

1. The first step is to identify the problem. This involves understanding the current situation and what needs to be improved.

<< EXTENDED ITEM DESCRIPTION >>

	FEE DESCRIPTION
(1)	BK filed

Page 02

LOGS

The invoice was printed on 06/03/2010

Invoice #	Invoice Date	Case File #	Loan #	Estim. Fees
[REDACTED]				

<< ADJUSTMENT DESCRIPTION >>

Code	Billing Code / Description
	ADJUSTMENT REASONS
0397	COURT REQUIRED MAILING COST Client filed Bk
0179	PUBLICATION - NOTICE OF SALE Client filed Bk
0188	RECORDING - ASSIGNMENT Client filed Bk
0250	TAX SEARCH/DELINQUENT TAX REPORT Client filed Bk
0051	TITLE SEARCH Client filed Bk
Page 03	

LOGS

The invoice was re-printed on 06/03/2010

Bill To Taylor, Bean & Whitaker Mortgage Corporation 1417 N. Magnolia Avenue Ocala, FL, 34475		Invoice # [REDACTED]		Bil.Group TBW	Client ID [REDACTED]	Invoice Date 08/06/2009
		Client Loan # [REDACTED]		Loan Type [REDACTED]	Case File # [REDACTED]	
		Mortgagor [REDACTED]		Investor # [REDACTED]	Investor [REDACTED]	
Remit To SHAPIRO & SWERTFEGER 4249 Paysphere Circle, Chicago, IL 60674		Property Address [REDACTED]				
		Services Rendered By GA - SHAPIRO & SWERTFEGER				
		[REDACTED]				
Client Reference [REDACTED]		Vendor ID [REDACTED]	Payment ID [REDACTED]	Vendor TIN [REDACTED]	Vendor Phone [REDACTED]	Prepared By [REDACTED]

<< BANKRUPTCY INVOICE >>

Code	Client Code	Posted to Accounting	Description	Itemization	Amount
0149		07/20/2009	COST ITEMIZATION MOTION FILING COST (REC) Adjustment	150.00 -150.00	
			TOTAL OF ALL COSTS		0.00
0040		08/06/2009	FEE ITEMIZATION BANKRUPTCY - MOTION-RELIEF FROM STAY (REC) (1)	650.00	
			TOTAL OF ALL FEES		650.00
			TOTAL OF ALL COSTS, FEES		650.00
		02/16/2010	CLIENT PAYMENT RECEIVED - CHECK #: 20100214		-618.00
		03/05/2010	CLIENT PAYMENT RECEIVED - CHECK #: 0000606545		-7.00
Invoice type: Motion for Relief; Please attach a copy of this invoice with your payment to ensure proper credit for this loan.					
Page 01					Amount Due 25.00

LOGS

The invoice was re-printed on 06/03/2010

Invoice #	Invoice Date	Case File #	Loan #	Estim. Fees
[REDACTED]				

<< EXTENDED ITEM DESCRIPTION >>

	FEE DESCRIPTION
(1)	CR 7; BK # 09-42287-MGD
	MOTION FOR RELIEF

Page 02

LOGS

The invoice was re-printed on 06/03/2010

Invoice #	Invoice Date	Case File #	Loan #	Estim. Fees

<< ADJUSTMENT DESCRIPTION >>

Code	Billing Code / Description
0149	ADJUSTMENT REASONS MOTION FILING COST Client filed Bk
Page 03	

LOGS

The invoice was printed on 06/03/2010

Bill To Taylor, Bean & Whitaker Mortgage Corporation 1417 N. Magnolia Avenue Ocala, FL, 34475		Invoice # [REDACTED]		Bil.Group TBW	Client ID [REDACTED]	Invoice Date 08/06/2009
		Client Loan # [REDACTED]		Loan Type [REDACTED]	Case File # [REDACTED]	
		Mortgagor [REDACTED]		Investor # [REDACTED]	Investor [REDACTED]	
		Property Address [REDACTED]				
Remit To SHAPIRO & SWERTFEGER 4249 Paysphere Circle, Chicago, IL 60674		Services Rendered By GA - SHAPIRO & SWERTFEGER [REDACTED]				
Client Reference [REDACTED]		Vendor ID [REDACTED]	Payment ID [REDACTED]	Vendor TIN [REDACTED]	Vendor Phone [REDACTED]	Prepared By [REDACTED]

<< BANKRUPTCY INVOICE >>

Code	Client Code	Posted to Accounting	Description	Itemization	Amount
0149		07/13/2009	COST ITEMIZATION MOTION FILING COST (REC) Adjustment	150.00 -150.00	
			TOTAL OF ALL COSTS		0.00
0040		08/06/2009	FEE ITEMIZATION BANKRUPTCY - MOTION-RELIEF FROM STAY (REC) (1)	650.00	
			TOTAL OF ALL FEES		650.00
			TOTAL OF ALL COSTS, FEES		650.00
Invoice type: Motion for Relief; Please attach a copy of this invoice with your payment to ensure proper credit for this loan.					
Page 01				Amount Due	650.00

LOGS

The invoice was printed on 06/03/2010

1. The first step in the process is to identify the problem or issue that needs to be addressed. This involves gathering information and understanding the context of the problem.

