

**SUPERIOR COURT OF NEW JERSEY
UNION VICINAGE**

IN THE MATTER OF RESIDENTIAL
MORTGAGE FORECLOSURE
PLEADING AND DOCUMENT
IRREGULARITIES

Administrative Order 01-2010

**AFFIDAVIT OF VERRESE
HICKSON ON BEHALF OF
EVERHOME MORTGAGE
COMPANY**

SUPPLEMENTAL CERTIFICATION

I, Verrese Hickson, am a Vice President of EverBank dba Everhome Mortgage ("Everhome"). I have reviewed Everhome's business records, am familiar with its business processes, and am qualified to make the following statements:

Response to General Considerations

1. When applicable, outside foreclosure attorneys prepare the complaint certification for Everhome to execute as an authorized agent prior to proceeding with filing the complaint; otherwise, the foreclosure attorney directs all documents requiring execution, including the complaint certification and affidavits, directly to the lien holder for execution. The attorneys access Everhome's servicing system information through a foreclosure tracking tool, including imaged loan documents, and obtain the information necessary to prepare the complaint certification that are presented to the court pursuant to a foreclosure proceeding. All relevant information about a particular borrower's account is contained in the servicing system and is read-only accessible to the foreclosure attorneys. After preparation by the foreclosure attorney and prior to execution, the complaint certifications are forwarded to the Everhome Document Verification Team for review and execution. The Document Verification Specialists validate each critical piece of information included in the complaint certification document, such as names, dates, note and mortgage information, military status, proper mailing of breach letters, and financial figures. This validation is completed by reviewing system and business records and comparing that information to the information contained in the complaint certification. Once the accuracy of the complaint certification is confirmed, the Specialist prepares the Document Execution Package, which includes a Document Verification Checklist, the

actual document requiring execution, and all supporting business records necessary to support the accuracy of said document.

2. The following Everhome policies and procedures are provided herewith:
 - Affidavit Verification Procedures
 - Document Verification Checklist (included in Affidavit Verification Procedures)
 - Foreclosure Review Approval Procedures
 - Document Execution and Notarization Procedures
 - Notary and Officer Acknowledgment Form

Response to Specific Comments

1. Verrese Hickson is a Vice President at Everhome and has 29 years of industry experience servicing in various capacities and roles throughout default mortgage servicing. Ms. Hickson manages the Foreclosure, Bankruptcy and Contested Departments at Everhome and has high functioning knowledge of the default business operations.
2. Procedures are in writing and are attached as indicated in Item #2, Response to General Considerations.
3. The Foreclosure Review Unit reviews all loans eligible for potential foreclosure referral to ensure proper servicing has occurred to include proper delinquent notifications and borrower contact attempts, loss mitigation solicitations have been generated and validate delinquency. The Foreclosure Review Unit coordinates with the Loss Mitigation Unit when a loan is being reviewed for alternatives to foreclosure. The Foreclosure Review Approval Procedures are attached as indicated in Item #2, Response to General Considerations.
4. The outside foreclosure attorneys do not have access to our primary operating system of record that maintains loan data. The foreclosure attorneys use a foreclosure tracking software tool that interfaces with our system of record and enables the foreclosure attorneys firm to communicate, to generate requests or to obtain a series of data elements and documents.
5. Clarification regarding the complaint certification process is provided in Item #1, Response to General Considerations above. Document Verification Procedures providing step action detail is provided in Item #2, Response to General Considerations above. Technology automation, work queues and formalized procedures exist to ensure effective controls for processing critical steps throughout default as described in Item #6 below. Periodic reviews are completed to measure the foreclosure attorney's compliance adherence, responsiveness, quality and overall performance.
6. The outside foreclosure attorneys use the foreclosure tracking software tool that has automation capabilities. The attorney scans the document that requires execution and

launches a signature required process flow. System automation routes the request to the Document Verification Specialists work queue for processing. Every document requesting execution is routed through the Document Verification Process, which includes 3 levels of verification. Documents determined to contain exceptions are not executed and are returned for revision.

7. The document verification checklist is included in the Document Verification Procedures that are provided as indicated in Item #2, Response to General Considerations. The verification package checklists include the name and acknowledgment of the individual who completed the package and the name and acknowledgment of the officer who executed the affidavit and complaint certifications.
8. A “signing officer” refers to an individual employee at Everhome who has been authorized to execute various documents and has been appointed to an officer position of the company by way of corporate resolution.
9. The “supporting business records” refers to any documents utilized to validate data contained in a document that requires execution by Everhome, including but not limited to, a copy of the note, mortgage, assignment of mortgage, DOD website (military status confirmation), copy of breach letter and other communication to the borrower that may be relevant and system of record screen prints to validate borrower’s name, loan date, property address, due date, principal balance, original balance, amount due and fees.
10. Everhome employees involved with default servicing may not execute or notarize a document on behalf of the Default Servicing Unit until that employee completes initial employee training regarding these procedures. Training consists of (i) a review of the types of documents used; (ii) distinguishing between documents which require that the signer make an oath prior to signing and those that require just an acknowledgement; (iii) an understanding of how “personal knowledge” is obtained, and which documents require personal knowledge; and (iv) notarization and oath procedures. Employees may be asked to provide proof that they remain a duly commissioned notary public in their jurisdiction, as well as proof of compliance with continuing education requirements. Additionally, the Document Verification Specialists are provided side by side training to comply with the Document Verification procedures that are provided as indicated in Item #2, Response to General Considerations. Various references and matrices have been provided and are also referenced within the procedures.
11. Everhome officers execute a combined average of 14 various types of affidavits per day, including non-military affidavits, loss mitigation validation affidavits, total debt affidavits, etc.) This average also includes any complaint certifications that must be executed by Everhome.
12. The Everhome notarization policy is provided as indicated in Item #2, Response to General Considerations.

13. Technology and formalized procedures exist to ensure effective communications between the outside foreclosure attorneys and the Loss Mitigation and Foreclosure Departments in order to coordinate the processing of loans throughout the default cycle. As indicated, the foreclosure attorneys use a foreclosure tracking software tool that interfaces with our system of record. Specific process flows are in place that prompt Everhome or the foreclosure attorneys when funds have been received. Additionally, Everhome generates routine exception reports with varied periodicity for additional controls to identify payments received. Everhome provides the foreclosure attorneys with a foreclosure escalation e-mail address as another channel for escalated communication.

14. Our system of record captures historical system edits, transactions and data rejects on various reports, which can be referenced at any given time. System controls including active directory integrated role based security by which an employee's role and job responsibilities are taken into consideration as well as group policies designating what software is installed on workstations and what end users can access are in place and reviewed on a quarterly basis. These controls are in place to manage security access levels, transactional capabilities by departments and employee levels. Reviews are additionally done when an employee transfers to a different job or department as well as upon terminations. Various data elements are controlled by embedded automation within the system or automatically updates based on a limited number of various transactions performed

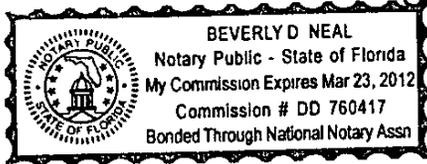
I declare under penalty of perjury under the laws of the United States that the foregoing is true and correct.

Executed this 30th day of August, 2011.

Verrese Hickson
 Verrese Hickson, Vice President

State of Florida)
)
 County of Duval)

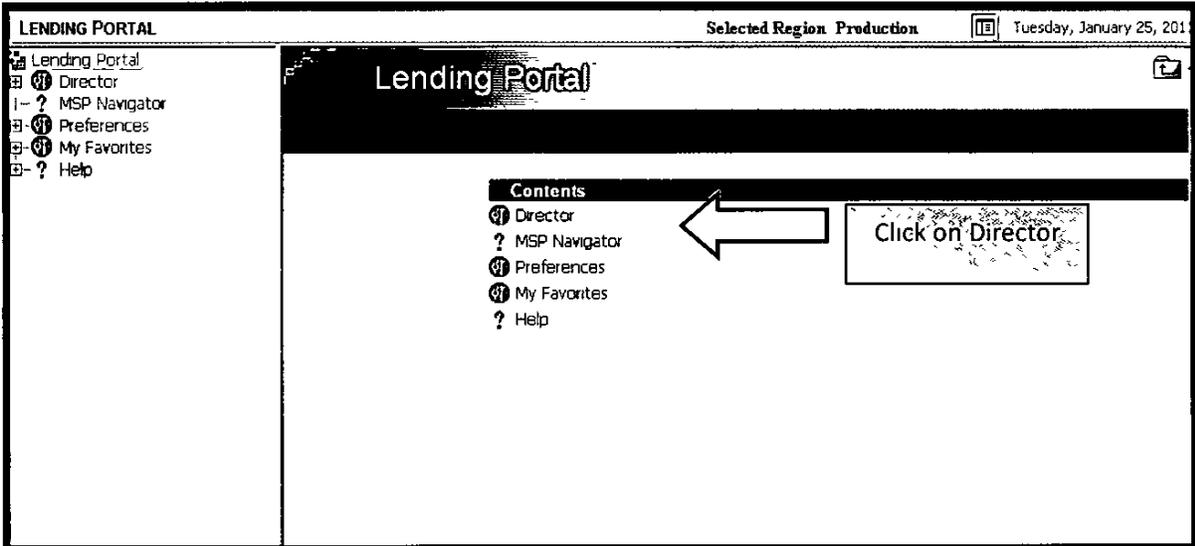
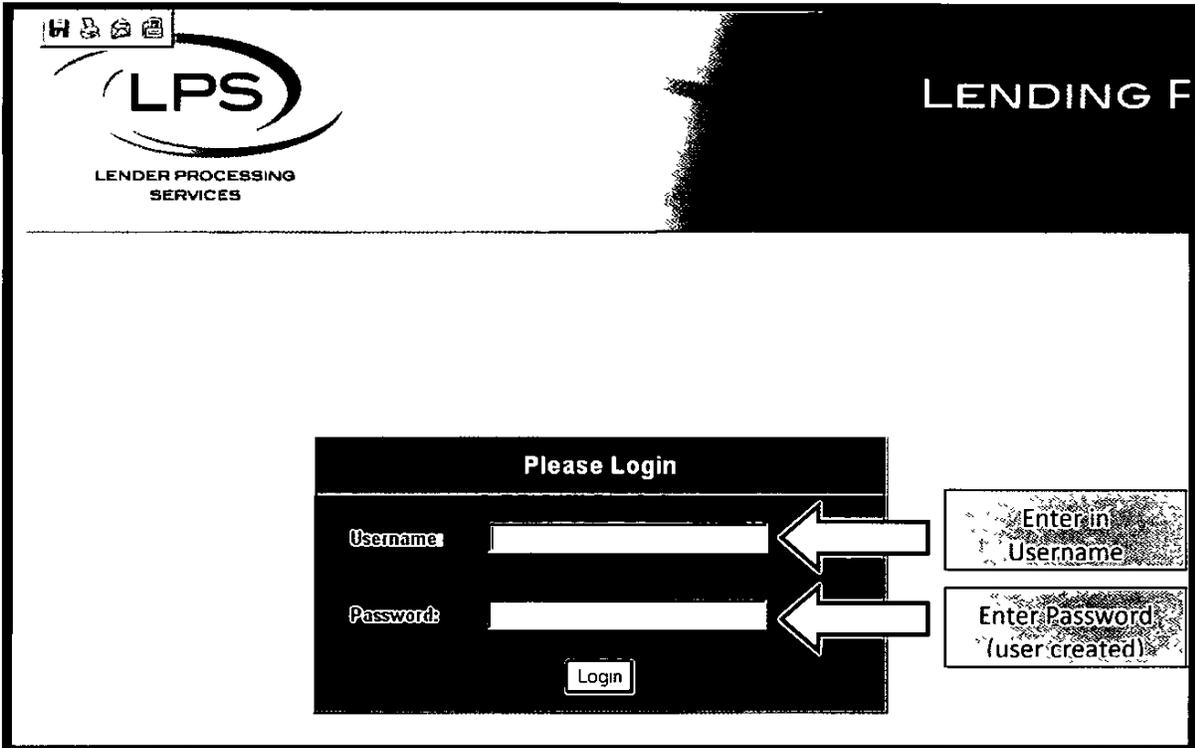
Sworn to and subscribed before me and signed in my presence this 30th day of August 2011, as Verrese Hickson, a Vice President of Everhome Mortgage, personally, known to me.

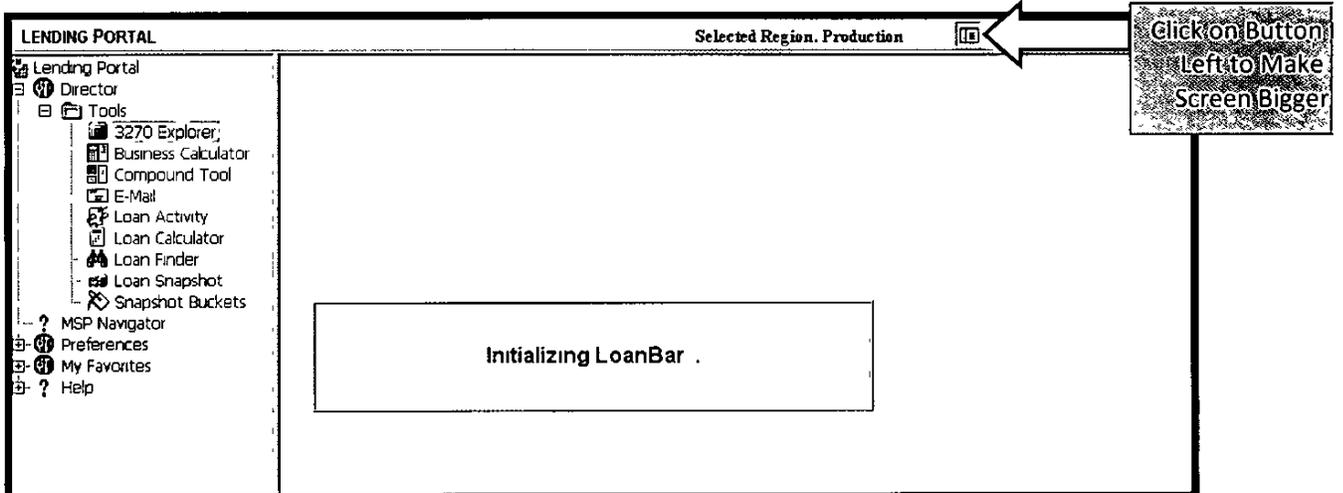
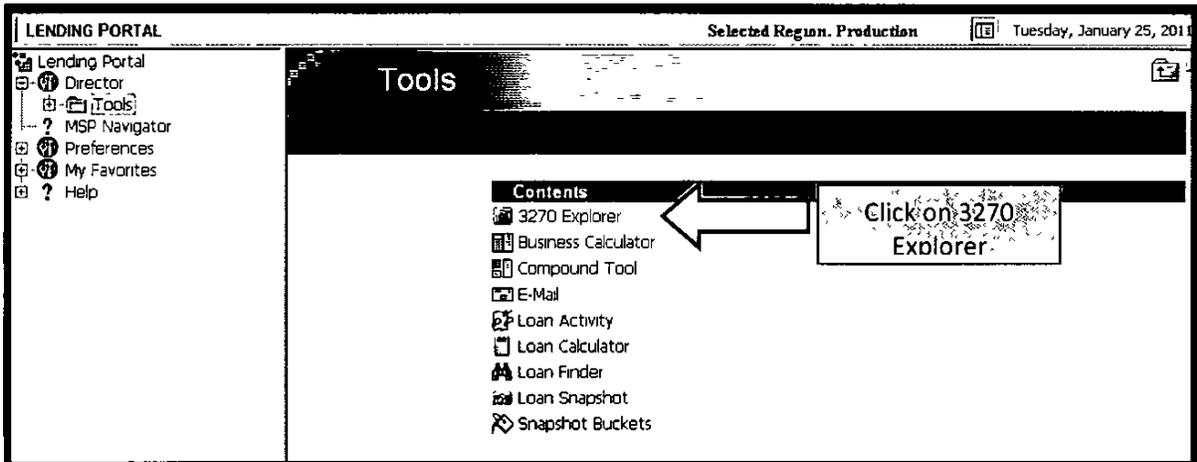
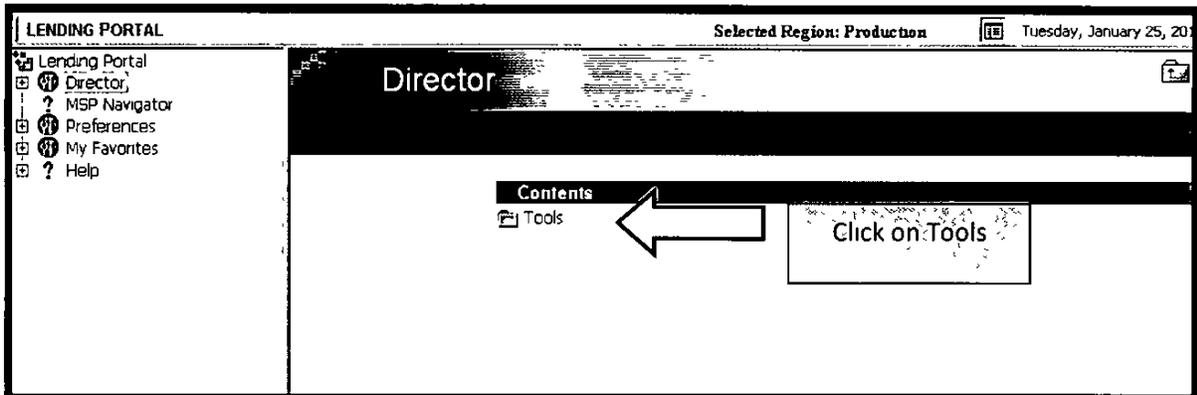


B. Neal
 NOTARY SIGNATURE

Beverly Neal
 NOTARY NAME PRINTED

(Seal)



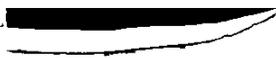




- Go to **DLQ1** (MSP)
- Verify the Borrower's Name and Address with the **DLQ1** to ensure that the information in MSP matches with the information provided on the Affidavit.

