMBER ON YOUR CHECK OR MONEY ORDER AND MAKE PAYABLE TO MR. COOPER®	PAYMENT DUE IF RECEIVED ON OR AFTER 02/12/2020 $260,149.60

MR. COOPER
PO BOX 650783
DALLAS, TX 75265-0783

ADDITIONAL ESCROW $_____

**ADDITIONAL PRINCIPAL $_____

TOTAL AMOUNT OF YOUR CHECK
DO NOT SEND CASH

*all amounts must be paid in full before additional principal can be made.

[redacted]05980 02601496O 02601496O

mr. cooper
CHANGING THE FACE OF HOME LOANS

8950 Cypress Waters Blvd.
Coppell, TX 75019

MORTGAGE LOAN STATEMENT

STATEMENT DATE
01/14/2020

LOAN NUMBER
[redacted]0598

PROPERTY ADDRESS
114 CAYO COSTA CT
ROYAL PALM BEACH, FL
33411

PAYMENT DUE DATE
02/01/2020

REINSTATEMENT AMOUNT DUE**

$260,149.60

If payment is received on or after 03/12/2020, a $0.00 late fee will be charged.

LENDER PAID EXPENSES

	LAST STATEMENT	TOTAL
PROPERTY INSPECTIONS (01/05/2020)	$15.00	$1,031.00
LEGAL FEES	$0.00	$10,599.05
MAINTENANCE	$0.00	$1,250.00
TOTAL	**$15.00**	**$12,880.05**

QUESTIONS? WE'RE HERE TO HELP.

CUSTOMER SERVICE: 888-480-2432
Mon-Thu 7 a.m. to 8 p.m. (CT)
Fri 7 a.m. to 7 p.m. (CT)
Sat 8 a.m. to 12 p.m. (CT)
www.mrcooper.com

YOUR Dedicated Loan Specialist is:
Maria Alba
AND CAN BE REACHED AT:
(866)-316-2432
or via mail at:
8950 Cypress Waters Blvd.
Coppell, TX 75019

The Payment Form.
Sign on to your account to activate.

mr. cooper
CHANGING THE FACE OF HOME LOANS

8950 Cypress Waters Blvd.
Coppell, TX 75019

01/14/2020

OUR INFO
CUSTOMER SERVICE
888-480-2432
Mon-Thu 7 a.m. to 8 p.m. (CT)
Fri 7 a.m. to 7 p.m. (CT)
Sat 8 a.m. to 12 p.m. (CT)

ONLINE
www.mrcooper.com

PETER A COLOMBO
C/O LAW OFFICES OF JAMES A. BONFIGLIO, PA
P.O. BOX 1489
BOYNTON BEACH, FL 33425

YOUR INFO
LOAN NUMBER
[redacted]0598

PROPERTY ADDRESS
114 CAYO COSTA CT
ROYAL PALM BEACH, FL 33411

Dear Peter Colombo,

At Mr. Cooper, we're committed to helping homeowners find solutions that could help them stay in their home and continue enjoying all the benefits of homeownership. Even in times of difficulties.

Why am I receiving this letter?
As of 01/14/2020, you are 2,905 days delinquent on your mortgage loan. We have completed the first filing notice required to start the foreclosure process on your account. Here is a recent payment history, and the reason for our concern:

RECENT ACCOUNT HISTORY

PAYMENT DUE 08/01/2019 Unpaid balance of $3,348.74
PAYMENT DUE 09/01/2019 Unpaid balance of $3,252.19
PAYMENT DUE 10/01/2019 Unpaid balance of $3,252.19
PAYMENT DUE 11/01/2019 Unpaid balance of $3,252.19
PAYMENT DUE 12/01/2019 Unpaid balance of $3,252.19
PAYMENT DUE 01/01/2020 Unpaid balance of $3,139.49

CURRENT CONTRACTUAL PAYMENT DUE 02/01/2020: $3,076.58
AS OF 01/14/2020 THE TOTAL AMOUNT DUE IS $260,149.60. *You must pay this amount to bring your loan current.*

The Reinstatement Amount Due is the amount you must pay as of the date of this billing statement to bring your loan current. This amount does not include fees and costs incurred but not yet billed. Please call us to request a reinstatement quote as this amount will change frequently. We require all reinstatement payments to be made in certified funds through either a cashier's check or money order, made payable and mailed to Mr. Cooper.

