House Calendar No. 212

111TH CONGRESS
2d Session

HOUSE OF REPRESENTATIVES

REPORT
111–523

IN THE MATTER OF REPRESENTATIVE LAURA RICHARDSON

R E P O R T

OF THE

COMMITTEE ON STANDARDS OF OFFICIAL CONDUCT

BOOK 1 OF 5

JULY 1, 2010.—Referred to the House Calendar and ordered to be printed

---

U.S. GOVERNMENT PRINTING OFFICE

57–237 WASHINGTON : 2010

AUTHENTICATED
U.S. GOVERNMENT
INFORMATION
GPO

COMMITTEE ON STANDARDS OF OFFICIAL CONDUCT

ZOE LOFGREN, California
Chair
BEN CHANDLER, Kentucky
G. K. BUTTERFIELD, North Carolina
KATHY CASTOR, Florida
PETER WELCH, Vermont

JO BONNER, Alabama
Ranking Republican Member
K. MICHAEL CONAWAY, Texas
CHARLES W. DENT, Pennsylvania
GREGG HARPER, Mississippi
MICHAEL T. MCCAUL, Texas

R. BLAKE CHISAM, *Chief Counsel/Staff Director*
C. MORGAN KIM, *Deputy Chief Counsel*
DANIEL J. TAYLOR, *Counsel to the Chair*
KELLE A. STRICKLAND, *Counsel to the Ranking Republican Member*
TOM RUST, *Counsel*
DONALD SHERMAN, *Counsel*
FRANK DAVIES, *Senior Investigator*
AMELIA JOHNSON, *Investigative Clerk*

INVESTIGATIVE SUBCOMMITTEE

BEN CHANDLER, Kentucky
Chair
EMANUEL CLEAVER, II, Missouri

GREGG HARPER, Mississippi
Ranking Republican Member
SUE MYRICK, North Carolina

TOM RUST, *Counsel*
DONALD SHERMAN, *Counsel*
FRANK DAVIES, *Senior Investigator*
AMELIA JOHNSON, *Investigative Clerk*

LETTER OF TRANSMITTAL

HOUSE OF REPRESENTATIVES,
COMMITTEE ON STANDARDS OF OFFICIAL CONDUCT,
Washington, DC, July 1, 2010.

Hon. LORRAINE C. MILLER,
Clerk, House of Representatives,
Washington, DC.

DEAR MS. MILLER: Pursuant to clauses 3(a)(2) and 3(b) of Rule XI of the Rules of the House of Representatives, we herewith transmit the attached Report, "In the Matter of Representative Laura Richardson."

Sincerely,

ZOE LOFGREN,
Chair.
JO BONNER,
Ranking Republican Member.

CONTENTS

COMMITTEE REPORT

	Page
I. INTRODUCTION	VII
II. INVESTIGATION	VII
III. FINDINGS AND CONCLUSIONS	IX
IV. STATEMENT UNDER RULE XIII, CLAUSE 3(c) OF THE RULES OF THE HOUSE OF REPRESENTATIVES	X

INVESTIGATIVE SUBCOMMITTEE REPORT

EXECUTIVE SUMMARY	XI
I. INTRODUCTION	1
II. JURISDICTION OF THE INVESTIGATIVE SUBCOMMITTEE	4
III. FACTUAL FINDINGS	5
A. Summary of Factual Findings	5
B. Representative Richardson	7
C. Purchase of the Sacramento Property	8
1. Mortgage Broker	8
2. Loan from Washington Mutual	9
3. Submissions to Washington Mutual	10
4. Fraud Prevention	17
5. Washington Mutual's Analysis of the Loan Application	18
6. Conclusions Regarding the Loan Application	19
D. Default on the Sacramento Property	21
1. Failure to Make Payments	21
2. Initial Attempt to Modify Loan	22
3. Contact with Washington Mutual's Government Affairs Office	25
4. The Executive Response Team	26
5. Hold on the Foreclosure Sale	29
6. Conclusions Regarding the Decision to Place a Hold on the Foreclosure Sale	31
E. Foreclosure Sale of the Sacramento Property	32
1. Washington Mutual Inadvertently Released the Hold	32
2. Foreclosure Sale	32
F. Rescission of the Foreclosure Sale	33
1. Internal Washington Mutual Discussion	33
2. Rescission of the Foreclosure Sale	38
3. Washington Mutual's Communications with Representative Richardson	40
4. Third Party Claim	41
5. Conclusions Regarding Decision to Rescind the Foreclosure Sale	42
G. Modification of the Loan	43
1. Documents Submitted by Representative Richardson	43
2. Modified Loan	47
3. Analysis of Modified Loan	50
IV. LEGAL ANALYSIS	50
A. Summary of Legal Analysis	50
B. Relevant Rules and Standards of Conduct	51
1. House Gift Rule	51
2. Ethics in Government Act	52
3. False Statements	53
4. Fraud	54
5. Code of Ethics for Government Service	55
6. Generally Applicable House Rules	55

Page

EXECUTIVE SUMMARY—Continued
C. Discussion 56
1. Representative Richardson Complied with the Financial Disclosure Requirements 56
2. Representative Richardson Did Not Commit Mortgage Fraud . 57
3. Representative Richardson Did Not Receive an Improper Gift or Other Benefit in Connection with the Hold on the Foreclosure Sale of Her Sacramento Property 58
4. Representative Richardson Did Not Receive an Improper Gift or Other Benefit in Connection with the Rescission of the Foreclosure Sale of Her Sacramento Property 58
5. Representative Richardson Did Not Receive an Improper Gift or Other Benefit in Connection with the Modification of the Loan for Her Sacramento Property 59
D. Conclusion 60
V. RECOMMENDATIONS 60

APPENDICES

Appendix A: Documents Collected by Investigative Subcommittee 63
Appendix B: Report of Joseph Huntzinger 6776
Appendix C: Report and Findings of the Office of Congressional Ethics 6791

I. INTRODUCTION

The Committee on Standards of Official Conduct (Standards Committee) submits this Report pursuant to Rule XI, clause 3(a)(2), of the Rules of the U.S. House of Representatives (House Rules), which authorizes the Committee to investigate any alleged violation by a Member, officer, or employee of the House of Representatives, of the Code of Official Conduct or any law, rule, regulation, or other standard of conduct applicable to the conduct of such Member, officer, or employee.

Based on the findings and conclusions of the Investigative Subcommittee following a thorough seven-month investigation, the Standards Committee unanimously voted to dismiss its review of the allegations regarding Representative Laura Richardson that were referred to the Standards Committee by the Office of Congressional Ethics (OCE). Representative Richardson did not knowingly accept a gift from Washington Mutual or violate any applicable standard of conduct in connection with the purchase of, foreclosure on, rescission of foreclosure sale for, or modification of loan terms for a residential property she owns in Sacramento, California. In addition, Representative Richardson did not violate the Ethics in Government Act (EIGA) in connection with her financial disclosure statements relating to her California properties.

II. INVESTIGATION

On August 6, 2009, OCE forwarded to the Standards Committee a report and findings (Report and Findings) recommending further review of allegations involving Representative Richardson. OCE's Report and Findings stated that there was "substantial reason to believe" that "Representative Richardson violated House Rule 25, clause 5(1)(A)(i) and clause 5(3)(R)(v) by knowingly receiving preferential treatment from Washington Mutual Bank in the form of the postponement and/or rescission of the foreclosure sale of her home." However, OCE's Report and Findings stated that there was "not substantial reason to believe" that "Representative Richardson violated House Rule 26 (financial disclosure) by failing to disclose her Sacramento home as an asset and her mortgage liability on her financial disclosure forms." OCE's Report and Findings further stated that there was "not substantial reason to believe" that: "Representative Richardson violated House Rule 25, clause 5(1)(A)(i) and clause 5(3)(R)(v) by knowingly receiving professional yard care services from her neighbors. Further, even if a violation occurred it would be de minimis."

On August 6, 2009, the Standards Committee began an initial investigation pursuant to Standards Committee Rule 18(a) into the matters in OCE's Report and Findings. On September 15, 2009, the Standards Committee voted to extend the matter regarding Representative Laura Richardson for forty-five days. During its initial

investigation, the Standards Committee authorized the issuance of three subpoenas. The documents collected by the Standards Committee during its initial investigation included Representative Richardson's loan application for her property in Sacramento, California. The loan application, and the supporting documents submitted with the application, indicated that Representative Richardson was receiving rental income from two residential properties she owned in San Pedro, California and Long Beach, California. At the time of the initial investigation, Representative Richardson had never disclosed any rental income on any Financial Disclosure Statement.

Based on the results of its initial investigation, and in accordance with clause 3 of House Rule XI and Standards Committee Rules 14(a)(6), 17A(f), and 19, the Standards Committee unanimously voted to establish an investigative subcommittee on October 29, 2009, to determine whether Representative Laura Richardson violated the Code of Official Conduct or any law, rule, regulation, or other standard of conduct applicable to her conduct in the performance of her duties or the discharge of her responsibilities by failing to disclose certain real property, income and liabilities on her financial disclosure forms (and amendments thereto) and whether Representative Richardson received an impermissible "gift" or received preferential treatment from her lender relating to the foreclosure, rescission of the foreclosure sale, or loan modification agreement for or relating to her property in Sacramento, California.[1]

The Investigative Subcommittee conducted a thorough seven-month investigation. The Investigative Subcommittee authorized the issuance of fourteen subpoenas; interviewed seven witnesses; and reviewed approximately seven thousand pages of documents. The Investigative Subcommittee also hired an independent consultant with experience in the mortgage industry to advise the Investigative Subcommittee. At the conclusion of the Investigative Subcommittee's investigation, the independent mortgage consultant reviewed the documents collected by the Investigative Subcommittee and the transcripts of the Investigative Subcommittee's interviews. Based on his review of the documents and interview transcripts, the mortgage consultant advised the Investigative Subcommittee as to whether the actions of Washington Mutual Bank (Washington Mutual), the bank that granted Representative Richardson the loan to purchase her Sacramento, California property, were commercially reasonable practices within the mortgage industry. Following its investigation, the members of the Investigative Subcommittee voted unanimously to adopt a report which was presented to the Standards Committee.

On June 30, 2010, the Standards Committee unanimously voted to adopt the Report of the Investigative Subcommittee and includes that Report herewith as part of the Standards Committee's Report to the House of Representatives on this matter. By this act, the

[1] The Standards Committee did not grant the Investigative Subcommittee jurisdiction to investigate whether Representative Richardson "violated House Rule 25, clause 5(1)(A)(i) and clause 5(3)(R)(v) by knowingly receiving professional yard care services from her neighbors." As noted above, OCE's Report and Findings concluded that "there is not substantial reason to believe" that she committed such a violation, and that even had such a violation occurred, it would have been *de minimis*.

Standards Committee adopts the findings, conclusions, and recommendations of the Investigative Subcommittee.

III. FINDINGS AND CONCLUSIONS

The Standards Committee voted unanimously to release a public Report finding that Representative Richardson did not knowingly accept a gift from Washington Mutual or violate any applicable standard of conduct in connection with the purchase of, foreclosure on, rescission of foreclosure sale for, or modification of loan terms for a residential property she owns in Sacramento, California. In addition, Representative Richardson did not violate the Ethics in Government Act (EIGA) in connection with her financial disclosure statements relating to her California properties.

First, Representative Richardson did not knowingly make false statements in her mortgage application. Because the date of her closing was her first full day as a member of the California State Assembly and she was unable to attend the closing, Representative Richardson admitted that she did not review the mortgage application as closely as she should have and was not aware that the mortgage broker had forged documents included with the application.

The mortgage broker Representative Richardson used in connection with the purchase of her Sacramento property, without her knowledge, committed criminal fraud by claiming rental income for Representative Richardson on her mortgage application and forging rental agreements to act as supporting documents for this income. The Investigative Subcommittee found that, in calendar years 2007 and 2008, Representative Richardson did not lease or otherwise receive any rental income from the residential properties she owns in San Pedro, California; Long Beach, California; or Sacramento, California. However, Representative Richardson's mortgage broker Charles Thomas—who received a loan broker fee of nearly $11,000—admitted to the Investigative Subcommittee that he knowingly created and signed fake rental agreements and submitted that fraudulent information to Washington Mutual in connection with Representative Richardson's mortgage application. The independent mortgage consultant retained by the Investigative Subcommittee concluded that this was a case of "fraud for profit" by the mortgage broker, not a case of fraud by Representative Richardson. As such, she was the victim of mortgage fraud. The Standards Committee unanimously voted to refer Mr. Thomas to the Justice Department for further action as it deems necessary and appropriate.

The Investigative Subcommittee further found that Washington Mutual's actions in this case were commercially reasonable and that the bank treated Representative Richardson the same as Washington Mutual would treat any other similarly situated customer. First, Washington Mutual made a commercially reasonable business decision to place a temporary hold on the foreclosure proceedings for Representative Richardson's Sacramento property after Representative Richardson's employment changed and she contacted Washington Mutual seeking to reinstate the loan. Second, Washington Mutual mistakenly allowed the foreclosure sale of Representative Richardson's Sacramento property after informing

her in writing that Washington Mutual had placed a sixty-day hold on the foreclosure proceedings. Washington Mutual made a commercially reasonable business decision to rescind the foreclosure sale of Representative Richardson's Sacramento home due to its mistake, and in doing so treated her the same as it would any other similarly situated customer. (As a result of its mistake, Washington Mutual settled a lawsuit filed by the purchaser by refunding the foreclosure sale amount, paying the buyer an additional $100,000, and signing a nondisclosure agreement between the parties.) Finally, after rescinding the sale, Washington Mutual made a commercially reasonable business decision, based on Representative Richardson's change in circumstances, to modify Representative Richardson's mortgage on her Sacramento home.

Based on the findings and conclusions of the Investigative Subcommittee, on June 30, 2010, the Standards Committee unanimously voted to dismiss its review of the allegations regarding Representative Richardson that were referred to the Standards Committee by the Office of Congressional Ethics. OCE's Report and Findings are contained within the Standards Committee's Report.

The Standards Committee thanks the members of the Investigative Subcommittee for their hard work, dedication, and service to the Committee and to the House. Representative Ben Chandler served as Chair of the Investigative Subcommittee. Representative Gregg Harper served as Ranking Republican Member. Representatives Emmanuel Cleaver, II and Sue Myrick also served on the Subcommittee. Each of these members devoted substantial time and effort to the investigation, and the Committee thanks each of them for their service.

IV. STATEMENT UNDER RULE XIII, CLAUSE 3(c) OF THE RULES OF THE HOUSE OF REPRESENTATIVES

The Standards Committee made no special oversight findings in this report. No budget statement is submitted. No funding is authorized by any measure in this report.

EXECUTIVE SUMMARY

After an exhaustive investigation, the investigative subcommittee (Investigative Subcommittee) empanelled to review Representative Laura Richardson's conduct relating to her ownership of her California residences and related financial disclosure obligations found that:

- In calendar years 2007 and 2008, Representative Richardson did not lease or otherwise receive any rental income from the residential properties she owns in San Pedro, California; Long Beach, California; or Sacramento, California;
- The mortgage broker Representative Richardson used in connection with the purchase of her Sacramento property, without her knowledge, committed criminal fraud by claiming rental income for Representative Richardson on her mortgage application and forging rental agreements to act as supporting documents for this income;
- Washington Mutual Bank (Washington Mutual)—the bank that ultimately gave Representative Richardson a loan to purchase her Sacramento property—made a commercially reasonable business decision to place a temporary hold on the foreclosure proceedings for Representative Richardson's Sacramento property after Representative Richardson contacted Washington Mutual seeking to reinstate the loan, and in doing so treated Representative Richardson the same as it would any other similarly situated customer;
- Washington Mutual mistakenly allowed the foreclosure sale of Representative Richardson's Sacramento property after informing her in writing that Washington Mutual had placed a sixty-day hold on the foreclosure proceedings;
- Washington Mutual made a commercially reasonable business decision to rescind the foreclosure sale of Representative Richardson's Sacramento home due to its mistake, and in doing so treated Representative Richardson the same as it would any other similarly situated customer; and
- Washington Mutual made a commercially reasonable business decision to modify Representative Richardson's mortgage on her Sacramento home, and in doing so treated Representative Richardson the same as it would any other similarly situated customer.

Based on these findings, the Investigative Subcommittee concluded that:

- Representative Richardson did not knowingly accept a gift from Washington Mutual or violate any applicable standard of conduct in connection with the purchase of, foreclosure on, rescission of foreclosure sale for, or modification of loan terms for a residential property she owns in Sacramento, California; and

- Representative Richardson did not violate the Ethics in Government Act (EIGA) in connection with her financial disclosure statements relating to her California properties.

Given its findings and conclusions, the Investigative Subcommittee decided not to adopt any Statement of Alleged Violation in this case, and instead to draft this report and to make the following recommendations to the Standards Committee:

- The Investigative Subcommittee recommends that the Standards Committee dismiss its review of the allegations regarding Representative Richardson that were referred to the Standards Committee by the Office of Congressional Ethics; and
- The Investigative Subcommittee further recommends that the Standards Committee refer the matter involving Charles Thomas, the mortgage broker used in connection with the purchase of Representative Richardson's Sacramento property, who during the course of the investigation admitted to knowingly submitting fraudulent information to Washington Mutual in connection with Representative Richardson's mortgage application, to the Justice Department for such action as the Department deems necessary and appropriate.

111TH CONGRESS } HOUSE OF REPRESENTATIVES { REPORT
2d Session } { 111–523

COMMITTEE ON STANDARDS OF OFFICIAL CONDUCT

JUNE 30, 2010

REPORT OF THE INVESTIGATIVE SUBCOMMITTEE

IN THE MATTER OF REPRESENTATIVE LAURA RICHARDSON

Mr. CHANDLER, from the Investigative Subcommittee, submitted the following

R E P O R T

TO THE

COMMITTEE ON STANDARDS OF OFFICIAL CONDUCT

I. INTRODUCTION

The Investigative Subcommittee submits this Report to the Committee on Standards of Official Conduct (Standards Committee) pursuant to Standards Committee Rule 19(g) and the Standards Committee's October 29, 2009, resolution, which established the Investigative Subcommittee with jurisdiction to determine whether Representative Laura Richardson violated the Code of Official Conduct or any law, rule, regulation, or other standard of conduct applicable to her conduct in the performance of her duties or the discharge of her responsibilities by failing to disclose certain real property, income and liabilities on her financial disclosure forms (and amendments thereto) and whether Representative Richardson received an impermissible "gift" or preferential treatment from her lender relating to the foreclosure, rescission of the foreclosure sale or loan modification agreement for or relating to her property in Sacramento, California.

On March 26, 2009, at least two members of the board of the Office of Congressional Ethics (OCE) made a written request to commence a preliminary review of Representative Richardson's conduct, and OCE commenced its preliminary review of the matter on

April 2, 2009.[1] On April 24, 2009, at least three members of OCE's board voted to initiate a second phase of the review, and OCE commenced its second phase review on May 1, 2009.[2] On June 12, 2009, OCE's board voted to extend the second phase review for an additional 14 days.[3] OCE's second phase review ended on June 30, 2009.[4] OCE's board adopted its findings and voted to refer the matter to the Standards Committee for further review on July 24, 2009.[5] On August 6, 2009, OCE forwarded to the Standards Committee a report and findings (Report and Findings) recommending further review of allegations involving Representative Richardson.[6]

OCE's Report and Findings stated that there was "substantial reason to believe" that "Representative Richardson violated House Rule 25, clause 5(1)(A)(i) and clause 5(3)(R)(v) by knowingly receiving preferential treatment from Washington Mutual Bank in the form of the postponement and/or rescission of the foreclosure sale of her home."[7] However, OCE's Report and Findings stated that there was "not substantial reason to believe" that "Representative Richardson violated House Rule 26 (financial disclosure) by failing to disclose her Sacramento home as an asset and her mortgage liability on her financial disclosure forms."[8] OCE's Report and Findings further stated that there was "not substantial reason to believe" that: "Representative Richardson violated House Rule 25, clause 5(1)(A)(i) and clause 5(3)(R)(v) by knowingly receiving professional yard care services from her neighbors. Further, even if a violation occurred it would be de minimis."[9]

On August 6, 2009, the Standards Committee began an initial investigation into the matters in OCE's Report and Findings. The Standards Committee conducted its initial investigation in this matter pursuant to Standards Committee Rule 18(a), which authorizes the Committee to consider any information in its possession indicating that a Member, officer, or employee may have committed a violation of the Code of Official Conduct or of any law, rule, regulation, or other standard of conduct applicable to the conduct of such Member, officer, or employee in the performance of the duties or the discharge of the responsibilities of such individual. Standards Committee Rule 18(a) further authorizes the Chair and Ranking Member to jointly gather additional information concerning such an alleged violation by a Member, officer, or employee unless and until an investigative subcommittee has been established. On September 15, 2009, the Standards Committee voted to extend the matter regarding Representative Richardson for forty-five days.

During its initial investigation, the Standards Committee authorized the issuance of three subpoenas. The documents collected by the Standards Committee during its initial investigation included Representative Richardson's loan application for her property in

---

[1] Office of Congressional Ethics, *Report and Findings in the Matter of Representative Laura Richardson,* Review 09–4126, (August 6, 2009), ¶ 9 (hereinafter Report and Findings). A copy of OCE's Report and Findings can be found at Appendix C. (CSOC.RICH.010130 to CSOC.RICH.010339)

[2] *Id.* at ¶ 10.

[3] *Id.* at ¶ 11.

[4] *Id.* at ¶ 12.

[5] *Id.* at ¶ 13.

[6] *Id.* at p. 1.

[7] *Id.* at ¶ 5.

[8] *Id.* at ¶ 6.

[9] *Id.* at ¶ 7.

Sacramento, California. Representative Richardson's loan application, and the supporting documents submitted with the application, indicated that Representative Richardson was receiving rental income from two residential properties she owned in San Pedro, California, and Long Beach, California. At the time of the initial investigation, Representative Richardson had never disclosed any rental income on any Financial Disclosure Statement.

Based on the results of its initial investigation, the Standards Committee established an investigative subcommittee on October 29, 2009, with jurisdiction to determine whether Representative Richardson violated the Code of Official Conduct or any law, rule, regulation, or other standard of conduct applicable to her conduct in the performance of her duties or the discharge of her responsibilities by failing to disclose certain real property, income, and liabilities on her financial disclosure forms (and amendments thereto) and whether Representative Richardson received an impermissible "gift" or received preferential treatment from her lender relating to the foreclosure, rescission of the foreclosure sale, or loan modification agreement for or relating to her property in Sacramento, California.[10]

The Investigative Subcommittee conducted its investigation in this matter pursuant to Standards Committee Rule 19, which authorizes the Investigative Subcommittee to consider any evidence relevant to its inquiry and to require by subpoena or otherwise, the attendance and testimony of witnesses and the production of such books, records, correspondence, memoranda, papers, documents, and other items as it deems necessary to conduct the inquiry. During the course of its investigation, the Investigative Subcommittee authorized the issuance of fourteen subpoenas; interviewed seven witnesses; and reviewed approximately seven thousand pages of documents. Several of the witnesses that the Investigative Subcommittee interviewed were former employees of Washington Mutual Bank (Washington Mutual), which was the bank that loaned Representative Richardson the money to purchase her Sacramento property. Many of the relevant documents in this matter were in the possession of JPMorgan Chase, which purchased the assets of Washington Mutual on September 25, 2008, after Washington Mutual was seized by the Office of Thrift Supervision (OTS). Washington Mutual's seizure by OTS and the subsequent purchase of its assets by JPMorgan Chase contributed to some delay in the Investigative Subcommittee's efforts to locate certain witnesses and documents relevant to this matter.

The Investigative Subcommittee also hired an independent consultant with experience in the mortgage industry to advise the Investigative Subcommittee.[11] At the conclusion of the Investigative

[10] The Standards Committee did not grant the Investigative Subcommittee jurisdiction to investigate the allegation in OCE's Report and Findings that Representative Richardson "violated House Rule 25, clause 5(1)(A)(i) and clause 5(3)(R)(v) knowingly receiving professional yard care services from her neighbors." Report and Findings, ¶ 7.

[11] *See* "Report to the Investigative Subcommittee In the Matter Regarding Representative Laura Richardson" Joseph Huntzinger, (June 7, 2010) (hereinafter "Huntzinger Report"). A copy of the Huntzinger Report can be found at Appendix B. Mr. Huntzinger has more than 18 years of experience in the residential mortgage industry. Huntzinger Report at 1. For the past 10 years, he has worked for the Indianapolis Neighborhood Housing Partnership, where he served first as the Director of Single Family Lending and more recently as the Vice President of Mortgage Lending. *Id*. Prior to that, he worked in various capacities at Gold Mortgage Group LLC and Banc One Mortgage Corporation. *Id*.

Subcommittee's investigation, the independent mortgage consultant reviewed the documents collected by the Investigative Subcommittee and the transcripts of the Investigative Subcommittee's interviews. Based on his review of the documents and interview transcripts, the mortgage consultant advised the Investigative Subcommittee as to whether Washington Mutual's actions in this case were commercially reasonable practices within the mortgage industry.