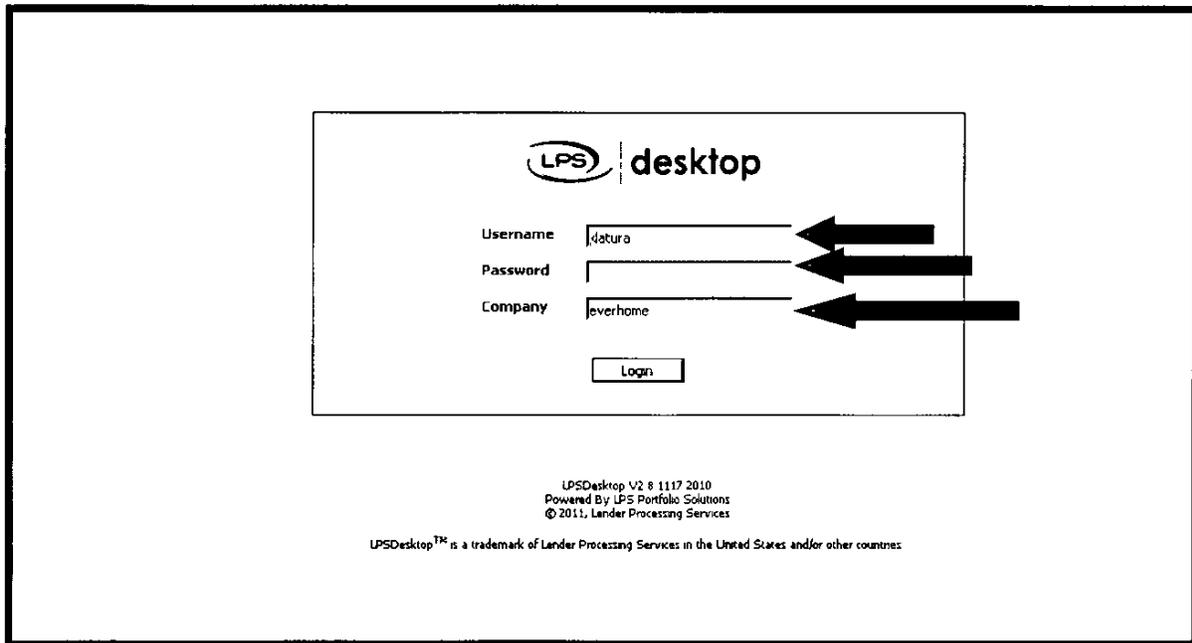
DI 01 OX D E L I N O U E N C Y O W N R n/a 05/02/11 08:07:54
 13 CONV. RES. PER/CLS/OFF F/ /CS AGE: 7Y 1M IR: 5.25000 INV: 282
 DUE(46) 79,877.16 DUE 08/01/07()(00/00) ASSUM: ACO:02/01/07
 LATE CHRG .00 PAYMT 1,736.46 P: LOT19 OF WATERS
 BAD CK FEES .00 L/C AMT 69.46 FORT PIERCE FL 34949
 OTHER FEES 616.00 PAYMT + LC 1,805.92 M:
 TOT DUE 80,493.16* PRIN BAL 396,900.00
 SUSPENSE .00 P&I 1,736.44 301 W ST
 NET DU 80,493.16 DLO 2 TIME,PAY 25 DAY HARRISON NY 10528
 SALVATORE J OLIVIA 914-698-6201
 C/D 00/00 MARITZA PALLONE-OLIVIA 3 WK = PRIMARY 914-713-0005

IMD:N * ADDITIONAL MESSAGES * WU: P
 ACTIVE FORECLOSURE CASHIER STOP 5
 LOAN IS IN FORECLOSURE, F/C STOP = 1 LOAN PAST DUE 46 MONTHS
 ----- INV ----- * INVESTOR HEADER INFO *
 INV/CAI: 282 001 BRANCH BANKING & TRUST CO INV ILL #: 252-296-613
 SALE DATE: PRIN BAL: 396,900.00 INV LOAN #: 0881096071
 LOAN DATE: 04/20/04 INT RATE: 5.25000 POOL #:
 MATUR DATE: 05/07 P&I: 1,736.44 CONTRACT #:
 ASSUMP DATE: PEND IR: PMI CO/CERT #:
 ACQUIS DATE: 02/01/07 PEND P&I: POOL CO/CERT:

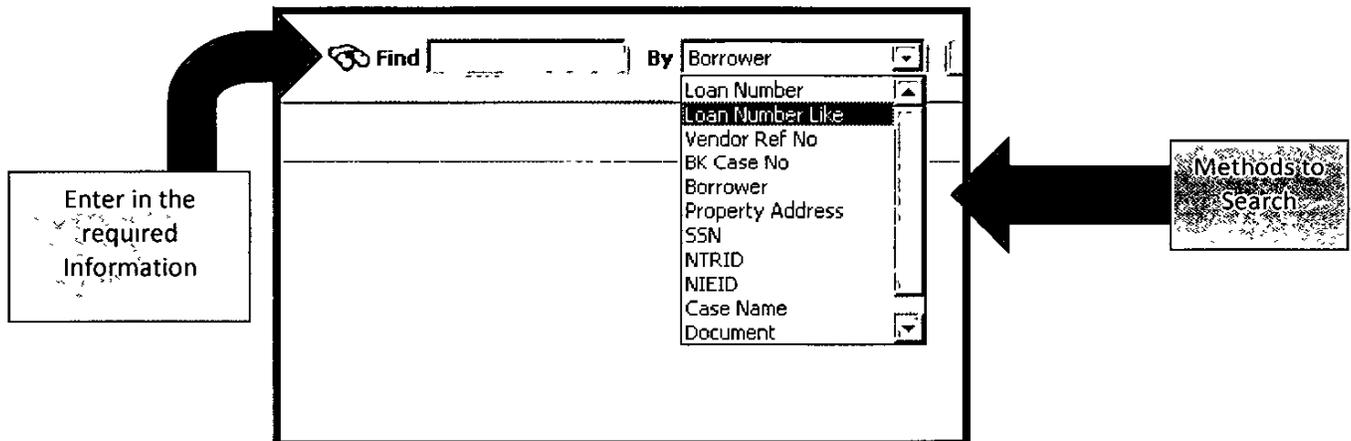




4 .



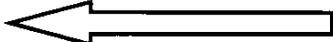
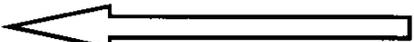
- Enter in Username, Password, and Company
- In the top right hand corner of the screen, enter in one of the following information such as loan number, loan number like, Vendor Reference Number, BK Case Number, Borrower, Property Address, SSN, NTRID, NIEID, Case Name, Document, or Prior Service Number.



- Click on the radio button next to the search field.
- Ensure that the information provided to search is the correct information that is brought up in the Process Screen.

 **Holds**

Hold Information for XXXXXXXXXX Tool Menu

Placed on Hold By	Suzette Grubbs (at-mhas)	
Hold Type	Client Document Execution	
Reviewed By	Patrick Chou (jpsds)	
Start Date	1/14/2011	
Projected End Date	n.a.	
Modified	1/17/2011	
Days on Hold	11	
Comments	Please place this file on hold. We have uploaded the Assignment, Affidavit of Possession of Note, and Affidavit of Debt for execution. We are unable to prepare and file the Complaint until all three of these documents are executed and returned to us. Thank you!	

To end this hold, enter End Date and click "End Hold":

End Date 

Send Intercom:

- **Verify if file is on Litigation Hold**

- Look at the Task ID
 - **DCFLGL – Minor Litigation**
 - **LEGLAW – Corporate Legal**
- **IF** any of these are coded with the following codes (DCFLGL or LEGLAW) – ask **APPROVAL** before proceeding.

```

TSK2          OPTIONS: OCD  LOAN LEVEL TASK INDEX    01/25/11  11:56:49
RJ ABADIE    PD ABADIE
413 SHADY VIEW LN COVINGTON LA 70433
-----
STATUS TASKID DPT RSP W/S FOL L TITLE
OPEN DOXADD 0 0 0 0 0 1 ADDITIONAL DOCS RECEIVED
DOXDLY 0 0 0 0 0 0 DAILY DOCS RECEIVED FRM LPS
TAXDRC 0 TXL ALL 1 PAID RECEIPT FOR DEFAULT CLAIM
-----
CLOSED
DELETED
*** NO CLOSED TASKS
*** NO DELETED TASKS

ENTER ANY TASKID TO INITIATE TSK1 FOR DISPLAYED LOAN: 0

3279=2 an 0 823,577

```

Look for
Litigation
Codes
DCFLGL -
Minor Lit
LEGLAW -
Corporate
Law

- **Verify if the file is an Active Bankruptcy:**

- Look at Loan Status, Filing Date, and Chapter #.

```

BNK1          BNK SETUP
RJ ABADIE    CHAPTER 13
413 SHADY VIEW LN COVINGTON LA 70433
-----
* STATUS
STAT PROC CHAP BANKRUPTCY
A CREDITOR MEETING CONFIRM
NOTICE RECEIVED 072910 MDDYY HEARING
TRUSTEE MTG CO TRBEAULIEU T721284 MDDYY 060
ATTY REGION CODE
ACEP 00
-----
ADDITIONAL MESSAGES *
*** LOAN IS SUSPENDED FORECLOSURE *** DEBTOR ATTY NAME/ADDR RECORD NOT FOUND
DOXADD: DOCS RECEIVED AND WAITING TO BE EXECUTED
DOXDLY: DOCS RECEIVED AND WAITING TO BE EXECUTED
-----
* BNK DESCRIPTIONS *
DESC
BNK STATUS: ACTIVE RMVL REAS:
CHAPTER: 13 RMVL DATE:
FOR1 STATUS: SUSPEND PREPT DUE: 12-01-10
TEMPLATE: CHAPTER 13 FHA PSTPT DUE: 10-01-10
MTG CO ATTY: SHAPIRO & MENTZ - LA BNK SETUP: 07-31-10
(504) 831-7726 FILING DT: 07-28-10
PROP INSP: LPS FIELD SERVICES PROCESSOR: FIDELITY OUTSOURCING

```

If Active will
show "A", If
Not Active
will be
Blank

Chapter
Type
(Chapter 7,
11, 13)

- **Verify if the file is in Loss Mitigation:**

- Look at LMT Status, Loss Type, Attorney

STAT	TEMPLATE	PROC	EXT	STAGE	TYPE	REFERRAL	FILE LOCATION	L/M IND
R	FNMAPY	LM1		L18	FNMA	LM1		F
SETUP	COMP/REMV	APPROVED/DENIED	REASON	MOD EFF	PREV MOD	CLAIM TYP	DFL1	
072710	072710	072710						
* ADDITIONAL								
DOXADD: DOCS RECEIVED AND WAITING T								
DOXDLY: DOCS RECEIVED AND WAITING T								
TAXDRC: OBTAIN & FORWARD TAX RECEIP								
* I M T DFSCF								
LMT STATUS: REMOVAL ← 0								
LOSS TYPE: FNMA								
REFERRAL: LM1								
TEMPLATE: FNMA REPAY PLAN								
ATTORNEY:								
PROP INSP: LPS FIELD SERVICES								

If Active will show as Active, If Not Active will be Blank or If Removed will show Removed

LMTN	TIME	PROC	STAGE	TYPE	NOTES
07/27/10	16:47:33	LM1			CLSD TSK / MRTG DENIED
07/27/10	10:27:43	LM1			SYS HAS FILED LAUSUIT AGANST EVERHME REGRDNG ASS1 NCE HE'S NT GETTING AND INFO ABOUT THE LOAN NT BEIN G TOLD TO HIM / SYS IF I CAN'T LWER HIS INTRST RAI E HE'D RTHER LET THE ATTRNY'S HANDLE THE ACCUNT ORDERD FEES AND COSTS.
01/21/10	16:07:58	CS7			F/B PLN BRK CLSD LOSS MIT URKSTN SENT DENIAL LTR
08/05/09	10:51:48	2LB			RVD LOAN. ON HMP F/B.
07/14/09	15:25:33	LF2			REC'ED SECOND TRIAL PAYMENT FROM BRU U/CK IAO \$535.57
06/05/09	12:13:45	SG5			REC'VD HMPFRB DOC'S FROM MTGR U/MONEY ORDER 535.57
05/20/09	17:17:07	JC1			CLIENT SENDING HOI INFO FIRST THING TOMORROW
05/20/09	10:17:14	DP5			HMP VALUE RECD \$ 334,000
05/18/09	17:32:13	LF2			FORB DOCS SENT TO BRU; TK#797604633712; RETURN # 796616893732
05/18/09	10:32:21	SK5			QA COMPLETE -WORKOUT APPROVED
05/13/09	17:39:44	DP5			BPO ORDER # 264062

Review Notes to see if there is a modification, trial payment plan or short sale

- Verify UPB and Contractual Due Date:
 - Verify if the UPB matches with the Affidavit in DLQ1 (MSP)
 - Verify the Contractual Due Date is the same on the Affidavit and DLQ1 (MSP)

Contractual Due Date

```

DL01          OX D L I N O U E N C Y  OWNR n/a 05/02/11 08:07:54
13  CONV. RES.  PER/CLS OFF F/ /CS AGE: 7Y 1M IR: 5.25000 INV: 282
DUE( 46) 79,877.16 DUE 08/01/07( ) (00/00) ASSUM: ACQ:02/01/07
LATE CHRG .00 PAYMT 1,736.46 P: LOT19 OF WATERS
BAD CK FEES .00 L/C AMT 69.46 FORT PIERCE FL 34949
OTHER FEES 616.00 PAYMT + LC 1,805.92 M:
TOT DUE 80,493.16* PRIN BAL 396,900.00
SUSPENSE .00 P&I 1,736.44 301 W ST
NET DUE 80,493.16 DLQ 2 TIME.PAY 25 DAY HARRISON NY 10528
C/S SALVATORE J OLIVIA 914-698 6201
C/D 00/00 MARITZA PALLONE-OLIVIA 3 WK * PRIMARY 914 713 0005

IMD:N * ADDITIONAL MESSAGES * WU: P
ACTIVE FORECLOSURE CASHIER STOP 5
LOAN IS IN FORECLOSURE, F/C STOP = 1 LOAN PAST DUE 46 MONTHS
-----INVE-----* INVESTOR HEADER INFO *
INV/CAT: 282 001 BRANCH BANKING & TRUST CO INV III*: 252 296 613
SALE DATE: PRIN BAL: 396,900.00 INV LOAN#: 0881096071
LOAN DATE: 04/20/04 INT RATE: 5.25000 POOL#:
MATUR DATE: 05/07 P&I: 1,736.44 CONTRACT#:
ASSUMP DATE: PEND IR: PMI CO/CERT#:
ACQUIS DATE: 02/01/07 PEND P&I: POOL CO/CERT:

```

Verify the UPB

- **Verifying Investor:**

- **Verify the Investor, Loan Date, and Maturity Date by going to DLQ1/INVE (MSP)**

```

DL01          QX  D E L I N Q U E N C Y  OUNR n/a 01/24/11 08:01:28
13  CONV. RES.  PER/CLS/OFF F/ /CS AGE: 6Y 9M IR: 5.25000 INV: 282
DUE( 42) 72,931.32 DUE 08/01/07( ) (00/00) ASSUM: ACQ:02/01/07
LATE CHRG .00 PAYMT 1,736.46 P: LOT19 OF UATERS
BAD CK FEES .00 L/C AMT 69.46 FORT PIERCE FL 34949
OTHER FEES 550.00 PAYMT + LC 1,805.92 M:
TOT DUE 73,481.32* PRIN BAL 396,900.00
SUSPENSE .00 P&I 1,736.44 301 U ST
NET DUE 73,481.32 DLQ 2 TIME,PAY 25 DAY HARRISON NY 10528
C/S SALVATORE J OLIVIA 914-698-6201
C/D 00/00 MARITZA PALLONE-OLIVIA 3 UK # PRIMARY 914-713-0005

```

```

-IMD:N----- * ADDITIONAL MESSAGES * -----UU: P ---
DOXADD: DOCS RECEIVED AND WAITING TO BE EXECUTED
DOXAD3: DOCS RECEIVED AND WAITING TO BE EXECUTED

```

```

-----INVE----- * INVESTOR HEADER INFO * -----
INV/CAT: 282 001 BRANCH BANKING & TRUST CO ← Investor
SALE DATE: PRIN BAL: 396,900.00 INV LOAN#: 088
LOAN DATE: 04/20/04 ← Loan Date POOL#:
MATUR DATE: 05/07 P&I: 1 TRACT#:
ASSUMP DATE: PEND IR: FILE CO/CERT#:
ACQUIS DATE: 02/01/07 PEND P&I: POOL CO/CERT:

```

Maturity Date

- Verify that the Affidavit states – Everbank is the *holder* and not the owner, if not applicable.

3. After review of the records, Affiant states that this account is for a debt arising from a Promissory Note and Mortgage on real estate, and that EverBank is the true holder of the Promissory Note and Mortgage.

"HOLDER",
NOT THE
OWNER

- Verifying Referral Date (which is applicable for some state requirements), Complaint File Date (which is applicable for some state requirements), and/or Sale Date:

- Verify the Referral Date, or Complaint File Date, or Sale Date by going to FOR3 (MSP)

PAY1 LOAN	PAYOFF INFORMATION	01/24/11 08:21:25	PF1
BILLING NAME AND ADDRESS	MORTGAGOR & CO-MTGR SSN	MAN CODE	PF2
SALVATORE J OLIVIA		PAY PERIOD	PF3
MARILZA PALLONE-OLIVIA	-----PROPERTY ADDRESS-----	MONTHLY	PF4
301 W ST	LOT19 OF WATERS	PAY METHOD	PF5
HARRISON NY 10528	FORT PIERCE FL 34949	COUPONS	PF6
TOTAL PRIN BALANCE	LOAN DATE	LOAN TYPE	PF9
396,900.00	08/01/07	04/20/04	PF11
	CONV. RES		PF14
			PF19
			PF20
CONTACT NAME	CONTACT PHONE NO.		
MAIL TO NAME AND ADDRESS IF OTHER THAN BILLING NAME AND ADDRESS			
1	2		
3	4	STATE	ZIP
CONTACT2 NAME	CONTACT2 PHONE NO.		
1	2		
3	4	STATE	ZIP
PF3: INVESTOR COMMENTS	* ADDITIONAL MESSAGES *		
DOXADD: DOCS RECEIVED AND WAITING TO BE EXECUTED			
DOXAD3: DOCS RECEIVED AND WAITING TO BE EXECUTED			
DOXDLY: DOCS RECEIVED AND WAITING TO BE EXECUTED			
ACTIVE FORECLOSURE			
LOAN IS IN FORECLOSURE, F/C STOP = 1	LOAN PAST DUE	42 MONTHS	

- Pay2, Enter in "As Of Date" (which can be found usually on the 2nd page of the Affidavit),

business record, a true and correct copy of which is attached hereto as Exhibit [A] as of November 26th, 2010.

