



JEREMY BASS

1515 21ST AVENUE

LEWISTON, ID 83501

PACKAGE_1 of 1



NC1-007-58-16
100 N. Tryon St.
Charlotte, NC 28255-0001

Complaint Response

JEREMY BASS
1515 21ST AVENUE
LEWISTON, ID 83501

Account Ending in:
4943

Date: March 31, 2023

Case Number:
230321CR1032878

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Correspondence received from: Consumer Financial Protection Bureau (CFPB) on: 3/20/2023

Jeremy Bass:

I've carefully reviewed your correspondence and want to let you know our response.

Bank of America's records show that a mortgage was originated on October 16, 2008. I have enclosed the Note and Deed of Trust for your reference.

On June 22, 2017, Bank of America sent you the enclosed notice advising that the servicing of your loan would be transferred to Carrington Mortgage Services LLC effective July 11, 2017. At the time of the transfer, our records show that the loan was paid through the May 2017 installment and delinquent. Although the loan past due, Bank of America had not referred your loan to foreclosure. Please understand that in the mortgage lending industry, the transfer or sale of loan servicing to other servicing institutions is a common practice. I have also enclosed a copy of the loan history statement for your reference.

Please know that once the serving is transferred, Bank of America no longer has any connection with the servicing of the loan after the effective date listed above. This would include but not limited to payments, foreclosure and the referenced forbearance pandemic assistance. Bank of America would respectfully direct you to your current servicer for questions regarding the current servicing and foreclosure proceedings. Carrington Mortgage Services LLC can be reached at telephone number 800.561.4567, Monday through Friday, 8:00 a.m. to 8:00 p.m. Eastern or in writing at:

Carrington Mortgage Services LLC
PO Box 5001
Westfield, IN 46074

Mr. Bass, thank you for sharing the details of your experience with us. We sincerely regret the inconvenience and frustration this matter may have caused. Our goal is to provide professional, courteous and responsive service at all times. We apologize that, in this instance, we did not meet your expectations.

Bank of America is unable to access the Nes Perce county records. We would respectfully direct you back to they county for records regarding the title chain.

We've also included the following documents, which you may find helpful:

- Note
- Deed of Trust
- Service Release Notice dated June 22, 2017
- Loan History Statement

Bank of America, N.A. is required by law to inform you that this communication is from a debt collector. If you are currently in a bankruptcy proceeding or have previously obtained a discharge of this debt under bankruptcy law, this notice is for informational purposes only and is not an attempt to collect a debt, a demand for payment or an attempt to impose personal liability for a discharged debt.

C3_13272_746715_10132022

We're here to help

We understand this may not be the result you were hoping for, but I hope it's clear how we reached this decision. Our clients are important to us and we appreciate the opportunity to address your concerns. If there's anything else you need, please call me at 877.430.1431, extension 437912, Monday through Friday, 6:00 a.m. to 2:30 p.m. Pacific.

Devon MacLennan-Cade
Resolution Specialist
Regulatory Complaints

cc: Consumer Financial Protection Bureau (CFPB), case number: 230112-10130862

NOTE

BASS
Loan #: [REDACTED] 0001
MIN: [REDACTED]
Case #: 121-2492954-703

SEPTEMBER 4, 2008
[Date]

LEWISTON
[City]

IDAHO
[State]

1515 21ST AVENUE, LEWISTON, ID 83501
[Property Address]

1. PARTIES

"Borrower" means each person signing at the end of this Note, and the person's successors and assigns. "Lender" means ZIONS FIRST NATIONAL BANK, N.A. and its successors and assigns.

2. BORROWER'S PROMISE TO PAY; INTEREST

In return for a loan received from Lender, Borrower promises to pay the principal sum of ONE HUNDRED FORTY SIX THOUSAND FOUR HUNDRED EIGHTEEN Dollars (U.S. \$146,418.00), plus interest, to the order of Lender. Interest will be charged on unpaid principal, from the date of disbursement of the loan proceeds by Lender, at the rate of SIX AND THREE-EIGHTHS percent (6.375%) per year until the full amount of principal has been paid.

3. PROMISE TO PAY SECURED

Borrower's promise to pay is secured by a mortgage, deed of trust or similar security instrument that is dated the same date as this Note and called the "Security Instrument." That Security Instrument protects the Lender from losses which might result if Borrower defaults under this Note.

4. MANNER OF PAYMENT

(A) Time

Borrower shall make a payment of principal and interest to Lender on the first day of each month beginning on NOVEMBER 1, 2008. Any principal and interest remaining on the first day of OCTOBER, 2038, will be due on that date, which is called the "Maturity Date."

(B) Place

Payment shall be made at 255 N. ADMIRAL BYRD RD, SALT LAKE CITY, UT 84116 or at such place as Lender may designate in writing by notice to Borrower.

(C) Amount

Each monthly payment of principal and interest will be in the amount of U.S. \$913.46. This amount will be part of a larger monthly payment required by the Security Instrument, that shall be applied to principal, interest and other items in the order described in the Security Instrument.

(D) Allonge to this Note for payment adjustments

If an allonge providing for payment adjustments is executed by Borrower together with this Note, the covenants of the allonge shall be incorporated into and shall amend and supplement the covenants of this Note as if the allonge were a part of this Note. [Check applicable box.]

Graduated Payment Allonge Growing Equity Allonge Other [Specify] _____

5. BORROWER'S RIGHT TO PREPAY

Borrower has the right to pay the debt evidenced by this Note, in whole or in part, without charge or penalty, on the first day of any month. Lender shall accept prepayment on other days provided that Borrower pays interest on the amount prepaid for the remainder of the month to the extent required by Lender and permitted by regulations of the Secretary. If Borrower makes a partial prepayment, there will be no changes in the due date or in the amount of the monthly payment unless Lender agrees in writing to those changes.

36.5

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FHA Multistate Fixed Rate Note - 12/01

Different Lender

6. BORROWER'S FAILURE TO PAY

(A) Late Charge for Overdue Payments

If Lender has not received the full monthly payment required by the Security Instrument, as described in Paragraph 4(C) of this Note, by the end of fifteen calendar days after the payment is due, Lender may collect a late charge in the amount of **FOUR percent (4 . 000%)** of the overdue amount of each payment.

(B) Default

If Borrower defaults by failing to pay in full any monthly payment, then Lender may, except as limited by regulations of the Secretary in the case of payment defaults, require immediate payment in full of the principal balance remaining due and all accrued interest. Lender may choose not to exercise this option without waiving its rights in the event of any subsequent default. In many circumstances regulations issued by the Secretary will limit Lender's rights to require immediate payment in full in the case of payment defaults. This Note does not authorize acceleration when not permitted by HUD regulations. As used in this Note, "Secretary" means the Secretary of Housing and Urban Development or his or her designee.

(C) Payment of Costs and Expenses

If Lender has required immediate payment in full, as described above, Lender may require Borrower to pay costs and expenses including reasonable and customary attorneys' fees for enforcing this Note to the extent not prohibited by applicable law. Such fees and costs shall bear interest from the date of disbursement at the same rate as the principal of this Note.

7. WAIVERS

Borrower and any other person who has obligations under this Note waive the rights of presentment and notice of dishonor. "Presentment" means the right to require Lender to demand payment of amounts due. "Notice of dishonor" means the right to require Lender to give notice to other persons that amounts due have not been paid.

8. GIVING OF NOTICES

Unless applicable law requires a different method, any notice that must be given to Borrower under this Note will be given by delivering it or by mailing it by first class mail to Borrower at the property address above or at a different address if Borrower has given Lender a notice of Borrower's different address.

Any notice that must be given to Lender under this Note will be given by first class mail to Lender at the address stated in Paragraph 4(B) or at a different address if Borrower is given a notice of that different address.

9. OBLIGATIONS OF PERSONS UNDER THIS NOTE

If more than one person signs this Note, each person is fully and personally obligated to keep all of the promises made in this Note, including the promise to pay the full amount owed. Any person who is a guarantor, surety or endorser of this Note is also obligated to do these things. Any person who takes over these obligations, including the obligations of a guarantor, surety or endorser of this Note, is also obligated to keep all of the promises made in this Note. Lender may enforce its rights under this Note against each person individually or against all signatories together. Any one person signing this Note may be required to pay all of the amounts owed under this Note.

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Note.



9-5-08
BORROWER - JEREMY L BASS - DATE -

[Sign Original Only]

Return To:
BANK OF AMERICA, N.A.
CA6-914-01-42 DOC PROCESSING
P.O. Box 10423
Van Nuys, CA 91410-0423

Prepared By:
ELIZABETH WILLIAMS

We certify that this is a true and correct
copy of the original.
ALLIANCE TITLE & ESCROW

[Space Above This Line For Recording Data]

1703
[Case #]

6DG
[Escrow/Closing #]

49431
[Doc ID #]

State of Idaho

DEED OF TRUST

FHA Case No.

MIN 1000255-0000291313-3

THIS DEED OF TRUST ("Security Instrument") is made on OCTOBER 16, 2009. The Grantor is JEREMY L BASS, A MARRIED MAN AS HIS SOLE & SEPARATE PROPERTY

("Borrower"). The trustee is FIDELITY NATIONAL TITLE INSURANCE CO. P.O. BOX 32695, PHOENIX, AZ 85064 ("Trustee"). The beneficiary is Mortgage Electronic Registration Systems, Inc. ("MERS"), (solely as nominee for Lender, as hereinafter defined, and Lender's successors and assigns). MERS is organized and existing under the laws of Delaware, and has an address and telephone number of P.O. Box 2026, Flint, MI 48501-2026, tel. (888) 679-MERS. BANK OF AMERICA, N.A. ("Lender") is organized and existing under the laws of THE UNITED STATES , and has an address of 101 South Tryon Street, Charlotte, NC 28255 Borrower owes Lender the principal sum of ONE HUNDRED FORTY EIGHT THOUSAND SIX HUNDRED FOURTEEN and 00/100

Dollars (U.S. \$148,614.00). This debt is evidenced by Borrower's note dated the same date as this Security Instrument ("Note"), which provides for monthly payments, with the full debt, if not paid earlier, due and payable on NOVEMBER 01, 2039 . This Security Instrument secures to Lender: (a) the repayment of the debt evidenced by the Note, with interest, and all renewals, extensions and modifications of the Note; (b) the payment of all other sums, with interest, advanced under paragraph 7 to protect the security of this Security Instrument; and (c) the performance of Borrower's covenants and agreements under this Security Instrument and the Note. For this purpose, Borrower irrevocably grants and conveys to the Trustee, in trust, with power of sale, the following described property located in NEZ PERCE County, Idaho:

SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF.

Parcel ID Number: RPL0880010010AA

MERS FHA Deed of Trust-ID
2004N-ID (06/08),02(d/l)

Page 1 of 6



* 2 3 9 9 1 *



* 4 9 4 3 *

which has the address of
1515 21ST AVE, LEWISTON
[Street, City]

Idaho 83501-3926 ("Property Address");
[Zip Code]

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, appurtenances and fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument. All of the foregoing is referred to in this Security Instrument as the "Property." Borrower understands and agrees that MERS holds only legal title to the interests granted by Borrower in this Security Instrument; but if necessary to comply with law or custom, MERS, (as nominee for Lender and Lender's successors and assigns), has the right: to exercise any or all of those interests, including, but not limited to, the right to foreclose and sell the Property; and to take any action required of Lender including, but not limited to, releasing or canceling this Security Instrument.

BORROWER COVENANTS that Borrower is lawfully seized of the estate hereby conveyed and has the right to grant and convey the Property and that the Property is unencumbered, except for encumbrances of record. Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record.