The Investigative Subcommittee's findings and conclusions are set forth in this Report.

II. JURISDICTION OF THE INVESTIGATIVE SUBCOMMITTEE

Rule XI, clause 3(a)(2), of the Rules of the U.S. House of Representatives (House Rules), vests jurisdiction over the matters addressed in this Report with the Standards Committee. The Standards Committee may investigate any alleged violation by a Member, officer, or employee of the House of Representatives of the Code of Official Conduct or of any law, rule, regulation, or other standard of conduct applicable to the conduct of such Member, officer, or employee.[12] Sole and exclusive authority over the interpretation and enforcement of the Code of Official Conduct lies with the Standards Committee.[13]

The Standards Committee conducted an initial investigation in this matter pursuant to Standards Committee Rule 18(a), which authorizes the Standards Committee to consider any information in its possession indicating that a Member, officer, or employee may have committed a violation of the Code of Official Conduct or any law, rule, regulation, or other standard of conduct applicable to the conduct of such Member, officer, or employee in the performance of the duties or the discharge of the responsibilities of such individual. The Chair and Ranking Republican Member conducted the initial investigation pursuant to House Rule XI, clause 3(b)(1)(B)(ii), and Standards Committee Rule 18(a), which authorizes them to jointly gather additional information concerning such an alleged violation by a Member, officer, or employee unless and until an investigative subcommittee has been established.

The Standards Committee established an investigative subcommittee in this matter with jurisdiction over the matters addressed in this Report pursuant to Standards Committee Rules 10(a)(2) and 18, which authorize the Standards Committee to establish an investigative subcommittee by an affirmative vote of the Committee.

The Investigative Subcommittee conducted its investigation in this matter pursuant to Standards Committee Rule 19, which authorizes the Investigative Subcommittee to consider any evidence relevant to its inquiry and to require by subpoena or otherwise, the attendance and testimony of witnesses and the production of such books, records, correspondence, memoranda, papers, documents, and other items as it deems necessary to conduct the inquiry. Further, pursuant to Standards Committee Rule 6(h), the Committee authorized the Investigative Subcommittee to hire an independent

[12] House Rule XI, clauses 3(a)(2) and 3(b).
[13] House Rule X, clause 1(q); Standards Committee Rule 17A(a).

mortgage consultant to advise the Investigative Subcommittee regarding commercially reasonable actions in the mortgage industry.

The Investigative Subcommittee prepared this report pursuant to Standards Committee Rule 19(g), which requires an investigative subcommittee, in a case in which the investigative subcommittee does not adopt a Statement of Alleged Violation, to transmit to the Standards Committee a report containing a summary of the information received during the inquiry, its conclusions and reasons therefore, and any appropriate recommendation.

III. FACTUAL FINDINGS

A. SUMMARY OF FACTUAL FINDINGS

In 1995, Representative Richardson purchased a house in San Pedro, California, in which Representative Richardson's mother has lived for several years. In 1999, Representative Richardson purchased a property in Long Beach, California, with her then-husband, which has been Representative Richardson's primary residence for several years. Representative Richardson and her then-husband finalized their divorce in 2005, and after the divorce, Representative Richardson was solely responsible for the mortgage on the Long Beach property. Representative Richardson has never collected any rent for either her San Pedro or Long Beach properties, which is consistent with the disclosures in the Financial Disclosure Statements she has filed.

Representative Richardson was elected to the California State Assembly in 2006. In 2007, Representative Richardson purchased a property in Sacramento, California, for the purpose of using the house when she was in Sacramento. Soon after Representative Richardson purchased the Sacramento property, Representative Juanita Millender-McDonald passed away, and Representative Richardson ran in a special election to replace Representative Millender-McDonald. Representative Richardson won the special election and was sworn in to the House of Representatives on September 4, 2007.

Representative Richardson used a mortgage broker in connection with obtaining a mortgage to purchase the Sacramento property. This mortgage broker, Charles Thomas, submitted numerous documents with Representative Richardson's loan application packet for the Sacramento property. Several of these documents indicated that Representative Richardson was receiving income from her San Pedro and Long Beach properties, which rental income was calculated into Representative Richardson's gross monthly income. Representative Richardson's loan application packet included two rental agreements for these properties which supported this income. The income from these rental agreements made it appear that Representative Richardson had more income than she actually did.

Representative Richardson ultimately obtained a loan for the Sacramento property from Washington Mutual.

Representative Richardson denied any knowledge that this false information was included with her mortgage application. Mr. Thomas told Investigative Subcommittee counsel that he placed the false information regarding Representative Richardson's supposed rental income on her mortgage application and that he forged the

rental agreements. Mr. Thomas also said that he did not know whether Representative Richardson was aware of the submission of the false rental income information.

After reviewing Representative Richardson's mortgage application and facts surrounding it, the mortgage consultant hired by the Investigative Subcommittee concluded that Representative Richardson was likely not involved in the mortgage fraud related to her mortgage application. The mortgage consultant further concluded that if the facts in Representative Richardson's mortgage application had been accurate, her initial mortgage for the Sacramento property would have been commercially reasonable. However, the mortgage consultant also concluded that Representative Richardson likely would not have qualified for the mortgage on her Sacramento property without the fraudulent rental income information submitted with her mortgage application.

In late 2007, Representative Richardson fell behind on her mortgage payments for the Sacramento property and went into default. Washington Mutual then began foreclosure proceedings. After some delay, Representative Richardson contacted Washington Mutual and expressed interest in bringing the loan current. Representative Richardson told Washington Mutual that her financial situation had changed from the time when she went into default on the Sacramento property because she had experienced a gap in income due to changing jobs. Washington Mutual placed a hold on the foreclosure proceedings. After reviewing the facts surrounding Washington Mutual's decision to place a hold on the foreclosure sale of Representative Richardson's Sacramento property, the mortgage consultant hired by the Investigative Subcommittee concluded that Washington Mutual's decision was commercially reasonable.

Washington Mutual agreed with Representative Richardson that it would put the foreclosure sale on hold for 60 days, beginning on April 4, 2008, with the hold to expire on June 4, 2008. Due to operational errors by Washington Mutual, the hold was lifted on April 15, 2008. This error resulted in a foreclosure sale of Representative Richardson's Sacramento home on May 7, 2008, with the property being sold to Red Rock Mortgage for $388,000.01. Upon realizing this error, Washington Mutual decided to rescind the foreclosure sale. Due to the rescission, Washington Mutual had to refund Red Rock Mortgage all of its money. After rescinding the foreclosure sale, Red Rock Mortgage sued Washington Mutual, and ultimately Washington Mutual entered into an out-of-court settlement with Red Rock Mortgage for a payment of approximately $100,000 in addition to returning the foreclosure sale amount. After reviewing the facts surrounding Washington Mutual's decision to rescind the foreclosure sale of Representative Richardson's Sacramento property, the mortgage consultant hired by the Investigative Subcommittee concluded that Washington Mutual's decision was commercially reasonable.

After Washington Mutual rescinded the foreclosure sale of Representative Richardson's Sacramento property, Washington Mutual and Representative Richardson worked on, and agreed to, a modification of Representative Richardson's loan. After reviewing the facts surrounding Washington Mutual's decision to offer a loan modification to Representative Richardson, the mortgage consultant hired by the Investigative Subcommittee concluded that the

loan modification offered to Representative Richardson was commercially reasonable.

B. REPRESENTATIVE RICHARDSON

Representative Richardson served on the Long Beach City Council from 2000 to 2006.[14] In 2006, Representative Richardson was elected to the California State Assembly.[15] A few months after Representative Richardson was elected to the California State Assembly, then-U.S. Representative Juanita Millender-McDonald passed away.[16] Representative Richardson ran in a special election to replace Representative Millender-McDonald.[17] Representative Richardson won the special election and was sworn in to the House of Representatives on September 4, 2007.[18]

Representative Richardson currently owns at least three residential properties, and rents an apartment in the Washington, D.C., metropolitan area.[19] In 1995, Representative Richardson purchased a property in San Pedro, California.[20] Representative Richardson's mother has lived in the San Pedro property for several years.[21] In 1999, Representative Richardson purchased a property in Long Beach, California, with her then-husband.[22] The Long Beach property has been Representative Richardson's primary residence for several years.[23] In 2007, Representative Richardson purchased a property in Sacramento, California.[24] Representative Richardson bought the house in Sacramento shortly after her election to the California State Assembly for the purpose of using the house when she was in Sacramento.[25]

Representative Richardson and her then-husband separated in 2000, and finalized their divorce in 2005.[26] After the divorce, Representative Richardson was solely responsible for the mortgage on the Long Beach property.[27]

---

[14] About Congresswoman Laura Richardson, *http://richardson.house.gov/about.shtml* (last visited June 10, 2010).
[15] Interview Transcript of Representative Laura Richardson (hereinafter Richardson Int. Tr.) at 7.
[16] *Id.* at 8.
[17] *Id.*
[18] *Id.*
[19] *Id.* at 7–8; *see also* CSOC.RICH.007924 to CSOC.RICH.007926.
[20] Richardson Int. Tr. at 7.
[21] *Id.*
[22] *Id.*
[23] *Id.* at 10.
[24] *Id.* at 8.
[25] *Id.* Representative Richardson informed the Investigative Subcommittee that around November of 2009, she began renting her Sacramento property. *Id.* at 10.
[26] *Id.* at 7.
[27] *Id.*

Since her election to U.S. House of Representatives, Representative Richardson has also rented an apartment in the Washington, D.C., metropolitan area.[28] In 2008, her monthly rent was $1,790.[29]

Representative Richardson filed the Financial Disclosure Statement for candidates and new employees with the House of Representatives on February 22, 2008.[30] Representative Richardson filed Financial Disclosure Statements for current Members with the House of Representatives on May 19, 2008,[31] June 13, 2008,[32] and May 15, 2009.[33] Representative Richardson did not disclose any rental income on any of these Financial Disclosure Statements, and she did not list any of her residential properties on the liabilities section of her Financial Disclosure Statements.[34] Pursuant to House rules related to financial disclosure requirements, Representative Richardson was not required to disclose these properties or associated liabilities so long as they were not being held for investment purposes and no rental income was being collected.[35] Furthermore, Representative Richardson told the Investigative Subcommittee that she has never collected any rent for either her San Pedro or Long Beach properties.[36] Finally, no one, other than Representative Richardson or her mother, has been listed on the utilities for either the San Pedro or Long Beach properties.[37]

C. PURCHASE OF THE SACRAMENTO PROPERTY

1. Mortgage Broker

Representative Richardson used a mortgage broker to procure a loan to purchase her Sacramento property.[38] A mortgage broker is a mortgage industry professional that markets wholesale mortgage bankers' mortgage loans to potential borrowers.[39] Mortgage brokers receive and process mortgage loan applications, and then send the information to the wholesale mortgage bankers' underwriting departments for review.[40] A wholesale mortgage banker's underwriter makes the final decision to approve the mortgage loan application;

---

[28] CSOC.RICH.007924–CSOC.RICH.007926. The documents designated with "CSOC.RICH" numbers constitute the documents collected by the Standards Committee and the Investigative Subcommittee in the course of the investigation. Pertinent portions of the documents collected by the Standards Committee and the Investigative Subcommittee can be found at Appendix A. The Investigative Subcommittee notes that certain personal information, such as personal email addresses, direct-dial phone numbers, bank account numbers, and personal cell phone numbers have been redacted from the documents collected by the Standards Committee and Investigative Subcommittee. The Investigative Subcommittee has redacted this information based on privacy considerations, and because the information is irrelevant to any question at issue in this Report. The Investigative Subcommittee has not redacted contact information for Washington Mutual Bank as the bank is no longer in existence and its assets were subsequently purchased by JPMorgan Chase.

[29] CSOC.RICH.007926.

[30] CSOC.RICH.006450 to CSOC.RICH.006454.

[31] CSOC.RICH.006445 to CSOC.RICH.006449.

[32] CSOC.RICH.006455 to CSOC.RICH.006458.

[33] CSOC.RICH.006436 to CSOC.RICH.006444.

[34] CSOC.RICH.006436 to CSOC.RICH.006454. Representative Richardson has also never disclosed any gift in connection with any of her properties.

[35] *See* 5 U.S.C. app. 4, § 101 et seq.; House Rule XXVI; Instruction Guide for Completing Calendar Year 2008 Financial Disclosure Statement Form A at 10–11; 18–19.

[36] Richardson Int. Tr. at 11.

[37] *See e.g.*, CSOC.RICH.009932 to CSOC.RICH.010129; CSOC.RICH.005849 to CSOC.RICH.005912; CSOC.RICH.009474 to CSOC.RICH.009492; CSOC.RICH.009409 to CSOC.RICH.009467.

[38] Interview Transcript of Charles Thomas (hereinafter Thomas Int. Tr.) at 10–11.

[39] Huntzinger Report at 2.

[40] *Id.* at 3.

to approve the application with conditions; or to reject the application.[41]

Representative Richardson's mortgage broker was Charles Thomas of Avenue Mortgage.[42] Avenue Mortgage received a "Loan Origination Fee" of $10,700 for Representative Richardson's loan.[43] Representative Richardson was referred to Mr. Thomas by another client.[44] Mr. Thomas told the Investigative Subcommittee that he was aware that Representative Richardson was an elected official when he started working with her.[45]

2. Loan from Washington Mutual

Through Mr. Thomas, Representative Richardson received a loan from Washington Mutual to purchase her Sacramento property.[46] In 2007, Washington Mutual was one of the largest mortgage lenders in the United States.[47] Washington Mutual "had a large banking footprint in the West and many home loan offices around the country."[48] Washington Mutual was known in the mortgage industry as a lender that offered higher risk sub-prime and option Adjustable Rate Mortgage (ARM) loan products.[49] On September 26, 2008, in the largest single bank failure in United States history, Washington Mutual succumbed to the fallout from the subprime mortgage crisis, and was seized by its primary regulator, the Office of Thrift Supervision (OTS).[50] OTS appointed the Federal Deposit Insurance Corporation (FDIC) as the receiver for Washington Mutual.[51] The FDIC in turn conducted a bidding process that led to the purchase of Washington Mutual by JPMorgan Chase.[52]

Mr. Thomas told the Investigative Subcommittee that "[u]sually when we first structure a loan we try to decide which lender would be best for that borrower['s] situation. So, in the process, we would determine this type of borrower, their situation would be more fitted for this type of lender for example."[53] Mr. Thomas said that he selected Washington Mutual as the lender for Representative Richardson because the bank "was in a subprime marketplace. So most of the borrowers that were what we called subprime category borrowers or A minus borrowers or whatever you would like to coin them were then referred to lenders like Washington Mutual."[54] Mr. Thomas said that Washington Mutual was "pretty aggressive. They were doing some things kind of aggressively relevant to what other lenders were offering."[55] Mr. Thomas explained that Washington Mutual was "doing higher debt ratios and smaller down payments, no down payments, and things like that; and they would

---

[41] *Id.*
[42] Thomas Int. Tr. at 11. Mr. Thomas worked as a loan officer at Avenue Mortgage for approximately three-and-one-half years beginning in late 2005. *Id.* at 4.
[43] CSOC.RICH.006330.
[44] Thomas Int. Tr. at 11; Richardson Int. Tr. at 12.
[45] Thomas Int. Tr. at 11.
[46] *Id.* at 12.
[47] Huntzinger Report at 5.
[48] *Id.*
[49] *Id.; see also* Transcript of Hearing of Permanent Subcommittee on Investigations, "Wall Street and the Financial Crisis: The Role of High Risk Home Loans," April 13, 2010.
[50] *See, http://money.cnn.com/2008/09/25/news/companies/JPM_WaMu/index.htm?postversion=2008092519* (last checked June 3, 2010).
[51] *Id.*
[52] *Id.*
[53] Thomas Int. Tr. at 7.
[54] *Id.*
[55] *Id.*

do that for people who had credit scores that were slightly marginal."[56]

The California housing market experienced rapid house price appreciation from 2002 to 2007, reaching its peak in early 2007.[57] In late 2006 and early 2007, homebuyers felt a sense of urgency to purchase a home before home prices appreciated even higher.[58] However, many homebuyers in California were already priced out of the housing market due to the appreciation that had occurred since 2002.[59] Because fewer homebuyers could qualify for ordinary mortgages in many high cost markets, lenders began to use looser lending guidelines and began creating exotic mortgage products to increase the demand for mortgages.[60] During this time, lenders began offering mortgages with forty-year time frames, mortgages that allowed certain payments to be optional, mortgages that required low or no down payments, mortgages with adjustable interest rates, and "interest only" mortgages.[61] The effect of these "exotic" products was to bring homebuyers, who were previously "priced out" of the market, back into the market in California because they could qualify for a mortgage.[62]

Mr. Thomas told the Investigative Subcommittee that Representative Richardson "wanted a certain type of loan that she did not qualify for initially."[63] Mr. Thomas explained that Representative Richardson "wanted, for lack of a better word, a Grade A, you know, vanilla Fannie Mae financing; and I think she had thought that that is what she would qualify for, but her credit score was not in that category."[64] A credit report dated January 2, 2007, found in the Washington Mutual file for Representative Richardson indicated that the three major credit rating agencies reported credit scores of 575, 582, and 603 for Representative Richardson.[65] Mr. Thomas said that Representative Richardson "had a couple of mortgage lates I think as a result of a previous divorce[.]"[66] Mr. Thomas told the Investigative Subcommittee that Representative Richardson's loan was "what we call a 2/28 loan. It is a 30-year term that is broken up into the first 2 years of the 30-year term being fixed, so the 2-year fixed rate loan. . . . After 2 years, the loan will adjust depending upon the type of index and margins that loan has."[67] Washington Mutual categorized Representative Richardson's loan as "Sub Prime-Conventional."[68]

3. Submissions to Washington Mutual

Representative Richardson, through her mortgage broker Mr. Thomas, submitted numerous documents with her mortgage application.[69] Mr. Thomas told the Investigative Subcommittee that bor-

---

[56] *Id.*
[57] Huntzinger Report at 5 (*citing* Case-Shiller Home Price Indices).
[58] *Id.*
[59] *Id.*
[60] *Id.*
[61] *Id.*
[62] *Id.*
[63] Thomas Int. Tr. at 12.
[64] *Id.*
[65] CSOC.RICH.001881 to CSOC.RICH.001890.
[66] Thomas Int. Tr. at 12.
[67] *Id.* at 28.
[68] CSOC.RICH.002465; *see also,* Mathis Int. Tr. at 8.
[69] *See e.g.,* CSOC.RICH.001444 to CSOC.RICH.001462; CSOC.RICH.002083; CSOC.RICH.002088; CSOC.RICH.002153 to CSOC.RICH.002160.

rowers provided all of the necessary documentation for a loan application to him as the broker, and that "copies will be fine to start the process[.]" [70] However, he stated that "the closing documents themselves were original documents. They required original signatures and things of that nature. But to start the process they could forward me their banks' statements, their W–2s via fax or email." [71]

Lenders consider several factors when reviewing loan applications.[72] For example, lenders will often use a rate sheet, which shows the wholesale interest rates for each day.[73] Loans can fall into different categories depending on how much documentation the lender has when reviewing the loan.[74] When a loan is a "full document" loan, lenders will consider all the debt and income information provided by the borrower when determining whether the prospective borrower qualifies for the loan.[75] This is in contrast to a "stated document" loan, in which the borrower states their income on the application but does not provide proof of the income in the way of documents such as tax forms or paystubs.[76] "Stated document" loans usually require larger down payments, higher credit scores, and have higher interest rates than a full document loan.[77] Representative Richardson's loan application appears to have been a "full document" loan.[78] This means that all the debt and income information provided by Representative Richardson was considered in qualifying for the loan.[79]

In some cases a borrower may also submit a credit letter of explanation.[80] These are most typically used if a borrower has any issues in the borrower's credit history.[81] In that case, the borrower may provide a credit letter of explanation to account for these issues.[82]

Mr. Thomas told the Investigative Subcommittee that his communications with Representative Richardson were primarily over the phone.[83] Representative Richardson told the Investigative Subcommittee that she never actually met with Mr. Thomas in person.[84] Mr. Thomas said he did not remember if Representative Richardson reviewed any portion of her loan application before he sent it to Washington Mutual, but it was not unusual for an applicant to not review an application before it is sent to the lender.[85] Representative Richardson did not remember if she signed any draft of her mortgage application prior to closing.[86] Representative Richardson told the Investigative Subcommittee that she never

---

[70] Thomas Int. Tr. at 9.
[71] *Id.*
[72] Huntzinger Report at 4.
[73] *Id.* The rate sheet that appears to have been used by Washington Mutual with respect to Representative Richardson's loan application was document number CSOC.RICH.002096. *Id.*
[74] *Id.*
[75] *Id.*
[76] *Id.* Stated document loans may still require tax returns and bank statements. *Id.*
[77] *Id.*
[78] *Id.* (*citing* CSOC.RICH.002132).
[79] *Id.*
[80] *Id.* at 4–5.
[81] *Id.*
[82] *Id.* at 5.
[83] Thomas Int. Tr. at 12–13, and 27.
[84] *Id.* at 12.
[85] *Id.* at 14.
[86] Richardson Int. Tr. at 14.

granted Mr. Thomas authority to sign any document on her behalf.[87]

Representative Richardson told the Investigative Subcommittee that she was "sworn in [to the California State Assembly] on December 4th," and that her "first day on the job of being a full-time elected official was January 3rd."[88] Representative Richardson said that "because my day was so busy the first day, I missed the first completing of the documents and signed on the following day. So it was pretty hectic, and unfortunately, I know I don't think I reviewed things as closely as I should have."[89]

a. Employment Income Verification Letter

A one-page handwritten document entitled "Employment Income Verification Letter" was submitted with Representative Richardson's mortgage application.[90] On this document, Representative Richardson hand-wrote her salary as $113,098.00.[91] Representative Richardson told the Investigative Subcommittee that this was her salary in the California State Assembly.[92] She also hand-wrote that she received a "Per Diem Tax Free" of $36,450.00, "50% Tax Credit on Per Diem For [unknown word] My Evaluation" of $10,935.00, and "Rent Credit for San Pedro Residence" of $12,000.00.[93] Representative Richardson told the Investigative Subcommittee that she received a per diem from the California State Assembly, and she noted that she wrote "rent credit" not "rent income."[94] Representative Richardson explained to the Investigative Subcommittee that her "mother has a home in Gardenia. It was the hope that my mother, we were going to fix up her place and rent her place, and the money that she received from her place of her living in my place, then she would pay me out of that."[95] Representative Richardson said that her mother has "not yet" rented her Gardenia property.[96] At the bottom of the document, Representative Richardson hand-wrote that her "Stated Income" was $172,483.[97]

Mr. Thomas told the Investigative Subcommittee this "was a letter that was provided to me explaining the breakdown of her income."[98] Mr. Thomas said this letter was necessary "[b]ecause of how she was paid. She had her per diem and other expenses that were not normally on a payroll check. And I think the underwriter wanted that, something like that to kind of explain her income."[99] Mr. Thomas believed that the "Rent Credit for San Pedro Residence" was for a property that she was vacating.[100] Mr. Thomas said that they would have needed other backup documentation to support the "rent credit" such as a rental agreement.[101]

---

[87] *Id.* at 15.
[88] *Id.* at 20.
[89] *Id.*
[90] CSOC.RICH.002083; *see* Richardson Int. Tr. at 16.
[91] CSOC.RICH.002083.
[92] Richardson Int. Tr. at 17.
[93] CSOC.RICH.002083.
[94] Richardson Int. Tr. at 17.
[95] *Id.* at 18.
[96] *Id.*
[97] CSOC.RICH.002083.
[98] Thomas Int. Tr. at 18.
[99] *Id.*
[100] *Id.* at 19.
[101] *Id.* at 19.

b. Credit Letter of Explanation

A credit letter of explanation was provided with Representative Richardson's loan application.[102] This letter appears to have been provided to explain certain late payments in Representative Richardson's credit history.[103]

c. Uniform Residential Loan Application

JPMorgan Chase and Representative Richardson provided the Investigative Subcommittee with numerous versions of the "Uniform Residential Loan Application" submitted to Washington Mutual for Representative Richardson's Sacramento property.[104] Mr. Thomas told the Investigative Subcommittee "a lot of things would need to be corrected on an application that could cause it to be faxed back by the lender to be accepted."[105] Mr. Thomas said that Representative Richardson would "[n]ot necessarily" have had to re-sign the application each time it was amended.[106]

Mr. Thomas said that there would never be a reason for him to sign Representative Richardson's name on her behalf.[107]

Several versions of the applications appeared to be drafts that were sent to Washington Mutual by facsimile from someone at Avenue Mortgage between January 3, 2007, and January 8, 2007.[108] Three of the versions contained a signature purporting to be Representative Richardson,[109] and the others did not.[110] Some of the pages contained the initials "LR" at the bottom,[111] and some did not.[112] The applications stated that the "Interviewer's Name" was Charles Thomas.[113] Representative Richardson confirmed that she signed and initialed the January 4, 2007, version of the application.[114]