As of Date

Principal Due on Note and Mortgage	\$396,900.00
Pre-Acceleration Late Charges:	\$0.00
Interest due from July 1, 2007 through November 26 th , 2010 at 5.25%	\$70,884.81

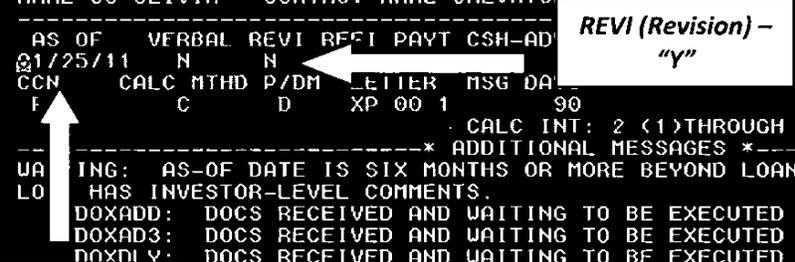
- Note:** If this is a FHA Loan and you enter 01/20/11, you can still have this calculated by Holding Shift Key and F3, Tab over to REVI and hit "Y" (hit F1)



```

PAY2          PAYOFF CALCULATION          01/24/11  08:23:02
NAME SJ OLIVIA  CONTACT NAME SALVATORE
-----
AS OF  VERBAL REVI REFI PAYT CSH-AD  REVI (Revision) -
01/25/11  N      N      N      N      "y"
CCN     CALC MTHD P/DM  LETTER  MSG DA  SF-OPT
F       C       D      XP 00 1      90      1
-----
          * ADDITIONAL MESSAGES *
UA  ING: AS-OF DATE IS SIX MONTHS OR MORE BEYOND LOAN DUE DATE
LO  HAS INVESTOR-LEVEL COMMENTS.
DOXADD: DOCS RECEIVED AND WAITING TO BE EXECUTED
DOXAD3: DOCS RECEIVED AND WAITING TO BE EXECUTED
DOXDLY: DOCS RECEIVED AND WAITING TO BE EXECUTED
-----
          * INVESTOR 2, INT IN ARREARS
          * CONV. RES
DISTRIBUTION TYPE 1 CONSTANT P&I
INTEREST RATE 5.25000 DUE 08/01/07
INV NAME BRANCH BANKING & TRUST CO
INV LOAN 282-001-0881096071
INV PHONE 000/000-0000
-----
3279=2          an          10 8 5,2

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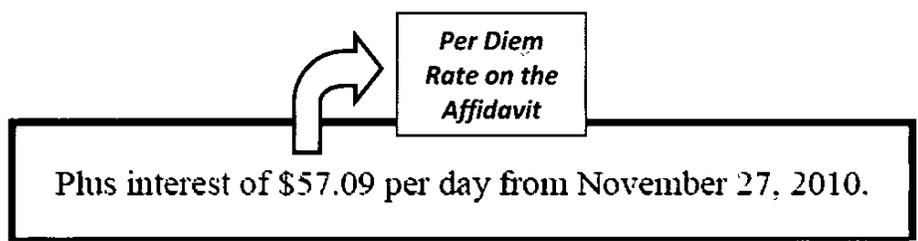


As of Date

- Pay3 – will show the Per Diem Rate which needs to be matched to the Affidavit and will include any additional fees that might be claimed (hit F1)
 - If the Per Diem calculates per month rather than per day then we must manually calculate by the following formula:

UPB x Interest Rate (for ARM loans, you would take the most current interest rate) /365 = Per Diem per day

Example: \$396,900.00 x 5.25%/365 = \$57.09



PAY3		AS-OF 01/25/11 PAYOFF FEES AND PERDIEM				01/24/11 08:33:24	
----- 1ST MORT PERDIEM INTEREST - ASSESS WAIVE -----		----- ADDITIONAL FEES -----					
FROM	RATE	AMOUNT	Y	Y	10.00	DUPLICATE STMT FEE	
01/25/11	05.25000	57.09	Y	N	20.00	PRIORITY HANDLING	
		CALCULATED	Y	N	.00	DEMAND STATEMENT FEE	
			N	N	.00	MISCELLANEOUS FEE	
			N	N	.00	NY ASSIGNMENT FEE	
			N	N	10.00	RECORDING FEE	
			N	N	.00	RECONVEYANCE FEE	
			N	N	.00	ACCUM LATE CHARGES	
			N	N	.00	ACCUM NSF CHARGES	
			N	N	550.00	OTHER FEES DUE	
----- MEMO ITEMS -----							
PAYMENT L/C	69.46				TYP 13 ST 09 CNTY 111	INV 282 001	
PF3: INV COMMENTS, 1ST					PF	FEE COMMENTS	
DOXADD: DOCS RECEIVED							
DOXAD3: DOCS RECEIVED							
DOXDLY: DOCS RECEIVED							
ACTIVE FORECLOSURE							
LOAN IS IN FORECLOSURE, F/C STOP = 1					LOAN PAST DUE 42 MONTHS		

3279=2			PRO			460	

- Pay4 – will display the following on the Left Hand Side of the Page:

1. Principal Balance
2. Interest
3. Pro Rata MIP/PMI
4. Escrow Advance (Taxes, Hazard Insurance, Flood Insurance, Mortgage Insurance and Payments)
5. Escrow Balance
6. Suspense Balance
7. Total Fees (Recording Fee and Priority Handling Fee)
8. Accum Late Charges
9. Accum NSF Charges
10. Other Fees Due (Property Preservation),
11. Recoverable Balance (DDCH)
12. Interest – Rate Ranges and Date Ranges
13. Total Interest (which is calculated systematically using information input including interest rate and good through

date) **Note – if Pay4 shows multiple interest rate changes, the interest rate should show VARIABLE)**

14. Total Payoff

*** PAY4 shows the interest amount through the good through date, but will show all other figures/advances to the present date of when the figures are pulled.

PAY4 AS-OF 01/25/11 PAYOFF CALCULATION TOTALS 01/24/11 08:39:25
NAME SJ OLIVIA CONTACT NAME SALVATORE J OLIVIA

PRINCIPAL BALANCE	396,900.00				
INTEREST 01/25/11	74,300.60	CALC	INT FROM	RATE	AMOUNT
PRO RATA MIP/PMI	.00		07/01/07	5.25000	74,300.60
ESCROW ADVANCE	90,574.87		01/25/11		
ESCROW BALANCE	.00				
SUSPENSE BALANCE	.00				
HUD BALANCE	.00				
REPLACEMENT RESERVE	.00				
RESTRICTED ESCROW	.00				
TOTAL -FEES	30.00	U 1			
ACCUM LATE CHARGES	.00				
ACCUM NSF CHARGES	.00				
OTHER FEES DUE	550.00				
PENALTY INTEREST	.00				
FLAT/OTHER PENALTY FEE	.00				
CR LIFE/ORIG FEE RBATE	.00				
RECOVERABLE BALANCE	2,003.70				
			TOTAL INTEREST		74,300.60
			TOTAL TO PAYOFF		564,959.17
			NUMBER OF COPIES: 1	PRESS PF1 TO PRINT	

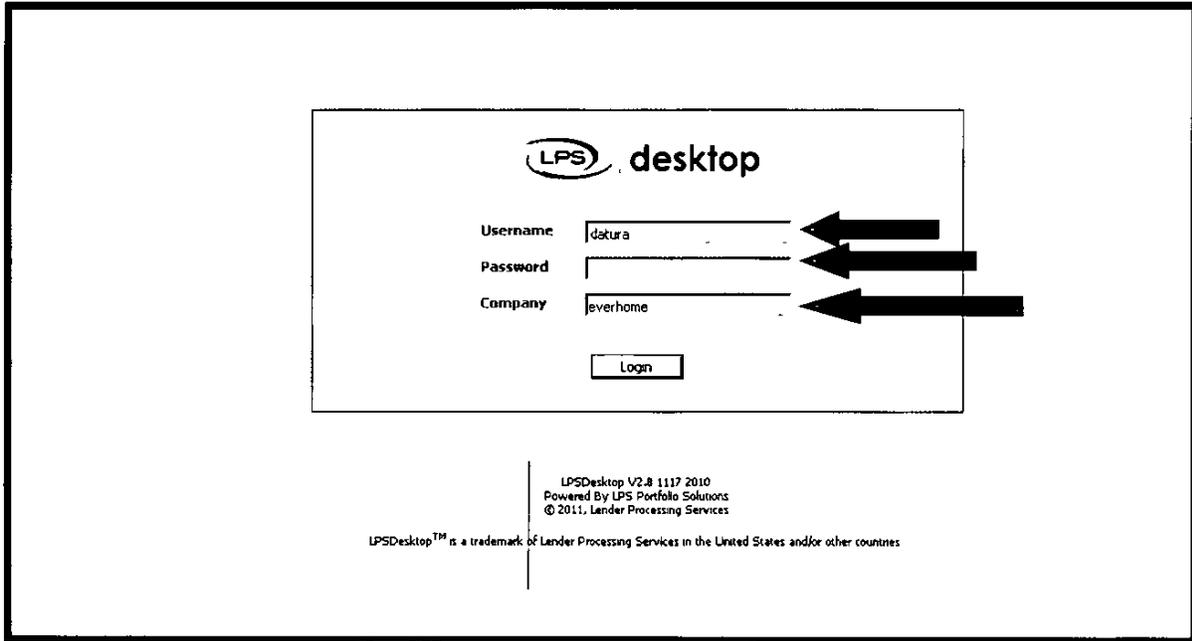
3279-2 an 0 320,577

6 That the amount presently due upon said Note and Mortgage, as shown by the business record, a true and correct copy of which is attached hereto as Exhibit A as of November 26th, is as follows: to wit.

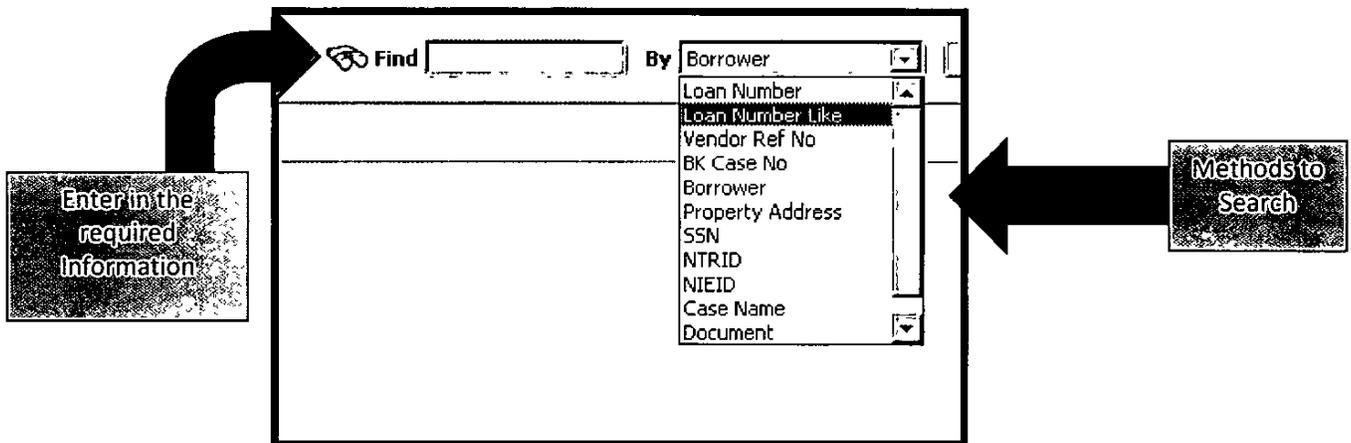
Principal Due on Note and Mortgage	\$396,900.00
Pre-Acceleration Late Charges	\$0.00
Interest due from July 1, 2007 through November 26 th , 2010 at 5.25%	\$70,884.81
ADVANCES MADE AND PAID BY PLAINTIFF:	
Property Inspections	\$739.00
Escrow Advance	\$90,574.87
TOTAL ADVANCES:	\$91,313.87
TOTAL:	\$559,098.68

Plus interest of \$57.09 per day from November 27, 2010.

- **Verifying and Calculate Late Fees:**
 - **Verify** - Go to LPS Desktop at <https://lpsdesktop.com/LPS/Login.aspx>



- Enter in Username, Password, and Company
- In the top right hand corner of the screen, enter in one of the following information such as loan number, loan number like, Vendor Reference Number, BK Case Number, Borrower, Property Address, SSN, NTRID, NIEID, Case Name, Document, or Prior Service Number.



- Click on the radio button next to the search field.

- Ensure that the information provided to search is the correct information that is brought up in the Process Screen.

Process Screen [REDACTED] OLIVIA, SALVATORE

Toolbar [Icons]

Servicer: EverHome **Loan:** [REDACTED]
RID: 291772025 **Investor:** Other #0881096071

Vendor: LOGS (FL) - Shapiro & Fishman
Prior Service Number: Add
Vendor Ref: 07-86046B-AFF

Mortgagor: OLIVIA, SALVATORE
Mortgagor: PALLONE-OLIVIA, MARITZA
Start: 1/11/2011 **Status:** [Icons]

Property Address:
 LOT19 OF WATERSONG P
 FORT PIERCE Florida 34949
 Saint Lucie

- Verify the Borrower's Name, Address and Loan Number with the information in MSP and on the Affidavit.
- Go to the **Tool Menu**
- Then to **View Docs** (a pop-up window will come up with all the docs pertaining to the file).

EverHome Loan: [REDACTED]
 RID: 291772025 Investor: Other #0881096071

OLIVIA, SALVATORE
PALLONE-OLIVIA, MARITZA
 Start: 1/11/2011 Status: [Icons]

Vendor: LOGS(FL) - Shapiro, Fishman and Gaché, LLP
Prior Service Number: Add
Vendor Ref: [REDACTED]

Property Address
 LOT19 OF WATERSONG P
 FORT PIERCE Florida 34949
 Saint Lucie

Master Change Notification

Loan info screen reserved for changed Action and/or vest title in the name of info

Hold Days: 0

Manage Toolbar

AAACER	Create Task	Launch Process	Set Recurrence
Active Steps	Edit General Info	Loan Asset Info	Signature Required
Add Contact	Edit Step Info	Lock Loan	Steps By Timeline
Add Docs	OCR Refresh	Payoff Request	View All Contacts
Add Note	Fees And Costs	Process Info	View Docs
Asset Summary Info	File Transfer Form	Pull In Step	View Intercoms
BAM	Holds	Renewal Request	View Notes
Check In/Out	Invoice	Related Files	View Tests
Close Process	Issues	Reprojections	VRM
Create Intercom	Judgment Request		

LPS | desktop Document Management - Referral Packages/Document(s) View - Windows Internet Exp...
 https://dmc.lpsdesktop.com/Application/ImagingDocumentsDownloadExternal.aspx?ImagingIdentifier=5969733275504F...

View Imaging Document(s)

Imaging Information

Company: EverHome Mortgage
 Loan Number: ██████████

Documents Currently Available Within Imaging

ID #	Document Type Name	Approval Status	PDF Size (in Bytes)	Number Of Pages	Upload Date Time	Uploaded By
189635942	AFFIDAVIT	N/A	150627	4	12/3/2010 12 41 PM (CT)	Erin Dietz
200742871	AFFIDAVIT	N/A	502876	10	2/15/2011 12 14 PM (CT)	Enca Brandao
200745067	AFFIDAVIT	N/A	1567110	26	2/15/2011 12 25 PM (CT)	Enca Brandao
200746135	AFFIDAVIT	N/A	1567126	26	2/15/2011 12 28 PM (CT)	Enca Brandao
208588486	AFFIDAVIT	N/A	1567704	26	4/5/2011 9 14 AM (CT)	Enca Brandao

Done Internet 100%

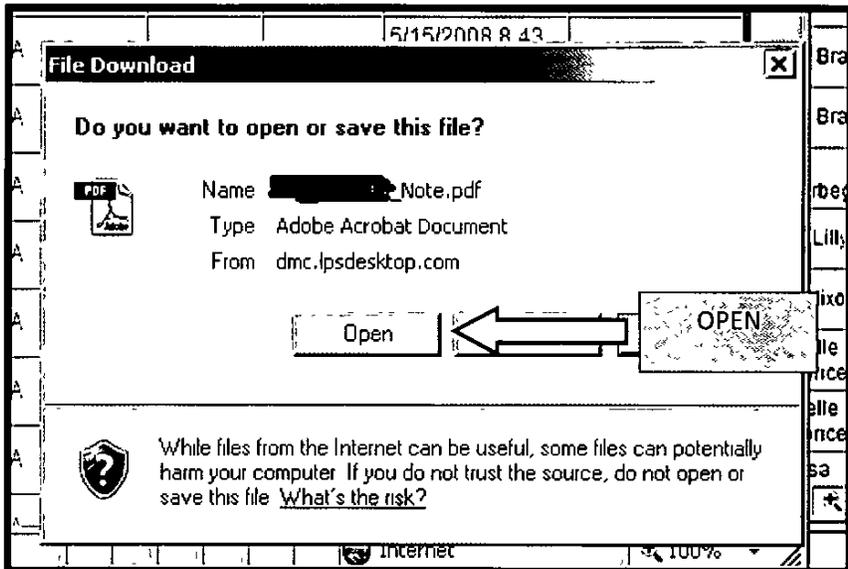
- Go to the **NOTE**

LPS | desktop Document Management - Referral Packages/Document(s) View - Windows Internet Exp...
 https://dmc.lpsdesktop.com/Application/ImagingDocumentsDownloadExternal.aspx?ImagingIdentifier=5969733275504Fi

124497188	Escrow - Corporate Breakdowns	N/A	123611	1	5/28/2009 11 56 AM (CT)	Desmond Mitchell
134150838	Escrow - Corporate Breakdowns	N/A	122445	1	8/25/2009 2 26 PM (CT)	Coral Chambers
169072397	Escrow - Corporate Breakdowns	N/A	87653	1	7/16/2010 3 08 PM (CT)	Ebony Turner
200804713	Escrow - Corporate Breakdowns	N/A	86700	1	2/15/2011 3 44 PM (CT)	Vanessa Walton
87123274	Lost Note Affidavit	N/A	131093	3	4/11/2008 11 29 AM (CT)	Erica Brandao
89379024	Lost Note Affidavit	N/A	131094	3	5/15/2008 8 43 AM (CT)	Erica Brandao
91570375	Lost Note Affidavit	N/A	131230	3	6/13/2008 12 48 PM (CT)	Erica Brandao
95057716	Misc Correspondence	N/A	627686	7	8/5/2008 1 29 PM (CT)	Aida Secerbegovic
131995054	Note	N/A	62	3	8/5/2009 9 30 AM (CT)	Dian Lilly
18822	Click to View this document	N/A	6594	1	11/22/2010 10 48 AM (CT)	Gail Nixon
79847401	Recorded Deed	N/A	39034	1	1/7/2008 5 21 PM (CT)	Michelle Caponce
79847403	Recorded Mortgage - Deed of Trust	N/A	978208	24	1/7/2008 5 21 PM (CT)	Michelle Caponce
75072270	Referral Instructions	N/A	24006	1	11/19/2007	Natasa

Done Internet 100%

- Then click on **Open** when the Adobe Acrobat Window pops up.



- **Verify the Property Address and Original UPB.**

THIS IS A BALLOON MORTGAGE AND THE FINAL PRINCIPAL PAYMENT OR THE PRINCIPAL BALANCE DUE UPON MATURITY IS \$ 396,636.43 TOGETHER WITH ACCRUED INTEREST, IF ANY AND ANY ADVANCEMENTS MADE BY THE MORTGAGEE, **NOTE** UNDER THE TERMS OF THIS MORTGAGE

April 20, 2004 [Date] WEST PALM BEACH [City] [REDACTED] Florida [State]

WATERSONG WAY, FORT PIERCE, FL 34949 [Property Address] ← Property Address

1. BORROWER'S PROMISE TO PAY
 In return for a loan that I have received, I promise to pay U.S. \$ 396,900.00 plus interest, to the order of the Lender. The Lender is R-G Crown Bank ← Original UPB

I will make all payments under this Note in the form of cash, check or money order
 I understand that the Lender may transfer this Note. The Lender or anyone who takes this Note by transfer and who is entitled to receive payments under this Note is called the "Note Holder."

2. INTEREST
 Interest will be charged on unpaid principal until the full amount of Principal has been paid. I will pay interest at a yearly rate of 5.250%
 The interest rate required by this Section 2 is the rate I will pay both before and after any default described in Section 6(B) of this Note.

3. PAYMENTS

- Then scroll down to Paragraph #6 or to the Late Charge Verbiage to verify that MSP reflects the correct percentage and payment for Late Charges.

If a law, which applies to this loan and which sets maximum loan charges, is finally interpreted so that the interest or other loan charges collected or to be collected in connection with this loan exceed the permitted limits, then (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit, and (b) any sums already collected from me which exceeded permitted limits will be refunded to me. The Note Holder may choose to make this refund by reducing the Principal I owe under this Note or by making a direct payment to me. If a refund reduces Principal, the reduction will be treated as a partial Prepayment.

6. BORROWER'S FAILURE TO PAY AS REQUIRED

(A) Late Charge for Overdue Payments

If the Note Holder has not received the full amount of any monthly payment by the end of 15 calendar days after the date it is due, I will pay a late charge to the Note Holder. The amount of the charge will be 5.000 % of my overdue payment of principal and interest. I will pay this late charge promptly but only once on each late payment.

(B) Default

If I do not pay the full amount of each monthly payment on the date it is due, I will be in default.

(C) Notice of Default

If I am in default, the Note Holder may send me a written notice telling me that if I do not pay the overdue amount by a certain date, the Note Holder may require me to pay immediately the full amount of Principal which has not been paid and all the interest that I owe on that amount. That date must be at least 30 days after the date on which the notice is mailed to me or delivered by other means.

- Then go to **MAS1/LTE1** to verify the percent of the Late Charges.

