

F I L E D
JACKSONVILLE, FLORIDA

FEB 24 2012

CLERK, U.S. BANKRUPTCY COURT
MIDDLE DISTRICT OF FLORIDA

February ~~12~~ 22, 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 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

Sharon D. Woodford

February 22, 2012

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

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

ADDITION TO PRIOR INFORMATION

The claimant Sharon D. Woodford respectfully request that the documents attached, be added to the claimants exhibit list for evidentiary hearing scheduled for February 29, 2012 1:00 P.M. The Hon. Jerry A. Funk presiding.

Sharon D. Woodford

Sharon D. Woodford

~~February~~ 22, 2012

Cc;
ATTY. SPECTOR

ATTN: PAIGE

02/08/2012

RE: S. WOODFORD

V.

TAYLOR, BEAN, AND WHIT.

HERE IS THE ACCOUNT SUMMARY THAT WAS
FAXED TO US ALONG WITH THE LETTER

Fax: 715-687-9252

Phone:

FROM:

Fax Number:

Phone:

NOTES:

425 Phillips Boulevard • Ewing • NJ 08618

The information contained in this facsimile message is privileged and confidential information intended only for the use of the individual or entity named above. If the reader of the message is not the intended recipient, you are hereby notified that any dissemination, distribution, or copy of this communication is strictly prohibited. If you have received this communication in error, please notify us immediately by telephone and return the original message to us at the above address via the U.S. Postal Service.
Thank You.

1/24/2012 5:43:45 PM PAGE 2/005 Fax Server



SPECHT SHARON
F2062 FRANKFURT
STRATFORD, WI 544840000

January 12, 2012

RE: Loan Number: 0030695704
Property Address: F2062 FRANKFURT
STRATFORD, WI 54484

Dear Customer:

This letter is to advise you that the transaction that took place on August 19, 2009 in the amount of \$934.92 was made payable for your PMI that your previous servicer, Taylor Bean & Whitaker had not paid as of that date. Attached is a payment history reflecting this transaction.

Please do not hesitate to contact us if you need additional information or clarification. We look forward to an opportunity to assist you in the future.

Sincerely,

Corporate Research Department

[illegible]

Complet #24
Completed Portal 2

13001-721
LOAN-NO (CONT'D) 0010595704
REQ-BY TOTALS 20,810.38 137,097.33
%E
MONTHLY LOAN HISTORY YEAR TO DATE
20,810.38 3,887.11
12/31/09
PAGE 97884
2,088.41
1.00

OTHER AMOUNT CODES:
N-PWA-PENALTY 9-SER-INTEREST-PAID TO POOL N-INT-DUE-PO N-ACCURD-108/TUNG D-REAPPLICATION-FEE Y-MID-FUND
B-SEC N-FEE-ANT N-SEC-INT-ANT N-SEC-ADVANCE N-RESTRICED-SECTION
C-236-FEE I-A-H-PD N-ADVANCE-SEP-DATE S-CK-LIFE-ANT N-SUSPENSE N-DEFERRED-INT-MAL
P-MISC S-LIFE-PD N-ADVANCE-MING-ANT T-ORIG-FEE-ANT X-REPLACEMENT-RESERVE N-DEFERRED-INT-LTD-ND
A-SER-PER-PD AB-DEFERRED-INT-PD AC-LIFE DEF-INT-PD AP-CHECK-NO AS-DEFERRED-INT-LTD-ND N-DEF-DEFERRED-INT-LTD-ND
MIS-CODE AB-DEF-INT-ADV-FLAG AC-ADV-ANT-REC AL-TRAN-SOURCE AP-LOC-SPEC-INT-PD AN-NON-REC-CORP-ADV AN-DATE-STAMP AC-TIME
STAMP AB-INTER-REC-CORP-ADV RES-PRV-POSTED AT-RED-REC-CORP-ADV AT-ADV-YE 1098 IND AL-CHOICES-ED
FEE CODES: 1-LATE-CHANGE 2-BAD-CC-FEE 3-CHG-OWNER 4-ELUC-FEE
FEE CODES: 1-LATE-CHANGE 2-BAD-CC-FEE 3-CHG-OWNER 4-ELUC-FEE

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

A handwritten signature in cursive script that reads "Sharon Woodford".

