

February 02, 2012

Re: SHARON D. WOODFORD

V.
TAYLOR, BEAN, AND WHITAKER

CASE NO. 3:09-BK-07047-JAF

Dear Ms. Bennett,

Enclosed you will find a list of exhibits, witness list, request for discovery and responses to the Taylor Bean and Whitaker trusts counsel to be filed by the court for the upcoming evidentiary hearing, thank you.

Cordially,

Sharon D. Woodford

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF FLORIDA
JACKSONVILLE DIVISION**

FILED
JACKSONVILLE, FLORIDA
FEB - 8 2012
CLERK, U.S. BANKRUPTCY COURT
MIDDLE DISTRICT OF FLORIDA

In re :

Chapter 11

**TAYLOR BEAN AND WHITAKER
MORTGAGE CORP.
REO SPECIALIST, LLC and
HOME AMERICA MORTGAGE INC**

Case No. 3:09-bk-07047-JAF

Debtors.

**SHARON SPECHT, n/k/a SHARON
WOODFORD**

Claim No. 1595

Claimant,

Vs.

**TAYLOR BEAN AND WHITAKER
MORTGAGE CORP,**

**Contested Matter
Objection**

Applicable Debtor

**CLAIMANTS FIRST REQUEST FOR
PRODUCTION OF DOCUMENTS**

Pursuant to Federal Bankruptcy Rules of Civil Procedure and pursuant to the terms of the Court's *Amended Order Setting Evidentiary Hearing and Pre-Trial schedule (D.E. 4122)* requests the Taylor Bean and Whitaker Trust and its representatives produce the following documents for

inspection and copying at F2062 Frankfort St., Stratford, Wi 54484 within
30 days of service

Request No. 1

A complete summary of debtors T and I disbursements noted as debtors exhibit #1 that includes interest paid.

Request No. 2

Copies of cashed checks that were allegedly paid by Taylor Bean and Whitaker for PMI mortgage insurance from 1/2009- 8/2009 including but not limited to check numbers, 384162, 350778, 318852, 829475, 265477, 234831, and 19992, as noted in debtors exhibit #4.

Request No. 3

Any and all copies of communications in regard to the misuse of entrusted funds and or accounting irregularities ie: (mortgage escrow accounts held and managed by TBW) that were held at either Colonial Bank and or Ocala Funding on behalf of all borrowers, specifically communications between the debtor and or it's representatives and representatives of, Navigant, Florida State of Financial Regulation, Ocwen, and Cenlar . This request is for copies of all communications, including but not limited to, written, typed, recorded, e-mail, fax, notes either written or typed including internal communications within Taylor Bean and Whitaker and or its representatives.

Request No. 4

Any and all copies of communications in regard to the misuse of entrusted funds ie: (mortgage escrow accounts held and managed by TBW) and or accounting irregularities connected in any way to these accounts that are connected to the criminal activity of Lee Farkas and or other officers of Taylor Bean and Whitaker . Specifically communications between the debtor and its representatives and representatives of , U.S. Dept. of Justice, FDIC, Navigant, and the Florida Dept of Financial Regulation

CERTIFICATE OF SERVICE

I do hereby certify that this request was served on those listed on the attached service list via first class, U.S. Mail on the day of December, 2011. Dated December 2011.

**Sharon D. Woodford
F2062 Frankfort St
Startford, Wi 54484**

**BERGER SINGERMANN, P.A.
ARTHUR, SPECTOR
2650 N. MILITARY TRAIL
BOCA RATON, FL 33431-7391**

January 2, 2011

In Re; SHARON SPECHT n/k/a SHARON
WOODFORD

V.

TAYLOR, BEAN AND WHITAKER

CASE NO. 3:09-bk-07047-jaf

Dear Mr. Spector,

Please find enclosed all documents I have in my possession. There are certain request which could not be fulfilled and or object too.

1. Under Definitions and Instructions, LETTER H.

The relationship with TBW in regard to the mortgage contract began in December 2007 I object to any request for information prior to this date based on it is privileged and confidential and outside the scope of these proceedings.

2. REQUEST NO. 12

(a) Funds paid to lender for distribution for taxes, and insurance etc.

(b) 934.00

(c) Document reflecting language encumbering myself to provide escrow monies to lender for lender to pay taxes and insurance(*pg. 4 of 11 of form 3050 Wisconsin single family /FANNIE MAE /FREDDIE MAC*

Uniform instrument. Please find enclosed an entire copy of the original loan document.

3. REQUEST NO.13

(a) The property at f2062 Frankfort st, Stratford, Wi 54484 is in fact the only interest discussed in the plain language of the mortgage contract

(b) The borrowed amount

(c) 320,000, an estimate of payments made which includes principal and interest 87,200.00

I would add that the bulk majority of these request can be found within the exhibit list delivered to you on Oct 24, 2011. I would also note if it is relevant to you that each of these documents along with findings in the criminal matter connected to Taylor Bean and Whitaker have been turned over to the Wisconsin Department of Justice for investigation, they have also recently been turned over to an accountant for a detailed investigation and audit into this specific account. If I can be of further assistance please do not hesitate to contact me, thank you.

Cordially,

Sharon Woodford

October 24, 2011

RE; SHARON D. WOODFORD
CLAIM TAYLOR BEAN AND WHITAKER
EXHIBITS, WITNESS LIST, AND DAMAGES.

Dear Mr. Spector,

Enclosed you will find documents that will be presented to the court at the evidentiary hearing on February 29, 2012. You will also find a witness list and a list of damages. Feel free to contact me at your convenience if you have any questions, thank you.

Cordially,

Sharon D. Woodford

715-687-9252

EXHIBIT LIST

A-1 CENLAR ACTIVITY REPORT

A-2 OCWEN CARRY FORWARD TO ESCROW OF 1,067.00

A-3 OCWEN DOCUMENT ADDING ESCROW SHORTFALL TO PRINCIPLE

A-4 TBW ACTIVITY REPORT FROM CUSTODIAN OF RECORDS DATED APRIL 16, 2010.

B-1 ACTIVITY REPORT FOR HAZARD INSURANCE FROM MARSSHFIELD INS.

C-1 CENLAR ANNUAL DISCLOSURE STATEMENT FROM 8/09 THROUGH 12/09

D-1 CORRESPONDENCE FROM OCWEN IN REGARD TO PREVIOUSLY SENT QUALIFIED WRITTEN REQUEST FOR INFO.

E-2 BANK STATEMENTS FOR MONTHS IN WHICH MORTGAGE PAYMENT IS PAID ON TIME.

F-1 ORIGINAL MORTGAGE CONTRACT WITH MANDATED ESCROW LANGUAGE ON PG. 4.

G-1 DENIAL OF CREDIT

H-1 CORRESPONDENCE FROM OCWEN DATED JUNE 9, 2010 STATING THAT PAYMENT HAD BEEN RECEIVED.

I-1 PAST DUE NOTICES AND NOTICES OF DEFAULT

K-1 E-MAIL NOTICE OF ACCEPTANCE OF REFINANCE INTERNALLY WITH TBW AND ISSUE OF NEW LOAN NUMBER

L-1 ANNUAL ESCROW ACCOUNT DISCLOSURE STATEMENTS FROM OCWEN FOR FEB/2010, JUNE /2010, AND MAY/2011

DAMAGES

1. 934.00 WITHDRAWN FROM ESCROW BY TBW FOR MORTGAGE INSURANCE AND NEVER PAID THROUGHOUT 2009.
2. 1,067.00 ADDED TO ESCROW BY OCWEN AS NEGATIVE BALANCE FORWARD TO OCWEN FROM CENLAR 2009 TO COVER ESCROW SHORTFALL.
3. 1,067.00 ADDED TO PRINCIPLE OF LOAN BY OCWEN
4. 2,800.00 ADDED AS A LOAN SETUP DEFICIT BY OCWEN
5. 410.00 FOR UNKNOWN T/I CHARGE FROM ESCROW ON 11/08 BY TBW
6. 267.12 OVERCHARGE BY OCWEN FOR UNKNOWN T/I 1/10.
7. FOR 8 SEPARATE INCIDENTS OF BREACH OF CONTRACT , CREDIT DAMAGE, UTILIZING ENTRUSTED FUNDS FOR UNJUST ENRICHMENT THE VALUE OF THE SECURED INTEREST OF THE MORTGAGE CONTRACT 320,000.00.

WITNESS LIST

ANDY GRODMAIER- CONDUCTED A REVIEW OF TAYLOR BEAN AND
WHITAKER MORTGAGE ESCROW ACCOUNTS ON BEHALF OF THE STATE OF
FLORIDA FINANCIAL REGULATORY DEPARTMENT

A-1

71512354-hist
P3001-45C CUSTOMER ACCOUNT ACTIVITY STATEMENT DATE 12/16/09
REQ BY TBWHMP1209 PAGE 01

SHARON SPECHTLISTED BELOW IS THE ACCOUNT ACTIVITY
F2062 FRANKFURTFOR YOUR LOAN. IF YOU HAVE ANY QUESTIONS
STRATFORD WI 54484ABOUT THIS INFORMATION PLEASE CONTACT:
.....CENTRAL LOAN ADMINISTRATION & REPORTING
.....P.O. BOX 77404, EWING, NJ 08628

XXXXXXXXXXXXXXXXXXXX

----- CURRENT ACCOUNT INFORMATION -----

	DATE	TOTAL	PRINCIPAL	LOAN	CURRENT	
	PAYMENT	PAYMENT	& INTEREST	INTEREST	PRINCIPAL	ESCROW
LOAN NUMBER	DUE	AMOUNT	PAYMENT	RATE	BALANCE	BALANCE
0030695704	12-01-09	2829.73	0.00	6.37500	0.00	

ACTIVITY FOR PERIOD 01-01-08 - 12-16-09

PROCESS	DUE	TRANSACTION	TRANSACTION	EFFECTIVE DATE
DATE	DATE	CODE	DESCRIPTION	OF TRANSACTION

TRANSACTION	PRIN PD/	ESCROW PD/	-----OTHER-----
AMOUNT	BALANCE	INTEREST	AMOUNT
			CODE/DESCRIPTION

12-16-09 12-09 156 LOAN TRANSFERRED
0.00 333,295.03 0.00 1,067.98
0.00 0.00 NEW PRINCIPAL/ESCROW BALANCES
12-16-09 12-09 168 ESCROW ADVANCE REFUND REQUEST
0.00 0.00 0.00 1,077.79- 1,077.79
12-15-09 12-09 160 INTEREST ON ESCROW DEPOSIT

A1

THEFT

71512354-hist

9.81 0.00 0.00 9.81

1,067.98- NEW PRINCIPAL/ESCROW BALANCES

12-14-09 11-09 168 ESCROW ADVANCE REFUND REQUEST

0.00 0.00 0.00 702.33- 702.33

B2 12-14-09 11-09 172 PAYMENT APPLIED - THANK YOU

2,829.73 354.88 1,772.52 702.33

333,295.03

1,077.79- NEW PRINCIPAL/ESCROW BALANCES

12-10-09 11-09 161 ESCROW ADVANCE

133.56 0.00 0.00 133.56

12-10-09 11-09 310 MIP/PMI DISBURSEMENT

133.56- 0.00 0.00 133.56-

1,780.12- NEW PRINCIPAL/ESCROW BALANCES

12-04-09 11-09 161 ESCROW ADVANCE

1,646.56 0.00 0.00 1,646.56

12-04-09 12-09 313 CITY TAX

5,669.87- 0.00 0.00 5,669.87-

1,646.56- NEW PRINCIPAL/ESCROW BALANCES

*December
PAYMENT*

332,219.00

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P3001-45C

CUSTOMER ACCOUNT ACTIVITY STATEMENT

DATE 12/16/09

REQ BY TBWHMP1209

PAGE 02

SHARON SPECHT

LOAN NUMBER: 0030695704

ACTIVITY FOR PERIOD 01-01-08 - 12-16-09

PROCESS DATE	DUE DATE	TRANSACTION CODE	TRANSACTION DESCRIPTION	EFFECTIVE DATE OF TRANSACTION
-----------------	-------------	---------------------	----------------------------	----------------------------------

TRANSACTION AMOUNT	PRIN PD/ BALANCE	PD/ INTEREST	ESCROW PD/ BALANCE	OTHER AMOUNT	CODE/DESCRIPTION
11-19-09	10-09	172	PAYMENT APPLIED - THANK YOU		
2,829.73	353.01	1,774.39	702.33		
	333,649.91		4,023.31		NEW PRINCIPAL/ESCROW BALANCES
11-09-09	10-09	310	MIP/PMI DISBURSEMENT		
133.56-	0.00	0.00	133.56-		
			3,320.98		NEW PRINCIPAL/ESCROW BALANCES
10-28-09	10-09	148	NSF REVERSAL		
0.00	353.01-	1,774.39-	702.33-		
	334,002.92		3,454.54		NEW PRINCIPAL/ESCROW BALANCES
10-19-09	10-09	172	PAYMENT APPLIED - THANK YOU		
2,829.73	353.01	1,774.39	702.33		
	333,649.91		4,156.87		NEW PRINCIPAL/ESCROW BALANCES
10-13-09	10-09	351	HAZARD INS (PRIMARY POLICY)		
1,877.00-	0.00	0.00	1,877.00-		
			3,454.54		NEW PRINCIPAL/ESCROW BALANCES
10-13-09	09-09	172	PAYMENT APPLIED - THANK YOU		

71512354-hist

2,829.73 351.14 1,776.26 702.33

334,002.92 5,331.54 NEW PRINCIPAL/ESCROW BALANCES

10-08-09 09-09 310 MIP/PMI DISBURSEMENT

133.56- 0.00 0.00 133.56-

4,629.21 NEW PRINCIPAL/ESCROW BALANCES

09-16-09 08-09 310 MIP/PMI DISBURSEMENT

133.56- 0.00 0.00 133.56-

4,762.77 NEW PRINCIPAL/ESCROW BALANCES

09-08-09 08-09 172 PAYMENT APPLIED - THANK YOU

2,829.73 349.29 1,778.11 702.33

334,354.06 4,896.33 NEW PRINCIPAL/ESCROW BALANCES

08-19-09 08-09 310* MIP/PMI DISBURSEMENT

934.92- 0.00 0.00 934.92-

4,194.00 NEW PRINCIPAL/ESCROW BALANCES

08-19-09 08-09 170* ADJUSTMENT TRANSACTION

14,891.80 2,393.88 12,497.92 0.00

334,703.35 ~~5,000.00~~ NEW PRINCIPAL/ESCROW BALANCES

Applied 1,067.00 ADVANCE
Here, NOT on Dec 16, 09

CL Shows no 934.92
disbursement and reflects
A beginning Balance of 4,994.00
which is accurate to TBW
taking PMI monies of 133.00 month.



Ocwen Loan Servicing, LLC
P.O. Box 24737
West Palm Beach, Florida 33416-4737
(Do not send correspondence or payments to the above address.)
WWW.OCWEN.COM

E
H-2

February 02, 2010

Sharon Specht

F2062 Frankfurt
Stratford, WI 54484

Loan Number: 71512354
Property Address: F2062 Frankfurt, Stratford, WI 54484
Analysis Date: 02/01/10

Dear Sharon Specht :

ANNUAL ESCROW ACCOUNT DISCLOSURE STATEMENT ACCOUNT HISTORY

This is a statement of actual and scheduled activity in your escrow account from November 2009 through March 2010. Any scheduled activity is denoted by an "s".