```

MSP LOAN          MSP LOAN MASTER MAIN. & DISPLAY    05/02/11    08:43:03
NAME SJ OLIVIA   TYPE 13 1ST MTG. CONVEN W/O INS      GROUP
- FEE1 - LATE CHARGE -----
LATE CHARGE CALCULATION METHOD: A ← Late Charge Calculation Method
FACTORS BELOW (LIST, THEN ENTER CHOICE)

A % OF P&I WITH $ LIMITS          D - $ AMT NOT GREATER THAN % OF P&I
B % OF NET PAYMT WITH $ LIMITS    E - $ AMT NOT GREATER THAN % OF TOT PAYMT
C % OF PRIN BAL WITH $ LIMITS     F - $ AMT NOT GREATER THAN % OF PRIN BAL
G % OF DELO PAYMT INT. WITH $ LIMIT
H % OF TOT PAYMT WITH $ LIMITS

-----% CALCULATION-----          --FIXED $ AMOUNT--          COMPARISON
RATE    MINIMUM    MAXIMUM          DOLLAR    MAXIMUM          LATE CHARGE
%        $ AMOUNT   $ AMOUNT        AMOUNT    % BAL          PERCENTAGE
4.000 ← Percentage          0.000

GRACE   REMINDER   FINAL NOTICE   CIR    LESSER/GREATER
DAYS    DAYS        DAYS            IND    OPTION

-----* ADDITIONAL MESSAGES *-----
DCIMFL: VERIFY FILE CHECKED IN AT IRON MT. WAREHOUSE
PRPVAC: LPS HAS IDENTIFIED PROPERTY AS A VACANT LOT
LOAN IS IN FORECLOSURE, F/C STOP = 1  MATURED LOAN 05/07

```

- If the **LATE CHARGES ARE SET UP INCORRECTLY, PLEASE GIVE TO MICHELE deCraen. If LATE CHARGES ARE OVERSTATED THEN WE CAN PROCEED BUT THE LATE CHARGES ARE WAIVED.**

- **Verify - Late Charges** by going to the **FOR3 (MSP)** to obtain the referral date or complaint date (reference the matrix to verify the appropriate date for late charges depending on state guidelines)

```

FOR3              FOR TRACKING          FNS 282/001    01/24/11    08:45:26
SJ OLIVIA        L: F:A B: R:          08/01/07 TYPE CONV. RES.    M:F F:1
LOT19 OF WATERSONG P FORT PIERCE FL 34949    GUAR

