UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF FLORIDA
JACKSONVILLE DIVISION

PROOF OF CLAIM

In re: TAYLOR, BEAN & WHITAKER MORTGAGE CORP.

Case Number: 3:09-bk-07047-JAF

NOTE: This form should not be used to make a claim for an administrative expense arising after the commencement of the case. A "request" for payment of an administrative expense may be filed pursuant to 11 U.S.C. § 503

☐ Check box if you are aware that anyone else has filed a proof of claim relating to your claim. Attach copy of statement giving particulars

Name of Creditor and Address: the person or other entity to whom the debtor owes money or property. If necessary, please cross out pre-printed address and write in change of address.

JPMORGAN CHASE BANK , N.A.
4915 Independence Parkway
Tampa, FL 33634
Attn: Tamara Aziz -Legal Dept

CLAIMS FILED
JACKSONVILLE, FLORIDA
JUN 11 2010
CLERK, U.S. BANKRUPTCY COURT
MIDDLE DISTRICT OF FLORIDA

Creditor Telephone Number (813) 881-2211 ☒ Check box if address above where Notice is to be sent.

Name and address where payment should be sent (if different from above):
JPMorgan Chase Bank N.A.
Attn: Legal Department
Same as above

Payment Telephone Number ( ) Same as above

☐ Check this box if you are the debtor or trustee in this case.

The amount(s) reflected above constitute your claim as scheduled by the Debtor. If you agree with the amounts set forth herein, and have no other claim against the Debtor, you do not need to file this proof of claim EXCEPT as stated below.

If the amounts shown above are listed as Contingent, Unliquidated or Disputed "CUD", a proof of claim must be filed.

If you have already filed a proof of claim with the Bankruptcy Court or BMC, you do not need to file again.

☐ Check this box to indicate that this claim amends a previously filed claim.

Claim Number (if known):

Filed on:

1. AMOUNT OF CLAIM AS OF DATE CASE FILED $ 1,156,927.64

If all or part of your claim is secured, complete item 4 below; however, if all of your claim is unsecured, do not complete item 4.

If all or part of your claim is entitled to priority, complete item 5.

☒ Check this box if claim includes interest or other charges in addition to the principal amount of claim. Attach itemized statement of interest or charges.

2. BASIS FOR CLAIM: Mortgage loan defects/losses

(See instructions #2 and #3a on reverse side.)

3. LAST FOUR DIGITS OF ANY NUMBER BY WHICH CREDITOR IDENTIFIES DEBTOR:

3a. Debtor may have scheduled account as:

4. SECURED CLAIM (See instruction #4 on reverse side.)

Check the appropriate box if your claim is secured by a lien on property or a right of set off and provide the requested information

Nature of property or right of setoff:

Describe:

☐ Real Estate ☐ Motor Vehicle ☒ Other Mortgage Loans

Value of Property: $ Annual Interest Rate: % if any: $

Secured Claim Amount: $

Unsecured Claim Amount: $ 1,156,927.64

DO NOT include the priority portion of your claim here.

Amount of arrearage and other charges as of time case filed included in secured claim.

Basis for Perfection:

5. PRIORITY CLAIM

☐ Amount of Claim Entitled to Priority under 11 U.S.C. §507(a). If any portion of your claim falls in one of the following categories, check the box and state the amount.

Unsecured Priority Claim Amount: $

Include ONLY the priority portion of your unsecured claim here.

You MUST specify the priority of the claim:

☐ Domestic support obligations under 11 U.S.C. § 507(a)(1)(A) or (a)(1)(B).

☐ Wages, salaries, or commissions (up to $10,950*), earned within 180 days before filing of the bankruptcy petition or cessation of the debtor's business, whichever is earlier - 11 U.S.C. § 507(a)(4)

☐ Contributions to an employee benefit plan - 11 U.S.C. § 507(a)(5).

☐ Up to $2,425* of deposits toward purchase, lease, or rental of property or services for personal, family, or household use -11 U.S.C. § 507(a)(7).

☐ Taxes or penalties owed to governmental units - 11 U.S.C. § 507(a)(8).

☐ Other - Specify applicable paragraph of 11 U.S.C. § 507(a) ( ).

*Amounts are subject to adjustment on 4/1/10 and every 3 years thereafter with respect to cases commenced on or after the date of adjustment.

6. CREDITS: The amount of all payments on this claim has been credited for the purpose of making this proof of claim.

7. SUPPORTING DOCUMENTS: Attach redacted copies of supporting documents, such as promissory notes, purchase orders, invoices, itemized statements of running accounts, contracts, court judgments, mortgages, and security agreements. You may also attach a summary. Attach redacted copies of evidence of perfection of a security interest. (See definition of "redacted" on reverse side.)

If the documents are not available, please explain.

DATE-STAMPED COPY To receive an acknowledgment of the filing of your claim, enclose a stamped, self-addressed envelope and copy of this proof of claim.

DO NOT SEND ORIGINAL DOCUMENTS. ATTACHED DOCUMENTS MAY BE DESTROYED AFTER SCANNING.

The original of this completed proof of claim form must be sent by mail, hand, courier or overnight delivery (facsimile, telecopy or other electronic means NOT accepted), so that it is actually received on or before 5:00 p.m. prevailing Eastern Time on June 15, 2010, the Bar Date (as defined in the Bar Date Notice).

By Regular Mail to:
BMC Group, Inc.
Attn: Taylor, Bean & Whitaker Mortgage Corp Claim Processing
PO Box 3020
Chanhassen, MN 55317-3020

By Hand, Courier, Or Overnight Delivery to:
BMC Group, Inc
Attn: Taylor, Bean & Whitaker Mortgage Corp. Claim Pr
18750 Lake Drive East
Chanhassen, MN 55317

THIS SPACE FOR COURT USE ONLY

T, B & W Mortgage Corp.
02565

DATE: 6/10/2010

SIGNATURE: The person filing this claim must sign it. Sign and print name and title, if any, of the creditor or other person authorized to file this claim and state address and telephone number if different from the notice address above. Attach copy of power of attorney, if any.

Lucy L. Snyder

Penalty for presenting fraudulent claim is a fine of up to $500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 AND 3571

TAYLOR BEAN & WHITAKER

POC Amount:	$1,156,927.64

LOAN NUMBER	MORTGAGOR	Demand Amount	Loan Status	Reason /Breach	Notes
607898749	EVERETT, BOBBY J	$69,927.20	REO	Title Defects-Mobile home without proper title. Ineligible property.	Investor demand provided. Chase did not contact TBW due to BK.
0633833009	SATOMI RINA	$185,583.87	REO	Multiple - MI Rescission due to misrepresenation of income. Missing docs - asset docs, final HUD1, and income docs. Underwriting errors.	Investor demand provided. Chase did not contact TBW due to BK.
0632856068	FAIR JAMES T	$216,594.48	REO	Missing Docs - appraisal. Also - unnacceptable appraisal findings.	Investor demand provided. Chase did not contact TBW due to BK.
0053954061	KEELS ARTHUR	$46,288.08	Loan in Foreclosure	Fraud - servicing deficiency; inability to initiate or complete foreclosure due to borrower allegation of fraud	Investor demand provided. Also - Risk Mit fraud docs and WaMu demand letter.
0607458569	JENKINS JERRY A	$104,475.87	Normal Servicing	Ineligible loan -CondoHotel	No Investor demand - was an internal voluntary repurchase. Chase demand letters to TBW provided.
0991054099	DOMINICK DALE A	$92,371.42	Normal Servicing	Uninsured FHA Loan	Investor email to WaMu provided. Also - WaMu demand letter.
0991054172	OUELLETTE JOHN ROBERT	$165,415.36	Bankruptcy has been Filed	Title Defects - borrower filed BK and loan closed without BK court authority. Trustee filed adversary action to bar the loan but was unsuccessful, and the loan was null and void due to the default of the adversary action. (Was originally thought to be an uninsured loan.)	No Investor demand - WaMu legal/internal demand. TBW was involved in a lawsuit. WaMu demand provided.
0633874243	BOTTOMLEY BEN O	$276,271.36	REO	Missing Docs(s) - appraisal.	Investor demand provided. Chase did not contact TBW due to BK.

Total Claim Amount Filed:	$1,156,927.64

0633874243
Bottomley Correspondent
Missing Docs

FannieMae

RRA
JAN 28 2010
DATE RECVD

Rhonda Klansky
Washington Mutual Bank
7255 Baymeadows Way, Mailstop: JAXA1090
Jacksonville, FL 32256

Date of Notification: 1/25/2010

Action Requested: Remove this Loan From Our REO Inventory / Non-Compliance

Note: Please remit the current amount due using Special Remittance Code 315 – Repurchase Proceeds. Refer to our Servicing Guide for specific instructions.

Non-Receipt of Requested Documents:

We previously requested the documentation for the loan listed below. To date, we have not received the requested information. This has exceeded our specified timeframe – 45 days from our original notification. Therefore, in accordance with our existing guide, we are requesting immediate removal of this loan from our REO portfolio.

Loan Information:

Fannie Mae Loan No:	1699321878
Servicer Loan Number:	0633874243
Borrower(s):	BEN O BOTTOMLEY
CoBorrower:	SHARON BOTTOMLEY L
Property Address:	10401 CALLE CONTENTO NW ALBUQUERQUE,NM 871143836
Seller Name:	WASHINGTON MUTUAL BANK
Seller No:	214300176
Servicer Name:	WASHINGTON MUTUAL BANK
Servicer No:	126690002
Broker/Originator:	
REO Status:	Listed

Amount Requested: Contact your investor accounting department.

Findings: Failure to submit loan file.

Fannie Mae Contacts:

Inventory Management Team: Inventory_Management_Group@fanniemae.com
877-564-5389

Underwriting Director: Maria Brewster
Maria_b_brewster@fanniemae.com
972-773-7919

Responses with additional information may be submitted via QAS or by contacting your Underwriting Consultant.