<< EXTENDED ITEM DESCRIPTION >>

FEE DESCRIPTION	
(1)	CH 7; BK # 09-42056-MGD
	MOTION FOR RELIEF

Page 02

LOGS

The invoice was printed on 06/03/2010

Invoice #	Invoice Date	Case File #	Loan #	Estim. Fees
[REDACTED]				

<< ADJUSTMENT DESCRIPTION >>

Code	Billing Code / Description
0149	ADJUSTMENT REASONS MOTION FILING COST Client filed Bk
Page 03	

LOGS

The invoice was re-printed on 06/03/2010

Bill To	Invoice #	Bil.Group	Client ID	Invoice Date	
Taylor, Bean & Whitaker Mortgage Corporation 1417 N. Magnolia Avenue Ocala, FL, 34475			TBW	08/06/2009	
	Client Loan #	Loan Type	Case File #		
	Mortgagor	Investor #	Investor		
Remit To	Property Address				
SHAPIRO & SWERTFEGER 4249 Paysphere Circle, Chicago, IL 60674					
	Services Rendered By				
	GA - SHAPIRO & SWERTFEGER				
Client Reference	Vendor ID	Payment ID	Vendor TIN	Vendor Phone	Prepared By

<< FORECLOSURE INVOICE >>

Code	Client Code	Posted to Accounting	Description	Itemization	Amount
			COST ITEMIZATION		
0397		07/30/2009	COURT REQUIRED MAILING COST (REC)	5.54	
0179		07/30/2009	PUBLICATION - NOTICE OF SALE (REC)	284.00	
0188		07/27/2009	RECORDING - ASSIGNMENT (REC)	7.00	
0193		07/30/2009	RECORDING - DEED(S) (REC)	16.00	
0194		07/30/2009	RECORDING - MISC (REC)	12.00	
0051		07/09/2009	TITLE SEARCH (REC)	255.00	
			TOTAL OF ALL COSTS		579.54
			FEE ITEMIZATION		
0031		07/30/2009	ATTORNEY FEE - FORECLOSURE (REC)	600.00	
			TOTAL OF ALL FEES		600.00
			TOTAL OF ALL COSTS, FEES		1179.54
Invoice type: Final Bill Sale Held; Sale not Held: Sale Held; Footer: Invoice Type - Final; Please attach a copy of this invoice with your payment to ensure proper credit for this loan.					
Page 01				Amount Due	1179.54

LOGS

The invoice was re-printed on 06/03/2010

Bill To Taylor, Bean & Whitaker Mortgage Corporation 1417 N. Magnolia Avenue Ocala, FL, 34475	Invoice # [REDACTED] Client Loan # [REDACTED] Mortgagor [REDACTED] Property Address [REDACTED] Services Rendered By GA - SHAPIRO & SWERTFEGER [REDACTED]	Bil.Group TBW Loan Type [REDACTED] Investor # [REDACTED]	Invoice Date 08/06/2009 Case File # [REDACTED]
Remit To SHAPIRO & SWERTFEGER 4249 Paysphere Circle, Chicago, IL 60674			
Client Reference	Vendor ID	Payment ID	Vendor TIN
Vendor Phone		Prepared By	

<< FORECLOSURE INVOICE >>

Code	Client Code	Posted to Accounting	Description	Itemization	Amount
			COST ITEMIZATION		
0397		07/30/2009	COURT REQUIRED MAILING COST (REC)	5.54	
0179		07/30/2009	PUBLICATION - NOTICE OF SALE (REC)	240.00	
0188		07/27/2009	RECORDING - ASSIGNMENT (REC)	7.00	
0193		07/30/2009	RECORDING - DEED(S) (REC)	16.00	
0194		07/30/2009	RECORDING - MISC (REC)	12.00	
0051		07/13/2009	TITLE SEARCH (REC)	255.00	
			TOTAL OF ALL COSTS		535.54
			FEE ITEMIZATION		
0031		07/30/2009	ATTORNEY FEE - FORECLOSURE (REC)	600.00	
			TOTAL OF ALL FEES		600.00
			TOTAL OF ALL COSTS, FEES		1135.54
Invoice type: Final Bill Sale Held; Sale not Held: Sale Held; Footer: Invoice Type - Final; Please attach a copy of this invoice with your payment to ensure proper credit for this loan.					
Page 01				Amount Due	1135.54

LOGS

The invoice was printed on 06/03/2010

Bill To Taylor, Bean & Whitaker Mortgage Corporation 1417 N. Magnolia Avenue Ocala, FL, 34475	Invoice # [REDACTED]	Bil.Group TBW	Client ID [REDACTED]	Invoice Date 08/06/2009
	Client Loan # [REDACTED]	Loan Type [REDACTED]	Case File # [REDACTED]	
	Mortgagor [REDACTED]	Investor # [REDACTED]	Investor [REDACTED]	
	Property Address [REDACTED]			
Remit To SHAPIRO & SWERTFEGER 4249 Paysphere Circle, Chicago, IL 60674	Services Rendered By GA - SHAPIRO & SWERTFEGER [REDACTED]			
Client Reference	Vendor ID	Payment ID	Vendor TIN	Vendor Phone
Prepared By [REDACTED]				

<< FORECLOSURE INVOICE >>

Code	Client Code	Posted to Accounting	Description	Itemization	Amount
			COST ITEMIZATION		
0397		08/03/2009	COURT REQUIRED MAILING COST (REC)	5.54	
			Adjustment	-5.54	
0179		08/03/2009	PUBLICATION - NOTICE OF SALE (REC)	255.00	
			Adjustment	-255.00	
0188		07/30/2009	RECORDING - ASSIGNMENT (REC)	7.00	
			Adjustment	-7.00	
0193		08/03/2009	RECORDING - DEED(S) (REC)	30.00	
			Adjustment	-30.00	
0194		08/03/2009	RECORDING - MISC (REC)	12.00	
			Adjustment	-12.00	
0257		08/03/2009	TITLE INSURANCE (REC)	358.00	
			Adjustment	-358.00	
0051		07/10/2009	TITLE SEARCH (REC)	255.00	
			Adjustment	-255.00	
			TOTAL OF ALL COSTS		0.00
			FEE ITEMIZATION		
0031		08/03/2009	ATTORNEY FEE - FORECLOSURE (REC)	650.00	
			TOTAL OF ALL FEES		650.00
			TOTAL OF ALL COSTS, FEES		650.00
Invoice type: Final Bill Sale Held; Sale not Held: Sale Held; Footer: Invoice Type - Final; Please attach a copy of this invoice with your payment to ensure proper credit for this loan.					
Page 01				Amount Due	650.00