ACT SCHED ACTUAL STEP  STEP DESCRIPTION ← Referral Date  F P T
: 111607 111607 020 REFER TO ATTY/TRUSTEE 020 0 2
: 111607 102610 064 PROPERTY VACANT 064 0
: 102610 102610 440 INITIAL SECURING ORDERED 064 0
: 110510 441 INITIAL SECURING COMPLETE 440 10

```

- **Go to FEE1 – Selected Codes 1 (Enter)**

- **LATE CHARGES** – can be calculated by subtracting any charges after referral date or complaint file date **that is IF** all the previous charges and payments equal each other out (please refer to Figure 1.1).
- **LATE CHARGES** – can also be calculated by starting from the top (first page) and going to referral date, complaint file date, or whatever is applicable according to state guidelines.

Figure 1.1 Subtracting from the NET

FEE		FEE ACTIVITY LEDGER		05/02/11 09:04:27			
SELECTED CODES 1		← Enter 1 in Selected Codes		PAGE 3 OF 4			
CELIE LEE ROBINSON JR		DRIVE		FL 33511			
SIZANNE T PLAYER							
FEE	DESCRIPTION	DATE ASSESSED	AMOUNT	DATE PAID	AMOUNT	DATE WAIVED	AMOUNT
1	LATE CHARGES			12-30-08	96.51		
1	LATE CHARGES	02-16-10	57.26				
1	LATE CHARGES	03-16-10	46.43				
1	LATE CHARGES	04-16-10	46.43				
1	LATE CHARGES	05-17-10	46.43				
1	LATE CHARGES	06-16-10	46.43				
1	LATE CHARGES	07-16-10	46.43				
1	LATE CHARGES	08-16-10	46.43				
1	LATE CHARGES	09-16-10	46.43				
1	LATE CHARGES	10-18-10	46.43				
1	LATE CHARGES	11-16-10	46.43				
1	LATE CHARGES	12-16-10	46.43				
1	LATE CHARGES	01-18-11	46.43				
NET	723.72	TOTALS	1377	NET	653.76		0.00

FEE		FEE ACTIVITY LEDGER			05/02/11 09:07:11		
SELECTED CODES 1		FROM MMDDYY			PAGE 4 OF 4		
WILLIE LEE ROBINSON JR		1745 KIRKLEY DRIVE					
SUZANNE I PLAYER		BRANDON			FI 33511-		
FEE	DESCRIPTION	DATE ASSESSED	AMOUNT	DATE PAID	AMOUNT	DATE WAIVED	AMOUNT
1	LATE CHARGES	02-16-11	54.65				
1	LATE CHARGES	03-16-11	54.65				
1	LATE CHARGES	04-18-11	46.43				
NET		123.72		NET	653.76		0.00
** NO MORE ITEMS IN ACTIVITY LEDGER **							

- Identify the NET (bottom left hand corner of the screen)

REFERRAL DATE	8/31/2010				
Date	5/3/2011				
Rules for Late Fees:	<p>Late Fees Are Collectible up to REFERRAL DATE therefore, in this scenario we remove anything AFTER THE REFERRAL DATE which will calculate Late Charges appropriate according to guidelines.</p>				
LATE CHARGES					
Description	Date	Amount	Amount Repaid	Item Balance	Notes
Late Charges	9/16/2010	\$ 46.43			
Late Charges	10/18/2010	\$ 46.43			
Late Charges	11/16/2010	\$ 46.43			
Late Charges	12/16/2010	\$ 46.43			
Late Charges	1/18/2011	\$ 46.43			
Late Charges	2/16/2011	\$ 54.65			
Late Charges	3/16/2011	\$ 54.65			
Late Charges	4/18/2011	\$ 46.43			
				\$ -	
NET		\$ 723.72	Escrow Total	\$ (335.84)	
Affidavit	\$	335.84			
Actual	\$	335.84			

- **Subtract** - use the referral date or complaint file date and subtracting any Late Charges after either date depending on what is applicable (which can be found on FOR3) (to scroll hit **F8**)

Figure 1.1 Calculating up to REFERRAL DATE or COMPLAINT FILE DATE

FEE		DATE		AMOUNT		DATE		AMOUNT	
CODE	DESCRIPTION	ASSESSED	PAID			WAIVED			
1	LATE CHARGES	12 16-03		39.38					
1	LATE CHARGES		12 22-03		39.38				
1	LATE CHARGES	01 18-05		49.61					
1	LATE CHARGES		01-31-05		5.55				
1	LATE CHARGES	05 16-05		43.19					
1	LATE CHARGES		05-20-05		43.19				
1	LATE CHARGES		06 16 05		43.19				
1	LATE CHARGES	08-16-05		43.19					
1	LATE CHARGES		08 23-05		43.19				
1	LATE CHARGES	09 16-05		43.19					
1	LATE CHARGES		09-22-05		43.19				
1	LATE CHARGES		02 16 06		0.87				
1	LATE CHARGES	09 18-06		46.03					
NET	723.72	TOTALS		1377.48				653.76	0.00

** AT BEGINNING OF ACTIVITY LEDGER **

- **ADD** - up to the referral date or complaint file date and **ADD ALL** Late Charges and Payments before either date depending on what is applicable (which can be found on FOR3) (to scroll hit **F8**)

❖ **Example:**

Description	Date	Amount	Amount Repaid	Item Balance	Notes
Late Charges	12/16/2003	\$ 39 38			
Repaid	12/22/2003		\$ 39 38		
Late Charges	1/18/2005	\$ 49 61			
Repaid	1/31/2005		\$ 5 55		
Late Charges	5/16/2005	\$ 43 19			
Repaid	5/20/2005		\$ 43 19		
Repaid	6/16/2005		\$ 43 19		
Late Charges	8/16/2005	\$ 43 19			
Repaid	8/23/2005		\$ 43 19		
Late Charges	9/16/2005	\$ 43 19			
Repaid	9/22/2005		\$ 43 19		
Repaid	2/16/2007		\$ 0 87		
Late Charges	9/18/2006	\$ 46 03			
Late Charges	10/17/2006	\$ 46 03			
Repaid	10/23/2006		\$ 46 03		
Repaid	11/6/2006		\$ 46 03		
Late Charges	1/16/2007	\$ 46 03			
Late Charges	2/16/2007	\$ 50 15			
Late Charges	3/16/2007	\$ 50 15			
Repaid	3/20/2007		\$ 146 33		
Late Charges	5/16/2007	\$ 50 15			
Repaid	6/11/2007		\$ 50 15		
Late Charges	8/16/2007	\$ 50 15			
Repaid	9/11/2007		\$ 50 15		
Late Charges	9/17/2007	\$ 50 15			
Late Charges	12/6/2008	\$ 46 36			
Repaid	12/30/2008		\$ 96 51		
Late Charges	2/16/2010	\$ 57 26			
Late Charges	3/16/2010	\$ 46 43			
Late Charges	4/16/2010	\$ 46 43			
Late Charges	5/17/2010	\$ 46 43			
Late Charges	6/16/2010	\$ 46 43			
Late Charges	7/16/2010	\$ 46 43			
Late Charges	8/16/2010	\$ 46 43			
				\$ -	
			Escrow Total	\$ 335 84	
Affidavit	\$	335 84			
Actual	\$	335 84			

- **Verifying and Calculating Property Inspection:**
 - **Verify Property Inspection by going to FEE1 – Selected Codes 6 (Enter) (to scroll hit F8) – and calculate Property Inspection Charges until the As of Date or Good thru Date (whichever is applicable depending on state guidelines) which can be found on the Affidavit.**

5. That EverHome Mortgage Company's records show the payment due August 1, 2007 and all payments thereafter have not been paid.

6. That the amount presently due upon said Note and Mortgage, as shown by the business record, a true and correct copy of which business record is attached hereto as Exhibit "A" as of November 26, 2010, is as

AS OF DATE

Principal Due on Note and Mortgage	\$396,900.00
Pre-Acceleration Late Charges	\$0.00
Interest due from July 1, 2007 through November 26, 2010 at	\$70,884.81

GOOD THRU DATE

ADVANCES MADE AND PAID BY PLAINTIFF:

Property Inspections	\$533.50
Escrow Advance	\$90,574.87
TOTAL ADVANCES:	\$91,108.37

FEE 1		FEE ACTIV		Enter 6 in Selected Codes		01/24/11 08:52:23	
SELECTED CODES 6						PAGE 1 OF 3	
VATORE J OLIVIA						NY 10528-	
RITZA PALLONE-OLIVIA							
FEE CODE	DESCRIPTION	DATE ASSESSED	AMOUNT	DATE PAID	AMOUNT	DATE WAIVED	AMOUNT
	PROPERTY INSPECT	09-24-07	15.00				
	PROPERTY INSPECT	10-26-07	15.00				
	PROPERTY INSPECT	11-28-07	15.00				
	PROPERTY INSPECT	12-31-07	15.00				
	PROPERTY INSPECT	01-23-08	15.00				
	PROPERTY INSPECT	04-25-08	15.00				
	PROPERTY INSPECT	06-05-08	15.00				
	PROPERTY INSPECT	06-25-08	15.00				
	PROPERTY INSPECT	07-23-08	15.00				
	PROPERTY INSPECT	09-19-08	25.00				
	PROPERTY INSPECT	09-25-08	13.50				
	PROPERTY INSPECT	10-22-08	13.50				
	PROPERTY INSPECT	11-20-08	13.50				
NET	550.00	TOTALS	550.00		0.00		0.00

FEE1		FEE ACTIVITY LEDGER			01/24/11 08:53:15		
SELECTED CODES 6		FROM MMDDYY			PAGE 2 OF 3		
SALVATORE J OLIVIA		301 U ST			HARRISON		
MARITZA PALLONE-OLIVIA		NY 10528-					
FEE CODE	DESCRIPTION	DATE ASSESSED	AMOUNT	DATE PAID	AMOUNT	DATE WAIVED	AMOUNT
6	PROPERTY INSPECT	12-22-08	13.50				
6	PROPERTY INSPECT	01-26-09	13.50				
6	PROPERTY INSPECT	02-27-09	13.50				
6	PROPERTY INSPECT	03-23-09	13.50				
6	PROPERTY INSPECT	04-22-09	13.50				
6	PROPERTY INSPECT	05-28-09	13.50				
6	PROPERTY INSPECT	06-29-09	13.50				
6	PROPERTY INSPECT	07-22-09	13.50				
6	PROPERTY INSPECT	09-28-09	13.50				
6	PROPERTY INSPECT	10-28-09	13.50				
6	PROPERTY INSPECT	11-30-09	13.50				
6	PROPERTY INSPECT	12-29-09	13.50				
6	PROPERTY INSPECT	02-01-10	13.50				
NET	550.00	TOTALS	550.00		0.00		0.00
3279=2		an			0 8 1.7		

FEE1		FEE ACTIVITY LEDGER			01/24/11 08:53:54		
SELECTED CODES 6		FROM MMDDYY			PAGE 3 OF 3		
SALVATORE J OLIVIA		301 U ST			HARRISON		
MARITZA PALLONE-OLIVIA		NY 10528					
FEE CODE	DESCRIPTION	DATE ASSESSED	AMOUNT	DATE PAID	AMOUNT	DATE WAIVED	AMOUNT
6	PROPERTY INSPECT	02-22-10	13.50				
6	PROPERTY INSPECT	03-24-10	13.50				
6	PROPERTY INSPECT	05-03-10	15.00				
6	PROPERTY INSPECT	05-28-10	16.50				
6	PROPERTY INSPECT	07-02-10	16.50				
6	PROPERTY INSPECT	08-02-10	16.50				
6	PROPERTY INSPECT	08-23-10	16.50				
6	PROPERTY INSPECT	09-27-10	16.50				
6	PROPERTY INSPECT	10-26-10	16.50				
6	PROPERTY INSPECT	11-23-10	16.50				
6	PROPERTY INSPECT	12-28-10	16.50				
NET	550.00	TOTALS	550.00		0.00		0.00
** NO MORE ITEMS IN ACTIVITY LEDGER **							
3279=2		an			0 8 1.7		

business record, a true and correct copy of which is attached hereto as Exhibit A as of November 26th, **AS OF DATE** to wit:

Principal Due on Note and Mortgage	\$396,900.00
Pre-Acceleration Late Charges:	\$0.00
Interest due from July 1, 2007 through November 26 th , 2010 at 5.25%	\$70,884.81

- **CALCULATION** – Subtract anything after the **AS OF DATE** or **COMPLAINT FILE DATE** from the **NET**
 - EXAMPLE - \$550.00 (NET) - \$16.50 (12/28/10 – REMOVE) = \$533.50
- **Verify Recoverable Balance or Corporate Advances Fees** (which has Attorney Fees, Property Preservation, Appraisals, Grass Cutting, Photos, Trip Charge, Maintenance, Roofing, Winterization, BK Fees, and etc.):

Reason Codes	
Reason Code	Fee Type
APPR	Appraisal
BKAF	Bankruptcy
BKCL	Bankruptcy
BKFE	Bankruptcy
BKFF	Bankruptcy
BKMC	Bankruptcy
BKMF	Bankruptcy
BKRV	Bankruptcy
BKSP	Bankruptcy
BBPO	BPO
BPOA	BPO
PBPO	BPO
ZBPO	BPO
APRP	Inspections
INBK	Inspections
INCL	Inspections
INFC	Inspections
INFE	Inspections
INIB	Inspections
INII	Inspections
INLM	Inspections
INMC	Inspections
INRS	Inspections
PIFE	Inspections
PNSP	Inspections

PNSP	Inspections
REF3	Inspections
PH20	Property Preservation
PPaa	Property Preservation 0 aa is any two letters

- Go to DDCH (in MSP) (to scroll click F8).

DDCH CORPORATE ADVANCE HISTORY SCREEN 282/001 01/24/11 08:59:41
 SJ OLIVIA L: F:A B: R: 08/01/07 TYPE CONV. RES. MAN F
 LOT19 OF WATERSONG P FORT PIERCE FL 34949

C/A PAYEE	TRAN	RSN	USR	* MORE *							
DATE RANGE:	THRU										
TRN	USR	DATE	TRAN	AMT	ESC	PAYEE	C/A	PAYEE	RSN	DESCRIPTION	01
631	NIV	11/16/10	35.00	T341856603	38R01	TRIP	TRIP	CHARGE			
631	NIV	08/14/09	6.00	T341856603	38R01	POTO	PHOTOS				
631	NIV	08/14/09	35.00	T341856603	38R01	TRIP	TRIP	CHARGE			
631	NIV	11/03/08	35.00	T341856603	38R01	TRIP	TRIP	CHARGE			
632	NIV	07/17/08	50.00	T592198328	38R01	TLSH	TITLE	SEARCH			
632	NIV	07/17/08	25.00	T592198328	38R01	CKFE	CLERK	FEE			
632	NIV	07/17/08	460.00	T592198328	38R01	SVCP	SERVICE/PROCESS				
630	NIV	07/17/08	815.00	T592198328	38R01	ATTY	ATTORNEY	FEEES			
632	NIV	07/25/08	275.00	T592198328	38R01	TLSH	TITLE	SEARCH			
632	NIV	07/25/08	1.20	T592198328	38R01	INVL	INVESTIG/LOCATE				

3279=2 an 0 8 1,7

Trip Charge and Photos can be Included

- Identify – Each item such as Grass Cutting, Lock Change, Trip Charge, BPO, and etc. If the Affidavit itemizes each one then calculate each item. If this is lumped into one calculate until the **AS OF DATE**.

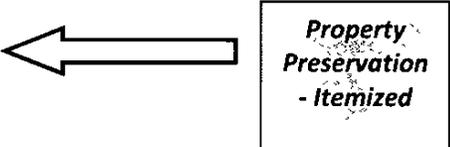
business record AS OF DATE direct copy of which is attached hereto as Exhibit [A] as of November 26th. is as follows: to wit:

Principal Due on Note and Mortgage	\$396,900.00
Pre-Acceleration Late Charges:	\$0.00
Interest due from July 1, 2007 through November 26 th , 2010 at 5.25%	\$70,884.81

- IF Property Preservation is itemized as shown (Figure 2.1) below then we must show a breakdown on the next screen print (Figure 2.2 – 2.3):

Figure 2.1

Principal Due on Note and Mortgage		\$189,283.91
Pre-Acceleration Late Charges:		\$476.64
Interest due from June 1, 2009 through May 13, 2011 at 3%		\$19,115.09
ADVANCES MADE AND PAID BY PLAINTIFF:		
Property Inspections		\$252.50
Property Preservation		\$550.00
Insurance		\$2,718.72
Taxes		\$2,618.26
Grass Cutting		\$690.00
Cash for Keys		\$10.00
Lock Change		\$417.00
Roof Repairs		\$795.00
Plumbing repairs		\$38.00



**Property
Preservation
- Itemized**

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Figure 2.2

<p>Rules for Property Preservation:</p>	<p>Property Preservation Are Collectible up to AS OF DATE therefore, in this scenario we add everything up to the AS OF DATE which will calculate Property Preservation appropriately according to state guidelines.</p>					
PROPERTY PRESERVATION.						
Description	Date	Amount	Amount Repaid	Item Balance	Notes	
Photos	8/10/2009	S 50.00				
Grass Cutting	8/10/2009	S 25.00				
Trip Charge	8/10/2009	S 35.00				
Trip Charge	8/10/2009	S 35.00				
Trip Charge	9/28/2009	S 35.00				
Photos	11/4/2009	S 50.00				
Photos	11/12/2009	S 50.00				
Winterization	11/12/2009	S 900.00				
Debris Removal	12/3/2009	S 66.00				
Photos	12/3/2009	S 10.00				
Debris Removal	12/3/2009	S 171.00				
Photos	12/3/2009	S 20.00				
Photos	1/19/2010	S 76.00				
Trip Charge	1/19/2010	S 35.00				
Photos	1/27/2010	S 30.00				
Trip Charge	1/27/2010	S 35.00				
Debris Removal	2/9/2010	S 1,460.00				
Photos	2/9/2010	S 48.00				
Photos	2/9/2010	S 48.00				
Winterization	2/9/2010	S 115.00				
Maintenance	2/12/2010	S 173.00				
Photos	2/12/2010	S 48.00				
Photos	3/1/2010	S 48.00				
Debris Removal	3/4/2010	S 192.00				
Photos	3/4/2010	S 50.00				
Winterization	4/2/2010	S 650.00				

Figure 2.3

Boarding and Securing					
Description	Date	Amount	Amount Repaid	Item Balance	Notes
Lock Change	8/10/2009	\$ 85.00			
Lock Change	11/4/2009	\$ 99.00			
Boarding	2/9/2010	\$ 172.50			
Boarding	2/12/2010	\$ 173.00			
Boarding	3/1/2010	\$ 265.00			
				\$ 794.50	
ACTUAL		\$ 794.50			
AFFIDAVIT		\$ 794.50			
Appraisals					
Description	Date	Amount	Amount Repaid	Item Balance	Notes
Appraisals	11/1/2010	\$ 85.00		\$ 85.00	
ACTUAL		\$ 85.00			
AFFIDAVIT		\$ 85.00			

- **Verify Escrow Advances:**

- **Go to P309 (MSP)**
- **Press F8 (MSP) key until the ADV BAL line displays \$0.00**
- **If you need to display more history, display more page pressing F10 (MSP)**
- **Calculate Taxes, Hazard, Payments, Reversals, Refunds, and Mortgage Insurance**
- **IF Escrow is itemized as shown (Figure 3.1) below then we must show a breakdown on the next screen print (Figure 3.2 – 3.3):**

Figure 3.1

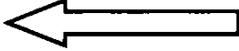
Principal Due on Note and Mortgage		\$189,283.91
Pre-Acceleration Late Charges		\$476.64
Interest due from June 1, 2009 through May 13, 2011 at 3%		\$19,115.09
ADVANCES MADE AND PAID BY PLAINTIFF:		
Property Inspections		\$252.50
Property Preservation		\$550.00
Insurance		\$2,718.72
Taxes		\$2,618.26
Grass Cutting		\$690.00
Cash for Keys		\$10.00
Lock Change		\$417.00
Roof Repairs		\$795.00
Plumbing repairs		\$38.00
Space below left intentionally blank		

Figure 3.2

Escrow					
Description	Date	Amount	Notes	Amount Repaid	Item Balance
Taxes	0/4/14/09	\$ 1,968.76			
Taxes	6/16/2009	\$ 226.49			
Hazard	8/7/2009	\$ 6,971.89			
Taxes	9/10/2009	\$ 227.92			
Taxes	12/11/2009	\$ 236.09			
Taxes	3/9/2010	\$ 236.09			
Taxes	6/21/2010	\$ 245.29			
Hazard	8/10/2010	\$ 4,142.00			
Hazard	8/30/2010	\$ 2,996.78			
Taxes	9/9/2010	\$ 245.29			
Taxes	12/6/2010	\$ 253.21			
					\$ -
				Escrow Total	\$ 17,749.81
		\$ -			
TAXES					
Taxes	0/4/14/09	\$ 1,968.76			
Taxes	6/16/2009	\$ 226.49			
Taxes	9/10/2009	\$ 227.92			
Taxes	12/11/2009	\$ 236.09			
Taxes	3/9/2010	\$ 236.09			
Taxes	6/21/2010	\$ 245.29			
Taxes	9/9/2010	\$ 245.29			
Taxes	12/6/2010	\$ 253.21			
TOTAL TAXES		\$ 3,639.14			
HAZARD					
Hazard	8/7/2009	\$ 6,971.89			
Hazard	8/10/2010	\$ 4,142.00			
Hazard	8/30/2010	\$ 2,996.78			
TOTAL HAZARD		\$ 14,110.67			

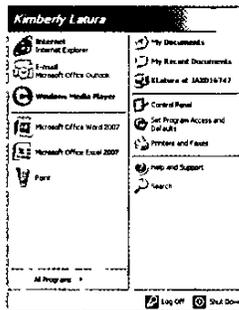
- **Re- Verification**

- **Once** all information is verified and **IF** all calculations, Contractual Due Date, Investor (Everhome as the holder), Borrower's Name, Property Address, and etc. matches then this is ready for to be prepared for Execution. (**Note: Please**

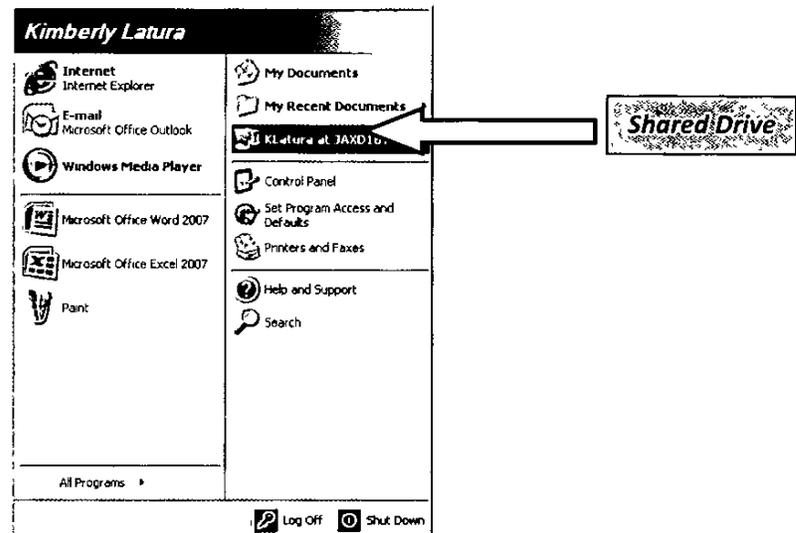
reread Affidavit to ensure verbiage is correct and **ALL** documents are included even though it may not be specified on the **MATRIX**)

- **Preparation for Execution** – Refer to the Document Verification Matrix

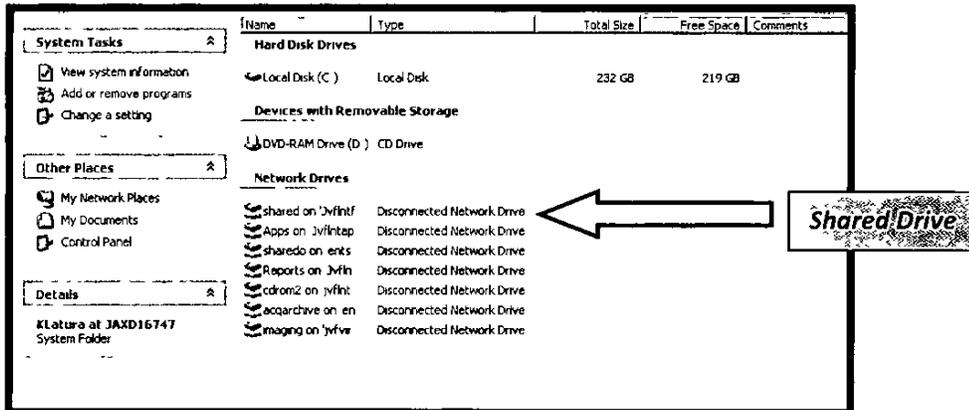
- This can be found on the **Shared Drive** by going to



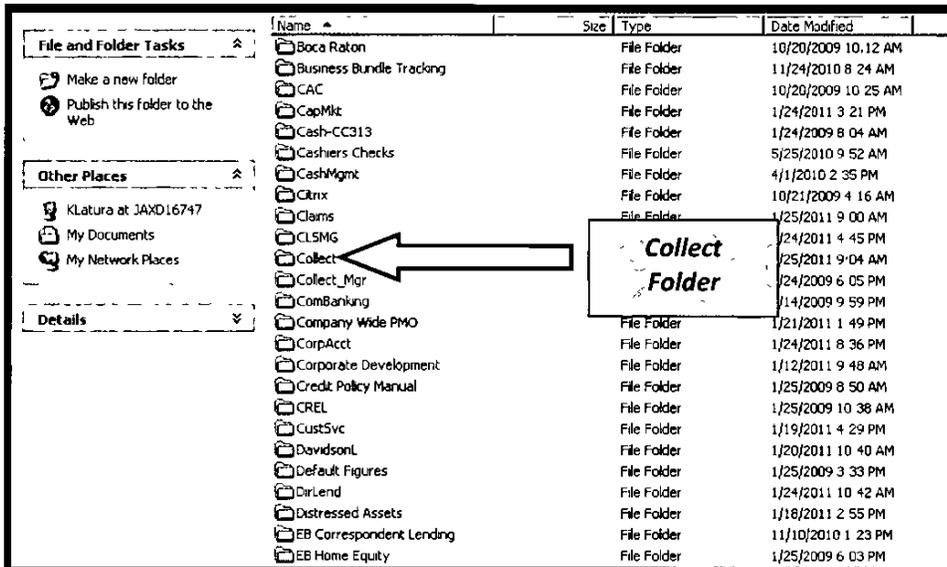
- Start Menu



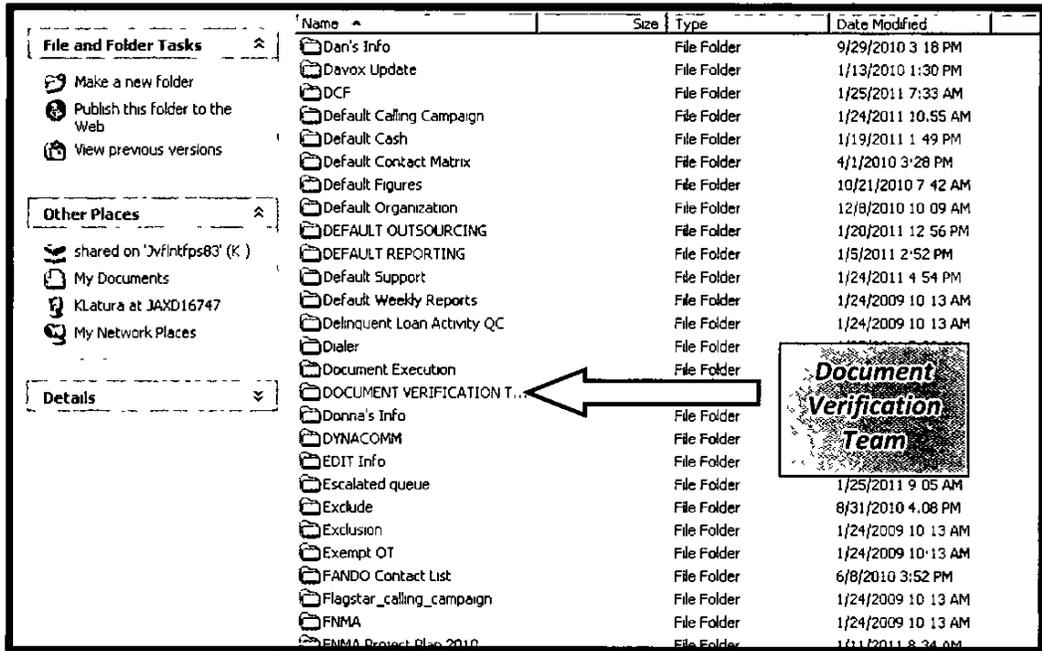
- K Drive



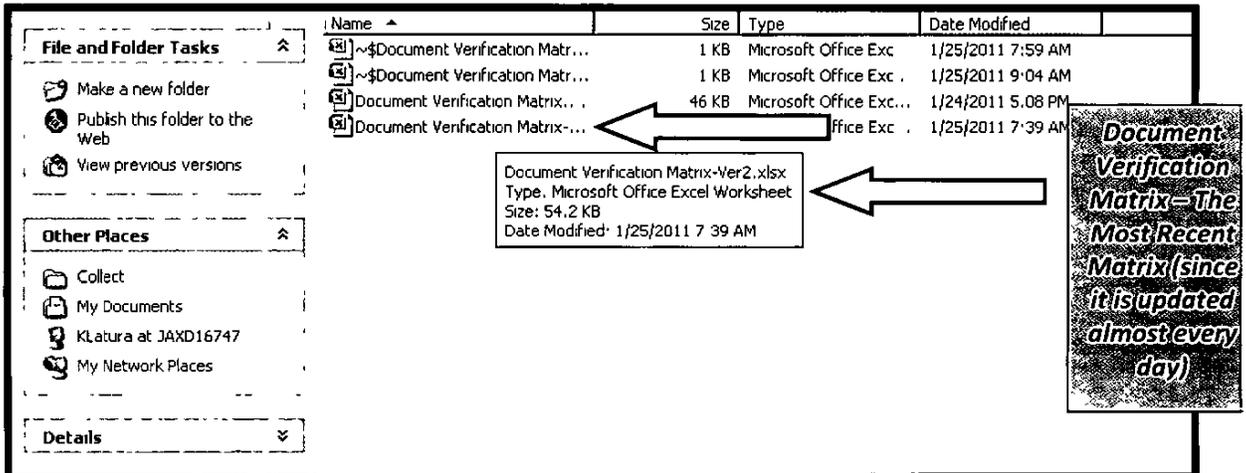
o Collect Folder



o Document Verification Team Folder



o Then to the Document Verification Spreadsheet.



- **Find the State and Affidavit** – refer to the rules and Docs needed to be executed.

1	STATE	DOCUMENT TYPE	DOCUMENT RULES	SCREEN PRINT VERIFICATIONS