Additional Loan Information

Fannie Mae Loan No: 1699321878
Servicer Loan Number: 0633874243
Borrower(s): BEN O BOTTOMLEY
CoBorrower: SHARON BOTTOMLEY L
Property Address: 10401 CALLE CONTENTO NW
ALBUQUERQUE, NM 871143836
Review Type: Post Foreclosure Review
LTV: 74
CLTV: 74
HCLTV: N/A
Product: N/A
Occupancy: Principal
Loan Purpose: N/A
Property Type: N/A
AUS: DU
Recommendation:
Contract Number: L09757
Closing Date: 07/07/2005
LPI Date: 09/01/2007
Special Feature Code(s): No Flood Insurance – Not a Special Flood Hazard Area Property;Limited Cash-Out/No Cash-Out Refinance;Correspondent Third-Party Origination (Cash and MBS)
Origination Appraiser:

```
MAS1 LOAN 0633874243     MSP LOAN MASTER MAINT. & DISPLAY     06/05/10    12:53:36
     NAME BO-BOTTOMLE    TYPE 13 1ST MTG,CONVEN W/O INS                  GROUP
-- AQN1 -- ACQUISITION AND SALES ----------------------------------------------
  ACQN      ACQUISITION        OLD LOAN       ACQUISITION    OLD SVCR     Y/E RPTG
  DATE       PRIN BAL           NUMBER            ID         NUMBER     FROM ACQ DT
 080205     284500.00          831037         TAYLOR BEA      ___           N
(MMDDYY)                                                                   (Y/N)

ACQUISITION   OLD LN # INDEX
   TYPE          STOP DATE
    2
1-ORIGINATED     (MMDDYY)
2-PURCHASED
3-SERV TRANSFER  SPEC CD: ___    RCRS CD: __    CUST CD: _____

         LOAN SERV        NEW SERV                CONTRACT LOAN        SERV
          SOLD ID       LOAN NUMBER              SERV SOLD DT       TRANS DT
1ST                                                 MMDDYY            MMDDYY
2ND
```

DISCHARGED CH7 BANKRUPTCY
LOAN IS IN FORECLOSURE, F/C STOP = 7 741 DAYS PAST PROJECTED LEGAL DATE

Dominick

Washington Mutual

June 7, 2010

Steve Wessels
Taylor Bean & Whitaker Mortgage Corp.
101 NE 2nd Street
Ocala, FL 34470

Re: New Loan #: 0991054099
Old Loan #: 0632352787
Borrower: Dale Dominick
Property address: 2900 Mann Street
Marshfield, WI 54449

INITIAL NOTICE OF FINDINGS OF LOAN ORIGINATION DEFECT

Dear Mr. Wessels:

We are writing to notify you about a defect found with the above-referenced loan. The Washington Mutual Correspondent Seller Guide is incorporated into our Correspondent Purchase and Sale Agreement. The warranties and representations made by your company with each loan sold to Washington Mutual are specified in Section 600 of the Seller Guide. The defect described on the attachment to this letter is a breach of those warranties and representations. For purposes of quick reference, the defect involving this loan can generally be described as:

Uninsured FHA Loan

Washington Mutual is giving you the opportunity to cure the defect. If you are unable to satisfactorily cure this defective loan within 30 days we will require you to repurchase this loan and will begin the process to facilitate this repurchase. Once we have repurchased the loan from the investor, your ability to appeal this demand will cease.

Please note that we will continue normal loan servicing until the repurchase is completed. Servicing may include collection efforts, loss mitigation, foreclosure, REO marketing and sale, and loan liquidation. As a result, the asset may be sold and the repurchase demand may be converted to a demand for ("make-whole") loss reimbursement.

We encourage your prompt response. We look forward to working with you to resolve this matter amicably and in an expedited manner. If you have any questions, please feel free to contact me at 904-886-1507 or via email at sean.waelde@wamu.net.

Respectfully,

Sean D. Waelde
Recourse and Recovery
Home Loans Credit Risk Management
Washington Mutual Bank

Washington Mutual
7255 Baymeadows Way
Jacksonville, FL 32256

February 11, 2008

Steve Wessels
Taylor, Bean & Whitaker
101 NE 2nd Street
Ocala, FL 34470

RE: REPURCHASE DEMAND

Dear Mr. Wessels,

Washington Mutual Bank ("Washington Mutual") hereby demands that Taylor, Bean & Whitaker ("Seller") repurchase from Washington Mutual the loans identified on the attached spreadsheet (the "Mortgage Loans"). Washington Mutual purchased the Mortgage Loans from Taylor, Bean & Whitaker pursuant to a loan purchase and sale agreement between Washington Mutual and Seller (the "Agreement"). The said Agreement incorporates by reference the Correspondent Lending Seller Guide (the "Guide").

Under the terms of the Guide, Washington Mutual has determined that the Mortgage Loans should be repurchased based on the following facts:

Uninsured FHA Loan

The above facts constitute breaches of representations, warranties and/or covenants set forth in Chapter 600 of the Guide. Pursuant to Chapter 600 of the Guide and Article V (Remedies; Indemnification) of the Agreement, the Seller is required to cure the above-described breach(es) or repurchase the Mortgage Loan(s).

The total repurchase amount due Washington Mutual is $231,252.94, good through March 1, 2008. Attached, please find a balancing sheet and supporting documentation, which detail the total repurchase amount. Please remit repurchase funds via wire transfer no later than **February 29, 2008**. Wiring instructions are as follows:

WIRING INSTRUCTIONS

Bank Name/ Address:	Washington Mutual Bank, 400 E Main Street, Stockton, CA 95290-0001
Bank Short Name:	WASH MUT BKFA STOK
Account #:	292220007633
Bank ABA #:	321180748
REF:	Attn: Sean Waelde and loan #/borrower name

Upon receipt of repurchase funds, the loan will be service transferred to Taylor, Bean & Whitaker within 45 days. Until then, Washington Mutual will continue normal loan servicing according to investor and/or insurer guidelines and requirements. "Normal loan servicing" includes, but is not limited to, default servicing, loss mitigation, foreclosure, REO marketing, asset sale and loan liquidation. If the Seller fails to perform its obligation to repurchase in a timely manner, the Seller will become liable for all losses, fees, costs and expenses incurred by Washington Mutual and/or the investor.

Nothing in this letter waives or modifies any rights or remedies Washington Mutual may have under the Agreement, the Guide, or applicable law. If you have any questions, concerns, or need any additional information, please do not hesitate to contact me at 904-866-1507 or sean.waelde@wamu.net. Thank you for your attention to this matter

Sincerely,

Sean. D. Waelde
Recovery Specialist III
Repurchase and Recourse

Enclosure: Demand Statement

Washington Mutual *Demand Statement*

Lender	Mortgagor	Loan Number	Old Loan #	Demand Type	Reason Type	Amount Due
Taylor, Bean & Whitaker	Dale Dominick	0991054099	0632352787	Repurchase	Unisured FHA Loan	$102,589.29
Taylor, Bean & Whitaker	Tony Willard	0991054081	0632529806	Repurchase	Unisured FHA Loan	$128,663.65
GRAND TOTAL						**$231,252.94**

Prepared By: Sean Waelde Date Prepared: 02/11/08

Figure is good through 03-01-08.
Figure is not a payoff quote.
Figure is subject to change.

A. U.S.DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

Final

B.TYPE OF LOAN

1. [X]FHA 2. [ ]FMHA 3. [ ]CONV. UNINS.
4. [ ]VA 5. [ ]CONV. INS.

6. FILE NUMBER: 04202718

7. LOAN NUMBER: 585527

8. MTG. INS. CASE NO.: 581-2598953-703

C.NOTE: This form is furnished to give you a statement of actual settlement costs. Amounts paid to and by the settlement agent are shown. Items marked ("p.o.c.") were paid outside the closing; they are shown here for information purposes and are not included in the totals.

D. NAME OF BORROWER: Dale A. Dominick

ADDRESS: 2307 S. Palmetto Ave. Marshfield, WI 54449

HUD1

E. NAME OF SELLER: Bradley Parks, Kerry L. Parks,

ADDRESS: 2900 Mann Rd, Marshfield, WI 54449 SELLER TIN:

F. NAME OF LENDER: Taylor, Bean & Whitaker Mortgage Corp.
1417 North Magnolia Avenue
ADDRESS: Ocala, FL 34475

G.PROPERTY LOCATION: Lot
2900 Mann Rd Marshfield WI 54449

H. SETTLEMENT AGENT: VANGUARD TITLE, L.L.C PHONE NUMBER:
ADDRESS: 209 S. Central Avenue
Marshfield, WI 54449 SETTLEMENT AGENT TIN: 39-2030694

PLACE OF SETTLEMENT: VANGUARD TITLE, L.L.C PHONE NUMBER:
ADDRESS: 209 S. Central Avenue
Marshfield, WI 54449

I.SETTLEMENT DATE
Closing date: 06/02/04
Proration date: 06/02/04

J. SUMMARY OF BORROWER'S TRANSACTION		K. SUMMARY OF SELLER'S TRANSACTION	
100. GROSS AMOUNT DUE FROM BORROWER:		400. GROSS AMOUNT DUE TO SELLER:	
101. Contract sales price	101,000.00	401. Contract sales price	101,000.00
102. Personal property		402. Personal property	
103. Settlement charges to borrower(line 1400)	2,712.05	403.	
104.		404.	
105.		405.	
Adjustments for items paid by seller in advance:		Adjustments for items paid for seller in advance:	
106. City/town taxes to		406. City/town taxes to	
107. County taxes to		407. County taxes to	
108. Assessments to		408. Assessments to	
109.		409.	
110.		410.	
111.		411.	
112.		412.	
120. GROSS AMOUNT DUE FROM BORROWER:	103,712.05	420. GROSS AMOUNT DUE TO SELLER:	101,000.00
200. AMOUNTS PAID BY OR IN BEHALF OF BORROWER:		500. REDUCTIONS IN AMOUNT DUE TO SELLER:	
201. Deposit or earnest money	250.00	501. Excess deposit(see instructions)	
202. Principal amount of new loan(s)	99,439.00	502. Settlement charges to seller(line 1400)	9,454.31
203. Existing loan(s) taken subject to		503. Existing loan(s) taken subject to	
204.		504. Payoff of first mortgage loan M&I	79,559.97
205.		505. Payoff of second mortgage loan	
206.		506.	
207. C-CAP	3,030.00	507. C-CAP	3,030.00
208.		508.	
209.		509.	
Adjustments for items unpaid by seller:		Adjustments for items unpaid by seller:	
210. City/town taxes to		510. City/town taxes to	
211. County taxes 01/01/04 to 06/02/04	879.06	511. County taxes 01/01/04 to 06/02/04	879.06
212. Assessments to		512. Assessments to	
213.		513.	
214.		514.	
215.		515.	
216.		516.	
217.		517.	
218.		518.	
219.		519.	
220. TOTAL PAID BY/FOR BORROWER:	103,598.06	520. TOTAL REDUCTION IN AMOUNT:	92,923.34
300. CASH AT SETTLEMENT FROM/TO BORROWER:		600. CASH AT SETTLEMENT TO/FROM SELLER:	
301. Gross amount due from borrower(line 120)	103,712.05	601. Gross amount due to seller(line 420)	101,000.00
302. Less amounts paid by/for borrower(line 220)	103,598.06	602. Less total reductions in amount due seller(line 520)	92,923.34
303. CASH [X FROM] [TO] BORROWER:	113.99	603. CASH [X TO] [FROM] SELLER:	8,076.66

SUBSTITUTE FORM 1099 SELLER STATEMENT-The information contained in Blocks E,G,H and I and on line 401 (or, if line 401 is asterisked, lines 403 and 404) is important tax information and is being furnished to the Internal Revenue Service. If you are required to file a return, a negligence penalty or other sanction will be imposed on you if this item is required to be reported and the IRS determines that it has not been reported.