Each version of the "Uniform Residential Loan Application" listed Representative Richardson's San Pedro, California, and Long Beach, California, properties in the "Schedule of Real Estate Owned" section.[115] The applications stated that Representative Richardson was paying a mortgage payment of $2,474 for the San Pedro property and $2,592 for the Long Beach property.[116] The application also stated that Representative Richardson was receiving "Gross Rental Income" of $2,000 for the San Pedro property and $2,250 for the Long Beach property.[117] Based on these mortgage

---

[102] CSOC.RICH.002088.
[103] Huntzinger Report at 4.
[104] CSOC.RICH.001444 to CSOC.RICH.001462.
[105] Thomas Int. Tr. at 17.
[106] *Id.*
[107] *Id.*
[108] CSOC.RICH.001444 to CSOC.RICH.001445; CSOC.RICH.001446 to CSOC.RICH.001449; CSOC.RICH.001451 to CSOC.RICH.001454; CSOC.RICH.001455 to CSOC.RICH.001458.
[109] CSOC.RICH.001444 to CSOC.RICH.001445; CSOC.RICH.001446 to CSOC.RICH.001449; CSOC.RICH.006338 to CSOC.RICH.006341.
[110] CSOC.RICH.001451 to CSOC.RICH.001454; CSOC.RICH.001455 to CSOC.RICH.001458; CSOC.RICH.001459 to CSOC.RICH.001462.
[111] CSOC.RICH.001444 to CSOC.RICH.001448; CSOC.RICH.006338 to CSOC.RICH.006341.
[112] CSOC.RICH.001449; CSOC.RICH.001451 to CSOC.RICH.001462, CSOC.RICH.006341.
[113] CSOC.RICH.001449; CSOC.RICH.001454; CSOC.RICH.001458; CSOC.RICH.001462; CSOC.RICH.006341. One version was missing the page on which the "Interviewer's Name" entry appeared.
[114] Richardson Int. Tr. at 21; CSOC.RICH.001446 to CSOC.RICH.001449.
[115] CSOC.RICH.001448; CSOC.RICH.001453; CSOC.RICH.001457; CSOC.RICH.001461. One version was missing the page on which the "Schedule of Real Estate Owned" section appeared.
[116] CSOC.RICH.001448; CSOC.RICH.001453; CSOC.RICH.001457; CSOC.RICH.001461; CSOC.RICH.006340.
[117] *Id.*

payments and rental income numbers, the applications stated that Representative Richardson was receiving "Net Rental Income" of negative $674 for the San Pedro property and negative $567 for the Long Beach property.[118] Mr. Thomas told the Investigative Subcommittee that he placed the information about this rental income on the applications and that Representative Richardson would have needed copies of rental applications to support her claim of rental income on the loan application.[119]

Representative Richardson said that she did not read the portion of her loan application indicating that she was receiving rental income for her San Pedro and Long Beach properties, but that the documents accurately stated her mortgage payments for her San Pedro and Long Beach residences.[120] Representative Richardson said that, if she had read that she was receiving rental income for these properties, she would have known this was incorrect.[121] Representative Richardson said that she did not become aware that this information was included in her mortgage application until around the end of 2008, or the beginning of 2009, when her lawyer informed her.[122]

d. Rental Agreements

Two documents were submitted to Washington Mutual as part of Representative Richardson's mortgage application purporting to be rental agreements for Representative Richardson's San Pedro (San Pedro Rental Agreement) and Long Beach (Long Beach Rental Agreement) properties.[123] The San Pedro Rental Agreement listed Representative Richardson as the landlord and Marjorie Washington and Deborah Washington as the tenants, and included purported signatures for all three people.[124] The San Pedro Rental Agreement stated that the agreement began on March 3, 2005.[125] The Long Beach Rental Agreement listed Representative Richardson as the landlord and Angela Parsons as the tenant, and included purported signatures for both people.[126] The Long Beach Rental Agreement stated that the rental agreement began on January 3, 2007.[127]

Representative Richardson told the Investigative Subcommittee that, at the time her loan application was submitted to Washington Mutual, she had no knowledge that these rental agreements were created or that they were submitted with her application.[128] Representative Richardson further stated that the handwriting on the rental agreements does not match her own.[129]

Mr. Thomas admitted to the Investigative Subcommittee that he created the rental agreements and submitted them to Washington Mutual.[130] During Mr. Thomas' interview, the following exchange occurred:

---

[118] *Id.*
[119] Thomas Int. Tr. at 19.
[120] Richardson Int. Tr. at 22.
[121] *Id.*
[122] *Id.*
[123] CSOC.RICH.002153 to CSOC.RICH.002156; CSOC.RICH.002157 to CSOC.RICH.002160.
[124] CSOC.RICH.002154 to CSOC.RICH.002156.
[125] CSOC.RICH.002154.
[126] CSOC.RICH.002157 to CSOC.RICH.002160.
[127] CSOC.RICH.002157.
[128] Richardson Int. Tr. at 23–25.
[129] *Id.* at 24.
[130] Thomas Int. Tr. at 21–24.

Q Do you recall whether Representative Richardson actually provided rental agreements for the two properties?

A No, I don't recall that, sir.

Q We have here two copies—or a copy of two rental agreements for each property. Does that comport—is it possible that you provided these rental agreements?

A I am sorry, sir.

Q Is it possible that you provided rental agreements? We have documents that appear to be rental agreements. Is that a possibility?

A Did she provide those?

Q Yes.

A It is possible, yes.

Q Is it possible that anybody else provided them?

A Not—maybe forwarded to the borrower, but no one else in my office would have provided any, no.

Q Say that again. You had forms that you would forward to a borrower?

A There was a—take a rental agreement, for example. Usually, they—borrowers don't carry rental agreements with them. So if they didn't have a rental agreement available, we would forward one to them.

Q In what circumstance would you forward a rental agreement to a borrower?

A You know, it depends. If they didn't have—they had had the information, but they didn't have the document, for example. It would just depend on the situation.

Q So if they had an informal agreement where they were renting and if they didn't have adequate documents supporting it, you would send them out a form rental agreement?

A Right. They would fill it out and send it back.

Q Would you ever fill it out?

A Yes. I would fill it out from time to time, yes.

Q Do you know if you sent Representative Richardson this form agreement?

A I am trying to remember. I believe so. I believe I did.

. . .

Q So, if you sent this—if you sent the form agreement and maybe even filled it out, would you have—I assume you sent it to Representative Richardson for her to sign; is that right?

A Yes, sir.

Q And, again, she was the only person you dealt with; is that right? You didn't deal with any assistant of hers or some other staff person?

A No, she was the only person I dealt with.

Q So do you recall receiving these from her signed?

A I do not remember.

Q But you or somebody at your office didn't sign them, did you?

A I signed the agreement. I told the FBI agent that also that talked to me about it.

Q Say that again.

A I had also told the FBI agent that I talked with that I had signed the agreement.

Q You signed the agreement?

A Yes, sir.

Q Did you do all the signatures, hers and the other person?

A The other person?

Q Well, there is a landlord and a tenant signature. Did you sign—did you put those signatures in?

A Yes, sir.

. . .

Q Why did you do that?

A As I told the agent at that time, I had no—I just feel—a stupid thing on my part to do, basically, obviously. I don't normally do that. It was a mistake that I made, and I told the FBI agent that already, also.

Q Did Representative Richardson know that you signed these?

A To be honest with you, I am not exactly sure.

. . .

Q Why would you be signing rental agreements in this case? How would that help or hurt her in this case?

A I don't think it helped or hurt her either way. Again, once you looked everything, she had enough income already to qualify. So in this case it wasn't anything to aid her or anything like that. It was just something stupid that I had done.[131]

Mr. Thomas said that he created the rental agreements after he received the Employment Income Verification letter from Representative Richardson and that the amount of rent in the rental agreement for the San Pedro property "was the amount indicated on the handwritten form that she would use particularly as part of her compensation, as a credit for that property taken when she moved to Sacramento."[132] Mr. Thomas said that the rent in the rental agreement for the Long Beach property "could have been just regular rents from the neighborhood or whatever the case may have been."[133]

The claim of rental income on Representative Richardson's mortgage application that was supported by these rental agreements made it appear that Representative Richardson had more income than she actually did.[134]

On March 30, 2010, Daniel Shallman, an attorney representing Representative Richardson, sent a letter to Dorothy C. Kim, an attorney at the United States Attorney's Office for the Central District of California.[135] Mr. Shallman's letter stated:

> As we discussed, I write to confirm the decision of the United States Attorney's Office for the Central District of California to decline criminal prosecution of Congresswoman Laura Richardson in connection with her application for a mortgage in January 2007 to purchase a prop-

[131] *Id.*
[132] *Id.* at 25.
[133] *Id.* at 34.
[134] Huntzinger Report at 2.
[135] Letter from Daniel Shallman to Dorothy C. Kim, March 30, 2010.

> erty located at 3622 W. Curtis Drive, Sacramento, California. You advised me that, after having investigated the circumstances surrounding Ms. Richardson's application for a mortgage on this property from Washington Mutual Bank, the government would not seek criminal charges against Ms. Richardson related to this mortgage application.[136]

Ms. Kim replied to Mr. Shallman's letter via email on March 31, 2010, stating, "[s]orry for the delay. I agree with your letter."[137]

4. Fraud Prevention

The Investigative Subcommittee did not find any evidence that Washington Mutual was aware that Representative Richardson's loan application contained fraudulent information.[138] Mr. Huntzinger, the Investigative Subcommittee's independent mortgage consultant, explained that, as part of the underwriting approval process, the wholesale mortgage banker usually conducts quality control reviews and fraud prevention reviews.[139] Banks use various tools to conduct quality control reviews and prevent fraud.[140] For example, banks use automated valuation models (AVMs), which are automated reports that can provide property valuation by using mathematical modeling combined with databases.[141] Most AVMs calculate a property's value at a specific point in time.[142] Banks also use Social Security number verifications to verify that the Social Security number is valid, not stolen, and belongs to the same person who applied for the mortgage.[143]

Underwriters are also trained to assess the risk of a loan and in fraud prevention techniques.[144] They look for red flags that represent fraud risk and review automated fraud prevention reports.[145] One fraud prevention technique underwriters use is to have the borrower sign a 4502T form when the borrower applies for the loan.[146] This form is used by the lender to request transcripts of the federal income tax returns the borrower filed with the Internal Revenue Service (IRS).[147] Once the transcripts are received from the IRS, they are reviewed against copies of the federal income tax returns the borrower provided.[148] If the income does not match, this discrepancy would be a red flag of possible fraud.[149]

Some banks have set up special fraud prevention departments that work parallel to the underwriting department as the mortgage loan moves through the underwriting process.[150] These specialized

---

[136] *Id.*
[137] Email from Dorothy C. Kim to Daniel Shallman, March 31, 2010.
[138] Washington Mutual did not even raise any questions about Representative Richardson renting a property in Long Beach. Huntizinger Report at 4. It is standard for an elected official to live in the district in which they are elected, and thus a rental agreement for that property should have raised a red flag that the agreement was potentially fraudulent. *Id.*
[139] *Id.* at 3.
[140] *Id.*
[141] *Id.*
[142] *Id.*
[143] *Id.*
[144] *Id.*
[145] *Id.*
[146] *Id.*
[147] *Id.*
[148] *Id.*
[149] *Id.*
[150] *Id.*

departments are highly trained in fraud prevention techniques and are usually better at identifying fraud than underwriting departments.[151]

Banks also have post closing departments that conduct post closing reviews once the loan is closed to ensure all necessary documents are in the closed loan file and completed to meet secondary market or portfolio delivery.[152]

5. Washington Mutual's Analysis of the Loan Application

Washington Mutual used numerous analysis tools when conducting its initial analysis of Representative Richardson's loan application.[153] When analyzing Representative Richardson's mortgage application, Washington Mutual listed Representative Richardson's monthly income as $12,462.33, and noted that the income was "stated."[154] Washington Mutual also recorded Representative Richardson as having "−1,242.00" in "Net Rental Income."[155] When taking into account this "Net Rental Income" Washington Mutual reduced Representative Richardson's "Monthly Gross Income" to $11,220.00.[156]

On January 2, 2007, Washington Mutual ordered a credit report for Representative Richardson.[157] The credit report listed four addresses for Representative Richardson.[158] The most recent addresses were for Representative Richardson's Long Beach home and her San Pedro home.[159] The version of the credit report provided to the Investigative Subcommittee by JPMorgan Chase had the word "Rental" handwritten across the addresses section of the credit report.[160]

The "Uniform Underwriting and Transmittal Summary" used by Washington Mutual in analyzing the loan for Representative Richardson's Sacramento property indicated Representative Richardson's "Base Income" was $9,424.83 and she had "Other Income" of $3,037.50.[161] The form also indicated that Representative Richardson's "First Mortgage P&I" was $4,498.57, and that the hazard insurance for the property was $158 and the taxes were $556.[162] Thus, the form showed that Representative Richardson's "Total Primary Housing Expenses" were $5,210.57.[163] The form also indicated that Representative Richardson's "Other Obligations" included "Other Property" of $5,066 and "All Other Monthly Payments" of $5,244.[164]

The "Underwriting Worksheet Summary" used by Washington Mutual in analyzing the loan for Representative Richardson's Sacramento property indicated the "Property Usage" of Representative

---

[151] *Id.*
[152] *Id.* at 4.
[153] *See, e.g.*, CSOC.RICH.001881to CSOC.RICH.001890; CSOC.RICH.002022 to CSOC.RICH.002023; CSOC.RICH.002203 to CSOC.RICH.002210.
[154] CSOC.RICH.002022.
[155] CSOC.RICH.002023. The income was "negative" because Representative Richardson's stated rental income for each property was less Representative Richardson's mortgage payments for the properties.
[156] *Id.*
[157] CSOC.RICH.001881 to CSOC.RICH.001890.
[158] CSOC.RICH.001885.
[159] *Id.*
[160] *Id.*
[161] CSOC.RICH.002203.
[162] *Id.*
[163] *Id.*
[164] *Id.*

Richardson's Sacramento property was "Primary Residence."[165] The document further stated that Representative Richardson's loan was a "2 Year ARM (2/28 and 2/38)" with an initial interest rate of 8.8%[166] The document further stated that the sales price for and appraised value of Representative Richardson's Sacramento property was $535,000, which was also the loan amount.[167]

The "Underwriter Decision Summary" used by Washington Mutual in analyzing the loan for Representative Richardson's Sacramento property stated in the "Credit Comments" section that "Borrower has 2 rental properties, 1 paid aa and WFB mtg 2x30 for A− grade. Some derog in consumer—using 2 derog accts in d/r, also older derog. AKA's addressed."[168] The document further stated that Representative Richardson had "Net Rental Income" of "−1,242."[169] The document also stated that the "Analysis Type" was "STATED."[170] The document indicated that the "Loan-to-Value Ratio" for the property was 100%.[171]

The "Underwriting or Rate Exception" form used by Washington Mutual for the loan on Representative Richardson's Sacramento property included a "Description of Exception Requested" section, which stated "LTV exception max 95% Requested 100%."[172]

The "Underwriting Approval Sheet" used by Washington Mutual for the loan on Representative Richardson's Sacramento property stated that the loan was not on "Stated Income."[173] The document also stated that Representative Richardson had "Current Rental agreements on both Vernon and Parker properties."[174]

6. Conclusions Regarding the Loan Application

The Investigative Subcommittee asked Mr. Huntzinger to provide his professional opinions regarding the facts surrounding Representative Richardson's loan application. Mr. Huntzinger first provided the following explanation to the Investigative Subcommittee:

> Knowingly providing false information on a mortgage application usually is mortgage fraud. Falsifying rental agreements and sending them to a lender is also mortgage fraud. It is thus probable that someone committed mortgage fraud when submitting Representative Richardson's loan application. There are two categories of mortgage fraud: (1) fraud for profit and (2) fraud for housing. Fraud for profit is usually made by loan originators and sellers of real estate. The motivation is to profit from the loan fees for originators and the proceeds from the sale of the home for sellers of real estate. Fraud for housing is usually committed by homebuyers to qualify for a mortgage so they can purchase the home.[175]

---

[165] CSOC.RICH.002204.
[166] *Id.*
[167] *Id.*
[168] CSOC.RICH.002206.
[169] CSOC.RICH.002207.
[170] *Id.*
[171] *Id.*
[172] CSOC.RICH.002209.
[173] CSOC.RICH.002210.
[174] *Id.*
[175] Huntzinger Report at 5.

Mr. Huntzinger then reported the following conclusions to the Investigative Subcommittee:

> Based on my review of the documents and testimony provided to me by the Investigative Subcommittee, this case is probably one of fraud for profit. Representative Richardson's mortgage broker had a motivation to close this loan because the loan broker fee was $10,700.00. Also, Representative Richardson's mortgage broker, the originator in this case, stated in his interview that he provided fake rental agreements and signed them. (Interview of Charles Thomas, at 23).
>
> Additionally, the handwriting of the signature on the credit letter of explanation included with Representative Richardson's application appears to have the same handwriting as the fake rental agreements and appears to have been executed on the same date. (CSOC.RICH.002088) Credit letters of explanation may either be signed by the borrower or signed by the mortgage broker attesting to what information was provided. It is unusual that Representative Richardson's mortgage broker would have signed Representative Richardson's name to the credit letter of explanation when the mortgage broker attested to the credit letter of explanation. This may indicate that Representative Richardson was not aware of, and did not participate in the drafting of, the documents submitted with her loan application.
>
> The standard mortgage process for a letter of explanation is to have the borrower write the letter, sign it and give the original letter to the lender. For sake of time and ease it is common for the loan processor to have a verbal conversation with the borrower, type up the letter with the explanations from the conversation and then the loan processer certifies the time, date of the conversation, accuracy of the information and signs the letter. These are called processor certification letter of explanation. Since this was not done it raises a red flag that likely the lender wanted to create the credit of explanation without the borrower's knowledge. This is another reason it is probable to be fraud for profit rather than fraud for housing.
>
> Based on my review of the documents and testimony provided to me by the Investigative Subcommittee, it is my professional opinion that Representative Richardson would not have qualified for the loan on her Sacramento property without the fraudulent information in her loan application. However, if the income information used by the Washington Mutual underwriters when reviewing Representative Richardson's loan application had been accurate, Representative Richardson's original loan on the Sacramento property would have been commercially reasonable because it was within the range of terms provided to similarly situated borrowers at the time Washington Mutual approved Representative Richardson's loan application.[176]

[176] *Id.* at 5–7.

D. DEFAULT ON THE SACRAMENTO PROPERTY

1. Failure to Make Payments

In the second half of 2007, Representative Richardson failed to make several payments on the mortgage for her Sacramento property.[177] Representative Richardson told the Investigative Subcommittee that when she became a Member of the U.S. House of Representatives, she "had three mortgages, and [she] was reeling from a costly and bitter divorce."[178] She further stated that she "had to relocate again, this time to Washington, D.C."[179] She also had to "hire staff, find a place to live here as well[.]"[180] She explained that during this time she "fell seriously behind in [her] mortgage payments."[181]

Mr. Huntzinger, the mortgage industry consultant hired by the Investigative Subcommittee, explained that when a borrower fails to make a payment on the borrower's mortgage, the borrower is initially considered delinquent.[182] However, once a borrower is 90 to 120 days past due on the borrower's mortgage, the loan is no longer considered delinquent but rather it is in default. Mr. Huntzinger stated that it was "common in the mortgage industry to file foreclosure proceedings on a borrower who is 90 to 120 days past due on their mortgage."[183] The lender begins the process by filing a public notice of a default, at which point the loan is deemed to be in "a pre-foreclosure status[.]"[184] According to Mr. Huntzinger:

> If a loan is in a pre-foreclosure status, the following outcomes may result: (1) The borrower may get the loan reinstated by paying the defaulted amount during a statutory grace period. (2) The borrower may sell the home to a third party during the statutory grace period and pay off the loan. (3) A third party may buy the house at a public auction at the end of the pre-foreclosure period. (4) The lender may take ownership of the property with the intent to sell the property.[185]

Mr. Huntzinger explained to the Investigative Subcommittee that the lender can take ownership either through "an agreement with the borrower such as a deed in lieu of foreclosure or by bidding at a public auction."[186] Mr. Huntzinger further explained that some states have redemption periods after the foreclosure that allow the borrower time to redeem the house.[187]

According to a Washington Mutual Foreclosure Status Report generated on December 13, 2007, Representative Richardson defaulted on five payments of $4,227.98 from August 2007 through December 2007.[188] Representative Richardson also incurred four late charges of $253.68 for August 2007 through November 2007, and $1,171.00 in fees, costs, and expenses associated with the fore-

---

[177] Richardson Int. Tr. at 8.
[178] *Id.*
[179] *Id.*
[180] *Id.*
[181] *Id.*
[182] *Id.* at 7.
[183] *Id.*
[184] *Id.*
[185] *Id.* at 7–8.
[186] *Id.* at 8.
[187] *Id.*
[188] CSOC.RICH.002465.

closure.[189] Washington Mutual issued a Notice of Default for Representative Richardson's Sacramento property on December 13, 2007.[190] The Notice of Default stated that Representative Richardson owed $18,356.40 in "past due payments plus permitted costs and expenses."[191]

2. Initial Attempt to Modify Loan

Representative Richardson told the Investigative Subcommittee that "[o]ver the holidays in late 2007 and into early 2008, I realized that I had to get organized, clearly. I sought loan modifications, including on the Sacramento property[.]"[192] Representative Richardson said that when she contacted Washington Mutual, "they told me I had to submit my information again, because what was different now from before when I originally got the loan was now I was here working in Congress. So I was no longer in the State Assembly. So I had to submit all new information."[193]

Mr. Huntzinger explained to the Investigative Subcommittee that it is not uncommon for loss mitigation efforts to occur from the time a borrower becomes delinquent on the loan to the day of public auction of the property.[194] Loss mitigation is the process by which a lender will work with a borrower who is behind on the borrower's mortgage payments.[195] The goal is to reduce the loss to the lender; so lenders will consider the effects to the bottom line with a loss mitigation option versus going through with foreclosure.[196] Mr. Huntzinger explained that "Loss Mitigation work outs include special forbearance, loan modifications, extensions of time, deed in lieu and short sales."[197]

When working on loss mitigation with a borrower, "lenders will look at the underlying reasons behind the delinquency or default to determine if this issue is behind the borrower and if the loan can be put back into a performing status."[198] In most cases, "common reasons for defaults are loss of income (job loss, income reduced, divorce and death) and health issues."[199] However, Mr. Huntzinger said that, "[m]ore recent issues include borrowers defaulting due to the decline in property values putting them underwater on the mortgage. This tends to be a choice issue versus an ability to pay issue."[200]

Ann Thorn, then-First Vice President, National Asset Recovery Manager at Washington Mutual, told the Investigative Subcommittee that Washington Mutual sent "reinstatement figures . . . to [Representative Richardson] prior to the foreclosure sale—it was, you know, 60 days prior to the foreclosure sale—that she could reinstate; or if she—or that we could qualify her for a modification, but that she had to qualify for a modification."[201] Ms. Thorn explained that a "'reinstatement' is the lump sum that is

[189] *Id.*
[190] CSOC.RICH.002463 to CSOC.RICH.002464.
[191] CSOC.RICH.002463.
[192] Richardson Int. Tr. at 8.
[193] *Id.* at 26.
[194] Huntzinger Report at 8.
[195] *Id.*
[196] *Id.*
[197] *Id.*
[198] *Id.*
[199] *Id.*
[200] *Id.*
[201] Interview Transcript of Ann Thorn (hereinafter Thorn Int. Tr.) at 21.

due to bring the account to a current status of all of the monthly payments. 'Modification' is modifying the lump sum that is due to bring the account to a current status of all of the monthly payments."[202] Ms. Thorn said that "if the borrower can reinstate the loan, we certainly would like to have that lump sum of money, but if they don't, then we go through—again, we go through the financials, go through those and get the information, and see if a modification or some type of other workout is appropriate for the financials."[203]

Allison Dolan, then an Executive Response Team representative in the default area for Washington Mutual, told the Investigative Subcommittee that sometimes during a loan modification process, Washington Mutual would lower the interest rate on a loan.[204] Ms. Dolan said that the "interest rate on a loan could be lowered for either a period of 5 years or for the life of the loan if it was an extreme hardship case where the customer would never be able to recover from it."[205]

Julie Mathis, then-Vice President, Department Manager Home Preservation and part of Washington Mutual's Loss Mitigation Department,[206] told the Investigative Subcommittee that the Loss Mitigation Department "helps borrowers avoid foreclosure."[207] Ms. Mathis explained that borrowers:

> don't have to be in foreclosure; they can just be 1 or 2 months delinquent. But we try to help people avoid losing their homes. And we try to catch them as early as we can with a loan modification to bring the loan current, if they can afford that, or, if they can't, to do a short sale of the property, to be able to sell it for the market value rather than what they owe.[208]

Ms. Mathis told the Investigative Subcommittee that, at the time of Representative Richardson's loan modification:

