

PROPERTY: Dana Point Condo. (101)

REQUEST FOR CHECK

Please issue check payable to:

Name: Chase Home Finance

Address: 3415 Vision Drive

City, State, Zip: Columbus, OH 43219-6009

Purpose of check:

Refund Over Payment

Acct. #

2191

Amount

\$2,344.08

\*\*\* (Put Ref# on ck) \*\*\*

↳ 1962356980

TOTAL  
CHECK

2,344.08

☐ Mail to Payee

☒ Give to BRITTANY

Requested by:

Date:

Approved by:

Date:

2/13/10

PROPERTY: Dana Point Special (501)

REQUEST FOR CHECK

Please issue check payable to:

Name: Chase Home Finance

Address: 3415 Vision Drive

City, State, Zip: Columbus, OH 43219-6009

Purpose of check:

Refund Over Pmt

Acct. #

2191

Amount

\$346.12

\*\*\* (Put Ref# on ck) \*\*\*

↳ 1962356980

TOTAL  
CHECK

\$346.12

☐ Mail to Payee

☒ Give to BRITTANY

Requested by:

Date:

Approved by:

Date:

2/13/10

**Resident Transaction Report**  
**DANA POINT**  
01/01/1900 to: 02/13/2010

Loc ID#: 10-1040 DN PNT CND ASS 1605  
Arlington Hghts, IL 60005

| Resident | Type               | Date           | CC Description          | Check No | Amount      | Balance   |
|----------|--------------------|----------------|-------------------------|----------|-------------|-----------|
| 119C 4   | Chase Home Finance | App# 93829     |                         |          | Beg Bal     | 0.00      |
|          | PO Box 24696       | Chg 09/28/2009 | AS Monthly Assesment    |          | 405.27      | 405.27    |
|          | Columbus OH 43224  | Chg 10/01/2009 | AS Monthly Assesment    |          | 405.27      | 810.54    |
|          |                    | Chg 10/30/2009 | 1c Late Charge          |          | 25.00       | 835.54    |
|          |                    | Chg 11/01/2009 | AS Monthly Assesment    |          | 405.27      | 1,240.81  |
|          |                    | Chg 11/30/2009 | 1c Late Charge          |          | 25.00       | 1,265.81  |
|          |                    | Chg 12/01/2009 | AS Monthly Assesment    |          | 405.27      | 1,671.08  |
|          |                    | Chg 12/22/2009 | LK Building Key         |          | 25.00       | 1,696.08  |
|          |                    | Pay 12/24/2009 | PAYMENT 1814            |          | -25.00      | 1,671.08  |
|          |                    | Chg 12/30/2009 | 1c Late Charge          |          | 25.00       | 1,696.08  |
|          |                    | Chg 01/01/2010 | AS Monthly Assessment   |          | 405.27      | 2,101.35  |
|          |                    | Chg 01/30/2010 | 1c Late Charge          |          | 25.00       | 2,126.35  |
|          |                    | Chg 02/01/2010 | AS Monthly Assessment   |          | 405.27      | 2,531.62  |
|          |                    | Chg 02/11/2010 | SC Refund Over Payment  |          | X 3,728.56  | 6,260.18  |
|          |                    | Pay 02/11/2010 | 1/15/10 Pmt 1245177     |          | -4,053.20   | 2,206.98  |
|          |                    | Pay 02/11/2010 | 1/15/10 Pmt 1245177     |          | X -1,384.48 | 822.50    |
|          |                    | Pay 02/11/2010 | 1/15/10 Pmt 1245177     |          | -527.50     | 295.00    |
|          |                    | Pay 02/11/2010 | 1/15/10 Pmt 1245177     |          | -225.00     | 70.00     |
|          |                    | Pay 02/11/2010 | 1/15/10 Pmt 1245177     |          | -70.00      | 0.00      |
|          |                    | Chg 02/13/2010 | AP Reverse Credit-error |          | X 1,384.48  | 1,384.48  |
|          |                    | Chg 02/13/2010 | SC Reverse SC-error     |          | X 3,728.56  | 5,113.04  |
|          |                    | Cr 02/13/2010  | SC Reverse Refund-error |          | X -3,728.56 | 1,384.48  |
|          |                    | Cr 02/13/2010  | SC Reverse SC-error2    |          | X -3,728.56 | -2,344.08 |
|          |                    |                |                         |          | Res Balance | -2,344.08 |