What do I need to know?
Failure to bring your loan current may result in fees, possibly even foreclosure and the loss of your home. We are here to help. You do have options. *Here are some of the solutions that may be available, depending on your situation:

- Modifying the terms of your current loan.
- Receiving a payment forbearance that temporarily gives you more time to pay your monthly payment.
- If you simply can't pay your mortgage, an alternative to foreclosure may be selling your home and using the proceeds to pay off your current loan. A short payoff may be acceptable, or a deed in lieu of foreclosure may be an option.

Additional resources are also available. For extra help, you can reach out to housing counselors who'll work as your advocate while exploring solutions that could help you keep your home.

- The Consumer Financial Protection Bureau: http://www.consumerfinance.gov/mortgagehelp
- The Department of Housing and Urban Development (HUD): http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm
- HUD Housing Counseling Agency Locator: (800) 569-4287
- The Homeowners HOPE™ Hotline Number: (888) 995-HOPE

What do I need to do?
The sooner we hear from you, the sooner we can help get your homeownership back on track.
If you've already reached out for help, don't worry, that process is still proceeding and no further action is required.

If you have any questions, your Dedicated Loan Specialist is Maria Alba and can be reached at (866) 316-2432 or via mail at the address listed above. Our hours of operation are Monday through Thursday 7 am to 8 pm (CT), Friday 7 am to 7 pm (CT) and Saturday 8 am to 12 pm (CT).

Sincerely,
The Loss Mitigation Department at Mr. Cooper

*Borrower must meet certain requirements to qualify for any of the options/products referenced. Terms are subject to change.

Mr. Cooper is a brand name for Nationstar Mortgage LLC. Nationstar Mortgage LLC is doing business as Nationstar Mortgage LLC d/b/a Mr. Cooper. Mr. Cooper is a registered service mark of Nationstar Mortgage LLC. All rights reserved.
Nationstar Mortgage LLC d/b/a Mr. Cooper is a debt collector. This is an attempt to collect a debt and any information obtained will be used for that purpose. However, if you are currently in bankruptcy, or have received a discharge in bankruptcy, this communication is not an attempt to collect a debt from you personally to the extent that it is included in your bankruptcy or has been discharged, but is provided for informational purposes only.
If you are a successor in interest (received the property from a relative through death, devise, or divorce, and you are not a borrower on the loan) that has not assumed, or otherwise become obligated on the debt, this communication is for informational purposes only and is not an attempt to collect a debt from you personally.

Legal Rights and Protections Under the SCRA

Servicemembers on "active duty" or "active service," or a spouse or dependent of such a servicemember may be entitled to certain legal protections and debt relief pursuant to the Servicemembers Civil Relief Act (50 USC §§ 3901-4043) (SCRA).

Who May Be Entitled to Legal Protections Under the SCRA?

- Regular members of the U.S. Armed Forces (Army, Navy, Air Force Marine Corps and Coast Guard).
- Reserve and National Guard personnel who have been activated and are on Federal active duty
- National Guard personnel under a call or order to active duty for more than 30 consecutive days under section 502(f) of title 32, United States Code, for purposes of responding to a national emergency declared by the President and supported by Federal funds
- Active service members of the commissioned corps of the Public Health Service and the National Oceanic and Atmospheric Administration.
- Certain United States citizens serving with the armed forces of a nation with which the United States is allied in the prosecution of a war or military action.

What Legal Protections Are Servicemembers Entitled To Under the SCRA?

- The SCRA states that a debt incurred by a servicemember, or servicemember and spouse jointly, prior to entering military service shall not bear interest at a rate above 6 % during the period of military service and one year thereafter, in the case of an obligation or liability consisting of a mortgage, trust deed, or other security in the nature of a mortgage, or during the period of military service in the case of any other obligation or liability.
- The SCRA states that in a legal action to enforce a debt against real estate that is filed during, or within one year after the servicemember's military service, a court may stop the proceedings for a period of time, or adjust the debt. In addition, the sale, foreclosure, or seizure of real estate shall not be valid if it occurs during or within one year after the servicemember's military service unless the creditor has obtained a valid court order approving the sale, foreclosure, or seizure of the real estate.
- The SCRA contains many other protections besides those applicable to home loans.

How Does A Servicemember or Dependent Request Relief Under the SCRA?