Case 3:09-bk-07047-JAF Doc 4985 Filed 02/24/12 Page 12 of 50
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Cordially,

Sharon Woodford

A handwritten signature in cursive script that reads "Sharon Woodford". The ink is dark and the signature is fluid, matching the typed name above it.

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

In re :

Chapter 11

**TAYLOR BEAN AND WHITAKER
MORTGAGE CORP.
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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**

Sharon D. Woodford

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

October 24, 2011

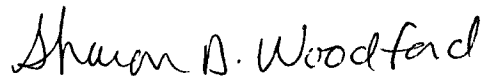
RE; SHARON D. WOODFORD
CLAIM TAYLOR BEAN AND WHITAKER
EXHIBITS, WITNESS LIST, AND DAMAGES.

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

A handwritten signature in cursive script that reads "Sharon D. Woodford". The signature is written in black ink and is positioned below the printed name.

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 MARSSFIELD 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, FRAUD 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

SHARON SPECHT
F2062 FRANKFURT
STRATFORD WI 54484

.....LISTED BELOW IS THE ACCOUNT ACTIVITY
.....FOR YOUR LOAN. IF YOU HAVE ANY QUESTIONS
.....ABOUT THIS INFORMATION PLEASE CONTACT:
.....CENTRAL LOAN ADMINISTRATION & REPORTING
.....P.O. BOX 77404, EWING, NJ 08628
.....

	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	

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

12-16-09	12-09	156	LOAN TRANSFERRED		<i>THEFT</i>
	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
Page 1

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

A-6

71512354-hist

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

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 NE

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

934.92- 0.00 0.00 934.92-

4,194.00 NEW

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 PR.

934.92
being payed
to catch up
PMI

APPLIED 1,067.00 ADVANCE
HERE, NOT ON DEC 16, 09

C1 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 785063

Orlando, FL 32878-5063

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

WWW.OCWEN.COM

A-2

March 04, 2010

Sharon Specht

F2062 Frankfurt
Stratford, WI 54484

407-737-6375

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

Dear Sharon Specht :

Ocwen would like to take this opportunity to thank you for your recent communication regarding the above referenced loan. We appreciate the time and effort on your part to bring your concern to our attention. Pursuant to your concern, we have reviewed the loan and below is the recap of our response to the concern raised:

Concern#1 You expressed concern regarding the Notice of Default (NOD) dated February 16, 2010 forwarded to your attention, as you believe that it is incorrect. You further stated that you have remitted the monthly mortgage payments on December 23, 2009, January 11, 2010 and February 16, 2010. Therefore, you requested that Ocwen review your loan and make the necessary corrections to your loan.

Response We acquired the servicing rights of your loan on December 17, 2009 from the prior servicer, Central Loan Administration and Reporting (CENLAR) with your loan next due for the December 1, 2009 payment.

Our records indicate that on December 21, 2009, you informed us that the December 1, 2009 payment in the amount of \$2,829.73 was remitted to your prior servicer through check number 4820. Therefore, on December 23, 2009, we credited funds in the amount of \$2,829.73 to your loan and requested us to provide us with sufficient proof of the payment cashed by the prior servicer. Further, on January 11, 2010, we received a payment in the amount of \$2,829.73, which satisfied the January 1, 2010 payment on your loan.

Please note that on January 25, 2010, we reversed the payment received on January 11, 2010, as we did not receive proof for the credit done on December 23, 2009 and rolled the due date to January 1, 2010.

A 'Notice of Default' is sent to the borrower notifying them of their delinquency including reinstatement figures. On February 16, 2010, we generated a NOD in the amount of \$5,649.65 and forwarded it to your attention, as your loan was past due for the January 1, 2010 payment.

However, on February 16, 2010, we received a payment in the amount of \$2,829.73 through check number 4886, which was applied towards the January 1, 2010 payment. Please note that the NOD was forwarded to your attention prior to the receipt of the aforementioned payment.

Currently, your loan is past due for the February 1, 2010 payment and the total amount outstanding on your loan is in the amount of \$5,659.46.

Concern#2 You requested that Ocwen provide you with an explanation regarding the negative escrow balance transferred to us in the amount of \$1,067.98.

YOU FAILED TO ANSWER THIS QUESTION

BRCMAINLTRM.9 1

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.

Loan Number:71512354

NOT PAST
DUE OR
LATE.



A-2

WWW.OCWEN.COM

Response Our records indicate that your loan was transferred to us as escrowed for town taxes, Private Mortgage Insurance (PMI) and hazard insurance along with a negative escrow balance in the amount of \$1,067.98.