> We used the Borrower Assistance Form in conjunction with a credit report. The credit report was only being used to validate the debt that was on the Borrower Assistance Form. So we wanted to make sure that the debt they listed included everything so that, if we were able to approve a mod, they would be able to pay their mortgage and all their other bills.
>
> So that information is put into a decisioning tool that makes that modification decision. It's not a judgment; it's not an independent decision by anyone. It's data input into a tool that provides the result.[209]

Ms. Mathis stated that there is no human discretion in the "decisioning tool."[210] Ms. Mathis stated that the tool determines

---

[202] *Id.*
[203] *Id.* at 21–22.
[204] Interview Transcript of Allison Dolan (hereinafter Dolan Int. Tr.) at 24.
[205] *Id.*
[206] Interview Transcript of Julie Mathis (hereinafter Mathis Int. Tr.) at 5.
[207] *Id.* at 6.
[208] *Id.*
[209] *Id.* at 25–26. Ms. Mathis further explained that "[t]he tool that we use to make decision modifications is an Excel-based program." *Id.* at 28.
[210] *Id.* at 35. JPMorgan was not able to provide the Investigative Subcommittee with the version of this "decisioning tool" used for Representative Richardson's loan modification.

the terms of the loan, such as the interest rate and duration of the loan.[211] Ms. Mathis said that "[t]hose terms should come from our tool. And they're provided on a modification worksheet that goes to our fulfillment area, who generate the document."[212] Ms. Mathis told the Investigative Subcommittee that Washington Mutual did not consider the borrower's previous history of payments on the loan when determining whether to enter into a loan modification agreement.[213]

Ms. Mathis said that during the time of Representative Richardson's loan modification, Washington Mutual did not require borrowers to submit documentation to support their claims of income, living expenses, and debt.[214] Ms. Mathis said that when she started working in Loss Mitigation in approximately 1996, Washington Mutual required backup documentation for this information.[215] However, she stated that, "When we began servicing subprime mortgages, we did not require documentation."[216] Ms. Mathis said that she could not "recall when Fannie Mae and Freddie Mac stopped requiring [backup documentation] as well. It was right about the same time that both investors decided that we didn't have to validate income."[217]

Ms. Mathis stated:

> the decision was made that a lot of these mortgages were originated on stated income. So, the borrower obtained the loan without providing any documentation. So the decision was made at a senior—much more senior to me level that, in order to review for loss mitigation assistance, we weren't going to require the documentation either.[218]

Mr. Huntzinger told the Investigative Subcommittee that while it was "not 'best practices,'" for Washington Mutual to not consider any backup documentation during the loan modification process, "given the state of the California mortgage market in the spring of 2008, Washington Mutual was likely overwhelmed by the number of loan modification requests it was receiving, and thus it is not surprising that Washington Mutual would not require such backup documentation."[219]

Washington Mutual's "process notes" for Representative Richardson's Sacramento property state that on February 5, 2008, "LOSS MIT FINANCIAL PACKAGE SETUP."[220] The "process notes" further state that on February 6, 2008, "FILE TO NEGOTIATOR."[221] The "process notes" state that on March 14, 2008, "FILE CLOSED DUE TO INSUFFICIENT INCOME MAILED DENIAL LET-

---

[211] *Id.* at 40.
[212] *Id.*
[213] *Id.* at 41.
[214] *Id.* Tr. at 8; *see also id.* at 25 ("Just as a practice, across the board, we didn't require it.").
[215] *Id.* at 8.
[216] *Id.*
[217] *Id.* at 8–9. Ms. Mathis said that JPMorgan does require backup documentation for some types of loan modifications now. *Id.* at 9. For example, under the Home Affordable Mortgage Program (HMP), run through the Federal Housing Administration (FHA), JPMorgan would require documentation "upon final modification." *Id.* at 9. However, if a borrower does not "qualify for the HMP modification, then if it's a Fannie or Freddie, if you've never had a modification before, then we still do that on stated income." *Id.* at 9.
[218] *Id.* at 26.
[219] Huntzinger Report at 12.
[220] CSOC.RICH.002314.
[221] *Id.*

TER."[222] The March 14, 2008, process notes entry further states: "INCOME: $3801.20 EXPENSE: $5980.98."[223] Ms. Dolan told the Investigative Subcommittee, "[t]he best of my knowledge is that it looks like this was a response to a loan modification request, and that because they didn't have income to prove it or show whatever, they did send out the letter closing out the loan modification request."[224]

Washington Mutual scheduled the foreclosure sale of Representative Richardson's Sacramento property for April 7, 2008.[225] On April 1, 2008, Washington Mutual issued a $388,000.00 bid for the foreclosure sale of Representative Richardson's Sacramento property.[226]

3. Contact with Washington Mutual's Government Affairs Office

After Washington Mutual rejected Representative Richardson's initial attempt to have her loan modified, Representative Richardson continued to reach out to Washington Mutual in an attempt to avoid foreclosure.[227] Representative Richardson told the Investigative Subcommittee that she "had made repeated calls to the 1–800 number, been put on hold, couldn't get an answer from anyone. I knew one person back from when I was in Sacramento, and I asked for a live person that I could talk to."[228] Representative Richardson did not know the person's name, but recalled that "[s]he was in government affairs, community affairs with Washington Mutual."[229]

Jan Owen, then-the First Vice President, State and Local Government and Industry Relations Manager for Washington Mutual, told the Investigative Subcommittee that she "received a call from the congresswoman, and she asked that Washington Mutual look at assisting her, that she had some problems and she was looking to get her problems fixed."[230] Ms. Owen said that she understood Representative Richardson "had missed some payments and had had some difficulties making these payments."[231] Ms. Owen said that Representative Richardson "was looking for some guidance and some assistance for a loan modification."[232]

Ms. Owen explained that after receiving a call from Representative Richardson, Ms. Owen "sent it off to our executive response team, which was a normal procedure."[233] Ms. Owen said that she "was getting a lot of calls from customers" in early April of 2008.[234] Ms. Owen said:

> I would receive calls from constituents—excuse me, from customers, and if they came in on my lines, I looked to the executive response team to work on the files. I was the dis-

---

[222] *Id.*
[223] *Id.*
[224] Dolan Int. Tr. at 32–33.
[225] CSOC.RICH.002325.
[226] *Id.*
[227] Richardson Int. Tr. at 30.
[228] *Id.*
[229] *Id.*
[230] Interview Transcript of Jan Owen (hereinafter Owen Int. Tr.) at 9.
[231] *Id.*
[232] *Id.*
[233] *Id.*
[234] *Id.* at 10.

> patch operator. If they got me, then I would send it off to the executive response team.[235]

Ms. Owen told the Investigative Subcommittee that the calls she was receiving during this time were "not necessarily" from elected representatives or other government officials.[236] She said, "some customers would have gotten my name from other customers. They would have gotten it from regulatory agencies, from State and local elected officials and their staffs, as well as from some congressional offices."[237]

Ms. Owen told the Investigative Subcommittee that Washington Mutual "had many high-profile people that we were working with; Congresswoman Richardson was one of them."[238] Ms. Owen explained that Washington Mutual was "concerned over the reputational risk of Washington Mutual, and we were very concerned—at this point, we were doing crisis management."[239] Ms. Owen said that Washington Mutual was "getting so many requests for loan modifications. We had staffing issues. And we were very concerned over any kind of bad press that would look poorly on Washington Mutual."[240] However, Ms. Owen said she did not believe Washington Mutual had any policy in place for how to treat high-profile customers.[241]

Ms. Owen sent an email to a general email distribution list for Washington Mutual's Executive Response Team and to Kimberly Smith, then-Department Manager, Community Outreach, Homeownership Preservation Team, on April 3, 2008, at 10:50 a.m.[242] In that email, Ms. Owen stated that Representative Richardson:

> Has called. She is attempting to reinstate her loan as she indicates she has the money and would like to stay with the payment plan she had before she had her problems. I understand from her that her problems began when she starting [sic] running for Congress—once she had just won the state assembly seat. The Congressional district she represents is San Pedro and Long Beach, CA. She believes there will be a foreclosure sale on the above referenced property on April 7, 2008. She wants to keep the house and again has indicated she has the $$ to pay the arrears and to pay this loan.
>
> This one is sensitive.[243]

4. The Executive Response Team

Rosalva Alvarez, then a Customer Relations Manager at Washington Mutual and part of the intake team for Washington Mutual's Executive Response Team, forwarded Ms. Owen's April 3, 2008, email to a general Executive Response Team distribution list, with copies to two employees in the Executive Response Team, including Tasha Siedzik, then a Loan Servicing Department Manager

---

[235] *Id.*
[236] *Id.* at 10–11.
[237] *Id.* at 11.
[238] *Id.* at 12.
[239] *Id.*
[240] *Id.*
[241] *Id.*
[242] CSOC.RICH.002603.
[243] *Id.; see also* CSOC.RICH.002272.

for the Executive Response Team, on April 3, 2008, at 1:25 p.m.[244] In that email, Ms. Alvarez stated:

> Hello,
>
> I am hoping that you can assist me with the Congressional complaint. I have called and left a message on her cell phone for her to call me. The situation as Jan describes it below is that the customer is attempting to bring the loan current. She is looking to obtain a reinstatement figure and prevent foreclosure. Can you please assist me with that?
>
> Thanks.[245]

Ms. Mathis, part of Washington Mutual's Loss Mitigation Department, said that the Executive Response Team is separate from the Loss Mitigation Department,[246] and that the Executive Response Team "handle[d] escalated issues."[247] Ms. Mathis said that escalated issues include, "[i]f it comes in, a congressperson complaint from one of their constituents, a borrower that's contacted the media, a high profile borrower, those types of situations. Or if the borrower has retained counsel, if they've retained an attorney."[248] Ms. Mathis explained that the Executive Response Team was "a specialized group of, basically, customer service reps."[249]

Ms. Dolan told the Investigative Subcommittee that the Executive Response Team

> responded to any complaints or escalations that were directed to Kerry Killinger [then-CEO of Washington Mutual] or any of the other higher up executive members of the company. We answered written complaints from the OTS, Attorney General, Better Business Bureau, as well as some escalated phone calls.[250]

Ms. Dolan said that the Executive Response Team had "almost like a hierarchy of complaints."[251] Ms. Dolan explained:

> You definitely wanted to handle Congressional complaints first, and that included any Congressional office complaints, where a Congressman writes in on behalf of their constituent regarding their loan situation. Then we had the regular Office of Thrift Supervision complaint who regulated us, and we wanted to make sure those were handled in a timely manner. Then Attorney General. And then Better Business Bureau was kind of the low end of the hierarchy of complaints.[252]

Ms. Dolan said that the Executive Response Team treated Representative Richardson's case as if it were a case where a Member of Congress contacted Washington Mutual on behalf of a constituent.[253]

---

[244] CSOC.RICH.002603.
[245] *Id.; see also* CSOC.RICH.002272.
[246] Mathis Int. Tr. at 12.
[247] *Id.* at 11.
[248] *Id.* at 11–12.
[249] *Id.* at 19.
[250] Dolan Int. Tr. at 6.
[251] Dolan Int. Tr. at 30.
[252] *Id.* at 30.
[253] *Id.*

Ms. Dolan told the Investigative Subcommittee that:

> As the housing crisis grew, we received more and more complaints regarding loss mitigation and the time and their processes as far as customers getting help and getting anxious about the status of their house. And a lot of what we did was reach to the management staff on loss mitigation to get specific answers. But we provided kind of general understanding of, okay, this is the time frame, this is what you need to send us and my team.[254]

Ms. Dolan said that when she "started in 2007, [the Executive Response Team] was just me and one other person working on the team, and by 2008 our team had grown to six people and they were continuing to hire."[255] Ms. Dolan said:

> A lot of times they do a Google search and they will pull up and start calling any numbers that they can find until they can get to somebody who they feel has more power than the customer service representatives. Also whenever anybody would send an e-mail to the CEO, it would get routed back through our work queue, as well as any letters that were sent to Seattle, Washington executive offices, directed to the president of the company.[256]

Ms. Dolan said that borrowers would reach the Executive Response Team through a variety of methods.[257] Ms. Dolan told the Investigative Subcommittee that it was "[v]ery typical" for a borrower to contact the Executive Response Team after being denied a loan modification.[258] Ms. Dolan said that "[e]verybody wants to believe that they want to save their house and they qualify and there is something we can do."[259] Ms. Dolan said that in many cases, the Executive Response Team was able to help people who had been previously denied a loan modification.[260] Ms. Dolan said that "a lot of times people are denied out because they didn't provide the documentation that they needed to in a timely manner."[261] Ms. Dolan also said that "if people's financial situations have changed, that could change the outcome of their modification request."[262]

Ms. Thorn told the Investigative Subcommittee it was not unusual for Washington Mutual to continue to work with a borrower who had been denied a loan modification.[263] Ms. Thorn explained that "there are many other workout opportunities other than just a mod, and there are lots of different programs within even the modification, so—or, you know, maybe somebody's financials have changed. Maybe their situation has changed. So it's not unusual.[264]

---

[254] *Id.* at 7.
[255] *Id.* at 13.
[256] *Id.* at 14.
[257] *Id.*
[258] *Id.* at 33.
[259] *Id.*
[260] *Id.*
[261] *Id.*
[262] *Id.*
[263] Thorn Int. Tr. at 81.
[264] *Id.* at 81.

5. Hold on the Foreclosure Sale

Ms. Dolan told the Investigative Subcommittee that if a customer whose house was in the foreclosure process contacted the Executive Response Team seeking assistance, "we would place the foreclosure on hold to allow everybody time to review the case to see if it was something that we could help with."[265] Ms. Dolan said that "[i]f the customer called in and their foreclosure was a week away, we would put the hold on when they requested the package, just to make sure that it didn't go to sale before we could get the information."[266] Ms. Dolan said that "if it was a further off foreclosure or a date wasn't set yet for the property, we would wait until the package came in to place the hold on it."[267] Ms. Dolan said that the typical hold period was "anywhere from 30 to 60 days."[268] Ms. Mathis said that the typical hold period is thirty days, but that Washington Mutual would create longer holds "[i]f it's necessary."[269]

Ms. Mathis told the Investigative Subcommittee that, if Washington Mutual had:

> a borrower and the foreclosure sale is more than 72 hours from the date that we want to put it on hold, then within our servicing system there's a 'task' is what we call it. It's just an electronic message, basically, that is picked up by our Foreclosure Department, and the Foreclosure Department somehow notifies the attorney's office of the hold.[270]

Ms. Dolan told the Investigative Subcommittee that there were very few circumstances in which the Executive Response Team would not place a hold on a foreclosure.[271] Ms. Dolan said that "the only thing I can imagine that would do that is if it is an investor guideline that we were unable to hold it due to the investor agreement with who owns the loan. But typically we do hold it."[272] Ms. Dolan explained that "[t]he mantra was, you know, we want to err on the side of the customer and be safe instead of taking the property to foreclosure that could have been saved."[273]

Representative Richardson told the Investigative Subcommittee that "my experience that has been thus far is that if you are currently working on a modification, they give you an opportunity to complete the modification. That is what I have understood that has been happening."[274]

Ms. Siedzik, then part of Washington Mutual's Executive Response Team, sent an email to Allison Dolan on April 3, 2008, at 1:59 p.m.[275] In that email, Ms. Siedzik wrote, "Allison—will you please take care of this asap??? The FCL sales is scheduled 4/7."[276] Ms. Dolan replied to Ms. Siedzik's email on April 4, 2008, at 9:48

---

[265] Dolan Int. Tr. at 8; *see also* Mathis Int. Tr. at 10.
[266] Dolan Int. Tr. at 9; *see also* Mathis Int. Tr. at 10.
[267] Dolan Int. Tr. at 9.
[268] *Id.; see also* Mathis Int. Tr. at 10.
[269] Mathis Int. Tr. at 10.
[270] *Id.*
[271] Dolan Int. Tr. at 10.
[272] *Id.*
[273] *Id.*
[274] Richardson Int. Tr. at 28.
[275] CSOC.RICH.002604.
[276] *Id.; see also* CSOC.RICH.002271.

a.m.[277] In her reply, Ms. Dolan stated, "I have put the foreclosure sale on a 60 day hold and ordered the reinstatement figures. I should have those on Monday."[278] On April 3, 2008, Allison Dolan of Washington Mutual's Executive Response Team placed a hold on the planned foreclosure sale of Representative Richardson's Sacramento property.[279] Washington Mutual's Consolidated Notes Log states that the hold began on April 4, 2008, and would last for "60 DAYS TO ALLOW THE BORROWER TO REINSTATE THE LOAN. SHE IS A PROMINENT POLITICAL FIGURE."[280]

Ms. Dolan told the Investigative Subcommittee that her "manager at the time [Ms. Siedzik] had received an escalation through the executive offices that she brought to me and requested that I place the foreclosure on hold."[281] Ms. Dolan said she "received the loan number from my manager and kind of a brief synopsis."[282] Ms. Dolan did not know how Representative Richardson got in contact with the Executive Response Team.[283]

On April 7, 2008, Washington Mutual publicly announced the postponement of the foreclosure sale until May 7, 2008.[284]

Ms. Dolan sent an email to Ms. Siedzik and Ms. Alvarez on April 10, 2008, at 1:15 p.m.[285] In that email, Ms. Dolan stated, "Here is the Reinstatement figures for this loan. Do you want me to fed-ex it to the borrower?"[286] On April 11, 2008, Ms. Alvarez replied to Ms. Dolan's April 10, 2008, email stating: "Yes please send this to her via overnight on Monday."[287] Ms. Dolan told the Investigative Subcommittee that "[t]here was usually some lag time between the package being received in the mail or via fax and then the actual loss mitigation workout rep receiving the file to work."[288]

Ms. Dolan sent a letter to Representative Richardson dated April 17, 2008.[289] That letter stated:

> Dear Ms. Richardson:
>
> Thank you for your recent contact with our Executive Office. Please find your reinstatement figures enclosed. Please remit the exact reinstatement amount in certified funds to us at the below address:
>
> Washington Mutual
> Default Cash Processing
> 7255 Baymeadows Way
> Jacksonville, FL 32256
>
> We have placed a sixty day hold on all foreclosure sale or actions; the hold will expire on June 4, 2008.[290]

---

[277] CSOC.RICH.002604.
[278] *Id.*
[279] CSOC.RICH.002609.
[280] CSOC.RICH.002267; *see also* CSOC.RICH.002399.
[281] Dolan Int. Tr. at 12.
[282] *Id*. at 17.
[283] *Id*.
[284] CSOC.RICH.002508.
[285] CSOC.RICH.002604.
[286] *Id.; see also* CSOC.RICH.002271.
[287] CSOC.RICH.002605; *see also* CSOC.RICH.002273.
[288] Dolan Int. Tr. at 11.
[289] CSOC.RICH.002455.
[290] CSOC.RICH.002455.

As of April 7, 2008, Representative Richardson's total reinstatement amount was $37,023.60.[291] Representative Richardson never paid this reinstatement amount.[292]

The Washington Mutual Case Notes state that on April 22, 2008, "LOAN SERVICE EXECUTIVE RESOLVED S/W MS RICHARDSONS ASSISTANT AND ADVISED HIM THAT THE RESINT FIGURES HAVE BEEN SENT TO HER VIA FED EX ON 4/17. HE WILL MAKE SURE THAT SHE RECEIVES THEM." [293]

The Executive Response Team did not notify the Loss Mitigation Department before it placed the hold on the foreclosure sale.[294] Ms. Mathis told the Investigative Subcommittee that it was not unusual for the Executive Response Team to not contact the Loss Mitigation Department prior to placing the hold on the foreclosure sale, "if they haven't gotten to that point yet. They could have just started their research. And if their research was surrounding the foreclosure, then they're going to go through the entire timeline of what happened, when and why[.]" [295]

6. Conclusions Regarding the Decision To Place a Hold on the Foreclosure Sale

The Investigative Subcommittee asked Mr. Huntzinger, its independent mortgage consultant, to provide his professional opinions regarding the commercial reasonableness of Washington Mutual's decision to place a hold on the foreclosure sale of Representative Richardson's Sacramento property. Mr. Huntzinger reported the following conclusions to the Investigative Subcommittee:

> Based on my review of the documents and testimony provided to me by the Investigative Subcommittee, it is my professional opinion that the hold on the foreclosure proceedings for Representative Richardson's Sacramento property seems to be commercially reasonable. Representative Richardson did make contact with the lender seeking a workout. The Washington Mutual Executive Response Team placed a 60 day hold on the foreclosure to give time for the loss mitigation area to collect the information necessary to determine what work outs could be offered. It was reasonable for Washington Mutual to place a hold on the foreclosure because Representative Richardson's situation had changed and she was communicating with the lender.
>
> Also, Washington Mutual had an appraisal completed on the property on March of 2008 showing a market value of $475,000. (JPMC–000731) The original loan was for $535,000. So, Washington Mutual was underwater on the loan. If the Loss Mitigation Team could find a work out, it would reduce the financial loss to Washington Mutual. This is the goal of loss mitigation. Otherwise Washington Mutual would have had to recognize a loss on the property. Thus, based on Representative Richardson's change in financial situation and expression of interest in staying

[291] CSOC.RICH.002456.
[292] CSOC.RICH.002311 to CSOC.RICH.002321.
[293] CSOC.RICH.002605.
[294] Mathis Int. Tr. at 20.
[295] *Id.*

> in the property, it made financial sense to Washington Mutual to work with Representative Richardson to determine if she could afford to keep the home.[296]

E. FORECLOSURE SALE OF THE SACRAMENTO PROPERTY

1. Washington Mutual Inadvertently Released the Hold

Shortly after the foreclosure sale of Representative Richardson's home was placed on hold, Washington Mutual inadvertently removed the hold.[297] Ms. Thorn, then a National Asset Recovery Manager at Washington Mutual, told the Investigative Subcommittee that the foreclosure sale of Representative Richardson's Sacramento property was put on hold by the Executive Response Team but it appeared in the Washington Mutual computer system as though the hold was placed by the Loss Mitigation Department.[298] She explained that during a routine audit of the current foreclosure holds, the Loss Mitigation Department flagged the hold because at that time, "Loss Mitigation was not working a deal with the borrower, and so they recognized the loan as not, you know, in my hold and shouldn't be owned by Loss Mitigation."[299] As such, the auditor for the Loss Mitigation Department removed the hold "and off [the property] went to sale. It was an error."[300] Ms. Thorn explained that "the hold should have—they could have coded it differently, you know, and put it on a different type of hold. But the loan—the bottom line here is, the loan should have remained on hold."[301]

John Berens, then the Division Executive for Default Servicing at Washington Mutual told the Investigative Subcommittee:

> I mean, we always try to look back whenever, you know, we have a process failure. And I think the issue here is with the escalation group not—two things, really. One is, the pre-review before a sale didn't dig deep enough, right, to identify that there had been a conversation with the borrower prior to going to sale. And the escalation group maybe, you know, didn't put the right code on the system, things of that nature didn't know how to properly cancel the sale or put the sale on hold.[302]

2. Foreclosure Sale

After the hold on the foreclosure sale of Representative Richardson's Sacramento property was removed, the home "went subsequently to a foreclosure."[303] Washington Mutual's "Foreclosure Sale Bidding Instructions" for Representative Richardson's Sacramento property stated that the total debt on the property was $573,898.87, but that the market value of the property was $475,000.00.[304] The instructions further state that Washington Mutual's bid for the property was $388,000.00, and that the sale

---

[296] Huntzinger Report at 8.
[297] Thorn Int. Tr. at 61–62.
[298] Thorn Int. Tr. at 61–62.
[299] *Id.*
[300] *Id.*
[301] *Id.* at 62.
[302] Interview Transcript of John Berens (hereinafter Berens Int. Tr.) at 9.
[303] Thorn Int. Tr. at 17.
[304] CSOC.RICH.002518.

date was May 7, 2008.[305] At the foreclosure sale, Red Rock Mortgage won the foreclosure auction by bidding $388,000.01 for the property.[306]

Representative Richardson told the Investigative Subcommittee that she was unaware that the house was sold at foreclosure until she "received a phone call from a reporter who said, your house was—did you know—his exact words, his words were something like, do you know your house was sold today at auction?"[307] Representative Richardson said that she "got on the phone and tried to reach Washington Mutual to find out what happened, because I understood I had a loan modification in place. That was my understanding."[308]

F. RESCISSION OF THE FORECLOSURE SALE

1. Internal Washington Mutual Discussion

After Representative Richardson contacted Washington Mutual to ask why her home was sold at a foreclosure sale, Washington Mutual had numerous internal discussions about how to react to the foreclosure sale.[309] One of the first such conversations began when Sara Gaugl of Washington Mutual's Home Loans Public Relations sent an email on May 21, 2008, at 1:24 p.m. to Brad Kallner, then a National Manager of Loss Mitigation at Washington Mutual, with copies to Steven Champney, then a Senior Vice President National Default Management at Washington Mutual; Mr. Berens; Ms. Owen, and Alan Elias, then a Senior Vice President, Corporate Communications for Washington Mutual.[310] The subject of Ms. Gaugl's email was "Research Needed: Congresswoman Richardson/ Foreclosure."[311] Ms. Gaugl's email forwarded a news article about the foreclosure sale of Representative Richardson's Sacramento property.[312] In the email, Ms. Gaugl stated:

> Brad—
>
> Please see the article embedded below for more detail, but long story short, Congresswoman Laura Richardson appears to have defaulted on her WaMu loan (second home) and on March 19, a notice was filed with the county that her property would be sold at auction.
>
> Congresswoman Richardson initially declined to comment, however, Jan Owen has learned from the Congresswoman that she plans to communicate to The Washington Post that she has established a repayment plan with WaMu.