2	NE	Affidavit	Attesting to note and mortgage details, Attesting to post-petition delinquency, Attesting to payoff (total debt) information, Late Charges accrue to good through date, Attesting to the market value of the property	BNK1 / INVE DLQ1 / LOAN BNKB PAY3 / PAY4 (to good through date listed on affidavit) FEE1/1 (due date to present) FEE1/6 (due date to present) DDCH LPS Desktop Copy of Note and Recorded Mortgage/DOT (if not already attached to document)
3	PA	Notice of Mortgage Payment Change	Attesting to the payment change reason, effective date and new amount	BNK1 / INVE DLQ1 / LOAN PCH1 / PHC2 ANA1 (if escrow is the reason for the payment change) PLO5 (Payment change notice/Interest Rate Change Notice)
		Real Property Declaration	Attesting to the property address, Attesting to the occupancy status of the property, Attesting to the payoff (total debt) information, Attesting to other liens, Attesting to the value and equity cushion	DLQ1 / INVE PIR1 (occupancy status of property) PAY3 / PAY4 (to good through date listed on affidavit)

- **Documentation Verification Checklist**
 - Enter in the information obtained from the Affidavit such as UPB, Interest, Late Charges, Property Inspections, Contractual Due Date, Per Diem Rate, Referral Date, Interest Rate, Taxes, Hazard, Pro Rata (Pay4), Property Preservation, Escrow Credit, Appraisals, and etc.

Loan #			Document Checklist		
0000000000					
Affidavit		Actual	Doc Type	Yes	N/A
0.00	UPB	0.00	Assignment of Mortgage		
0.00	Interest @	0.00	Note		
0.00	Late Charges	0.00	DOD		
0.00	Property Inspection	0.00	Breach Letter		
0.00	Appraisal		NOI		
0.00	MIP/PMI		Summons & Complaint		
0.00	Recoverable Balance		TAX1		
0.00	Tax		Recorded Mortgage - DOT		
0.00	Hazard Insurance		Title Search		
0.00	Property Preservation		P190		
0.00	Attorney Fees/Costs		FEE 1 1 & 6		
0.00	Fees Due	0.00	FOR3		
0.00	Other Fees Due	0.00	DLQ1_INVE		
0.00	Escrow Advances Total	0.00	PAY1-4		
0.00	Modified Payment	0.00	DLQ1_LOAN		
0.00	Irregular Non-Coupon Payment	0.00	P309		
0.00	Total	0.00	DDCH		
	Contractual Due Date		Interest Calculator		
	Difference	0.00	TAX2		
Referral Date	1/0/1900		PIR1		
As of Date	1/0/1900		HAZ1		
			MIP1		

**Enter
Calculations
from the
Affidavit**

Principal Due on Note and Mortgage	\$396,900.00
Pre-Acceleration Late Charges	\$0.00
Interest due from July 1, 2007 through November 26 th , 2010 at 5.25%	\$70,884.81
ADVANCES MADE AND PAID BY PLAINTIFF:	
Property Inspections	\$739.00
Escrow Advance	\$90,574.87
TOTAL ADVANCES:	\$91,313.87
TOTAL:	\$559,098.68
Plus interest of \$57.09 per day from November 27, 2010	

- Enter the true calculations on the other side according to the guidelines (Note: Please remember the As Of Date and Good Through Date Requirements)

	Loan #		
	0000000000		
Affidavit		Actual	
63,429.78	UPB	63,429.78	
3,603.94	Interest @6.125%	3,603.94	
518.70	Late Charges	553.28	
135.00	Property Inspections (Other Fees Due)	155.00	
3,902.83	Recoverable Balance	3,902.83	
0.00	Appraisals	0.00	
0.00	Lock Change	0.00	
0.00	Grass Cutting	0.00	
0.00	MIP	0.00	
0.00	Insurance	0.00	
0.00	Taxes	0.00	
0.00	Irregular Payment Short Escrow	0.00	
0.00	Payments	0.00	
0.00	Photo Inspection	0.00	
0.00	Escrow Advances Total	0.00	
0.00	Prior Foreclosure Attorney Fees & Costs	0.00	
33.00	Total Fees	33.00	
71,623.25	Total	71,677.83	
7/1/2010	Contractual Due Date	7/1/2010	
\$0.00	Per Diem	\$0.00	
	Difference	(54.58)	
Referral Date - Late Charges		5/5/2011	
As of Date - Advances		5/5/2011	
Good Through Date for Interest		5/5/2011	
Date Processor Doc Type State	4/30/2011 Kimberly Latura Affidavit Kentucky		

Enter True Calculations obtained from MSP

Enter Referral Date or Complaint File Date for Late Charges

Enter As of Date for Advances

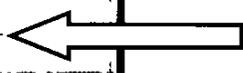
Enter Good through Date for Interest

- Check off all the docs needed for execution referring to the Document Verification Matrix

1	STATE	DOCUMENT TYPE	DOCUMENT RULES	SCREEN PRINT VERIFICATIONS
2	NE	Affidavit	Attesting to note and mortgage details, Attesting to post-petition delinquency, Attesting to payoff (total debt) information, Late Charges accrue to good through date, Attesting to the market value of the property	BNK1 / INVE DLQ1 / LOAN BNKB PAY3 / PAY4 (to good through date listed on affidavit) FEE1/1 (due date to present) FEE1/6 (due date to present) DDCH LPS Desktop Copy of Note and Recorded Mortgage/DOT (if not already attached to document)
3	PA	Notice of Mortgage Payment Change	Attesting to the payment change reason, effective date and new amount	BNK1 / INVE DLQ1 / LOAN PCH1 / PHC2 ANA1 (if escrow is the reason for the payment change) PLD5 (Payment change notice/Interest Rate Change Notice)
		Real Property Declaration	Attesting to the property address, Attesting to the occupancy status of the property, Attesting to the payoff (total debt) information, Attesting to other liens, Attesting to the value and equity cushion	DLQ1 / INVE PIR1 (occupancy status of property) PAY3 / PAY4 (to good through date listed on affidavit)

Document Checklist		
0000000000		
Doc Type	Yes	N/A
Assignment of Mortgage		X
Note	X	
Loan Modification Agreement		X
Breach Letter		X
DOD		X
Summons & Complaint		X
TAX1		X
Recorded Mortgage - DOT	X	
Title Search/Title Commitment		X
P190		X
FEE 1_1 & 6		X
FOR3		X
DLQ1_INVE	X	
PAY1-4	X	
DLQ1_LOAN		X
P309	X	
DDCH		X
NOTS		X
Bidding Instructions		X
Notice of Sale		X
Publication of Sale Notice		X
MEM1		X
LMT1		X
JFIGS		X

Check off All Documents that is Applicable according to the Doc Verification Matrix and according to the Affidavit



- Enter in Name of Processor, Type of Document, Loan Number (at the top of the figures), and State

Date
Processor
Doc Type
State

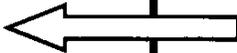
- Enter in the **Rules** depending on State and Type of Doc

Matrix Rules: COPY AND PASTE IN THIS CELL
--

- Enter in the **Notes** any emails that are pertinent to the Affidavit and/or calculations. For example, if an email is received to explain further calculation for the figures then please insert the information from counsel as follows:

Matrix Rules:	Attesting to amounts on the FC Sale Bid. Final Summary Judgment Amount, Post Judgment Interest, Clerks Fees, Escrow and Corporate advances.	
Note:	UPB is obtained from the Final Judgment of Foreclose, Interest is calculated from the Final Judgment to Sale Date, Clerk Sales Fee is a Fee deemed by counsel (please refer to the Note below), please refer to the attachment (Invoice) for an explanation of the Sale Publication Fee, Property Preservation Fee is calculated from the Final Judgment to Sale Date, and Hazard Insurance is collected up to the Sale Date if it isn't include in the Final Judgment.	

Body of Email from Counsel



- Also Enter in the **Notes** if we are able to collect any additional advances post judgment. For example, if an email is received pertaining to any additional advances or if the Matrix has a blurb regarding this please insert the information as follows:

Matrix Rules:	<p>Attesting to the contractual due date, principal balance, interest to good through date, advances (all fees, late charges, escrow, corporate advances)</p> <p>Note The attorney will no longer add their standard fee in the affidavit to avoid overstatement of the attorney fee</p> <p>Any additional advancements that are made between the affidavit being drafted and the sale date can be obtained if need be via a supplemental judgment In most cases this will not be needed as the majority of the properties sale for less than the amount owed But, if they do sale for more than we can always do a supplemental affidavit and supplemental judgment</p>	
Note:	<p>Any additional advancements that are made between the affidavit being drafted and the sale date can be obtained if need be via a supplemental judgment.</p>	

Note about any advances obtained via email or Matrix



○ **Execution Cover Sheet**

- Enter in Processor Name and Date
- Fill out the following fields: Loan Number, Type of Document, State, and Rush (if applicable)

Processor Name and Date

FURTHER AFFIANT SAYETH NAUGHT.

SIGNOR

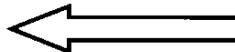


_____, Authorized Signor

Sworn to and subscribed before me this ____ day of _____, 2011 by

Personally Known ____ OR Produced Identification _____
(Type of Identification)

NAME OF NOTARY:



NOTARY

(Seal)

10-172322

MONDAY 2-May 1-3pm SUMMIT	TUESDAY 3-May 10-12h SUMMIT	WEDNESDAY 4-May 10-12h CYPRESS	THURSDAY 5-May 1-3p SUMMIT	FRIDAY 6-May 1-3p 8100 Wall St
Doc Organizer: Giselle N	Doc Organizer: Kisha B	Doc Organizer: Patrick E	Doc Organizer: Amy Sallee	Doc Organizer: Sally G
Doc Organizer: Keawe Fo	Doc Organizer: Keawe Fo	Doc Organizer: Keawe Fo	Doc Organizer: Keawe Fo	Doc Organizer: Keawe Fo
EB/EHM VP: Kellie R	EHM/EB VP: Robin M	EHM/EB VP: Vernon	EHM VP/ EB AVP: Marcie M	EHM VP/EB AVP: Verrese H
EB/EHM VP: Drew W	EHM VP: Jean H	EHM/EB AVP: Mike W	EHM/EB VP: Angelo E	EHM/EB AVP: Alan P
EHM VP/ EB AVP: Derrick H	EHM AVP: Janet K	EHM AVP: Cleo A	EHM AVP: Thomas B	EHM/EB AVP: Pat Hall
Notary: Miriam D	Notary: Jackie F	Notary: Maureen B	Notary: Aleks K	Notary: Jewels N
Notary: Lezlie W	Notary: Terry S	Notary: Rush C	Notary: Veronica M	Notary: Kristi R
Notary: Wanda S	Notary: Debbie C	Notary: Deb Elem	Notary: Bev Neal	Notary: Lana G
MERS / Attest: Kellie R	MERS / Attest: Robin M	MERS / Attest: Vernon	MERS / Attest: Marcie M	MERS / Attest: Alan P
MERS / Attest: Derrick H	MERS / Attest: Kim McManus	MERS / Attest: Shannon H	MERS / Attest: Michele F	MERS / Attest: Vicki K

MONDAY 9-May 1-3p SUMMIT	TUESDAY 10-May 10-12h SUMMIT	WEDNESDAY 11-May 10-12h CYPRESS	THURSDAY 12-May 1-3p SUMMIT	FRIDAY 13-May 1-3p 8100 Wall St
Doc Organizer: Giselle N	Doc Organizer: Kisha B	Doc Organizer: Patrick E	Doc Organizer: Amy Sallee	Doc Organizer: Sally G
Doc Organizer: Keawe Fo	Doc Organizer: Keawe Fo	Doc Organizer: Keawe Fo	Doc Organizer: Keawe Fo	Doc Organizer: Keawe Fo
EHM VP/ EB AVP: Derrick	EHM/EB VP: Robin M	EHM/EB VP: Vernon	EHM VP/ EB AVP: Marcie M	EHM VP/EB AVP: Verrese H
EHM AVP: Vicki K	EHM VP: Jean H	EHM/EB AVP: Mike W	EHM/EB VP: Angelo E	EHM/EB AVP: Alan P
EHM VP/ EB AVP: Joanna L	EHM AVP: Janet K	EHM AVP: Cleo A	EHM AVP: Thomas B	EHM/EB VP: Lee Lacey
Notary: Ann J	Notary: Jackie F	Notary: Maureen B	Notary: Aleks K	Notary: Jewels N
Notary: Shakeya	Notary: Mildred G	Notary: Rush C	Notary: Deb Elem	Notary: Kristi R
Notary: Mia R	Notary: Santa B	Notary: Lana G	Notary: Debbie C	Notary: Miriam D
MERS / Attest: Vicki K	MERS / Attest: Ann J	MERS / Attest: Vernon	MERS / Attest: Marcie M	MERS / Attest: Alan P
MERS / Attest: Derrick H	MERS / Attest: Robin M	MERS / Attest: Ann J	MERS / Attest: Michele F	MERS / Attest: Verrese H

MONDAY 16-May 2-4p SUMMIT	TUESDAY 17-May 10-12h SUMMIT	WEDNESDAY 18-May 10a-12n CYPRESS	THURSDAY 19-May 1-3p SUMMIT	FRIDAY 20-May 1-3p 8100 Wall St
Doc Organizer: Giselle N	Doc Organizer: Kisha B	Doc Organizer: Patrick E	Doc Organizer: Amy Sallee	Doc Organizer: Sally G
Doc Organizer: Keawe Fo	Doc Organizer: Keawe Fo	Doc Organizer: Keawe Fo	Doc Organizer: Keawe Fo	Doc Organizer: Keawe Fo
EB/EHM VP: Kellie R	EHM/EB VP: Robin M	EHM/EB VP: Vernon	EHM/EB VP: Robin M	EHM VP/EB AVP: Verrese H
EHM VP/ EB AVP: Derrick H	EHM VP: Jean H	EHM/EB AVP: Mike W	EHM/EB VP: Angelo E	EHM/EB AVP: Alan P
EB/EHM VP: Barb R	EHM AVP: Janet K	EHM AVP: Cleo A	EHM AVP: Thomas B	EHM/EB VP: Jane L
Notary: Penny B	Notary: Veronica M	Notary: Shakeya	Notary: Aleks K	Notary: Ann J
Notary: Lezlie W	Notary: Terry S	Notary: Mildred	Notary: Deb Elem	Notary: Lana G
Notary: Bev Neal	Notary: Wanda S	Notary: Mia R	Notary: Debbie C	Notary: Jewels N
MERS / Attest: Kellie R	MERS / Attest: Marcie M	MERS / Attest: Vernon	MERS / Attest: Robin M	MERS / Attest: Ann J
MERS / Attest: Derrick H	MERS / Attest: Kim Mc	MERS / Attest: Shannon H	MERS / Attest: Michele F	MERS / Attest: Alan P

MONDAY 23-May 1-3p SUMMIT	TUESDAY 24-May 10-12h SUMMIT	WEDNESDAY 25-May 10a-12n CYPRESS	THURSDAY 26-May 1-3p SUMMIT	FRIDAY 27-May 11a-1p CYPRESS
Doc Organizer: Giselle N	Doc Organizer: Kisha B	Doc Organizer: Patrick E	Doc Organizer: Amy Sallee	Doc Organizer: Sally G
Doc Organizer: Keawe Fo	Doc Organizer: Keawe Fo	Doc Organizer: Keawe Fo	Doc Organizer: Keawe Fo	Doc Organizer: Keawe Fo
EB/EHM VP: Kellie R	EHM/EB VP: Robin M	EHM/EB VP: Vernon	EHM VP/ EB AVP: Marcie M	EHM/EB AVP: Alan P
EHM AVP/ EB AS: Vicki K	EHM VP: Jean H	EHM/EB AVP: Mike W	EHM/EB VP: Angelo E	EHM/EB VP: Kim Mc
EHM VP/EB AVP: Verrese H	EHM AVP: Janet K	EHM AVP: Cleo A	EHM AVP: Thomas B	EHM/EB VP: Robin M
Notary: Patrick E	Notary: Terry S	Notary: Lezlie W	Notary: Santa B	Notary: Jackie F
Notary: Mildred G	Notary: Shakeya F	Notary: Veronica M	Notary: Kisha B	Notary: Giselle N
Notary: Bev Neal	Notary: Wanda S	Notary: Sally G	Notary: Mia R	Notary: Amy S
MERS / Attest: Vicki K	MERS / Attest: Robin M	MERS / Attest: Vernon	MERS / Attest: Michele F	MERS / Attest: Kim Mc

▪ **Note – Any Rushes need to be given immediately to Michele therefore; this MUST be walked into her office.**

○ **Weekly Staff Production Sheet**

▪ Update Information (Date Received, Loan Number, Doc Type, Date Completed, and Notes) in the Weekly Staff Production Sheet and ***SUBMIT*** to Keawe every Friday at 4:00 pm EST.

Date Rec'd	Loan Number	Doc Type	Date Completed	Notes
1/25/2011	0123456789	Affidavit	1/25/2011	Revision

- **Re- Verification**

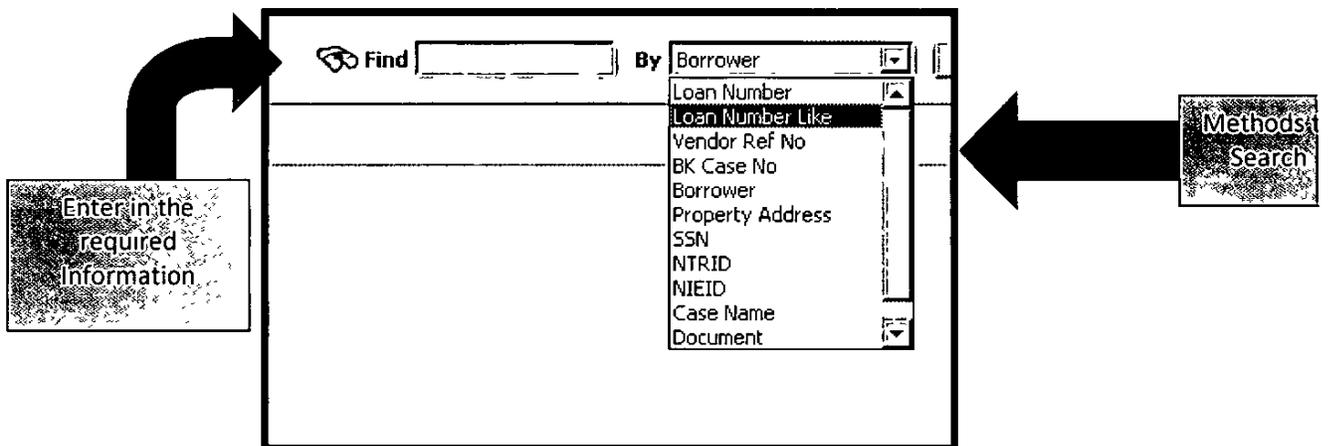
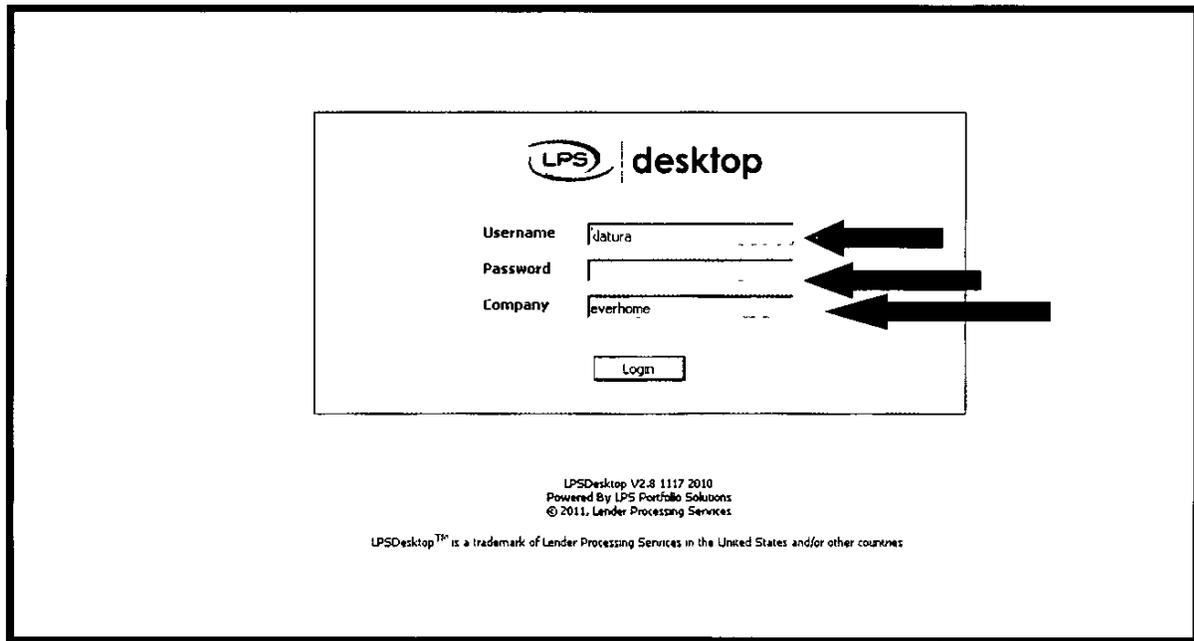
- **Re-verify** all information. **IF** any of the calculations are understated and we have a **written statement from counsel** that **we can collect from the As of Date up to the Good Thru Date** (if any disbursements occur during that time) then we may proceed with Executing the package, **IF any of the calculation is overstated – must do a REVISION.** Check Contractual Due Date, Investor (Everhome as the holder), Borrower's Name, Property Address, and calculations - **DOES NOT** match then this **WILL NEED TO BE REVISED** in LPS Desktop. (**Note: Please reread Affidavit to ensure verbiage is correct and all documents are included whether or not stated in the Matrix**)

165,430.23	UPB	165,430.23		Assignment of Mortgage		
	Interest @ 6.125%			Note		
8,832.45	12/15/10	8,832.45		DOD		
221.64	Late Charges	166.23	O			
50.00	Property Inspection	80.00	U			
0.00	Appraisals	0.00				
0.00	Recoverable Balance	0.00				
515.28	Insurance	343.52	O			
0.00	Pro Rata PMI/MIP	0.00				
0.00	Tax	1,236.87	U			
0.00	MIP/PMI	0.00		Title Search		
0.00	Pre-Distributed Payment	0.00		P190		
0.00	Trip Charge	0.00		FEE 1_1 & 6		
0.00	Lock and Secure Fees	0.00		FOR3		
0.00	Property Maintenance	0.00		DLQ1_INVE		
0.00	Recording Fee	0.00		PAY1-4		
0.00	Electrical Repairs	0.00		DLQ1_LOAN		
0.00	Plumbing Repairs	0.00		P309		
0.00	Boarding	0.00		DDCH		
0.00	Escrow Advances Total	1,580.39		Interest Calculator		
0.00	NSF Charges	0.00		TAX2		
0.00	Fees Due	0.00		PIR1		
175,049.60	Total	176,089.30	U	HAZ1		
				MIP1		
	Difference	(1,039.70)				

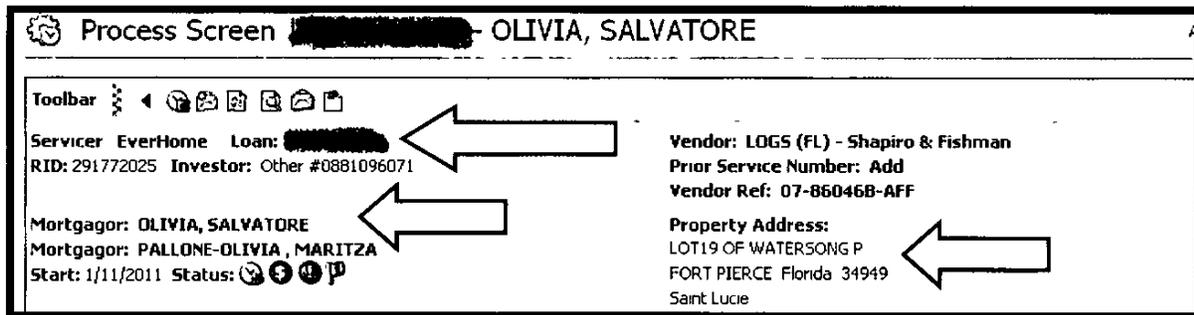
If Calculation is OVERSTATED Revision is needed!!

• **Process for Revision**

- Go to the LPS Desktop @ <https://lpsdesktop.com/LPS/Login.aspx>
- Enter in Username, Password, and Company
- In the top right hand corner of the screen, enter in one of the following information such as loan number, loan number like, Vendor Reference Number, BK Case Number, Borrower, Property Address, SSN, NTRID, NIEID, Case Name, Document, or Prior Service Number.

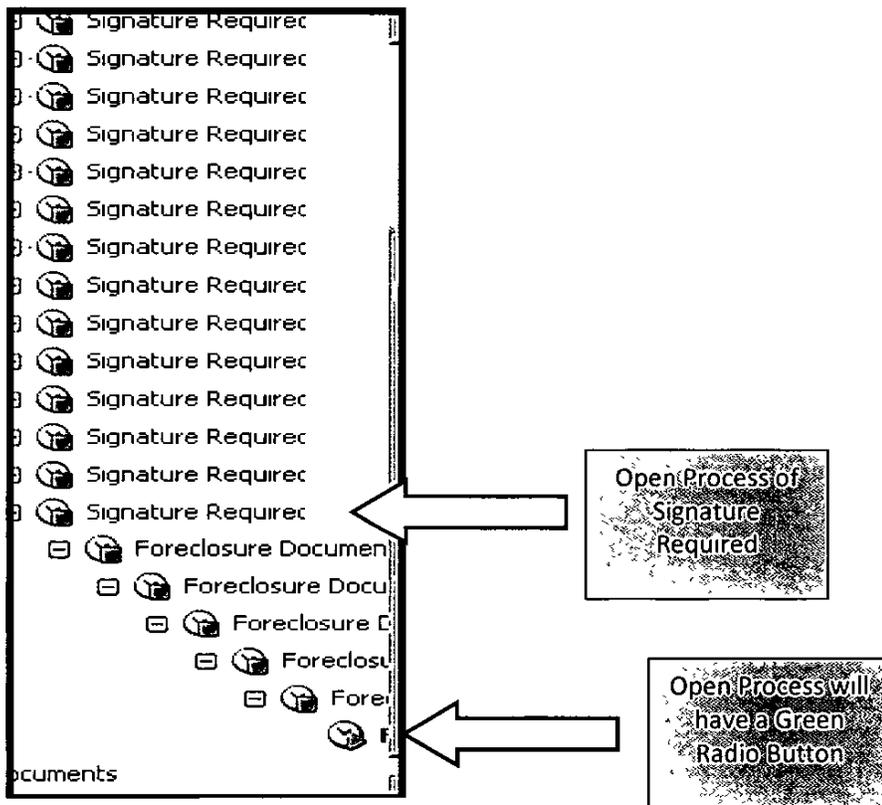


- Click on the radio button next to the search field.
- Ensure that the information provided to search is the correct information that is brought up in the Process Screen.



- Verify the Borrower's Name, Address and Loan Number with the information in MSP and on the Affidavit.

○ Go to the Process Screen



- Look for the Open Process under Signature Required (that is applicable to the Document in Hand) (Note: There may be other processes that are open for a different document such as the Assignment of Mortgage).

- Look for the following Screen:

Process: Foreclosure Document Forward Client					
Event	Days	Orig Date	Due Date		Form
1. Document Sent to Client for Execution	1	1/12/2011	1/12/2011		
2. Document Reviewed by Client	3	⇒ 1/18/2011	1/14/2011	1/19/2011	
3. Executed Document Sent to LPS	3	1/21/2011	⇒ 1/24/2011		
4. Executed Document Sent to Attorney	5	1/26/2011	1/27/2011		

Cumulative Hold Days: 0

Foreclosure Document Forward Client (bottom middle of the screen)

- Click on the Form Icon under #2

Process: Foreclosure Document Forward Client						
Event	Days	Orig Date	Due Date	Completed	Form	
1. Document Sent to Client for Execution	1	1/12/2011	1/12/2011	1/11/2011		Ser