LOGS

The invoice was printed on 06/03/2010

Invoice #	Invoice Date	Case File #	Loan #	Estim. Fees

<< ADJUSTMENT DESCRIPTION >>

Code	Billing Code / Description
	ADJUSTMENT REASONS
0397	COURT REQUIRED MAILING COST Client filed Bk
0179	PUBLICATION - NOTICE OF SALE Client filed Bk
0188	RECORDING - ASSIGNMENT Client filed Bk
0193	RECORDING - DEED(S) Client filed Bk
0194	RECORDING - MISC Client filed Bk
0257	TITLE INSURANCE Client filed Bk
0051	TITLE SEARCH Client filed Bk
Page 02	

LOGS

The invoice was re-printed on 06/03/2010

Bill To Taylor, Bean & Whitaker Mortgage Corporation 1417 N. Magnolia Avenue Ocala, FL, 34475	Invoice # [REDACTED] Client Loan # [REDACTED] Mortgagor [REDACTED] Property Address [REDACTED]	Bil.Group TBW Loan Type [REDACTED] Investor # [REDACTED] Services Rendered By GA - SHAPIRO & SWERTFEGER [REDACTED]	Invoice Date 08/06/2009 Case File # [REDACTED] Investor [REDACTED]
Remit To SHAPIRO & SWERTFEGER 4249 Paysphere Circle, Chicago, IL 60674			
Client Reference	Vendor ID	Payment ID	Vendor TIN
Vendor Phone		Prepared By	

<< FORECLOSURE INVOICE >>

Code	Client Code	Posted to Accounting	Description	Itemization	Amount
			COST ITEMIZATION		
0397		08/04/2009	COURT REQUIRED MAILING COST (REC)	22.16	
0179		08/04/2009	PUBLICATION - NOTICE OF SALE (REC)	320.00	
0188		07/28/2009	RECORDING - ASSIGNMENT (REC)	7.00	
0193		08/04/2009	RECORDING - DEED(S) (REC)	28.00	
0051		08/04/2009	TITLE SEARCH (REC)	265.00	
			TOTAL OF ALL COSTS		642.16
			FEE ITEMIZATION		
0031		08/04/2009	ATTORNEY FEE - FORECLOSURE (REC)	600.00	
			TOTAL OF ALL FEES		600.00
			TOTAL OF ALL COSTS, FEES		1242.16
Invoice type: Final Bill Sale Held; Sale not Held: Sale Held; Footer: Invoice Type - Final; Please attach a copy of this invoice with your payment to ensure proper credit for this loan.					
Page 01				Amount Due	1242.16

LOGS

The invoice was re-printed on 06/03/2010

Bill To Taylor, Bean & Whitaker Mortgage Corporation 1417 N. Magnolia Avenue Ocala, FL, 34475	Invoice # [REDACTED]	Bil.Group TBW	Client ID [REDACTED]	Invoice Date 08/07/2009
	Client Loan # [REDACTED]	Loan Type [REDACTED]	Case File # [REDACTED]	
	Mortgagor [REDACTED]	Investor # [REDACTED]	Investor [REDACTED]	
	Property Address [REDACTED]			
Remit To SHAPIRO & SWERTFEGER 4249 Paysphere Circle, Chicago, IL 60674	Services Rendered By GA - SHAPIRO & SWERTFEGER [REDACTED]			
Client Reference	Vendor ID	Payment ID	Vendor TIN	Vendor Phone
Prepared By [REDACTED]				

<< FORECLOSURE INVOICE >>

Code	Client Code	Posted to Accounting	Description	Itemization	Amount
			COST ITEMIZATION		
0397		08/07/2009	COURT REQUIRED MAILING COST (REC)	11.08	
			Adjustment	-11.08	
0179		08/07/2009	PUBLICATION - NOTICE OF SALE (REC)	120.00	
			Adjustment	-120.00	
0250		08/07/2009	TAX SEARCH/DELINQUENT TAX REPORT (REC)	9.00	
			Adjustment	-9.00	
0051		08/07/2009	TITLE SEARCH (REC)	265.00	
			Adjustment	-265.00	
			TOTAL OF ALL COSTS		0.00
			FEE ITEMIZATION		
0031		08/07/2009	ATTORNEY FEE - FORECLOSURE (REC)	487.50	
			TOTAL OF ALL FEES		487.50
			TOTAL OF ALL COSTS, FEES		487.50
Invoice type: NBS Interim; Sale not Held: Cancelled Per Lender; Footer: Invoice Type - Interim; Please attach a copy of this invoice with your payment to ensure proper credit for this loan.					
Page 01				Amount Due	487.50

LOGS

The invoice was re-printed on 06/03/2010

<< ADJUSTMENT DESCRIPTION >>

Code	Billing Code / Description
	ADJUSTMENT REASONS
0397	COURT REQUIRED MAILING COST Client filed Bk
0179	PUBLICATION - NOTICE OF SALE Client filed Bk
0250	TAX SEARCH/DELINQUENT TAX REPORT Client filed Bk
0051	TITLE SEARCH Client filed Bk

Page 02

LOGS

The invoice was re-printed on 06/03/2010

Bill To Taylor, Bean & Whitaker Mortgage Corporation 1417 N. Magnolia Avenue Ocala, FL, 34475		Invoice # [REDACTED]		Bil.Group TBW	Client ID [REDACTED]	Invoice Date 08/07/2009
		Client Loan # [REDACTED]		Loan Type [REDACTED]	Case File # [REDACTED]	
		Mortgagor [REDACTED]		Investor # [REDACTED]	Investor [REDACTED]	
Remit To SHAPIRO & SWERTFEGER 4249 Paysphere Circle, Chicago, IL 60674		Property Address [REDACTED]		Services Rendered By GA - SHAPIRO & SWERTFEGER [REDACTED]		
		Client Reference [REDACTED]	Vendor ID [REDACTED]	Payment ID [REDACTED]	Vendor TIN [REDACTED]	Vendor Phone [REDACTED]
		Prepared By [REDACTED]				