Your monthly mortgage payment for the past year was \$2,829.73 of which \$2,127.40 was for principal and interest and \$702.33 went into your escrow account.

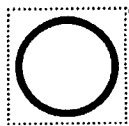
Actual Month	Actual Payments To Escrow	Actual Payments From Escrow	Description	Actual Ending Balance
Nov-09		\$1,067.98	New Loan Setup Balances	\$-1,067.98
Dec-09	\$702.33	\$-0.13	Escrow Balance Adjustment	\$-365.52
		\$133.56	PMI (POLICY # 79464724)	\$-499.08
Jan-10	\$702.33-s	\$267.12	PMI (POLICY # 79464724)	\$-63.87
		\$4,256.47	Township tax (PARCEL # 02628033330997)	\$-4,320.34
		\$-9.81	Escrow Balance Adjustment	\$-4,310.53
		\$133.56	PMI (POLICY # 79464724)	\$-4,444.09
Feb-10	\$702.33-s	\$133.56	PMI (POLICY # 79464724)	\$-3,875.32
Mar-10	\$702.33-s	\$133.56	PMI (POLICY # 79464724)	\$-3,306.55
TOTALS	\$2,809.32	\$6,115.87		

Ocwen

Ocwen

OVERCHARGE
TOWNSHIP TAX

please explain this
I signed
Nothing releasing
these funds for
anything.



O C W E N

WWW.OCWEN.COM

December 21, 2009

Sharon Specht
F2062 Frankfurt
Stratford, WI 54484

Loan Number: 71512354
Property Address: F2062 Frankfurt
Stratford, WI 54484

Dear Borrower(s):

Ocwen Loan Servicing, LLC is the servicer of the above-referenced loan (hereinafter referred to as "the Debt") for ("Creditor") Freddie Mac - Cenlar Interim S.

As of December 21, 2009, our records reflect that the current unpaid debt is:

Principal
Interest
Late Charges
Collection Costs
Escrow Advances
Suspense Balance
NSF Fees
Total Due

\$333295.03

\$0.00

\$0.00

\$0.00

\$1067.98

\$0.00

\$0.00

\$334363.01

Illegal!
RICO 16/18
RESPA
7/1/11

Please be advised that accrued interest, fees, corporate and escrow advances, and other charges (including prepayment charges if applicable) may be assessed to your account during the period prior to receipt of your payment. Therefore, the total amount due on the day your payment is received by Ocwen Loan Servicing, LLC may have increased. This letter is in no way intended as a payoff statement for your mortgage. It merely states the amount of the debt as of the date of this letter. In the event you wish to payoff your debt please contact us at 1- (800) 310-9229 to request a payoff statement. Ocwen Loan Servicing, LLC prefers that all payments be made in certified funds, cashier's check or money order(s) payable to Ocwen Loan Servicing, LLC. Please always include the "Loan Number" with your payment.

Unless, within thirty days after receipt of this notice, you dispute the validity of this debt or any portion thereof, we will assume the debt to be valid. If, within thirty days of your receipt of this notice, you notify us in writing that the debt, or any portion thereof, is disputed, we will:

1. Obtain verification of the debt or, if the debt is founded upon a judgment, we will mail to you a copy of such verification or judgment.
2. If the original creditor is different from the creditor named above, then upon your written request within thirty days of the receipt of this notice we will provide you with the name and address of the original creditor.

This is an attempt to collect a debt and any information obtained will be used for that purpose. If you received a bankruptcy discharge that included this debt, this notice is not intended and does not constitute an attempt to collect a debt against you personally.

Yours truly,

Customer Service Department
Toll Free Phone: 1 (800) 746-2936

CORRESPONDENCE ADDRESS:

Ocwen Loan Servicing, LLC
ATTN: Customer Service Department
P O Box 785057
Orlando, FL 32878-5057

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SHARON D SPECHT
F2062 FRANKFURT
STRATFORD WI 54484

Starting Balances	
Deferred Principal Balance:	.00
Principal:	341,000.00
Tax & Insurance:	1,129.98
Unapplied:	.00
Current Balances	
Principal:	00
Tax & Insurance	00
Unapplied	00
Subsidy	00
Late Charge.	00
Returned Check Charge.	00
Miscellaneous Fees:	00
Loss Draft:	.00
Property Address	
F2062 Frankfurt	
Stratford WI 54484	

Page 1

Loan Activity Report

April 16, 2010

Loan # 2197241

Tran Code	Due Date /Date Paid	Amount Paid	Interest Paid	Principal/ Curtailment	T&I Paid	Misc Ins	Late Chrg/ Ret Chk Chrg	Subsidy Amount	Unapplied Amount	Misc Fee /Loss Draft	Principal Bal /Tax&Ins Bal
DIS	01/01/08	-11.13	.00	.00	-11.13	.00	.00	.00	.00	.00	341,000.00
	12/21/07			.00			.00			.00	1,118.85
ITI	12/31/07	.90	.00	.00	.90	.00	.00	.00	.00	.00	341,000.00
	12/28/07			.00			.00			.00	1,119.75
REG	01/01/08	2,825.97	1,811.56	315.84	698.57	.00	.00	.00	.00	.00	340,684.16
	01/03/08			.00			.00			.00	1,818.32
ADJ	02/01/08	11.13	.00	.00	11.13	.00	.00	.00	.00	.00	340,684.16
	01/09/08			.00			.00			.00	1,829.45
DIS	02/01/08	-133.56	.00	.00	-133.56	.00	.00	.00	.00	.00	340,684.16
	01/25/08			.00			.00			.00	1,695.89
DIS	02/01/08	-133.56	.00	.00	-133.56	.00	.00	.00	.00	.00	340,684.16
	01/25/08			.00			.00			.00	1,562.33
REG	02/01/08	2,825.97	1,809.88	317.52	698.57	.00	.00	.00	.00	.00	340,366.64
	02/01/08			.00			.00			.00	2,260.90
DIS	03/01/08	-133.56	.00	.00	-133.56	.00	.00	.00	.00	.00	340,366.64
	02/25/08			.00			.00			.00	2,127.34
REG	03/01/08	2,825.97	1,808.20	319.20	698.57	.00	.00	.00	.00	.00	340,047.44
	02/27/08			.00			.00			.00	2,825.91
DIS	04/01/08	-133.56	.00	.00	-133.56	.00	.00	.00	.00	.00	340,047.44
	03/24/08			.00			.00			.00	2,692.35
ITI	04/01/08	5.36	.00	.00	5.36	.00	.00	.00	.00	.00	340,047.44
	04/01/08			.00			.00			.00	2,697.71
REG	04/01/08	2,825.97	1,806.50	320.90	698.57	.00	.00	.00	.00	.00	339,726.54
	04/07/08			.00			.00			.00	3,396.28
DIS	05/01/08	-133.56	.00	.00	-133.56	.00	.00	.00	.00	.00	339,726.54
	04/24/08			.00			.00			.00	3,262.72
REG	05/01/08	2,825.97	1,804.80	322.60	698.57	.00	.00	.00	.00	.00	339,403.94
	05/07/08			.00			.00			.00	3,961.29

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April 16, 2010

Loan # 2197241

Tran Code	Due Date /Date Paid	Amount Paid	Interest Paid	Principal/ Curtailment	T&I Paid	Misc Ins	Late Chrg/ Ret Chk Chrg	Subsidy Amount	Unapplied Amount	Misc Fee /Loss Draft	Principal Bal /Tax&Ins Bal
DIS	06/01/08	-133.56	.00	.00	-133.56	.00	.00	.00	.00	.00	339,403.94
	05/27/08			.00			.00			.00	3,827.73
REG	06/01/08	2,825.97	1,803.08	324.32	698.57	.00	.00	.00	.00	.00	339,079.62
	06/06/08			.00			.00			.00	4,526.30
ITI	06/25/08	8.24	.00	.00	8.24	.00	.00	.00	.00	.00	339,079.62
	06/25/08			.00			.00			.00	4,534.54
DIS	07/01/08	-133.56	.00	.00	-133.56	.00	.00	.00	.00	.00	339,079.62
	06/25/08			.00			.00			.00	4,400.98
REG	07/01/08	2,825.97	1,801.36	326.04	698.57	.00	.00	.00	.00	.00	338,753.58
	07/14/08			.00			.00			.00	5,099.55
DIS	08/01/08	-133.56	.00	.00	-133.56	.00	.00	.00	.00	.00	338,753.58
	07/23/08			.00			.00			.00	4,965.99
REG	08/01/08	2,825.97	1,799.63	327.77	698.57	.00	.00	.00	.00	.00	338,425.81
	08/14/08			.00			.00			.00	5,664.56
DIS	09/01/08	-133.56	.00	.00	-133.56	.00	.00	.00	.00	.00	338,425.81
	08/20/08			.00			.00			.00	5,531.00
REG	09/01/08	2,825.97	1,797.89	329.51	698.57	.00	.00	.00	.00	.00	338,096.30
	09/15/08			.00			.00			.00	6,229.57
DIS	10/01/08	-133.56	.00	.00	-133.56	.00	.00	.00	.00	.00	338,096.30
	09/23/08			.00			.00			.00	6,096.01
ITI	09/30/08	13.11	.00	.00	13.11	.00	.00	.00	.00	.00	338,096.30
	09/29/08			.00			.00			.00	6,109.12
DIS	10/01/08	-1,462.11	.00	.00	-1,462.11	.00	.00	.00	.00	.00	338,096.30
	10/02/08			.00			.00			.00	4,647.01
REG	10/01/08	2,825.97	1,796.14	331.26	698.57	.00	.00	.00	.00	.00	337,765.04
	10/14/08			.00			.00			.00	5,345.58
DIS	11/01/08	-133.56	.00	.00	-133.56	.00	.00	.00	.00	.00	337,765.04
	10/23/08			.00			.00			.00	5,212.02
DIS	11/01/08	-410.04	.00	.00	-410.04	.00	.00	.00	.00	.00	337,765.04
	11/05/08			.00			.00			.00	4,801.98
REG	11/01/08	2,825.97	1,794.38	333.02	698.57	.00	.00	.00	.00	.00	337,432.02
	11/13/08			.00			.00			.00	5,500.55
DIS	12/01/08	-133.56	.00	.00	-133.56	.00	.00	.00	.00	.00	337,432.02
	11/20/08			.00			.00			.00	5,366.99
REG	12/01/08	2,825.97	1,792.61	334.79	698.57	.00	.00	.00	.00	.00	337,097.23
	12/12/08			.00			.00			.00	6,065.56
DIS	01/01/09	-68.03	.00	.00	-68.03	.00	.00	.00	.00	.00	337,097.23
	12/18/08			.00			.00			.00	5,997.53
DIS	01/01/09	-5,669.87	.00	.00	-5,669.87	.00	.00	.00	.00	.00	337,097.23
	12/20/08			.00			.00			.00	327.66
DIS	01/01/09	-133.56	.00	.00	-133.56	.00	.00	.00	.00	.00	337,097.23
	12/23/08			.00			.00			.00	194.10

Loan # 2197241

Tran Code	Due Date /Date Paid	Amount Paid	Interest Paid	Principal/ Curtailment	T&I Paid	Misc Ins	Late Chrg/ Ret Chk Chrg	Subsidy Amount	Unapplied Amount	Misc Fee /Loss Draft	Principal Bal /Tax&Ins Bal
ITI	12/31/08	11.07	.00	.00	11.07	.00	.00	.00	.00	.00	337,097.23
	12/30/08			.00			.00			.00	205.17
REG	01/01/09	2,829.73	1,790.83	336.57	702.33	.00	.00	.00	.00	.00	336,760.66
	01/13/09			.00			.00			.00	907.50
DIS	02/01/09	-133.56	.00	.00	-133.56	.00	.00	.00	.00	.00	336,760.66
	01/21/09			.00			.00			.00	773.94
REG	02/01/09	2,829.73	1,789.04	338.36	702.33	.00	.00	.00	.00	.00	336,422.30
	02/18/09			.00			.00			.00	1,476.27
DIS	03/01/09	-133.56	.00	.00	-133.56	.00	.00	.00	.00	.00	336,422.30
	02/23/09			.00			.00			.00	1,342.71
REG	03/01/09	2,829.73	1,787.24	340.16	702.33	.00	.00	.00	.00	.00	336,082.14
	03/10/09			.00			.00			.00	2,045.04
DIS	04/01/09	-133.56	.00	.00	-133.56	.00	.00	.00	.00	.00	336,082.14
	03/23/09			.00			.00			.00	1,911.48
ITI	03/31/09	2.08	.00	.00	2.08	.00	.00	.00	.00	.00	336,082.14
	03/27/09			.00			.00			.00	1,913.56
REG	04/01/09	2,829.73	1,785.44	341.96	702.33	.00	.00	.00	.00	.00	335,740.18
	04/10/09			.00			.00			.00	2,615.89
DIS	05/01/09	-133.56	.00	.00	-133.56	.00	.00	.00	.00	.00	335,740.18
	04/20/09			.00			.00			.00	2,482.33
REG	05/01/09	2,829.73	1,783.62	343.78	702.33	.00	.00	.00	.00	.00	335,396.40
	05/11/09			.00			.00			.00	3,184.66
DIS	06/01/09	-133.56	.00	.00	-133.56	.00	.00	.00	.00	.00	335,396.40
	05/22/09			.00			.00			.00	3,051.10
REG	06/01/09	2,829.73	1,781.79	345.61	702.33	.00	.00	.00	.00	.00	335,050.79
	06/15/09			.00			.00			.00	3,753.43
DIS	07/01/09	-133.56	.00	.00	-133.56	.00	.00	.00	.00	.00	335,050.79
	06/22/09			.00			.00			.00	3,619.87
ITI	06/30/09	5.36	.00	.00	5.36	.00	.00	.00	.00	.00	335,050.79
	06/29/09			.00			.00			.00	3,625.23
REG	07/01/09	2,829.73	1,779.96	347.44	702.33	.00	.00	.00	.00	.00	334,703.35
	07/14/09			.00			.00			.00	4,327.56
DIS	08/01/09	-133.56	.00	.00	-133.56	.00	.00	.00	.00	.00	334,703.35
	07/23/09			.00			.00			.00	4,194.00
EXP	08/01/09	330,509.35	.00	334,703.35	-4,194.00	.00	.00	.00	.00	.00	.00
	08/13/09			.00			.00			.00	.00
Totals:		373,993.97	34,123.95	341,000.00	-1,129.98	0.00	0.00	0.00	0.00	0.00	
				.00			0.00			0.00	

1,129.98⁰⁰
 THEFT BY
 TAYLOR, BEAN & WHEATLER

B-1

[Show Details](#)

Below is an itemized list of payments made to your policy:

Marshfield Insurance Agency Inc.
208 W. 5th Street
Marshfield, WI 54449
715-387-4443 ext 231
fax # 715-389-2662
b_langteau@marshfieldinsurance.net

Reply to Beth Langteau

Central Loan Admin & Reporting
PO Box 211091
Eagan, MN 55121

C1



12/17/09

#BWNDXCT
#3000030695704123#

SHARON SPECHT
F2062 FRANKFURT
STRATFORD WI 54484

3834/FH/B

LOAN NO: 0030695704
www.loanadministration.com
TOLL FREE 1-866-305-6949

Please see the enclosed insert for understanding of Escrow Account Disclosure Statement. This handy guide is intended to help you understand your statement and answer some commonly asked questions about your Escrow Analysis.