Pursuant to your request, given below is a breakdown of the negative escrow balance transferred to us:

Date	Description	Amount
Prior to Prior Servicer Escrow Balance		\$5,128.92
Add: Escrow Disbursements:		
08/19/2009	PMI	\$934.92
09/16/2009	PMI	\$133.56
10/08/2009	PMI	\$133.76
10/13/2009	Hazard Insurance	\$1,877.00
11/09/2009	PMI	\$133.56
12/04/2009	City Tax	\$5,669.87
12/10/2009	PMI	\$133.56
Total		(\$4,185.12)
Add: Escrow Payments		\$2,809.32
Add: Interest on Escrow		\$9.81
Total Escrow Balance Transferred to Ocwen		(\$1,067.98)

NOT WHAT T.B.W REPORTS
COMING OVER ON LOAN

T.B.W

Accounting

Culpability? (Ocwen, Cenlar) INEIDF MAC

Theft

False Reporting of Escrow

Failure to Report Fraud!

We trust the information provided has fully addressed your concern. Please visit our website (www.Ocwen.com) which is available 24 hours a day, seven days a week, as many of the answers to your account specific questions may be found there. However, should you have any further questions in regards to this issue, please contact our Research Department at (800) 241-9960. If after speaking with our Research Department you still have questions or concerns, please feel free to contact the Ocwen consumer advocate by email at Ombudsman@ocwen.com or by phone at (800) 390-4656. You may also send written correspondence to the following address:

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

AMAN

Sincerely,

Kavita Iyer
 Research Department
 Ocwen Loan Servicing, LLC

7,321.27

4,200

1,462

6,662



Member: SHARON D SPECHT

Date: 28FEB10

Account: [REDACTED]

Page: 2 of 3

1868-472

DATE	DATE *EFF	DESCRIPTION	AMOUNT	BALANCE
02100210	0210	ELECTRONIC FUNDS WITHDRAWAL	6510-	1396255
		WAL-MART STORES PURCHASE 100209		
		4883 MARSWI		
02100210	0210	DRAFT ITEM # 4878 T:202840	4226-	1392029
02100210	0210	DRAFT ITEM # 4881 T:201985	47214-	1344815
02110211	0211	ELECTRONIC FUNDS WITHDRAWAL 4877	13400-	1331415
		DISCOVER ARC PAYMENTS 100210		
02110211	0211	ELECTRONIC FUNDS WITHDRAWAL 4875	6427-	1324988
		ECHOSTAR COMMUNI DISHCKPYMT 021010		
02110211	0211	DRAFT ITEM # 4885	25000-	1299988
02110211	0211	DRAFT ITEM # 4882 T:204079	880-	1299108
02110211	0211	DRAFT ITEM # 4880 T:203091	21302-	1277806
02110211	0211	DRAFT ITEM # 4876 T:203907	24031-	1253775
02160216	0216	ELECTRONIC FUNDS WITHDRAWAL 4871	750-	1253025
		PUBLISHERS CLEAR BILL PYMNT 100212		
02160216	0216	DRAFT ITEM # 4891	10000-	1243025
02160216	0216	DRAFT ITEM # 4888 T:208768	27272-	1215753
02160216	0216	DRAFT ITEM # 4890 T:209628	41837-	1173916
02160216	0216	DRAFT ITEM # 4879 T:206766	42500-	1131416
02160216	0216	DRAFT ITEM # 4889 T:206768	69700-	1061716
02160216	0216	DRAFT ITEM # 4887 T:207891	142409-	919307
02170217	0217	ELECTRONIC FUNDS WITHDRAWAL	282973-	636334
		4886 OCWEN LOCKBOX CHECK PYMT		
02180218	0218	ELECTRONIC FUNDS WITHDRAWAL	3560-	632774
		HARLANDCLARKE-LI CHK ORDER 021710		
		100218A0008177		
02180218	0218	ELECTRONIC FUNDS WITHDRAWAL	8233-	624541
		WAL-MART STORES PURCHASE 100217		
		4894 MARSWI		
02190219	0219	ELECTRONIC FUNDS DEPOSIT 64159	126094	750635
		MHC SSO PAYROLL ACH ITEMS		
02190219	0219	DRAFT ITEM # 4892 T:214439	12000-	738635
02190219	0219	DRAFT ITEM # 4896 T:215831	12000-	726635
02220222	0222	DRAFT ITEM # 4893 T:217352	70000-	656635
02230223	0223	ELECTRONIC FUNDS WITHDRAWAL 4898	12874-	643761
		FESTIVAL FOODSMA BOC CHECK		
02230223	0223	ELECTRONIC FUNDS WITHDRAWAL 4897	20374-	623387
		MILLS FLEET FARM CHECK PMTS 022310		
02230223	0223	DRAFT ITEM # 4900	10000-	613387
02240224	0224	ELECTRONIC FUNDS WITHDRAWAL	4774-	608613
		WAL-MART STORES PURCHASE 100223		
		4904 MARSWI		
02240224	0224	DRAFT ITEM # 4905 T:221581	2157-	606456
02250225	0225	DRAFT ITEM # 4906 T:224297	2775-	603681
02250225	0225	DRAFT ITEM # 4903 T:224486	5275-	598406
02260226	0226	ELECTRONIC FUNDS WITHDRAWAL 4899	1500-	596906
		CAPITAL ONE ARC CHECK PYMT 100225		
02260226	0226	ELECTRONIC FUNDS WITHDRAWAL 4902	7541-	589365
		VERIZON WEST ARC VERIZONCA 100225		
02270227	0227	DRAFT ITEM # 4913	13200-	576165
02280228	0228	NEW BALANCE		576165
#####				
		FINANCE		
		AMOUNT CHARGE PRINCIPAL		
02010201	0201	L-02 2001 KIA 1998 GMC PREVIOUS BALANCE		274681
02050205	0205	PAYMENT-TRANSFERRED 7000 579	6421-	268260
02190219	0219	PAYMENT-TRANSFERRED 7000 565	6435-	261825