<< FORECLOSURE INVOICE >>

Code	Client Code	Posted to Accounting	Description	Itemization	Amount
0447		08/07/2009	FEE ITEMIZATION		
			ATTORNEY FEE - TITLE CURATIVE-MOBILE HOME (REC) (1)	350.00	
			TOTAL OF ALL FEES		350.00
			TOTAL OF ALL COSTS, FEES		350.00
Invoice type: NBS Interim; Sale not Held: Postsale; Please attach a copy of this invoice with your payment to ensure proper credit for this loan.					
Page 01				Amount Due	350.00

LOGS

The invoice was re-printed on 06/03/2010

Invoice #	Invoice Date	Case File #	Loan #	Estim. Fees
[REDACTED]				

<< EXTENDED ITEM DESCRIPTION >>

[illegible]

- (1) Residence on subject property is a mobile home initial fee of \$350.00 plus cost is to obtain documentation on mobile home which is determined by but not limited to contacting state agencies and closing attorney, pursuant to approval from Kathy Aderholt at Taylor Bean & Whitaker Mort. on 7/20/09.

LOGS

The invoice was printed on 06/03/2010

Bill To Taylor, Bean & Whitaker Mortgage Corporation 1417 N. Magnolia Avenue Ocala, FL, 34475	Invoice # [REDACTED]	Bill Group TBW	Client ID [REDACTED]	Invoice Date 08/11/2009
	Client Loan # [REDACTED]	Loan Type [REDACTED]	Case File # [REDACTED]	
	Mortgagor [REDACTED]	Investor # [REDACTED]	Investor [REDACTED]	
	Property Address [REDACTED]			
Remit To SHAPIRO & SWERTFEGER 4249 Paysphere Circle, Chicago, IL 60674	Services Rendered By GA - SHAPIRO & SWERTFEGER [REDACTED]			
Client Reference	Vendor ID	Payment ID	Vendor TIN	Vendor Phone
Prepared By [REDACTED]				

<< FORECLOSURE INVOICE >>

Code	Client Code	Posted to Accounting	Description	Itemization	Amount
0397		08/10/2009	COST ITEMIZATION		
			COURT REQUIRED MAILING COST (REC)	11.08	
			Adjustment	-11.08	
0179		08/10/2009	PUBLICATION - NOTICE OF SALE (REC) (1)	240.00	
			Adjustment	-240.00	
0051		07/30/2009	TITLE SEARCH (REC)	255.00	
			Adjustment	-255.00	
			TOTAL OF ALL COSTS		0.00
			FEE ITEMIZATION		
0031		08/10/2009	ATTORNEY FEE - FORECLOSURE (REC)	487.50	
			TOTAL OF ALL FEES		487.50
			TOTAL OF ALL COSTS, FEES		487.50
Invoice type: NBS Interim; Sale not Held: Cancelled Per Lender; Footer: Invoice Type - Interim; Please attach a copy of this invoice with your payment to ensure proper credit for this loan.					
Page 01				Amount Due	487.50

LOGS

The invoice was printed on 06/03/2010

<< EXTENDED ITEM DESCRIPTION >>

COST DESCRIPTION	
(1)	Ad cost for 09/01/09 sale

Page 02

LOGS

The invoice was printed on 06/03/2010

Invoice #	Invoice Date	Case File #	Loan #	Estim. Fees
[REDACTED]				

<< ADJUSTMENT DESCRIPTION >>

Code	Billing Code / Description
	ADJUSTMENT REASONS
0397	COURT REQUIRED MAILING COST Client filed Bk
0179	PUBLICATION - NOTICE OF SALE Client filed Bk
0051	TITLE SEARCH Client filed Bk
Page 03	

LOGS

The invoice was re-printed on 06/03/2010

Bill To Taylor, Bean & Whitaker Mortgage Corporation 1417 N. Magnolia Avenue Ocala, FL, 34475	Invoice # [REDACTED] Client Loan # [REDACTED] Mortgagor [REDACTED]	Bil.Group TBW Loan Type [REDACTED] Investor # [REDACTED]	Invoice Date 08/11/2009 Case File # [REDACTED] Investor [REDACTED]
Remit To SHAPIRO & SWERTFEGER 4249 Paysphere Circle, Chicago, IL 60674	Property Address [REDACTED] Services Rendered By GA - SHAPIRO & SWERTFEGER [REDACTED]		
Client Reference	Vendor ID	Payment ID	Vendor TIN
Vendor Phone		Prepared By	

<< BANKRUPTCY INVOICE >>

Code	Client Code	Posted to Accounting	Description	Itemization	Amount
0149		07/17/2009	COST ITEMIZATION MOTION FILING COST (REC)	150.00	150.00
			TOTAL OF ALL COSTS		150.00
0040		08/11/2009	FEE ITEMIZATION BANKRUPTCY - MOTION-RELIEF FROM STAY (REC) (1)	650.00	650.00
			TOTAL OF ALL FEES		650.00
			TOTAL OF ALL COSTS, FEES		800.00
Invoice type: NBS Final; Please attach a copy of this invoice with your payment to ensure proper credit for this loan.					
Page 01				Amount Due	800.00

LOGS

The invoice was re-printed on 06/03/2010

Invoice #	Invoice Date	Case File #	Loan #	Estim. Fees

<< EXTENDED ITEM DESCRIPTION >>

(1)	FEE DESCRIPTION
	CH 7; BK # 09-22309-REB MOTION FOR RELIEF
Page 02	

LOGS

The invoice was printed on 06/03/2010

Bill To Taylor, Bean & Whitaker Mortgage Corporation 1417 N. Magnolia Avenue Ocala, FL, 34475	Invoice # [REDACTED]	Bil.Group TBW	Client ID [REDACTED]	Invoice Date 08/11/2009	
	Client Loan # [REDACTED]	Loan Type [REDACTED]	Case File # [REDACTED]		
	Mortgagor [REDACTED]	Investor # [REDACTED]	Investor [REDACTED]		
	Property Address [REDACTED]				
	Services Rendered By GA - SHAPIRO & SWERTFEGER [REDACTED]				
Remit To SHAPIRO & SWERTFEGER 4249 Paysphere Circle, Chicago, IL 60674					
Client Reference [REDACTED]	Vendor ID [REDACTED]	Payment ID [REDACTED]	Vendor TIN [REDACTED]	Vendor Phone [REDACTED]	Prepared By [REDACTED]