ANNUAL ESCROW ACCOUNT DISCLOSURE STATEMENT

Our records indicate that your loan has recently been transferred to a new servicer. As a result, we are required to provide you with this final escrow account disclosure statement.

ACCOUNT HISTORY

The following statement of activity in your escrow account from 08/09 through 12/09 displays actual activity as it occurred in your escrow account during that period. If you received Account Projections with a prior analysis, they are included again here for comparison. Over this period, an additional \$9.81 was deposited into your escrow account for interest on escrow.

Month	Payments		Disbursements		Description	Projected Escrow Account Balance	Actual Escrow Account Balance
	Projected	Actual	Projected	Actual			
					Beginning Balance	\$.00	\$4,194.00
September		702.33 *		133.56 *	PMI	.00	4,762.77
October		702.33 *		133.56 *	PMI	.00	5,331.54
October				1,877.00 *	HAZARD INS	.00	3,454.54
November		702.33 *		133.56 *	PMI	.00	4,023.31
December		712.14 *		133.56 *	PMI	.00	4,601.89
December				5,669.87 *	R.E. TAX	.00	1,067.98-
December				1,067.98-	TRANSFER BAL	.00	.00

An asterisk (*) beside an amount indicates a difference from projected activity either in the amount or the date.

Should you have any questions about this Escrow Analysis, please call our Customer Service Department toll-free at 1-866-305-6949.



Ocwen Loan Servicing, LLC

P.O. Box 24737

West Palm Beach, FL 33416-4737

(Do not send any correspondence or payments to the above address)

WWW.OCWEN.COM

July 02, 2010

Sharon Specht

F2062 Frankfurt
Stratford, WI 54484-0000

Loan Number: 71512354
Property Address: F2062 Frankfurt , Stratford, WI 54484-0000

Dear Borrower(s):

We are in receipt of your correspondence requesting that Ocwen perform research relative to the issue(s) stated in your correspondence for the above referenced loan. It is Ocwen's policy to perform all research and provide a written response to you within fifteen (15) days from the receipt of your letter. However, as a result of the research required to accurately and completely address your request, we will be unable to respond within our target of fifteen (15) days.

In accordance with the Real Estate Settlement Procedures Act (RESPA), Ocwen is afforded sixty (60) days from the receipt of your letter to respond to you with an explanation of the facts surrounding your issue(s), including the detail of any adjustments or corrections (if applicable.) If the servicing of your loan was assigned, sold or transferred to Ocwen from a prior loan servicer, Ocwen may be required to obtain information concerning your loan from your prior servicer. The process of obtaining this information takes time, but Ocwen is committed to serving you and accordingly your request is a priority with us.

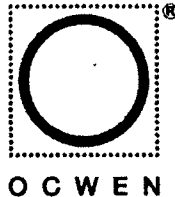
Additionally, Ocwen may need to contact you for further information in order to process your request. Ocwen will notify you if any additional information is required. Please direct any inquiries regarding your research request to the following address:

Ocwen Loan Servicing, LLC
Research Department
P.O. Box 785055
Orlando, FL 32878-5055

If you have any questions please call (800) 241-9960.

Sincerely,

Research Department



August 5, 2010

Sharon Specht
F2062 Frankfurt
Stratford, WI 54484

RE: OLS Loan No.: 71512354

Dear Ms. Specht:

This letter is being sent to inform you that we have been unable to complete a response to your concerns within 10 business days as expected, and to assure you that your case remains open with this office. Your concerns are a priority with us and we appreciate your patience. A written response will be provided upon completion of our review.

Sincerely,

Office of the Consumer Ombudsman
Ocwen Loan Servicing, LLC

P.O. Box 785061, Orlando, FL 32878-5061
Telephone: (800) 390-4656 Fax: (866) 771-5152

This communication is from a debt collector attempting to collect a debt; any information obtained will be used for that purpose. However, if the debt is in active bankruptcy or has been discharged through bankruptcy, this communication is not intended as and does not constitute an attempt to collect a debt.



800-746-2936

Mailing Address: 12850
INGENUITY
DR
ORLANDO,
FL 32626

[Close Account Details](#)

Account #	7151XXXX	7151XXXX	7151XXXX
Account Type	Conventional Real Estate Loan, Including Purchase Money First	Real Estate	Mortgage account
Balance	\$326,982.00	\$325,257.00	\$325,257.00
Date Opened	11/1/2007	11/1/2007	11/30/2007
Account Status	Open	Open	Open
Mo. Payment	\$2,133.00	\$2,133.00	\$2,133.00
Past Due			\$0.00
Payment Status	Current, was past due 60 days	Pays account as agreed	Paid or paying as agreed
High Balance Limit		\$346,079.00	\$346,079.00
Terms	360 Months		360 Months
Comments	Account in dispute-reported by subscriber	REAL ESTATE MORTGAGE	Account information disputed by consumer

24-Month Payment History

	2009					2010					2011				
Month	AUG	SEP	OCT	NOV	DEC	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT
Experian	OK	ND	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
Equifax	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
TransUnion	OK	ND	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK



800-822-5626

[More Account Details](#)

Account Name	PNC MORTGAGE	NTL CITY MTG
Account #	433000587XXXX	433000587XXXX
Account Type	Real Estate	Mortgage account
Balance	\$0.00	\$0.00
Date Opened	10/1/2007	10/24/2007



320-255-9784

[More Account Details](#)

Account Name	PREFERRED CREDIT INC	PREFERRED CREDIT	PREFERRED CR
Account #	61XXXX	61XXXX	61XXXX
Account Type	Installment Sales Contract	Installment	Installment account
Balance		\$0.00	\$0.00
Date Opened	8/1/2006	8/1/2006	8/24/2006



888-225-2164

[More Account Details](#)

Account Name	TAYLOR, BEAN & WHITAK	TAYLOR BEAN
Account #	2197241XXXX	2197241XXXX
Account Type	Installment	Mortgage account
Balance	\$0.00	\$0.00
Date Opened	12/1/2007	12/5/2007



888-225-2164

[More Account Details](#)

Account Name	TAYLOR, BEAN & WHITAK	TAYLOR BEAN
Account #	43XXXX	438672XXXX
Account Type	Installment	Mortgage account
Balance	\$0.00	\$0.00
Date Opened	9/1/2003	9/2/2003



888-225-2164

[More Account Details](#)

Account Name	TAYLOR, BEAN & WHITAK	TAYLOR BEAN
Account #	33XXXX	330943XXXX
Account Type	Installment	Mortgage account
Balance	\$0.00	\$0.00
Date Opened	12/1/2002	12/20/2002



888-225-2164

[More Account Details](#)

Account Name	TAYLOR, BEAN & WHITAK	TAYLOR BEAN
Account #	16XXXX	161444XXXX
Account Type	Installment	Mortgage account
Balance	\$0.00	\$0.00
Date Opened	9/1/2001	9/5/2001



301-668-2740

[More Account Details](#)

Account Name	WELLS FARGO HM MORTGAG	WELLS FARGO HOME MOR	
Account #	708022323XXXX	708022323XXXX	
Account Type	Conventional Real Estate Loan, Including Purchase Money First	Installment	No Data Returned For This Bureau.
Balance		\$0.00	
Date Opened	12/1/2002	12/1/2002	



800-421-2110

Account Name	BANK OF AMERICA	BANK OF AMERICA	BK OF AMER
Account #	3X	3X	3X
Account Type	Check Credit Or Line Of Credit	Revolving or Option	Revolving account



CENTRAL CITY CREDIT UNION

222 E. Upham St. • P.O. Box 790
Marshfield, WI 54449-0790
(715) 387-3702

April is Youth Month at Central City. Pick up a coupon to cover the \$5 membership to start a KidsCount or CUSucceed account for your kid or teen. And kids 18 and younger, sign up for drawings held during Youth Week, April 19-24.

E-2

3397 1 AV 0.335

3881-3397

SHARON D SPECHT
F2062 FRANKFORT ST
STRATFORD WI 54484

BEGINNING 01MAR10	CLOSING 31MAR10	
STATEMENT PERIOD		Page 1 of 2
FOR CREDIT UNION USE ONLY		
ACCOUNT NUMBER: [REDACTED]		

*DATES SHOWN ARE THE DATES AMOUNTS WERE DEBITED OR CREDITED TO YOUR ACCOUNT

DATE	DATE EFF	DESCRIPTION	AMOUNT	BALANCE
03010301		S-01 OPEN SHARE PREVIOUS BALANCE		127000
03050305		ELECTRONIC FUNDS DEPOSIT 64159	22500	149500
		MHC SSO PAYROLL ACH ITEMS		
03050305		WITHDRAWAL TRANSFER	7000-	142500
03110311		WITHDRAWAL	30000-	112500
03190319		ELECTRONIC FUNDS DEPOSIT 64159	22500	135000
		MHC SSO PAYROLL ACH ITEMS		
03190319		WITHDRAWAL TRANSFER	7000-	128000
03310331		DIVIDEND	078	128078
03310331		NEW BALANCE		128078
YOUR ACCOUNT EARNED 0.78 FROM 01JAN2010 THROUGH 31MAR2010				
WITH AN ANNUAL PERCENTAGE YIELD EARNED OF 0.50%				
#####				
03010301		S-SD REALLY FREE CHECKING PREVIOUS BALANCE		576165
03020302		ELECTRONIC FUNDS WITHDRAWAL 4910	23800-	552365
		FIA CARDSERVICES CHECK PYMT 100228		
03020302		ELECTRONIC FUNDS WITHDRAWAL 4909	4000-	548365
		HSBC CREDIT SVC3 CHECKPAYMT 100302		
03030303		ELECTRONIC FUNDS WITHDRAWAL 4908	14768-	533597
		STATE FARM RO 08 PYMT		
03030303		DRAFT ITEM # 4912 T:231625	20541-	513056
03030303		DRAFT ITEM # 4907 T:231924	69500-	443556
03040304		ELECTRONIC FUNDS WITHDRAWAL 4915	4209-	439347
		PICK N SAVE 8667426728 100304		
03040304		DRAFT ITEM # 4911 T:234863	10000-	429347
03040304		DRAFT ITEM # 4901 T:234729	20000-	409347
03050305		ELECTRONIC FUNDS DEPOSIT 64159	165033	574380
		MHC SSO PAYROLL ACH ITEMS		
03050305		ELECTRONIC FUNDS WITHDRAWAL 4916	4968-	569412
		FESTIVAL FOODSMA BOC CHECK		
03080308		ELECTRONIC FUNDS WITHDRAWAL 4918	20000-	549412
		DISCOVER ARC PAYMENTS 100307		
03080308		DRAFT ITEM # 4917 T:238436	4219-	545193
03080308		DRAFT ITEM # 4914 T:238589	8751-	536442
03080308		DRAFT ITEM # 4920 T:238084	40278-	496164
03090309		ELECTRONIC FUNDS WITHDRAWAL 4921	4829-	491335
		MILLS FLEET FARM CHECK PMTS 030910		
03090309		DRAFT ITEM # 4919 T:240621	21302-	470033
03100310		DRAFT ITEM # 4866 T:243214	21450-	448583
03110311		ELECTRONIC FUNDS WITHDRAWAL 4922	282973-	165610
		OCWEN LOCKBOX CHECK PYMT 100310		
03150315		ELECTRONIC FUNDS WITHDRAWAL 4923	7359-	158251

TOTAL DIVIDEND OR INTEREST
EARNED YEAR-TO-DATE

078

NET FINANCE CHARGES
YEAR-TO-DATE For All Loans

3430

march

**CENTRAL CITY**
CREDIT UNION

Member: SHARON D SPECHT

Date: 31MAY10

Account: [REDACTED]

Page: 2 of 2

1944-1479

DATE	DATE EFF	DESCRIPTION	AMOUNT	BALANCE
05120512	0512	MILLS FLEET FARM CHECK PMTS 051210		
05120512	0512	DEPOSIT	50000	72048
05120512	0512	DRAFT ITEM # 4984 T:338411	30300-	41748
05130513	0513	DRAFT ITEM # 4987 T:340964	2000-	39748
05140514	0514	ELECTRONIC FUNDS DEPOSIT 64159	156592	196340
05140514	0514	MHC SSO PAYROLL ACH ITEMS		
05140514	0514	DEPOSIT	50000	246340
05170517	0517	DEPOSIT TRANSFER	42000	288340
		SHB1 249268 INTERNET ACCESS MAY. 15, 2010		
		15152145 FR ACCT 0003384910		
05190519	0519	ELECTRONIC FUNDS WITHDRAWAL	2562-	285778
		WAL-MART STORES PURCHASE 100518		
		4989 MARSWI		
05190519	0519	DRAFT ITEM # 4990 T:350253	2344-	283434
05190519	0519	DEPOSIT	14000	297434
05200520	0520	ELECTRONIC FUNDS WITHDRAWAL 4988	282973-	14461
		OCWEN LOCKBOX CHECK PYMT 100519		
05250525	0525	DRAFT ITEM # 4992 T:358765	8298-	6163
05270527	0527	DRAFT ITEM # 4991 T:362375	5200-	963
05270527	0527	DEPOSIT	160000	160963
05280528	0528	ELECTRONIC FUNDS DEPOSIT 64159	154210	315173
		MHC SSO PAYROLL ACH ITEMS		
05280528	0528	DRAFT ITEM # 4996 T:364695	38017-	277156
05310531	0531	NEW BALANCE		277156
#####				
		FINANCE		
05010501	0501	L-02 2001 KIA 1998 GMC	AMOUNT CHARGE PRINCIPAL	
05140514	0514	PAYMENT-TRANSFERRED 7000	PREVIOUS BALANCE	229445
05280528	0528	PAYMENT-TRANSFERRED 7000	484 6516-	222929
05310531	0531	CURRENT DAILY RATE .01504% NEW BALANCE	469 6531-	216398
		ANNUAL PERCENTAGE RATE 5.490%		216398
		NEXT PAYMENT AMOUNT \$ 138.57		
		NEXT PAYMENT DUE DATE 28JUL2010		
		*** 2010 INTEREST 59.14 LATE CHARGES .00		
#####				



* 2 2 8 0 0 *

May

E-2

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Really Free *4914 — Jul 1 - Jul 30, 2010

E-2

Page 2 of 2

Date	Description	Deposit	Withdrawal	Balance
07/12/2010	Check #5042:5042 DISCOVER ARC (PAYMENTS) / Accounts Receivable Entry SERIAL #: 5042		\$138.00	\$1,542.74
07/09/2010	Withdrawal Internet Transfer / to 3384910101		\$225.00	\$1,680.74
07/09/2010	External Deposit MHC SSO / PAYROLL - ACH ITEMS	\$225.00		\$1,905.74
07/09/2010	External Deposit MHC SSO / PAYROLL - ACH ITEMS	\$1,672.35		\$1,680.74
July 10 07/02/2010	Check #5031:5031 OCWEN LOCKBOX (CHECK PYMT) / Accounts Receivable Entry SERIAL #: 5031		\$2,107.16	\$8.39
07/01/2010	Check #5022:5022		\$71.00	\$2,115.55
07/01/2010	Check #5006:5006		\$41.00	\$2,186.55