* 2 2 5 0 0 *

Feb.

12-15-2009	DEPOSIT / DEP Eff. Dated 12-15-2009	800.00 3,083.08
12-15-2009	000004822 DRAFT ITEM CK#: 4822 / WDRC Eff. Dated 12-15-2009	-21.15 3,061.93
12-15-2009	000004821 DRAFT ITEM CK#: 4821 / WDRC Eff. Dated 12-15-2009	-213.02 2,848.91
* 12-15-2009	000004820 DRAFT ITEM CK#: 4820 / WDRC Eff. Dated 12-15-2009	-2,829.73 19.18

CENLAR December payment

View Another Date Range

11 / 16 / 2009 ☐ to 11 / 30 / 2009 ☐

View Another Account

View this date range for: SSD; REALLY FREE CHECKING

Quick Export

All transactions in the selected date range will be downloaded.

12 / 01 / 2009 to 12 / 15 / 2009

Export this date range to: -- select format --

Change Current Member:

Member Number:

PIN:

NCUA

Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government. National Credit Union Administration, a U.S. Government Agency



DIGITAL INSIGHT
an internet company

IB V4.12.1



1A-3
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
RTCC 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



Ocwen Loan Servicing, LLC
www.ocwen.com

A3

[Handwritten signature]

NC Permit No. 3946

CUSTOMER RELATIONS 1-800-746-2936

Your call may be recorded for the coaching and development of our associates.

12/06/09 13 30 4 0007004 20091219 EL20K102 OCWENSTM 1 OZ DOM EL20K10000* 146851 MS



SHARON SPECHT
F2062 FRANKFURT
STRATFORD WI 54484-9713



Account Statement

Account Number: 0071512354
Account Statement Date: 12/18/2009
Property Address:
F2062 Frankfurt
Stratford WI 54484

DELQ

Page 1

Special Notice

Important tax information will be included with statements mailed in January. You may also obtain this information on www.ocwen.com.

Account Information

* Current Principal Balance:	333,295.03
Interest Rate:	6.37500%
Next Payment Due Date:	12/01/2009
Escrow Advance Balance:	-1,067.98
Interest Paid Year-To-Date:	.00
Taxes Paid Year-To-Date:	.00
Beginning Principal Balance:	333,295.03
Escrow Deposits/Adjustments	-1,067.98

*This is the principal balance only, not the amount required to pay your account in full

Details of Amount Due

Current Amount Due:	
Principal:	358.67
Interest:	1,768.73
Escrow:	702.33
Current Amount Due by 01/01/10:	2,829.73
Past Due Amount:	
Principal:	356.77
Interest:	1,770.63
Escrow:	702.33
Past Due Amounts DUE IMMEDIATELY:	2,829.73
Total Amount Due:	5,659.46

Recent Account Activity

Date	Description	Principal	Interest	Escrow	Optional	Late Charges	Fees/Other	Suspense	Total
No transactions since last statement									

Important Messages

We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report. To obtain information about your rights under the Fair Credit Reporting Act go to www.ftc.gov/credit.