---

[305] *Id.*
[306] CSOC.RICH.009296 to CSOC.RICH.009297.
[307] Richardson Int. Tr. at 37.
[308] *Id.* at 37–38.
[309] *See e.g.*, CSOC.RICH.002624; CSOC.RICH.004784 to CSOC.RICH.004785; CSOC.RICH.005381; CSOC.RICH.005743 to CSOC.RICH.005744; CSOC.RICH.005808; CSOC.RICH.005841. The Investigative Subcommittee notes that JPMorgan Chase opted to redact significant portions of its document production in response to the Investigative Subcommittee's subpoenas.
[310] CSOC.RICH.004784.
[311] *Id.*
[312] CSOC.RICH.004785 to CSOC.RICH.004787.

> Would you please look[] into Congresswoman Richardson's situation as soon as possible so that we understand the facts? Her Loan number is [account number].[313]

Mr. Kallner replied to Ms. Gaugl's email on May 21, 2008, at 5:16 p.m., and added Ms. Siedzik and Ms. Smith, Department Manager, Community Outreach, Homeownership Preservation Team, at Washington Mutual, to the email.[314] Mr. Kallner's email stated, "I have checked with Kim, we tried to work a modification, unfortunately she had a deficit monthly of over $2,100. We placed the original foreclosure sale date on hold for 30 days in April. The loan went to sale on 5/7/08, third party outbid."[315] Ms. Smith replied to Mr. Kallner's email on May 21, 2008, at 5:30 p.m.[316] Ms. Smith's reply email stated:

> . . . just one clarification
>
> The foreclosure hold that was placed in April was not initiated by loss mit.
>
> After loss mitigation denied the workout request, it appears the homeowner called in and requested additional time to reinstate the loan. On 4/3/08, our executive response team submitted a request to the attorney to postpone the 4/7/08 sale date.[317]

Ms. Owen told the Investigative Subcommittee that "we spent a lot of time worrying about the reputation of Washington Mutual and working on press statements and working with the PR division and Sarah [Gaugl] to craft what we wanted to say to the press."[318]

David Schneider, then President of Home Loans at Washington Mutual, sent an email to Mr. Berens, on May 22, 2008, at 12:41 p.m.[319] The subject of the email was: "Congresswoman Richards [sic] and David S."[320] Mr. Schneider's email stated, "What went wrong in the process?"[321] Mr. Berens replied to Mr. Schneider's email on May 22, 2008, at 12:58 p.m.[322] Mr. Berens' reply email stated:

> Human error. Loss mitigator working their exception report saw we had turned the customer down for loss mit and removed the code.
>
> They should have dug deeper. ERT letter went to customer the day after we removed the code.
>
> I think we have a good case to rescind the sale. Customer will be put back in the same position as prior to the sale assuming she cooperates (we need her agreement to show the postponement letter to the third party). I'll send you an update when I get further info.[323]

Mr. Schneider replied to Mr. Berens on May 22, 2008, at 1:15 p.m. asking, "What about the process to look at all loans prior to

---

[313] CSOC.RICH.004785.
[314] CSOC.RICH.004784.
[315] *Id.*
[316] *Id.*
[317] *Id.*
[318] Owen Int. Tr. at 15.
[319] CSOC.RICH.005744.
[320] *Id.*
[321] *Id.*
[322] CSOC.RICH.005743.
[323] CSOC.RICH.005743 to CSOC.RICH.005744.

foreclosure?"[324] r. Berens forwarded Mr. Schneider's email to Ms. Thorn and Steven Champney on May 22, 2008, at 4:39 p.m., asking, "Do we know if this was reviewed?"[325] Ms. Thorn replied to Mr. Berens' email on May 22, 2008, at 4:49 p.m. Ms. Thorn's reply stated:

> Yes, it was reviewed prior to going to sale, but the notes were not real clear on the hold and LMT authorized the removal of the hold.
>
> We are working through to see if we can tighten the process here since this was an executive complaint.
>
> I will call you shortly as there is a lot of movement here with next steps regarding the media and jumping on a call with communications and legal in a minute. I have had several conversations with the Congresswoman and she is in damage control and wants to be on the same page with the media. She is not at all blaming Wamu for what we have done—at least not to me.[326]

On May 27, 2008, Ms. Gaugl sent an email to several Washington Mutual executives, including Ms. Thorn and Ms. Owen.[327] Ms. Gaugl's email stated:

> All:
>
> FYI—it appears that Congresswoman Richardson has now engaged a spokesperson—William Marshall. Among other things, he states that Ms. Richardson is awaiting clarification from WaMu as to whether she had secured new loan terms in time, but that she is still in fact the owner of her Sacramento home (though public records state otherwise).
>
> I'll continue to let you know of any other new developments as reported by the media.[328]

Ms. Thorn sent an email to Ms. Gaugl, Ms. Owen, and Paul Battaglia, then a First Vice President and Senior Counsel at Washington Mutual, on May 28, 2008, at 12:44 p.m.[329] Ms. Thorn's email stated:

> I got a phone call last night leaving me a message to please call Congresswoman Richardson.
>
> Any change in how you would like me to respond/handle? I have not done anything at this point in time.
>
> Seems that the new opinion coming out of John Berens' office is that we should not rescind the sale unless she comes up with the reinstatement funds in which we gave her the 60 days to do so.
>
> Just wanted to pass this along.[330]

Ms. Owen replied to Ms. Thorn's email on May 28, 2008, at 1:19 p.m.[331] Ms. Owen's reply stated, "Ann: I will try and get a call in

---

[324] CSOC.RICH.005743.
[325] *Id.*
[326] *Id.*
[327] CSOC.RICH.002624.
[328] *Id.*
[329] CSOC.RICH.005706.
[330] *Id.*
[331] CSOC.RICH.005808.

today—how late for you this pm tonite? That being said—I am having a tendency to agree with the new thought process."[332]

Washington Mutual provided the Investigative Subcommittee with undated, handwritten notes.[333] The notes stated:

> —Do not see any value to you to rescind
> —Willing to have brooke record rescission
> deposition
> discovery
> —Rescind—expect her to reinstate
> and If
> —no mod—
> 1. Reinstates, we rescing [sic] and lawsuit
> 2. No Rein. Goes to 3rd Party
> —done
> 3. Reinstates, no lawsuit
> but not on-going payments and maintain
> Strongly advise[334]

On May 28, 2008, at 10:06 p.m., Ms. Gaugl sent an email to Mr. Schneider, Mr. Berens, Mr. Champney, with a copy to several other Washington Mutual employees.[335] Ms. Gaugl's email stated:

> All:
>
> So you are aware, I just received a call from a producer with CNN re: Congresswoman Richardson's "debacle." Apparently, CNN's Campbell Brown plans to discuss the Congresswoman's situation during tomorrow's 8 p.m. Eastern broadcast.
>
> The producer said she's been tasked with cross-checking the accuracy of Ms. Richardson's statements with WaMu, at which point I informed her that we have not received consent from Ms. Richardson that would allow us to discuss her loan situation.
>
> At that point, she informed me that CNN has talked with a forensic accountant. Based on his/her analysis of Ms. Richardson's financial situation, the accountant has "determined" that the Congresswoman probably shouldn't have qualified for the (WaMu) loan in the first place.
>
> I'll keep you informed as I learn more. I expect to receive an update from CNN tomorrow.[336]

Ms. Owen forwarded Ms. Gaugl's email to Scott Gaspard, then in Government Relations at Washington Mutual, on May 28, 2008, at 10:06 p.m., stating, "In my opinion we are running on borrowed time."[337] Ms. Owen told the Investigative Subcommittee that she was:

> concerned that Washington Mutual would be perceived in the press as being a bumbling company. And we were having so many internal problems with loan modifications and so many people coming and trying to get loan modifica-

---

[332] *Id.*
[333] CSOC.RICH.002456.
[334] *Id.*
[335] CSOC.RICH.005381.
[336] *Id.*
[337] *Id.*

> tions. Plus, we were having problems as a company. We were also downsizing.
>
> I was talking about borrowed time, that the press was going to show us as a company that was not a good company and not running its affairs properly.[338]

Ms. Owen sent an email to Mr. Gaspard on May 29, 2008, at 12:28 p.m.[339] The subject of Ms. Owen's email was "I will not be on the call."[340] Ms. Owen's email stated:

> Today if you are ok with that. Also we were on a call for much of the morning, regarding Richardson—we are instructing the trustee to file the notice of rescission—should record on Monday. We are verbally reporting that to Richardson today and we are working on putting together a modification package for her. Call with any questions, i [sic] am on the cell. J[341]

On June 3, 2008, Mr. Elias, then with Washington Mutual's Corporate Communications team, sent an email to Ms. Owen, with the subject "Richardson Update."[342] In the email, Mr. Elias wrote, "I really am looking forward to her almost immediately defaulting on any new plans or failing to pay to get caught up. Maybe we should throw a lawn mower into the deal to sweetem [sic] the pot?! ;)"[343] Ms. Owen replied, "You, my dear are evil—being situaTionally [sic] ADD—I am now concerned about Pelosi being forced into calling for an ethics commission investigation[.]"[344] Ms. Owen told the Investigative Subcommittee:

> There had been—in my opinion, there had been too much press on this. If I remember correctly, the congresswoman had to—didn't have to refile some of her financial statements to the FEC? And I felt that, from a political perspective, that, if that happened, Washington Mutual would be called in, and we would be made, again, to look like we didn't know how to do our business.[345]

During the Investigative Subcommittee's interview of Ms. Thorn, the following exchange occurred:

> *Chairman Chandler.* So, as I understand this, you were then placed in a position where you had a difficulty on both ends. You had a difficulty with the error that was made—I hate to use the term "liability," but you had at least some problem that you recognized by making an error relative to the hold that you had given to Representative Richardson.
>
> *The Witness.* Correct.
>
> *Chairman Chandler.* And since you had already made the sale, you had to analyze whether you had some difficulty also in rescinding a sale made to a buyer in good faith.

---

[338] Owen Int. Tr. at 24.
[339] CSOC.RICH.005365.
[340] *Id.*
[341] *Id.*
[342] CSOC.RICH.005282.
[343] *Id.*
[344] *Id.*
[345] Owen Int. Tr. at 28.

The Witness. Correct.

Chairman Chandler. And that's what you all were wrestling with about when it came to the rescission.

I assume that a number of your people sat around the table or talked somehow about the ramifications of the rescission, based on that whole fact scenario—

The Witness. Correct.

Chairman Chandler. And how it would affect Washington Mutual.

The Witness. Absolutely.

Chairman Chandler. So would it be your testimony that the rescission was made ultimately based on those facts and had nothing to do with Representative Richardson in any other—in her capacity or any other.

I mean, with that fact situation, you would have acted the same way under any circumstances?

The Witness. Absolutely. Any circumstance, absolutely. Absolutely.[346]

2. Rescission of the Foreclosure Sale

Washington Mutual ultimately decided to rescind the foreclosure sale of Representative Richardson's Sacramento property and recorded the rescission on June 2, 2008.[347]

The Investigative Subcommittee asked Ms. Thorn how frequently Washington Mutual rescinded foreclosure sales, and she responded, "[r]escinding sales is certainly not common practice. Does it happen? Yes, and we have them. But common? No. I mean, it happens on a, you know, weekly, monthly basis that we have rescissions. It's not unusual."[348] Ms. Thorn further stated that: "You know, from a percentage standpoint, I would have to venture a guess of, you know, it's 1 percent, less than a percent of our monthly total sales that actually get rescinded."[349] Asked the same questions, Ms. Mathis stated that rescissions of foreclosure sales occurred "[m]aybe once a month or once every 2 months, something like that."[350]

Ms. Dolan told the Investigative Subcommittee that she was aware of other rescissions at Washington Mutual, and that they occurred once every few months.[351] Ms. Dolan said that the rescissions were "costly and we try to only do rescissions if there was a mistake made on behalf of Washington Mutual."[352]

At the time of the rescission of the foreclosure sale, Representative Richardson had not completed the loan modification process.[353] Ms. Mathis stated that loan modifications usually occurred before a foreclosure sale was rescinded, because "we want to make sure that they can be approved for the workout before we rescind the

[346] Thorn Int. Tr. at 63–64.
[347] *Id.* at 33.
[348] *Id.* at 15.
[349] *Id.* at 16.
[350] Mathis Int. Tr. at 16.
[351] Dolan Int. Tr. at 22.
[352] *Id.*
[353] Thorn Int. Tr. at 33.

sale, so there's not—we don't want to rescind something if the borrower can't afford a modification." [354]

Ms. Mathis told the Investigative Subcommittee that approving a rescission before the completion of the loan modification process was unusual.[355] Ms. Mathis said that "[g]enerally, it would be because another area failed to hold—put the loan on hold properly. Something fell through the cracks, and it didn't—they didn't intend for it to go to sale, but it did. And then they would come to Loss Mitigation to help them with that." [356]

Ms. Thorn told the Investigative Subcommittee that Washington Mutual's decision to rescind the foreclosure sale was based in large part on the letter that Ms. Dolan sent Representative Richardson on April 17, 2008, stating that Washington Mutual had "placed a sixty day hold on all foreclosure sale or actions[.]" [357] Ms. Thorn said that Washington Mutual made the decision to rescind the foreclosure sale prior to coming to an agreement on a modified loan based on:

> The chronology and the facts going through her loan history—not loan history from when she made payments, but from the conversations that we had with her; and then the conversation she had with the customer service representative that said, we're going to send our reinstatement figures to her, and we're going to put the file on hold for 60 days.[358]

Ms. Thorn told the Investigative Subcommittee that "[r]escinding, not rescinding, again goes back to, you know, the facts of that we made an error and, you know, that we need to make right on that. Even though it went to a third party, we made an error on here and we need to rescind the sale." [359] Ms. Thorn explained:

> Had we not sent that letter saying that we were going to put the loan on hold for 60 days, you know, and then 3 days after the loan went to sale and, you know, we got the phone call of, you know, Hey, I want to reinstate my loan or I want to mod now; well, are you going to qualify for a mod. And if it went to third party, in that case, you know, that's where it becomes, you know, sticky in those situations. But because in this particular situation we have that letter and a promise to the customer, that's where then the—you know, the choice becomes easier of making the rescission." [360]

Ms. Thorn said that "in my world or foreclosure, because of, you know, what it means to foreclose on somebody and what the end result is, if we do something wrong, whether it's a $50,000 house or a $9 million house, you know, it doesn't matter, we're going to

---

[354] Mathis Int. Tr. at 16. Ms. Mathis explained that "approved for the workout" meant that "we've reviewed the loan, we've analyzed the income and expenses and determined that this modification is affordable to the homeowner." Id.
[355] Id. at 16.
[356] Id. at 17.
[357] Thorn Int. Tr. at 46–47; CSOC.RICH.002455.
[358] Id. at 46–47.
[359] Id. at 73.
[360] Id. at 74.

take action on that."[361] Ms. Thorn said that Washington Mutual had "tons of movie stars, sports stars, you know, all of that, and really, honestly, I don't care; I really don't."[362] Ms. Thorn said that "[t]hey go from $25,000 to $15 million, and you know, the fact of the matter is and the policy and the procedure of the leadership team is that if we have a situation where we have something that is not right, we make it right."[363]

Ms. Thorn said her:

> opinion was to rescind the foreclosure sale. . . . Because we sent her a letter in April—I think it was, you know, April, you know, mid-April—saying that we were going to give her 60 days; and we sent her reinstatement figures, and we told her we were going to postpone the sale for 60 days, and we didn't abide by that agreement that we sent to her.[364]

Mr. Berens told the Investigative Subcommittee that Washington Mutual's policy was "typically to try to keep the borrower in their home."[365] Mr. Berens said that Representative Richardson's status as a Member of Congress did not factor into Washington Mutual's decision to rescind the foreclosure sale.[366] Mr. Berens said, "It doesn't matter to me if she was a congresswoman. . . . One of the big contributing factors is we told her the sale wasn't going to happen. That's a big factor. Right? If one of our employees tells a customer something, that's what we want to—that's a big factor."[367] Mr. Berens said that Representative Richardson's ability to repay the loan would be considered in the loan modification agreement. However, he did not "think it would change the—you know, we still made a commitment to the customer. I mean, if they didn't pay, of course we'd probably go to sale later, right?"[368] Mr. Berens explained, "[y]ou can always foreclose again[.]"[369]

3. Washington Mutual's Communications with Representative Richardson

In addition to having its internal discussions regarding how to react to the foreclosure sale, Washington Mutual also discussed the foreclosure sale with Representative Richardson.[370] Washington Mutual provided the Investigative Subcommittee with handwritten notes of a May 28, 2008, telephone call between Washington Mutual employees and Representative Richardson.[371] The notes do not indicate the participants in the telephone call. The notes state that Ann Thorn "advised we are going through the process of rescinding sale, must first come to an agreement w/ 3rd party. Asked what her intentions were."[372] The notes state Representative Richardson

---

[361] Id. at 90.
[362] Id.
[363] Id.
[364] Id. at 28.
[365] Berens Int. Tr. at 15.
[366] Id. at 16.
[367] Id.
[368] Id. at 16–17.
[369] Id. at 17.
[370] See, e.g., CSOC.RICH.002448 to CSOC.RICH.002453.
[371] Id. Ms. Mathis stated that the handwriting belonged to Wendy Woodcock of Washington Mutual, and that the "Ann" referenced in the notes was Ms. Thorn. Mathis Int. Tr. at 20.
[372] CSOC.RICH.002448.

said her "intention is to do the loan modification."[373] According to the notes, Ms. Thorn "explained that Loss Mit was an option as long as [she] qualified."[374]

The notes indicate that Ms. Thorn asked Representative Richardson what were her "intentions with this property? Another option is to stay the course, leaving the FC and sale in place."[375] Representative Richardson responded that she "would like to establish a repayment plan."[376] The notes state that Ms. Thorn told Representative Richardson that Washington Mutual would "set up time to review the account so we can be prepared to set things in motion."[377] According to the notes, Representative Richardson stated: "[a]ll I'm asking is that WaMu allow me to continue with the repayment plan and pay back every dime I owe."[378]

Ms. Thorn sent an email to Representative Richardson on June 3, 2008, at 8:06 a.m., forwarding a "copy of the rescission notice that should be filed today or tomorrow."[379] Representative Richardson replied to Ms. Thorn's email on June 3, 2008, at 3:23 p.m., stating, "Thank you for the email—today is election day and I will follow up with you tomorrow."[380]

Ms. Thorn sent an email to Ms. Gaugl, Ms. Owen, Mr. Battaglia, and Mr. Cook on June 3, 2008, at 11:08 a.m.[381] Ms. Thorn's email stated, "I just wanted to let you know that I have sent a copy of the rescission to Congresswoman [sic] this morning. Once it is recorded, we will get the Loss Mit package out."[382]

4. Third Party Claim

Once Washington Mutual decided to rescind the foreclosure sale, it had to address the concerns of the third-party purchaser of Representative Richardson's Sacramento property.[383] Mr. Berens sent an email to Ms. Thorn and Ms. Woodcock on May 27, 2008, at 9:58 a.m.[384] In the email, Mr. Berens asked if Washington Mutual was "progressing with the rescission sale? Does the third party want some cash?"[385] Ms. Thorn replied to Mr. Berens' email stating, "Yes and he has not asked for any yet, but we are anticipating that he will. Seattle is working with outside counsel to discuss with him. York—the third party has not hired an attorney."[386]

Ms. Thorn told the Investigative Subcommittee that Washington Mutual did not consider the potential for the third party to file suit when deciding whether to rescind the foreclosure sale.[387] Ms. Thorn said that litigation "doesn't have any reflection on this. The two are not related whatsoever."[388]

---

[373] Id.
[374] Id.
[375] CSOC.RICH.002450.
[376] *Id.*
[377] CSOC.RICH.002451.
[378] CSOC.RICH.002452.
[379] CSOC.RICH.003090.
[380] *Id.*
[381] CSOC.RICH.003063.
[382] *Id.*
[383] *See, e.g.,* CSOC.RICH.005826.
[384] *Id.*
[385] *Id.*
[386] CSOC.RICH.005819.
[387] Thorn Int. Tr. at 32.
[388] *Id.*

On June 2, 2008, the foreclosure trustee for Representative Richardson's Sacramento property recorded a "Notice of Rescission of Trustee's Deed Upon Sale."[389] The notice stated, in part:

> 4. On 05/07/2008, at 01:30 PM the property was purportedly sold to RED ROCK MORTGAGE, INC being the highest bidder at such time who bid the amount of $388,000.01.
>
> 5. The Trustee's Sale on 05/07/2008 is being rescinded at the request of the Beneficiary as the Beneficiary had previously agreed to postpone the foreclosure sale to June 4, 2008. The Trustee's sale of 05/07/2008 is therefore null and void, and of no force and effect.
>
> 6. The express purpose of this Notice of Rescission is to return the priority and existence of all lien holders to the status quo ante that existed prior to the Trustee's Sale.[390]

On June 2, 2008, Washington Mutual's outside counsel sent a letter to the third party purchaser's outside counsel.[391] In the letter, Washington Mutual rejected Red Rock's counter offer, and instead informed Red Rock Mortgage's outside counsel that Washington Mutual was sending "separately a check in the sum of $391,190.06, which includes refund of Red Rock Mortgage's purchase funds of $388,001.01, plus 10% interest thereon through June 6, 2008 totaling $3,189.05."[392] In the letter, Washington Mutual further offered to reimburse Red Rock Mortgage and pay any expenses incurred related to the property "if you will kindly provide an itemization of the expenses and receipts for the expenditures."[393]

After Washington Mutual rescinded the foreclosure sale, Red Rock Mortgage filed suit against Washington Mutual.[394] Washington Mutual eventually settled the lawsuit with Red Rock Mortgage with a payment of $100,000, in addition to the refund of the foreclosure sale amount, and a non-disclosure agreement between the parties.[395]

5. Conclusions Regarding Decision to Rescind the Foreclosure Sale

The Investigative Subcommittee asked Mr. Huntzinger to provide his professional opinions regarding Washington Mutual's decision to rescind the foreclosure sale of Representative Richardson's Sacramento home. Mr. Huntzinger reported the following to the Investigative Subcommittee:

Based on my review of the documents and testimony provided to me by the Investigative Subcommittee, it is my professional opinion that the rescission of the foreclosure sale was commercially reasonable. Washington Mutual made an agreement with Representative Richardson to put the foreclosure sale on hold and the hold was lifted due to operational errors by Washington Mutual. This error resulted in the foreclosure sale of Representative Richardson's property. It is my understanding that rescission is not a com-

---

[389] CSOC.RICH.002558 to CSOC.RICH.002559.
[390] CSOC.RICH.002558.
[391] CSOC.RICH.002554.
[392] *Id.*
[393] CSOC.RICH.002554 to CSOC.RICH.002555.
[394] CSOC.RICH.009299 to CSOC.RICH.009350.
[395] CSOC.RICH.009392 to CSOC.RICH.009407.

mon practice by lenders. However, if a lender made an error resulting in a foreclosure sale, the lenders should cancel the foreclosure sale. It also not surprising that Washington Mutual had to pay Red Rock Mortgage some amount as a settlement of Red Rock's lawsuit.[396]

G. Modification of the Loan

1. Documents Submitted by Representative Richardson

Following the rescission of the foreclosure sale, Washington Mutual worked with Representative Richardson to modify her loan.[397] Ms. Mathis, then a manager with Washington Mutual's Loss Mitigation Department, told the Investigative Subcommittee that she was asked by Ms. Thorn to work with Representative Richardson on her loan modification.[398] Ms. Mathis said that she became involved "[a]fter the [foreclosure] sale had taken place and it was in the process of being rescinded."[399] Ms. Mathis said that she "was involved to the extent of calling the borrower with Ms. Thorn, with Ann, to get information so that we could rereview her loan to see if we could offer a modification. Since my team handled the modifications, Ann came to me."[400]

Ms. Mathis sent the two-page Washington Mutual Borrower Assistance Form to Representative Richardson via email on June 6, 2008, at 12:10 p.m.[401] Ms. Thorn sent an email to Ms. Gaugl, Ms. Owen, Mr. Battaglia, and Mr. Cook on June 6, 2008, at 12:27 p.m.[402] In her email, Ms. Thorn stated that Representative Richardson "was not prepared to discuss financials today. We sent her the financial package via email and she said she will have it done by Tuesday or Wednesday."[403]

Ms. Gaugl sent an email to Ms. Thorn, Mr. Battaglia, Ms. Owen, and Don Cook, a Vice President at Washington Mutual, on June 10, 2008, at 9:52 p.m.[404] In that email, Ms. Gaugl stated:

> All:
>
> In advance of Ann's discussion tomorrow with Ms. Richardson, I wanted to make you aware of the blog posting embedded below (thanks for forwarding, Paul). Unfortunately, some reporters are jumping to the conclusion that Ms. Richardson was able to secure a loan modification agreement with WaMu, despite her current financial standing.
>
> Ann, please let us know how things go tomorrow (if you two are able to connect), and whether Ms. Richardson is expected to qualify for a workout based on the financial information provided. If we hear from Ms. Richardson, I will schedule a call tomorrow mid-day so that we can quickly touch base and discuss next steps.[405]

---

[396] Huntzinger Report at 10.
[397] Mathis Int. Tr. at 12.
[398] *Id.*
[399] *Id.*
[400] *Id.* at 13.
[401] CSOC.RICH.002426 to CSOC.RICH.002427.
[402] CSOC.RICH.002921.
[403] *Id.*
[404] CSOC.RICH.003029.
[405] *Id.*

Representative Richardson replied to Ms. Mathis' June 6, 2008, email on June 12, 2008, at 10:20 a.m.[406] In her reply, Representative Richardson stated: "Please advise Ann Thorn that I will work on this during the weekend. I apologize for the delay I did not recognize your email / name. I was looking for something from Ann or Ms. Woodcock, so I missed it."[407]

Ms. Thorn sent a letter to Representative Richardson on June 17, 2008.[408] In her letter, Ms. Thorn stated:

> Dear Ms. Richardson:
>
> Your e-mail to Julie Mathis dated June 12, 2008 was forwarded to me. You indicated in your e-mail that you would be working on your Homeownership Preservation package over the June 14–15 weekend. I therefore expected to receive your updated financial information sometime on Monday. It is now Tuesday, and I still have not received anything from you, nor have you called to explain your delay.
>
> As you know, in April, 2008, you contacted WaMu asking for the amount necessary to reinstate your loan. We sent you the reinstatement figure on April 17, 2008, along with a cover letter stating that we would postpone the foreclosure proceedings to June 4, 2008. Your property then went to foreclosure sale on May 7, 2008, where it was sold to the high bidder Red Rock Mortgage, Inc. At the time of the foreclosure sale, you were in default on your home and there was not any loan workout or modification agreement in place between you and WaMu, as your prior request for a loan modification was denied.
>
> Due in part to your comments to me that you fully intended to pay your obligations to WaMu, we honored our commitment to postpone the foreclosure sale by instructing the foreclosure trustee to record a Notice of Rescission of the foreclosure sale, thereby restoring legal title to the Property in your name.
>
> Following the Notice of Rescission, we've had several telephone conversations where you reiterated your desire to fulfill your loan obligation. On May 28, 2008, Wendy Woodcock and I had a telephone conversation with you where we told you that you would have to send in updated financial information for review. We sent you the forms on June 6, 2008, but they have not yet been completed and returned for our review.
>
> Based on your most recent assurance that you would be working on providing the financial information over the June 14–15 weekend, we expect to have all of the information that we've requested by the end of the day on Friday, June 20, 2008. If we do not have all of the information requested, we will reschedule the foreclosure sale of your property.[409]

---

[406] CSOC.RICH.005773.
[407] *Id.*
[408] CSOC.RICH.002430.
[409] *Id.*

Representative Richardson replied to Ms. Thorn's letter by way of an email sent on June 18, 2008, at 10:24 a.m.[410] Representative Richardson's email stated:

> Ms. Thorn,
>
> Due to the numerous issues that have surrounded my agreement and the improper sale of my property, I am working with my original broker to complete the application accurately. I am limited to his availability therefore it is taking longer than I expected. I advised Ms. Mathis of my delay via email and was told you would be notified.
>
> I was quite surprised with your attached letter that requires submittal by Friday which I do not believe was expressed before. If you recall, it was I, [sic] that suggested we begin the process prior to the completion of the recission [sic] not WAMU.
>
> I will meet your deadline; however, in the future clear indications of time deadlines is [sic] needed.[411]

When Representative Richardson was working to complete the Loss Mitigation forms, she sought the assistance of Mr. Thomas, her original mortgage broker.[412] On June 17, 2008, Representative Richardson received an email from Mr. Thomas.[413] The email stated:

> Good Morning Congresswoman Richardson,
>
> I completed the WAMU application, but I have a few questions that I need answered before I forward to you. Those questions are as follows:
>
> Has Your Monthly Income Changed from the $9,428.83 + 3037.80. . . .
>
> Shall we use any additional secondary addresses for correspondence?
>
> Am I using your Farmers and Merchants Account as your primary account?
>
> I may need to review your credit report to plug in your current debts. . . . We'll need to provide some "specifics" such as Insurance, Food [sic], Day Care, etc . . . I think if we could schedule a time to speak again that would be great. I apologize that we didn't discuss this yesterday. We can also complete this via-email if that fits your schedule better . . . Please advise.[414]

Representative Richardson replied to Mr. Thomas's email on June 18, 2008.[415] Her email stated:

> Let's review this information at your earliest convenience. I can be reached at [mobile phone number] or through Daysha at [mobile phone number]. I must get the application to WAMU today. Here are my preliminary answers:
>
> (1) Monthly gross salary: $14,083.00 per month $169,000.00 per year

---

[410] CSOC.RICH.002853.
[411] *Id.*
[412] CSOC.RICH.006726.
[413] *Id.*
[414] CSOC.RICH.006726.
[415] CSOC.RICH.006724.

(2) Property address:
Sacramento: 3622 W. Curtis Drive
Sacramento, California
Secondary Address
Long Beach: 717 E. Vernon Street
Long Beach, California 90806
(3) My primary account is:
Xerox Federal Credit Union
2200 E. Grand Ave El Segundo, Ca 90245
Acct # [account number] or [account number]
(4) Feel free to pull my credit report.

Representative Richardson sent another email to Mr. Thomas that same day.[416] This email stated, "I just faxed the two forms and received a confirmation sheet. I forgot one line the loans and rent' section. Together prior to short term loan modifications, it is about $6,000.00 per month."[417]

Mr. Thomas told the Investigative Subcommittee that Representative Richardson:

> had called me—I want to say it was June; it may have been last year—and asked me was I familiar with that process. I told her that I had helped a couple of borrowers, and she asked—she said she was applying to get her loan modified and asked me could I take a look at the application, basically, and she forwarded that over to me.[418]

Representative Richardson completed the two-page Borrower's Assistance Form and provided it to Washington Mutual.[419] This was a financial work sheet, which "lists out the expenses and income for a mortgagor to give [Washington Mutual] an idea of their financial situation and the ability to do a loss mitigation workout."[420] Washington Mutual also pulled a credit report for Representative Richardson.[421]

On June 19, 2008, at 7:54 p.m., Representative Richardson sent a facsimile to Ms. Thorn and Ms. Mathis.[422] The facsimile included the two-page Washington Mutual Borrower Assistance Form as completed by Representative Richardson.[423] Representative Richardson confirmed to the Investigative Subcommittee that it was her handwriting on the Borrower Assistance Form.[424] The form asked several background questions, including "How many people live at your address?" and "Do you have any other loans on the home?"[425] One question on the form asked "What is the reason you are having trouble with your home loan payments?"[426] In response to that question, Representative Richardson wrote, "I have experienced three employment changes within one year, two delays of income for over three months, unexpected illness and subsequent death of

[416] CSOC.RICH.006722.
[417] *Id.*
[418] Thomas Int. Tr. at 26.
[419] Thorn Int. Tr. at 49.
[420] *Id.* at 38.
[421] *Id.*
[422] CSOC.RICH.002425 to CSOC.RICH.002427.
[423] CSOC.RICH.002426 to CSOC.RICH.002427.
[424] Richardson Int. Tr. at 42.
[425] CSOC.RICH.002426.
[426] *Id.*

my father."[427] The form also included space to include information about expenses, income, and assets.[428] In the income section, Representative Richardson included monthly "Gross Wages" of $14,100 and "possible rent credit" of $1,500 to $2,000, for total monthly income of $15,600 to $16,100.[429] Representative Richardson confirmed that this "rent credit" was the same potential income from the rent of her mother's home as she referenced on the Employment Income Verification letter submitted with her original loan application in 2007.[430]

Washington Mutual utilized a Financial Review Worksheet when analyzing whether to grant a loan, and at what terms.[431] That document listed Representative Richardson's gross monthly income as $14,100 and net monthly income as $11,280.[432] The document listed the amount of her "Other Mortgages," which included the mortgage on her San Pedro and Long Beach properties and her rental property in Washington, D.C., to be $6,100.[433] Ms. Mathis told the Investigative Subcommittee that the Financial Review Worksheet for Representative Richardson's loan modification indicates that Washington Mutual did not take into account the "possible rent credit" that Representative Richardson indicated on her Borrower Assistance Form.[434] Ms. Mathis stated that "[i]f this says 'possible rent credit,' we wouldn't use possible. You would already have to have it rented. We don't base our modifications on assumed income. You have to actually have the income or the—it might not be income just money coming into the house."[435]

Ms. Mathis told the Investigative Subcommittee that if borrowers "only provide gross income, we use a certain percentage—and I don't recall if they were using 20 percent or 25 percent—to get to a net. I don't remember what the amount used to reduce it is."[436]

Ms. Mathis told the Investigative Subcommittee that based on the recommendation from the "decisioning tool" Washington Mutual decided to offer Representative Richardson a loan modification.[437] Ms. Thorn sent an email to Ms. Mathis, Mr. Battaglia, Ms. Gaugl, and Ms. Owen on June 20, 2008, at 2:57 p.m.[438] Ms. Thorn's email stated, "Julie [Mathis] will be calling her this afternoon and offering her a mod."[439]

2. Modified Loan

Ms. Mathis sent an email to Ms. Thorn, Ms. Gaugl, and Mr. Battaglia on June 23, 2008, at 4:22 p.m.[440] Ms. Mathis' email stated:

> Savannah and I just spoke to Ms. Richardson, she agrees to the modification terms. I advised her the loan

---

[427] *Id.*
[428] CSOC.RICH.002427.
[429] *Id.*
[430] Richardson Int. Tr. at 43; *see* CSOC.RICH.002083.
[431] Mathis Int. Tr. at 29.
[432] CSOC.RICH.001528.
[433] *Id.*
[434] Mathis Int. Tr. at 29.
[435] *Id.*
[436] *Id.*
[437] *Id.* at 30.
[438] CSOC.RICH.002858.
[439] *Id.*
[440] CSOC.RICH.003071.

> will not reflect current until we receive the signed documents.
>
> Ms. Richardson wants to know if her rights to the property have been restored and if the locks were changed how she can get into the property. She also wants to coordinate a press release with Sara [Gaugl], I provided her with Sara's phone number.[441]

Ms. Owen told the Investigative Subcommittee that she did not believe that Washington Mutual gave Representative Richardson any preferential treatment at any point.[442] Ms. Owen said that Representative Richardson "was given the amount of—she was given what all the rest of our customers were given when they came through and they were able to work with our loan modification people."[443] Ms. Owen said that Representative Richardson never sought to use her position as a Member of Congress to get any favorable treatment from Washington Mutual.[444]

Immediately after Washington Mutual completed the modification of Representative Richardson's loan, the bank discovered that certain unpaid taxes and insurance had been inadvertently left out of the loan modification figures.[445] Thus, Washington Mutual contacted Representative Richardson to complete a second modification of the loan.[446] Ms. Mathis told the Investigative Subcommittee that:

> Apparently, when the property went to foreclosure sale and was purchased by the third party, we put a stop on our servicing system not to pay any taxes or insurance on the property, because it had been purchased by a third party so we were no longer responsible.
>
> After the rescission was done, those stops remained on the loan. Therefore, the taxes didn't get paid, which caused an issue because they needed to be paid. So we had to go through some hoops to get those stops removed from the servicing system so we could actually get checks cut and pay the taxes.
>
> And because we did that, we advanced money on her account, we had to recover that money, so we had to roll that into the principal balance and re-amortize it. So, in essence, modify the modification.[447]

Ms. Mathis stated that as a result of the re-modification of Representative Richardson's loan, Representative Richardson paid "[a]ll the taxes that would have been paid."[448]

Ms. Thorn sent an email to several Washington Mutual employees on July 7, 2008, at 3:59 p.m.[449] The subject of Ms. Thorn's email was "RE: [account number] Richardson."[450] Ms. Thorn's email stated, "Michelle, can you please get this changed today as

---

[441] *Id.*
[442] Owen Int. Tr. at 30.
[443] *Id.*
[444] *Id.* at 31.
[445] Mathis Int. Tr. at 33.
[446] *Id.*
[447] *Id.*
[448] *Id.* at 34.
[449] CSOC.RICH.002824.
[450] *Id.*

this is a highly escalated matter."[451] Ms. Thorn told the Investigative Subcommittee that:

> any time we have a situation where we have a borrower where we have made an error, where we've taken their home and, you know, we're giving back; where they're going through the process of rescinding that sale, in my world that's escalated, you know, that we've made the error and, you know, gotten to that point where I have now a third—and especially when there is a third-party purchaser involved."[452]

Ms. Thorn sent an email to several Washington Mutual employees on July 9, 2008, at 1:31 p.m.[453] Ms. Thorn's email stated, "Taxes are included and new mod figs need to be communicated to Richardson to let her know that taxes are now included, but we amended the interest and maturity to keep payments the same as originally communicated."[454]

Washington Mutual and Representative Richardson entered into a Loan Modification Agreement effective on August 1, 2008.[455] According to the Loan Modification Agreement, the unpaid principal balance of the mortgage was $533,455.31.[456] The Loan Modification Agreement further stated that the accrued but unpaid interest, costs and expenses on the mortgage were $63,875.45.[457] Thus, the new balance on the loan was $597,330.76.[458] The Loan Modification Agreement stated that the interest was modified to a fixed rate of 8.254%.[459] The maturity date on the loan remained the same, but the amortization period changed to 40 years.[460] The Loan Modification Agreement specifically noted:

> Borrower acknowledges and understands that, as a result of this Agreement which may defer payment of an arrearage, or extend the loan amortization period, or both, a lump sum payment may be due on the Maturity Date. All amounts due and owing under the Note, Security Instrument and this Agreement are due in full on the Maturity Date.[461]

The Loan Modification Agreement also contained the following provision, which Representative Richardson crossed out before signing:

> **Acknowledgement by Borrower.** As part of the consideration for the Agreement, Borrower agrees to release and waive all claims Borrower might assert against the Trust or its agents, officers, directors, attorneys, employees and any predecessor in interest to the Note and Security Instrument, and which Borrower contends caused Borrower damage or injury, or which Borrower contends renders the Note or the Security Instrument void, voidable, or

---

[451] *Id.*
[452] Thorn Int. Tr. at 88.
[453] CSOC.RICH.003074.
[454] *Id.*
[455] CSOC.RICH.001508 to CSOC.RICH.001514.
[456] CSOC.RICH.001509.
[457] CSOC.RICH.001510.
[458] *Id.*
[459] *Id.*
[460] *Id.*
[461] CSOC.RICH.001510.

> unenforceable. This release extends to any claims arising from any judicial foreclosure proceedings or power of sale proceedings if any, conducted prior to the date of this Agreement. Borrowers have and claim no defenses, counterclaims or rights of offset of any kinds against Lender or against collection of the Loan.[462]

3. Analysis of Modified Loan

Mr. Huntzinger analyzed the commercial reasonableness of Representative Richardson's modified loan, and came to the following conclusion:

> Based on my review of the documents and testimony provided to me by the Investigative Subcommittee, it is my professional opinion that the terms of the loan modification offered to Representative Richardson was commercially reasonable. Washington Mutual appeared to be able to recapture the past due principal and interest payments, escrow advances, late fees and third party costs by rolling them into the modified loan. Representative Richardson's original unpaid principal balance (UPB) was $535,001, with an initial interest rate of 8.8%, with a 30-year term and an appraised value of $543,000. Representative Richardson's modified UPB is $597,455.31, with a new fixed rate of 8.254%, with the same maturity date but re-amortized UPB over 40 years and an appraised value as of March 2008 of $475,000. Thus, the loan modification was not just commercially reasonable, but was in fact beneficial to Washington Mutual. It thus made sense that Washington Mutual wanted to enter into a loan modification agreement under those terms. It should be noted that Washington Mutual bid $388,000 at the May 2008 Sheriff Sale even though they had a March 2008 appraisal value of $475,000. When the house sold at the May 2008 Sheriff Sale to Red Rock Mortgage it sold for $388,001 or one dollar over Washington Mutual's bid. These shows how weak the housing market was in California at this time and how few bidders were at the sale. Washington Mutual would have expected to end up with similar results at another sale and benefited with a modified loan about $210,000 greater than their sheriff sale bid a few months earlier.[463]

IV. LEGAL ANALYSIS

A. SUMMARY OF LEGAL ANALYSIS

The Investigative Subcommittee initially reviewed Representative Richardson's conduct pursuant to the rules and standards of conduct related to the receipts of gifts or other benefits by Members, including House Rule XXV, clause 5(a)(1)(A)(i) and paragraph 5 of the Code of Ethics for Government Service; and to the rules and standards of conduct applicable to a Member's financial disclosure obligations, including the Ethics in Government Act, House

[462] CSOC.RICH.001512.
[463] Huntzinger Report 10–11.

Rule XXVI, and 18 U.S.C. § 1001. During the course of the investigation, the Investigative Subcommittee discovered that Representative Richardson's mortgage application for her Sacramento property contained false information, and thus reviewed Representative Richardson's conduct pursuant to the laws and other standards of conduct relevant to mortgage fraud, including 18 U.S.C. § 1344, 18 U.S.C. § 1014, and paragraph 2 of the Code of Ethics for Government Service. The Investigative Subcommittee concluded that Representative Richardson did not violate any rules or other standards of conduct.

B. RELEVANT RULES AND STANDARDS OF CONDUCT

1. House Gift Rule

House Rule XXV, clause 5(a)(1)(A)(i) states, "a Member may not knowingly accept a gift."[464] A "gift" is defined as "a gratuity, favor, discount, entertainment, hospitality, loan forbearance, or other item having monetary value."[465] The term "gift" includes gifts of "services, training transportation, lodging and meals, whether provided in kind, by purchase of a ticket, payment in advance or reimbursement after the expense has been incurred."[466] To establish a violation under House Rule XXV, clause 5(a)(1)(A)(i), it must be shown that a Member knowingly accepted an item or service of value.[467]

The restrictions of the gift rule do not apply to items "for which the [official] pays the market value."[468] However, if a Member is sold property at less than market value, or receives more than market value in selling property, that would constitute a gift.[469]

House Rule XXV includes several exceptions to the general prohibition on receiving gifts or other benefits.[470] The list of exceptions in House Rule XXV explicitly includes bank loans, stating that Members may accept "[o]pportunities and benefits that are . . . in the form of loans from banks and other financial institutions on terms generally available to the public[.]"[471] As such, if a Member or staff person were given a loan at a below-market interest rate, that could constitute an improper gift.[472]

House Rule XXV also provides a general exception for benefits "resulting from outside business or employment activities of the Member . . . (or other outside activities that are not connected to the duties of such individual as an officeholder)[.]"[473] Such benefits are only allowable if they "have not been offered or enhanced because of the official position of such individual and are customarily provided to others in similar circumstances[.]"[474]

---

[464] House Rule XXV, cl. 5(a)(1)(A)(i).
[465] House Rule XXV, cl. 5(a)(2)(A).
[466] *Id.*
[467] House Rule XXV, cl. 5(a)(1)(A)(i).
[468] House Rule XXVI, cl. 5(a)(3)(A).
[469] *See House Ethics Manual,* House Comm. on Standards of Official Conduct, 110th Congress, 2nd Sess. (2008 ed.) (hereinafter *2008 House Ethics Manual*) at 32.
[470] House Rule XXV, cl. 5(a)(3).
[471] House Rule XXV, cl. 5(a)(3)(R)(v).
[472] "Gift Rule Provisions Applicable to Loans to Members, Officers, and Employees," Memorandum for all Members, Officers, and Employees, from Committee on Standards of Official Conduct, May 23, 1997 (reprinted in *2008 House Ethics Manual*).
[473] House Rule XXV, cl. 5(a)(3)(G)(i).
[474] *Id.*

2. Ethics in Government Act

The Ethics in Government Act of 1978 (EIGA) mandates annual financial disclosure by all senior federal personnel, including all Members and some employees of the House.[475] The EIGA, as amended, provides the statutory basis for the disclosure currently required of House Members, candidates, and senior House employees. House Rule XXVI adopts Title I of EIGA as a rule of the House.[476] House Rule XXVI, clause 1, requires the Clerk of the House to publish a report each August 1 compiling all Member Financial Disclosure Statements filed by June 15 of that year.[477] Failure to file or falsifying disclosure statements is a violation of EIGA, punishable by a civil fine up to $50,000 per violation.[478]

Schedule III of Form A of the Financial Disclosure Statement instructs filers to disclose "[t]he identity and category of value of any interest in property held during the preceding calendar year in a trade or business, or investment or the production of income, which has a fair market value which exceeds $1,000 as of the close of the preceding calendar year."[479] The "Instruction Guide for Completing Calendar Year 2008 Financial Disclosure Statement Form A" informs filers that "the term '*income*' means all income from whatever source derived, including but not limited to the following items: gross income derived from business (and net income if the individual elects to include it); gains derived from dealings in property; interest; rents. . . ."[480] The House Ethics Manual also provides more specific guidance regarding a filer's duty to disclose information regarding property that generates rental income:

> **Example 10:** Member J's home includes a basement apartment that he rents to a tenant for $800 a month. [Member J] must disclose this rental income, as well as the property that generated it. The "asset value" is the value of the entire home, not just the basement apartment.[481]

Schedule V of Form A of the Financial Disclosure Statement instructs filers to disclose "liabilities of over $10,000 owed to any one creditor at any time during the reporting period by you, your spouse, or dependent child."[482] Filers can exclude "[a]ny mortgage on your personal residence (unless it is rented out); loans secured by automobiles, household furniture, or appliances; liabilities of a business in which you own an interest; and liabilities owed to a spouse, or the child, parent, or sibling of you or your spouse."[483] The "Instruction Guide for Completing Calendar Year 2008 Financial Disclosure Statement Form A" clarifies, "if you show only one rental property as an asset, 'mortgage on real property' is sufficient. If on the other hand, you have multiple rental properties, state the property to which each obligation relates, together with

---

[475] 5 U.S.C. app. § 101 et seq.
[476] House Rule XXVI, cl. 1.
[477] *Id.*
[478] 5 U.S.C. app. § 104(a).
[479] Instruction Guide for Completing Calendar Year 2008 Financial Disclosure Statement Form A at 10–11.
[480] *Id.* at 17.
[481] *2008 House Ethics Manual* at 256–57.
[482] Instruction Guide for Completing Calendar Year 2008 Financial Disclosure Statement Form A at 18.
[483] *Id.* at 19.

the type of liability (e.g., 'mortgage on 123 Main Street, Dover, Del')."[484]

The Standards Committee issued guidance on the financial disclosure requirements for mortgages on December 30, 2008.[485] In that guidance, the Standards Committee stated that "filers of a Financial Disclosure Statement are not required to disclose a mortgage on their personal residence."[486] The Standards Committee's guidance further states that "this exclusion extends to home equity loans and home equity lines of credit on personal residences, as long as the property is used only as a personal residence and does not generate any rental income."[487]

Schedule VI of Form A of the Financial Disclosure Statement instructs filers to "[r]eport the source, a brief description, and the value of all gifts totaling more than $335 received by you, your spouse, or a dependent child from any source during the year."[488] The term "gift" is defined in these instructions as "a payment advance, forbearance, rendering, or deposit of money, or any thing of value, unless consideration of equal or greater value is received by the donor."[489] The exceptions listed in these instructions do not include loans or mortgage terms.[490] As noted, the Standards Committee has interpreted the term "gift" to include where a Member or staff person is given a loan at a below-market interest rate, or, is allowed to purchase property on terms that are more favorable than available to the general public.[491]

3. False Statements

The "Instruction Guide for Completing Calendar Year 2008 Financial Disclosure Statement Form A" also informs Members and other filers that failure to file or falsifying disclosure statements could result in prosecution for violating the False Statements Accountability Act, codified at 18 U.S.C. § 1001.[492] Any individual can be imprisoned for up to five years if,

> in any matter within the jurisdiction of the executive, legislative, or judicial branch of the Government of the United States, [he or she] knowingly and willfully—(1) falsifies, conceals, or covers up by any trick, scheme, or device a material fact; (2) makes any materially false, fictitious, or fraudulent statement or representation; or (3) makes or uses any false writing or document knowing the same to contain any materially false, fictitious, or fraudulent statement or entry[.][493]

This provision applies to Members of Congress and other employees and officers in the legislative branch regarding:

---

[484] *Id.*
[485] *See* Memorandum for all Members, Officers, and Employees, "Rules Regarding Financial Disclosure of Mortgages" Committee on Standards of Official Conduct (hereinafter Rules Regarding Financial Disclosure of Mortgages), (reprinted in House Comm. on Standards of Official Conduct, *Summary of Activities for the 110th Congress,* H. Rep. 110–938, 110th Cong., 2d Sess. 152–153 (2008)).
[486] *Id.* at 152.
[487] *Id.*
[488] *Id.*
[489] *Id.* at 20.
[490] *Id.* at 21.
[491] *2008 House Ethics Manual* at 32.
[492] Instruction Guide for Completing Calendar Year 2008 Financial Disclosure Statement Form A at 5.
[493] 18 § U.S.C. 1001(a).