**This balance may include overdraft or line of credit funds.

Aug 10 12
E-2

Really Free *4914
Jul 1 - Jul 30, 2010

Balance \$4,136.72
Available** \$4,136.72

Aug.
10

Date	Description	Deposit	Withdrawal	Balance
07/30/2010	Check #5059:5059		\$20.00	\$4.44
07/28/2010	Withdrawal		\$65.00	\$24.44
07/28/2010	Deposit Internet Transfer from / 3384910101	\$13.00		\$89.44
07/27/2010	Check #5062:5062		\$44.28	\$76.44
07/27/2010	Check #5058:5058		\$26.45	\$120.72
07/27/2010	Check #5063:5063 OCWEN LOCKBOX (CHECK PYMT) / Accounts Receivable Entry SERIAL #: 5063		\$2,107.16	\$147.17
07/26/2010	Check #5065:5065		\$20.17	\$2,254.33
07/26/2010	Check #5064:5064 Mills Fleet Farm Mills / Fleet Farm - CHECK PMTS SERIAL #: 5064		\$54.52	\$2,274.50
07/26/2010	Check #5060:5060 CAPITAL ONE ARC (CHECK / PYMT) Accounts Receivable Entry SERIAL #: 5060		\$15.00	\$2,329.02
07/24/2010	Deposit	\$800.00		\$2,344.02
07/23/2010	Check #5057:5057		\$223.62	\$1,544.02
07/23/2010	Check #5061:5061 WAL-MART STORES PURCHASE / MARS WI SERIAL #: 5061		\$28.45	\$1,767.64
07/23/2010	External Deposit MHC SSO / PAYROLL - ACH ITEMS	\$225.00		\$1,796.09
07/23/2010	External Deposit MHC SSO / PAYROLL - ACH ITEMS	\$1,536.23		\$1,571.09
07/22/2010	Check #5056:5056 FESTIVAL FOODSMA / 100721160124SKOFOD - BOC CHECK SERIAL #: 5056		\$51.94	\$34.86
07/19/2010	Check #5053:5053		\$272.49	\$86.80
07/19/2010	Check #5051:5051		\$148.00	\$359.29
07/16/2010	Check #5054:5054		\$21.35	\$507.29
07/16/2010	Deposit Internet Transfer from / 3384910101	\$100.00		\$528.64
07/15/2010	Check #5055:5055 PICK N SAVE ECHECKBOC - / 8667426728 SERIAL #: 5055		\$49.72	\$428.64
07/14/2010	Check #5050:5050		\$107.08	\$478.36
07/14/2010	Check #5046:5046		\$83.35	\$585.44
07/14/2010	Check #5052:5052 PUBLISHERS CLEAR (BILL / PYMNT) Accounts Receivable Entry SERIAL #: 5052		\$23.16	\$668.79
07/13/2010	Check #5047:5047		\$213.02	\$691.95
07/13/2010	Check #5044:5044		\$8.80	\$904.97
07/13/2010	Check #5049:5049 ECHOSTAR COMMUNI / (DISHCKPYMT) Accounts Receivable Entry SERIAL #: 5049		\$70.45	\$913.77
07/12/2010	Check #5043:5043		\$42.19	\$984.22
07/12/2010	Check #5048:5048 mail		\$125.00	\$1,026.41
07/12/2010	Check #5041:5041 FIA CardServices (CHECK / PYMT) Accounts Receivable Entry SERIAL #: 5041		\$240.00	\$1,151.41
07/12/2010	Check #5045:5045 FESTIVAL FOODSMA / 100709160132SKOFOD - BOC CHECK SERIAL #: 5045		\$151.33	\$1,391.41

F-1

MIN: 100029500021972413

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 **November 30, 2007**, together with all Riders to this document.

(B) "Borrower" is **Sharon D Specht**, A SINGLE PERSON

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 **Taylor, Bean & Whitaker Mortgage Corp.**

Lender is a **Florida Corporation**

the laws of **FL**

1417 North Magnolia Ave, Ocala, FL 34475

organized and existing under

Lender's address is

(E) "Note" means the promissory note signed by Borrower and dated **November 30, 2007**. The Note states that Borrower owes Lender **Three Hundred Forty One Thousand and no/100**

Dollars (U.S. \$ **341,000.00**)

plus interest. Borrower has promised

to pay this debt in regular Periodic Payments and to pay the debt in full not later than **December 01, 2037**

(F) "Property" means the property that is described below under the heading "Transfer of Rights in the Property."

(G) "Loan" means the debt evidenced by the Note, plus interest, any prepayment charges and late charges due under the Note, and all sums due under this Security Instrument, plus interest.

WISCONSIN—Single Family—Fannie Mae/Freddie Mac UNIFORM INSTRUMENT

ITEM T2767L1 (0011)—MERS

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Form 3050 1/01

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(K) "Electronic Funds Transfer" means any transfer of funds, other than a transaction originated by check, draft, or similar paper instrument, which is initiated through an electronic terminal, telephonic instrument, computer, or magnetic tape so as to order, instruct, or authorize a financial institution to debit or credit an account. Such term includes, but is not limited to, point-of-sale transfers, automated teller machine transactions, transfers initiated by telephone, wire transfers, and automated clearinghouse transfers.

(L) "Escrow Items" means those items that are described in Section 3.

(M) "Miscellaneous Proceeds" means any compensation, settlement, award of damages, or proceeds paid by any third party (other than insurance proceeds paid under the coverages described in Section 5) for: (i) damage to, or destruction of, the Property; (ii) condemnation or other taking of all or any part of the Property; (iii) conveyance in lieu of condemnation; or (iv) misrepresentations of, or omissions as to, the value and/or condition of the Property.

(N) "Mortgage Insurance" means insurance protecting Lender against the nonpayment of, or default on, the Loan.

(O) "Periodic Payment" means the regularly scheduled amount due for (i) principal and interest under the Note, plus (ii) any amounts under Section 3 of this Security Instrument.

(P) "RESPA" means the Real Estate Settlement Procedures Act (12 U.S.C. §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.

which currently has the address of

Stratford
[City]

, Wisconsin

54484
[Zip Code]

F2062 Frankfort
[Street]



("Property Address"):

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, appurtenances, and fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument. All of the foregoing is referred to in this Security Instrument as the "Property." Borrower 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.

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

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.~~ 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.

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.

5. **Property Insurance.** Borrower shall keep the improvements now existing or hereafter erected on the Property insured against loss by fire, hazards included within the term "extended coverage," and any other hazards including, but not limited to, earthquakes and floods, for which Lender requires insurance. This insurance shall be maintained in the amounts (including deductible levels) and for the periods that Lender requires. What Lender requires pursuant to the preceding sentences can change during the term of the Loan. The insurance carrier providing the insurance shall be chosen by Borrower subject to Lender's right to disapprove Borrower's choice, which right shall not be exercised unreasonably. Lender may require Borrower to pay, in connection with this Loan, either: (a) a one-time charge for flood zone determination, certification and tracking services; or (b) a one-time charge for flood zone determination and certification services and subsequent charges each time remappings or similar changes occur which reasonably might affect such determination or certification. Borrower shall also be responsible for the payment of any fees imposed by the Federal Emergency Management Agency in connection with the review of any flood zone determination resulting from an objection by Borrower.

If Borrower fails to maintain any of the coverages described above, Lender may obtain insurance coverage, at Lender's option and Borrower's expense. Lender is under no obligation to purchase any particular type or amount of coverage. Therefore, such coverage shall cover Lender, but might or might not protect Borrower, Borrower's equity in the Property, or the contents of the Property, against any risk, hazard or liability and might provide greater or lesser coverage than was previously in effect. Borrower acknowledges that the cost of the insurance coverage so obtained might significantly exceed the cost of insurance that Borrower could have obtained. Any amounts disbursed by Lender under this Section 5 shall become additional debt of Borrower secured by this Security Instrument. These amounts shall bear interest at the Note rate from the date of disbursement and shall be payable, with such interest, upon notice from Lender to Borrower requesting payment.

All insurance policies required by Lender and renewals of such policies shall be subject to Lender's right to disapprove such policies, shall include a standard mortgage clause, and shall name Lender as mortgagee and/or as an additional loss payee. 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

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 (as defined in Section 25) to protect its interest in the Property and/or rights under this Security Instrument, including its secured position in a bankruptcy proceeding. Securing the Property includes, but is not limited to, entering the Property to make repairs, change locks, replace or board up doors and windows, drain water from pipes, eliminate building or other code violations or dangerous conditions, and have utilities turned on or off. Although Lender may take action under this Section 9, Lender does not have to do so and is not under any duty or obligation to do so. It is agreed that Lender incurs no liability for not taking any or all actions authorized under this Section 9.

Any amounts disbursed by Lender under this Section 9 shall become additional debt of Borrower secured by this Security Instrument. These amounts shall bear interest at the Note rate from the date of disbursement and shall be payable, with such interest, upon notice from Lender to Borrower requesting payment.

If this Security Instrument is on a leasehold, Borrower shall comply with all the provisions of the lease. If Borrower acquires fee title to the Property, the leasehold and the fee title shall not merge unless Lender agrees to the merger in writing.

10. Mortgage Insurance. If Lender required Mortgage Insurance as a condition of making the Loan, Borrower shall pay the premiums required to maintain the Mortgage Insurance in effect. If, for any reason, the Mortgage Insurance coverage required by Lender ceases to be available from the mortgage insurer that previously provided such insurance and Borrower was required to make separately designated payments toward the premiums for Mortgage Insurance, Borrower shall pay the premiums required to obtain coverage substantially equivalent to the Mortgage Insurance previously in effect, at a cost substantially equivalent to the cost to Borrower of the Mortgage Insurance previously in effect, from an alternate mortgage insurer approved 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

(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.

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.

WISCONSIN—Single Family—Fannie Mae/Freddie Mac UNIFORM INSTRUMENT

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Form 3050 1/01

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the Note (a "co-signer"): (a) is co-signing this Security Instrument only to mortgage, grant and convey the co-signer's interest in the Property under the terms of this Security Instrument; (b) is not personally obligated to pay the sums secured by this Security Instrument; and (c) agrees that Lender and any other Borrower can agree to extend, modify, forbear or make any accommodations with regard to the terms of this Security Instrument or the Note without the co-signer's consent.

Subject to the provisions of Section 18, any Successor in Interest of Borrower who assumes Borrower's obligations under this Security Instrument in writing, and is approved by Lender, shall obtain all of Borrower's rights and benefits under this Security Instrument. Borrower shall not be released from Borrower's obligations and liability under this Security Instrument unless Lender agrees to such release in writing. The covenants and agreements of this Security Instrument shall bind (except as provided in Section 20) and benefit the successors and assigns of Lender.

14. Loan Charges. Lender may charge Borrower fees for services performed in connection with Borrower's default, for the purpose of protecting Lender's interest in the Property and rights under this Security Instrument, including, but not limited to, attorneys' fees, property inspection and valuation fees. In regard to any other fees, the absence of express authority in this Security Instrument to charge a specific fee to Borrower shall not be construed as a prohibition on the charging of such fee. Lender may not charge fees that are expressly prohibited by this Security Instrument or by Applicable Law.

If the Loan is subject to a law which sets maximum loan charges, and that law is finally interpreted so that the interest or other loan charges collected or to be collected in connection with the Loan exceed the permitted limits, then: (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any sums already collected from Borrower which exceeded permitted limits will be refunded to Borrower. Lender may choose to make this refund by reducing the principal owed under the Note or by making a direct payment to Borrower. If a refund reduces principal, the reduction will be treated as a partial prepayment without any prepayment charge (whether or not a prepayment charge is provided for under the Note). Borrower's acceptance of any such refund made by direct payment to Borrower will constitute a waiver of any right of action Borrower might have arising out of such overcharge.

15. Notices. All notices given by Borrower or Lender in connection with this Security Instrument must be in writing. Any notice to Borrower in connection with this Security Instrument shall be deemed to have been given to Borrower when mailed by first class mail or when actually delivered to Borrower's notice address if sent by other means. Notice to any one Borrower shall constitute notice to all Borrowers unless Applicable Law expressly requires otherwise. The notice address shall be the Property Address unless Borrower has designated a substitute notice address by notice to Lender. Borrower shall promptly notify Lender of Borrower's change of address. If Lender specifies a procedure for reporting Borrower's change of address, then Borrower shall only report a change of address through that specified procedure. There may be only one designated notice address under this Security Instrument at any one time. Any notice to Lender shall be given by delivering it or by mailing it by first class mail to Lender's address stated herein unless Lender has designated another address by notice to Borrower. Any notice in connection with this Security Instrument shall not be deemed to have been given to Lender until actually received by Lender. If any notice required by this Security Instrument is also required under Applicable Law, the Applicable Law requirement will satisfy the corresponding requirement under this Security Instrument.

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.

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 (as defined in Section 25), property inspection and valuation fees, and other fees incurred for the purpose of protecting Lender's interest in the Property and rights under this Security Instrument; and (d) takes such action as Lender may reasonably require to assure that Lender's interest in the Property and rights under this Security Instrument, and Borrower's obligation to pay the sums secured by this Security Instrument, shall continue unchanged. Lender may require that Borrower pay such reinstatement sums and expenses in one or more of the following forms, as selected by Lender: (a) cash; (b) money order; (c) certified check, bank check, treasurer's check or cashier's check, provided any such check is drawn upon an institution whose deposits are insured by a federal agency, instrumentality or entity; or (d) Electronic Funds Transfer. Upon reinstatement by Borrower, this Security Instrument and obligations secured hereby shall remain fully effective as if no acceleration had occurred. However, this right to reinstate shall not apply in the case of acceleration under Section 18.

20. **Sale of Note; Change of Loan Servicer; Notice of Grievance.** The Note or a partial interest in the Note (together with this Security Instrument) can be sold one or more times without prior notice to Borrower. A sale might result in a change in the entity (known as the "Loan Servicer") that collects Periodic Payments due under the Note and this Security Instrument and performs other mortgage loan servicing obligations under the Note, this Security Instrument, and Applicable Law. There also might be one or more changes of the Loan Servicer unrelated to a sale of the Note. If there is a change of the Loan Servicer, Borrower will be given written notice of the change which will state the name and address of the new Loan Servicer, the address to which payments should be made and any other information RESPA requires in connection with a notice of transfer of servicing. If the Note is sold and thereafter the Loan is serviced by a Loan Servicer other than the purchaser of the Note, the mortgage loan servicing obligations to Borrower will remain with the Loan Servicer or be transferred to a successor Loan Servicer and are not assumed by the Note purchaser unless otherwise provided by the Note purchaser.

Neither Borrower nor Lender may commence, join, or be joined to any judicial action (as either an individual litigant or the member of a class) that arises from the other party's actions pursuant to this Security Instrument or that alleges that the other party has breached any provision of, or any duty owed by reason of, this Security Instrument, until such Borrower or Lender has notified the other party (with such notice given in compliance with the requirements of Section 15) of such alleged breach and afforded the other party hereto a reasonable period after the giving of such notice to take corrective action. If Applicable Law provides a time period which must elapse before certain action can be taken, that time period will be deemed to be reasonable for purposes of this paragraph. The notice of acceleration and opportunity to cure given to Borrower pursuant to Section 22 and the notice of acceleration given to Borrower pursuant to Section 18 shall be deemed to satisfy the notice and opportunity to take corrective action provisions of this Section 20.