SELLER INSTRUCTION-If this real estate was your principal residence, file Form 2119, Sale or Exchange of Principal Residence, for any gain, with your income tax return; for other transactions, complete the applicable parts of Form 4797, Form 6252 and/or Schedule D (Form 1040).

You are required by law to provide _____ with your correct taxpayer identification number.

If you do not provide _____ with your correct taxpayer identification number, you may be subject to civil or criminal penalties.

Under penalties of perjury, I certify that the number shown on this statement is my correct taxpayer identification number.

Bradley L. Parks Kerry L. Parks

Seller

File 04202716
Final

L. SETTLEMENT CHARGES

		PAID FROM BORROWER'S FUNDS AT SETTLEMENT	PAID FROM SELLER'S FUNDS AT SETTLEMENT
700. TOTAL SALES/BROKER'S COMMISSION Based on $ 101,000.00 @ 6.00 %= 6,060.00			
Division of Commission (line 700) as follows:			
701. $6,060.00	to SUCCESS REALTY, INC.		
702. $	to		
703. Commission paid at settlement			6,060.00
704.			
800. ITEMS PAYABLE IN CONNECTION WITH LOAN.			
801. Loan Origination fee	% Moneywise Mortgage Company		979.70
802. Loan Discount	%		
803. Appraisal fee	to Moneywise Mortgage Company		150.00
804. Credit Report	to Moneywise Mortgage Company		52.00
805. Lender's inspection fee	to		
806. Mortgage insurance application fee	to		
807. Assumption Fee	to		
808. Commitment Fee	to Moneywise Mortgage Company		250.00
809. Tax Service Fee	to TAYLOR, BEAN & WHITAKER -POCL 73.00		
810. ADMINISTRATION FEE	to TAYLOR, BEAN & WHITAKER -POCL 515.00		
811. PREMIUM PAID BY TBW	to Moneywise Mortgage Company -POCL 2,937.43		
812.	to		
900. ITEMS REQUIRED BY LENDER TO BE PAID IN ADVANCE.			
901. Interest from 06/01/04 to 06/02/04	@$ 17.71000 /day 1 day	(17.71)	
902. Mortgage insurance premium for	mo. to TAYLOR, BEAN & WHITAKER	1,469.55	
903. Hazard insurance premium for	yrs. to AMERICAN FAMILY -POCB 425.00		
904.	yrs. to		
905.			
1000. RESERVES DEPOSITED WITH LENDER			
1001. Hazard Insurance	2 mo.@$ 35.42 per mo.	70.84	
1002. Mortgage insurance	mo.@$ per mo.		
1003. City property taxes	mo.@$ per mo.		
1004. County property taxes	8 mo.@$ 175.24 per mo.	1,401.92	
1005. Annual assessments (Maint.)	mo.@$ per mo.		
1006.	mo.@$ per mo.		
1007.	mo.@$ per mo.		
1008. Aggregate Adjustment	mo.@$ per mo.	(212.55)	
1009. Aggregate Reserve for Hazard & Flood Ins, City & County Prop. Taxes, Mortgage Ins. & Annual Assessments			
1100. TITLE CHARGES:			
1101. Settlement or closing fee	to VANGUARD TITLE, L.L.C.		200.00
1102. Abstract or title search	to		
1103. Title examination	to		
1104. Title insurance binder	to		
1105. Document preparation	to		
1106. Notary fee	to		
1107. Attorney's fee to	to Wynia, Billings & Norby, S.C.		105.00
(includes above items No.:)			
1108. Title insurance	to VANGUARD TITLE, L.L.C.		711.00
(includes above items No.:)			
1109. Lender's coverage 99,439.00	$ 60.00 VANGUARD TITLE		
1110. Owner's coverage 101,000.00	$ 651.00 WYNIA & BILLINGS		
1111.	to		
1112.	to		
1113.	to		
1114.	to		
1200. GOVERNMENT RECORDING AND TRANSFER CHARGES			
1201. Recording fees: Deed $ 11.00	Mrtg $ 41.00 Rel. $ 11.00		63.00
1202. City/county tax/stamps: Deed $	Mrtg $		
1203. State tax/stamps: Deed $ 303.00	Mrtg $		303.00
1204.	to		
1205.	to		
1206.	to		
1300. ADDITIONAL SETTLEMENT CHARGES			
1301. Survey	to		
1302. Pest inspection	to		
1303. PAYMENT	to REIGEL PLUMBING		155.61
1304. ROOF REPAIRS	to MATT SELLES		75.00
1305. C-CAP FEE	to C-CAP		350.00
1400. TOTAL SETTLEMENT CHARGES (entered on lines 103, Section J and 502, Section K)		2,712.05	9,454.31

CERTIFICATION: I have carefully reviewed the HUD-1 Settlement Statement and to the best of my knowledge and belief, it is a true and accurate statement of all receipts and disbursements made on my account or by me in this transaction. I further certify that I have received a copy of HUD-1 Settlement Statement.

Borrowers

Sellers

The HUD-1 Settlement Statement which I have prepared is a true and accurate account of this transaction. I have caused or will cause the funds to be disbursed in accordance with this statement.

For Vanguard Title LLC — 6/2/04

Settlement Agent — Date

WARNING: It is a crime to knowingly make false statements to the United States on this or any other similar form. Penalties upon conviction can include fines and imprisonment. For details see: Title 18: U.S. Code Section 1001 and Section 1010.

Loan No: 585527

ADDENDUM TO HUD-1
SETTLEMENT STATEMENT

NOTICE TO ALL PARTIES: If information is obtained which indicates that the source of the borrower's financial contribution is other than from the borrower or other than stated by the lender in its closing instructions, the settlement agent is to obtain written instructions from the lender before proceeding with settlement.

CERTIFICATION OF BUYER IN AN FHA-INSURED LOAN TRANSACTION

I certify that I have no knowledge of any loans that have been or will be made to me (us) or loans that have been or will be assumed by me (us) for purpose of financing this transaction, other than those described in the sales contract dated _____

(including addenda). I certify that I (we) have not been paid or reimbursed for any of the cash down payment. I certify that I (we) have not and will not receive any payment or reimbursement for any of my (our) closing costs which have been previously disclosed in the sales contract (including addenda) and/or my application for mortgage insurance submitted to my (our) mortgage lender.

Date: 6/ 2/2004

Dale A Dominick — Borrower

Borrower

Borrower

Borrower

WARNING: It is a crime to knowingly make false statements to the United States on this or any other similar form. Penalties upon conviction can include a fine and imprisonment. For details, see Title 18 U.S Code Sections 1001 and 1010.

CERTIFICATION OF SELLER IN AN FHA-INSURED LOAN TRANSACTION

I certify that I have no knowledge of any loans that have been or will be made to the borrower(s), or loans that have been or will be assumed by the borrower(s), for purpose of financing this transaction, other than those described in the sales contract dated (including addenda). I certify that I have not and will not pay or reimburse the borrower(s) for any part of the down payment. I certify that I have not and will not pay or reimburse the borrower(s) for any part of the borrower's closing costs which have not been previously disclosed in the sales contract (including any addenda).

Date: 6/ 2/2004

Bradley J. Parks — Seller

Seller

Kerry L. Parks — Seller

Seller

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CERTIFICATION OF SETTLEMENT AGENT IN AN FHA-INSURED LOAN TRANSACTION

To the best of my knowledge, the HUD-1 Settlement Statement which I have prepared is a true and accurate account of the funds received which were (i) received, or (ii) paid outside closing, and the funds received have been or will be disbursed by the undersigned as part of the settlement of this transaction. I further certify that I have obtained the above certifications which were executed by the borrower(s) and seller(s) as indicated.

Settlement Agent — Date 6/2/04

[The certifications contained herein may be obtained from the respective parties at different times or may be obtained on separate addenda.]

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#632352787

A. U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

Final

B. TYPE OF LOAN

1. (X)FHA 2. ( )FMHA 3. ( )CONV. UNINS.
4. ( )VA 5. ( )CONV. INS.

6. FILE NUMBER: 04202716
7. LOAN NUMBER: 5B5527
8. MTG. INS. CASE NO.: 581-2596953-703

C. NOTE: This form is furnished to give you a statement of actual settlement costs. Amounts paid to and by the settlement agent are shown. Items marked ("p.o.c.") were paid outside the closing: they are shown here for information purposes and are not included in the totals.

D. NAME OF BORROWER: Dale A. Dominick

ADDRESS: 2307 S. Palmetto Ave. Marshfield, WI 54449

E. NAME OF SELLER: Bradley Parks, Kerry L. Parks,

ADDRESS: 2900 Mann Rd. Marshfield WI 54449 SELLER TIN:

F. NAME OF LENDER: Taylor, Bean & Whitaker Mortgage Corp.
1417 North Magnolia Avenue
ADDRESS: Ocala, FL 34475

G. PROPERTY LOCATION: Lot
2900 Mann Rd Marshfield WI 54449

H. SETTLEMENT AGENT: VANGUARD TITLE, L.L.C. PHONE NUMBER:
ADDRESS: 209 S. Central Avenue
Marshfield, WI 54449 SETTLEMENT AGENT TIN: 39-2030694

PLACE OF SETTLEMENT: VANGUARD TITLE, L.L.C. PHONE NUMBER:
ADDRESS: 209 S. Central Avenue
Marshfield, WI 54449

I. SETTLEMENT DATE
Closing date: 06/02/04
Proration date: 06/02/04

J. SUMMARY OF BORROWER'S TRANSACTION		K. SUMMARY OF SELLER'S TRANSACTION	
100. GROSS AMOUNT DUE FROM BORROWER:		400. GROSS AMOUNT DUE TO SELLER:	
101. Contract sales price	101,000.00	401. Contract sales price	101,000.00
102. Personal property		402. Personal property	
103. Settlement charges to borrower(line 1400)	2,712.05	403.	
104.		404.	
105.		405.	
Adjustments for items paid by seller in advance:		Adjustments for items paid for seller in advance:	
106. City/town taxes to		406. City/town taxes to	
107. County taxes to		407. County taxes to	
108. Assessments to		408. Assessments to	
109.		409.	
110.		410.	
111.		411.	
112.		412.	
120. GROSS AMOUNT DUE FROM BORROWER:	103,712.05	420. GROSS AMOUNT DUE TO SELLER:	101,000.00
200. AMOUNTS PAID BY OR IN BEHALF OF BORROWER:		500. REDUCTIONS IN AMOUNT DUE TO SELLER:	
201. Deposit or earnest money	250.00	501. Excess deposit(see instructions)	
202. Principal amount of new loan(s)	99,439.00	502. Settlement charges to seller(line 1400)	9,454.31
203. Existing loan(s) taken subject to		503. Existing loan(s) taken subject to	
204.		504. Payoff of first mortgage loan M&T	79,559.97
205.		505. Payoff of second mortgage loan	
206.		506.	
207. C-CAP	3,030.00	507. C-CAP	3,030.00
208.		508.	
209.		509.	
Adjustments for items unpaid by seller:		Adjustments for items unpaid by seller:	
210. City/town taxes to		510. City/town taxes to	
211. County taxes 01/01/04 to 06/02/04	879.06	511. County taxes 01/01/04 to 06/02/04	879.06
212. Assessments to		512. Assessments to	
213.		513.	
214.		514.	
215.		515.	
216.		516.	
217.		517.	
218.		518.	
219.		519.	
220. TOTAL PAID BY/FOR BORROWER:	103,598.06	520. TOTAL REDUCTION IN AMOUNT:	92,923.34
300. CASH AT SETTLEMENT FROM/TO BORROWER:		600. CASH AT SETTLEMENT TO/FROM SELLER:	
301. Gross amount due from borrower(line 120)	103,712.05	601. Gross amount due to seller(line 420)	101,000.00
302. Less amounts paid by/for borrower(line 220)	103,598.06	602. Less total reductions in amount due seller(line 520)	92,923.34
303. CASH (X FROM) (TO) BORROWER:	113.99	603. CASH (X TO) (FROM) SELLER:	8,076.66

SUBSTITUTE FORM 1099 SELLER STATEMENT-The information contained in Blocks E,G,H and I and on line 401 (or, if line 401 is asterisked, lines 403 and 404) is important tax information and is being furnished to the Internal Revenue Service. If you are required to file a return, a negligence penalty or other sanction will be imposed on you if this item is required to be reported and the IRS determines that it has not been reported.