Many errors  
2/12/10  
BK

Refunded

Resident Transaction Report  
Dana Point Condominium  
01/01/2009 to: 02/11/2010

Loc ID#: 50-1040 Dana Point Condomin  
1605 E Central Rd  
Arlington Heigh, IL 60005

| Resident | Type               | Date       | CC Description             | Check No | Amount      | Balance  |
|----------|--------------------|------------|----------------------------|----------|-------------|----------|
| 119C 4   | Chase Home Finance | App# 93830 |                            |          | Beg Bal     | 0.00     |
|          | PO Box 43224       | Chg        | 09/28/2009 SA SPECIAL ASMT |          | 173.06      | 173.06   |
|          | Columbus OH 43224  | Chg        | 10/01/2009 SA SPECIAL ASMT |          | 173.06      | 346.12   |
|          |                    | Chg        | 11/01/2009 SA SPECIAL ASMT |          | 173.06      | 519.18   |
|          |                    | Chg        | 12/01/2009 SA SPECIAL ASMT |          | 173.06      | 692.24   |
|          |                    | Chg        | 01/01/2010 SA SPECIAL ASMT |          | 173.06      | 865.30   |
|          |                    | Chg        | 02/01/2010 SA SPECIAL ASMT |          | 173.06      | 1,038.36 |
|          |                    | Pay        | 02/03/2010 PAYMENT 021769  |          | -1,384.48   | -346.12  |
|          |                    |            |                            |          | Res Balance | -346.12  |

Refunded

1605 E. Central 119C  
Ad. Hrs. JL

| DUE DATE | AMOUNT DUE |
|----------|------------|
|          | 6260.18    |

#1245172

AFTER THIS DATE

PAY THIS AMOUNT

Check Number: 0001245177  
Check Date: 01/06/2010  
Payee Code: HADANAPOIN  
Page: 1 Of 1

Hana Point

C/O PROPERTY SPECIALISTS, INC.  
PO BOX 4346  
CAROL STREAM, IL 60197-4346

|                  | LATE FEE |
|------------------|----------|
| 5130 —           | 4053.20  |
| 5913 —           | 527.50   |
| 5903 —           | 225.00   |
| 5917 —           | 70.00    |
| 501-04-0119C-4 — | 1,384.48 |

101040119C4

COUPON MUST ACCOMPANY PAYMENT

| IAN CODE | DATE | AMOUNT DUE |
|----------|------|------------|
| 33       |      | \$ 6260.18 |

Payee Name & Address DANA POINT COA  
1519 E CENTRAL RD  
ARLINGTON HEIGHTS, IL 60005



Check Number: 0001245177  
Check Date: 01/06/2010  
Payee Code: HADANAPOIN  
Page: 1 Of 1

Batch: P40

Disbursement Check Voucher

| LOAN NUMBER | SHORT NAME/INIT NAME/PROPERTY ADDRESS | DESCRIPTION | TRAN CODE | DATE | AMOUNT DUE |
|-------------|---------------------------------------|-------------|-----------|------|------------|
| 1962356980  | P ENSTAD 1605 E CENTRA                |             | 633       |      | \$ 6260.18 |

*put on refund ✓*

*119c*

*2/9 Im at 11:48 AM for Martha*

*1605 Central #119C*

Check Totals:

6,260.18

THE FACE OF THIS DOCUMENT HAS A MULTICOLORED BACKGROUND ON WHITE PAPER. THE BACK OF THIS DOCUMENT CONTAINS AN ARTIFICIAL WATERMARK - HOLD AT AN ANGLE TO VIEW.

Chase Home Finance LLC  
Disbursement Clearing in Trust For  
Various Mortgagors and Various Investors  
3415 Vision Drive  
Columbus, OH 43219



0001245177

50-937/213

JPMorgan Chase Bank, N.A.  
Syracuse, NY

DATE

01/06/2010

PAY THIS AMOUNT

\$\*\*\*\*\*6,260.18

VOID AFTER 180 DAYS

PAY Six Thousand Two Hundred Sixty And 18/100 Dollars

TO  
THE  
ORDER  
OF

DANA POINT COA  
1519 E CENTRAL RD  
ARLINGTON HEIGHTS, IL 60005

*Diane Bente*



0001245177 021309379

601 700222

To Whom It May Concern,

Enclosed is a check for payment. Please note if the amount has changed you can fax the difference to 614-422-6923.

If this is a duplicate payment please send check back the address listed below:

Attn: Martha Elech *REO Post Foreclosure*  
3415 Vision Drive  
Columbus, OH 43219-6009

Additional Information for future request:

If you are sending a Homeowners Association invoice or any bill which needs to be paid on a monthly basis please send each month to [CMMC.Reo.Servicing@chase.com](mailto:CMMC.Reo.Servicing@chase.com).