21. **Hazardous Substances.** As used in this Section 21: (a) "Hazardous Substances" are those substances defined as toxic or hazardous substances, pollutants, or wastes by Environmental Law and the following substances: gasoline, kerosene, other flammable or toxic petroleum products, toxic pesticides and herbicides, volatile solvents, materials containing asbestos or formaldehyde, and radioactive materials; (b) "Environmental Law" means federal laws and laws of the jurisdiction where the Property is located that relate to health, safety or environmental protection; (c) "Environmental Cleanup" includes any response action, remedial action, or removal action, as defined in Environmental Law; and (d) an "Environmental Condition" means a condition that can cause, contribute to, or otherwise trigger an Environmental Cleanup.

Borrower shall not cause or permit the presence, use, disposal, storage, or release of any Hazardous Substances, or threaten to release any Hazardous Substances, on or in the Property. Borrower shall not do, nor allow anyone else to do, anything affecting the Property (a) that is in violation of any Environmental Law, (b) which creates an Environmental Condition, or (c) which, due to the presence, use, or release of a Hazardous Substance, creates a condition that adversely affects the value of the Property. The preceding

NON-UNIFORM COVENANTS. Borrower and Lender further covenant and agree as follows:

22. **Acceleration; Remedies.** Lender shall give notice to Borrower if Borrower is in default of any covenant or agreement in this Security Instrument (but not prior to acceleration under Section 18 unless Applicable Law provides otherwise). The notice shall specify: (a) the default; (b) the action required to cure the default; (c) a date, not less than 30 days from the date the notice is given to Borrower, by which the default must be cured; and (d) that failure to cure the default on or before the date specified in the notice may result in acceleration of the sums secured by this Security Instrument and sale of the Property. The notice shall further inform Borrower of the right to reinstate after acceleration and the right to bring a court action to assert the non-existence of a default or any other defense of Borrower to acceleration and sale. If the default is not cured on or before the date specified in the notice, Lender at its option may require immediate payment in full of all sums secured by this Security Instrument without further demand and may invoke the power of sale and any other remedies permitted by Applicable Law. Lender shall be entitled to collect all expenses incurred in pursuing the remedies provided in this Section 22, including, but not limited to, Reasonable Attorneys' Fees (as defined in Section 25) and costs of title evidence.

If Lender invokes the power of sale, Lender shall give notice of sale in the manner prescribed by Applicable Law to Borrower and to the other persons prescribed by Applicable Law. Lender shall publish the notice of sale, and the Property shall be sold in the manner prescribed by Applicable Law. Lender or its designee may purchase the Property at any sale. The proceeds of the sale shall be applied in the following order: (a) to all expenses of the sale, including, but not limited to, Reasonable Attorneys' Fees (as defined in Section 25); (b) to all sums secured by this Security Instrument; and (c) any excess to the clerk of the circuit court of the county in which the sale is held.

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. **Accelerated Redemption Periods.** If the Property is a one- to four-family residence that is owner-occupied at the commencement of a foreclosure, a farm, a church or owned by a tax exempt charitable organization, Borrower agrees to the provisions of Section 846.101 of the Wisconsin Statutes, and as the same may be amended or renumbered from time to time, permitting Lender, upon waiving the right to judgment for deficiency, to hold the foreclosure sale of real estate of 20 acres or less six months after a foreclosure judgment is entered. If the Property is other than a one- to four-family residence that is owner-occupied at the commencement of a foreclosure, a farm, a church, or a tax-exempt charitable organization, Borrower agrees to the provisions of Section 846.103 of the Wisconsin Statutes, and as the same may be amended or renumbered from time to time, permitting Lender, upon waiving the right to judgment for deficiency, to hold the foreclosure sale of real estate three months after a foreclosure judgment is entered.

25. **Attorney's Fees.** If this Security Instrument is subject to Chapter 428 of the Wisconsin Statutes, "Reasonable Attorneys' Fees" shall mean only those attorneys' fees allowed by that Chapter.

(Seal)
-Borrower

(Seal)
-Borrower

Witness:

Witness:

State of _____
County of _____

This instrument was acknowledged before me on _____

(date) by _____

(person[s] acknowledging).

Notary Public, State of Wisconsin

My commission expires: _____

This instrument was drafted by: _____

Name: _____

AMERICAN BANK MILWAUKEE
9001 EDMONDSTON DR
GREENBELT, MD 20770

G-1



SHARON SPECHT /SHAWN WOODFORD
F2062 FRANKFORT STREET
STRATFORD, WI 54484

71.667



Dear SHARON SPECHT

The Fair and Accurate Credit Transactions Act of 2003 enables consumers to receive a copy of their credit scores when an application is related to a home mortgage. Enclosed you will find a copy of your credit score disclosure in conjunction with your loan application with AMERICAN BANK MILWAUKEE

NOTICE TO HOME LOAN APPLICANT

In connection with your application for a home loan, the lender must disclose to you the score that a consumer reporting agency distributed to users and the lender used in connection with your home loan, and the key factors affecting your credit scores. The credit score is a computer generated summary calculated at the time of the request and based on information that a consumer reporting agency or lender has on file. The scores are based on data about your credit history and payment patterns. Credit scores are important because they are used to assist the lender in determining whether you will obtain a loan. They may also be used to determine what interest rate you may be offered on the mortgage. Credit scores can change over time, depending on your conduct, how your credit history and payment patterns change, and how credit scoring technologies change. Because the score is based on information in your credit history, it is very important that you review the credit-related information that is being furnished to make sure it is accurate. Credit records may vary from one company to another. If you have questions about your credit score or the credit information that is furnished to you, contact the consumer reporting agency at the address and telephone number provided with this notice, or contact the lender, if the lender developed or generated the credit score. The consumer reporting agency plays no part in the decision to take any action on the loan application and is unable to provide you with specific reasons for the decision on a loan application. If you have questions concerning the terms of the loan, contact the lender.

Thank you for your loan application.

AMERICAN BANK MILWAUKEE



AE8CY6

ORDER NUMBER: AE8CY6
 DATE ORDERED: 12/31/2009
 REPOSITORY SOURCE: Equifax, Experian, Transunion

CONSUMER REPORTING AGENCY
 CSC Mortgage Services
 205 W 4th St., Suite 400
 Cincinnati, OH 45202
www.csccredit.com

REPORT PREPARED FOR:
 AMERICAN BANK MILWAUKEE
 9001 EDMONDSTON DR
 GREENBELT, MD 20770

BORROWER'S INFORMATION

NAME: SHARON SPECHT

SSN: XXXXX4865

SHARON SPECHT

CO-BORROWER'S INFORMATION

NAME: SHAWN WOODFORD

SSN: XXXXX1625

EQUIFAX BEACON: 00696 PREPARED ON: 12/31/2009 KEY FACTORS:

00010 PROPORTION OF BALANCES TO CREDIT LIMITS IS TOO HIGH ON BANK REVOLVING OR OTHER REVOLVING ACCOUNTS
 00030 TIME SINCE MOST RECENT ACCOUNT OPENING IS TOO SHORT
 00002 LEVEL OF DELINQUENCY ON ACCOUNTS
 00006 TOO MANY CONSUMER FINANCE COMPANY ACCOUNTS
 Y NUMBER OF INQUIRIES ADVERSELY AFFECTED THE SCORE BUT NOT SIGNIFICANTLY.

EXPERIAN FAIR ISAAC: 0701 PREPARED ON: 12/31/2009 KEY FACTORS:

10 PROPORTION OF BALANCE TO HIGH CREDIT ON BANK REVOLVING OR ALL REVOLVING ACCOUNTS
 08 NUMBER OF RECENT INQUIRIES
 18 NUMBER OF ACCOUNTS DELINQUENT
 09 NUMBER OF ACCOUNTS OPENED WITHIN THE LAST 12 MONTHS
 I INQUIRES IMPACTED THE CREDIT SCORE

TRANS UNION EMPIRICA: 00711 PREPARED ON: 12/31/2009 KEY FACTORS:

010 PROPORTION OF REVOLVING BALANCES TO CREDIT LIMITS IS TOO HIGH
 030 TIME SINCE MOST RECENT ACCOUNT OPENING IS TOO SHORT
 008 TOO MANY INQUIRIES IN LAST 12 MONTHS
 003 PROPORTION OF LOAN BALANCES TO LOAN AMOUNTS IS TOO HIGH
 I INQUIRES IMPACTED THE CREDIT SCORE



H-1

December 24, 2009

Sharon Specht

F2062 Frankfurt
Stratford, WI 54484-0000

Loan Number: 71512354
Property Address: F2062 Frankfurt , Stratford, WI 54484-0000

Dear Sharon Specht :

You recently notified Ocwen that a payment sent by you to the prior servicer of the above referenced loan may not have been posted to the account prior to the transfer to Ocwen. Until the research can be completed, your loan has been credited for the funds in question. Should we require any additional documentation in order to resolve this issue, we will contact you in a separate letter. If you receive no further notification from us, you may consider this matter closed.

Should you have any further questions, please contact our Customer Relations Department at (800) 746-2936, Monday - Thursday 9:00 am - 9:00 pm or Friday 9:00 am - 6:30 pm ET..

Sincerely,

Ocwen Loan Servicing, LLC



Ocwen Loan Servicing, LLC
P.O. Box 24726
West Palm Beach, Florida 33416-4726
(Do not send correspondence or payments to the above address.)

H-1

WWW.OCWEN.COM

June 09, 2010

Sharon Specht

F2062 Frankfurt
Stratford, WI 54484-0000

Loan Number: 71512354
Property Address: F2062 Frankfurt , Stratford, WI 54484-0000

Dear Sharon Specht :

Ocwen has reviewed the possible interim payment issue and has fully researched your account.

Based on our findings, we have determined that the payment in question has since been received and applied to your loan. Therefore, no further adjustments will need to be made on your account.

Should you have any further questions, please contact our Customer Relations Department at (800) 746-2936, Monday - Thursday 9:00 am - 9:00 pm or Friday 9:00 am - 6:30 pm ET.

Sincerely,

Ocwen Loan Servicing, LLC

IPYJ2LET.9

This communication is from a debt collector attempting to collect a debt; any information obtained will be used for that purpose. However, if the debt is in active bankruptcy or has been discharged through bankruptcy, this communication is not intended as and does not constitute an attempt to collect a debt.



Case 3:09-bk-07047-JAF Doc 4920 Filed 02/08/12 Page 46 of 64
Ocwen Loan Servicing, LLC
P.O. Box 24737
West Palm Beach, FL 33416-4737

I-1

OCWEN (Do not send correspondence or payments to the above address.)

WWW.OCWEN.COM

March 22, 2010

PAST DUE NOTICE

05/15/09 16 00 0044644 20100322 FC2X4112 LATE 1 OZ DOM FC2X410000* 155747 LT



SHARON SPECHT
F2062 Frankfurt
STRATFORD WI 54484-9713



Loan Number: 0071512354
Property Address: F2062 Frankfurt, Stratford, WI 54484-0000

Dear Borrower(s):

At Ocwen, we strive to provide service that will exceed your expectations. Having complete and accurate information is the first step in ensuring you receive this service. We are here to build a mutually beneficial relationship, rectify any problems, resolve any issues, and assist you with your needs. Therefore, we are sending you this letter to inform you that our records indicate that your mortgage loan payment due on 03/01/2010 has not yet been received, and, unfortunately, your payment is now past due.

A late charge has been assessed on your account, which will reflect in the **current amount due** as of 03/22/10. You are required to pay this late charge, unless you can document that the payment was made in full and on time.

Itemization of Current Amount Due

Principal and Interest	\$2,127.40
Escrow	\$702.33
Escrow Advances	\$0.00
Current Late Charges	\$0.00
CURRENT AMOUNT DUE	\$2,829.73

It is very important that you pay the **CURRENT AMOUNT DUE** immediately as this delinquency may result in adverse credit reporting and/or a formal demand for all amounts due on your loan. Payments must be made by Money Gram, Check or Money Order and made payable to Ocwen Loan Servicing, LLC. Please send all payments through one of the methods below:

PAYMENT REMITTANCE INFORMATION (always include Loan # 0071512354 with your payment)

Money Gram

Receive Code: 2355
City: Orlando
St: FL
Loan # 0071512354

Overnight Address

Ocwen Loan Servicing, LLC
1661 Worthington Road, Suite 100
West Palm Beach, Florida 33409
Attention: Cashiering Department

VIA Regular Mail

Ocwen
P.O. Box 6440
Carol Stream, IL 60197-6440



LATE006

This communication is from a debt collector attempting to collect a debt; any information obtained will be used for that purpose. However, if the debt is in active bankruptcy or has been discharged through bankruptcy, this communication is not intended as and does not constitute an attempt to collect a debt.



Ocwen Loan Servicing, LLC

P.O. Box 24737

West Palm Beach, Florida 33416-4737

(Do not send correspondence or payments to the above address.)

WWW.OCWEN.COM

On or before **March 16, 2010**, you must submit payment by Money Gram, Bank Check, Money Order or Certified Funds for the entire total due amount stated above to the appropriate address listed at the bottom of page two of this notice. Any payment(s) that become due in the interim must also be included.

Failure to bring your account current may result in our election to exercise our right to foreclose on your property. Upon acceleration, your total obligation will be immediately due and payable without further demand. In foreclosure proceedings, we are entitled to collect your total arrearage in addition to any expenses of foreclosure, including but not limited to reasonable attorney's fees and costs. If your loan has already been accelerated and foreclosure proceedings already begun, we will continue the foreclosure action (if possible). You have the right to assert in court the non-existence of a default or any other defense to acceleration and foreclosure.

OCWEN will work with bankruptcy lawyers, foreclosure defense lawyers, housing counselors, and other authorized representatives of our customers. However, we will only release information once your written authorization has been obtained, as required by law.

After acceleration of the debt, but prior to foreclosure, you may have the right to reinstate the mortgage loan, depending on the terms of the note and mortgage. We encourage you to review the provisions of the note and mortgage. Please be aware that, after acceleration of the debt, there may be expenses and attorney's fees and costs incurred by OCWEN to enforce the mortgage in addition to the overdue amount on the mortgage. Any payment to reinstate the mortgage loan after acceleration must therefore include an amount sufficient to cover such expenses and fees incurred. Payments received that are less than the amount required to reinstate the mortgage loan will be returned, and will not stop any foreclosure proceedings that have begun. **PRIOR TO SUBMITTING PAYMENT, YOU MAY WISH TO CALL US TO VERIFY THE EXACT AMOUNT DUE.**

A HUD counseling agency may be able to provide you with assistance. To locate the HUD approved counseling agency in your area, call the HUD Housing Counseling Service at **(800) 569-4287** or consult HUD's website at www.HUD.gov.

If you are unable to bring your account current, I urge you to call us immediately to discuss possible alternatives to foreclosure.

If you have the desire to remedy this situation, we want to assist you in trying to reach that goal. OCWEN would like to present you with some of the alternatives that might be available regarding your delinquent mortgage loan. While our primary objective is the collection of past due amounts on your loan, we want to work with you to find the best available alternative for you to bring your mortgage loan obligation current.

Please visit our website @www.Ocwen.com where you can review your account and enter your financial information at your convenience.