SELLER INSTRUCTION-If this real estate was your principal residence, file Form 2119, Sale or Exchange of Principal Residence, for any gain, with your income tax return; for other transactions, complete the applicable parts of Form 4797, Form 6252 and/or Schedule D (Form 1040).

You are required by law to provide _____ with your correct taxpayer identification number.

If you do not provide _____ with your correct taxpayer identification number, you may be subject to civil or criminal penalties.

Under penalties of perjury, I certify that the number shown on this statement is my correct taxpayer identification number.

Bradley L. Parks Kerry L. Parks
Seller

Scanned: 6/11/2010-3:14:57 PM

File 04202716
Final

L. SETTLEMENT CHARGES

		PAID FROM BORROWER'S FUNDS AT SETTLEMENT	PAID FROM SELLER'S FUNDS AT SETTLEMENT
700. TOTAL SALES/BROKER'S COMMISSION Based on $ 101,000.00 @ 6.00 %= 6,060.00			
Division of Commission (line 700) as follows:			
701. $6,060.00	to SUCCESS REALTY, INC.		
702. $	to		
703. Commission paid at settlement			6,060.00
704.			
800. ITEMS PAYABLE IN CONNECTION WITH LOAN.			
801. Loan Origination fee	% Moneyw e Mortgage Company		979.70
802. Loan Discount	%		
803. Appraisal fee	to Moneyw e Mortgage Company		150.00
804. Credit Report	to Moneyw e Mortgage Company		52.00
805. Lender's inspection fee	to		
806. Mortgage Insurance application fee	to		
807. Assumption Fee	to		
808. Commitment Fee	to Moneyw e Mortgage Company		250.00
809. Tax Service Fee	to TAYLOR, BEAN & WHITAKER -POCL 73.00		
810. ADMINISTRATION FEE	to TAYLOR, BEAN & WHITAKER -POCL 515.00		
811. PREMIUM PAID BY TBW	to Moneyw e Mortgage Company -POCL 2,937.43		
812.	to		
900. ITEMS REQUIRED BY LENDER TO BE PAID IN ADVANCE.			
901. Interest from 06/01/04 to 06/02/04 @$ 17 71000 /day 1 day		(17.71)	
902. Mortgage insurance premium for mo. to TAYLOR, BEAN & WHITAKER		1,469.55	
903. Hazard insurance premium for yrs. to AMERICAN FAMILY -POCB 425.00			
904. yrs. to			
905.			
1000. RESERVES DEPOSITED WITH LENDER			
1001. Hazard Insurance	2 mo.@$ 35.42 per mo.	70.84	
1002. Mortgage insurance	mo.@$ per mo.		
1003. City property taxes	mo.@$ per mo.		
1004. County property taxes	8 mo.@$ 175.24 per mo.	1,401.92	
1005. Annual assessments (Maint.)	mo.@$ per mo.		
1006.	mo.@$ per mo.		
1007.	mo.@$ per mo.		
1008. Aggregate Adjustment	mo.@$ per mo.	(212.55)	
1009. Aggregate Reserve for Hazard & Flood Ins, City & County Prop. Taxes, Mortgage Ins. & Annual Assessments			
1100. TITLE CHARGES:			
1101. Settlement or closing fee	to VANGUARD TITLE, L.L.C.		200.00
1102. Abstract or title search	to		
1103. Title examination	to		
1104. Title insurance binder	to		
1105. Document preparation	to		
1106. Notary fee	to		
1107. Attorney's fee to	to Wynia, Billings & Norby, S.C.		105.00
(includes above items No.:)			
1108. Title insurance	to VANGUARD TITLE, L.L.C.		711.00
(includes above items No.:)			
1109. Lender's coverage 99,439.00	$ 60.00 VANGUARD TITLE		
1110. Owner's coverage 101,000.00	$ 651.00 WYNIA & BILLINGS		
1111.	to		
1112.	to		
1113.	to		
1114.	to		
1200. GOVERNMENT RECORDING AND TRANSFER CHARGES			
1201. Recording fees: Deed $ 11.00	Mrtg $ 41.00 Rel. $ 11.00		63.00
1202. City/county tax/stamps: Deed $	Mrtg $		
1203. State tax/stamps: Deed $ 303.00	Mrtg $		303.00
1204.	to		
1205.	to		
1206.	to		
1300. ADDITIONAL SETTLEMENT CHARGES			
1301. Survey	to		
1302. Pest inspection	to		
1303. PAYMENT	to REIGEL PLUMBING		155.61
1304. ROOF REPAIRS	to MATT NIELES		75.00
1305. C-CAP FEE	to C-CAP		350.00
1400. TOTAL SETTLEMENT CHARGES (entered on lines 103, Section J and 502, Section K)		2,712.05	9,454.31

CERTIFICATION: I have carefully reviewed the HUD-1 Settlement Statement and to the best of my knowledge and belief, it is a true and accurate statement of all receipts and disbursements made on my account or by me in this transaction. I further certify that I have received a copy of HUD-1 Settlement Statement.

Borrowers

Sellers

The HUD-1 Settlement Statement which I have prepared is a true and accurate account of this transaction. I have caused or will cause the funds to be disbursed in accordance with this statement.

for Vanguard Title LLC

Settlement Agent

6/2/04

Date

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Loan No: 585527

ADDENDUM TO HUD-1
SETTLEMENT STATEMENT

NOTICE TO ALL PARTIES: If information is obtained which indicates that the source of the borrower's financial contribution is other than from the borrower or other than stated by the lender in its closing instructions, the settlement agent is to obtain written instructions from the lender before proceeding with settlement.

CERTIFICATION OF BUYER IN AN FHA-INSURED LOAN TRANSACTION

I certify that I have no knowledge of any loans that have been or will be made to me (us) or loans that have been or will be assumed by me (us) for purpose of financing this transaction, other than those described in the sales contract dated _____

(including addenda). I certify that I (we) have not been paid or reimbursed for any of the cash down payment. I certify that I (we) have not and will not receive any payment or reimbursement for any of my (our) closing costs which have been previously disclosed in the sales contract (including addenda) and/or my application for mortgage insurance submitted to my (our) mortgage lender.

Date: 6/ 2/2004

Dale A Dominick
Borrower

Borrower

Borrower

Borrower

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CERTIFICATION OF SELLER IN AN FHA-INSURED LOAN TRANSACTION

I certify that I have no knowledge of any loans that have been or will be made to the borrower(s), or loans that have been or will be assumed by the borrower(s), for purpose of financing this transaction, other than those described in the sales contract dated (including addenda). I certify that I have not and will not pay or reimburse the borrower(s) for any part of the down payment. I certify that I have not and will not pay or reimburse the borrower(s) for any part of the borrower's closing costs which have not been previously disclosed in the sales contract (including any addenda).

Date: 6/ 2/2004

Bradley L. Parks
Seller

Seller

Kerry L. Parks
Seller

Seller

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CERTIFICATION OF SETTLEMENT AGENT IN AN FHA-INSURED LOAN TRANSACTION

To the best of my knowledge, the HUD-1 Settlement Statement which I have prepared is a true and accurate account of the funds received which were (i) received, or (ii) paid outside closing, and the funds received have been or will be disbursed by the undersigned as part of the settlement of this transaction. I further certify that I have obtained the above certifications which were executed by the borrower(s) and seller(s) as indicated.

Settlement Agent

Date 6/2/04

[The certifications contained herein may be obtained from the respective parties at different times or may be obtained on separate addenda.]

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Loan No: 585527

ADDENDUM TO HUD-1
SETTLEMENT STATEMENT

NOTICE TO ALL PARTIES: If information is obtained which indicates that the source of the borrower's financial contribution is other than from the borrower or other than stated by the lender in its closing instructions, the settlement agent is to obtain written instructions from the lender before proceeding with settlement.

CERTIFICATION OF BUYER IN AN FHA-INSURED LOAN TRANSACTION

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(including addenda). I certify that I (we) have not been paid or reimbursed for any of the cash down payment. I certify that I (we) have not and will not receive any payment or reimbursement for any of my (our) closing costs which have been previously disclosed in the sales contract (including addenda) and/or my application for mortgage insurance submitted to my (our) mortgage lender.

Date: 6/ 2/2004

Dale A Dominick — Borrower

_____ Borrower

_____ Borrower

_____ Borrower

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CERTIFICATION OF SELLER IN AN FHA-INSURED LOAN TRANSACTION

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Date: 6/ 2/2004

Bradley L. Parks — Seller

_____ Seller

Kerry L. Parks — Seller

_____ Seller

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CERTIFICATION OF SETTLEMENT AGENT IN AN FHA-INSURED LOAN TRANSACTION

To the best of my knowledge, the HUD-1 Settlement Statement which I have prepared is a true and accurate account of the funds received which were (i) received, or (ii) paid outside closing, and the funds received have been or will be disbursed by the undersigned as part of the settlement of this transaction. I further certify that I have obtained the above certifications which were executed by the borrower(s) and seller(s) as indicated.

Settlement Agent — Date 6/2/04

[The certifications contained herein may be obtained from the respective parties at different times or may be obtained on separate addenda.]