<< FORECLOSURE INVOICE >>

Code	Client Code	Posted to Accounting	Description	Itemization	Amount
			COST ITEMIZATION		
0397		08/05/2009	COURT REQUIRED MAILING COST (REC)	5.54	
			Adjustment	-5.54	
0179		08/05/2009	PUBLICATION - NOTICE OF SALE (REC)	180.00	
			Adjustment	-180.00	
0188		08/05/2009	RECORDING - ASSIGNMENT (REC)	7.00	
			Adjustment	-7.00	
0051		07/14/2009	TITLE SEARCH (REC)	255.00	
			Adjustment	-255.00	
			TOTAL OF ALL COSTS		0.00
			FEE ITEMIZATION		
0031		08/05/2009	ATTORNEY FEE - FORECLOSURE (REC)	487.50	
			TOTAL OF ALL FEES		487.50
			TOTAL OF ALL COSTS, FEES		487.50
Invoice type: NBS Interim; Sale not Held: Cancelled Per Lender; Footer: Invoice Type - Interim; Please attach a copy of this invoice with your payment to ensure proper credit for this loan.					
Page 01				Amount Due	487.50

LOGS

The invoice was printed on 06/03/2010

Invoice #	Invoice Date	Case File #	Loan #	Estim. Fees

<< ADJUSTMENT DESCRIPTION >>

Code	Billing Code / Description
	ADJUSTMENT REASONS
0397	COURT REQUIRED MAILING COST Client filed Bk
0179	PUBLICATION - NOTICE OF SALE Client filed Bk
0188	RECORDING - ASSIGNMENT Client filed Bk
0051	TITLE SEARCH Client filed Bk
Page 02	

LOGS

The invoice was printed on 06/03/2010

Bill To Taylor, Bean & Whitaker Mortgage Corporation 1417 N. Magnolia Avenue Ocala, FL, 34475	Invoice # [REDACTED]	Bil.Group TBW	Client ID [REDACTED]	Invoice Date 08/11/2009	
	Client Loan # [REDACTED]	Loan Type [REDACTED]	Case File # [REDACTED]		
	Mortgagor [REDACTED]	Investor # [REDACTED]	Investor [REDACTED]		
	Property Address [REDACTED]				
	Services Rendered By GA - SHAPIRO & SWERTFEGER [REDACTED]				
Remit To SHAPIRO & SWERTFEGER 4249 Paysphere Circle, Chicago, IL 60674					
Client Reference [REDACTED]	Vendor ID [REDACTED]	Payment ID [REDACTED]	Vendor TIN [REDACTED]	Vendor Phone [REDACTED]	Prepared By [REDACTED]

<< FORECLOSURE INVOICE >>

Code	Client Code	Posted to Accounting	Description	Itemization	Amount
			COST ITEMIZATION		
0397		08/05/2009	COURT REQUIRED MAILING COST (REC)	5.54	
			Adjustment	-5.54	
0179		07/02/2009	PUBLICATION - NOTICE OF SALE (REC) (1)	240.00	
			Adjustment	-240.00	
0188		08/05/2009	RECORDING - ASSIGNMENT (REC)	7.00	
			Adjustment	-7.00	
0051		07/24/2009	TITLE SEARCH (REC)	255.00	
			Adjustment	-255.00	
			TOTAL OF ALL COSTS		0.00
			FEE ITEMIZATION		
0031		08/05/2009	ATTORNEY FEE - FORECLOSURE (REC)	487.50	
			TOTAL OF ALL FEES		487.50
			TOTAL OF ALL COSTS, FEES		487.50
Invoice type: NBS Interim; Sale not Held; BK Filed; Footer: Invoice Type - Interim; Please attach a copy of this invoice with your payment to ensure proper credit for this loan.					
Page 01				Amount Due	487.50

LOGS

The invoice was printed on 06/03/2010

1. The first part of the document is a header section containing the following information:

- 1.1. The name of the company: "The First National Bank of the United States"
- 1.2. The address: "1000 Main Street, New York, New York 10001"
- 1.3. The date: "January 1, 1980"
- 1.4. The subject: "Letter of Intent to Purchase"

2. The second part of the document is a letter of intent to purchase, dated January 1, 1980, from The First National Bank of the United States to the Board of Directors of the First National Bank of the United States. The letter states that the bank is interested in purchasing the First National Bank of the United States and is seeking the approval of the Board of Directors.

<< EXTENDED ITEM DESCRIPTION >>

	COST DESCRIPTION
(1)	Sherry, this one is a prepay county. Thank you.

Page 02

LOGS

The invoice was printed on 06/03/2010

Invoice #	Invoice Date	Case File #	Loan #	Estim. Fees
[REDACTED]				

<< ADJUSTMENT DESCRIPTION >>

Code	Billing Code / Description
	ADJUSTMENT REASONS
0397	COURT REQUIRED MAILING COST Client filed Bk
0179	PUBLICATION - NOTICE OF SALE Client filed Bk
0188	RECORDING - ASSIGNMENT Client filed Bk
0051	TITLE SEARCH Client filed Bk
Page 03	

LOGS

The invoice was printed on 06/03/2010

Bill To Taylor, Bean & Whitaker Mortgage Corporation 1417 N. Magnolia Avenue Ocala, FL, 34475	Invoice # [REDACTED]	Bil.Group TBW	Client ID [REDACTED]	Invoice Date 08/11/2009
	Client Loan # [REDACTED]	Loan Type [REDACTED]	Case File # [REDACTED]	
	Mortgagor [REDACTED]	Investor # [REDACTED]	Investor [REDACTED]	
	Property Address [REDACTED]			
Remit To SHAPIRO & SWERTFEGER 4249 Paysphere Circle, Chicago, IL 60674	Services Rendered By GA - SHAPIRO & SWERTFEGER [REDACTED]			
Client Reference	Vendor ID	Payment ID	Vendor TIN	Vendor Phone
Prepared By [REDACTED]				