Thank you in advance  
Martha Elech  
614-422-1406

*put chase loan # on refund ✓*

*Martha.Elech @ chase.com*

**Resident Transaction Report**  
**DANA POINT**  
**01/01/2009 to: 02/09/2010**

Loc ID#: 10-1040 DN PNT CND ASS 1605  
 Arlington Hghts, IL 60005

| Resident | Type                       | Date           | CC Description         | Check No | Amount      | Balance   |
|----------|----------------------------|----------------|------------------------|----------|-------------|-----------|
| 119C 3   | Paul Enstad                | App# 81178     |                        |          | Beg Bal     | 10,716.61 |
|          | 1605 E Central Road, #119C | Chg 01/01/2009 | AS Monthly Assesment   |          | 405.27      | 11,121.88 |
|          | Arlington Hts., IL 60005   | Chg 01/20/2009 | 1c Late Charge         |          | 25.00       | 11,146.88 |
|          |                            | Chg 01/23/2009 | 1e KSN 626426 08-31-08 |          | 215.00      | 11,361.88 |
|          |                            | Chg 02/01/2009 | AS Monthly Assesment   |          | 405.27      | 11,767.15 |
|          |                            | Chg 02/20/2009 | 1c Late Charge         |          | 25.00       | 11,792.15 |
|          |                            | Chg 03/01/2009 | AS Monthly Assesment   |          | 405.27      | 12,197.42 |
|          |                            | Chg 03/04/2009 | 1e KSN 661863 02/23/09 |          | 263.75      | 12,461.17 |
|          |                            | Chg 03/05/2009 | 1e KSN 661863 02/23/09 |          | 263.75      | 12,724.92 |
|          |                            | Chg 03/20/2009 | 1c Late Charge         |          | 25.00       | 12,749.92 |
|          |                            | Chg 04/01/2009 | AS Monthly Assesment   |          | 405.27      | 13,155.19 |
|          |                            | Chg 04/30/2009 | 1c Late Charge         |          | 25.00       | 13,180.19 |
|          |                            | Chg 05/01/2009 | AS Monthly Assesment   |          | 405.27      | 13,585.46 |
|          |                            | Chg 05/30/2009 | 1c Late Charge         |          | 25.00       | 13,610.46 |
|          |                            | Chg 06/01/2009 | AS Monthly Assesment   |          | 405.27      | 14,015.73 |
|          |                            | Chg 06/30/2009 | 1c Late Charge         |          | 25.00       | 14,040.73 |
|          |                            | Chg 07/01/2009 | AS Monthly Assesment   |          | 405.27      | 14,446.00 |
|          |                            | Chg 07/28/2009 | sc Apartment Cleaning  |          | 70.00       | 14,516.00 |
|          |                            | Chg 07/30/2009 | 1c Late Charge         |          | 25.00       | 14,541.00 |
|          |                            | Chg 08/01/2009 | AS Monthly Assesment   |          | 405.27      | 14,946.27 |
|          |                            | Chg 08/30/2009 | 1c Late Charge         |          | 25.00       | 14,971.27 |
|          |                            | Chg 09/01/2009 | AS Monthly Assesment   |          | 405.27      | 15,376.54 |
|          |                            | Cr 09/28/2009  | AS Monthly Assesment   |          | -405.27     | 14,971.27 |
|          |                            |                |                        |          | Res Balance | 14,971.27 |
| 119C 4   | Chase Home Finance         | App# 93829     |                        |          | Beg Bal     | 0.00      |
|          | PO Box 24696               | Chg 09/28/2009 | AS Monthly Assesment   |          | 405.27      | 405.27    |
|          | Columbus OH 43224          | Chg 10/01/2009 | AS Monthly Assesment   |          | 405.27      | 810.54    |
|          |                            | Chg 10/30/2009 | 1c Late Charge         |          | 25.00       | 835.54    |
|          |                            | Chg 11/01/2009 | AS Monthly Assesment   |          | 405.27      | 1,240.81  |
|          |                            | Chg 11/30/2009 | 1c Late Charge         |          | 25.00       | 1,265.81  |
|          |                            | Chg 12/01/2009 | AS Monthly Assesment   |          | 405.27      | 1,671.08  |
|          |                            | Chg 12/22/2009 | LK Building Key        |          | 25.00       | 1,696.08  |
|          |                            | Pay 12/24/2009 | PAYMENT 1814           |          | -25.00      | 1,671.08  |
|          |                            | Chg 12/30/2009 | 1c Late Charge         |          | 25.00       | 1,696.08  |
|          |                            | Chg 01/01/2010 | AS Monthly Assessment  |          | 405.27      | 2,101.35  |
|          |                            | Chg 01/30/2010 | 1c Late Charge         |          | 25.00       | 2,126.35  |
|          |                            | Chg 02/01/2010 | AS Monthly Assessment  |          | 405.27      | 2,531.62  |
|          |                            |                |                        |          | Res Balance | 2,531.62  |