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```
MAS1 LOAN 0991054099      MSP LOAN MASTER MAINT. & DISPLAY     06/05/10    12:51:39
     NAME DA-DOMINICK     TYPE 11 1ST MTG,FHA RESIDENTIAL                GROUP
-- AQN1 -- ACQUISITION AND SALES ----------------------------------------------
  ACQN      ACQUISITION      OLD LOAN      ACQUISITION   OLD SVCR    Y/E RPTG
  DATE       PRIN BAL        NUMBER           ID         NUMBER    FROM ACQ DT
 082407      97748.89      0632352787       REPWFHM        ___           N
(MMDDYY)                                                              (Y/N)

ACQUISITION    OLD LN # INDEX
   TYPE          STOP DATE
    3
1-ORIGINATED     (MMDDYY)
2-PURCHASED
3-SERV TRANSFER  SPEC CD: 999    RCRS CD: __    CUST CD: _____

        LOAN SERV       NEW SERV                CONTRACT LOAN      SERV
         SOLD ID      LOAN NUMBER              SERV SOLD DT     TRANS DT
1ST     __________   ____________________          MMDDYY          MMDDYY
2ND     __________   ____________________

----------------------------* ADDITIONAL MESSAGES *-----------------------------
LIFE-OF-LOAN: LOAN REPCH FROM WELLS FARGO HOME MTG 8/24/07
LOSS MIT IND = 9 WORKOUT CANCELLED      REMOVED LOSS MITIGATION
MULTIPLE LOANS PRESENT
```

Ln #
607898749
Everett

Ms. Rhonda Klansky
Credit Specialist III
Home Loans Division
JP Morgan Chase Bank, N.A.
7301 Baymeadows Way
Mailstop: FL5-7201
Jacksonville, FL 32256

Date of Notification: December 31, 2009

Action Requested: Remove This Loan From Our REO Inventory

Note: Please remit the current amount due using Special Remittance Code 315 - Repurchase Proceeds. Refer to our Servicing Guide for specific instructions.

Loan Information:

Fannie Mae Loan No:	1688955841 (See last page of letter for additional loan details.)
Servicer Loan Number:	607898749
Borrower(s):	BOBBY J. EVERETT
Property Address:	216 SADDLEHORN LN GUYTON, GA 31312-4731
Seller Name:	WASHINGTON MUTUAL BANK
Seller No:	214300176
Servicer Name:	WASHINGTON MUTUAL BANK
Servicer No:	217540003
Broker/Originator:	N/A
REO Status:	Unable to Market

Amount Requested: Amount requested is subject to change daily.

Findings:

Ineligible property: The subject mortgage was delivered as a manufactured home located at 216 Saddlehorn Ln, Guyton, GA. As of the date of this letter, we have yet to receive marketable title in Fannie Mae's name or title to evidence our first lien position. Fannie Mae guidelines require the loan Servicer to provide marketable title to the property in its entirety. Without marketable title, the collateral for the subject mortgage was unacceptable and rendered the mortgage ineligible for delivery to Fannie Mae.

Please note: This loan was ineligible for sale to Fannie Mae per the Mortgage Selling and Servicing Contract per Part IV, (A) (4) pursuant to which the lender represented and warranted

at the time of transfer of the mortgage to Fannie Mae that title to the property that secured the mortgage was a valid and subsisting lien and the property was free and clear of all encumbrances and liens, except for taxes and insurance, not yet due and payable. Per the Fannie Mae Selling Guide we are requiring the immediate repurchase of this mortgage due to a breach of this selling warranty.

Our review of the subject transaction found that the secured property is a manufactured home that has an unacceptable title impediment.

Fannie Mae Contacts:

Underwriting Consultant:	Kelli Nick kelli_l_nick@fanniemae.com 972-807-1385
Underwriting Director:	Maria Brewster maria_b_brewster@fanniemae.com 972-773-7919

Responses with additional information may be submitted via QAS or by contacting your Underwriting Consultant, if they are submitted no later than February 1, 2010.

Additional Loan Information

Fannie Mae Loan Number: 1688955841

Servicer Loan Number:

Borrower(s):	BOBBY J. EVERETT
Property Address:	216 SADDLEHORN LN GUYTON, GA 31312-4731
Review Type:	Post Foreclosure Review
LTV:	69.00%
CLTV:	N/A
HCLTV:	N/A
Product:	30 YR FRM
Occupancy:	Principal
Loan Purpose:	Cash-Out Refinance
Property Type:	Manufactured
AUS:	N/A
Recommendation:	N/A
Contract Number:	L07841
Closing Date:	04/02/2003
LPI Date:	05/01/2008
Special Feature Code(s):	Certain Manufactured Housing Unit Mortgages; IO Servicing Strip with Reimbursements; No Flood Insurance - Not a Special Flood Hazard Area Property; Cash-Out Refinance; Correspondent Third-Party Origination (Cash and MBS);
Origination Appraiser:	N/A

632856068
Fair

Ms. Rhonda Klansky
Credit Specialist III
Home Loans Division
JP Morgan Chase Bank
10151 Deerwood Park Boulevard
Building 400 MS: FL5-4406
Jacksonville, FL 32256
gm.recourse.and.recovery@chase.com

Date of Notification: 04/23/2010

Action Requested: Reimburse Fannie Mae For The Loss Incurred On This Loan

Note: Please remit the current amount due using Special Remittance Code 309 - Loss Reimbursement Proceeds. Refer to our Servicing Guide for specific instructions.

Loan Information:

Fannie Mae Loan No:	1697427663 (See last page of letter for additional loan details.)
Servicer Loan Number:	632856068
Borrower(s):	JAMES T. FAIR, TRACY FAIR
Property Address:	194 DIVISION RD PARKER, PA 16049-2512
Seller Name:	WASHINGTON MUTUAL BANK
Seller No:	214300176
Servicer Name:	WASHINGTON MUTUAL BANK
Servicer No:	126690002
Broker/Originator:	N/A
REO Status:	Disposed

Amount Requested: Amount requested is subject to change daily.

Findings:

Unacceptable Appraisal: The origination appraisal did not adequately support a value of $300,000 as of October 2004. As a part of our underwriting process, we engaged another appraiser from the area to complete a field review of the appraisal. We have identified issues that were unacceptable appraisal practices as noted in Part XI, Section 102.02 of the Selling Guide.

1. Failure to adequately analyze and report any current contract of sale, option, offering, or listing of the subject property and the prior sales of the subject property and the Sales:

- According to the appraisal and court house records, the borrower acquired the subject property for $117,000 in January of 2002. The appraised value of $300,000 represented a 156 percent increase over the $117,000 price the borrower paid for the property approximately 33 months prior to the date of appraisal. Although the appraisal reported the subject's prior sale, it failed to adequately analyze its impact on the subject's appraised value. The appraisal indicated that market conditions were stable and the updates noted in the appraisal would not justify an increase of this magnitude.

2. Misrepresentation of the physical characteristics of the subject property, improvements, or Sales:

   - The appraisal represented the gross living area for Sales one, two and three as 1,232, 1,200, and 1,300 square feet, respectively, when public records indicated they were 1,985, 2,264, and 1,552 square feet.

   - The appraisal represented Sales one, two and three were located 3.4, 4 and 3.5 miles away, respectively, when the Reviewer indicated they were 18, 19 and 15 miles away.

   - The appraisal represented the subject was 13 years old when the Reviewer reported it was 26 years old.

3. Development of and/or reporting an opinion of market value that is not supportable by market data or that is misleading:

   - The sale price and sale date reported for Sales one, two and three was $296,000 on August 18, 2004, $313,000 on April 9, 2004 and $304,000 on September 19, 2004, respectively, while the MLS indicated they were $210,000 on August 18, 2003, $283,000 on October 9, 2003 and $209,000 on September 19, 2003.

4. Selection and use of inappropriate Sales or the failure to use Sales that are locationally and physically the most similar to the subject property:

   - Sales one, two and three were 14, 12 and 13 months old, respectively, when more recent sales were available in the MLS, per the field reviewer.

   - The subject had 1,232 square feet of gross living area, whereas Sales one, two and three had 1,985, 2,264, and 1,552 square feet, respectively. As a result, they were not representative of the subject since they were 61, 84 and 26 percent larger.

- According to the Reviewer, the subject had a 0.92 acre site, while Sale three had a 7 acre site. According to the Reviewer, there were ample sales available more similar in site and therefore more representative of the subject.

- The subject was a frame dwelling of modest quality, whereas Sales one and three were superior in quality due to their brick and stone exteriors, respectively.

- The subject did not have a pool, while Sales two and three had in-ground pools not disclosed in the appraisal. Sale two also had a sun room and a pool house not reported, while Sale three had a large KOI pond and a four car garage not disclosed by the appraiser.

The reviewer presented and analyzed three alternative sales from the subject's market area. Based on the alternate sales, the reviewer estimated the subject's market value to have been $114,500. This was 62 percent lower than the value estimate reached in the origination appraisal and resulted in a loan-to-value ratio of 195 percent. Consequently, the loan was ineligible for delivery to Fannie Mae.

Fannie Mae Contacts:

Underwriting Consultant:	Kelli Maldonado kelli_l_maldonado@fanniemae.com 972-807-1385
Underwriting Director:	Maria Brewster maria_b_brewster@fanniemae.com 972-773-7919

Responses with additional information may be submitted via QAS or by contacting your Underwriting Consultant, if they are submitted no later than 05/24/2010.

Additional Loan Information

Fannie Mae Loan Number: 1697427663

Servicer Loan Number:

Borrower(s):	JAMES T. FAIR, TRACY FAIR
Property Address:	194 DIVISION RD PARKER, PA 16049-2512
Review Type:	Post Foreclosure Review
LTV:	74.00%
CLTV:	74.00%
HCLTV:	NA
Product:	30 YR FRM
Occupancy:	Principal
Loan Purpose:	Cash Out Refinance
Property Type:	Detached
AUS:	DU
Recommendation:	Approve/Eligible
Contract Number:	L08785
Closing Date:	11/01/2004
LPI Date:	03/01/2007
Special Feature Code(s):	Desktop Underwriter Loan (Seller Did Not Submit to DU); Cash-Out Refinance; Limited Cash-Out/No Cash-Out Refinance; No Flood Insurance - Not a Special Flood Hazard Area Property; Correspondent Third-Party Origination; MBS 4 MONTH DELINQUENT;
Origination Appraiser:	Coby C Jones

```
MAS1 LOAN 0607898749     MSP LOAN MASTER MAINT. & DISPLAY     06/05/10    12:50:35
     NAME BJ EVERETT     TYPE 13 1ST MTG,CONVEN W/O INS                  GROUP
-- AQN1 -- ACQUISITION AND SALES ----------------------------------------------
  ACQN      ACQUISITION       OLD LOAN      ACQUISITION   OLD SVCR    Y/E RPTG
  DATE       PRIN-BAL          NUMBER           ID         NUMBER    FROM ACQ DT
 061803      74979.62      23030369798        TBW            ___          N
(MMDDYY)                                                                (Y/N)