THIS SECURITY INSTRUMENT combines uniform covenants for national use and non-uniform covenants with limited variations by jurisdiction to constitute a uniform security instrument covering real property.

Borrower and Lender covenant and agree as follows:
UNIFORM COVENANTS.

1. Payment of Principal, Interest and Late Charge. Borrower shall pay when due the principal of, and interest on, the debt evidenced by the Note and late charges due under the Note.

2. Monthly Payment of Taxes, Insurance and Other Charges. Borrower shall include in each monthly payment, together with the principal and interest as set forth in the Note and any late charges, sum for (a) taxes and special assessments levied or to be levied against the Property, (b) leasehold payments or ground rents on the Property, and (c) premiums for insurance required under paragraph 4. In any year in which the Lender must pay a mortgage insurance premium to the Secretary of Housing and Urban Development ("Secretary"), or in any year in which such premium would have been required if Lender still held the Security Instrument, each monthly payment shall also include either: (i) a sum for the annual mortgage insurance premium to be paid by Lender to the Secretary, or (ii) a monthly charge instead of a mortgage insurance premium if this Security Instrument is held by the Secretary, in a reasonable amount to be determined by the Secretary. Except for the monthly charge by the Secretary, these items are called "Escrow Items" and the sums paid to Lender are called "Escrow Funds."

Lender may, at any time, collect and hold amounts for Escrow Items in an aggregate amount not to exceed the maximum amount that may be required for Borrower's escrow account under the Real Estate Settlement Procedures Act of 1974, 12 U.S.C. Section 2601 *et seq.*, and implementing regulations, 24 CFR Part 3500, as they may be amended from time to time ("RESPA"), except that the cushion or reserve permitted by RESPA for unanticipated disbursements or disbursements before the Borrower's payments are available in the account may not be based on amounts due for the mortgage insurance premium.

If the amounts held by Lender for Escrow Items exceed the amounts permitted to be held by RESPA, Lender shall account to Borrower for the excess funds as required by RESPA. If the amounts of funds held by Lender at any time are not sufficient to pay the Escrow Items when due, Lender may notify the Borrower and require Borrower to make up the shortage as permitted by RESPA.

The Escrow Funds are pledged as additional security for all sums secured by this Security Instrument. If Borrower tenders to Lender the full payment of all such sums, Borrower's account shall be credited with the balance remaining for all installment items (a), (b), and (c) and any mortgage insurance premium installment that Lender has not become obligated to pay to the Secretary, and Lender shall promptly refund any excess funds to Borrower. Immediately prior to a foreclosure sale of the Property or its acquisition by Lender, Borrower's account shall be credited with any balance remaining for all installments for items (a), (b), and (c).

3. Application of Payments. All payments under paragraphs 1 and 2 shall be applied by Lender as follows:

First, to the mortgage insurance premium to be paid by Lender to the Secretary or to the monthly charge by the Secretary instead of the monthly mortgage insurance premium;

Second, to any taxes, special assessments, leasehold payments or ground rents, and fire, flood and other hazard insurance premiums, as required;

Third, to interest due under the Note;

Fourth, to amortization of the principal of the Note; and

Fifth, to late charges due under the Note.

4. Fire, Flood and Other Hazard Insurance. Borrower shall insure all improvements on the Property, whether now in existence or subsequently erected, against any hazards, casualties, and contingencies, including fire, for which Lender requires insurance. This insurance shall be maintained in the amounts and for the periods that Lender requires. Borrower shall also insure all improvements on the Property, whether now in existence or subsequently erected, against loss by floods to the extent required by the Secretary. All insurance shall be carried with companies approved by Lender. The insurance policies and any renewals shall be held by Lender and shall include loss payable clauses in favor of, and in a form acceptable to, Lender.

In the event of loss, Borrower shall give Lender immediate notice by mail. Lender may make proof of loss if not made promptly by Borrower. Each insurance company concerned is hereby authorized and directed to make payment for such loss directly to Lender, instead of to Borrower and to Lender jointly. All or any part of the insurance proceeds may be applied by Lender, at its option, either (a) to the reduction of the indebtedness under the Note and this Security Instrument, first to any delinquent amounts applied in the order in paragraph 3, and then to prepayment of principal, or (b) to the restoration or repair of the damaged Property. Any application of the proceeds to the principal shall not extend or postpone the due date of the monthly payments which are referred to in paragraph 2, or change the amount of such

payments. Any excess insurance proceeds over an amount required to pay all outstanding indebtedness under the Note and this Security Instrument shall be paid to the entity legally entitled thereto.

In the event of foreclosure of this Security Instrument or other transfer of title to the Property that extinguishes the indebtedness, all right, title and interest of Borrower in and to insurance policies in force shall pass to the purchaser.

5. Occupancy, Preservation, Maintenance and Protection of the Property; Borrower's Loan Application; Leasetholds. Borrower shall occupy, establish, and use the Property as Borrower's principal residence within sixty days after the execution of this Security Instrument (or within sixty days of a later sale or transfer of the Property) and shall continue to occupy the Property as Borrower's principal residence for at least one year after the date of occupancy, unless Lender determines that requirement will cause undue hardship for Borrower, or unless extenuating circumstances exist which are beyond Borrower's control. Borrower shall notify Lender of any extenuating circumstances. Borrower shall not commit waste or destroy, damage or substantially change the Property or allow the Property to deteriorate, reasonable wear and tear excepted. Lender may inspect the Property if the Property is vacant or abandoned or the loan is in default. Lender may take reasonable action to protect and preserve such vacant or abandoned Property. Borrower shall also be in default if Borrower, during the loan application process, gave materially false or inaccurate information or statements to Lender (or failed to provide Lender with any material information) in connection with the loan evidenced by the Note, including, but not limited to, representations concerning Borrower's occupancy of the Property as a principal residence. If this Security Instrument is on a leasehold, Borrower shall comply with the provisions of the lease. If Borrower acquires fee title to the Property, the leasehold and fee title shall not be merged unless Lender agrees to the merger in writing.

6. Condemnation. The proceeds of any award or claim for damages, direct or consequential, in connection with any condemnation or other taking of any part of the Property, or for conveyance in place of condemnation, are hereby assigned and shall be paid to Lender to the extent of the full amount of the indebtedness that remains unpaid under the Note and this Security Instrument. Lender shall apply such proceeds to the reduction of the indebtedness under the Note and this Security Instrument, first to any delinquent amounts applied in the order provided in paragraph 3, and then to prepayment of principal. Any application of the proceeds to the principal shall not extend or postpone the due date of the monthly payments, which are referred to in paragraph 2, or change the amount of such payments. Any excess proceeds over an amount required to pay all outstanding indebtedness under the Note and this Security Instrument shall be paid to the entity legally entitled thereto.

7. Charges to Borrower and Protection of Lender's Rights in the Property. Borrower shall pay all governmental or municipal charges, fines and impositions that are not included in paragraph 2. Borrower shall pay these obligations on time directly to the entity which is owed the payment. If failure to pay would adversely affect Lender's interest in the Property, upon Lender's request Borrower shall promptly furnish to Lender receipts evidencing these payments.

If Borrower fails to make these payments or the payments required by paragraph 2, or fails to perform any other covenants and agreements contained in this Security Instrument, or there is a legal proceeding that may significantly affect Lender's rights in the Property (such as a proceeding in bankruptcy, for condemnation or to enforce laws or regulations), then Lender may do and pay whatever is necessary to protect the value of the Property and Lender's rights in the Property, including payment of taxes, hazard insurance and other items mentioned in paragraph 2.

Any amounts disbursed by Lender under this paragraph shall become an additional debt of Borrower and be secured by this Security Instrument. These amounts shall bear interest from the date of disbursement, at the Note rate, and at the option of Lender, shall be immediately due and payable.

Borrower shall promptly discharge any lien which has priority over this Security Instrument unless Borrower: (a) agrees in writing to the payment of the obligation secured by the lien in a manner acceptable to Lender; (b) contests in good faith the lien by, or defends against enforcement of the lien in, legal proceedings which in the Lender's opinion operate to prevent the enforcement of the lien; or (c) secures from the holder of the lien an agreement satisfactory to Lender subordinating the lien to this Security Instrument. If Lender determines that any part of the Property is subject to a lien which may attain priority over this Security Instrument, Lender may give Borrower a notice identifying the lien. Borrower shall satisfy the lien or take one or more of the actions set forth above within 10 days of the giving of notice.

8. Fees. Lender may collect fees and charges authorized by the Secretary.

9. Grounds for Acceleration of Debt.

(a) **Default.** Lender may, except as limited by regulations issued by the Secretary, in the case of payment defaults, require immediate payment in full of all sums secured by this Security Instrument if:

- (i) Borrower defaults by failing to pay in full any monthly payment required by this Security Instrument prior to or on the due date of the next monthly payment; or
- (ii) Borrower defaults by failing, for a period of thirty days, to perform any other obligations contained in this Security Instrument.

(b) **Sale Without Credit Approval.** Lender shall, if permitted by applicable law (including Section 341(d) of the Garn-St. Germain Depository Institutions Act of 1982, 12 U.S.C. 1701j-3(d)) and with the prior approval of the Secretary, require immediate payment in full of all sums secured by this Security Instrument if:

- (i) All or part of the Property, or beneficial interest in a trust owning all or part of the Property, is sold or otherwise transferred (other than by devise or descent), and
- (ii) The Property is not occupied by the purchaser or grantee as his or her principal residence, or the purchaser or grantee does so occupy the Property but his or her credit has not been approved in accordance with the requirements of the Secretary.

(c) **No Waiver.** If circumstances occur that would permit Lender to require immediate payment in full, but Lender does not require such payments, Lender does not waive its rights with respect to subsequent events.

(d) **Regulations of HUD Secretary.** In many circumstances regulations issued by the Secretary will limit Lender's rights, in the case of payment defaults, to require immediate payment in full and foreclose if not paid. This Security Instrument does not authorize acceleration or foreclosure if not permitted by regulations of the Secretary.

(e) **Mortgage Not Insured.** Borrower agrees that if this Security Instrument and the Note are not determined to be eligible for insurance under the National Housing Act within 60 days from the date hereof, Lender may, at its option, require immediate payment in full of all sums secured by this Security Instrument.

A written statement of any authorized agent of the Secretary dated subsequent to 60 days from the date hereof, declining to insure this Security Instrument and the Note, shall be deemed conclusive proof of such ineligibility. Notwithstanding the foregoing, this option may not be exercised by Lender when the unavailability of insurance is solely due to Lender's failure to remit a mortgage insurance premium to the Secretary.

10. Reinstatement. Borrower has a right to be reinstated if Lender has required immediate payment in full because of Borrower's failure to pay an amount due under the Note or this Security Instrument. This right applies even after foreclosure proceedings are instituted. To reinstate the Security Instrument, Borrower shall tender in a lump sum all amounts required to bring Borrower's account current including, to the extent they are obligations of Borrower under this Security Instrument, foreclosure costs and reasonable and customary attorneys' fees and expenses properly associated with the foreclosure proceeding. Upon reinstatement by Borrower, this Security Instrument and the obligations that it secures shall remain in effect as if Lender had not required immediate payment in full. However, Lender is not required to permit reinstatement if: (i) Lender has accepted reinstatement after the commencement of foreclosure proceedings within two years immediately preceding the commencement of a current foreclosure proceeding, (ii) reinstatement will preclude foreclosure on different grounds in the future, or (iii) reinstatement will adversely affect the priority of the lien created by this Security Instrument.