> (1) administrative matters, including a claim for payment, a matter related to the procurement of property or services, personnel or employment practices, or support services, or a document required by law, rule, or regulation to be submitted to the Congress or any office or officer within the legislative branch; or
>
> (2) any investigation or review, conducted pursuant to the authority of any committee, subcommittee, commission or office of the Congress, consistent with applicable rules of the House or Senate.[494]

In order to prove that a person is guilty of violating the false statements act under 18 U.S.C. § 1001, the government must show that the defendant either knew the relevant statements were false or that the defendant acted with a conscious purpose to avoid learning the truth of the statements.[495]

4. Fraud

An individual may be prosecuted under the federal bank fraud statute if he or she:

> knowingly executes, or attempts to execute, a scheme or artifice (1) to defraud a financial institution; or (2) to obtain any of the moneys, funds, credits, assets, securities, or other property owned by, or under the custody or control of, a financial institution, by means of false or fraudulent pretenses, representations, or promises.[496]

Violators "shall be fined not more than $1,000,000 or imprisoned not more than 30 years, or both." [497] Courts have held that the required mental state to prove bank fraud is knowledge of falsity and the intent to influence the actions of a financial institution concerning a loan or some other transaction.[498] As such, in order to prove that a person is guilty of bank fraud under 18 U.S.C. § 1344, the government must show that the defendant either knew the relevant statements were false or that the defendant acted with a conscious purpose to avoid learning the truth of the statements.[499]

The federal mortgage fraud statutes also create criminal and civil penalties for "[w]hoever knowingly makes any false statement or report, or willfully overvalues any land, property or security, for the purpose of influencing in any way the action of . . . Federal credit union, an insured State-chartered credit union, [or] any institution the accounts of which are insured by the Federal Deposit Insurance Corporation." [500] The elements of this crime are: (1) that defendant made a false statement or statements to the bank; (2) that defendant made the false statement or statements in order to influence the bank's actions; (3) that statement or statements were

---

[494] 18 U.S.C. § 1001(c).

[495] *See, e.g., U.S. v. Dick,* 744 F.2d 546 (7th Cir. 1984); *see also, U.S. v. West,* 666 F.2d 16 (2d. Cir. 1981).

[496] 18 U.S.C. § 1344.

[497] *Id.*

[498] *U.S. v. Erskine,* 588 F.2d 721 (9th Cir. 1978).

[499] *See e.g., U.S. v. Sandlin,* 589 F.3d 749 (5th Cir. 2009); *see also, U.S. v. West,* 666 F.2d 16 (2d. Cir. 1981).

[500] 18 U.S.C. § 1014.

false as to material facts; and (4) that defendant made false statements knowingly.[501]

5. Code of Ethics for Government Service

Under paragraph 2 of the Code of Ethics for Government Service ("Code of Ethics"), "any person in government service should . . . Uphold the Constitution, laws, and legal regulations of the United States and of all governments therein and never be a party to their evasion."[502] Under paragraph 5 of the Code of Ethics, "any person in government service should . . . never accept for himself or his family, favors or benefits under circumstances which might be construed by reasonable persons as influencing the performance of his governmental duties."[503]

The Code of Ethics does not create a new penalty for a Member's violation, "nor does it impose any positive legal requirement for specific acts or omissions."[504] The Code of Ethics was created to "reaffirm[] the traditional standard—that those holding public office are not owners of authority, but agents of public purpose—concerning which there can be no disagreement and to which all Federal employees unquestionably should adhere."[505] In contrast to statutes, which can be objectively tested, the standards outlined in the Code of Ethics "can only be stated in subjective language and must rely on the facts determined in each situation. If it should be necessary to measure an allegation against a standard, that measurement will be as meaningful as the depth to which the measuring body draws out the facts and nuances."[506] As such, the Committee has found that a Member can violate a provision of the Code of Ethics, even if a Member has not acted in violation of any law.[507]

6. Generally Applicable House Rules

In addition to the rules and standards of conduct discussed above, House Rule XXIII, clauses 1 and 2, which are generally applicable to any conduct by Members, may also be relevant to Representative Richardson's conduct in this matter.

Under House Rule XXIII, clause 1: "A Member, Delegate, Resident Commissioner, officer, or employee of the House shall behave at all times in a manner that shall reflect creditably on the House." Historically, the Standards Committee has invoked clause 1 to review conduct that encompasses violations of law and abuses of a Member's official position.[508] "Clause 1 was adopted in part, so that the Committee, in applying the Code, would retain the ability to deal with any given act or accumulation of acts which, in the judgment of the committee, are severe enough to reflect discredit on the Congress."[509]

---

[501] *See, e.g., U.S. v. Smith,* 838 F.2d 436 (10th Cir. 1988), *rehearing denied, certiorari denied* 490 U.S. 1036.
[502] Code of Government Ethics, paragraph 2.
[503] Code of Government Ethics, paragraph 5.
[504] H. Rep. No. 85–1208, 85th Cong. 1st Sess. (1957).
[505] *Id.*
[506] H. Rep. No. 90–1176, 90th Cong. 2d Sess. (1968).
[507] *See e.g.,* House Comm. on Standards of Official Conduct, *In the Matter of a Complaint Against Representative Robert L.F. Sikes,* H. Rep. No. 94–1364, 94th Cong., 2d Sess. (1976).
[508] *2008 House Ethics Manual* at 16.
[509] House Comm. on Standards of Official Conduct, *In the Matter of Representative E.G. "Bud" Shuster*, H. Rep. No. 106–979, 106th Cong., 2d Sess (2000).

Under House Rule XXIII, clause 2, a Member must "adhere to the spirit as well as the letter" of the House Rules.[510] House Rule XXIII, clause 2, was drafted to "provide the House the means to deal with infractions that rise to trouble it without burdening it with defining specific charges that would be difficult to state with precision."[511] The practical effect of House Rule XXIII, clause 2, has been to provide a device for construing other provisions of the Code of Conduct and House Rules.[512] This rule has been interpreted to mean that a Member or employee may not do indirectly what the Member or employee would be barred from doing directly.[513] In other words, the House Rules should be read broadly, and a narrow technical reading of the House Rules should not overcome its "spirit" and the intent of the House in adopting the rules.[514] However, House Rule XXIII, clause 2, has not only been used as an aid to interpreting other House rules, but has been used in recommending expulsion of Members for various reasons.[515]

C. DISCUSSION

1. Representative Richardson Complied with her Financial Disclosure Requirements

During the Standards Committee's initial investigation, it reviewed Representative Richardson's mortgage application for her Sacramento property. That review revealed that documents were submitted to Washington Mutual asserting that Representative Richardson was receiving rental income for her San Pedro and Long Beach properties.[516] Representative Richardson had never disclosed any such rental income on her Financial Disclosure Statements, nor did she list the mortgages on her San Pedro and Long Beach properties as liabilities on her Financial Disclosure Statements.[517] If Representative Richardson was receiving rental income for her San Pedro and Long Beach properties, this failure to disclose would have violated the rules and standards related to Representative Richardson's financial disclosure obligations.[518] If Representative Richardson was not receiving rental income for her San Pedro and Long Beach properties, she would have no disclosure obligations with respect to the properties.[519]

---

[510] House Rule XXIII, cl. 2.

[511] 114 *Cong. Rec.* 8778 (Apr. 3, 1968); *see also* 114 Cong. Rec. 8799 (statement of Representative Teague, member of the House Comm. on Standards of Official Conduct, 90th Cong.).

[512] *2008 House Ethics Manual*, at 17.

[513] House Select Comm. on Ethics, *Advisory Opinion* 4, H. Rep. No. 95–1837, 95th Cong., 2d Sess. 61–62 (1979).

[514] *Id.*

[515] *See, e.g.*, House Comm. on Standards of Official Conduct, *In the Matter of Representative Michael J. Myers*, H. Rep. No. 96–1387 96th Cong., 2d Sess. 5 (1980) (Member convicted of bribery); House Comm. on Standards of Official Conduct, *In the Matter of Representative Raymond F. Lederer*, H. Rep. No. 97–110 97th Cong., 1st Sess. 16 n.8 (1981) (Member convicted of bribery); House Comm. on Standards of Official Conduct, *In the Matter of Representative Mario Biaggi*, H. Rep. No. 100–506, 100th Cong., 2d Sess. 7 (1988) (Member convicted of accepting illegal gratuities); House Comm. on Standards of Official Conduct, *In the Matter of Representative James A. Traficant*, Jr., H. Rep. No. 107–594, 107th Cong., 2d Sess. Vols. I–VI (July 19, 2002) (Member convicted of conspiring to violate the bribery statute, accepting gratuities, obstructing justice, conspiring to defraud the United States, filing false income tax returns, and racketeering).

[516] *See, e.g.*, CSOC.RICH.001444 to CSOC.RICH.001462; CSOC.RICH.002153 to CSOC.RICH.002160.

[517] CSOC.RICH.006436 to CSOC.RICH.006454.

[518] *See* 5 U.S.C. app. 4, § 101 et seq.; House Rule XXVI; Instruction Guide for Completing Calendar Year 2008 Financial Disclosure Statement Form A at 10–11, 18–19.

[519] *Id.*

Through the course of its investigation, the Investigative Subcommittee determined that Representative Richardson had, in fact, never received any rental income for her San Pedro and Long Beach properties.[520] Instead, the record before the Investigative Subcommittee demonstrated that Representative Richardson's mortgage application for her Sacramento property contained false information, created and provided by her mortgage broker without her knowledge.[521] As such, the Investigative Subcommittee concluded that Representative Richardson did not violate any rules, statutes, or other standards of conduct related to her financial disclosure obligations.

2. Representative Richardson Did Not Commit Mortgage Fraud

The record before the Investigative Subcommittee shows that criminal mortgage fraud was committed when Representative Richardson's mortgage application was submitted to Washington Mutual.[522] The statements in Representative Richardson's mortgage application regarding her rental income were false,[523] were made in order to influence Washington Mutual,[524] and were material to her loan application.[525] Thus, if Representative Richardson knowingly submitted the false information in a mortgage application, she would have committed fraud.[526]

However, the Investigative Subcommittee concluded that Representative Richardson did not knowingly make the false statements.[527] Instead, the Investigative Subcommittee concluded that Representative Richardson was the victim of mortgage fraud, not the perpetrator of the fraud. The Investigative Subcommittee based this conclusion on Representative Richardson's statements that she had no knowledge of the fraud,[528] and on the statements of Representative Richardson's mortgage broker, who admitted to the fraud.[529] The Investigative Subcommittee further based its conclusion on the analysis conducted by the Investigative Subcommittee's independent mortgage consultant, who believed this case was one of fraud for profit by the broker and not one of fraud for housing by the buyer.[530]

---

[520] *See* Richardson Int. Tr. at 11 and 23; CSOC.RICH.006436 to CSOC.RICH.006454; Thomas Int. Tr. at 22.

[521] *See* Thomas Int. Tr. at 21–24.

[522] CSOC.RICH.006436 to CSOC.RICH.006454; Richardson Int. Tr. at 11; Thomas Int. Tr. at 21–24.

[523] Thomas Int. Tr. at 21–24.

[524] *Id.*

[525] Huntzinger Report at 5–7.

[526] *See, e.g., U.S. v. Smith,* 838 F.2d 436 (10th Cir. 1988), *rehearing denied, certiorari denied* 490 U.S. 1036.

[527] *See, e.g.,* Richardson Int. Tr. at 22; Thomas Int. Tr. at 21–24; Huntzinger Report at 5–7.

[528] Richardson Int. Tr. at 22.

[529] Thomas Int. Tr. at 21–24.

[530] Huntzinger Report at 5–7. The Investigative Subcommittee further notes that Representative Richardson provided the Investigative Subcommittee with communications between Representative Richardson's counsel and an Assistant United States Attorney, in which an Assistant United States Attorney stated that the government was declining to prosecute Representative Richardson for fraud. *See* Letter from Daniel Shallman to Dorothy C. Kim, March 30, 2010; Email from Dorothy C. Kim to Daniel Shallman, March 31, 2010.

3. Representative Richardson Did Not Receive an Improper Gift or Other Benefit in Connection with the Hold on the Foreclosure Sale of Her Sacramento Property

If Washington Mutual had placed the hold on the foreclosure sale of Representative Richardson's property as a special favor to Representative Richardson because she was a Member of Congress, that hold would be considered an improper gift or other benefit under the applicable rules or other standards of conduct.[531] However, if Washington Mutual placed the hold on the foreclosure sale of Representative Richardson's property in the ordinary course of its business, the hold would not be considered an improper gift or other benefit.[532]

The Investigative Subcommittee concluded that Representative Richardson did not receive an improper gift or other benefit when Washington Mutual placed a hold on the foreclosure sale of her Sacramento property.[533] The Investigative Subcommittee based this conclusion on the testimony of various former employees of Washington Mutual stating that Representative Richardson's financial situation had changed such that a hold was appropriate and that she did not receive any special treatment.[534] The Investigative Subcommittee further based its conclusion on the analysis conducted by Mr. Huntzinger, the Investigative Subcommittee's independent mortgage consultant. Mr. Huntzinger concluded that Washington Mutual's decision to place the hold on the foreclosure sale of Representative Richardson's property was commercially reasonable and did not appear to be a special favor to Representative Richardson because she was a Member of Congress.[535] Instead, Mr. Huntzinger determined that Washington Mutual placed the hold on the foreclosure sale of Representative Richardson's property in the ordinary course of its business, and treated Representative Richardson the same as it would any other similarly situated customer.[536]

4. Representative Richardson Did Not Receive an Improper Gift or Other Benefit in Connection with the Rescission of the Foreclosure Sale of Her Sacramento Property

If Washington Mutual had rescinded the foreclosure sale of Representative Richardson's Sacramento property as a special favor to Representative Richardson because she was a Member of Congress, that rescission would be considered an improper gift or other benefit under the applicable rules or other standards of conduct.[537] However, if Washington Mutual rescinded the foreclosure sale of Representative Richardson's Sacramento property in the ordinary course of its business, the rescission would not be considered an improper gift or other benefit.[538]

The Investigative Subcommittee concluded that Representative Richardson did not receive an improper gift or other benefit when Washington Mutual rescinded the foreclosure sale of her Sac-

---

[531] House Rule XXV, cl. 5(a)(1)(A)(i).
[532] House Rule XXV, cl. 5(a)(3)(R)(v).
[533] *Id.*
[534] *See, e.g.,* Dolan Int. Tr. at 8–9; Mathis Int. Tr. at 10.
[535] Huntzinger Report at 8.
[536] *Id.*
[537] House Rule XXV, cl. 5(a)(1)(A)(i).
[538] House Rule XXV, cl. 5(a)(3)(R)(v).

ramento property.[539] The Investigative Subcommittee based this conclusion on the testimony of various former employees of Washington Mutual stating that the decision to rescind the foreclosure sale was based on Washington Mutual's desire to fix its original mistake in foreclosing on the property after telling Representative Richardson that a hold was placed on the foreclosure sale and that Representative Richardson did not receive any special treatment.[540] The Investigative Subcommittee further based its conclusion on the analysis conducted by Mr. Huntzinger, the Investigative Subcommittee's independent mortgage consultant. Mr. Huntzinger concluded that Washington Mutual's decision to rescind the foreclosure sale of Representative Richardson's property was commercially reasonable and did not appear to be a special favor to Representative Richardson because she was a Member of Congress.[541] Instead, Mr. Huntzinger determined that Washington Mutual rescinded the foreclosure sale of Representative Richardson's property in the ordinary course of its business, and treated Representative Richardson the same as it would any other similarly situated customer.[542]

5. Representative Richardson Did Not Receive an Improper Gift or Other Benefit in Connection with the Modification of the Loan for Her Sacramento Property

If Washington Mutual had modified the loan for Representative Richardson's Sacramento property as a special favor to Representative Richardson because she was a Member of Congress, that loan modification would be considered an improper gift or other benefit under the applicable rules or other standards of conduct.[543] However, if Washington Mutual modified the loan for Representative Richardson's Sacramento property in the ordinary course of its business, the loan modification would not be considered an improper gift or other benefit.[544]

The Investigative Subcommittee concluded that Representative Richardson did not receive an improper gift or other benefit when Washington Mutual modified the loan for her Sacramento property. The Investigative Subcommittee based this conclusion on the testimony of various former employees of Washington Mutual stating that the terms of the loan modification were based entirely on Washington Mutual's impartial "decisioning tool" and that Representative Richardson did not receive any special treatment.[545] The Investigative Subcommittee further based its conclusion on the analysis conducted by Mr. Huntzinger, the Investigative Subcommittee's independent mortgage consultant. Mr. Huntzinger concluded that Washington Mutual's decision to modify the loan on Representative Richardson's property was commercially reasonable and did not appear to be a special favor to Representative Richardson because she was a Member of Congress.[546] Instead, Mr. Huntzinger determined that Washington Mutual modified the loan

---

[539] *See, e.g.,* Thorn Int. Tr. at 62–63; Berens Int. Tr. at 15–17.
[540] *See, e.g.,* Thorn Int. Tr. at 62–63; Berens Int. Tr. at 15–17.
[541] Huntzinger Report at 10.
[542] *Id.*
[543] House Rule XXV, cl. 5(a)(1)(A)(i).
[544] House Rule XXV, cl. 5(a)(3)(R)(v).
[545] *See, e.g.,* Owen Int. Tr. at 30–31; Mathis Int. Tr. at 35.
[546] Huntzinger Report 10–11.

on Representative Richardson's property in the ordinary course of its business, and treated Representative Richardson the same as it would any other similarly situated customer.[547]

D. CONCLUSION

The Investigative Subcommittee found that Representative Richardson did not violate any rules or other standards of conduct in connection with her Sacramento property. Instead, the Investigative Subcommittee concluded that Representative Richardson complied with her financial disclosure obligations. The Investigative Subcommittee further found that Representative Richardson was the victim of mortgage fraud. Finally, the Investigative Subcommittee concluded that Representative Richardson did not receive any improper gifts from Washington Mutual in connection with her Sacramento property.

V. RECOMMENDATIONS

The Investigative Subcommittee found that Representative Richardson did not collect rent on her residential properties in San Pedro, California, and Long Beach, California. For this reason, the Investigative Subcommittee concluded that Representative Richardson did not violate the Ethics in Government Act in connection with her financial disclosure statements relating to her California properties. Instead, the Investigative Subcommittee concluded that Representative Richardson's mortgage broker, without her knowledge, fraudulently submitted false rental income information with her loan application for her Sacramento property.

The Investigative Subcommittee further found that Representative Richardson did not knowingly accept a gift from Washington Mutual or violate any applicable standard of conduct in connection with the purchase of, foreclosure on, rescission of foreclosure sale for, or modification of loan terms for a residential property she owns in Sacramento, California. Instead, the Investigative Subcommittee found that Washington Mutual's decisions to offer Representative Richardson a loan on the property, to place a hold on the foreclosure sale of the property, to rescind the foreclosure sale of the property, and to modify the loan for the property were each made in the ordinary course of Washington Mutual's business, and were commercially reasonable based on the information before Washington Mutual at that time.

Based on these findings, the Investigative Subcommittee declined to adopt a Statement of Alleged Violation, and unanimously decided to issue this report pursuant to Standards Committee Rule 19(g).

The Investigative Subcommittee further decided to make the following recommendations:

1. The Investigative Subcommittee recommends that the Standards Committee dismiss the review of the allegations in OCE's Report and Findings that "Representative Richardson violated House Rule 25, clause 5(1)(A)(i) and clause 5(3)(R)(v) by knowingly receiving preferential treatment from Washington Mutual Bank in the

[547] *Id.*

form of the postponement and/or rescission of the foreclosure sale of her home." [548]

2. The Investigative Subcommittee further recommends that the Standards Committee dismiss the review of the allegations in OCE's Report and Findings that "Representative Richardson violated House Rule 26 (financial disclosure) by failing to disclose her Sacramento home as an asset and her mortgage liability on her financial disclosure forms." [549]

3. The Investigative Subcommittee further recommends that the Standards Committee dismiss the review of the allegations in OCE's Report and Findings that "Representative Richardson violated House Rule 25, clause 5(1)(A)(i) and clause 5(3)(R)(v) by knowingly receiving professional yard care services from her neighbors. Further, even if a violation occurred it would be de minimis." [550]

4. The Investigative Subcommittee further recommends that the Standards Committee refer the mortgage fraud issue involving Charles Thomas in connection with Representative Richardson's mortgage application, in violation of 18 U.S.C. 1014, and any other statute, to the U.S. Department of Justice for such action as the Department deems necessary and appropriate.

5. The Investigative Subcommittee further recommends that, pursuant to Standards Committee Rule 21(a), the Standards Committee transmit this Report to the House and approve its dissemination to the public.

[548] Report and Findings at 5.
[549] *Id.* at 6.
[550] *Id.* at 7.

111th CONGRESS, 2nd SESSION

U.S. HOUSE OF REPRESENTATIVES

COMMITTEE ON STANDARDS OF OFFICIAL CONDUCT

IN THE MATTER OF REPRESENTATIVE LAURA RICHARDSON

APPENDIX A

Shallman, Dan

From: Kim, Dorothy (USACAC) [Dorothy.Kim[redacted]
Sent: Wednesday, March 31, 2010 9:18 AM
To: Shallman, Dan
Subject: RE: Richardson

Dear Dan:
Sorry for the delay. I agree with your letter.

Dorothy C. Kim | Assistant United States Attorney
1100 United States Courthouse | 312 N. Spring St. | Los Angeles, California 90012
T: 213.894[redacted] F: 213.894[redacted] | dorothy.kim[redacted]

From: Shallman, Dan [mailto:dshallman[redacted]
Sent: Tuesday, March 30, 2010 2:43 PM
To: Kim, Dorothy (USACAC)
Subject: Richardson

Dear Dorothy-

As we discussed, please see the attached letter. Please let me know if anything I have said is incorrect. Best regards,

Dan

Dan Shallman | O'Melveny & Myers LLP
400 South Hope Street | Los Angeles, California 90071-2899
Tel: 213.430[redacted] Fax: 213.430[redacted] | dshallman[redacted]

This message and any attached documents contain information from the law firm of O'Melveny & Myers LLP that may be confidential and/or privileged. If you are not the intended recipient, you may not read, copy, distribute, or use this information. If you have received this transmission in error, please notify the sender immediately by reply e-mail and then delete this message.

O'MELVENY & MYERS LLP

BEIJING
BRUSSELS
CENTURY CITY
HONG KONG
LONDON
NEWPORT BEACH
NEW YORK

400 South Hope Street
Los Angeles, California 90071-2899
TELEPHONE (213) 430-6000
FACSIMILE (213) 430-6407
www.omm.com

SAN FRANCISCO
SHANGHAI
SILICON VALLEY
SINGAPORE
TOKYO
WASHINGTON, D.C.

March 30, 2010

OUR FILE NUMBER
710,118-001

WRITER'S DIRECT DIAL
[redacted]

WRITER'S E-MAIL ADDRESS
dshallman[redacted]

Dorothy C. Kim, Esq.
Assistant United States Attorney
Major Frauds Section
United States Attorney's Office
1100 United States Courthouse
312 North Spring Street
Los Angeles, CA 90012

Re: ***Laura Richardson Government Investigation***

Dear Dorothy:

As we discussed, I write to confirm the decision of the United States Attorney's Office for the Central District of California to decline criminal prosecution of Congresswoman Laura Richardson in connection with her application for a mortgage in January 2007 to purchase a property located at 3622 W. Curtis Drive, Sacramento, California. You advised me that, after having investigated the circumstances surrounding Ms. Richardson's application for a mortgage on this property from Washington Mutual Bank, the government would not seek criminal charges against Ms. Richardson related to this mortgage application.

We greatly appreciate the time and consideration you have given to this matter.

Sincerely,

Daniel N. Shallman
of O'MELVENY & MYERS LLP

LA2:905163.1

Kimberly L. Berridge, Paralegal
Direct Dial No.
Direct Fax
Email: kimberly.berridge

December 17, 2009

CONFIDENTIAL AND PROPRIETARY INFORMATION

VIA EMAIL ONLY AT: Frank.Davies@mail.house.gov

Frank Davies
Senior Investigator
House Committee on Standards of Official Conduct
U.S. House of Representatives
Suite HT-2, the Capitol
Washington, DC 20515

Re: Subpoena *Duces Tecum*

Dear Mr. Davies:

DISH Network L.L.C. ("DISH") is in receipt of the above referenced Subpoena dated December 10, 2009, a copy of which is attached hereto. To the best of its knowledge, information and belief, DISH responds as follows:

RESPONSE: DISH is unable to identify an account for DISH Network® service associated with the addresses of 3623 S. Parker St., San Pedro, CA 90731 or 717 E. Vernon Street, Long Beach, CA 90806. As we discussed in our conversation on December 16, 2009, DISH has multiple customers by the name of Laura Richardson, Marjorie Washington, Deborah Washington and Angela Parsons, but none associated with either of the two addresses listed above. If you could provide us with additional identifying information pertaining to these individuals we would be happy to research the matter further.