If you are currently in bankruptcy or if you have filed for bankruptcy since obtaining this loan, please read the bankruptcy information provided on the back of this statement.

Payments received are to be applied in accordance with your mortgage note. Payments will be first applied to bring your loan contractually current. Any additional funds received will be applied to outstanding fees and advances prior to being applied to principal.

A-4

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

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					.00	.00	.00	337,765.04
	10/14/08									.00	5,345.58
DIS	11/01/08	-133.56	.00					.00	.00	.00	337,765.04
	10/23/08									.00	5,212.02
DIS	11/01/08	-410.04	.00					.00	.00	.00	337,765.04
	11/05/08									.00	4,801.98
REG	11/01/08	2,825.97	1,794.38					.00	.00	.00	337,432.02
	11/13/08									.00	5,500.55
DIS	12/01/08	-133.56	.00					.00	.00	.00	337,432.02
	11/20/08									.00	5,366.99
REG	12/01/08	2,825.97	1,792.6					.00	.00	.00	337,097.23
	12/12/08									.00	6,065.56
DIS	01/01/09	-68.03	.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

410.04
disbursement
for taxes &
Insurance
why?

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	3,625 23
REG	07/01/09	2,829.73	1,779.96	347.44	702.33						334,703 35
	07/14/09			.00							4,327 56
DIS	08/01/09	-133.56	.00	.00	-133.56						334,703 35
	07/23/09			.00							4 194 00
EXP	08/01/09	330,509.35	.00	334,703.35	-4,194.00						.00
	08/13/09			.00							.00
Totals:		373,993.97	34,123.95	341,000.00	-1,129.98						
				.00							

Actual amount

← TABW sent over to Cenlar

1,129.98
- THEFT B
TAYLOR, BEAN &

B-1**farm policy # F-15781**[Show Details](#)

Sharon,

Below is an itemized list of payments made to your policy

06/23/11	ck# 5569	\$25 00	
10/11/10	ck# 3106154	\$1528 45	
10/19/09	ck# 201600	\$1257 00	
07/09/09	ck# 4674	\$13 00	
06/24/09	ck# 4656	\$20 00	
05/01/09	ck# 4586	\$170 00	
12/05/08	ck# 4436	\$68 06	(payment was returned to you, ck # 169459 from Mutual of Wausau)
10/10/08	ck# 808142	\$1462 11	
01/24/08	ck# 4149	\$33 00	
12/10/07	ck# 4108	\$15 00	
11/30/07	ck# 294323	\$1417 00	

Beth Langteau

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



1

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 "Understanding Your 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		Actual Escrow
	Projected	Actual	Projected	Actual		Account Balance	Account Balance	
					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.

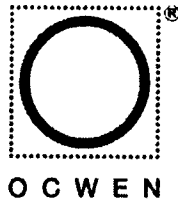
Sincerely,

Research Department

ACKNOWL16

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.

D-1



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: 12050
INGENUITY
DR
ORLANDO,
FL 32828

[Close Account Details](#)

Account #	7151XXXX	7151XXXX	7151XXXX
Account Type	Conventional Real Estate Loan, Including Purchase Money First	Real Estate	Mortgage account
Balance	\$326,962.00	\$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	NOV	DEC	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
Experian	OK	ND	OK	OK	OK	OK	OK	30	OK	60	60	60	60	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
Equifax	OK	OK	OK	OK	OK	OK	OK	30	OK	60	60	60	60	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
TransUnion	OK	ND	OK	OK	OK	OK	OK	30	OK	60	60	60	60	OK	OK	OK	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](#)

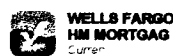
Account Name	TAYLOR, BEAN & WHITAK	TAYLOR BEAN
Account #	33XXXX	330943XXXX
Account Type	Installment	Mortgage account
Balance	\$0.00	\$0.00
Date Opened	12/1/2002	12/20/2002



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	CLOSING	
01MAR10	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 CARD SERVICES 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