refund @ 3674.56

**Resident Transaction Report**  
**Dana Point Condominium**  
**01/01/2009 to: 02/09/2010**

Loc ID#: 50-1040 Dana Point Condomin  
 1605 E Central Rd  
 Arlington Heigh, IL 60005

| Resident | Type                     | Date           | CC Description  | Check No | Amount      | Balance  |
|----------|--------------------------|----------------|-----------------|----------|-------------|----------|
| 119C 3   | Paul Enstad              | App# 84112     |                 |          | Beg Bal     | 2,076.72 |
|          | 1605 E. Central 119C     | Chg 01/01/2009 | sa SPECIAL ASMT |          | 173.06      | 2,249.78 |
|          | Arlington Heigh IL 60005 | Chg 02/01/2009 | sa SPECIAL ASMT |          | 173.06      | 2,422.84 |
|          |                          | Chg 03/01/2009 | sa SPECIAL ASMT |          | 173.06      | 2,595.90 |
|          |                          | Chg 04/01/2009 | sa SPECIAL ASMT |          | 173.06      | 2,768.96 |
|          |                          | Chg 05/01/2009 | sa SPECIAL ASMT |          | 173.06      | 2,942.02 |
|          |                          | Chg 06/01/2009 | sa SPECIAL ASMT |          | 173.06      | 3,115.08 |
|          |                          | Chg 07/01/2009 | sa SPECIAL ASMT |          | 173.06      | 3,288.14 |
|          |                          | Chg 08/01/2009 | sa SPECIAL ASMT |          | 173.06      | 3,461.20 |
|          |                          | Chg 09/01/2009 | sa SPECIAL ASMT |          | 173.06      | 3,634.26 |
|          |                          | Cr 09/28/2009  | sa SPECIAL ASMT |          | -173.06     | 3,461.20 |
|          |                          |                |                 |          | Res Balance | 3,461.20 |
| 119C 4   | Chase Home Finance       | App# 93830     |                 |          | Beg Bal     | 0.00     |
|          | PO Box 43224             | Chg 09/28/2009 | SA SPECIAL ASMT |          | 173.06      | 173.06   |
|          | Columbus OH 43224        | Chg 10/01/2009 | SA SPECIAL ASMT |          | 173.06      | 346.12   |
|          |                          | Chg 11/01/2009 | SA SPECIAL ASMT |          | 173.06      | 519.18   |
|          |                          | Chg 12/01/2009 | SA SPECIAL ASMT |          | 173.06      | 692.24   |
|          |                          | Chg 01/01/2010 | SA SPECIAL ASMT |          | 173.06      | 865.30   |
|          |                          | Chg 02/01/2010 | SA SPECIAL ASMT |          | 173.06      | 1,038.36 |
|          |                          | Pay 02/03/2010 | PAYMENT 021769  |          | -1,384.48   | -346.12  |
|          |                          |                |                 |          | Res Balance | -346.12  |