<< FORECLOSURE INVOICE >>

Code	Client Code	Posted to Accounting	Description	Itemization	Amount
			COST ITEMIZATION		
0397		08/05/2009	COURT REQUIRED MAILING COST (REC)	5.54	
			Adjustment	-5.54	
0179		08/05/2009	PUBLICATION - NOTICE OF SALE (REC)	240.00	
			Adjustment	-240.00	
0188		08/05/2009	RECORDING - ASSIGNMENT (REC)	7.00	
			Adjustment	-7.00	
0250		08/11/2009	TAX SEARCH/DELINQUENT TAX REPORT (REC)	9.00	
			Adjustment	-9.00	
0051		08/05/2009	TITLE SEARCH (REC)	255.00	
			Adjustment	-255.00	
			TOTAL OF ALL COSTS		0.00
			FEE ITEMIZATION		
0031		08/05/2009	ATTORNEY FEE - FORECLOSURE (REC)	487.50	
			TOTAL OF ALL FEES		487.50
			TOTAL OF ALL COSTS, FEES		487.50
Invoice type: NBS Interim; Sale not Held; BK Filed; Footer: Invoice Type - Interim; Please attach a copy of this invoice with your payment to ensure proper credit for this loan.					
Page 01					Amount Due 487.50

LOGS

The invoice was printed on 06/03/2010

Table 1. Summary of the study design and participant characteristics

Variable	Value
Number of participants	100
Age (mean ± SD)	68.7 ± 9.5
Gender (male/female)	50/50
Ethnicity (Caucasian/African American/Hispanic/Latino/Asian/Pacific Islander/Other)	95/3/1/0/0/0/1
Education level (high school/GED/Junior college/Bachelor's/Master's/Doctorate)	10/10/10/10/10/10
Marital status (married/divorced/separated/widowed/single)	50/10/10/10/10
Income level (\$0-\$10,000/\$10,000-\$20,000/\$20,000-\$30,000/\$30,000-\$40,000/\$40,000-\$50,000/\$50,000-\$60,000/\$60,000-\$70,000/\$70,000-\$80,000/\$80,000-\$90,000/\$90,000-\$100,000/More than \$100,000)	10/10/10/10/10/10/10/10/10/10/10
Health status (good/better/worse)	50/10/10
Medication use (yes/no)	50/10
Smoking status (current/former/never)	10/10/10
Alcohol consumption (yes/no)	50/10
Exercise frequency (once/twice/three times/never)	10/10/10
Dietary intake (vegetarian/non-vegetarian)	10/10
Social support (yes/no)	50/10
Stress level (low/moderate/high)	10/10/10
Mental health status (stable/unstable)	50/10
Physical activity level (sedentary/light/moderate/heavy)	10/10/10
Chronic conditions (hypertension/diabetes/heart disease/arthritis/kidney disease/liver disease/cancer/asthma/depression/anxiety disorder/other)	10/10/10/10/10/10/10/10/10
Family history of heart disease (yes/no)	50/10
History of stroke (yes/no)	10/10
History of heart attack (yes/no)	10/10
History of blood clots (yes/no)	10/10
History of arrhythmia (yes/no)	10/10
History of angina (yes/no)	10/10
History of peripheral artery disease (yes/no)	10/10
History of chronic kidney disease (yes/no)	10/10
History of liver disease (yes/no)	10/10
History of cancer (yes/no)	10/10
History of asthma (yes/no)	10/10
History of depression (yes/no)	10/10
History of anxiety disorder (yes/no)	10/10
History of other mental health conditions (yes/no)	10/10

<< ADJUSTMENT DESCRIPTION >>

Code	Billing Code / Description
	ADJUSTMENT REASONS
0397	COURT REQUIRED MAILING COST Client filed Bk
0179	PUBLICATION - NOTICE OF SALE Client filed Bk
0188	RECORDING - ASSIGNMENT Client filed Bk
0250	TAX SEARCH/DELINQUENT TAX REPORT Client filed Bk
0051	TITLE SEARCH Client filed Bk

LOGS

The invoice was printed on 06/03/2010

Bill To Taylor, Bean & Whitaker Mortgage Corporation 1417 N. Magnolia Avenue Ocala, FL, 34475	Invoice # [REDACTED]	Bill Group TBW	Client ID [REDACTED]	Invoice Date 08/13/2009												
Remit To SHAPIRO & SWERTFEGER 4249 Paysphere Circle, Chicago, IL 60674	Client Loan # [REDACTED]	Loan Type [REDACTED]	Case File # [REDACTED]													
	Mortgagor [REDACTED]	Investor # [REDACTED]	Investor [REDACTED]													
	Property Address [REDACTED]															
	Services Rendered By GA - SHAPIRO & SWERTFEGER [REDACTED]															
<table border="1"> <tr> <th>Client Reference</th> <th>Vendor ID</th> <th>Payment ID</th> <th>Vendor TIN</th> <th>Vendor Phone</th> <th>Prepared By</th> </tr> <tr> <td colspan="6">[REDACTED]</td> </tr> </table>					Client Reference	Vendor ID	Payment ID	Vendor TIN	Vendor Phone	Prepared By	[REDACTED]					
Client Reference	Vendor ID	Payment ID	Vendor TIN	Vendor Phone	Prepared By											
[REDACTED]																