11. Borrower Not Released; Forbearance By Lender Not a Waiver. Extension of the time of payment or modification of amortization of the sums secured by this Security Instrument granted by Lender to any successor in interest of Borrower shall not operate to release the liability of the original Borrower or Borrower's successor in interest. Lender shall not be required to commence proceedings against any successor in interest or refuse to extend time for payment or otherwise modify amortization of the sums secured by this Security Instrument by reason of any demand made by the original Borrower or Borrower's successors in interest. Any forbearance by Lender in exercising any right or remedy shall not be a waiver of or preclude the exercise of any right or remedy.

12. Successors and Assigns Bound; Joint and Several Liability; Co-Signers. The covenants and agreements of this Security Instrument shall bind and benefit the successors and assigns of Lender and Borrower, subject to the provisions of paragraph 9(b). Borrower's covenants and agreements shall be joint and several. Any Borrower who co-signs this Security Instrument but does not execute the Note: (a) is co-signing this Security Instrument only to mortgage, grant and convey that Borrower's interest in the Property under the terms of this Security Instrument; (b) is not personally obligated to pay the sums secured by this Security Instrument; and (c) agrees that Lender and any other Borrower may agree to extend, modify, forbear or make any accommodations with regard to the terms of this Security Instrument or the Note without that Borrower's consent.

13. Notices. Any notice to Borrower provided for in this Security Instrument shall be given by delivering it or by mailing it by first class mail unless applicable law requires use of another method. The notice shall be directed to the Property Address or any other address Borrower designates by notice to Lender. Any notice to Lender shall be given by first class mail to Lender's address stated herein or any address Lender designates by notice to Borrower. Any notice provided for in this Security Instrument shall be deemed to have been given to Borrower or Lender when given as provided in this paragraph.

14. Governing Law; Severability. This Security Instrument shall be governed by Federal law and the law of the jurisdiction in which the Property is located. In the event that any provision or clause of this Security Instrument or the Note conflicts with applicable law, such conflict shall not affect other provisions of this Security Instrument or the Note which can be given effect without the conflicting provision. To this end the provisions of this Security Instrument and the Note are declared to be severable.

15. Borrower's Copy. Borrower shall be given one conformed copy of the Note and of this Security Instrument.

16. Hazardous Substances. Borrower shall not cause or permit the presence, use, disposal, storage, or release of any Hazardous Substances on or in the Property. Borrower shall not do, nor allow anyone else to do, anything affecting the Property that is in violation of any Environmental Law. The preceding two sentences shall not apply to the presence, use, or storage on the Property of small quantities of Hazardous Substances that are generally recognized to be appropriate to normal residential uses and to maintenance of the Property.

Borrower shall promptly give Lender written notice of any investigation, claim, demand, lawsuit or other action by any governmental or regulatory agency or private party involving the Property and any Hazardous Substance or Environmental Law of which Borrower has actual knowledge. If Borrower learns, or is notified by any governmental or regulatory authority, that any removal or other remediation of any Hazardous Substances affecting the Property is necessary, Borrower shall promptly take all necessary remedial actions in accordance with Environmental Law.

As used in this paragraph 16, "Hazardous Substances" are those substances defined as toxic or hazardous substances by Environmental Law and the following substances: gasoline, kerosene, other flammable or toxic petroleum products, toxic pesticides and herbicides, volatile solvents, materials containing asbestos or formaldehyde, and radioactive materials. As used in this paragraph 16, "Environmental Law" means federal laws and laws of the jurisdiction where the Property is located that relate to health, safety or environmental protection.

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

17. Assignment of Rents. To the extent permitted by applicable law, Borrower unconditionally assigns and transfers to Lender all the rents and revenues of the Property. Borrower authorizes Lender or Lender's agents to collect the rents and revenues and hereby directs each tenant of the Property to pay the rents to Lender or Lender's agents. However, prior to Lender's notice to Borrower of Borrower's breach of any covenant or agreement in the Security Instrument, Borrower shall collect and receive all rents and revenues of the Property as trustee for the benefit of Lender and Borrower. This assignment of rents constitutes an absolute assignment and not an assignment for additional security only.

If Lender gives notice of breach to Borrower: (a) all rents received by Borrower shall be held by Borrower as trustee for benefit of Lender only, to be applied to the sums secured by the Security Instrument; (b) Lender shall be entitled to collect and receive all of the rents of the Property; and (c) each tenant of the Property shall pay all rents due and unpaid to Lender or Lender's agent on Lender's written demand to the tenant.

Borrower has not executed any prior assignment of the rents and has not and will not perform any act that would prevent Lender from exercising its rights under this paragraph 17.

Lender shall not be required to enter upon, take control of or maintain the Property before or after giving notice of breach to Borrower. However, Lender or a judicially appointed receiver may do so at any time there is a breach. Any application of rents shall not cure or waive any default or invalidate any other right or remedy of Lender. This assignment of rents of the Property shall terminate when the debt secured by the Security Instrument is paid in full.

18. Foreclosure Procedure. If Lender requires immediate payment in full under paragraph 9, Lender may invoke the power of sale and any other remedies permitted by applicable law. Lender shall be entitled to collect all expenses incurred in pursuing the remedies provided in this paragraph 18, including, but not limited to, reasonable attorneys' fees and costs of title evidence.

If Lender invokes the power of sale, Lender shall execute or cause Trustee to execute written notice of the occurrence of an event of default and of Lender's election to cause the Property to be sold, and shall cause such notice to be recorded in each county in which any part of the Property is located. Trustee shall mail copies of the notice as prescribed by applicable law to Borrower and to other persons prescribed by applicable law. Trustee shall give public notice of sale to the persons and in the manner prescribed by applicable law. After the time required by applicable law, Trustee, without demand on Borrower, shall sell the Property at public auction to the highest bidder at the time and place and under the terms designated in the notice of sale in one or more parcels and in any order Trustee determines. Trustee may postpone sale of all or any parcel of the Property by public announcement at the time and place of any previously scheduled sale. Lender or its designee may purchase the Property at any sale.

Trustee shall deliver to the purchaser Trustee's deed conveying the Property without any covenant or warranty, expressed or implied. The recitals in the Trustee's deed shall be prima facie evidence of the truth of the statements made therein. Trustee shall apply the proceeds of the sale in the following order: (a) to all expenses of the sale, including, but not limited to, reasonable Trustee's and attorneys' fees; (b) to all sums secured by this Security Instrument; and (c) any excess to the person or persons legally entitled to it.

If the Lender's interest in this Security Instrument is held by the Secretary and the Secretary requires immediate payment in full under Paragraph 9, the Secretary may invoke the nonjudicial power of sale provided in the Single Family Mortgage Foreclosure Act of 1994 ("Act") (12 U.S.C. 3751 *et seq.*) by requesting a foreclosure commissioner designated under the Act to commence foreclosure and to sell the Property as provided in the Act. Nothing in the preceding sentence shall deprive the Secretary of any rights otherwise available to a Lender under this Paragraph 18 or applicable law.

19. Reconveyance. Upon payment of all sums secured by this Security Instrument, Lender shall request Trustee to reconvey the Property and shall surrender this Security Instrument and all notes evidencing debt secured by this Security Instrument to Trustee. Trustee shall reconvey the Property without warranty and without charge to the person or persons legally entitled to it. Such person or persons shall pay any recordation costs.

20. Substitute Trustee. Lender may, for any reason or cause, from time to time remove Trustee and appoint a successor trustee to any Trustee appointed hereunder. Without conveyance of the Property, the successor trustee shall succeed to all the title, power and duties conferred upon Trustee herein and by applicable law.

21. Area and Location of Property. The Property is (a) located within an incorporated city or village; (b) not more than 80 acres, regardless of its location, provided it is not principally used for the agricultural production of crops, livestock, dairy or aquatic goods; or (c) not more than 40 acres, regardless of its use or location.

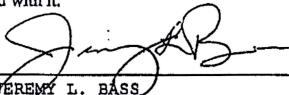
22. Riders to this Security Instrument. If one or more riders are executed by Borrower and recorded together with this Security Instrument, the covenants of each such rider shall be incorporated into and shall amend and supplement the covenants and agreements of this Security Instrument as if the rider(s) were a part of this Security Instrument. [Check applicable box(es)].

Condominium Rider
 Planned Unit Development Rider

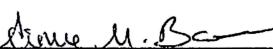
Growing Equity Rider
 Graduated Payment Rider

Other [specify]

BY SIGNING BELOW, Borrower accepts and agrees to the terms contained in this Security Instrument and in any rider(s) executed by Borrower and recorded with it.



JEREMY L. BASS _____ (Seal)
- Borrower



AIMEE BASS _____ (Seal)
- Borrower

(Seal)
- Borrower

(Seal)
- Borrower

CASE #: 4703

DOC ID #: 4943

STATE OF IDAHO,

On this 23

day of Oct.

2009

County ss:

Lisanne Bingman, a Notary Public in and for the said county and state,
personally appeared

Jeremy L Bass & Aimee Bass

Known or proved to me to be the person(s) who executed the foregoing instrument, and acknowledged to me that he/she/they executed the same.

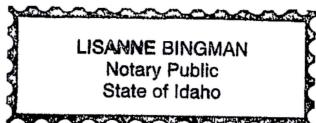
In witness whereof I have hereunto set my hand and affixed my official seal the day and year in this certificate first above written.

Lisanne Bingman

Notary Public residing at:

Clarkston WA

My Commission Expires: 1-10-14



Bank of America



Home Loans

P.O. Box 31785
TAMPA, FL 33631-3785

IMPORTANT INFORMATION ENCLOSED

Send Correspondence to:
P.O. Box 31785
TAMPA, FL 33631-3785

Business Address:
450 American Street
Simi Valley, CA 93065-6285

JEREMY L BASS
1515 21ST AVE
LEWISTON, ID 83501

Notice Date: June 22, 2017

Loan No.: [REDACTED] 4943

Property Address:
1515 21st Ave
Lewiston, ID 83501

JEREMY L BASS:

The servicing of your home loan will transfer to Carrington Mortgage Services, LLC on July 11, 2017.

IMPORTANT INFORMATION ABOUT THE SERVICING OF YOUR HOME LOAN

On July 11, 2017, the servicing of your above referenced mortgage loan will transfer to Carrington Mortgage Services, LLC. As of that date, your new servicer, Carrington Mortgage Services, LLC, will support all of your loan servicing, including billing, payment processing, and customer support. You will no longer receive mortgage statements from Bank of America; instead, your statements will be sent by Carrington Mortgage Services, LLC.

Enclosed is a **Notice of Servicing Transfer** from **Bank of America** regarding the above referenced loan. No action is required on your part in response to this notice. In addition to the information provided in this letter, this notice will contain important information about the servicing transfer of your loan. Please note this servicing transfer only applies to the loan noted above. Other loans you may have with us will not be affected by this change unless you are notified. **Please review this notice and retain it for your records.**

In the mortgage lending industry, the transfer or sale of loan servicing to other servicing institutions is a common practice and we'll work closely with Carrington Mortgage Services, LLC to make the transition as smooth as possible. If you have any questions or concerns regarding this transfer, we're available to answer your questions Monday-Friday 8a.m. to 9p.m. ET at 1-800-669-6607.

WHAT YOU NEED TO KNOW

If you've applied for a refinance or are in the process of refinancing with us, the process will not be affected by the service transfer. Your application is still active and your loan officer will continue to work with you on your refinance. Please call the Mortgage Loan Officer or Loan Processor you have been working with if you have any questions.

ANSWERS TO QUESTIONS YOU MAY HAVE

What will change with my servicing transfer?

- Your loan number and payment address information will change once your loan has been transferred. Please look for a letter from Carrington Mortgage Services, LLC within the next few weeks, which will outline this important information.
- The transfer of your loan to Carrington Mortgage Services, LLC does not affect any terms or conditions of your mortgage loan, other than those terms directly related to the servicing of the loan.
- Your monthly payment will not be affected by this transfer.