Sincerely,

Ocwen Loan Servicing, LLC
Toll Free Phone: 800-310-9229

ADDRESS WRITTEN CORRESPONDENCE TO:

Research Department
Ocwen Loan Servicing, LLC
P.O. Box 785055
Orlando, FL 32878-5055

PAYMENT REMITTANCE INFORMATION (always include Loan # 71512354 with your payment)

Money Gram

Receive Code: 2355
City: Orlando
St: FL
Loan # 71512354

Overnight Address

Ocwen Loan Servicing, LLC
1661 Worthington Road, Suite 100
West Palm Beach, FL 33409
Attention: Cashiering Department

VIA Regular Mail

Ocwen Loan Servicing, LLC
P.O. Box 6440
Carol Stream, IL 60197-6440

DEMAN

This communication is from a debt collector attempting to collect a debt; any information obtained will be used for that purpose. However, if the debt is in active bankruptcy or has been discharged through bankruptcy, this communication intended as and does not constitute an attempt to collect a debt.



Ocwen Loan Servicing, LLC

P.O. Box 24737

West Palm Beach, Florida 33416-4737

(Do not send correspondence or payments to the above address.)

WWW.OCWEN.COM

April 03, 2010

VIA First Class Mail
VIA Certified Mail (return receipt requested)
Certified Number: 71069017515132694386
Reference Code: 1003

Sharon Specht

F2062 Frankfurt
Stratford, WI 54484-0000

Loan Number: 71512354
Property Address: F2062 Frankfurt , Stratford, WI 54484-0000

NOTICE OF DEFAULT**AVISO IMPORTANTE PARA PERSONAS DE HABLA HISPANA:**

Esta notificación es de suma importancia. Puede afectar su derecho a continuar viviendo en su casa. Si no entiende su contenido, obtenga una traducción inmediatamente o contáctenos ya que tenemos representantes que hablan español y están disponibles para asistir.

Dear Borrower (s):

SPECIAL NOTICE IN THE EVENT YOU HAVE FILED BANKRUPTCY

If you have received a Chapter 7 discharge under the Bankruptcy Code of the United States or if your mortgage is the type which has been discharged pursuant to a completed Chapter 13 plan, this notice is not intended and does not constitute an attempt to collect a debt against you personally. If the foregoing applies to you, this notice is sent to you only as a preliminary step to a foreclosure on the mortgage against the above-referenced property. Provisions may be contained within your mortgage/deed of trust that require notice prior to foreclosure. As such, this is not an attempt to assert that you have any personal liability for this debt.

In addition, if you have recently filed a petition under the Bankruptcy Code, this notice has been sent to you because OCWEN has not been notified of your bankruptcy case. If the foregoing applies to you, it is **IMPORTANT** that you or your bankruptcy attorney contact us immediately and provide us with the following information: date and jurisdiction of your filing, your case number and the bankruptcy chapter number under which you have filed.

If you have not recently filed bankruptcy or received a bankruptcy discharge, you are hereby notified that this letter is an attempt to collect a debt. All information obtained will be used for that purpose. The debt is owed to OCWEN as the owner or servicer of your home loan and mortgage.

Unless you dispute the validity of the debt, or any portion thereof, within thirty (30) days after receipt of this letter, the debt will be assumed to be valid by OCWEN. If you notify OCWEN in writing within thirty (30) days that the debt or a portion of the debt is disputed, OCWEN will send you verification of the debt. If you would like to obtain such verification, direct your request in writing to the Loan Resolution Consultant within thirty (30) days. The failure to dispute the validity of the debt may not be construed by any court as an admission of liability by you.

Your mortgage payments are past due, which puts you in default of your loan agreement. As of **April 03, 2010**, you owe the following:

Principal and Interest.....	\$ 4,254.80
Interest Arrearage.....	\$ 0.00
Escrow.....	\$ 1,529.64
Late Charges.....	\$ 0.00
Insufficient Funds Charges.....	\$ 0.00
Fees / Expenses.....	\$ 0.00
Suspense Balance (CREDIT).....	\$ 0.00
Interest Reserve Balance (CREDIT).....	\$ 0.00
TOTAL DUE.....	\$ 5,784.44

DEMAND05.16

This communication is from a debt collector attempting to collect a debt; any information obtained will be used for that purpose. However, if the debt is in active bankruptcy or has been discharged through bankruptcy, this communication is not intended as and does not constitute an attempt to collect a debt.



Ocwen Loan Servicing, LLC

P.O. Box 24737

West Palm Beach, Florida 33416-4737

(Do not send correspondence or payments to the above address.)

WWW.OCWEN.COM

On or before **April 06, 2010**, you must submit payment by Money Gram, Bank Check, Money Order or Certified Funds for the entire total due amount stated above to the appropriate address listed at the bottom of page two of this notice. Any payment(s) that become due in the interim must also be included.

Failure to bring your account current may result in our election to exercise our right to foreclose on your property. Upon acceleration, your total obligation will be immediately due and payable without further demand. In foreclosure proceedings, we are entitled to collect your total arrearage in addition to any expenses of foreclosure, including but not limited to reasonable attorney's fees and costs. If your loan has already been accelerated and foreclosure proceedings already begun, we will continue the foreclosure action (if possible). You have the right to assert in court the non-existence of a default or any other defense to acceleration and foreclosure.

OCWEN will work with bankruptcy lawyers, foreclosure defense lawyers, housing counselors, and other authorized representatives of our customers. However, we will only release information once your written authorization has been obtained, as required by law.

After acceleration of the debt, but prior to foreclosure, you may have the right to reinstate the mortgage loan, depending on the terms of the note and mortgage. We encourage you to review the provisions of the note and mortgage. Please be aware that, after acceleration of the debt, there may be expenses and attorney's fees and costs incurred by OCWEN to enforce the mortgage in addition to the overdue amount on the mortgage. Any payment to reinstate the mortgage loan after acceleration must therefore include an amount sufficient to cover such expenses and fees incurred. Payments received that are less than the amount required to reinstate the mortgage loan will be returned, and will not stop any foreclosure proceedings that have begun. **PRIOR TO SUBMITTING PAYMENT, YOU MAY WISH TO CALL US TO VERIFY THE EXACT AMOUNT DUE.**

A HUD counseling agency may be able to provide you with assistance. To locate the HUD approved counseling agency in your area, call the HUD Housing Counseling Service at (800) 569-4287 or consult HUD's website at www.HUD.gov.

If you are unable to bring your account current, I urge you to call us immediately to discuss possible alternatives to foreclosure.

If you have the desire to remedy this situation, we want to assist you in trying to reach that goal. OCWEN would like to present you with some of the alternatives that might be available regarding your delinquent mortgage loan. While our primary objective is the collection of past due amounts on your loan, we want to work with you to find the best available alternative for you to bring your mortgage loan obligation current.

Please visit our website @www.Ocwen.com where you can review your account and enter your financial information at your convenience.

Sincerely,

Ocwen Loan Servicing, LLC
Toll Free Phone: 800-310-9229

ADDRESS WRITTEN CORRESPONDENCE TO:

Research Department
Ocwen Loan Servicing, LLC
P.O. Box 785055
Orlando, FL 32878-5055

PAYMENT REMITTANCE INFORMATION (always include Loan # 71512354 with your payment)**Money Gram**

Receive Code: 2355
City: Orlando
St: FL
Loan # 71512354

Overnight Address

Ocwen Loan Servicing, LLC
1661 Worthington Road, Suite 100
West Palm Beach, FL 33409
Attention: Cashiering Department

VIA Regular Mail

Ocwen Loan Servicing, LLC
P.O. Box 6440
Carol Stream, IL 60197-6440

DEMAND05.16

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OCWEN (Do not send correspondence or payments to the above address.)

WWW.OCWEN.COM

April 21, 2010

PAST DUE NOTICE

05/15/09 16 00 0030472 20100421 FD20N108 LATE 1 OZ DOM FD20N10000* 155747 LT



SHARON SPECHT
F2062 Frankfurt
STRATFORD WI 54484-9713



Loan Number: 0071512354

Property Address: F2062 Frankfurt, Stratford, WI 54484-0000

Dear Borrower(s):

At Ocwen, we strive to provide service that will exceed your expectations. Having complete and accurate information is the first step in ensuring you receive this service. We are here to build a mutually beneficial relationship, rectify any problems, resolve any issues, and assist you with your needs. Therefore, we are sending you this letter to inform you that our records indicate that your mortgage loan payment due on 04/01/2010 has not yet been received, and, unfortunately, your payment is now past due.

A late charge has been assessed on your account, which will reflect in the **current amount due** as of 04/21/10. You are required to pay this late charge, unless you can document that the payment was made in full and on time.

Itemization of Current Amount Due

Principal and Interest	\$2,127.40
Escrow	\$827.31
Escrow Advances	\$0.00
Current Late Charges	\$0.00
CURRENT AMOUNT DUE	\$2,954.71

*Illegal Escrow of
Escrow*

It is very important that you pay the **CURRENT AMOUNT DUE** immediately as this delinquency may result in adverse credit reporting and/or a formal demand for all amounts due on your loan. Payments must be made by Money Gram, Check or Money Order and made payable to Ocwen Loan Servicing, LLC. Please send all payments through one of the methods below:

PAYMENT REMITTANCE INFORMATION (always include Loan # 0071512354 with your payment)

Money Gram

Receive Code: 2355
City: Orlando
St: FL
Loan # 0071512354

Overnight Address

Ocwen Loan Servicing, LLC
1661 Worthington Road, Suite 100
West Palm Beach, Florida 33409
Attention: Cashiering Department

VIA Regular Mail

Ocwen
P.O. Box 6440
Carol Stream, IL 60197-6440



LATE006

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Ocwen Loan Servicing, LLC
P.O. Box 24737
West Palm Beach, Florida 33416-4737
(Do not send correspondence or payments to the above address.)

WWW.OCWEN.COM

May 04, 2010

VIA First Class Mail
VIA Certified Mail (return receipt requested)
Certified Number: 71069017515133376373
Reference Code: 1004

Sharon Specht

F2062 Frankfurt
Stratford, WI 54484-0000

Loan Number: 71512354
Property Address: F2062 Frankfurt , Stratford, WI 54484-0000

NOTICE OF DEFAULT

AVISO IMPORTANTE PARA PERSONAS DE HABLA HISPANA:

Esta notificación es de suma importancia. Puede afectar su derecho a continuar viviendo en su casa. Si no entiende su contenido, obtenga una traducción inmediatamente o contáctenos ya que tenemos representantes que hablan español y están disponibles para asistir.

Dear Borrower (s):

SPECIAL NOTICE IN THE EVENT YOU HAVE FILED BANKRUPTCY

If you have received a Chapter 7 discharge under the Bankruptcy Code of the United States or if your mortgage is the type which has been discharged pursuant to a completed Chapter 13 plan, this notice is not intended and does not constitute an attempt to collect a debt against you personally. If the foregoing applies to you, this notice is sent to you only as a preliminary step to a foreclosure on the mortgage against the above-referenced property. Provisions may be contained within your mortgage/deed of trust that require notice prior to foreclosure. As such, this is not an attempt to assert that you have any personal liability for this debt.

In addition, if you have recently filed a petition under the Bankruptcy Code, this notice has been sent to you because OCWEN has not been notified of your bankruptcy case. If the foregoing applies to you, it is **IMPORTANT** that you or your bankruptcy attorney contact us immediately and provide us with the following information: date and jurisdiction of your filing, your case number and the bankruptcy chapter number under which you have filed.

If you have not recently filed bankruptcy or received a bankruptcy discharge, you are hereby notified that this letter is an attempt to collect a debt. All information obtained will be used for that purpose. The debt is owed to OCWEN as the owner or servicer of your home loan and mortgage.

Unless you dispute the validity of the debt, or any portion thereof, within thirty (30) days after receipt of this letter, the debt will be assumed to be valid by OCWEN. If you notify OCWEN in writing within thirty (30) days that the debt or a portion of the debt is disputed, OCWEN will send you verification of the debt. If you would like to obtain such verification, direct your request in writing to the Loan Resolution Consultant within thirty (30) days. The failure to dispute the validity of the debt may not be construed by any court as an admission of liability by you.

Your mortgage payments are past due, which puts you in default of your loan agreement. As of **May 04, 2010**, you owe the following:

Principal and Interest.....	\$ 4,254.80
Interest Arrearage.....	\$ 0.00
Escrow.....	\$ 1,654.62
Late Charges.....	\$ 0.00
Insufficient Funds Charges.....	\$ 0.00
Fees / Expenses.....	\$ 0.00
Suspense Balance (CREDIT).....	\$ 0.00
Interest Reserve Balance (CREDIT).....	\$ 0.00
TOTAL DUE.....	\$ 5,909.42

DEMAND05.16

This communication is from a debt collector attempting to collect a debt; any information obtained will be used for that purpose. However, if the debt is in active bankruptcy or has been discharged through bankruptcy, this communication is not intended as and does not constitute an attempt to collect a debt.



On or before **May 03, 2010**, you must submit payment by Money Gram, Bank Check, Money Order or Certified Funds for the entire total due amount stated above to the appropriate address listed at the bottom of page two of this notice. Any payment(s) that become due in the interim must also be included.

Failure to bring your account current may result in our election to exercise our right to foreclose on your property. Upon acceleration, your total obligation will be immediately due and payable without further demand. In foreclosure proceedings, we are entitled to collect your total arrearage in addition to any expenses of foreclosure, including but not limited to reasonable attorney's fees and costs. If your loan has already been accelerated and foreclosure proceedings already begun, we will continue the foreclosure action (if possible). You have the right to assert in court the non-existence of a default or any other defense to acceleration and foreclosure.

OCWEN will work with bankruptcy lawyers, foreclosure defense lawyers, housing counselors, and other authorized representatives of our customers. However, we will only release information once your written authorization has been obtained, as required by law.

After acceleration of the debt, but prior to foreclosure, you may have the right to reinstate the mortgage loan, depending on the terms of the note and mortgage. We encourage you to review the provisions of the note and mortgage. Please be aware that, after acceleration of the debt, there may be expenses and attorney's fees and costs incurred by OCWEN to enforce the mortgage in addition to the overdue amount on the mortgage. Any payment to reinstate the mortgage loan after acceleration must therefore include an amount sufficient to cover such expenses and fees incurred. Payments received that are less than the amount required to reinstate the mortgage loan will be returned, and will not stop any foreclosure proceedings that have begun. **PRIOR TO SUBMITTING PAYMENT, YOU MAY WISH TO CALL US TO VERIFY THE EXACT AMOUNT DUE.**

A HUD counseling agency may be able to provide you with assistance. To locate the HUD approved counseling agency in your area, call the HUD Housing Counseling Service at (800) 569-4287 or consult HUD's website at www.HUD.gov.

If you are unable to bring your account current, I urge you to call us immediately to discuss possible alternatives to foreclosure.

If you have the desire to remedy this situation, we want to assist you in trying to reach that goal. OCWEN would like to present you with some of the alternatives that might be available regarding your delinquent mortgage loan. While our primary objective is the collection of past due amounts on your loan, we want to work with you to find the best available alternative for you to bring your mortgage loan obligation current.

Please visit our website @www.Ocwen.com where you can review your account and enter your financial information at your convenience.