<< FORECLOSURE INVOICE >>

Code	Client Code	Posted to Accounting	Description	Itemization	Amount
			COST ITEMIZATION		
0397		08/13/2009	COURT REQUIRED MAILING COST (REC)	11.08	
			Adjustment	-11.08	
0179		08/13/2009	PUBLICATION - NOTICE OF SALE (REC)	180.00	
			Adjustment	-180.00	
0250		08/13/2009	TAX SEARCH/DELINQUENT TAX REPORT (REC)	8.00	
			Adjustment	-8.00	
0051		08/13/2009	TITLE SEARCH (REC)	255.00	
			Adjustment	-255.00	
			TOTAL OF ALL COSTS		0.00
			FEE ITEMIZATION		
0031		08/13/2009	ATTORNEY FEE - FORECLOSURE (REC)	487.50	
			TOTAL OF ALL FEES		487.50
			TOTAL OF ALL COSTS, FEES		487.50
Invoice type: NBS Final; Sale not Held: Service Released; Footer: Invoice Type - Final; Please attach a copy of this invoice with your payment to ensure proper credit for this loan.					
Page 01				Amount Due	487.50

LOGS

The invoice was printed on 06/03/2010

Invoice #	Invoice Date	Case File #	Loan #	Estim. Fees
[REDACTED]				

<< ADJUSTMENT DESCRIPTION >>

Code	Billing Code / Description
	ADJUSTMENT REASONS
0397	COURT REQUIRED MAILING COST Client filed Bk
0179	PUBLICATION - NOTICE OF SALE Client filed Bk
0250	TAX SEARCH/DELINQUENT TAX REPORT Client filed Bk
0051	TITLE SEARCH Client filed Bk

Page 02

LOGS

The invoice was printed on 06/03/2010

Bill To Taylor, Bean & Whitaker Mortgage Corporation 1417 N. Magnolia Avenue Ocala, FL, 34475		Invoice # [REDACTED]		Bil.Group TBW	Client ID [REDACTED]	Invoice Date 08/13/2009												
		Client Loan # [REDACTED]		Loan Type [REDACTED]		Case File # [REDACTED]												
		Mortgagor [REDACTED]		Investor # [REDACTED]	Investor [REDACTED]													
		Property Address [REDACTED]																
Remit To SHAPIRO & SWERTFEGER 4249 Paysphere Circle, Chicago, IL 60674		Services Rendered By GA - SHAPIRO & SWERTFEGER [REDACTED]																
<table border="1"> <tr> <th>Client Reference</th> <th>Vendor ID</th> <th>Payment ID</th> <th>Vendor TIN</th> <th>Vendor Phone</th> <th>Prepared By</th> </tr> <tr> <td colspan="6">[REDACTED]</td> </tr> </table>							Client Reference	Vendor ID	Payment ID	Vendor TIN	Vendor Phone	Prepared By	[REDACTED]					
Client Reference	Vendor ID	Payment ID	Vendor TIN	Vendor Phone	Prepared By													
[REDACTED]																		

<< FORECLOSURE INVOICE >>

Code	Client Code	Posted to Accounting	Description	Itemization	Amount
			COST ITEMIZATION		
0397		08/11/2009	COURT REQUIRED MAILING COST (REC)	5.54	
			Adjustment	-5.54	
0179		08/11/2009	PUBLICATION - NOTICE OF SALE (REC)	52.40	
			Adjustment	-52.40	
0250		08/11/2009	TAX SEARCH/DELINQUENT TAX REPORT (REC)	9.00	
			Adjustment	-9.00	
0051		08/11/2009	TITLE SEARCH (REC)	50.00	
			Adjustment	-50.00	
			TOTAL OF ALL COSTS		0.00
			FEE ITEMIZATION		
0031		08/11/2009	ATTORNEY FEE - FORECLOSURE (REC)	487.50	
			TOTAL OF ALL FEES		487.50
			TOTAL OF ALL COSTS, FEES		487.50
Invoice type: NBS Final; Sale not Held; Service Released; Footer: Invoice Type - Final; Please attach a copy of this invoice with your payment to ensure proper credit for this loan.					
Page 01				Amount Due	487.50

LOGS

The invoice was printed on 06/03/2010

Invoice #	Invoice Date	Case File #	Loan #	Estim. Fees

<< ADJUSTMENT DESCRIPTION >>

Code	Billing Code / Description
	ADJUSTMENT REASONS
0397	COURT REQUIRED MAILING COST CLIENT FILED BK
0179	PUBLICATION - NOTICE OF SALE CLIENT FILED BK
0250	TAX SEARCH/DELINQUENT TAX REPORT CLIENT FILED BK
0051	TITLE SEARCH CLIENT FILED BK
Page 02	

LOGS

The invoice was printed on 06/03/2010

Bill To		Invoice #		Bil.Group	Client ID	Invoice Date
Taylor, Bean & Whitaker Mortgage Corporation 1417 N. Magnolia Avenue Ocala, FL, 34475		[REDACTED]		TBW		08/13/2009
Remit To		Client Loan #		Loan Type	Case File #	
SHAPIRO & SWERTFEGER 4249 Paysphere Circle, Chicago, IL 60674		[REDACTED]			[REDACTED]	
		Mortgagor		Investor #	Investor	
		[REDACTED]			[REDACTED]	
		Property Address				
		[REDACTED]				
		Services Rendered By				
		GA - SHAPIRO & SWERTFEGER				
		[REDACTED]				
Client Reference		Vendor ID	Payment ID	Vendor TIN	Vendor Phone	Prepared By
[REDACTED]		[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]

<< FORECLOSURE INVOICE >>

Code	Client Code	Posted to Accounting	Description	Itemization	Amount
			COST ITEMIZATION		
0397		08/12/2009	COURT REQUIRED MAILING COST (REC)	5.54	
			Adjustment	-5.54	
0179		08/12/2009	PUBLICATION - NOTICE OF SALE (REC)	60.00	
			Adjustment	-60.00	
0051		08/12/2009	TITLE SEARCH (REC)	255.00	
			Adjustment	-255.00	
			TOTAL OF ALL COSTS		0.00
			FEE ITEMIZATION		
0031		08/12/2009	ATTORNEY FEE - FORECLOSURE (REC) (1)	487.50	
			TOTAL OF ALL FEES		487.50
			TOTAL OF ALL COSTS, FEES		487.50
Invoice type: NBS Final; Sale not Held; Service Released; Footer: Invoice Type - Final; Please attach a copy of this invoice with your payment to ensure proper credit for this loan.					
Page 01				Amount Due	487.50