Will the quality of my loan service change?

- We expect that the quality of your loan service will not change. We are transferring servicing on your loan to Carrington Mortgage Services, LLC, an experienced mortgage servicer who will work with you on your mortgage concerns.

Where should I make my home loan payments?

- You should continue to make your monthly payment to Bank of America through July 10, 2017. You will begin making payments to Carrington Mortgage Services, LLC on July 11, 2017.
- If you do not receive a billing statement from Carrington Mortgage Services, LLC before the payment is due, write your new loan number on your check and mail it to the payment address shown on the enclosed notice. Please note, if you do not have the new loan number, you may write your old Bank of America loan number on the check.

What if I have automatic payments set up with Bank of America?

- Any automatic payments set up with us through the PayPlan programs will be discontinued as of July 10, 2017. Please look for instructions from Carrington Mortgage Services, LLC or contact them on or after July 11, 2017 to

SEE REVERSE SIDE FOR IMPORTANT INFORMATION

determine what payment options they may offer.

Will I still be able to make my mortgage payment at a Bank of America financial center or through online banking?

- You will no longer be able to make your payment at a Bank of America financial center for the mortgage loan being transferred.
- If you make payments through Bank of America online banking or any other online banking or bill payment service, you will need to update your loan number and payee information for Carrington Mortgage Services, LLC on or after July 11, 2017.

When my loan is transferred, will I still have access to my online loan information through Bank of America?

- After the transfer is complete, your mortgage account will be moved to Carrington Mortgage Services, LLC. As a result, you will no longer access your mortgage information through Bank of America. Prior to the transfer, you may choose to download any information currently online to keep for your own records, such as tax documents, mortgage statements, payment history, etc. Carrington Mortgage Services, LLC will be able to provide you with information about access to your loan account information following the transfer. If you have any other accounts with Bank of America, such as checking, savings or credit card, you will still be able to access those accounts through Bank of America's online banking.

How will the service transfer affect my other Bank of America accounts?

- There will be no change to any additional accounts you have with us.
- If you have a Bank of America Advantage, Premium or Preferred checking account, and you're not charged a monthly fee on your account because your mortgage is with us, this will not change with the transfer of your mortgage to another servicer. We'll let you know in writing if this changes in the future.

What if I am currently participating in a loan modification or other foreclosure avoidance program (e.g., forbearance, short sale, refinance or deed in lieu of foreclosure)?

- The loan assistance programs that are offered by Carrington Mortgage Services, LLC are determined by the owner (also known as the investor) or insurer of your loan. Where applicable, Carrington Mortgage Services, LLC has agreed to evaluate your loan under the same investor or insurer guidelines as Bank of America, N.A..
- We will transfer any supporting documentation you may have submitted to us to Carrington Mortgage Services, LLC. We encourage you to work with Carrington Mortgage Services, LLC to complete the process and determine which programs may best suit your current situation.
- You should continue to make your payments to Bank of America, N.A. through July 10, 2017. On or after July 11, 2017, your payments should be made to Carrington Mortgage Services, LLC unless you are provided additional direction.
- If your loan is pending a decision regarding qualification for these programs, that decision will now be made by Carrington Mortgage Services, LLC.

Will my ability to receive financial counseling be impacted by this servicing transfer?

- If you have previously received an offer for financial counseling in association with a HAMP trial or permanent modification, the transfer of your loan does not impact that offer.
- If you have already set an appointment, please continue to attend your scheduled appointment.
- If you have yet to take advantage of this opportunity, please contact us at your earliest convenience by calling the number provided in your offer letter or by contacting your current Relationship Manager.

What if I need loan assistance after the transfer?

- If you experience a hardship and struggle with making your home loan payments after the servicing of your loan has been transferred, please contact Carrington Mortgage Services, LLC right away to request help. They will determine which program may be right for you based on the applicable investor and insurer guidelines.

What if I am refinancing my mortgage loan that is being transferred?

- Your refinance will not be affected by the upcoming loan transfer. If you are working on a refinance through Bank of America Home Loans, your application remains active and we will continue to work with you on your refinance. Please contact the Mortgage Loan Officer or Loan Processor you have been working with if you have any questions.

What about my optional insurance products with or through Bank of America?

- If your payments include amounts for any optional insurance products such as credit insurance, accidental death insurance, etc., please read the "Information About Optional Insurance Products" section in the enclosed notice carefully.

What about my other (non-insurance) optional products with or through Bank of America?

- If your payments include amounts for any other optional products you have purchased such as home warranty, identity theft protection, etc., we will no longer make payments to the optional product provider on your behalf. As a result, your optional product may be cancelled unless you are able to make alternative arrangements to pay the amounts due. To see if it is possible to establish another payment method and maintain your optional products, you will need to contact your optional product provider.
- Your provider contact information may be found on your monthly mortgage statement. If you have more than two optional products, they may not all be listed on your monthly mortgage statement. If you are unsure about how many optional products you have or you have questions about your products, please contact Bank of America.

WE'RE HERE TO HELP

Thank you for the opportunity to serve your home loan needs. If you have any questions or need assistance prior to your loan transfer, please call us toll-free at 1-800-669-6607, Monday-Friday 8a.m. to 9p.m. ET.

Beginning July 11, 2017, Carrington Mortgage Services, LLC can assist you with any questions related to your home loan and the transfer of servicing. Carrington Mortgage Services, LLC's customer service number is 1-800-561-4567, 8:00 AM to 8:00 PM, Eastern Standard Time, Monday through Friday.

MILITARY PERSONNEL/SERVICEMEMBERS: If you or your spouse is a member of the military, please contact us immediately. The federal Servicemembers Civil Relief Act (SCRA) and similar state laws provide significant protections and benefits to eligible military service personnel. However, military service and/or SCRA qualification may not necessarily prevent foreclosure. If your loan is in default, a court may authorize foreclosure. If you are having difficulty making your payments, please call us as soon as you can so we can discuss various home retention options. You can reach our Enterprise Military Benefits Unit at 877.345.0693. From outside the U.S., please call us at 817.245.4094. Homeowner counseling is also available at agencies such as Military OneSource at militaryonesource.mil or 800.342.9647 and Armed Forces Legal Assistance at legalassistance.law.af.mil, and through HUD-approved housing counseling agencies, which you can find at hud.gov/offices/hsg/sfh/hcc/hcs.cfm.

Bank of America, N.A. is required by law to inform you that this communication is from a debt collector. If you are currently in a bankruptcy proceeding or have previously obtained a discharge of this debt under bankruptcy law, this notice is for informational purposes only and is not an attempt to collect a debt, a demand for payment or an attempt to impose personal liability for a discharged debt.

NOTICE OF SERVICING TRANSFER

You are hereby notified that the servicing of your mortgage loan, that is, the right to collect payments from you, will be assigned, sold or transferred from **Bank of America, N.A.** to **Carrington Mortgage Services, LLC**, effective July 11, 2017.

The transfer of the servicing of your mortgage loan does not affect any terms or conditions of the mortgage instruments, other than those terms directly related to the servicing of your loan. Except in limited circumstances, federal law requires that your present servicer send you this notice at least 15 calendar days before the effective date of transfer, or at closing. Your new servicer must also send you this notice no later than 15 calendar days after this effective date or at closing.

YOUR SERVICER PRIOR TO JULY 11, 2017:

Your **present servicer** is **Bank of America, N.A.**. If you have any questions relating to the transfer of servicing from your present servicer, please call **Bank of America, N.A.** Customer Service at 1-800-669-6607, Monday-Friday 8a.m. to 9p.m. ET. This is a toll-free number. The address to send written questions to your present servicer relating to the transfer of servicing of your mortgage loan (but not your loan payments) is: Customer Service Correspondence, P.O. Box 31785, TAMPA, FL 33631-3785.

YOUR NEW SERVICER ON AND AFTER JULY 11, 2017:

Your **new servicer** will be **Carrington Mortgage Services, LLC**.

Phone Number for Questions Related to Servicing Transfer

The telephone number of **Carrington Mortgage Services, LLC** is 1-800-561-4567. If you have any questions relating to the transfer of servicing to your new servicer, please call **Carrington Mortgage Services, LLC** Customer Service toll-free at 1-800-561-4567, 8:00 AM to 8:00 PM, Eastern Standard Time, Monday through Friday.

Address for Written Questions Related to Servicing Transfer

The address to send written questions related to the transfer of servicing to **Carrington Mortgage Services, LLC** is:

Carrington Mortgage Services, LLC
P.O. Box 5001

Westfield, IN 46074

Address for Mailed Payments

The address to send payments to **Carrington Mortgage Services, LLC** is:

Carrington Mortgage Services, LLC
Attn: Cashiering , P.O. Box 79001
Phoenix, AZ 85062

Please include your loan number on all checks, cashier's checks and other payments sent to **Carrington Mortgage Services, LLC**.

INFORMATION CONCERNING YOUR LOAN PAYMENTS:

The date that **Bank of America, N.A.** will stop accepting payments from you is July 10, 2017.

The date that your **new servicer Carrington Mortgage Services, LLC** will start accepting payments from you is July 11, 2017. Send all payments due on or after that date to your **new servicer**.

INFORMATION ABOUT OPTIONAL INSURANCE PRODUCTS:

The transfer of servicing may affect the terms of or the continued availability of credit insurance, accidental death insurance or any other type of optional insurance in the following manner: **Bank of America, N.A.** will no longer make payments to the insurance company on your behalf. As a result, your coverage may be cancelled.

To see if it is possible to maintain coverage, you will need to contact your insurance provider to find out if you are still eligible to receive the coverage and/or to arrange another payment method.

TREATMENT OF PAYMENTS FOR THE 60 DAYS AFTER SERVICING TRANSFER:

Under federal law, during the 60-day period beginning the effective date of the transfer of the servicing of your mortgage loan, a loan payment received by current servicer on or before its due date may not be treated by the new servicer as late and a late fee may not be imposed on you.

FACSIMILE COVER SHEET

From: Name: Customer Service
Fax Number:
Voice Phone: (800)669-6607

To: Name: JEREMY L BASS
Company:
Fax Number: (415) 228 7866
Voice Phone:

Fax Notes:

Bank of America, N.A.

Date and time of transmission: 3/21/23 15:53
Number of pages including this cover page: 19

THIS MESSAGE IS INTENDED ONLY FOR THE USE OF THE INDIVIDUAL OR ENTITY TO WHICH IT IS ADDRESSED AND MAY CONTAIN INFORMATION THAT IS PRIVILEGED, CONFIDENTIAL OR EXEMPT FROM DISCLOSURE UNDER APPLICABLE LAW. IF THE READER OF THIS MESSAGE IS NOT THE INTENDED RECIPIENT, OR THE EMPLOYEE OR AGENT RESPONSIBLE FOR DELIVERING THE MESSAGE TO THE INTENDED RECIPIENT, YOU ARE HEREBY NOTIFIED THAT ANY DISSEMINATION, DISTRIBUTION OR COPYING OF THIS COMMUNICATION IS STRICTLY PROHIBITED. IF YOU HAVE RECEIVED THIS COMMUNICATION IN ERROR, PLEASE NOTIFY US IMMEDIATELY BY TELEPHONE, AND DESTROY THIS DOCUMENT. THANK YOU.



Customer Service Department

PO Box 31785
Tampa, FL 33631-3785

C3_1631_LNHISTF 20531 04/25/2017

JEREMY L BASS
1515 21ST AVE
LEWISTON, ID 83501

Date: 03/21/2023

Loan No: [REDACTED] 1943

Property Address:

1515 21ST AVE
LEWISTON, ID 83501

We've enclosed your home loan history statement with transaction details.