Sincerely,

Ocwen Loan Servicing, LLC
Toll Free Phone: 800-310-9229

ADDRESS WRITTEN CORRESPONDENCE TO:

Research Department
Ocwen Loan Servicing, LLC
P.O. Box 785055
Orlando, FL 32878-5055

PAYMENT REMITTANCE INFORMATION (always include Loan # 71512354 with your payment)

Money Gram

Receive Code: 2355
City: Orlando
St: FL
Loan # 71512354

Overnight Address

Ocwen Loan Servicing, LLC
1661 Worthington Road, Suite 100
West Palm Beach, FL 33409
Attention: Cashiering Department

VIA Regular Mail

Ocwen Loan Servicing, LLC
P.O. Box 6440
Carol Stream, IL 60197-6440



Ocwen Loan Servicing, LLC

P.O. Box 24737

West Palm Beach, Florida 33416-4737

OCWEN

(Do not send correspondence or payments to the above address.)

WWW.OCWEN.COM

May 24, 2010

12/22/09 08 35 3 0010864 20100524 FE30N103 EILETTER 1 OZ DOM FE30N10000* 155747 LT



SHARON SPECHT
F2062 Frankfurt
STRATFORD WI 54484-9713



Loan Number: 0071512354

Property Address: F2062 Frankfurt, Stratford, WI 54484-0000

Dear Borrower(s):

Recently, Ocwen Loan Servicing, LLC ("Ocwen") sent you a Notice of Default due to your loan becoming past due. We want to assist you in bringing your loan current by presenting you with some alternative solutions to avoid foreclosure.

We specialize in tailoring resolutions to cure delinquent accounts prior to the initiation of foreclosure proceedings. While we cannot guarantee any of the options below, we will work with you to determine the options that are available based on your financial needs.

REPAYMENT PLAN - A plan that enables you to bring the loan current at the end of the plan period by paying the delinquent amount over the number of months in the plan.

MODIFICATION - Ocwen offers both the Home Affordable Modification program, part of the initiative announced by President Obama, and its own modification program to help homeowners. In every case, Ocwen will first determine if you qualify for the Home Affordable Modification before suggesting an alternative. By modifying your loan, we can alter part of your mortgage debt by lowering your interest rate, loan balance, or term. This may lower your payment and bring your account current. In addition to these features, for those that qualify under the Home Affordable Modification program, you may also be eligible for a borrower incentive that can be used to pay down the total balance on your mortgage loan.

PRE-APPROVED SALE - By listing your property, you may receive a sale offer acceptable to both you and to Ocwen. The sale of your property could help you to avoid a foreclosure sale of your home.

DEED IN LIEU OF FORECLOSURE - If you do not intend on keeping the property, then depending on your current financial situation Ocwen may accept the deed to the property and extinguish the debt, even if the property is worth less than the loan balance. Title must be clear of any other liens.

Foreclosure is a legal action used to recover money from a customer when the customer does not pay his or her payments according to the terms of the mortgage agreement. A few of the related consequences are:

PROPERTY LOSS - You would no longer own the home and would be obligated to vacate the premises.

DAMAGED CREDIT RATING - A foreclosure on your credit record may significantly damage your credit rating and may impair your ability to obtain credit in the future.

Please call us immediately at (800) 310-9229 to discuss your resolution options. Any future payments that come due while we work with you on available options are still your responsibility so it is important that you contact us as soon as possible.

Additionally, the Credit Counseling Resource Center (CCRC), a program of the Homeownership Preservation Foundation, provides free credit counseling services. The experienced HUD-approved housing counselors working with the CCRC are independent of Ocwen and may be able to help you avoid a foreclosure. If you choose not to contact Ocwen directly, we urge you to contact the CCRC at 1-888-995-HOPE to obtain assistance in keeping your home.

Please call us at (800) 310-9229 or visit our website www.ocwen.com where you can review your account, enter your financial information and provide a description of your current situation at your convenience.

Sincerely,

Ocwen Loan Servicing, LLC

EILETTER

This communication is from a debt collector attempting to collect a debt; any information obtained will be used for that purpose. However, if the debt is in active bankruptcy or has been discharged through bankruptcy, this communication is not intended as and does not constitute an attempt to collect a debt.



Ocwen Loan Servicing, LLC

P.O. Box 24737

West Palm Beach, Florida 33416-4737

(Do not send correspondence or payments to the above address.)

WWW.OCWEN.COM

On or before **June 04, 2010**, you must submit payment by Money Gram, Bank Check, Money Order or Certified Funds for the entire total due amount stated above to the appropriate address listed at the bottom of page two of this notice. Any payment(s) that become due in the interim must also be included.

Failure to bring your account current may result in our election to exercise our right to foreclose on your property. Upon acceleration, your total obligation will be immediately due and payable without further demand. In foreclosure proceedings, we are entitled to collect your total arrearage in addition to any expenses of foreclosure, including but not limited to reasonable attorney's fees and costs. If your loan has already been accelerated and foreclosure proceedings already begun, we will continue the foreclosure action (if possible). You have the right to assert in court the non-existence of a default or any other defense to acceleration and foreclosure.

OCWEN will work with bankruptcy lawyers, foreclosure defense lawyers, housing counselors, and other authorized representatives of our customers. However, we will only release information once your written authorization has been obtained, as required by law.

After acceleration of the debt, but prior to foreclosure, you may have the right to reinstate the mortgage loan, depending on the terms of the note and mortgage. We encourage you to review the provisions of the note and mortgage. Please be aware that, after acceleration of the debt, there may be expenses and attorney's fees and costs incurred by OCWEN to enforce the mortgage in addition to the overdue amount on the mortgage. Any payment to reinstate the mortgage loan after acceleration must therefore include an amount sufficient to cover such expenses and fees incurred. Payments received that are less than the amount required to reinstate the mortgage loan will be returned, and will not stop any foreclosure proceedings that have begun. **PRIOR TO SUBMITTING PAYMENT, YOU MAY WISH TO CALL US TO VERIFY THE EXACT AMOUNT DUE.**

A HUD counseling agency may be able to provide you with assistance. To locate the HUD approved counseling agency in your area, call the HUD Housing Counseling Service at **(800) 569-4287** or consult HUD's website at www.HUD.gov.

If you are unable to bring your account current, I urge you to call us immediately to discuss possible alternatives to foreclosure.

If you have the desire to remedy this situation, we want to assist you in trying to reach that goal. OCWEN would like to present you with some of the alternatives that might be available regarding your delinquent mortgage loan. While our primary objective is the collection of past due amounts on your loan, we want to work with you to find the best available alternative for you to bring your mortgage loan obligation current.

Please visit our website @www.Ocwen.com where you can review your account and enter your financial information at your convenience.

Sincerely,

Ocwen Loan Servicing, LLC
Toll Free Phone: 800-310-9229

ADDRESS WRITTEN CORRESPONDENCE TO:

Research Department
Ocwen Loan Servicing, LLC
P.O. Box 785055
Orlando, FL 32878-5055

PAYMENT REMITTANCE INFORMATION (always include Loan # 71512354 with your payment)

Money Gram

Receive Code: 2355
City: Orlando
St: FL
Loan # **71512354**

Overnight Address

Ocwen Loan Servicing, LLC
1661 Worthington Road, Suite 100
West Palm Beach, FL 33409
Attention: Cashiering Department

VIA Regular Mail

Ocwen Loan Servicing, LLC
P.O. Box 6440
Carol Stream, IL 60197-6440

DEMAND05.16

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K-1

HASP Program participation confirmation for Loan #5004614

Monday, June 8, 2009 9:13 PM

From: "no-reply@taylorbean.com" <no-reply@taylorbean.com>

To: daisy54484@yahoo.com

Thank you for completing your HASP Refinance Application online.

We are working to accommodate all requests and appreciate your patience while we process your application in the

order it was received. Please note, we are making accommodations to contact all applicants as soon as possible.

This may take up to three weeks. Please do not resubmit your application as that may cause a delay in hearing from us.

ISSUED NEW LOAN NUMBER



Ocwen Loan Servicing, LLC
P.O. Box 24737
West Palm Beach, Florida 33416-4737
(Do not send correspondence or payments to the above address.)

WWW.OCWEN.COM

February 02, 2010

Sharon Specht

F2062 Frankfurt
Stratford, WI 54484

Loan Number: 71512354
Property Address: F2062 Frankfurt, Stratford, WI 54484
Analysis Date: 02/01/10

Dear Borrower(s):

**ANNUAL ESCROW ACCOUNT DISCLOSURE STATEMENT
PROJECTIONS FOR COMING YEAR**

PLEASE REVIEW THIS STATEMENT CLOSELY – YOUR MORTGAGE PAYMENT MAY BE AFFECTED

This is a prediction of activity in your escrow account during the coming escrow year based on anticipated payments to be paid into the escrow account and anticipated payments to be made from your escrow account.

Description of Next Disbursement	Estimated Amount(s) of Next Disbursement
PMI	\$133.56
PMI	\$133.56
PMI	\$133.56
PMI	\$133.56
PMI	\$133.56
PMI	\$133.56
Hazard Insurance	\$1,462.08
PMI	\$133.56
PMI	\$133.56
PMI	\$133.56
Township tax	\$4,256.47
PMI	\$133.56
PMI	\$133.56
PMI	\$133.56
Total Annual Disbursements	\$7,321.27
Target Escrow Payment	\$610.11 (1/12 th of \$7,321.27)
Starting Escrow Balance Needed as of Apr 10	\$1,906.15

Actual Month	Actual Payments To Escrow	Actual Payments From Escrow	Description	Actual Ending Balance
Apr-10	\$610.11	\$133.56	PMI (POLICY # 79464724)	\$2,382.70

THIS COUPON MUST BE INCLUDED WITH YOUR ESCROW SHORTAGE PAYMENT



Sharon Specht F2062 Frankfurt
Stratford, WI 54484

Loan Number	Total Shortage
71512354	\$5,212.70
Total Amount Enclosed \$	

Ocwen Loan Servicing, LLC
Attn: Escrow Department
1661 Worthington Road, Suite 100
West Palm Beach, FL 33409

If you pay the escrow shortage amount of \$5,212.70,
your new monthly escrow payment will be adjusted accordingly.

FSSHORTAGE.11

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Ocwen Loan Servicing, LLC
P.O. Box 24737
West Palm Beach, Florida 33416-4737

(Do not send correspondence or payments to the above address.)

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Actual Month	Actual Payments To Escrow	Actual Payments From Escrow	Description	Actual Ending Balance
Jul-10	\$610.11	\$133.56	PMI (POLICY # 79464724)	\$3,812.35
Aug-10	\$610.11	\$133.56	PMI (POLICY # 79464724)	\$4,288.90
Sep-10	\$610.11	\$133.56	PMI (POLICY # 79464724)	\$4,765.45
Oct-10	\$610.11	\$1,462.08	Hazard Insurance (POLICY # F15781)	\$3,913.48
		\$133.56	PMI (POLICY # 79464724)	\$3,779.92
Nov-10	\$610.11	\$133.56	PMI (POLICY # 79464724)	\$4,256.47
Dec-10	\$610.11	\$133.56	PMI (POLICY # 79464724)	\$4,733.02
Jan-11	\$610.11	\$133.56	PMI (POLICY # 79464724)	\$5,209.57
		\$4,256.47	Township tax (PARCEL # 02628033330997)	\$953.10
Feb-11	\$610.11	\$133.56	PMI (POLICY # 79464724)	\$1,429.65
Mar-11	\$610.11	\$133.56	PMI (POLICY # 79464724)	\$1,906.20
Apr-11	\$610.11	\$133.56	PMI (POLICY # 79464724)	\$2,382.75
May-11	\$610.11	\$133.56	PMI (POLICY # 79464724)	\$2,859.30
TOTALS=	\$7,321.32	\$7,321.27		

In the event there is a tax and/or insurance increase over the coming escrow year, Federal law (RESPA) allows additional funds to be held to prevent the escrow account from being overdrawn. This additional amount, which is called a cushion, may be up to 1/6th of the total payments estimated to be made from the escrow account for the coming escrow year. Based on anticipated payments from your escrow account, which total \$5,718.55 for the year, the required cushion amount is \$953.10 (1/6th of \$5,718.55).

To avoid a shortage, your escrow balance should not fall below the cushion amount at any time during the coming escrow year. In order for your escrow balance not to fall below the cushion of \$953.10, you would need to have at least \$2,859.25 in the escrow account at the start of the escrow year.

According to the last month of your account history, your expected escrow balance at the start of the escrow year is \$2,354.58. This means you have a deficiency of \$0.00 and a shortage of \$504.67. Your total shortage for coming escrow period is \$504.67. In an effort to assist you, the total shortage has been spread over 12 monthly payments. This equals \$42.06, which is the \$504.67 divided by 12. The shortage spread amount of \$42.06 will be added to the target escrow payment of \$610.11 calculated above, for total of \$652.17 that will be the amount to be paid each month into your escrow account.

Therefore, your first monthly mortgage payment for the coming escrow year, beginning with your payment due on 06/01/2010, will be \$2,779.57 (rounded) of which \$2,127.40 will be for principal and interest and \$652.17 will go into your

THIS COUPON MUST BE INCLUDED WITH YOUR ESCROW SHORTAGE PAYMENT



Sharon Specht F2062 Frankfurt
Stratford, WI 54484

Loan Number	Total Shortage
71512354	\$504.67
Total Amount Enclosed \$	

Ocwen Loan Servicing, LLC
Attn: Escrow Department
1661 Worthington Road, Suite 100
West Palm Beach, FL 33409

If you pay the escrow shortage amount of \$504.67,
your new monthly escrow payment will be adjusted accordingly.

PSSHORTAGE.11

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Ocwen Loan Servicing, LLC
P.O. Box 24737
West Palm Beach, Florida 33416-4737

(Do not send correspondence or payments to the above address.)

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Actual Month	Actual Payments To Escrow	Actual Payments From Escrow	Description	Actual Ending Balance
May-10	\$610.11	\$133.56	PMI (POLICY # 79464724)	\$2,859.25
Jun-10	\$610.11	\$133.56	PMI (POLICY # 79464724)	\$3,335.80
Jul-10	\$610.11	\$133.56	PMI (POLICY # 79464724)	\$3,812.35
Aug-10	\$610.11	\$133.56	PMI (POLICY # 79464724)	\$4,288.90
Sep-10	\$610.11	\$133.56	PMI (POLICY # 79464724)	\$4,765.45
Oct-10	\$610.11	\$1,462.08	Hazard Insurance (POLICY # F15781)	\$3,913.48
		\$133.56	PMI (POLICY # 79464724)	\$3,779.92
Nov-10	\$610.11	\$133.56	PMI (POLICY # 79464724)	\$4,256.47
Dec-10	\$610.11	\$133.56	PMI (POLICY # 79464724)	\$4,733.02
Jan-11	\$610.11	\$4,256.47	Township tax (PARCEL # 02628033330997)	\$1,086.66
		\$133.56	PMI (POLICY # 79464724)	\$953.10
Feb-11	\$610.11	\$133.56	PMI (POLICY # 79464724)	\$1,429.65
Mar-11	\$610.11	\$133.56	PMI (POLICY # 79464724)	\$1,906.20
TOTALS=	\$7,321.32	\$7,321.27		

In the event there is a tax and/or insurance increase over the coming escrow year, Federal law (RESPA) allows additional funds to be held to prevent the escrow account from being overdrawn. This additional amount, which is called a cushion, may be up to 1/6th of the total payments estimated to be made from the escrow account for the coming escrow year. Based on anticipated payments from your escrow account, which total \$5,718.55 for the year, the required cushion amount is \$953.10 (1/6th of \$5,718.55).