March

TOTAL DIVIDEND OR INTEREST
EARNED YEAR-TO-DATE

078

NET FINANCE CHARGES
YEAR-TO-DATE For All Loans

3430



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
		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		
		AMOUNT CHARGE PRINCIPAL		
05010501	0501	L-02 2001 KIA 1998 GMC PREVIOUS BALANCE		229445
05140514	0514	PAYMENT-TRANSFERRED 7000 484 6516-		222929
05280528	0528	PAYMENT-TRANSFERRED 7000 469 6531-		216398
05310531	0531	CURRENT DAILY RATE .01504% NEW BALANCE		216398
		ANNUAL PERCENTAGE RATE 5.490%		
		NEXT PAYMENT AMOUNT \$ 138.57		
		NEXT PAYMENT DUE DATE 28JUL2010		
		*** 2010 INTEREST 59.14 LATE CHARGES .00		
#####				

* 2 2 8 0 0 *

May

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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.

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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 VM 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	\$669.79
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 EHOSTAR 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

apply such funds or return them to Borrower. If not applied earlier, such funds will be applied to the outstanding principal balance under the Note immediately prior to foreclosure. No offset or claim which Borrower might have now or in the future against Lender shall relieve Borrower from making payments due under the Note and this Security Instrument or performing the covenants and agreements secured by this Security Instrument.

2. Application of Payments or Proceeds. Except as otherwise described in this Section 2, all payments accepted and applied by Lender shall be applied in the following order of priority: (a) interest due under the Note; (b) principal due under the Note; (c) amounts due under Section 3. Such payments shall be applied to each Periodic Payment in the order in which it became due. Any remaining amounts shall be applied first to late charges, second to any other amounts due under this Security Instrument, and then to reduce the principal balance of the Note.

If Lender receives a payment from Borrower for a delinquent Periodic Payment which includes a sufficient amount to pay any late charge due, the payment may be applied to the delinquent payment and the late charge. If more than one Periodic Payment is outstanding, Lender may apply any payment received from Borrower to the repayment of the Periodic Payments if, and to the extent that, each payment can be paid in full. To the extent that any excess exists after the payment is applied to the full payment of one or more Periodic Payments, such excess may be applied to any late charges due. Voluntary prepayments shall be applied first to any prepayment charges and then as described in the Note.

Any application of payments, insurance proceeds, or Miscellaneous Proceeds to principal due under the Note shall not extend or postpone the due date, or change the amount, of the Periodic Payments.

3. Funds for Escrow Items. Borrower shall pay to Lender on the day Periodic Payments are due under the Note, until the Note is paid in full, a sum (the "Funds") to provide for payment of amounts due for: (a) taxes and assessments and other items which can attain priority over this Security Instrument as a lien or encumbrance on the Property; (b) leasehold payments or ground rents on the Property, if any; (c) premiums for any and all insurance required by Lender under Section 5; and (d) Mortgage Insurance premiums, if any, or any sums payable by Borrower to Lender in lieu of the payment of Mortgage Insurance premiums in accordance with the provisions of Section 10. These items are called "Escrow Items." At origination or at any time during the term of the Loan, Lender may require that Community Association Dues, Fees, and Assessments, if any, be escrowed by Borrower, and such dues, fees and assessments shall be an Escrow Item. Borrower shall promptly furnish to Lender all notices of amounts to be paid under this Section. Borrower shall pay Lender the Funds for Escrow Items unless Lender waives Borrower's obligation to pay the Funds for any or all Escrow Items. Lender may waive Borrower's obligation to pay to Lender Funds for any or all Escrow Items at any time. Any such waiver may only be 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.

Monday, January 04, 2010

Case 3:09-bk-07047-JAF Doc 4985 Filed 02/24/12 Page 45 of 50
AMERICAN BANK MILWAUKEE
9001 EDMONDSTON DR
GREENBELT, MD 20770



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

71-8677



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



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 24737

West Palm Beach, Florida 33416-4737

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

WWW.OCWEN.COM

February 16, 2010

VIA First Class Mail
VIA Certified Mail (return receipt requested)
Certified Number: 71069017515131803031
Reference Code: 0912

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 **February 16, 2010**, you owe the following:

Principal and Interest.....	\$ 4,254.80
Interest Arrearage.....	\$ 0.00
Escrow.....	\$ 1,394.85
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.....	\$ 5,649.65

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.



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

71512354

Total Shortage

\$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

P\SHORTAGE.11

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