As you requested, enclosed is your statement that provides the following:

- Payments we received from you
- Servicing expenses we paid to third parties
- Tax and insurance payments we paid on your behalf
- Late charges assessed and paid

Questions?

We appreciate the opportunity to serve your home loan needs. For general account information, you can visit us online at bankofamerica.com.

Loan Number:
Statement Period:
Date Prepared:

4943
12/2009 - 01/2018
03/21/2023

Property Address:
1515 21ST AVE
LEWISTON, ID 83501

Transaction Date	Description	Total Payment	PMT/MO	Principal Balance	Interest	Escrow Balance	Optional	Buydown	Late Charges	Unapplied Total	.00
	Beginning Balance						904.91				
12/04/2009	FHA MIP PMT	-66.66	11/2009	148,614.00	.00	-66.66	888.25	.00	.00	.00	.00
12/11/2009	COUNTY TAX PMT	-672.52	11/2009	148,614.00	.00	-672.52	165.73	.00	.00	.00	.00
12/14/2009	REGULAR PAYMENT	1,045.45	12/2009	148,435.44	619.23	247.66	413.39	.00	.00	.00	.00
01/07/2010	FHA MIP PMT	-66.66	12/2009	148,435.44	.00	-66.66	346.73	.00	.00	.00	.00
01/12/2010	REGULAR PAYMENT	1,045.45	01/2010	179.31	618.48	247.66	0.00	.00	.00	.00	.00
02/04/2010	FHA MIP PMT	-66.66	01/2010	148,256.13	.00	-66.66	504.39	.00	.00	.00	.00
02/08/2010	REGULAR PAYMENT	1,045.45	02/2010	180.06	617.73	247.66	775.39	.00	.00	.00	.00
03/04/2010	FHA MIP PMT	-66.66	02/2010	148,076.07	.00	-66.66	708.73	.00	.00	.00	.00
03/17/2010	REGULAR PAYMENT	1,045.45	03/2010	180.81	616.98	247.66	956.39	.00	.00	.00	.00
04/06/2010	FHA MIP PMT	-66.66	03/2010	147,895.26	.00	-66.66	889.73	.00	.00	.00	.00
04/13/2010	REGULAR PAYMENT	1,045.45	04/2010	181.56	616.23	247.66	1,137.39	.00	.00	.00	.00
05/06/2010	FHA MIP PMT	-66.66	04/2010	147,713.70	.00	-66.66	1,070.73	.00	.00	.00	.00
05/17/2010	REGULAR PAYMENT	1,045.45	05/2010	182.32	615.47	247.66	1,318.39	.00	.00	.00	.00
05/24/2010	Waive/Adj LateChg	41.82	05/2010	147,531.38	.00	.00	1,318.39	.00	.00	.00	.00
06/04/2010	FHA MIP PMT	-66.66	05/2010	147,531.38	.00	-66.66	1,251.73	.00	.00	.00	.00
06/08/2010	COUNTY TAX PMT	-672.52	05/2010	147,531.38	.00	-672.52	579.21	.00	.00	.00	.00

Transaction Date	Description	Total Payment	PMT/MO	Principal Balance	Interest	Escrow Balance	Optional	Buydown	Late Charges Total	Unapplied Total
06/25/2010	REGULAR PAYMENT	1,045.45	06/2010	183.08 147,348.30	614.71	247.66 826.87	.00	.00	.00 -41.82	.00
07/07/2010	FHA MIP PMT	-66.66	06/2010	.00 147,348.30	.00	-66.66 760.21	.00	.00	.00 -41.82	.00
07/09/2010	OVERAGE REFUND	-136.38	06/2010	.00 147,348.30	.00	-136.38 623.83	.00	.00	.00 -41.82	.00
07/16/2010	REGULAR PAYMENT	1,087.27	07/2010	183.84 147,164.46	613.95 871.49	247.66 871.49	.00	.00	.00 41.82	.00
07/16/2010	MISC. POSTING	.73	07/2010	.73	.00	.00	.00	.00	.00 .00	.00
08/05/2010	FHA MIP PMT	-66.66	07/2010	.00 147,163.73	.00	-66.66 804.83	.00	.00	.00 .00	.00
08/17/2010	HAZARD INS PMT	-864.02	07/2010	.00 147,163.73	.00	-864.02 -59.19	.00	.00	.00 .00	.00
08/23/2010	REGULAR PAYMENT	1,076.46	08/2010	184.61 146,979.12	613.18 178.08	237.27 178.08	.00	.00	.00 41.40	.00
09/07/2010	FHA MIP PMT	-66.66	08/2010	.00 146,979.12	.00	-66.66 111.42	.00	.00	.00 .00	.00
10/01/2010	REGULAR PAYMENT	1,076.46	09/2010	185.38 146,793.74	612.41 348.69	237.27 348.69	.00	.00	.00 41.40	.00
10/06/2010	FHA MIP PMT	-66.66	09/2010	.00 146,793.74	.00	-66.66 282.03	.00	.00	.00 .00	.00
11/04/2010	FHA MIP PMT	-66.66	09/2010	.00 146,793.74	.00	-66.66 215.37	.00	.00	.00 .00	.00
11/18/2010	MISC. POSTING	860.00	09/2010	.00 146,793.74	.00	.00 215.37	.00	.00	.00 860.00	.00
12/06/2010	FHA MIP PMT	-65.65	09/2010	.00 146,793.74	.00	-65.65 149.72	.00	.00	.00 860.00	.00
12/07/2010	MISC. POSTING	654.00	09/2010	.00 146,793.74	.00	.00 149.72	.00	.00	.00 654.00	.00
12/07/2010	COUNTY TAX PMT	-660.81	09/2010	.00 146,793.74	.00	-660.81 -511.09	.00	.00	.00 1,514.00	.00
12/08/2010	REGULAR PAYMENT	1,514.00	10/2010	186.15 146,607.59	611.64 -273.82	237.27 -273.82	.00	.00	.00 .00	41.40 1,951.54
12/08/2010	MISC. POSTING	-1,514.00	10/2010	.00 146,607.59	.00	.00 -273.82	.00	.00	.00 -.1,514.00	437.54

Transaction Date	Description	Total Payment	PMT/MO	Principal Balance	Interest	Escrow Balance	Optional	Buydown	Late Charges Total	Unapplied Total
07/25/2011	MISC. POSTING	14.94	05/2011	145,282.64	.00	268.85	.00	.00	14.94	.00
08/04/2011	FHA MIP PMT	-65.65	05/2011	145,282.64	.00	-65.65	.00	.00	.00	.00
08/09/2011	HAZARD INS PMT	-888.17	05/2011	145,282.64	.00	-888.17	.00	.00	.00	.00
08/12/2011	REGULAR PAYMENT	1,035.06	06/2011	145,090.19	192.45	605.34	237.27	.00	.00	.00
08/12/2011	MISC. POSTING	14.94	06/2011	145,090.19	.00	-447.70	-447.70	.00	-120.78	.00
08/17/2011	MISC. POSTING	-14.94	06/2011	145,090.19	.00	-447.70	-447.70	.00	-120.78	.00
08/26/2011	MISC. POSTING	14.94	06/2011	145,090.19	.00	-447.70	-447.70	.00	-120.78	.00
08/26/2011	REGULAR PAYMENT	1,035.06	07/2011	144,896.94	193.25	604.54	237.27	.00	.00	.00
08/29/2011	MISC. POSTING	-14.94	07/2011	144,896.94	.00	-210.43	-210.43	.00	-162.18	14.94
08/29/2011	MISC. POSTING	14.94	07/2011	144,896.94	.00	-210.43	-210.43	.00	-162.18	.00
09/07/2011	FHA MIP PMT	-65.65	07/2011	144,896.94	.00	-65.65	-276.08	.00	-147.24	.00
09/26/2011	REGULAR PAYMENT	1,056.13	08/2011	144,702.89	194.05	603.74	258.34	.00	.00	.00
09/26/2011	MISC. POSTING	8.87	08/2011	144,702.89	.00	-17.74	-17.74	.00	-147.24	.00
09/30/2011	MISC. POSTING	-8.87	08/2011	144,702.89	.00	-17.74	-17.74	.00	-147.24	.00
10/06/2011	FHA MIP PMT	-65.65	08/2011	144,702.89	.00	-65.65	-83.39	.00	-147.24	.00
10/07/2011	REGULAR PAYMENT	1,056.13	09/2011	144,508.03	194.86	602.93	258.34	.00	.00	.00
11/04/2011	FHA MIP PMT	-65.65	09/2011	144,508.03	.00	-65.65	-109.30	.00	-147.24	.00
11/28/2011	REGULAR PAYMENT	1,056.13	10/2011	144,312.36	195.67	602.12	258.34	.00	.00	.00

Transaction Date	Description	Total Payment	PMT/MO	Principal Balance	Interest	Escrow Balance	Optional	Buydown	Late Charges Total	Unapplied Total
11/28/2011	MISC. POSTING	3.87	10/2011	.00	.00	367.64	.00	.00	3.87	.00
12/06/2011	FHA MIP PMT	-64.58	10/2011	144,312.36	.00	-64.58	.00	.00	-143.37	.00
12/07/2011	COUNTY TAX PMT	-655.06	10/2011	144,312.36	.00	-655.06	.00	.00	.00	.00
01/06/2012	FHA MIP PMT	-64.58	10/2011	144,312.36	.00	-64.58	.00	.00	-143.37	.00
01/10/2012	REGULAR PAYMENT	1,056.13	11/2011	144,115.87	196.49	601.30	258.34	.00	.00	.00
01/10/2012	MISC. POSTING	1.87	11/2011	144,115.87	.00	.00	-158.24	-158.24	.00	.00
01/13/2012	MISC. POSTING	-1.87	11/2011	144,115.87	.00	.00	-158.24	.00	.00	.00
02/06/2012	FHA MIP PMT	-64.58	11/2011	144,115.87	.00	-64.58	.00	.00	.00	.00
03/06/2012	FHA MIP PMT	-64.58	11/2011	144,115.87	.00	-64.58	.00	.00	.00	.00
04/05/2012	FHA MIP PMT	-64.58	11/2011	144,115.87	.00	-64.58	.00	.00	.00	.00
04/10/2012	REGULAR PAYMENT	1,065.00	12/2011	143,918.56	197.31	600.48	258.34	.00	.00	.00
04/11/2012	MISC. POSTING	-8.87	12/2011	143,918.56	.00	.00	-93.64	-93.64	.00	.00
05/04/2012	FHA MIP PMT	-64.58	12/2011	143,918.56	.00	-64.58	.00	.00	.00	.00
06/06/2012	FHA MIP PMT	-64.58	12/2011	143,918.56	.00	-64.58	.00	.00	.00	.00
06/11/2012	COUNTY TAX PMT	-655.06	12/2011	143,918.56	.00	-655.06	.00	.00	.00	.00
06/12/2012	MISC. POSTING	974.76	12/2011	143,918.56	.00	.00	-87.86	-87.86	.00	.00
07/06/2012	FHA MIP PMT	-64.58	12/2011	143,918.56	.00	-64.58	.00	.00	.00	.00
07/12/2012	MISC. POSTING	974.76	12/2011	143,918.56	.00	.00	-94.44	-94.44	.00	.00