- In order to request relief under the SCRA from loans with interest rates above 6% a servicemember or spouse must provide a written request to the lender, together with a copy of the servicemember's military orders.
  Mr. Cooper, Attn: Military Families, PO Box 619098, Dallas, TX 75261-9741
- There is no requirement under the SCRA; however, for a servicemember to provide a written notice or a copy of a servicemember's military orders to the lender in connection with a foreclosure or other debt enforcement action against real estate. Under these circumstances, lenders should inquire about the military status of a person by searching the Department of Defense's Defense Manpower Data Center's website, contacting the servicemember, and examining their files for indicia of military service. Although there is no requirement for servicemembers to alert the lender of their military status in these situations, it still is a good idea for the servicemember to do so.

How Does a Servicemember or Dependent Obtain Information About the SCRA?

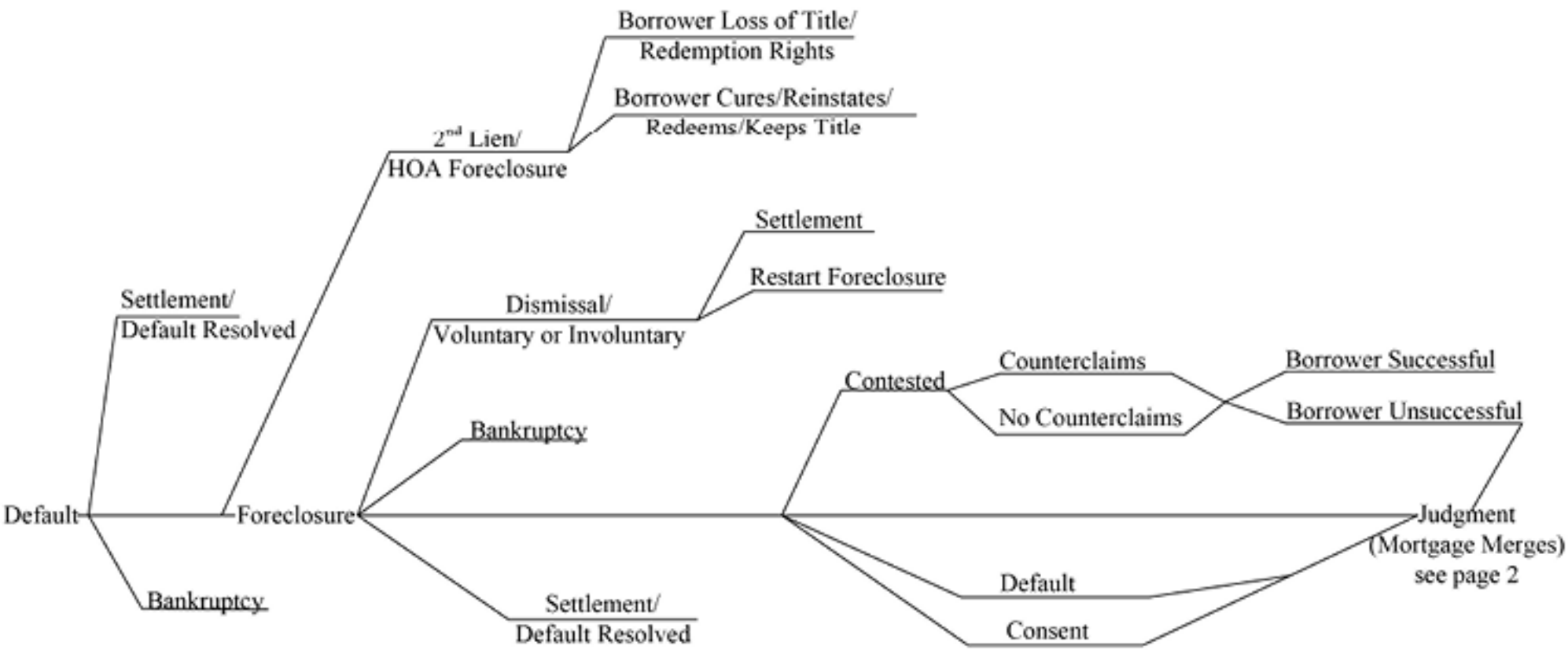
- Servicemembers and dependents with questions about the SCRA should contact their unit's Judge Advocate, or their installation's Legal Assistance Officer. A military legal assistance office locator for all branches of the Armed Forces is available at http://legalassistance.law.af.mil/content/locator.php

- "Military OneSource" is the U. S. Department of Defense's information resource. If you are listed as entitled to legal protections under the SCRA (see above), please go to www.militaryonesource.mil/legal or call 1-800-342-9647 (toll free from the United States) to find out more information. Dialing instructions for areas outside the United States are provided on the website.