LOGS

The invoice was printed on 06/03/2010

Invoice #	Invoice Date	Case File #	Loan #	Estim. Fees

<< EXTENDED ITEM DESCRIPTION >>

(1)	<p>FEE DESCRIPTION</p> <p>PER CLIENT, LOAN HAS BEEN SERVICE TRANSFERRED TO BANK OF AMERICA</p>
-----	--

Page 02

LOGS

The invoice was printed on 06/03/2010

Invoice #	Invoice Date	Case File #	Loan #	Estim. Fees

<< ADJUSTMENT DESCRIPTION >>

Code	Billing Code / Description
	ADJUSTMENT REASONS
0397	COURT REQUIRED MAILING COST Client filed Bk
0179	PUBLICATION - NOTICE OF SALE Client filed Bk
0051	TITLE SEARCH Client filed Bk
Page 03	

LOGS

The invoice was printed on 06/03/2010

Bill To Taylor, Bean & Whitaker Mortgage Corporation 1417 N. Magnolia Avenue Ocala, FL, 34475	Invoice # [REDACTED]	Bil.Group TBW	Client ID [REDACTED]	Invoice Date 08/13/2009
	Client Loan # [REDACTED]	Loan Type [REDACTED]	Case File # [REDACTED]	
	Mortgagor [REDACTED]	Investor # [REDACTED]	Investor [REDACTED]	
	Property Address [REDACTED]			
Remit To SHAPIRO & SWERTFEGER 4249 Paysphere Circle, Chicago, IL 60674	Services Rendered By GA - SHAPIRO & SWERTFEGER [REDACTED]			
Client Reference	Vendor ID	Payment ID	Vendor TIN	Vendor Phone
Prepared By [REDACTED]				

<< FORECLOSURE INVOICE >>

Code	Client Code	Posted to Accounting	Description	Itemization	Amount
			COST ITEMIZATION		
0397		08/06/2009	COURT REQUIRED MAILING COST (REC)	5.54	
			Adjustment	-5.54	
0179		08/06/2009	PUBLICATION - NOTICE OF SALE (REC)	240.00	
			Adjustment	-240.00	
0188		07/20/2009	RECORDING - ASSIGNMENT (NON-REC)	7.00	
0188		12/28/2009	RECORDING - ASSIGNMENT (REC)	0.00	
			Adjustment	-7.00	
0051		07/16/2009	TITLE SEARCH (REC)	265.00	
			Adjustment	-265.00	
			TOTAL OF ALL COSTS		0.00
			FEE ITEMIZATION		
0031		08/06/2009	ATTORNEY FEE - FORECLOSURE (REC)	487.50	
			TOTAL OF ALL FEES		487.50
			TOTAL OF ALL COSTS, FEES		487.50
Invoice type: NBS Final; Sale not Held: BK Filed; Footer: Invoice Type - Final; Please attach a copy of this invoice with your payment to ensure proper credit for this loan.					
Page 01				Amount Due	487.50

LOGS

The invoice was printed on 06/03/2010

Invoice #	Invoice Date	Case File #	Loan #	Estim. Fees
[REDACTED]				

<< ADJUSTMENT DESCRIPTION >>

Code	Billing Code / Description
	ADJUSTMENT REASONS
0397	COURT REQUIRED MAILING COST Client filed Bk
0179	PUBLICATION - NOTICE OF SALE Client filed Bk
0188	RECORDING - ASSIGNMENT Client filed Bk
0188	RECORDING - ASSIGNMENT Client filed Bk
0051	TITLE SEARCH Client filed Bk

LOGS

The invoice was printed on 06/03/2010

Bill To Taylor, Bean & Whitaker Mortgage Corporation 1417 N. Magnolia Avenue Ocala, FL, 34475	Invoice # [REDACTED]	Bil.Group TBW	Client ID [REDACTED]	Invoice Date 08/13/2009
	Client Loan # [REDACTED]	Loan Type [REDACTED]	Case File # [REDACTED]	
	Mortgagor [REDACTED]	Investor # [REDACTED]	Investor [REDACTED]	
	Property Address [REDACTED]			
Remit To SHAPIRO & SWERTFEGER 4249 Paysphere Circle, Chicago, IL 60674	Services Rendered By GA - SHAPIRO & SWERTFEGER [REDACTED]			
Client Reference	Vendor ID	Payment ID	Vendor TIN	Vendor Phone
Prepared By [REDACTED]				

<< FORECLOSURE INVOICE >>

Code	Client Code	Posted to Accounting	Description	Itemization	Amount
			COST ITEMIZATION		
0397		08/06/2009	COURT REQUIRED MAILING COST (REC)	5.54	
			Adjustment	-5.54	
0179		08/06/2009	PUBLICATION - NOTICE OF SALE (REC)	240.00	
			Adjustment	-240.00	
0188		07/14/2009	RECORDING - ASSIGNMENT (NON-REC)	7.00	
0188		12/28/2009	RECORDING - ASSIGNMENT (REC)	0.00	
			Adjustment	-7.00	
0051		07/10/2009	TITLE SEARCH (REC)	265.00	
			Adjustment	-265.00	
			TOTAL OF ALL COSTS		0.00
			FEE ITEMIZATION		
0031		08/06/2009	ATTORNEY FEE - FORECLOSURE (REC)	487.50	
			TOTAL OF ALL FEES		487.50
			TOTAL OF ALL COSTS, FEES		487.50
Invoice type: NBS Final; Sale not Held: BK Filed; Footer: Invoice Type - Final; Please attach a copy of this invoice with your payment to ensure proper credit for this loan.					
Page 01				Amount Due	487.50

LOGS

The invoice was printed on 06/03/2010