Transaction Date	Description	Total Payment	PMT/MO	Principal Balance	Interest	Escrow Balance	Optional	Buydown	Late Charges Total	Unapplied Total
08/07/2012	FHA MIP PMT	-64.58	12/2011	143,918.56	.00	-64.58	.00	.00	.00	.00
08/07/2012	HAZARD INS PMT	-894.58	12/2011	143,918.56	.00	-894.58	.00	.00	.00	.00
08/14/2012	MISC. POSTING	974.76	12/2011	143,918.56	.00	.00	-1,901.60	.00	-143.37	1,949.52
08/17/2012	REGULAR PAYMENT	1,056.13	01/2012	143,720.43	198.13	599.66	-1,643.26	.00	.00	.00
08/17/2012	REGULAR PAYMENT	1,056.13	02/2012	143,521.48	198.95	598.84	258.34	.00	.00	.00
08/17/2012	MISC. POSTING	-2,112.26	02/2012	142,709.46	812.02	.00	-1,384.92	.00	.00	-2,924.28
09/07/2012	FHA MIP PMT	-64.58	02/2012	142,709.46	.00	-64.58	-1,449.50	.00	.00	.00
09/11/2012	MISC. POSTING	974.76	02/2012	142,709.46	.00	-1,449.50	.00	.00	.00	.00
10/04/2012	FHA MIP PMT	-64.58	02/2012	142,709.46	.00	-64.58	.00	.00	.00	.00
10/12/2012	MISC. POSTING	977.78	02/2012	142,709.46	.00	-1,514.08	.00	.00	.00	.00
11/06/2012	FHA MIP PMT	-64.58	02/2012	142,709.46	.00	-1,578.66	.00	.00	.00	.00
11/14/2012	MISC. POSTING	7,392.91	02/2012	142,709.46	.00	-1,578.66	.00	.00	.00	.00
11/14/2012	MISC. POSTING	.00	02/2012	142,709.46	.00	4,144.46	-1,578.66	.00	.00	-4,144.46
11/14/2012	MISC. POSTING	.00	02/2012	142,709.46	.00	1,356.32	-222.34	.00	.00	5,200.99
11/14/2012	MISC. POSTING	.00	02/2012	142,709.46	.00	452.06	229.72	.00	.00	-1,356.32
11/14/2012	MISC. POSTING	977.78	02/2012	142,709.46	.00	229.72	.00	.00	.00	-143.37
11/15/2012	DUE DATE ADJUST.	.00	09/2012	142,709.46	.00	.00	229.72	.00	.00	-143.37
12/06/2012	FHA MIP PMT	-63.46	09/2012	142,709.46	.00	-63.46	166.26	.00	.00	4,370.39

Transaction Date	Description	Total Payment	PMT/MO	Principal Balance	Interest	Escrow Balance	Optional	Buydown	Late Charges Total	Unapplied Total
08/07/2012	FHA MIP PMT	-64.58	12/2011	143,918.56	.00	-64.58	.00	.00	.00	.00
08/07/2012	HAZARD INS PMT	-894.58	12/2011	143,918.56	.00	-894.58	.00	.00	.00	.00
08/14/2012	MISC. POSTING	974.76	12/2011	143,918.56	.00	.00	-1,901.60	.00	.00	1,949.52
08/17/2012	REGULAR PAYMENT	1,056.13	01/2012	143,720.43	198.13	599.66	-1,643.26	.00	.00	.00
08/17/2012	REGULAR PAYMENT	1,056.13	02/2012	143,521.48	198.95	598.84	258.34	.00	.00	.00
08/17/2012	MISC. POSTING	-2,112.26	02/2012	142,709.46	812.02	.00	-1,384.92	.00	.00	-2,924.28
09/07/2012	FHA MIP PMT	-64.58	02/2012	142,709.46	.00	-64.58	-1,449.50	.00	.00	.00
09/11/2012	MISC. POSTING	974.76	02/2012	142,709.46	.00	-1,449.50	.00	.00	.00	974.76
10/04/2012	FHA MIP PMT	-64.58	02/2012	142,709.46	.00	-64.58	.00	.00	.00	.00
10/12/2012	MISC. POSTING	977.78	02/2012	142,709.46	.00	-1,514.08	.00	.00	.00	977.78
11/06/2012	FHA MIP PMT	-64.58	02/2012	142,709.46	.00	-1,578.66	.00	.00	.00	1,952.54
11/14/2012	MISC. POSTING	7,392.91	02/2012	142,709.46	.00	-1,578.66	.00	.00	.00	7,392.91
11/14/2012	MISC. POSTING	.00	02/2012	142,709.46	.00	4,144.46	-1,578.66	.00	.00	4,144.46
11/14/2012	MISC. POSTING	.00	02/2012	142,709.46	.00	1,356.32	-222.34	.00	.00	1,356.32
11/14/2012	MISC. POSTING	.00	02/2012	142,709.46	.00	452.06	229.72	.00	.00	452.06
11/15/2012	DUE DATE ADJUST.	.00	09/2012	142,709.46	.00	.00	229.72	.00	.00	143.37
12/06/2012	FHA MIP PMT	-63.46	09/2012	142,709.46	.00	.00	-63.46	.00	.00	143.37
										4,370.39

Transaction Date	Description	Total Payment	PMT/MO	Principal Balance	Interest	Escrow Balance	Optional	Buydown	Late Charges Total	Unapplied Total
12/07/2012	MISC. POSTING	.00	09/2012	1,440.07 141,269.39	.00	166.26	.00	.00	-143.37	-1,440.07 2,930.32
12/07/2012	MISC. POSTING	.00	09/2012	974.76 140,294.63	.00	166.26	.00	.00	-143.37	-974.76 1,955.56
12/07/2012	MISC. POSTING	-977.78	09/2012	140,294.63	.00	166.26	.00	.00	-143.37	-977.78 977.78
12/07/2012	MISC. POSTING	-977.78	09/2012	140,294.63	.00	166.26	.00	.00	-143.37	-977.78 .00
12/07/2012	REGULAR PAYMENT	977.78	10/2012	201.04 140,093.59	511.49	265.25 431.51	.00	.00	-143.37	.00
12/07/2012	Waive/Adj LateChg	39.11	10/2012	140,093.59	.00	431.51	.00	.00	39.11	.00
12/07/2012	Waive/Adj LateChg	39.11	10/2012	140,093.59	.00	431.51	.00	.00	39.11	.00
12/07/2012	Waive/Adj LateChg	39.11	10/2012	140,093.59	.00	431.51	.00	.00	39.11	.00
12/07/2012	Waive/Adj LateChg	26.04	10/2012	140,093.59	.00	431.51	.00	.00	26.04	.00
12/07/2012	REGULAR PAYMENT	977.78	11/2012	201.77 139,891.82	510.76	265.25 696.76	.00	.00	.00	.00
12/07/2012	COUNTY TAX PMT	-625.47	11/2012	139,891.82	.00	-625.47 71.29	.00	.00	.00	.00
12/19/2012	REGULAR PAYMENT	977.78	12/2012	202.51 139,689.31	510.02	265.25 336.54	.00	.00	.00	.00
01/07/2013	FHA MIP PMT	-63.46	01/2013	139,689.31	.00	-63.46 273.08	.00	.00	.00	.00
01/30/2013	REGULAR PAYMENT	977.78	01/2013	201.48 139,487.83	511.05	265.25 538.33	.00	.00	.00	.00
02/06/2013	FHA MIP PMT	-63.46	01/2013	139,487.83	.00	-63.46 474.87	.00	.00	.00	.00
02/26/2013	REGULAR PAYMENT	977.78	02/2013	203.98 139,283.85	508.55	265.25 740.12	.00	.00	.00	.00
03/06/2013	FHA MIP PMT	-63.46	02/2013	139,283.85	.00	-63.46 676.66	.00	.00	.00	.00
03/18/2013	Assessed Late Chg	39.11	03/2013	139,283.85	.00	676.66	.00	.00	.00	-39.11 .00

Transaction Date	Description	Total Payment	PMT/MO	Principal Balance	Interest	Escrow Balance	Optional	Buydown	Late Charges Total	Unapplied Total
04/01/2013	REGULAR PAYMENT	1,016,89	03/2013	204.72 139,079.13	507.81	265.25 941.91	.00	.00	.00 -39.11	39.11 39.11
04/04/2013	FHA MIP PMT	-63.46	03/2013	.00 139,079.13	.00	-63.46 878.45	.00	.00	.00 -39.11	.00 39.11
05/01/2013	MISC. POSTING	-39.11	03/2013	.00 139,079.13	.00	.00 878.45	.00	.00	.00 -39.11	.00 .00
05/01/2013	REGULAR PAYMENT	977.78	04/2013	205.47 138,873.66	507.06	265.25 1,143.70	.00	.00	.00 -39.11	.00 .00
05/06/2013	FHA MIP PMT	-63.46	04/2013	.00 138,873.66	.00	-63.46 1,080.24	.00	.00	.00 -39.11	.00 .00
05/14/2013	COUNTY TAX PMT	-625.47	04/2013	.00 138,873.66	.00	-625.47 454.77	.00	.00	.00 -39.11	.00 .00
05/16/2013	Assessed Late Cng	39.11	05/2013	.00 138,873.66	.00	.00 454.77	.00	.00	.00 -78.22	.00 .00
05/30/2013	REGULAR PAYMENT	977.78	05/2013	206.22 138,667.44	506.31	265.25 720.02	.00	.00	.00 -78.22	.00 .00
05/30/2013	MISC. POSTING	78.22	05/2013	.00 138,667.44	.00	.00 720.02	.00	.00	.00 -78.22	.00 .00
06/06/2013	FHA MIP PMT	-63.46	05/2013	.00 138,667.44	.00	-63.46 656.56	.00	.00	.00 -39.11	.00 .00
06/17/2013	Assessed Late Cng	39.11	06/2013	.00 138,667.44	.00	.00 656.56	.00	.00	.00 -39.11	.00 .00
06/24/2013	OVERAGE REFUND	-51.65	05/2013	.00 138,667.44	.00	-51.65 604.91	.00	.00	.00 -39.11	.00 .00
07/05/2013	FHA MIP PMT	-63.46	05/2013	.00 138,667.44	.00	-63.46 541.45	.00	.00	.00 -39.11	.00 .00
07/16/2013	Assessed Late Cng	39.11	07/2013	.00 138,667.44	.00	.00 541.45	.00	.00	.00 -78.22	.00 .00
07/25/2013	REGULAR PAYMENT	1,016,89	06/2013	206.97 138,460.47	505.56	265.25 806.70	.00	.00	.00 -78.22	39.11 39.11
08/06/2013	FHA MIP PMT	-63.46	06/2013	.00 138,460.47	.00	-63.46 743.24	.00	.00	.00 -78.22	.00 39.11
08/06/2013	HAZARD INS PMT	-979.95	06/2013	.00 138,460.47	.00	-979.95 -236.71	.00	.00	.00 -78.22	.00 39.11
08/09/2013	REGULAR PAYMENT	977.78	07/2013	207.73 138,252.74	504.80	265.25 28.54	.00	.00	.00 -78.22	39.11 39.11