To avoid a shortage, your escrow balance should not fall below the cushion amount at any time during the coming escrow year. In order for your escrow balance not to fall below the cushion of \$953.10, you would need to have at least \$1,906.15 in the escrow account at the start of the escrow year.

According to the last month of your account history, your expected escrow balance at the start of the escrow year is \$-3,306.55. This means you have a deficiency of \$3,306.55 and a shortage of \$1,906.15. Your total shortage for coming escrow period is \$5,212.70. In an effort to assist you, the total shortage has been spread over 24 monthly payments. This equals \$217.20, which is the \$5,212.70 divided by 24. The shortage spread amount of \$217.20 will be added to the target escrow payment of \$610.11 calculated above, for total of \$827.31 that will be the amount to be paid each month into your escrow account.

Therefore, your first monthly mortgage payment for the coming escrow year, beginning with your payment due on 04/01/2010, will be \$2,954.71 (rounded) of which \$2,127.40 will be for principal and interest and \$827.31 will go into your

THIS COUPON MUST BE INCLUDED WITH YOUR ESCROW SHORTAGE PAYMENT



Sharon Specht F2062 Frankfurt
Stratford, WI 54484

Ocwen Loan Servicing, LLC
Attn: Escrow Department
1661 Worthington Road, Suite 100
West Palm Beach, FL 33409

Loan Number	Total Shortage
71512354	\$5,212.70
Total Amount Enclosed \$	

If you pay the escrow shortage amount of \$5,212.70, your new monthly escrow payment will be adjusted accordingly.

PSSHORTAGE.11

This communication is from a debt collector attempting to collect a debt; any information obtained will be used for that purpose. However, if the debt is in active bankruptcy or has been discharged through bankruptcy, this communication is not intended as and does not constitute an attempt to collect a debt.



Ocwen Loan Servicing, LLC
P.O. Box 24737
West Palm Beach, Florida 33416-4737
(Do not send correspondence or payments to the above address.)

WWW.OCWEN.COM

June 04, 2010

Sharon Specht

F2062 Frankfurt
Stratford, WI 54484

Loan Number: 71512354
Property Address: F2062 Frankfurt, Stratford, WI 54484
Analysis Date: 06/03/10

Dear Borrower(s):

**ANNUAL ESCROW ACCOUNT DISCLOSURE STATEMENT
PROJECTIONS FOR COMING YEAR**

PLEASE REVIEW THIS STATEMENT CLOSELY -- YOUR MORTGAGE PAYMENT MAY BE AFFECTED

This is a prediction of activity in your escrow account during the coming escrow year based on anticipated payments to be paid into the escrow account and anticipated payments to be made from your escrow account.

Description of Next Disbursement	Estimated Amount(s) of Next Disbursement
PMI	\$133.56
PMI	\$133.56
PMI	\$133.56
PMI	\$133.56
Hazard Insurance	\$1,462.08
PMI	\$133.56
PMI	\$133.56
PMI	\$133.56
PMI	\$133.56
Township tax	\$4,256.47
PMI	\$133.56
PMI	\$133.56
PMI	\$133.56
PMI	\$133.56
Total Annual Disbursements	\$7,321.27
Target Escrow Payment	\$610.11 (1/12 th of \$7,321.27)
Starting Escrow Balance Needed as of Jun 10	\$2,859.25

Actual Month	Actual Payments To Escrow	Actual Payments From Escrow	Description	Actual Ending Balance
Jun-10	\$610.11	\$133.56	PMI (POLICY # 79464724)	\$3,335.80

THIS COUPON MUST BE INCLUDED WITH YOUR ESCROW SHORTAGE PAYMENT



Sharon Specht F2062 Frankfurt
Stratford, WI 54484

Ocwen Loan Servicing, LLC
Attn: Escrow Department
1661 Worthington Road, Suite 100
West Palm Beach, FL 33409

Loan Number	Total Shortage
71512354	\$504.67
Total Amount Enclosed \$	

If you pay the escrow shortage amount of \$504.67,
your new monthly escrow payment will be adjusted accordingly.

PSSSHORTAGE.11

This communication is from a debt collector attempting to collect a debt; any information obtained will be used for that purpose. However, if the debt is in active bankruptcy or has been discharged through bankruptcy, this communication is not intended as and does not constitute an attempt to collect a debt.



June 04, 2010

Sharon Specht

F2062 Frankfurt
 Stratford, WI 54484

Loan Number: 71512354
 Property Address: F2062 Frankfurt, Stratford, WI 54484
 Analysis Date: 06/03/10

Dear Sharon Specht :

**ANNUAL ESCROW ACCOUNT DISCLOSURE STATEMENT
 ACCOUNT HISTORY**

This is a statement of actual and scheduled activity in your escrow account from November 2009 through May 2010. Any scheduled activity is denoted by an "s".

Your monthly mortgage payment for the past year was \$2,829.73 of which \$2,127.40 was for principal and interest and \$702.33 went into your escrow account.

Actual Month	Actual Payments To Escrow	Actual Payments From Escrow	Description	Actual Ending Balance
Nov-09		\$1,067.98	New Loan Setup Balances	\$-1,067.98
Dec-09	\$702.33	\$-0.13	Escrow Balance Adjustment	\$-365.52
Jan-10		\$267.12	PMI (POLICY # 79464724)	\$-632.64
		\$-9.81	Escrow Balance Adjustment	\$-622.83
Feb-10	\$702.33	\$133.56	PMI (POLICY # 79464724)	\$-54.06
Mar-10	\$702.33	\$133.56	PMI (POLICY # 79464724)	\$514.71
Apr-10	\$702.33	\$133.56	PMI (POLICY # 79464724)	\$1,083.48
	\$702.33-s			\$1,785.81
May-10	\$702.33-s	\$133.56	PMI (POLICY # 79464724)	\$2,354.58
TOTALS	\$4,213.98	\$1,859.40		



PLEASE INCLUDE THE BELOW COUPON WITH ANY UPDATES

Please update my escrow records with the following information:

Loan Number- 71512354

Sharon Specht
 F2062 Frankfurt
 Stratford, WI 54484

New Insurance Company: _____

New Insurance Agent: _____

New Policy Number: _____

Ocwen Loan Servicing, LLC
 Attn: Escrow Department
 1661 Worthington Road, Suite 100
 West Palm Beach, FL 33409

Additional Information _____



WWW.OCWEN.COM

Loan Number: 71512354
 Property Address: F2062 Frankfurt, Stratford, WI 54484
 Analysis Date: 05/18/11

Dear Borrower(s):

**ANNUAL ESCROW ACCOUNT DISCLOSURE STATEMENT
 PROJECTIONS FOR COMING YEAR**

PLEASE REVIEW THIS STATEMENT CLOSELY – YOUR MORTGAGE PAYMENT MAY BE AFFECTED

This is a prediction of activity in your escrow account during the coming escrow year based on anticipated payments to be paid into the escrow account and anticipated payments to be made from your escrow account.

Description of Next Disbursement	Estimated Amount(s) of Next Disbursement
PMI	\$133.56
PMI	\$133.56
PMI	\$133.56
Hazard Insurance	\$1,528.45
PMI	\$133.56
PMI	\$133.56
PMI	\$133.56
Township tax	\$3,953.49
PMI	\$133.56
PMI	\$133.56
PMI	\$133.56
PMI	\$133.56
PMI	\$133.56
Total Annual Disbursements	\$7,084.66
Target Escrow Payment	\$590.39 (1/12 th of \$7,084.66)
Starting Escrow Balance Needed as of Jul 11	\$3,197.79

Actual Month	Actual Payments To Escrow	Actual Payments From Escrow	Description	Actual Ending Balance
Jul-11	\$590.39	\$133.56	PMI	\$3,654.62
			(POLICY # 79464724)	
Aug-11	\$590.39	\$133.56	PMI	\$4,111.45
			(POLICY # 79464724)	
Sep-11	\$590.39	\$133.56	PMI	\$4,568.28
			(POLICY # 79464724)	
Oct-11	\$590.39	\$1,528.45	Hazard Insurance	\$3,630.22
			(POLICY # F15781)	
		\$133.56	PMI	\$3,496.66
			(POLICY # 79464724)	
Nov-11	\$590.39	\$133.56	PMI	\$3,953.49
			(POLICY # 79464724)	
Dec-11	\$590.39	\$133.56	PMI	\$4,410.32
			(POLICY # 79464724)	
Jan-12	\$590.39	\$3,953.49	Township tax	\$1,047.22
			(PARCEL # 0262803330997)	
		\$133.56	PMI	\$913.66
			(POLICY # 79464724)	
Feb-12	\$590.39	\$133.56	PMI	\$1,370.49
			(POLICY # 79464724)	
Mar-12	\$590.39	\$133.56	PMI	\$1,827.32
			(POLICY # 79464724)	
Apr-12	\$590.39	\$133.56	PMI	\$2,284.15
			(POLICY # 79464724)	
May-12	\$590.39	\$133.56	PMI	\$2,740.98
			(POLICY # 79464724)	
Jun-12	\$590.39	\$133.56	PMI	\$3,197.81
			(POLICY # 79464724)	
TOTALS=	\$7,084.68	\$7,084.66		

ACCT_HIST_SHORTAGE.8

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NMLS # 1852


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May 19, 2011

Sharon D. Specht

F2062 Frankfurt
Stratford, WI 54484

Loan Number: 71512354
 Property Address: F2062 Frankfurt, Stratford, WI 54484
 Analysis Date: 05/18/11

Dear Sharon D. Specht :

ANNUAL ESCROW ACCOUNT DISCLOSURE STATEMENT ACCOUNT HISTORY

This is a statement of actual and scheduled activity in your escrow account from June 2010 through June 2011. Any scheduled activity is denoted by an "s".

Your monthly mortgage payment for the past year was \$2,130.00 of which \$1,452.23 was for principal and interest and \$19.95 was for optional insurance and \$657.82 went into your escrow account.

Actual Month	Projected Payments To Escrow	Actual Payments To Escrow	Projected Payments From Escrow	Actual Payments From Escrow	Description	Projected Ending Balance	Actual Ending Balance
*Jun-10	\$661.25		\$133.56	\$133.56	PMI	\$2,877.00	\$1,468.53
					(POLICY # 79464724)		
*				\$133.56-s	PMI		\$1,334.97
					(POLICY # 79464724)		
*Jul-10	\$661.25	\$657.82	\$133.56	\$133.56	PMI	\$3,404.69	\$1,859.23
					(POLICY # 79464724)		
*				\$133.56-s	PMI		\$1,725.67
					(POLICY # 79464724)		
*Aug-10	\$661.25	\$657.82	\$133.56	\$133.56	PMI	\$3,932.38	\$2,249.93
					(POLICY #		



PLEASE INCLUDE THE BELOW COUPON WITH ANY UPDATES

Please update my escrow records with the following information:

Loan Number- 71512354

New Insurance Company: _____

Sharon D Specht
F2062 Frankfurt
Stratford, WI 54484

New Insurance Agent: _____

New Policy Number: _____

Additional Information

OCWEN Loan Servicing, LLC
 Attn: Escrow Department
 P.O. Box 24737
 West Palm Beach, FL 33416-4737

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Actual Month	Projected Payments To Escrow	Actual Payments To Escrow	Projected Payments From Escrow	Actual Payments From Escrow	Description	Projected Ending Balance	Actual Ending Balance
					79464724)		
*				\$133.56-s	PMI		\$2,116.37
					(POLICY # 79464724)		
*Sep-10	\$661.25	\$657.82		\$3,289.10	Loan Modification Bal Adj	\$4,593.63	\$-514.91
*		\$657.82	\$133.56	\$133.56	PMI	\$4,460.07	\$9.35
					(POLICY # 79464724)		
*		\$657.82		\$133.56-s	PMI		\$533.61
					(POLICY # 79464724)		
*Oct-10	\$661.25	\$657.82		\$1,528.45	Hazard Insurance	\$5,121.32	\$-337.02
					(POLICY # F15781)		
			\$133.56	\$133.56	PMI	\$4,987.76	\$-470.58
					(POLICY # 79464724)		
*				\$133.56-s	PMI		\$-604.14
					(POLICY # 79464724)		
*			\$1,462.08		Hazard Insurance	\$3,525.68	
*Nov-10	\$661.25	\$657.82	\$133.56	\$133.56	PMI	\$4,053.37	\$-79.88
					(POLICY # 79464724)		
*				\$133.56-s	PMI		\$-213.44
					(POLICY # 79464724)		
*Dec-10	\$661.25	\$657.82		\$3,953.49	Township tax (PARCEL # 02628033309 97)	\$4,714.62	\$-3,509.11
*		\$4.34	\$133.56	\$133.56	PMI	\$4,581.06	\$-3,638.33
					(POLICY # 79464724)		
*				\$133.56-s	PMI		\$-3,771.89
					(POLICY # 79464724)		
*Jan-11	\$661.25	\$657.82	\$133.56	\$133.56	PMI	\$5,108.75	\$-3,247.63
					(POLICY # 79464724)		
*				\$133.56-s	PMI		\$-3,381.19
					(POLICY # 79464724)		
*			\$4,256.47		Township tax	\$852.28	
*Feb-11	\$661.25	\$657.82	\$133.56	\$133.56	PMI	\$1,379.97	\$-2,856.93
					(POLICY # 79464724)		
*				\$133.56-s	PMI		\$-2,990.49
					(POLICY # 79464724)		
*Mar-11	\$661.25	\$657.82	\$133.56	\$133.56	PMI	\$1,907.66	\$-2,466.23
					(POLICY # 79464724)		
*				\$133.56-s	PMI		\$-2,599.79
					(POLICY # 79464724)		
*Apr-11	\$661.25	\$657.82	\$133.56	\$133.56	PMI	\$2,435.35	\$-2,075.53
					(POLICY # 79464724)		
*				\$133.56-s	PMI		\$-2,209.09
					(POLICY # 79464724)		
*May-11	\$661.25	\$657.82		\$133.56-s	PMI	\$3,096.60	\$-1,684.83
					(POLICY # 79464724)		

ACCT_HIST_SHORTAGE.8

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Actual Month	Projected Payments To Escrow	Actual Payments To Escrow	Projected Payments From Escrow	Actual Payments From Escrow	Description	Projected Ending Balance	Actual Ending Balance
*Jun-11	\$661.25	\$657.82-s				\$3,757.85	\$-1,027.01
TOTALS	\$8,596.25	\$9,213.82	\$7,187.71	\$11,842.92			

An asterisk (*) indicates a difference from a previous estimate either in the date or the amount.

Last year, we anticipated that payments from your account would be made during this period equaling \$7,187.71. Under Federal law, your lowest monthly balance should not have exceeded \$1,197.95 or 1/6 of anticipated payments from the account.

Based on the above information, our records indicate that your property taxes were paid to Hazard Insurance in the amount of \$1,528.45, Loan Modification Bal Adj in the amount of \$3,289.10, PMI in the amount of \$1,469.16, Township tax in the amount of \$3,953.49. Please carefully review the disbursement information listed under the Projections For Coming Year on the other side of this document. If the information is incorrect, please forward a copy of the declaration page for your current insurance policy and/or the most recent tax bill to the below address. You may also fax this information to Attn: Escrow Department at (561) 682-7875.

ACCT_HIST_SHORTAGE 8

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