Resident Transaction Report  
**DANA POINT**  
 Start Date: 01/01/2008

Loc ID#: 10-1040 DN PNT CND ASS 1605  
 Arlington Hghts, IL 60005

| Resident | Type               | Date       | CC Description         | Check No | Amount            |
|----------|--------------------|------------|------------------------|----------|-------------------|
|          | Chg                | 01/20/2009 | lc Late Charge         |          | 25.00 11,146.88   |
|          | Chg                | 01/23/2009 | le KSN 626426 08-31-08 |          | 215.00 11,361.88  |
|          | Chg                | 02/01/2009 | AS Monthly Assessment  |          | 405.27 11,767.15  |
|          | Chg                | 02/20/2009 | lc Late Charge         |          | 25.00 11,792.15   |
|          | Chg                | 03/01/2009 | AS Monthly Assessment  |          | 405.27 12,197.42  |
|          | Chg                | 03/04/2009 | le KSN 661863 02/23/09 |          | 263.75 12,461.17  |
|          | Chg                | 03/05/2009 | le KSN 661863 02/23/09 |          | 263.75 12,724.92  |
|          | Chg                | 03/20/2009 | lc Late Charge         |          | 25.00 12,749.92   |
|          | Chg                | 04/01/2009 | AS Monthly Assessment  |          | 405.27 13,155.19  |
|          | Chg                | 04/30/2009 | lc Late Charge         |          | 25.00 13,180.19   |
|          | Chg                | 05/01/2009 | AS Monthly Assessment  |          | 405.27 13,585.46  |
|          | Chg                | 05/30/2009 | lc Late Charge         |          | 25.00 13,610.46   |
|          | Chg                | 06/01/2009 | AS Monthly Assessment  |          | 405.27 14,015.73  |
|          | Chg                | 06/30/2009 | lc Late Charge         |          | 25.00 14,040.73   |
|          | Chg                | 07/01/2009 | AS Monthly Assessment  |          | 405.27 14,446.00  |
|          | Chg                | 07/28/2009 | sc Apartment Cleaning  |          | 70.00 14,516.00   |
|          | Chg                | 07/30/2009 | lc Late Charge         |          | 25.00 14,541.00   |
|          | Chg                | 08/01/2009 | AS Monthly Assessment  |          | 405.27 14,946.27  |
|          | Chg                | 08/30/2009 | lc Late Charge         |          | 25.00 14,971.27   |
|          | Chg                | 09/01/2009 | AS Monthly Assessment  |          | 405.27 15,376.54  |
|          | Cr                 | 09/28/2009 | AS Monthly Assessment  |          | -405.27 14,971.27 |
|          |                    |            | Res Balance            |          | 14,971.27         |
| 119C 4   | Chase Home Finance |            |                        |          |                   |
|          |                    |            |                        |          | Beg Balance 0.00  |
|          | Chg                | 09/28/2009 | AS Monthly Assessment  |          | 405.27 405.27     |
|          | Chg                | 10/01/2009 | AS Monthly Assessment  |          | 405.27 810.54     |
|          | Chg                | 10/30/2009 | lc Late Charge         |          | 25.00 835.54      |
|          | Chg                | 11/01/2009 | AS Monthly Assessment  |          | 405.27 1,240.81   |
|          | Chg                | 11/30/2009 | lc Late Charge         |          | 25.00 1,265.81    |
|          | Chg                | 12/01/2009 | AS Monthly Assessment  |          | 405.27 1,671.08   |
|          | Chg                | 12/22/2009 | LK Building Key        |          | 25.00 1,696.08    |
|          | Pay                | 12/24/2009 | CASH PAYMENT 1814      |          | -25.00 1,671.08   |
|          | Chg                | 12/30/2009 | lc Late Charge         |          | 25.00 1,696.08    |
|          | Chg                | 01/01/2010 | AS Monthly Assessment  |          | 405.27 2,101.35   |
|          |                    |            | Res Balance            |          | 2,101.35          |