ACQUISITION    OLD LN # INDEX
   TYPE           STOP DATE
    2
1-ORIGINATED      (MMDDYY)
2-PURCHASED
3-SERV TRANSFER  SPEC CD: ___    RCRS CD: __    CUST CD: _____

         LOAN SERV        NEW SERV                CONTRACT LOAN        SERV
          SOLD ID        LOAN NUMBER              SERV SOLD DT       TRANS DT
1ST    ___________    ____________________           MMDDYY            MMDDYY
2ND    ___________    ____________________

-----------------------------------------------------------------------------
COMPLETED CH 13 BANKRUPTCY
LOAN IS IN FORECLOSURE, F/C STOP = 5    505 DAYS PAST PROJECTED LEGAL DATE
```

Washington Mutual
HOME LOANS

Jenkins

August 19, 2009

Steve Wessels
Taylor Bean & Whitaker
3926 Premier North Drive
Tampa, FL 33618

RE: REPURCHASE DEMAND
WaMuLoan #: 0607458569
Borrower: Jenkins, Jerry
Property: 640 VILLAGE RD UNIT 4422, BRECKENRIDGE, CO 80424

Dear Mr. Wessels:

Washington Mutual Bank ("Washington Mutual") hereby demands that Taylor Bean & Whitaker ("Seller") repurchase from Washington Mutual the loan identified above (the "Mortgage Loan"). Our records indicate that your company closed the Mortgage Loan on or about April 28, 2003. Washington Mutual purchased the Mortgage Loan from Seller pursuant to a loan purchase and sale agreement between Washington Mutual and Seller (the "Agreement"). The Agreement incorporates by reference the Correspondent Lending Seller Guide (the "Guide").

Under the terms of the Guide, Washington Mutual has determined that the Mortgage Loans should be repurchased based on the following facts:

The property listed above is an ineligible project due to being a condohotel. On June 26, Rhonda Klansky sent an Initial Notice of Findings of Loan Origination Defect to Seller, giving Seller an opportunity to cure defect or appeal. Seller did not respond within the given 30 day period.

The above facts constitute breaches of representations, warranties and/or covenants set forth in Chapter 600 of the Guide. Pursuant to Chapter 600 of the Guide and Article V (Remedies; Indemnification) of the Agreement, the Seller is required to repurchase the Mortgage Loan. This letter shall serve as a formal repurchase demand.

The total repurchase amount due Washington Mutual is $103,543.83, valid through September 16, 2009. Attached, please find a balancing sheet detailing the total repurchase amount. Please remit repurchase funds via wire transfer **no later than September 16, 2009**. Wiring instructions are as follows:

WIRING INSTRUCTIONS
Bank Name/ Address: Washington Mutual Bank, 400 E Main Street, Stockton, CA 95290-0001
Bank Short Name: WASH MUT BKFA STOK
Account #: 29222 0009357
Bank ABA #: 321180748
REF: Attn: Jacqueline Stewart and 0607458569 / Jenkins

To assist with a seamless transfer of the Mortgage Loan, the Seller must complete a Loan Servicing Transfer Notification. Please contact me at the email address below and I will forward the form to you. Upon receipt of the transfer form and repurchase funds, the loan will be service transferred to the Seller within approximately 45 days. Until then, Washington Mutual will continue normal loan servicing according to investor and/or insurer guidelines and requirements. "Normal loan servicing" includes, but is not limited to, default servicing, loss mitigation, foreclosure, REO marketing, asset sale and loan liquidation. If the Seller fails to perform its obligation to repurchase in a timely manner, the Seller will become liable for all losses, fees, costs and expenses incurred by Washington Mutual and/or the investor.

Nothing in this letter waives or modifies any rights or remedies Washington Mutual may have under the Agreement, the Guide, or applicable law. Thank you for your attention to this matter

Sincerely,

Jacqueline Stewart, Recovery Specialist
jacqueline.stewart@wamu.net

Taylor Bean & Whitaker

Repurchase amount:	**$103,543.83**

(valid through 9/16/09)

Borrower name	Jenkins, Jerry
Wamu loan number	0607458569
Property address	640 VILLAGE RD UNIT 4422
	BRECKENRIDGE, CO 80424
UPB	$102,424.60
Interest	$653.16
Escrow advances	$466.07
Corporate advances	$0.00
Property inspection fees	$0.00
Total Repurchase Price	$103,543.83

Prepared by J. Stewart

Klansky, Rhonda K.

From: Klansky, Rhonda K.
Sent: Friday, June 26, 2009 10:57 AM
To: Wessels, Steve
Subject: Repurchase Request for #0607458569 Jerry Jenkins

Attachments: 0607458569 Jerry Jenkins.doc; Documentation for Jerry Jenkins.pdf

Good Morning Steve-

In reference to the above mentioned loan I have attached the following for your review; Initial Notice of Findings of Loan Origination Defect. In a review of this loan it was found that the subject was in a condo project known as Beaver Run. Beaver Run is an ineligible project due to being a condohotel. Also, attached is the note, underwriting approval, appraisal, and condo listing for your review.

I look forward to working with you to resolve this matter as soon as possible. Please let me know if you have any questions.

Thanks....

Rhonda Klansky
Credit Specialist III
Recourse & Recovery
Home Loans Division

WaMu, now backed by the strength of JPMorgan Chase
7301 Baymeadows Way
Mailstop FL5-7388
Jacksonville, FL 32256
904-462-1274 Direct, 904-462-1803 Fax
Rhonda.Klansky@wamu.net

0607458569 Jerry Jenkins.doc (... Documentation for Jerry Jenkin...

Washington Mutual

June 26, 2009

Steve Wessels
Taylor, Bean & Whitaker
3926 Premier North Drive
Tampa, FL 33618

Re: Loan #: 0607458569
Borrower: Jerry Jenkins
Property address: 640 Village Rd, Unit 4422
Breckenridge, CO 80424

INTITIAL NOTICE OF FINDINGS OF LOAN ORIGINATION DEFECT

Dear Mr. Wessels:

We are writing to notify you about a defect found with the above-referenced loan. The Washington Mutual Correspondent Seller Guide is incorporated into our Correspondent Purchase and Sale Agreement. The warranties and representations made by your company with each loan sold to Washington Mutual are specified in Section 600 of the Seller Guide. The defect described on the attachment to this letter is a breach of those warranties and representations. For purposes of quick reference, the defect involving this loan can generally be described as:

Subject loan is in a Condominium Project by the name of Beaver Run which has been found to be a condohotel. This project is an ineligible project due to being a condohotel.

Washington Mutual is giving you the opportunity to cure the defect. If you are unable to satisfactorily cure this defective loan within 30 days we will require you to repurchase this loan and will begin the process to facilitate this repurchase. Once we have repurchased the loan from the investor, your ability to appeal this demand will cease.

Please note that we will continue normal loan servicing until the repurchase is completed. Servicing may include collection efforts, loss mitigation, foreclosure, REO marketing and sale, and loan liquidation. As a result, the asset may be sold and the repurchase demand may be converted to a demand for ("make-whole") loss reimbursement.

We encourage your prompt response. We look forward to working with you to resolve this matter amicably and in an expedited manner. If you have any questions, please feel free to contact me at Rhonda.klansky@wamu.net or (904) 462-1274.

Respectfully,

Rhonda Klansky
Recourse and Recovery
Home Loans Division
Washington Mutual Bank
7301 Baymeadows Way, Mailstop FL5-7388
Jacksonville, FL 32256

Klansky, Rhonda K.

From: Snyder, Lucy
Sent: Friday, June 15, 2007 1:22 PM
To: carol.beiermann@wellsfargo.com; debbie.walsh@wellsfargo.com
Cc: Klansky, Rhonda K.
Subject: FW: WaMu uninsured loans
Attachments: WaMu GNMA issues.xls

This should serve to confirm our telephone conversation earlier today concerning these loans.

For those loans in the GNMA tab, WAMU will agree to repurchase those that remain uninsured.
For those loans in the non-GNMA investors tab, if the loans were uninsured at the time of servicing transfer and if the investor demands that a repurchase occur, WAMU will agree to repurchase.

Lucy Snyder, Vice President
Manager, Repurchase & Recourse Administration

Washington Mutual
7255 Baymeadows Way, Mail Stop JAXA 1090
Jacksonville, Fl 32256
904-886-1496 direct, 904-886-1502 fax
lucy.snyder@wamu.net

From: Snyder, Lucy
Sent: Monday, June 11, 2007 9:22 AM
To: carol.beiermann@wellsfargo.com
Cc: Klansky, Rhonda K.
Subject: FW: WaMu uninsured loans

Attached is your original spreadsheet of uninsured FHA loans. WAMU is not attempting to get these insured.
The reasons why they are uninsured are included in the "total uninsured" tab.
Let me know if you have any questions.

Lucy Snyder, Vice President
Manager, Repurchase & Recourse Administration

Washington Mutual
7255 Baymeadows Way, Mail Stop JAXA 1090
Jacksonville, Fl 32256
904-886-1496 direct, 904-886-1502 fax
lucy.snyder@wamu.net

From: carol.beiermann@wellsfargo.com [mailto:carol.beiermann@wellsfargo.com]
Sent: Friday, June 01, 2007 3:12 PM
To: Snyder, Lucy
Subject: FW: WaMu uninsured loans

Lucy - I apologize for sending this to you a week late. I thought I had sent this out.... Below is a report of uninsured loans. The group involved in this project is requesting that WAMU advise why the loan is uninsured and if you are working to get it insured or if you show it as insured to provide the MIC/insuring doc. How soon do you think you could provide this information? Thanks! Carol

Carol Beiermann
Repurchase Analyst - Servicing Acquisitions
Wells Fargo Home Mortgage
Remote - Illinois
MAC# X2302-022
(217) 942-6240
(217) 248-1585 (cell)
(217) 942-9610 (fax)
Carol.Beiermann@mortgage.wellsfargo.com

From: Hefty, Ann
Sent: Friday, May 18, 2007 12:58 PM
To: Beiermann, Carol
Cc: Roy, Jeff; Walsh, Debbie; Fehlberg, William; Logan, John
Subject: WaMu uninsured loans

Carol,

Here is the list of uninsured WaMu loans. The report is broken down into 4 tabs:

Total uninsured – 387 GNMA and Non-GNMA loans
GNMA uninsured –258 loans. The highlighted loans (30) are being researched with custodian and HUD
Non-GNMA – 129 loans
MIC issued – 4 loans confirmed as being insured.

<<WaMu GNMA issues.xls>>
Please let me know if you have any questions.
Thanks,
Ann

Ann M. Hefty
Compliance Specialist
Wells Fargo Home Mortgage
(651) 605-7897
Fax (651) 605-8599
NEW MAC X9998-01H
2701 Wells Fargo Way
Minneapolis, MN 55467
e-mail: ann.hefty@wellsfargo.com

MAS1 LOAN 0607458569 MSP LOAN MASTER MAINT. & DISPLAY 06/05/10 12:51:29
NAME JA JENKINS TYPE 13 1ST MTG,CONVEN W/O INS GROUP

-- AQN1 -- ACQUISITION AND SALES ----------

ACQN DATE	ACQUISITION PRIN BAL	OLD LOAN NUMBER	ACQUISITION ID	OLD SVCR NUMBER	Y/E RPTG FROM ACQ DT
052003 (MMDDYY)	175149.12	389770	TAYLOR BEA	___	N (Y/N)

ACQUISITION TYPE 2
1-ORIGINATED
2-PURCHASED
3-SERV TRANSFER

OLD LN # INDEX STOP DATE
_____ (MMDDYY)

SPEC CD: ___ RCRS CD: __ CUST CD: _____

	LOAN SERV SOLD ID	NEW SERV LOAN NUMBER	CONTRACT LOAN SERV SOLD DT MMDDYY	SERV TRANS DT MMDDYY
1ST	_____	_____		
2ND	_____	_____		

LIFE-OF-LOAN: POTENTIAL RECOURSE TO PRIOR 3RD PARTY

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Keels

FannieMae.

CCA

MAR 1 4 2008

DATE RECV'D

Ms. Rhonda Klansky
Washington Mutual Bank
7255 Baymeadows Way
Jacksonville, FL 32210

Date of Notification: March 12, 2008

Action Requested: Repurchase Loan

Note: Repurchase Funds should be remitted during your next accounting cycle with an activity code of 65. Refer to our Servicing Guide for specific instructions.

Loan Information:

Fannie Mae Loan No:	1682981779 (See last page of letter for additional loan details.)
Servicer Loan Number:	53954061
Borrower(s):	ARTHUR KEELS
Property Address:	14545 SW 105TH CT MIAMI, FL 33176-7028
Seller Name:	WASHINGTON MUTUAL BANK
Seller No:	214300176
Servicer Name:	WASHINGTON MUTUAL BANK
Servicer No:	126690002
Broker/Originator:	
REO Status:	N/A

Amount Requested: Contact your investor accounting department.

Findings: Cannot Initiate/Complete Foreclosure due to borrower allegation of fraud. The borrowers allege they did not execute mortgage documents.

Fannie Mae Contacts:

Underwriting Support Specialist:	Karen Stewart karen_l_stewart@fanniemae.com 626-396-5152
Underwriting Director:	Andy Ellis andy_ellis@fanniemae.com 972-773-7585

Responses with additional information may be submitted via QAS or by contacting your Underwriting Support Specialist.

Additional Loan Information

Fannie Mae Loan Number: 1682981779

Servicer Loan Number:

Borrower(s):	ARTHUR KEELS
Property Address:	14545 SW 105TH CT MIAMI, FL 33176-7028
Review Type:	Discretionary Post Purchase Review
LTV:	0.00%
CLTV:	
HCLTV:	
Product:	
Occupancy:	Second or Vacation Home
Loan Purpose:	
Property Type:	
AUS:	DU
Recommendation:	
Contract Number:	L07841
Closing Date:	
LPI Date:	08/01/2005
Special Feature Code(s):	No Flood Insurance - Not a Special Flood Hazard Area Property; IO Servicing Strip with Reimbursements; Correspondent Third-Party Origination; Limited Cash-Out/No Cash-Out Refinance; MBS 4-month delinquent;
Origination Appraiser:	

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Rhonda Klansky

From: Rhonda Klansky
Sent: Thursday, August 20, 2009 9:16 AM
To: 'SWessels@taylorbean.com'
Subject: Repurchase Request for #0053954061 Arthur Keels

Importance: High

Good Morning Steve-

In reference to the above mentioned loan I have attached the following for your review; Initial Notice of Findings of Loan Origination Defect along with FNMA demand. Fannie Mae has requested repurchase of this loan due to inability to complete foreclosure as a result of borrower allegation of fraud. Fannie Mae's demand contains the full details and is attached.

I look forward to working with you to resolve this matter as soon as possible. Please let me know if you have questions.

Thanks....

Rhonda Klansky
Credit Specialist III
Recourse & Recovery
Home Loans Division

WaMu, now backed by the strength of JPMorgan Chase
7301 Baymeadows Way
Mailstop FL5-7388
Jacksonville, FL 32256
904-462-1274 Direct, 904-462-1803 Fax
Rhonda.Klansky@wamu.net

0053954061 Arthur Keels-doc.zi...

Washington Mutual

August 20, 2009

Steve Wessels
Taylor, Bean & Whitaker
3926 Premier North Drive
Tampa, FL 33618

Re: Loan #: 0053954061
Borrower: Arthur Keels
Property address: 14545 S.W. 105th Court
Miami, FL 33176-7028

INTITIAL NOTICE OF FINDINGS OF LOAN ORIGINATION DEFECT

Dear Mr. Wessels:

We are writing to notify you about a defect found with the above-referenced loan. The Washington Mutual Correspondent Seller Guide is incorporated into our Correspondent Purchase and Sale Agreement. The warranties and representations made by your company with each loan sold to Washington Mutual are specified in Section 600 of the Seller Guide. The defect described on the attachment to this letter is a breach of those warranties and representations. For purposes of quick reference, the defect involving this loan can generally be described as:

Fannie Mae repurchase demand received due to inability to complete foreclosure due to borrower allegation of fraud. Fannie Mae's demand is included and contains the full details.

Washington Mutual is giving you the opportunity to cure the defect. If you are unable to satisfactorily cure this defective loan within 30 days we will require you to repurchase this loan and will begin the process to facilitate this repurchase. Once we have repurchased the loan from the investor, your ability to appeal this demand will cease.

Please note that we will continue normal loan servicing until the repurchase is completed. Servicing may include collection efforts, loss mitigation, foreclosure, REO marketing and sale, and loan liquidation. As a result, the asset may be sold and the repurchase demand may be converted to a demand for ("make-whole") loss reimbursement.

We encourage your prompt response. We look forward to working with you to resolve this matter amicably and in an expedited manner. If you have any questions, please feel free to contact me at Rhonda.klansky@wamu.net or (904) 462-1274.

Respectfully,

Rhonda Klansky
Recourse and Recovery
Home Loans Division
Washington Mutual Bank
7301 Baymeadows Way, Mailstop FL5-7388
Jacksonville, FL 32256