2. Document Reviewed by Client	3	⇒ 1/18/2011	1/14/2011	1/19/2011		1 day
3. Executed Document Sent to LPS	3	1/21/2011	⇒ 1/24/2011			
4. Executed Document Sent to Attorney	5	1/26/2011	1/27/2011			

Cumulative Hold Days: 0

#2: Document Review by Client

- Click on the Edit Button

 **DocReview_Client**

DocReview_Client

Please Complete the Following:

Document Review: Document Accepted and Prepared for Execution
Entered By: Amy Revels 1/19/2011 2:40:00 PM

Comments / Reason:
Entered By: Amy Revels 1/19/2011 2:40:00 PM



Click on the Edit Button

- This Screen will pop up

DocReview_Client

DocReview_Client

Please Complete the Following:

Document Review: Document Accepted and Prepared for Execution

Comments / Reason: Max 400 Chars

Submit and Close

- Click on Document Review and Click on the Arrow Button beside the Box that states "Document Accepted and Prepared for Execution".

DocReview_Client

DocReview_Client

Please Complete the Following:

Document Review: Document Accepted and Prepared for Execution

Comments / Reason:

Document Accepted and Prepared for Execution
-- Choose Item --
Document Accepted and Prepared for Execution
Document Rejected/Revision Needed
Doc Revised by Client and Prepared for Execution
Document Forward to Investor

Click on the Arrow beside "Document Accepted and Prepared for Execution" and Choose "Document Rejected/Revision Needed"

- Enter in the Comments/Reason in the box below.

 DocReview_Client

DocReview_Client

Please Complete the Following:

Document Review:

Comments / Reason: Max 400 Chars

Example of Reason: *Omit Interest iao \$0.00, Revise Interest iao \$0.01
***Note - NO MORE than 400 Characters

 DocReview_Client

DocReview_Client

Please Complete the Following:

Document Review:

Comments / Reason: Max 400 Chars

- Click on the Submit and Close Button.

DocReview_Client

DocReview_Client

Please Complete the Following:

Document Review: Document Accepted and Prepared for Execution

Comments / Reason: with New Total lao \$216,089.09 Max 400 Chars

Submit and Close

Click on the Submit and Close Button

- Close out Process.

Toolbar

Servicer: EverHome Loan # [REDACTED]

RID: 291806440

Mortgagor: URSINI, MICHAEL

Start: 1/11/2011 Status: [REDACTED]

Click on the Clock Image that shows a Gray Box

Click to close process.

- This Screen will pop up

Close Process

Choose a close reason from the list below:

Close Reason -- Select Close Reason --

Close Process

- Select Close Reason

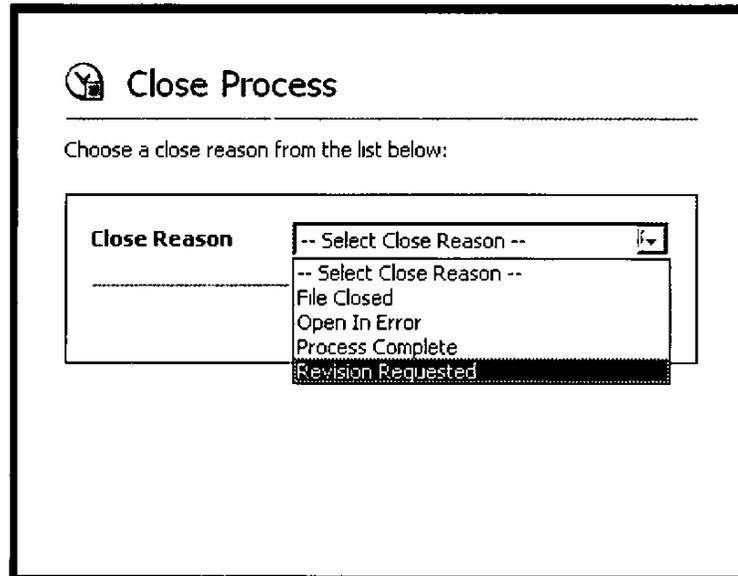
Close Process

Choose a close reason from the list below:

Close Reason -- Select Close Reason --

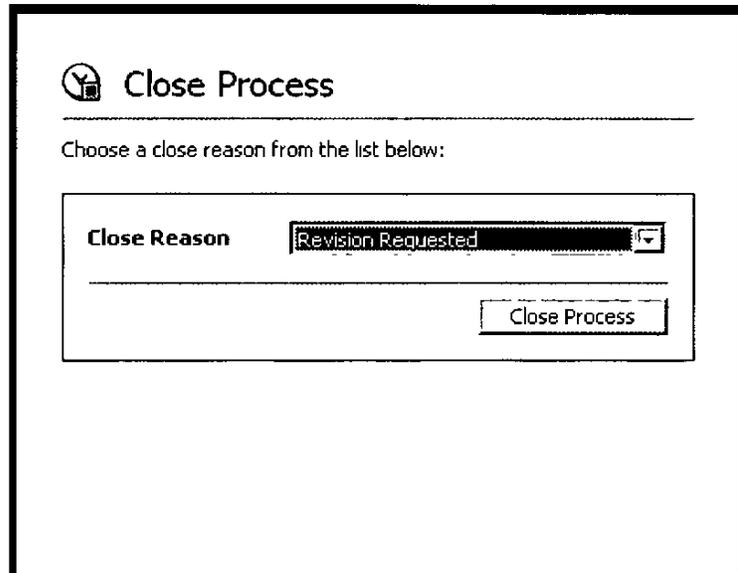
- Select Close Reason --
- File Closed
- Open In Error
- Process Complete
- Revision Requested

○ **Choose Revision Requested**



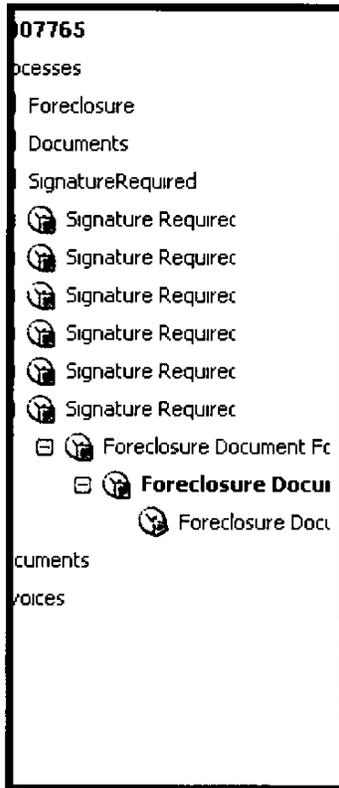
The screenshot shows a dialog box titled "Close Process" with a padlock icon. Below the title bar, it says "Choose a close reason from the list below:". A form field labeled "Close Reason" contains a dropdown menu that is open, displaying the following options: "-- Select Close Reason --", "File Closed", "Open In Error", "Process Complete", and "Revision Requested". The "Revision Requested" option is highlighted with a dark background.

○ **Click on Close Process**



The screenshot shows the same "Close Process" dialog box. The dropdown menu is now closed, and "Revision Requested" is visible in the text of the "Close Reason" field. A "Close Process" button is located at the bottom right of the form area.

- Click on the New Process



Click on the New Process that will have Green Arrow in the middle of the clock radio button

- Click on the Form Button below:

Process: Foreclosure Document Forward Revision

Event	Days	Orig Date	Due Date	Completed	Form	Due
1. Revised Document Request Sent to Attorney	0	1/25/2011	1/25/2011	<input type="checkbox"/>	<input type="checkbox"/>	Y P
2. Revised Document Imaged	0	1/25/2011	1/25/2011	<input type="checkbox"/>	<input type="checkbox"/> (Doc Revision Dtl)	
3. Document Review	0	1/25/2011	1/25/2011	<input type="checkbox"/>	<input type="checkbox"/>	

Cumulative Hold Days: 0

Save

Click on the Form Button

- Choose Document Type "Affidavit"

 Doc Revision Dtl

Doc Revision Dtl

Please Complete the Following:

Document Type:

Revision Category:

Are multiple revisions needed for this document?: Yes No

Requested Revisions: Max 400 Chars 

 Doc Revision Dtl

Doc Revision Dtl

Please Complete the Following:

Document Type:

Revision Category:

Are multiple revisions needed for this document?: Yes No

Requested Revisions:

-- Choose Item --
Affidavit
Affidavit - Non Military
Allonge
Application
Assignment
Certification
Conflict Waiver
Foreclosure Deed
LNA
SOT

○ Choose Revision Category

 Doc Revision Dtl

Doc Revision Dtl

Please Complete the Following:

Document Type: Affidavit

Revision Category: -- Choose Item --

Are multiple revisions needed for this document?:

Requested Revisions:

- Choose Item --
- Cosmetic - Date/Typo/Address/Blank Fields
- Cosmetic - Notary Info
- Cosmetic - Title/Signer Name/Officer Reference
- Entity Related
- Financial Error - Escrow or Suspense
- Financial Error - Interest, Penalties or Fees
- Financial Error - Payment Related
- Financial Error - PrinBal or Total Amount Due
- Wrong Doc Uploaded/Doc Not Required

○ Choose if there are Multiple Revisions needed for this document:

 Doc Revision Dtl

Doc Revision Dtl

Please Complete the Following:

Document Type: Affidavit

Revision Category: Financial Error - Interest, Penalties or Fees

Are multiple revisions needed for this document?: Yes No

Requested Revisions: _____ Max 400 Chars

Choose one of the Selections

○ Enter in Comment/Requested Revisions

 Doc Revision Dtl

Doc Revision Dtl

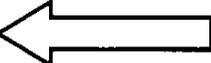
Please Complete the Following:

Document Type:

Revision Category:

Are multiple revisions needed for this document?: Yes No

Requested Revisions: Max 400 Chars



Example of
Reasons: ~~Omit~~
Interest iao
\$0:00, Revise
Interest iao \$0:01
***Note = NO
MORE than 400
Characters

○ Click on Submit and Close

 Doc Revision Dtl

Doc Revision Dtl

Please Complete the Following:

Document Type:

Revision Category:

Are multiple revisions needed for this document?: Yes No

Requested Revisions: Max 400 Chars



○ Double Click to Enter Date under the Completed

Process: Foreclosure Document Forward Revision							Tool Menu
Event	Days	Orig Date	Due Date	Completed	Form	Due	
1. Revised Document Request Sent to Attorney	0	1/25/2011	1/25/2011	<input type="text"/>	<input type="checkbox"/>	Due Today Servicer Step	
2. Revised Document Imaged	0	1/25/2011	1/25/2011	<input type="text"/>	<input type="checkbox"/>		
3. Document Review	0	1/25/2011	1/25/2011	<input type="text"/>	<input type="checkbox"/>		

Cumulative Hold Days: 0

○ Click on the Save Button

Process: Foreclosure Document Forward Revision							Tool Menu
Event	Days	Orig Date	Due Date	Completed	Form	Due	
1. Revised Document Request Sent to Attorney	0	1/25/2011	1/25/2011	<input type="text"/>	<input checked="" type="checkbox"/>	Due Today Servicer Step	
2. Revised Document Imaged	0	1/25/2011	1/25/2011	<input type="text"/>	<input type="checkbox"/>		
3. Document Review	0	1/25/2011	1/25/2011	<input type="text"/>	<input type="checkbox"/>	Servicer Step	

Cumulative Hold Days: 0

○ Weekly Staff Production Sheet

- Update Information (Date Received, Loan Number, Doc Type, Date Completed, and Notes) in the Weekly Staff Production Sheet and ***SUBMIT*** to Keawe every Friday at 4:00 pm EST.
- .

Date Rec'd	Loan Number	Doc Type	Date Completed	Notes
1/25/2011	0123456789	Affidavit	1/25/2011	Revision

- **Give to Keawe to update Inventory List**
 - Send Executions and Revisions Updates to Keawe so that she stays informed.
 - On her desk closest to the wall next to the aisle, please put Revisions and Docs ready for Execution in the sorter she has provided.

***** If a document type cannot be found on the matrix, the processor should then bring the document to the Document Verification management team (i.e. Michele or Keawe) for research or update the Matrix. Management will contact the attorney's office to inquire what is being attested to and the required back up for the document type. Once the information has been received the matrix will then be updated.**

General Foreclosure Review Procedures

Main Responsibility:

Each Foreclosure Review representative is assigned a set of loans by loan type to be reviewed throughout the month to determine if the loan can be referred to foreclosure or held back from foreclosure due to some extenuating circumstance or permitted exception (File Review). These reports are generated twice monthly; on the 2nd business day of the month and also around the 15th of the month. The reports are stored in the following location on the shared drive.

K: / COLLECT / DEFAULT REPORTING / LATE STAGE ASSISTANCE TEAM / FOLDER W YOUR NAME

Additional Responsibilities:

In addition to the File Review responsibilities, the representatives are also assigned other responsibilities to be maintained on a daily, weekly or monthly basis as follows:

Daily Responsibilities:

- 1. Broken Repayment Plans and Released Bankruptcy reports** ~ The purpose of these reports is identify the loans that have either been released from bankruptcy or are broken repayment plans. The representative is to review each loan to determine if there is a valid breach and/or special state letter.
 - If a letter is needed, the representative is to prepare the appropriate letters and run the "Foreclosure Script" and select "Review Later" with a follow-up date to refer the file upon expiration of said letter(s).
 - If a letter is not needed, the representative is to complete their File Review handle the loan accordingly. See the appropriate File Review Referral Rules by loan type.
- 2. Partial Payment Posted reports** ~ The purpose of this report is to identify the loans that have had a partial payment applied (i.e. less than total reinstatement), so a new breach and/or special state letter can be sent. The representative would be responsible for reviewing each loan under their assignment and prepare the required letters for mailing.

- 3. Daily Task Report** ~ The purpose of this report is to identify the various tasks raised to our team to perform certain tasks required on the loans. The representative is to work all tasks assigned and act accordingly. The tasks currently assigned to the Foreclosure Review team are as follows:
- **DFTREF**→ review for foreclosure due to broken loss mitigation plan
 - **DFTREV**→ review of loan for possible foreclosure
 - **DFTFRU**→ follow up on foreclosure referral
 - **DFTBKR**→review delinquent loans released from BK
 - **DFTLMT**→ prepare referral/ loss mot. Review complete
 - **DFTRSH**→ review to prepare for referral vacancy/property secured.
 - **BRHCON**→ review for new breach due to partial payment received
 - BRHFHA→ FHA loans
 - BRHVAA→ VA loans
 - **DFTSPC**→ special asset review complete, request to proceed with FC
 - **DFTPRP**→ to request approval to secure active SCRA loan
 - **Response Tasks**
 - ❖ **PRPMSC**→ task to reply to LPS with special instructions regarding securing
 - ❖ **PRPSEC**→ task to reply to LPS to secure
 - ❖ **PRPNSC**→ task to reply to LPS to not secure
- 4. LPS Desktop Intercoms** ~ The representatives are responsible for logging into LPS Desktop on a daily basis to ensure they are promptly responding to all intercoms received, as many intercoms are sent to the representatives requesting specific information needed to proceed with the foreclosure actions. The turn-around time expected is 24 hours.

Weekly Assignments:

Weekly Passports are pulled and saved to the K: drive to be available to the representative every Monday. The representatives are responsible for working the loans assigned throughout the week.

- 1. Weekly Acquisitions** ~ The purpose of this report is to identify all newly acquired loans from other comp to check for valid breaches and to complete the file review process, if needed to ensure proper servicing of the loans.
- 2. Weekly Process Stop 7** ~ The purpose of this report is to identify the loan on which we placed a Process Stop 7 (i.e. loan under foreclosure review) on SAF1, but the loan has now reinstated or paid in full. The representative is to work all loans assigned and remove the Stops, if applicable.
- 3. Weekly Repurchase** ~ The purpose of this report is to identify all newly acquired loans from other comp to check for valid breaches and to complete the file review process, if needed to ensure proper servicing of the loans.

4. **Weekly Reversals** ~ The purpose of this report is to identify the loans on which payments have been reversed to review and determine if a new breach and/or special state letter is required due to that reversal.
- If a letter is needed, the representative is to prepare the appropriate letters and run the "Foreclosure Script" and select "Review Later" with a follow-up date to refer the file upon expiration of said letter(s).
 - If a letter is not needed, the representative is to complete their File Review handle the loan accordingly. See the appropriate File Review Referral Rules by loan type.

Monthly Assignments:

1. **Manual Breaches** ~ The purpose of this report is to identify the loans that require a manual breach letter and/or special state letter. The report is published or around the 17th day of the month. The representatives are required to work the loans assigned and determine if in fact a breach and/or special state letter is required.
 - If a letter is needed, the representative is to prepare the appropriate letters and run the "Foreclosure Script" and select "Review Later" with a follow-up date to refer the file upon expiration of said letter(s).
 - If a letter is not needed, the representative is to complete their File Review handle the loan accordingly. See the appropriate File Review Referral Rules by loan type.
2. **BPO Reports** ~ The purpose of this report is to identify the loan for which a Broker's Price Opinion (BPO) will be needed based on the investor guidelines. The representative is to work all loans assigned and order the appropriate BPO.

Other Miscellaneous Tasks:

E-MAIL ~ Anytime a representative is sending an e-mail our with privacy protected information they are to send those e-mails via secured e-mail as follows:

- **SEND A SECURE EMAIL**→On subject line: [secure](space) then the subject of the email.

Note: You do not have to send a secure email to anyone in the EverHome family.

FAX MACHINE:

- Right Click on fax utility
- Default Reporting

TO CLOSE A TASK:

1. **Enter task ID:** (ex. DFTREF)
2. **Account:** C →close or D →delete
3. **Actual:** Actual date you close it
4. **Completed:** Your ID initials
5. **Then hit "enter"**

Suspense Funds are dispersed:

1. Payment (enough to make a full pmt or bring current)
2. Corporate Advances
3. Late Charges
4. Bad Check fees
5. Other fees
6. Escrow if there is an escrow account
7. Principle if there is no escrow account per new FNMA guidelines

Printing:

FILE → PRINT → USE MC2 (Big Printer) → PRESS OK →

- IF YOU WANT TO PRINT IT ON BOTH SIDES OF PAPER · PROPERTIES → FINISHING → PRINT STYLE (2sided)
- @ PRINTER CLICK ON MAILBOX → SELECT YOUR NAME → PRESS PRINT → SELECT DELETE AFTER PRINTING → PRESS PRINT

Document Execution and Notarization Curriculum for EverBank Transactions

Training & Procedures outlined the following in detail:

- I Execution of Documents
 - a. Execution Requirements
 - b. Notarization Requirements
 - c. Witness Requirements

- II Notarization of Documents
 - a. Notary Qualifications
 - b. Minimum Standards for Notarization of EverBank Documents

- III Initial and Ongoing Training

- IV Audit and Testing

Residential Default Servicing Document Execution and Notarization Procedures

Employees of EverBank's residential Default Servicing (including affiliates, collectively referred to as "EverBank") are frequently asked to execute and notarize documents for use in EverBank transactions. These Procedures describe the requirements that must be followed when EverBank employees execute and notarize documents within residential Default Servicing. These Procedures are being implemented in light of industry-wide concerns over the processes that lenders, servicers, and others employ to review and execute documents used in connection with default and foreclosure-related proceedings, and to ensure that employees perform the execution and notarization of documents used in any EverBank transaction in compliance with applicable law.