Resident Transaction Report  
DANA POINT  
Start Date: 01/01/2008

Loc ID#: 10-1040 DN PNT CND ASS 1605  
Arlington Hgts, IL 60005

| Resident | Type        | Date       | CC Description         | Check No | Amount               |
|----------|-------------|------------|------------------------|----------|----------------------|
| 119C 3   | Paul Enstad |            |                        |          | Beg Balance 2,058.15 |
|          | Chg         | 01/01/2008 | AS Monthly Assesment   |          | 405.27 2,463.42      |
|          | Chg         | 01/21/2008 | le legal ksn #581011   |          | 46.25 2,509.67       |
|          | Chg         | 02/01/2008 | AS Monthly Assesment   |          | 405.27 2,914.94      |
|          | Chg         | 03/01/2008 | AS Monthly Assesment   |          | 405.27 3,320.21      |
|          | Chg         | 03/13/2008 | LE Legal KSN 590866    |          | 233.00 3,553.21      |
|          | Chg         | 03/13/2008 | LE Legal KSN 589725    |          | 489.00 4,042.21      |
|          | Chg         | 03/20/2008 | FI Fine                |          | 100.00 4,142.21      |
|          | Chg         | 03/20/2008 | lc Late Charge         |          | 25.00 4,167.21       |
|          | Chg         | 04/01/2008 | AS Monthly Assesment   |          | 405.27 4,572.48      |
|          | Chg         | 04/07/2008 | LE Legal KSN 582858    |          | 171.71 4,744.19      |
|          | Chg         | 04/10/2008 | LE Legal KSN 593015    |          | 25.00 4,769.19       |
|          | Chg         | 04/20/2008 | lc Late Charge         |          | 25.00 4,794.19       |
|          | Chg         | 04/30/2008 | LE Legal KSN 600846    |          | 129.50 4,923.69      |
|          | Chg         | 05/01/2008 | AS Monthly Assesment   |          | 405.27 5,328.96      |
|          | Chg         | 05/16/2008 | LE Legal KSN 604332    |          | 261.26 5,590.22      |
|          | Chg         | 05/19/2008 | LE Legal KSN 603120    |          | 315.50 5,905.72      |
|          | Chg         | 05/20/2008 | lc Late Charge         |          | 25.00 5,930.72       |
|          | Chg         | 06/01/2008 | AS Monthly Assesment   |          | 405.27 6,335.99      |
|          | Cr          | 06/06/2008 | lc waive late fee      |          | -25.00 6,310.99      |
|          | Chg         | 06/20/2008 | LK Postal Key          |          | 10.00 6,320.99       |
|          | Pay         | 06/24/2008 | CASH PAYMENT 64634     |          | -10.00 6,310.99      |
|          | Chg         | 06/30/2008 | le legal ksn #606722   |          | 95.00 6,405.99       |
|          | Chg         | 07/01/2008 | AS Monthly Assesment   |          | 405.27 6,811.26      |
|          | Chg         | 07/20/2008 | lc Late Charge         |          | 25.00 6,836.26       |
|          | Chg         | 08/01/2008 | AS Monthly Assesment   |          | 405.27 7,241.53      |
|          | Chg         | 08/20/2008 | lc Late Charge         |          | 25.00 7,266.53       |
|          | Chg         | 08/21/2008 | le legal ksn #619621   |          | 215.00 7,481.53      |
|          | Chg         | 09/01/2008 | AS Monthly Assesment   |          | 405.27 7,886.80      |
|          | Chg         | 09/15/2008 | le KSN 626426 08/31/08 |          | 215.00 8,101.80      |
|          | Chg         | 09/20/2008 | lc Late Charge         |          | 25.00 8,126.80       |
|          | Chg         | 10/01/2008 | AS Monthly Assesment   |          | 405.27 8,532.07      |
|          | Chg         | 10/16/2008 | le KSN 632167 09/29/08 |          | 215.00 8,747.07      |
|          | Chg         | 10/16/2008 | le KSN 631094 09/22/08 |          | 231.00 8,978.07      |
|          | Chg         | 10/20/2008 | lc Late Charge         |          | 25.00 9,003.07       |
|          | Chg         | 10/29/2008 | LE KSN-636462 10/13/08 |          | 215.00 9,218.07      |
|          | Chg         | 11/01/2008 | AS Monthly Assesment   |          | 405.27 9,623.34      |
|          | Chg         | 11/05/2008 | LE KSN-637640 10/20/08 |          | 49.50 9,672.84       |
|          | Chg         | 11/20/2008 | lc Late Charge         |          | 25.00 9,697.84       |
|          | Chg         | 11/30/2008 | le KSN 643627 11/17    |          | 294.25 9,992.09      |
|          | Chg         | 11/30/2008 | le KSN 643627 11/17/08 |          | 294.25 10,286.34     |
|          | Chg         | 12/01/2008 | AS Monthly Assesment   |          | 405.27 10,691.61     |
|          | Chg         | 12/04/2008 | LK Garage Remote       |          | 50.00 10,741.61      |
|          | Pay         | 12/08/2008 | CASH PAYMENT 64228320  |          | -50.00 10,691.61     |
|          | Chg         | 12/20/2008 | lc Late Charge         |          | 25.00 10,716.61      |
|          | Chg         | 01/01/2009 | AS Monthly Assesment   |          | 405.27 11,121.88     |