Transaction Date	Description	Total Payment	PMT/MIO	Principal Balance	Interest	Escrow Balance	Optional	Buydown	Late Charges Total	Unapplied Total
08/26/2013	REGULAR PAYMENT	954.78	08/2013	208.48 138,044.26	504.05	242.25 270.79	.00	.00	.00 .78.22	.00 39.11
08/26/2013	MISC. POSTING	78.22	08/2013	.00 138,044.26	.00	.00 270.79	.00	.00	.00 .00	.00 .00
08/27/2013	MISC. POSTING	.00	08/2013	39.11 138,005.15	.00	.00 270.79	.00	.00	.00 .00	.00 -39.11
09/06/2013	FHA MIP PMT	-63.46	08/2013	138,005.15 00	.00	-63.46 207.33	.00	.00	.00 .00	.00 .00
09/16/2013	Assessed Late Chg	38.19	09/2013	.00 138,005.15	.00	.00 207.33	.00	.00	.00 .00	.00 -38.19
10/04/2013	FHA MIP PMT	-63.46	08/2013	.00 138,005.15	.00	-63.46 143.87	.00	.00	.00 .00	.00 -38.19
10/16/2013	Assessed Late Chg	38.19	10/2013	.00 138,005.15	.00	.00 143.87	.00	.00	.00 .00	.00 -38.19
10/25/2013	REGULAR PAYMENT	954.78	09/2013	209.26 137,795.89	503.27	242.25 386.12	.00	.00	.00 .00	.00 -76.38
11/06/2013	FHA MIP PMT	-63.46	09/2013	.00 137,795.89	.00	-63.46 322.66	.00	.00	.00 .00	.00 -76.38
11/12/2013	REGULAR PAYMENT	954.78	10/2013	210.15 137,585.74	502.38	242.25 564.91	.00	.00	.00 .00	.00 -76.38
11/21/2013	COUNTY TAX PMT	-660.89	10/2013	.00 137,585.74	.00	-660.89 -95.98	.00	.00	.00 .00	.00 -76.38
11/25/2013	REGULAR PAYMENT	954.78	11/2013	210.92 137,374.82	501.61	242.25 146.27	.00	.00	.00 .00	.00 -76.38
11/25/2013	MISC. POSTING	76.38	11/2013	.00 137,374.82	.00	.00 146.27	.00	.00	.00 .00	.00 -76.38
12/05/2013	FHA MIP PMT	-62.28	11/2013	137,374.82 00	.00	-62.28 83.99	.00	.00	.00 .00	.00 -38.19
12/16/2013	Assessed Late Chg	38.19	12/2013	.00 137,374.82	.00	.00 83.99	.00	.00	.00 .00	.00 -38.19
01/07/2014	FHA MIP PMT	-62.28	11/2013	137,374.82 00	.00	-62.28 21.71	.00	.00	.00 .00	.00 -38.19
01/13/2014	REGULAR PAYMENT	954.78	12/2013	211.68 137,163.14	500.85	242.25 263.96	.00	.00	.00 .00	.00 -38.19
02/06/2014	FHA MIP PMT	-62.28	12/2013	.00 137,163.14	.00	-62.28 201.68	.00	.00	.00 .00	.00 -38.19



EXHIBIT AU

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Transaction Date	Description	Total Payment	PMT/MO	Principal Balance	Interest	Escrow Balance	Optional	Buydown	Late Charges Total	Unapplied Total
02/11/2014	REGULAR PAYMENT	954.78	01/2014	212.46	500.07	242.25 443.93	.00	.00	-38.19 .00	.00
03/06/2014	FHA MIP PMT	-62.28	01/2014	136,950.68	.00	.00 -62.28	.00	.00	-38.19 .00	.00
03/10/2014	REGULAR PAYMENT	954.78	02/2014	213.23	499.30	242.25 623.90	.00	.00	-38.19 .00	.00
04/04/2014	FHA MIP PMT	-62.28	02/2014	136,737.45	.00	.00 -62.28	.00	.00	-38.19 .00	.00
04/11/2014	REGULAR PAYMENT	954.78	03/2014	214.01	498.52	242.25 803.87	.00	.00	-38.19 .00	.00
05/06/2014	FHA MIP PMT	-62.28	03/2014	136,523.44	.00	.00 -62.28	.00	.00	-38.19 .00	.00
05/16/2014	COUNTY TAX PMT	-660.89	03/2014	136,523.44	.00	.00 -660.89	.00	.00	-38.19 .00	.00
05/16/2014	Assessed Late Chg	38.19	05/2014	136,523.44	.00	.00 80.70	.00	.00	-76.38 .00	.00
05/23/2014	REGULAR PAYMENT	954.78	04/2014	214.79	497.74	242.25 322.95	.00	.00	-76.38 .00	.00
06/05/2014	FHA MIP PMT	-62.28	04/2014	136,308.65	.00	.00 -62.28	.00	.00	-76.38 .00	.00
06/11/2014	REGULAR PAYMENT	954.78	05/2014	215.57	496.96	242.25 502.92	.00	.00	-76.38 .00	.00
06/30/2014	REGULAR PAYMENT	954.78	06/2014	216.36	496.17	242.25 745.17	.00	.00	-76.38 .00	.00
07/07/2014	FHA MIP PMT	-62.28	06/2014	135,876.72	.00	.00 -62.28	.00	.00	-76.38 .00	.00
07/16/2014	Assessed Late Chg	38.19	07/2014	135,876.72	.00	.00 -682.89	.00	.00	-114.57 .00	.00
08/05/2014	HAZARD INS PMT	-983.39	06/2014	135,876.72	.00	.00 -983.39	.00	.00	-114.57 .00	.00
08/06/2014	FHA MIP PMT	-62.28	06/2014	135,876.72	.00	.00 -362.78	.00	.00	-114.57 .00	.00
08/15/2014	REGULAR PAYMENT	954.78	07/2014	217.15	495.38	242.25 -120.53	.00	.00	-114.57 .00	.00
08/18/2014	Assessed Late Chg	39.48	08/2014	135,659.57	.00	.00 -120.53	.00	.00	-154.05 .00	.00

Transaction Date	Description	Total Payment	PMT/MO	Principal Balance	Interest	Escrow Balance	Optional	Buydown	Late Charges Total	Unapplied Total
09/05/2014	FHA MIP PMT	-62.28	07/2014	135,659.57	.00	.00	.00	.00	-154.05	.00
09/11/2014	REGULAR PAYMENT	987.04	08/2014	217.94	494.59	274.51	.00	.00	.00	.00
10/01/2014	REGULAR PAYMENT	987.04	09/2014	135,441.63	91.70	.00	.00	.00	-154.05	.00
10/06/2014	FHA MIP PMT	-62.28	09/2014	135,222.90	493.80	274.51	.00	.00	-154.05	.00
11/06/2014	FHA MIP PMT	-62.28	09/2014	135,222.90	.00	-62.28	.00	.00	-154.05	.00
11/17/2014	REGULAR PAYMENT	987.04	10/2014	219.53	493.00	274.51	.00	.00	.00	.00
12/03/2014	COUNTY TAX PMT	-684.21	10/2014	135,003.37	.00	-684.21	.00	.00	-154.05	.00
12/04/2014	FHA MIP PMT	-61.05	10/2014	135,003.37	.00	-61.05	.00	.00	-154.05	.00
12/11/2014	REGULAR PAYMENT	987.04	11/2014	220.33	492.20	274.51	.00	.00	-154.05	.00
12/29/2014	REGULAR PAYMENT	987.04	12/2014	134,763.04	491.40	274.51	.00	.00	-154.05	.00
12/29/2014	MISC. POSTING	154.05	12/2014	134,561.91	319.92	45.41	.00	.00	-154.05	.00
01/07/2015	FHA MIP PMT	-61.05	12/2014	134,561.91	.00	-61.05	.00	.00	.00	.00
01/16/2015	Assessed Late Cng	39.48	01/2015	134,561.91	.00	319.92	.00	.00	154.05	.00
02/05/2015	FHA MIP PMT	-61.05	12/2014	134,561.91	.00	258.87	.00	.00	.00	.00
02/11/2015	REGULAR PAYMENT	987.04	01/2015	221.94	490.59	274.51	.00	.00	-39.48	.00
03/05/2015	FHA MIP PMT	-61.05	01/2015	134,339.97	197.82	472.33	.00	.00	-39.48	.00
03/16/2015	REGULAR PAYMENT	987.04	02/2015	222.75	489.78	274.51	.00	.00	-39.48	.00
04/06/2015	FHA MIP PMT	-61.05	02/2015	134,117.22	.00	-61.05	.00	.00	.00	.00
				134,117.22		624.74			-39.48	

Transaction Date	Description	Total Payment	PMT/MO	Principal Balance	Interest	Escrow Balance	Optional	Buydown	Late Charges Total	Unapplied Total
04/16/2015	Assessed Late Chg	39.48	04/2015	134,117.22	.00	624.74	.00	.00	.00	.00
04/27/2015	REGULAR PAYMENT	987.04	03/2015	223.56	488.97	274.51	.00	.00	.00	.00
05/06/2015	FHA MIP PMT	-61.05	03/2015	133,893.66	.00	899.25	.00	.00	.00	.00
05/07/2015	REGULAR PAYMENT	987.04	04/2015	133,893.66	.00	61.05	838.20	.00	.00	.00
05/07/2015	REGULAR PAYMENT	987.04	05/2015	224.38	488.15	274.51	.00	.00	.00	.00
05/07/2015	MISC. POSTING	78.96	05/2015	133,669.28	.00	1,112.71	.00	.00	.00	.00
06/04/2015	FHA MIP PMT	-61.05	05/2015	133,444.09	.00	487.34	274.51	.00	.00	.00
06/11/2015	REGULAR PAYMENT	987.04	06/2015	133,444.09	.00	1,387.22	1,387.22	.00	.00	.00
06/15/2015	COUNTY TAX PMT	-684.21	06/2015	226.02	486.51	274.51	.00	.00	.00	.00
07/06/2015	FHA MIP PMT	-61.05	06/2015	133,218.07	.00	1,600.68	.00	.00	.00	.00
07/13/2015	REGULAR PAYMENT	987.04	07/2015	133,218.07	.00	684.21	1,326.17	.00	.00	.00
08/04/2015	HAZARD INS PMT	-1,049.96	07/2015	226.84	485.69	916.47	.00	.00	.00	.00
08/06/2015	FHA MIP PMT	-61.05	07/2015	132,991.23	.00	855.42	.00	.00	.00	.00
08/11/2015	REGULAR PAYMENT	973.55	08/2015	132,991.23	.00	1,049.96	79.97	.00	.00	.00
09/04/2015	FHA MIP PMT	-61.05	08/2015	132,991.23	.00	61.05	18.92	.00	.00	.00
09/10/2015	MISC. POSTING	115.86	08/2015	227.67	484.86	261.02	279.94	.00	.00	.00
09/11/2015	MISC. POSTING	-115.86	08/2015	132,763.56	.00	0.00	218.89	.00	.00	.00
09/11/2015	REGULAR PAYMENT	973.55	09/2015	228.50	484.03	261.02	479.91	.00	.00	.00