```
MAS1 LOAN 0053954061     MSP LOAN MASTER MAINT. & DISPLAY     06/05/10    12:51:18
     NAME A KEELS        TYPE 13 1ST MTG,CONVEN W/O INS                  GROUP
-- AQN1 -- ACQUISITION AND SALES ----------------------------------------------
  ACQN      ACQUISITION        OLD LOAN       ACQUISITION    OLD SVCR     Y/E RPTG
  DATE       PRINCBAL           NUMBER            ID         NUMBER     FROM ACQ DT
 092702      47959.67          270411          TAYLOR          ___           N
(MMDDYY)                                                                   (Y/N)

ACQUISITION    OLD LN # INDEX
   TYPE          STOP DATE
    2
1-ORIGINATED      (MMDDYY)
2-PURCHASED
3-SERV TRANSFER  SPEC CD: ___    RCRS CD: __    CUST CD: _____

         LOAN SERV        NEW SERV                CONTRACT LOAN       SERV
          SOLD ID        LOAN NUMBER              SERV SOLD DT      TRANS DT
1ST      __________    ____________________          MMDDYY           MMDDYY
2ND      __________    ____________________

----------------------------* ADDITIONAL MESSAGES *----------------------------
PRESS PF14 FOR MEMOS                    LOSS MIT IND = 9 WORKOUT CANCELLED
DISCHARGED CH7 BANKRUPTCY               COMPLETED CH 13 BANKRUPTCY
REMOVED LOSS MITIGATION
```

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Washington Mutual

Ouellette

October 22, 2007

Steve Wessels
Taylor Bean and Whitaker Mortgage Corp.
101 NE 2nd Street
Ocala, FL 34470

Re: INTITIAL NOTICE OF LOAN ORIGINATION DEFECT & POTENTIAL REPURCHASE
WaMu Loan #: 0991054172
Mortgagor Name: John Robert Ouellette
Property Address: 140 Maple Road
Monroe, MI 48162

Dear Mr. Wessels:

We are writing to notify you about a defect found with the above-referenced loan. The Washington Mutual Correspondent Seller Guide is incorporated into our Correspondent Purchase and Sale Agreement. The warranties and representations made by your company with each loan sold to Washington Mutual are specified in Section 600 of the Seller Guide. The defect described on the attachment to this letter is a breach of those warranties and representations. For purposes of quick reference, the defect involving this loan can generally be described:

DEFECT: Uninsured FHA Loan

Washington Mutual is giving you the opportunity to cure the defect. If you are unable to satisfactorily cure this defective loan within 30 days we will require you to repurchase this loan and will begin the process to facilitate this repurchase. Once we have repurchased the loan from the investor, your ability to appeal this demand will cease.

Please note that we will continue normal loan servicing until the repurchase is completed. Servicing may include collection efforts, loss mitigation, foreclosure, REO marketing and sale, and loan liquidation. As a result, the asset may be sold and the repurchase demand may be converted to a demand for ("make-whole") loss reimbursement.

We encourage your prompt response. We look forward to working with you to resolve this matter amicably and in an expedited manner. If you have any questions, please feel free to contact me.

Respectfully,

Sean D. Waelde
Repurchase and Recourse
Washington Mutual Bank
7255 Baymeadows Way
Jacksonville, FL 32256
Phone: 904-886-1507/ Fax: 904-886-1502
Email: sean.waelde@wamu.net

OUTGOING REPURCHASE – CORRESPONDENT
New Servicer Name: TBW
Funds Received Date: TBD
Cut-off Date: TBD **Effective Date:** TBD

Information subject to change

Total amount due to WAMU:	$ 585,083.27

Figure is subject to change
Figure is good through 4-1-08
Figure is not a payoff quote.

Prepared By: Sean Waalde Date: 3/6/2008

Payoff Amounts Debit GL 29232 7633

Reason for Rpch	Code	Client	Investor Category	WaMu Loan #	Mortgagor Name	Investor Funds	Principal	Interest	SRP 28351-8784	Property Inspections Fees 86565-7613	Indem Fee 79130-3722	Premium 80510-9021	Subtotal	Escrow Advance	Corp Adv	Repurchase Total	
Uninsured FHA Loan	0	908	A12/002	991055070	Russell Segura	$ -	$ 146,153.63	$ 2,329.32	$ 3,697.59	$ -	$ -	$ -	$ 152,180.54	$ 545.61	$ -	$ 152,726.15	Repurchase
Uninsured FHA Loan	0	908	A12/002	991054099	Dale Dominick	$ -	$ 98,658.06	$ 1,570.68	$ 2,403.21	$ 46.84	$ -	$ -	$ 100,678.79	$ -	$ 1,000.00	$ 101,678.79	Repurchase
Uninsured FHA Loan	0	908	A12/002	991054776	Gianfranco Dangelmo	$ -	$ 145,634.59	$ 4,884.81	$ 3,407.12	$ 60.00	$ 840.52	$ -	$ 154,827.04	$ -	$ 1,000.00	$ 155,827.04	Repurchase
Title Issues	B	908	A14/002	991054172	John Richard Ouellette	$ -	$ 150,565.03	$ 11,730.68	$ 3,643.30	$ 40.00	$ -	$ -	$ 165,969.01	$ 5,587.28	$ 3,315.00	$ 174,851.29	Repurchase
							$ 539,001.31	$ 20,615.49	$ 13,151.22	$ 146.84	$ 840.52		$ 573,855.38	$ 6,112.89	$ 5,315.00	$ 585,083.27	