12/07/2009 1:24 PM

Resident Transaction Report  
DANA POINT  
Start Date: 06/01/2007

Page: 2

Loc ID#: 10-1040 BN PNT CND ASS 1605  
Arlington Hgts, IL 60005

| Resident | Type | Date       | CC Description         | Check No | Amount              |
|----------|------|------------|------------------------|----------|---------------------|
|          | Chg  | 08/20/2008 | lc Late Charge         |          | 25.00 7,266.53      |
|          | Chg  | 08/21/2008 | le legal ksn #619621   |          | 215.00 7,481.53     |
|          | Chg  | 09/01/2008 | AS Monthly Assessment  |          | 405.27 7,886.80     |
|          | Chg  | 09/15/2008 | le KSN 626426 08/31/08 |          | 215.00 8,101.80     |
|          | Chg  | 09/29/2008 | lc Late Charge         |          | 25.00 8,126.80      |
|          | Chg  | 10/01/2008 | AS Monthly Assessment  |          | 405.27 8,532.07     |
|          | Chg  | 10/16/2008 | le KSN 632167 09/29/08 |          | 215.00 8,747.07     |
|          | Chg  | 10/16/2008 | le KSN 631094 09/22/08 |          | 231.00 8,978.07     |
|          | Chg  | 10/20/2008 | lc Late Charge         |          | 25.00 9,003.07      |
|          | Chg  | 10/29/2008 | LE KSN-636462 10/13/08 |          | 215.00 9,218.07     |
|          | Chg  | 11/01/2008 | AS Monthly Assessment  |          | 405.27 9,623.34     |
|          | Chg  | 11/05/2008 | LE KSN-637640 10/20/08 |          | 49.50 9,672.84      |
|          | Chg  | 11/20/2008 | lc Late Charge         |          | 25.00 9,697.84      |
|          | Chg  | 11/30/2008 | le KSN 643627 11/17/08 |          | 294.25 9,992.09     |
|          | Chg  | 11/30/2008 | le KSN 643627 11/17    |          | 294.25 10,286.34    |
|          | Chg  | 12/01/2008 | AS Monthly Assessment  |          | 405.27 10,691.61    |
|          | Chg  | 12/04/2008 | LK Garage Remote       |          | 50.00 10,741.61     |
|          | Pay  | 12/08/2008 | CASH PAYMENT 64228320  |          | -50.00 10,691.61    |
|          | Chg  | 12/20/2008 | lc Late Charge         |          | 25.00 10,716.61     |
|          | Chg  | 01/01/2009 | AS Monthly Assessment  |          | 405.27 11,121.88    |
|          | Chg  | 01/20/2009 | lc Late Charge         |          | 25.00 11,146.88     |
|          | Chg  | 01/23/2009 | le KSN 626426 08-31-08 |          | 215.00 11,361.88    |
|          | Chg  | 02/01/2009 | AS Monthly Assessment  |          | 405.27 11,767.15    |
|          | Chg  | 02/20/2009 | lc Late Charge         |          | 25.00 11,792.15     |
|          | Chg  | 03/01/2009 | AS Monthly Assessment  |          | 405.27 12,197.42    |
|          | Chg  | 03/04/2009 | le KSN 661863 02/23/09 |          | 263.75 12,461.17    |
|          | Chg  | 03/05/2009 | le KSN 661863 02/23/09 |          | 263.75 12,724.92    |
|          | Chg  | 03/20/2009 | lc Late Charge         |          | 25.00 12,749.92     |
|          | Chg  | 04/01/2009 | AS Monthly Assessment  |          | 405.27 13,155.19    |
|          | Chg  | 04/30/2009 | lc Late Charge         |          | 25.00 13,180.19     |
|          | Chg  | 05/01/2009 | AS Monthly Assessment  |          | 405.27 13,585.46    |
|          | Chg  | 05/30/2009 | lc Late Charge         |          | 25.00 13,610.46     |
|          | Chg  | 06/01/2009 | AS Monthly Assessment  |          | 405.27 14,015.73    |
|          | Chg  | 06/30/2009 | lc Late Charge         |          | 25.00 14,040.73     |
|          | Chg  | 07/01/2009 | AS Monthly Assessment  |          | 405.27 14,446.00    |
|          | Chg  | 07/28/2009 | sc Apartment Cleaning  |          | 70.00 14,516.00     |
|          | Chg  | 07/30/2009 | lc Late Charge         |          | 25.00 14,541.00     |
|          | Chg  | 08/01/2009 | AS Monthly Assessment  |          | 405.27 14,946.27    |
|          | Chg  | 08/30/2009 | lc Late Charge         |          | 25.00 14,971.27     |
|          | Chg  | 09/01/2009 | AS Monthly Assessment  |          | 405.27 15,376.54    |
|          | Cr   | 09/28/2009 | AS Monthly Assessment  |          | (-405.27) 14,971.27 |

Res Balance 14,971.27

119C 4

Chase Home Finance

Beg Balance 0.00

Chg 09/28/2009 AS Monthly Assessment 405.27 405.27  
Chg 10/01/2009 AS Monthly Assessment 405.27 810.54

10 X 405.27 4052.70  
2 X 263.75 527.50  
9 X 25.00 225.00  
1 @ 70.00 cleaning 70.00

**Resident Transaction Report**  
**Dana Point Condominium**  
**Start Date: 01/01/2008**

Loc ID#: 50-1040 Dana Point Condomin  
1605 E Central Rd  
Arlington Heigh, IL 60005

| Resident | Type               | Date       | CC Description  | Check No | Amount             |
|----------|--------------------|------------|-----------------|----------|--------------------|
| 119C 4   | Chase Home Finance |            |                 |          |                    |
|          |                    |            |                 |          | Beg Balance 0.00   |
|          | Chg                | 09/28/2009 | SA SPECIAL ASMT |          | 173.06 173.06      |
|          | Chg                | 10/01/2009 | SA SPECIAL ASMT |          | 173.06 346.12      |
|          | Chg                | 11/01/2009 | SA SPECIAL ASMT |          | 173.06 519.18      |
|          | Chg                | 12/01/2009 | SA SPECIAL ASMT |          | 173.06 692.24      |
|          | Chg                | 01/01/2010 | SA SPECIAL ASMT |          | 173.06 865.30      |
|          |                    |            |                 |          | Res Balance 865.30 |