Nationstar (Colombo) Document Production - 002211

EXHIBIT O

Default Outcome Flow Chart



Settlement/Default Resolved

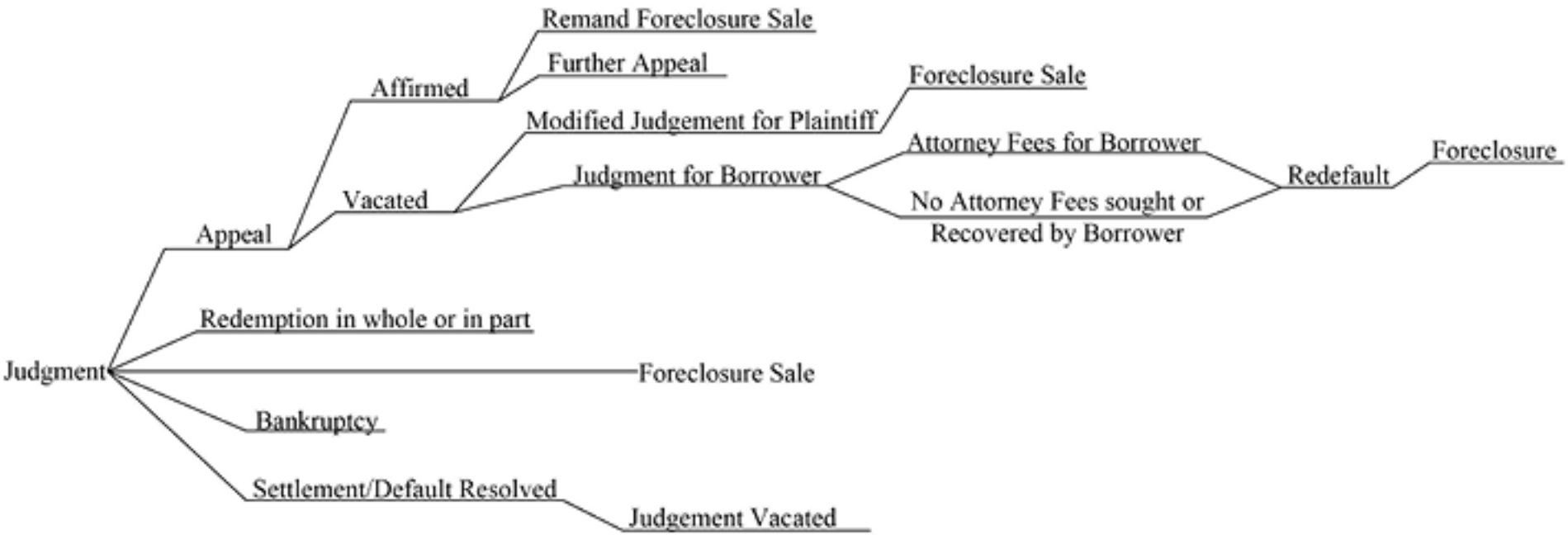
- Loan Modification
- Partial Reinstatement
- Full Reinstatement
- Pay-off
- Short Pay-off
- 3rd Party Sale
- Short Sale
- Litigated Settlement

Bankruptcy

- Debt Affirmed
- Cramdown (Loan Modification)
- Abandonment/Surrender of Property
- Dismissal (No Discharge)
- Discharge
- Restructure of Debt

Active Foreclosure

- Stipulated Facts or Legal Elements
- Active Litigation of all issues
- Defaults
- Party Admissions
- Consent Judgment
- Fees Waived/Not Waived by either Party


Judgment
Appeal
Affirmed
Remand Foreclosure Sale
Further Appeal
Vacated
Modified Judgement for Plaintiff
Foreclosure Sale
Judgment for Borrower
Attorney Fees for Borrower
No Attorney Fees sought or Recovered by Borrower
Redefault
Foreclosure
Redemption in whole or in part
Foreclosure Sale
Bankruptcy
Settlement/Default Resolved
Judgement Vacated