```
MAS1 LOAN 0991054172      MSP LOAN MASTER MAINT. & DISPLAY      06/05/10    12:53:24
     NAME JR-OUELLETT     TYPE 11 1ST MTG,FHA RESIDENTIAL                  GROUP
-- AQN1 -- ACQUISITION AND SALES ----------------------------------------------
  ACQN      ACQUISITION      OLD LOAN      ACQUISITION    OLD SVCR     Y/E RPTG
  DATE       PRIN BAL        NUMBER           ID          NUMBER     FROM ACQ DT
 091407     150555.03      0633535935       REPWFHM        ___            N
(MMDDYY)                                                                (Y/N)

ACQUISITION    OLD LN # INDEX
   TYPE          STOP DATE
    3
1-ORIGINATED     (MMDDYY)
2-PURCHASED
3-SERV TRANSFER  SPEC CD: 999    RCRS CD: __    CUST CD: _____

         LOAN SERV        NEW SERV                CONTRACT LOAN       SERV
          SOLD ID       LOAN NUMBER              SERV SOLD DT      TRANS DT
1ST      __________    ____________________          MMDDYY           MMDDYY
2ND      __________    ____________________

-------------------------------------------------------------------------------
LIFE-OF-LOAN: LOAN REPURC FROM WELLS FARGO HME MTG, TRANS DTE 9/7/07
ACTIVE CH 7 BANKRUPTCY
LOAN IS IN FORECLOSURE, F/C STOP = 3    072 DAYS PAST PROJECTED LEGAL DATE
```

Ln # 633833009
SATOMI

Ms. Rhonda Klansky
Credit Specialist III
Home Loans Division
JP Morgan Chase Bank, N.A.
7301 Baymeadows Way
Mailstop: FL5-7201
Jacksonville, FL 32256

Date of Notification: 12/10/2009

Action Requested: Reimburse Fannie Mae For The Loss Incurred On This Loan

Note: Please remit the current amount due using Special Remittance Code 309 - Loss Reimbursement Proceeds. Refer to our Servicing Guide for specific instructions.

Loan Information:

Fannie Mae Loan No:	1699154633 (See last page of letter for additional loan details.)
Servicer Loan Number:	633833009
Borrower(s):	RINA SATOMI
Property Address:	8063 BEECHDALE DR ORLANDO, FL 32818-8206
Seller Name:	WASHINGTON MUTUAL BANK
Seller No:	214300176
Servicer Name:	WASHINGTON MUTUAL BANK
Servicer No:	126690002
Broker/Originator:	OASIS LENDING INC
REO Status:	Offer Accepted

Amount Requested: Amount requested is subject to change daily.

Findings:

SISA

Missing documentation: The file submitted to our office did not contain any asset documentation. We requested this documentation from Washington Mutual Bank on 11/04/2009, but as of the date of this letter have yet to receive it. Without this documentation, we are unable to fully analyze the risk of the subject transaction and confirm that the loan was eligible for delivery to Fannie Mae.

Missing documentation: The file submitted to our office did not contain the final HUD-1 Settlement Statement. Without this documentation, we are unable to fully analyze the risk of the subject transaction and confirm that the loan was eligible for delivery to Fannie Mae.

SISA

Income inadequately documented: The file submitted to our office did not contain any income verification documentation for the borrower(s). We requested this documentation from Washington Mutual Bank on 11/04/2009 but as of the date of this letter we have yet to receive the requested documentation. Without this documentation we are unable to fully analyze the risk of the subject transaction and confirm that the mortgage was eligible for delivery to Fannie Mae.

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Note: As of the date of this letter, we have not completed a quality control review of the subject loan origination file. Upon receipt of the above "missing documents" requested herein, additional issues may be discovered upon our review of the loan origination file.

Fannie Mae Contacts:

Underwriting Consultant:	Kelli Nick kelli_l_nick@fanniemae.com 972-807-1385
Underwriting Director:	Maria Brewster maria_b_brewster@fanniemae.com 972-773-7919

Responses with additional information may be submitted via QAS or by contacting your Underwriting Consultant, if they are submitted no later than 01/11/20/0.

Additional Loan Information

Fannie Mae Loan Number: 1699154633

Servicer Loan Number: 633833009

Borrower(s):	RINA SATOMI
Property Address:	8063 BEECHDALE DR ORLANDO, FL 32818-8206
Review Type:	Post Foreclosure Review
LTV:	90.00%
CLTV:	90.00%
HCLTV:	N/A
Product:	30 YR FRM
Occupancy:	Principal
Loan Purpose:	Purchase
Property Type:	PUD
AUS:	N/A
Recommendation:	N/A
Contract Number:	L09757
Closing Date:	06/28/2005
LPI Date:	05/01/2008
Special Feature Code (s):	Correspondent Third-Party Origination (Cash and MBS); THIRD PARTY AUTOMATED UNDERWRITING SYSTEM; No Flood Insurance - Not a Special Flood Hazard Area Property.
Origination Appraiser:	LUISA G. PADILLA

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MAS1 LOAN 0633833009    MSP LOAN MASTER MAINT. & DISPLAY     06/05/10    12:50:53
     NAME R SATOMI      TYPE 16 1ST MTG,CONVEN W/INS                      GROUP
-- AQN1 -- ACQUISITION AND SALES ----------------------------------------------
  ACQN      ACQUISITION        OLD LOAN      ACQUISITION    OLD SVCR     Y/E RPTG
  DATE       PRIN BAL           NUMBER           ID         NUMBER     FROM ACQ DT
 072505     193288.21          819118       TAYLOR BEA        ___           N
(MMDDYY)                                                                   (Y/N)

ACQUISITION    OLD LN # INDEX
   TYPE          STOP DATE
    2
1-ORIGINATED     (MMDDYY)
2-PURCHASED
3-SERV TRANSFER  SPEC CD: ___    RCRS CD: __    CUST CD: _____

         LOAN SERV        NEW SERV                CONTRACT LOAN       SERV
          SOLD ID        LOAN NUMBER              SERV SOLD DT      TRANS DT
1ST    ___________    ____________________            MMDDYY           MMDDYY
2ND    ___________    ____________________

-------------------------------------------------------------------------------
LOSS MIT IND = 8 LOSS ANALYSIS COMP     REMOVED LOSS MITIGATION
LOAN IS IN FORECLOSURE, F/C STOP = 7    614 DAYS PAST PROJECTED LEGAL DATE
```

CHASE

JPMorgan Chase Bank, N.A.
Home Lending Legal Department
4915 Independence Parkway
Tampa, Fl. 33634

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VIA FEDEX
Tracking#7907-0710-9744

June 10, 2010

BMC Group, Inc.
Attention Taylor, Bean & Whitaker Corp Claim Processing
18750 Lake Drive East
Chanhassen, MN 55317

RE: Case No.: 3:09-bk-07047-JAF
Debtor: **Taylor, Bean & Whitaker**
Proof of Claim

Dear Ladies and Gentlemen:

Enclosed, please find the Proof of Claim ("POC") and supporting documentation in connection with the above referenced matter. In addition to the original POC, I have also enclosed a separate copy of the POC which we would like for the Bankruptcy Court to date stamp and return to the undersigned in the enclosed pre-paid FedEx envelope.

Should you have any questions, please feel free to call me.

Sincerely,

Tamara M. Aziz
Legal Department

Encl

Taylor, Bean & Whitaker ("DEBTOR")

ANNEX TO PROOF OF CLAIM – JPMORGAN CHASE BANK, N.A. ("CLAIMANT")

EXPLANATION OF CLAIMANT'S UNLIQUIDATED CLAIM

Claimant's Claim consists of losses that have occurred as of the date of the filing of the Petition herein and which continue to occur to the date hereof and in the future arising out of breaches by the Debtor of its mortgage loan origination and repurchase obligations pursuant to that certain Correspondent Purchase and Sale Agreement between Debtor and Claimant (the "Agreement"). As of the date of filing of the Petition, the exact amount of Claimant's Claim was not capable of being determined with certitude and hence is classified by Claimant as unliquidated.

However, as of the date of the filing of this Proof of Claim, Claimant has been able to establish a good faith estimate of the current outstanding amount of its Claim which approximates the sum of $1,156,927.64 and which is comprised of the following:

Eight (8) mortgage loans with origination related breaches/defects for which Debtor was obligated to pay pursuant to the Agreement	
TOTAL	$1,156,927.64

Reservation of Rights/Amendments. The assertion of the Claim by Claimant herein is not a concession or admission as to the correct characterization or treatment of any such claims, nor a waiver of any rights of Claimant. The execution and filing of this Proof of Claim does not constitute: (a) a waiver or release of Claimant's rights against any other entity or person liable for all or part of the Claim; (b) a consent by Claimant to the jurisdiction of this Court with respect to any proceeding commenced against or otherwise involving Claimant; (c) a consent by Claimant to the treatment of any non-core claim against it as a core claim; (d) a waiver of the right to move to withdraw the reference with respect to the subject matter of the Claim or otherwise, including, without limitation, any objection or other proceedings commenced with respect thereto, or any other proceedings commenced against or otherwise involving Claimant; (e) a waiver of any right to the subordination, in favor of Claimant, of indebtedness or liens held by other creditors of the Debtor; (f) any election of remedies that waives or otherwise affects any other remedies; or (g) a waiver of any right to arbitration or other alternative dispute resolution mechanism that is otherwise applicable. Claimant expressly reserves its right to amend and supplement this Proof of Claim to the full extent permitted by law to specify (and quantify) damages, costs, expenses and other charges or claims incurred by Claimant and to file additional proofs of claim for additional claims, including, without limitation, (i) claims for postpetition interest, legal fees and related expenses that are not ascertainable at this time and (ii) claims arising from or relating to the avoidance of transfers made to Claimant or any other entity including, without limitation, any payment of the Claim described herein. In addition, the assertion of the Claim by the Claimant set forth herein is in addition to, not in place of, and does not amend, alter or affect in any way, the assertion of the Claim made in other jurisdictions. The Claimant's reconciliation process is ongoing and Claimant therefore reserves the right to amend this Proof of Claim and this Annex consistent with the results of such reconciliation.