BRIT — DANA POINT ISSUE  
you were waiting for

750 West Lake Cook Road, Suite 350  
Buffalo Grove, Illinois 60089-2073  
TEL: 847.537.0500  
FAX: 847.537.0550

134 North LaSalle Street, Suite 1600  
Chicago, Illinois 60602-1159  
TEL: 312.372.3227  
FAX: 312.372.4646



WEB: [www.ksnlaw.com](http://www.ksnlaw.com)

1220 Iroquois Avenue, Suite 100  
Naperville, Illinois 60563  
TEL: 630.717.6100  
FAX: 630.548.5568

209 Eighth Street  
Racine, Wisconsin 53403  
TEL: 262.634.6750

September 27, 2009

**Dana Point Condominium Association**  
**c/o Terry Olton**  
**1519 East Central Road**  
**Arlington Heights, IL 60005**

Writer's Direct No.: 847.777.7250  
Writer's Direct Fax: 847.777.7364  
Writer's E-Mail: [rkapustka@ksnlaw.com](mailto:rkapustka@ksnlaw.com)

Reply to: Buffalo Grove

**Re: Dana Point Condominium Assn**  
**Owner — Enstad, Paul**  
**Address — 1605 E Central Road, #119C**

ORIGINAL

Dear Management:

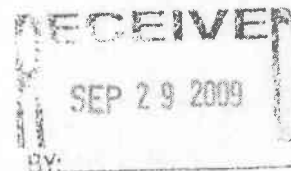
Please be advised that the above-referenced foreclosure action is now completed by the lender. The property was sold at Sheriff's sale on August 31, 2009. The purchaser was Chase Home Finance who will be responsible for assessment payments beginning September 1, 2009.

**The purchaser can be contacted at: Chase Home Finance**  
**10790 Rancho Bernardo Road #310,**  
**San Diego, CA 92150**

If the owner was indebted to the Association for assessments and other charges prior to the date the new owner became responsible, the Association has two options with regard to this amount.

The first would be to simply write this matter off and close the collection account on the owner. The second option would be to prepare and file a breach of contract lawsuit against the owner seeking a judgment against him for the unpaid assessments. Although the mortgage foreclosure action extinguished the Association's lien on the property, the foreclosure action did not extinguish the unit owner's personal obligation to pay assessments to the Association for the time period that he owned the property. Accordingly, the Association is entitled to proceed against the unit owner and, pursuant to the Declaration and the Illinois Condominium Property Act, would be able to recover its attorney's fees and costs for this action.

Please note that the changes to the Illinois Condominium Property Act as of January 1, 2007 provides that when a unit that is sold pursuant to a mortgage foreclosure action to a third party (not the lender) the purchaser shall be liable for six (6) months of the past due assessments. This amount can be billed to the new owner immediately. If the unit goes to the lender, the lender is not liable for this amount, however, when the unit is sold by the lender, the six month amount can be included on the Paid Assessment Letter issued to the lender. That amount must be paid to the Association (by the new buyer) prior to the closing on the unit. PLEASE NOTE THAT THE SIX MONTH RULE APPLIES ONLY TO CONDOMINIUM ASSOCIATIONS.

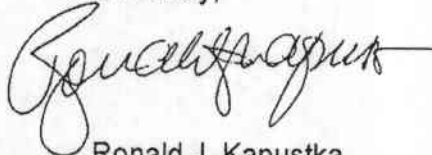


September 27, 2009  
Page 2 of 2

If the Association is interested in proceeding against the prior owner, the first step would be to order a skip trace on the owner to determine whether they are employed and to obtain their current address for service of process. Once the employment information is verified, the breach of contract lawsuit can be filed. Once the judgment is obtained against the owner, we would attempt to collect on that judgment on a contingent fee basis, which means that if we are successful in collecting on that judgment, our fee is approximately one-third of the amount collected, with the Association paying for the costs. If there is no recovery, there is no fee to the Association, with the exception of the costs.

If the Association wishes to proceed against the owner for the delinquent amount, please contact me.

Sincerely,

A handwritten signature in cursive script, appearing to read "Ronald J. Kapustka", written in dark ink.

Ronald J. Kapustka

RJK/kje  
CDA01-61073

PROPERTY:

Dana Point 101

## REQUEST FOR CHECK

Please issue check payable to:

Name:

Dana Point 501

Address:

City, State, Zip:

Purpose of check:

501040-119C 4

Acct. #

2191

Amount

1,384.48

ENTERED JAN 27 2010

TOTAL  
CHECK1,384.48☐ Mail to Payee☒ Give to A/R

Requested by:

Pam

Date:

1-26-10

Approved by:

lliff

Date:

RECEIVED JAN 26 2010