These Procedures hold EverBank employees to the highest ethical standards. Any failure to follow these Procedures is considered a serious matter which may result in disciplinary action, including termination

In many cases, an employee who signs a document also works closely as a colleague of those responsible for witnessing or notarizing the signature. Regardless of whether the notary is a colleague or is familiar with the signer, these Procedures mandate that all employees strictly follow each formality required by law.

Document Types

There are two types of documents employees may be asked to execute

1. Documents that Require an Oath

Some documents legally require the signer to make an oath prior to execution. In these documents, the signer is asserting the truth of the facts set forth in the document in lieu of presenting live testimony in court. Because these documents may be filed as evidence in court, and because a judge may be relying upon the document to render a legal decision, the documents should follow certain legal formalities. The individual signing these documents must have "personal knowledge" of the information contained therein in order to be admissible as evidence, the information must be true and correct, and he or she must execute the document in the presence of a notary public, if required, after the notary has verbally administered an oath. The document should contain a written oath indicating that the signer has "sworn and subscribed" that the information contained in the document is accurate. This process provides the court with safeguards that the evidence it is admitting is creditable and reliable.

Examples: Affidavits of Information
Affidavits of Debt

2. Documents that Give Legal Effect Based upon the Signature.

Some documents require a signature in order to give the document legal effect. The act of signing acknowledges that an entity or person is taking some action. These documents do not require the

signer to have personal knowledge of the contents, or to make an oath prior to execution. They only require that the signer be authorized to execute the document on behalf of himself or another entity, and that he execute in the presence of a notary, if required. The documents will generally contain an acknowledgement and are executed in the ordinary course of business. They are often filed with a municipal or county recorder or a secretary of state, and may or may not be filed with a court in a foreclosure or other legal proceeding.

Examples. Assignments
Lien Releases
Subordinations
Substitutions of Trustee
Acknowledgements

Execution of Documents

Employees shall execute documents in conformity with all applicable laws and regulations. Documents may only be signed by EverBank officers, employees or agents who have been duly authorized by EverBank, and their authorization shall not have been revoked. Documents specifying that they must be executed by an officer or employee of a certain level (for example, Vice President or above) must be signed by a person with that requisite level of authority.

1. Execution Requirements for Documents Requiring an Oath

All individuals who execute affidavits or other legal documents that require an oath, and may be filed with the court on behalf of Default Servicing, shall have "personal knowledge" as to the content and information contained therein. Before execution, the individuals should: (1) have personal knowledge of the companies' ordinary course of business with respect to the creation and maintenance of business records; and (2) have personally reviewed the relevant business records or processes used to create the information contained in the documents being executed. The employee must review the documents in order to understand their function and to verify the truth of their factual assertions. This review and verification process must include, at a minimum, the following steps.

- Identifying the parties described in the body of the documents.
- Reviewing the documents to gain an understanding of what they are, what the words mean and why they must be executed.
- Reviewing any exhibits or attachments to the documents in order to verify the accuracy of what the documents assert about those exhibits or attachments, or about the contents of those exhibits or attachments.
- Verifying the accuracy of other factual assertions in the documents against the information in the system of record, associated loan documents or other business records, or business processes used to create the documents or effectuating their accuracy.

If the employee completes these and other steps required by these Procedures and is able to verify the accuracy of the factual assertions in the documents, with the state of personal knowledge required by the documents and applicable law, the employee may execute the documents in conformity with these Procedures. If, however, the employee knows that a factual assertion in the documents is inaccurate the employee should not execute them. The employee also should not execute a document (i) that the employee is unable to understand, (ii) that asserts that the employee has specific knowledge that the employee does not have, (iii) that contains an item of information that the employee has been unable to locate in EverBank's business records, or in any exhibit or attachment to the documents, or verify within EverBank's business processes, or (iv) that refers to an exhibit or attachment that is not available for review. Employees also should not execute any documents that contain incomplete or blank entries, specifically including blanks for financial matters such as the amount of principal balance or accrued interest owed. However, an employee may execute documents with blank entries that are meant for the employee to complete or fill out at the time of execution such as blank entries for the employee's name, title or the date of execution. Documents that cannot be executed in their current form should be returned to the attorney, trustee or other person who prepared them for correction.

Any questions regarding these Procedures should be directed to the employee's supervisor. An employee should also notify his or her supervisor if the volume of documents to be executed exceeds the employee's ability to follow all of these Procedures.

2. Execution Requirements for Documents that Give Legal Effect Based upon Signature

Due to the function of the document, employees who execute documents on behalf of Default Servicing in order to give legal effect to an action being taken by EverBank do not need to have personal knowledge of the information contained therein. The document should still be accurate, but the employee executing the document may rely upon the review of another employee or third party drafter when executing. The employee must execute the document in the presence of a notary, if required, but no oath is necessary.

Execution in the Presence of a Notary

If required, the employee must execute the documents, prior to notarization, in the physical presence of a notary public duly commissioned in the jurisdiction in which the documents are to be notarized and in conformity with applicable law. The employee may only execute the document after the notary has verbally administered an oath, or affirmation, as applicable. The individual should remain in the presence of the notary until after the notary has signed the documents and affixed his or her notarial seal.

Execution in the Presence of a Witness

If a witness is required, the signer of the documents must first execute them in the presence of the witness and the witness must follow and sign the documents as a witness in the presence of the signer without leaving the presence of the signer in the interim. The witness must not be a minor.

If the execution of a documents must be both witnessed and notarized, the signer and the witness must both execute the documents in the physical presence of the notary, and the notarization must comply with these

Procedures and applicable law. The witness must be, and remain, in the physical presence of the employee during the signing of the document. The order of signing must be as follows: signer, witness, notary.

Notarization of Documents

Notary Qualifications

Any EverBank employee who notarizes a document must be a duly commissioned notary public in the jurisdiction in which that document is notarized. For example, the notary for a document being notarized in Florida must be a Florida-commissioned notary. The notary's commission must not have expired or been revoked, and the notary must not have resigned his commission. The notary must be in compliance with all state notarial requirements, including but not limited to any continuing education requirements.

The notary must be familiar with, and strictly abide by, all applicable laws of the jurisdiction governing the conduct of notaries public and the procedures for notarization. Accordingly, the notary must consult as needed all notarization guidelines published by the jurisdiction's applicable state or local governmental entity. For example, an employee who notarizes a document in Florida should consult, among other sources of law and guidance, the publications and resources provided by the Secretary of State at: <http://www.notaries.dos.state.fl.us>. In New York, New Jersey, Vermont and Missouri, employee-notaries should consult, among other sources of law and guidance, the publications and resources provided by the respective Secretaries of State at: <http://www.dos.state.ny.us/licensing/notary/notary.html>, <http://www.state.nj.us/treasury/revenue/dcr/geninfo/notarymanual.htm>, <http://vermont-archives.org/notary/index.htm>, and <http://www.sos.mo.gov/business/commissions/>. Employees should not notarize documents outside of the state in which they have received their commission.

When not in use, all notaries must use reasonable efforts to keep their stamps secured and inaccessible to unauthorized persons, such as by storing the stamp in a closed desk drawer.

Minimum Standards for Notarization of EverBank Documents

The following process must be followed by notaries. If a document indicates that a witness is required, the witness must be, and remain, in the physical presence of the employee during the signing of the document. The notary and the employee signing the document must be, and remain, in each other's physical presence during the signing and notarization of the document, including all of the following steps:

- The notary must identify the person signing the document. If the signer of the document is personally known to the notary, that is sufficient. If the signer of the document is not personally known to the notary, the signer must present to the notary satisfactory evidence of identity (for example, a driver's license or other government-issued identification card bearing a signature and a photograph or physical description)
- The notary must identify whether the document should be notarized, because it must be sworn to or acknowledged, or the document should not be notarized, because it is a declaration that does not require notarization. If there is any uncertainty as to whether the document must be sworn to or acknowledged, or whether it should be notarized at all, the notary should direct such questions to his or her supervisor.

- For documents that must be sworn to, the notary must administer an oath to the employee signing the document or series of documents. This requires a verbal exchange between the notary and the individual signing the document which indicates that the signer is taking an oath. The employee must raise his or her right hand and the notary must administer an oath in a form similar to the following "Do you swear (or affirm), under penalty of perjury, that the information contained in this document is true and correct?"
- If a signer is signing multiple affidavits or sworn documents, the oath must be given at the outset, and the signer must be reminded of his or her oath before executing each document. For example, the notary may say, "Remember, you are under oath." In such a situation, if the notary, the signer, or the witness (if any) take a break or otherwise leave each other's physical presence before all of the documents in the series are signed and notarized, these Procedures require the oath to be re-administered when those individuals re-convene to complete the signing and notarization of the documents.
- For documents that require an acknowledgement, the notary need not administer an oath.
- The notary must observe the employee sign the document or series of documents, and observe the witness, if any, sign the document or series of documents.
- Before leaving the presence of the employee who signed the document, the notary should sign and date the notarial certificate on each document where indicated and affix his/her seal or stamp. The employee does not need to remain in the notary's presence while the notary completes any additional administrative tasks such as filling out a notarial journal.

These Procedures provide minimum requirements that notaries and individuals executing documents on behalf of Default Servicing must follow. These requirements are not intended to be exclusive, and these Procedures do not direct any employee or notary to take any action that is believed to be contrary to his or her duties. Any questions or concerns should be raised to a supervisor

Training

No employee involved with Default Servicing may execute or notarize a document on behalf of Default Servicing until that employee completes initial employee training regarding these Procedures. Training shall consist of 1) a review of the types of documents, 2) distinguishing between documents which require that the signer make an oath prior to signing and those that require just an acknowledgement, 3) an understanding of how "personal knowledge" is obtained, and which documents require personal knowledge; and 4) notarization and oath procedures. Employees may be asked to provide proof that they remain a duly commissioned notary public in their jurisdiction, as well as proof of compliance with continuing education requirements. Additional periodic training may be required, as needed.

Auditing and Testing

Compliance with these Procedures is subject to EverBank ordinary auditing and testing processes, and any additional targeted auditing and testing processes as EverBank may institute. The documents subject to these Procedures also may be periodically audited and tested

Document Execution and Notarization Procedures Certification

Employees of EverBank (including affiliates, collectively referred to as "EverBank") are frequently asked to notarize documents for use in EverBank transactions. These Procedures describe the requirements that must be followed when EverBank employees execute and notarize documents for EverBank transactions. These Procedures are being implemented in light of industry-wide concerns over the processes that lenders, servicers, and others employ to review and execute documents used in connection with default and foreclosure-related proceedings, and to ensure that employees perform the execution and notarization of documents used in any EverBank transaction in compliance with applicable law.

These Procedures hold EverBank employees to the highest standards of ethics. EverBank considers any failure to follow these Procedures a serious matter which may result in disciplinary action, including termination.

In many cases, an employee who signs a document also works closely as a colleague of those responsible for witnessing or notarizing the signature. Regardless of whether the notary is a colleague or is familiar with the signer, these Procedures mandate that all employees strictly follow every formality required by law.

Training & Procedures outlined the following in detail:

- I. Execution of Documents
 - a. Execution Requirements
 - b. Notarization Requirements
 - c. Witness Requirements
- II. Notarization of Documents
 - a. Notary Qualifications
 - b. Minimum Standards for Notarization of EverBank Documents
- III. Initial and Ongoing Training
- IV. Audit and Testing

I certify that I have read and understand the Document Execution and Notarization Procedures and will abide by them.



Print Name: Verrese Jackson

Date: 3/25/11