Transaction Date	Description	Total Payment	PMT/MO	Principal Balance	Interest	Escrow Balance	Optional	Buydown	Late Charges Total	Unapplied Total
09/11/2015	MISC. POSTING	115,86	09/2015	115,86	.00	479.91	.00	.00	.00	.00
10/06/2015	FHA MIP PMT	-61.05	09/2015	132,419.20	.00	.00	-61.05	.00	.00	.00
10/13/2015	REGULAR PAYMENT	973.55	10/2015	132,419.20	482.92	261.02	.00	.00	.00	.00
11/05/2015	FHA MIP PMT	-61.05	10/2015	132,189.59	.00	.00	-61.05	.00	.00	.00
11/12/2015	REGULAR PAYMENT	973.55	11/2015	131,959.00	481.94	261.02	.00	.00	.00	.00
12/04/2015	FHA MIP PMT	-59.75	11/2015	131,959.00	.00	.00	-59.75	.00	.00	.00
12/10/2015	COUNTY TAX PMT	-720.35	11/2015	131,959.00	.00	.00	-720.35	.00	.00	.00
12/11/2015	REGULAR PAYMENT	973.55	12/2015	131,727.57	481.10	261.02	.00	.00	.00	.00
01/07/2016	FHA MIP PMT	-59.75	12/2015	131,727.57	.00	.00	-59.75	.00	.00	.00
01/11/2016	REGULAR PAYMENT	973.55	01/2016	131,495.30	232.27	480.26	261.02	.00	.00	.00
02/04/2016	FHA MIP PMT	-59.75	01/2016	131,495.30	.00	.00	-59.75	.00	.00	.00
02/11/2016	REGULAR PAYMENT	973.55	02/2016	131,262.18	233.12	479.41	261.02	.00	.00	.00
03/04/2016	FHA MIP PMT	-59.75	02/2016	131,262.18	.00	.00	-59.75	.00	.00	.00
03/11/2016	REGULAR PAYMENT	973.55	03/2016	131,028.21	233.97	478.56	261.02	.00	.00	.00
04/06/2016	FHA MIP PMT	-59.75	03/2016	131,028.21	.00	.00	-59.75	.00	.00	.00
04/11/2016	REGULAR PAYMENT	973.55	04/2016	130,793.39	234.82	477.71	261.02	.00	.00	.00
05/05/2016	FHA MIP PMT	-59.75	04/2016	130,793.39	.00	.00	-59.75	.00	.00	.00
05/11/2016	REGULAR PAYMENT	973.55	05/2016	130,557.71	235.68	476.85	261.02	.00	.00	.00

Transaction Date	Description	Total Payment	PMT/MO	Principal Balance	Interest	Escrow Balance	Optional	Buydown	Late Charges Total	Unapplied Total
06/06/2016	FHA MIP PMT	-59.75	05/2016	130,557.71	.00	-59.75	.00	.00	.00	.00
06/09/2016	COUNTY TAX PMT	-720.35	05/2016	130,557.71	.00	-720.35	.00	.00	.00	.00
06/13/2016	REGULAR PAYMENT	973.55	06/2016	126,54	475.99	261.02	.00	.00	.00	.00
07/07/2016	FHA MIP PMT	-59.75	06/2016	130,321.17	.00	-59.75	.00	.00	.00	.00
07/11/2016	REGULAR PAYMENT	973.55	07/2016	127.40	475.13	261.02	.00	.00	.00	.00
08/04/2016	FHA MIP PMT	-59.75	07/2016	130,083.77	.00	-59.75	.00	.00	.00	.00
08/05/2016	HAZARD INS PMT	-1,148.02	07/2016	130,083.77	.00	-1,148.02	.00	.00	.00	.00
08/11/2016	REGULAR PAYMENT	997.05	08/2016	128,845.50	474.26	284.52	.00	.00	.00	.00
09/07/2016	FHA MIP PMT	-59.75	08/2016	128,845.50	.00	-59.75	.00	.00	.00	.00
09/12/2016	REGULAR PAYMENT	997.05	09/2016	128,606.37	473.40	284.52	.00	.00	.00	.00
09/14/2016	PAYOUT REVERSAL	-997.05	08/2016	128,845.50	-473.40	284.52	.00	.00	.00	.00
09/19/2016	Assessed Late Chg	3988	09/2016	128,845.50	.00	.00	66.31	.00	.00	.39.88
10/06/2016	FHA MIP PMT	-59.75	08/2016	128,845.50	.00	-59.75	.00	.00	.00	.00
10/17/2016	Assessed Late Chg	3988	10/2016	128,845.50	.00	.00	6.56	.00	.00	.39.88
11/04/2016	FHA MIP PMT	-59.75	08/2016	128,845.50	.00	-59.75	.00	.00	.00	.00
11/10/2016	REGULAR PAYMENT	997.05	09/2016	128,606.37	473.40	284.52	.00	.00	.00	.00
12/05/2016	COUNTY TAX PMT	-781.83	09/2016	129,606.37	.00	-781.83	.00	.00	.00	.00
12/06/2016	FHA MIP PMT	-58.38	09/2016	129,606.37	.00	-58.38	.00	.00	.00	.00

Transaction Date	Description	Total Payment	PMT/MO	Principal Balance	Interest	Escrow Balance	Optional	Buydown	Late Charges Total	Unapplied Total
06/06/2016	FHA MIP PMT	-59.75	05/2016	130,557.71	.00	-59.75	.00	.00	.00	.00
06/09/2016	COUNTY TAX PMT	-720.35	05/2016	130,557.71	.00	-720.35	.00	.00	.00	.00
06/13/2016	REGULAR PAYMENT	973.55	06/2016	126,54	475.99	261.02	.00	.00	.00	.00
07/07/2016	FHA MIP PMT	-59.75	06/2016	130,321.17	.00	-59.75	.00	.00	.00	.00
07/11/2016	REGULAR PAYMENT	973.55	07/2016	127.40	475.13	261.02	.00	.00	.00	.00
08/04/2016	FHA MIP PMT	-59.75	07/2016	130,083.77	.00	-59.75	.00	.00	.00	.00
08/05/2016	HAZARD INS PMT	-1,148.02	07/2016	130,083.77	.00	-1,148.02	.00	.00	.00	.00
08/11/2016	REGULAR PAYMENT	997.05	08/2016	128,845.50	474.26	284.52	.00	.00	.00	.00
09/07/2016	FHA MIP PMT	-59.75	08/2016	128,845.50	.00	-59.75	.00	.00	.00	.00
09/12/2016	REGULAR PAYMENT	997.05	09/2016	128,606.37	473.40	284.52	.00	.00	.00	.00
09/14/2016	PAYOUT REVERSAL	-997.05	08/2016	128,845.50	-473.40	284.52	.00	.00	.00	.00
09/19/2016	Assessed Late Chg	3988	09/2016	128,845.50	.00	.00	66.31	.00	.00	.39.88
10/06/2016	FHA MIP PMT	-59.75	08/2016	128,845.50	.00	-59.75	.00	.00	.00	.00
10/17/2016	Assessed Late Chg	3988	10/2016	128,845.50	.00	.00	6.56	.00	.00	.39.88
11/04/2016	FHA MIP PMT	-59.75	08/2016	128,845.50	.00	-59.75	.00	.00	.00	.00
11/10/2016	REGULAR PAYMENT	997.05	09/2016	128,606.37	473.40	284.52	.00	.00	.00	.00
12/05/2016	COUNTY TAX PMT	-781.83	09/2016	129,606.37	.00	-781.83	.00	.00	.00	.00
12/06/2016	FHA MIP PMT	-58.38	09/2016	129,606.37	.00	-58.38	.00	.00	.00	.00

Transaction Date	Description	Total Payment	PMT/MO	Principal Balance	Interest	Escrow Balance	Optional	Buydown	Late Charges Total	Unapplied Total
12/13/2016	REGULAR PAYMENT	997.05	10/2016	129,366.36	472.52	284.52 -324.36	.00	.00	.79.76	.00
01/06/2017	FHA MIP PMT	-58.38	10/2016	129,366.36	.00	-58.38 -382.74	.00	.00	.00 .79.76	.00
01/11/2017	REGULAR PAYMENT	997.05	11/2016	129,125.48	471.65	284.52 -98.22	.00	.00	.00 .79.76	.00
02/06/2017	FHA MIP PMT	-58.38	11/2016	129,125.48	.00	-58.38 -156.60	.00	.00	.00 .79.76	.00
02/13/2017	REGULAR PAYMENT	997.05	12/2016	128,883.72	470.77	284.52 127.92	.00	.00	.00 .79.76	.00
03/06/2017	FHA MIP PMT	-58.38	12/2016	128,883.72	.00	-58.38 69.54	.00	.00	.00 .79.76	.00
03/13/2017	REGULAR PAYMENT	997.05	01/2017	128,641.08	242.64	469.89 354.06	284.52	.00	.00 .79.76	.00
04/06/2017	FHA MIP PMT	-58.38	01/2017	128,641.08	.00	-58.38 295.68	.00	.00	.00 .79.76	.00
04/11/2017	REGULAR PAYMENT	997.05	02/2017	128,397.55	243.53	469.00 58.20	284.52	.00	.00 .79.76	.00
05/04/2017	FHA MIP PMT	-58.38	02/2017	128,397.55	.00	-58.38 521.82	.00	.00	.00 .79.76	.00
05/12/2017	REGULAR PAYMENT	997.05	03/2017	128,153.14	244.41	468.12 806.34	284.52	.00	.00 .79.76	.00
06/06/2017	FHA MIP PMT	-58.38	03/2017	128,153.14	.00	-58.38 747.96	.00	.00	.00 .79.76	.00
06/07/2017	COUNTY TAX PMT	-781.83	03/2017	128,153.14	.00	-781.83 -33.87	.00	.00	.00 .79.76	.00
06/12/2017	REGULAR PAYMENT	997.05	04/2017	127,907.83	245.31	467.22 250.65	284.52	.00	.00 .79.76	.00
07/07/2017	FHA MIP PMT	-116.76	04/2017	127,907.83	.00	-116.76 133.89	.00	.00	.00 .79.76	.00
07/10/2017	REGULAR PAYMENT	997.05	05/2017	127,661.63	246.20	466.33 418.41	284.52	.00	.00 .79.76	.00

Fee Transaction Activity (12/2009 - 01/2018)

Transaction Date	Fee Description	Charges	Payments
02/26/2013	Mortgage Pay Fee-Phone	15.00	.00
02/26/2013	Mortgage Pay Fee-Phone	.00	15.00
04/01/2013	Mortgage Pay Fee-Phone	15.00	.00
04/01/2013	Mortgage Pay Fee-Phone	.00	15.00
07/05/2013	Property Inspection	15.00	.00
07/11/2013	Property Inspection - Adjustment	-15.00	.00
08/26/2013	Mortgage Pay Fee-Phone	15.00	.00
08/26/2013	Mortgage Pay Fee-Phone	.00	15.00
11/12/2013	Mortgage Pay Fee-Phone	10.00	.00
11/12/2013	Mortgage Pay Fee-Phone	.00	10.00
11/25/2013	Mortgage Pay Fee-Phone	15.00	.00
11/25/2013	Mortgage Pay Fee-Phone	.00	15.00
01/13/2014	Mortgage Pay Fee-Phone	10.00	.00
01/13/2014	Mortgage Pay Fee-Phone	.00	10.00
03/10/2014	Mortgage Pay Fee-Phone	15.00	.00
03/10/2014	Mortgage Pay Fee-Phone	.00	15.00
04/11/2014	Mortgage Pay Fee-Phone	6.00	.00
04/11/2014	Mortgage Pay Fee-Phone	.00	6.00
06/11/2014	Mortgage Pay Fee-Web	6.00	.00
06/11/2014	Mortgage Pay Fee-Web	.00	6.00
08/15/2014	Mortgage Pay Fee-Phone	5.00	.00
08/15/2014	Mortgage Pay Fee-Phone	.00	5.00
11/17/2014	Mortgage Pay Fee-Phone	6.00	.00
11/17/2014	Mortgage Pay Fee-Phone	.00	6.00
12/11/2014	Mortgage Pay Fee-Phone	6.00	.00

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Transaction Date	Fee Description	Charges	Payments
12/11/2014	Mortgage Pay Fee-Phone	.00	6.00
12/29/2014	Mortgage Pay Fee-Phone	6.00	.00
12/29/2014	Mortgage Pay Fee-Phone	.00	6.00
03/16/2015	Mortgage Pay Fee-Phone	10.00	.00
03/16/2015	Mortgage Pay Fee-Phone	.00	10.00
04/27/2015	Mortgage Pay Fee-Phone	10.00	.00
04/27/2015	Mortgage Pay Fee-Phone	.00	10.00
07/19/2017	Expired Partial Claim 2nd Lien - Adjustment	-7,392.91	.00