Please do not hesitate to contact me if you have any questions or if I can be of further assistance.

Sincerely,

Kimberly L. Berridge
Paralegal

Enclosures

Farmers & Merchants Bank®

DECLARATION CONCERNING BANK RECORDS
UNDER SECTION 1561 OF THE EVIDENCE CODE

TITLE OF ACTION: **LAURA RICHARDSON BATTS**

NUMBER OF ACTION: N/A

TYPE OF ACTION: **SUBPOENA DUCES TECUM**

DATE OF ACTION: **12/19/09**

I, Kara S. Smith, am the appointed Custodian of Records for FARMERS & MERCHANTS BANK OF LONG BEACH, having the authority to certify the attached records.

The records enclosed represent a true copy of the signature cards, statements, deposits and canceled checks $1,000.00 or more and incoming wire transfer records for the period of January 2005 through account closure from accounts [redacted] and [redacted]

These records are computer generated records of statements, canceled checks, deposits and wire transfer records from bank accounts.

These records were prepared by the personnel of this institution in the ordinary course of business at or near the time of the act, event, or condition.

I hereby declare, under penalty of perjury, that the foregoing is true and correct.

Executed in Long Beach, California, on this twenty-second day of December, 2009.

FARMERS & MERCHANTS BANK OF LONG BEACH

By: _____

302 Pine Avenue
Long Beach, California 90802
Tel: (562) 437-0011
Fax: (562) 437-9672

Farmers & Merchants Bank
Long Beach Boulevard
1401 Long Beach Blvd
Long Beach CA 90813

OWNERSHIP OF ACCOUNT - CONSUMER PURPOSE

☒ INDIVIDUAL ☐ _____
☐ JOINT ACCOUNT ☐ TENANCY IN COMMON ACCOUNT
☐ COMMUNITY PROPERTY ACCOUNT OF HUSBAND AND WIFE
☐ JOINT ACCOUNT OF HUSBAND AND WIFE WITH RIGHT OF SURVIVORSHIP
☐ TRUST - SEPARATE AGREEMENT: _____
☐ TOTTEN TRUST OR ☐ PAY-ON-DEATH
DESIGNATION AS DEFINED IN THIS AGREEMENT
Name and Address of Beneficiaries:

OWNERSHIP OF ACCOUNT - BUSINESS PURPOSE

☐ SOLE PROPRIETORSHIP
☐ CORPORATION: ☐ FOR PROFIT ☐ NOT FOR PROFIT
☐ PARTNERSHIP
☐ _____
BUSINESS:
COUNTY & STATE OF ORGANIZATION:
AUTHORIZATION DATED:

DATE OPENED 12/13/01 BY [redacted]
INITIAL DEPOSIT $ 100.00
☐ CASH ☒ CHECK ☐ New
HOME TELEPHONE # (562) 426-[redacted]
BUSINESS PHONE # (562) 843-[redacted]
DRIVER'S LICENSE # CA [redacted]
EMPLOYER
MOTHER'S MAIDEN NAME FRITSCHLER
Name and address of someone who will always know your location:
Chex System: N
Reason: 03-067432

BACKUP WITHHOLDING CERTIFICATIONS

TIN: [redacted]

☒ **TAXPAYER I.D. NUMBER** - The Taxpayer Identification Number shown above (TIN) is my correct taxpayer identification number.

☒ **BACKUP WITHHOLDING** - I am not subject to backup withholding either because I have not been notified that I am subject to backup withholding as a result of a failure to report all interest or dividends, or the Internal Revenue Service has notified me that I am no longer subject to backup withholding.

☐ **EXEMPT RECIPIENTS** - I am an exempt recipient under the Internal Revenue Service Regulations.

SIGNATURE: I certify under penalties of perjury the statements checked in this section.

X Laura Richardson-Batts 12/13/01
(Date)

©1992 Bankers Systems, Inc., St. Cloud, MN Form MFSC LAZ-CA 3/3/99

ACCOUNT NUMBER [redacted]
Personal Checking

ACCOUNT OWNER(S) NAME & ADDRESS

Laura Richardson-Batts
717 East Vernon Street
Long Beach CA 90806

TYPE OF ACCOUNT
☒ NEW ☐ EXISTING
☒ CHECKING ☐ SAVINGS
☐ MONEY MARKET ☐ CERTIFICATE OF DEPOSIT
☐ NOW ☐ _____
This is your (check one):
☒ Permanent ☐ Temporary account agreement.

Number of signatures required for withdrawal 1
FACSIMILE SIGNATURE(S) ALLOWED? ☐ YES ☒ NO

[X]

SIGNATURE(S) - THE UNDERSIGNED AGREE(S) TO THE TERMS STATED ON PAGES 1 AND 2 OF THIS FORM, AND ACKNOWLEDGE(S) RECEIPT OF A COMPLETED COPY ON TODAY'S DATE. THE UNDERSIGNED ALSO ACKNOWLEDGE(S) RECEIPT OF A COPY OF AND AGREE(S) TO THE TERMS OF THE FOLLOWING DISCLOSURE(S):

☒ Deposit Account Disclosure ☒ Funds Availability Disclosure
☒ Electronic Funds Transfer Disclosure ☒ TIS Disclosure
☐ _____

(1): [X Laura Richardson-Batts]
Laura Richardson-Batts
I.D. # [redacted] D.O.B. 04/14/62

(2): [X SCANNED ON PASSPORT]
I.D. # _____ D.O.B. _____

(3): [X]
I.D. # _____ D.O.B. _____

(4): [X]
I.D. # _____ D.O.B. _____

☐ Authorized Signer (Individual Accounts Only)
[X]
I.D.# _____ D.O.B. _____

CSOC.LRich.FMB.00000002

ACCOU..T SIGNATURE CARD: FOR BANK ..SE ONLY

Account Name(s): Laura Richardson Batts

Account Number: [redacted] Date Opened: 12/08/06 Source of Deposit/Amount: Transfer 200.00

Opening Employee: LINDA YOUNG Chex System: ☐ Yes ☒ No

Waiver Reason & Authorization: 03-36564-0

Alternate Mailing Address: _____

Anticipated Monthly Deposits/Withdrawals: $ _____ $ _____

Type of Account:	Applying as a/an:	Interest Payment (Time Deposits Only): Payment Intervals:	Payment Method:
Market Rate Savings Account	☒ Individual	☐ Monthly	☐ Compound
	☐ Joint Tenants	☐ Quarterly	☐ Issue Check
	☐ Trustee	☐ At Maturity	☐ Credit Account
	☐ Other _____		

This is your: ☒ Permanent ☐ Temporary Account Agreement Account Type/ # _____

1st Party Information:	Laura (First Name & Middle Initial)	Richardson-Batts (Last Name)	(562) 426[redacted] (Home Phone Number)
Existing Customer ☒	717 East Vernon Stre (Street Address)	Long Beach CA (City & State)	90806[redacted] (Zip Code)
Customer Initials [redacted]	5'8 " /BROWN/BROWN (Height/Eye Color/Hair Color)	FRITSCHLER (ID Answer)	[redacted] (Social Security Number)
R002499	April 14, 1962 (Birthdate)	CA [redacted] (Identification Type & Number)	Existing (2nd Identification Type & Exp)
Business Information:	Employer	Job Title/Position	(562) 706[redacted] (Employer's Phone Number)
	Employer's Street Address	City, State, & Zip Code	Employer's Fax Number
2nd Party Information:	First Name & Middle Initial	Last Name	Home Phone Number
Existing Customer ☐	Street Address	City & State	Zip Code
Customer Initials _____	/ / (Height/Eye Color/Hair Color)	ID Answer	Social Security Number
	Birthdate	Identification Type & Number	2nd Identification Type & Exp
Business Information:	Employer	Job Title/Position	Employer's Phone Number
	Employer's Street Address	City, State, & Zip Code	Employer's Fax Number

Add this customer to account ☐ Yes ☐ No Relationship _____ Add customer to account title ☐ Yes ☐ No

3rd Party Information:	First Name & Middle Initial	Last Name	Home Phone Number
Existing Customer ☐	Street Address	City & State	Zip Code
Customer Initials _____	/ / (Height/Eye Color/Hair Color)	ID Answer	Social Security Number
	Birthdate	Identification Type & Number	2nd Identification Type & Exp
Business Information:	Employer	Job Title/Position	Employer's Phone Number
	Employer's Street Address	City, State, & Zip Code	Employer's Fax Number

Add this customer to account ☐ Yes ☐ No Relationship _____ Add customer to account title ☐ Yes ☐ No

JHA FMBCA02 01/03
PAGE 1 OF 2

CSOC.LRich.FMB.00000003

OFFICIAL SIGNATURE(S):

The undersigned agree to the terms stated on every page of this form and acknowledge receipt of a completed copy. The undersigned further authorize the financial institution from time to time to verify credit and employment history and/or have a credit reporting agency prepare a credit report ont he undersigned, as individuals. The undersigned also acknowledge the receipt of a copy and agree to the terms of the following disclosure(s):

☒ Deposit Account -T&C ☒ Funds Availability ☒ Privacy
☒ Electronic Funds Transfer ☒ Truth in Savings
☐ _____

1.	2.	3.

BACKUP WITHHOLDING CERTIFICATIONS

TIN: [redacted]

☒ TAXPAYER I.D. NUMBER - The Taxpayer Identification Number shown above (TIN) is my correct taxpayer identification number.

☒ BACKUP WITHHOLDING - I am not subject to backup withholding either because I have not been notified that I am subject to backup withholding as a result of a failure to report all interest or dividends, or the Internal Revenue Service has notified me that I am no longer subject to backup withholding.

☐ EXEMPT RECIPIENTS - I am an exempt recipient under the Internal Revenue Service Regulations.

SIGNATURE: I certify under penalties of perjury the statements checked in this section and that I am a U.S. person (including a U.S. resident alien).

X. _____ 12/8/02
Date

SPECIAL HANDLING REQUESTS: ☒ MAIL ☐ HOLD all statements and other notices.

SIGNATURE RESTRICTIONS: Number of signatures to withdraw funds 1 Circumstances _____

FACSIMILE SIGNATURE ☐

OVERDRAFT PROTECTION: I/we ☒ do ☐ do not authorize F&M Bank to transfer funds automatically to my Secondary Account: [redacted] from this Primary Account Number: [redacted] and/or from my (our) F&M Bankcard Number: _____

Customer's Initials: _____ FOR HSA ACCOUNT ONLY: ___Waive HSA set up fee

Bank use only: Superseded Card

Accepting Employee: _____ Branch: _____ Date: _____

Farmers & Merchants Bank®

Date 3/09/05
Account No.
Enclosures

Page 1
9

Laura Richardson-Batts
717 East Vernon Street
Long Beach CA 90806-2726

Please visit our website for online banking at www.fmb.com.
"Rooted in tradition, wired for the future."

Account Title: Laura Richardson-Batts

Personal Checking		Number of Enclosures	9
Account Number		Statement Dates 2/08/05 thru	3/09/05
Beginning Balance	8,610.40	Days in the statement period	30
2 Deposits/Credits	5,879.01	Average Ledger	3,691.10
12 Checks/Debits	10,139.39		
Service Charge	.00		
Interest Paid	.00		
Ending Balance	4,350.02		

Deposits and Other Credits

Date	Description	Amount
2/11	Deposit 9979	1,270.00
3/03	Deposit 9991	4,609.01

Checks and Other Debits

Date	Description	Amount

--- CHECKS IN NUMBER ORDER ---

Date	Check No	Amount	Date	Check No	Amount	Date	Check No	Amount
2/08	454	50.00	2/14	457	2001.52	2/14	492*	65.00
2/08	455	50.00	2/22	458	2000.00	2/10	493	340.00
2/16	456	4990.92	2/18	459	400.00	3/02	494	192.00

* Denotes missing check numbers

STRENGTH SECURITY

Member FDIC EQUAL HOUSING LENDER

CSOC.LRich.FMB.00000009

Farmers & Merchants Bank®

Date 3/09/05
Account No.
Enclosures

Page 2 of 9

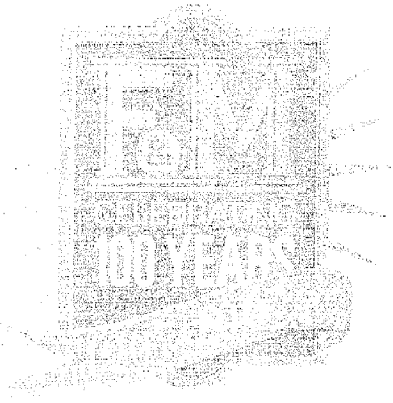
Personal Checking (Continued)

Checking Account Daily Balances

Date	Balance	Date	Balance	Date	Balance
2/08	8,510.40	2/14	7,373.88	2/22	51.99-
2/10	8,170.40	2/16	2,382.96	3/02	258.99-
2/11	9,440.40	2/18	1,982.96	3/03	4,350.02

* * * * End of Statement * * * *

Thank you for banking with Farmers and Merchants Bank.



STRENGTH FM SECURITY

Member FDIC EQUAL HOUSING LENDER

CSOC.LRich.FMB.00000010

Farmers & Merchants Bank®

Date 4/06/05
Account No.
Enclosures

Page 1
6

Laura Richardson-Batts
717 East Vernon Street
Long Beach CA 90806-2726

Please visit our website for online banking at www.fmb.com.
"Rooted in tradition, wired for the future."

Account Title: Laura Richardson-Batts

Personal Checking		Number of Enclosures	6
Account Number		Statement Dates 3/10/05 thru	4/06/05
Beginning Balance	4,350.02	Days in the statement period	28
1 Deposits/Credits	4,500.00	Average Ledger	3,466.23
8 Checks/Debits	2,936.56		
Service Charge	.00		
Interest Paid	.00		
Ending Balance	5,913.46		

Deposits and Other Credits

Date	Description	Amount
3/31	Deposit 9987	4,500.00

Checks and Other Debits

Date	Description	Amount
3/18	SPAY PAYMT LITTON LOAN EPD	2,432.11

--- CHECKS IN NUMBER ORDER ---

Date	Check No	Amount	Date	Check No	Amount	Date	Check No	Amount
3/15	495	65.00	3/28	500	74.50	3/28	502	65.00
3/17	499*	175.00	4/05	501	55.00	3/29	504*	50.00

* Denotes missing check numbers

Checking Account Daily Balances

Date	Balance	Date	Balance	Date	Balance
3/10	4,350.02	3/17	4,090.07	3/29	1,468.46
3/14	4,330.07	3/18	1,657.96	3/31	5,968.46
3/15	4,265.07	3/28	1,518.46	4/05	5,913.46

Member FDIC

CSOC.LRich.FMB.00000011

Farmers & Merchants Bank®

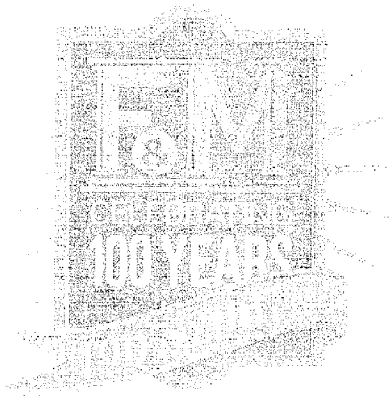
Date 4/06/05
Account No.
Enclosures

Page 2 of 6

Personal Checking [redacted] (Continued)

* * * * End of Statement * * * *

Thank you for banking with Farmers and Merchants Bank.



STRENGTH SECURITY

Member FDIC EQUAL HOUSING LENDER

CSOC.LRich.FMB.00000012

Farmers & Merchants Bank®

Date 5/09/05
Account No.
Enclosures

Page 1
6

Laura Richardson-Batts
717 East Vernon Street
Long Beach CA 90806-2726

Please visit our website for online banking at www.fmb.com.
"Rooted in tradition, wired for the future."

Account Title: Laura Richardson-Batts

Personal Checking		Number of Enclosures	6
Account Number		Statement Dates 4/07/05 thru	5/09/05
Beginning Balance	5,913.46	Days in the statement period	33
1 Deposits/Credits	4,500.00	Average Ledger	2,690.60
9 Checks/Debits	6,500.23-		
Service Charge	.00		
Interest Paid	.00		
Ending Balance	3,913.23		

Deposits and Other Credits

Date	Description	Amount
5/02	Deposit 9976	4,500.00

Checks and Other Debits

Date	Description	Amount

--- CHECKS IN NUMBER ORDER ---

Date	Check No	Amount	Date	Check No	Amount	Date	Check No	Amount
4/18	460	50.00	4/18	506*	2074.30	4/18	508	2422.12
5/02	503*	500.00	4/13	507	1353.86	4/26	509	50.00

* Denotes missing check numbers

Checking Account Daily Balances

Date	Balance	Date	Balance	Date	Balance
4/07	5,913.46	4/18	21.77-	5/02	3,913.23
4/13	4,539.65	4/26	86.77-		

STRENGTH SECURITY

Member FDIC EQUAL HOUSING LENDER

CSOC.LRich.FMB.00000013

Farmers & Merchants Bank®

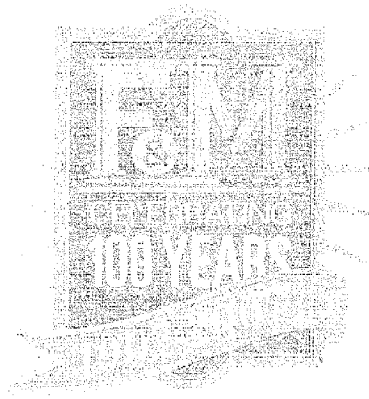
Date 5/09/05
Account No.
Enclosures

Page 2
6

Personal Checking (Continued)

* * * * End of Statement * * * *

Thank you for banking with Farmers and Merchants Bank.



STRENGTH SECURITY

Member FDIC EQUAL HOUSING LENDER

CSOC.LRich.FMB.00000014

Farmers & Merchants Bank®

Date 6/08/05
Account No.
Enclosures

Page 1
of 9

Laura Richardson-Batts
717 East Vernon Street
Long Beach CA 90806-2726

Please visit our website for online banking at www.fmb.com.
"Rooted in tradition, wired for the future."

Account Title: Laura Richardson-Batts

Personal Checking		Number of Enclosures	9
Account Number		Statement Dates 5/10/05 thru	6/08/05
Beginning Balance	3,913.23	Days in the statement period	30
2 Deposits/Credits	68,767.88	Average Ledger	34,305.23
11 Checks/Debits	9,095.48		
Service Charge	.00		
Interest Paid	.00		
Ending Balance	63,585.63		

Deposits and Other Credits

Date	Description	Amount
5/25	FARMERS MERCHANTWIRE TRFER PPD	64,275.55
6/03	Deposit 9989	4,492.33

Checks and Other Debits

Date	Description	Amount
5/17	SPAY PAYMT LITTON LOAN PPD	2,432.11

--- CHECKS IN NUMBER ORDER ---

Date	Check No	Amount	Date	Check No	Amount	Date	Check No	Amount
5/16	505	25.00	5/23	512	50.00	6/03	515	413.29
5/18	510*	52.00	5/25	513	65.00	6/08	516	450.00
5/31	511	25.00	6/06	514	5000.00	6/07	517	563.13

* Denotes missing check numbers

Checking Account Daily Balances

Date	Balance	Date	Balance	Date	Balance
5/10	3,913.23	5/13	3,893.28	5/16	3,868.28

STRENGTH SECURITY

Member FDIC EQUAL HOUSING LENDER

CSOC.LRich.FMB.00000015

Farmers & Merchants Bank®

Date 6/08/05
Account No.
Enclosures

Page 2
9

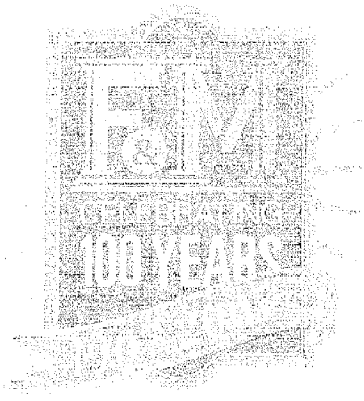
Personal Checking [redacted] (Continued)

Checking Account Daily Balances

Date	Balance	Date	Balance	Date	Balance
5/17	1,436.17	5/25	65,544.72	6/06	64,598.76
5/18	1,384.17	5/31	65,519.72	6/07	64,035.63
5/23	1,334.17	6/03	69,598.76	6/08	63,585.63

* * * * End of Statement * * * *

Thank you for banking with Farmers and Merchants Bank.



STRENGTH SECURITY

Member FDIC EQUAL HOUSING LENDER

CSOC.LRich.FMB.00000016

Farmers & Merchants Bank®

Date 7/11/05
Account No.
Enclosures 9

Page 1

Laura Richardson-Batts
717 East Vernon Street
Long Beach CA 90806-2726

Please visit our website for online banking at www.fmb.com.
"Rooted in tradition, wired for the future."

Account Title: Laura Richardson-Batts

Personal Checking		Number of Enclosures	9
Account Number		Statement Dates 6/09/05 thru	7/11/05
Beginning Balance	63,585.63	Days in the statement period	33
Deposits/Credits	.00	Average Ledger	50,660.43
15 Checks/Debits	19,022.17		
Service Charge	.00		
Interest Paid	.00		
Ending Balance	44,563.46		

Checks and Other Debits

Date	Description	Amount
6/16	WFS FINANCIAL FEE & PMTS TEL	1,685.39

--- CHECKS IN NUMBER ORDER ---

Date	Check No	Amount	Date	Check No	Amount	Date	Check No	Amount
6/20		300.00	6/28		1500.00	6/28	851*	50.00
6/23		1450.00	6/27	516*	2250.00	7/05	852	130.00
6/24		250.00	6/15	520*	10000.00	7/11	853	800.00

* Denotes missing check numbers

Checking Account Daily Balances

Date	Balance	Date	Balance	Date	Balance
6/09	63,585.63	6/15	53,025.20	6/20	51,039.81
6/13	63,025.20	6/16	51,339.81	6/23	49,589.81

Member FDIC

CSOC.LRich.FMB.00000017

Farmers & Merchants Bank®

Date 7/11/05
Account No.
Enclosures

Page 2 of 9

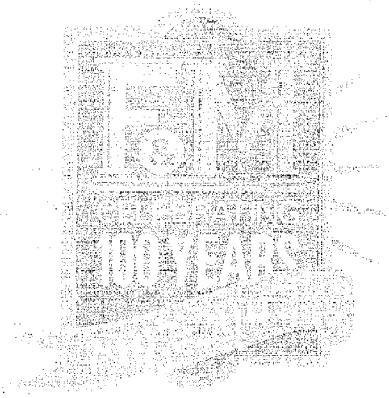
Personal Checking (Continued)

Checking Account Daily Balances

Date	Balance	Date	Balance	Date	Balance
6/24	49,339.81	6/28	45,493.46	7/11	44,563.46
6/27	47,089.81	7/05	45,363.46		

* * * * End of Statement * * * *

Thank you for banking with Farmers and Merchants Bank.



STRENGTH SECURITY

Member FDIC EQUAL HOUSING LENDER

CSOC.LRich.FMB.00000018

Farmers & Merchants Bank®

Date 8/08/05
Account No.
Enclosures

Page 1
11

Laura Richardson-Batts
717 East Vernon Street
Long Beach CA 90806-2726

Please visit our website for online banking at www.fmb.com.
"Rooted in tradition, wired for the future."

Account Title: Laura Richardson-Batts

Personal Checking		Number of Enclosures	11
Account Number	[redacted]	Statement Dates 7/12/05 thru	8/08/05
Beginning Balance	44,563.46	Days in the statement period	28
2 Deposits/Credits	8,842.66	Average Ledger	48,744.02
12 Checks/Debits	10,918.25		
Service Charge	.00		
Interest Paid	.00		
Ending Balance	42,487.87		

Deposits and Other Credits

Date	Description	Amount
7/12	Deposit 9978	4,500.33
8/05	Deposit 9974	4,342.33

Checks and Other Debits

--- CHECKS IN NUMBER ORDER ---

Date	Check No	Amount	Date	Check No	Amount	Date	Check No	Amount
7/12	854	92.42	7/19	858	75.00	8/01	862	53.42
7/18	855	65.00	7/19	859	100.00	8/03	864*	210.00
7/14	856	132.46	8/01	860	20.00	8/08	865	10000.00
7/19	857	100.00	7/26	861	50.00			

* Denotes missing check numbers

Checking Account Daily Balances

Date	Balance	Date	Balance	Date	Balance
7/12	48,971.37	7/13	48,951.42	7/14	48,818.96

STRENGTH SECURITY

Member FDIC EQUAL HOUSING LENDER

CSOC.LRich.FMB.00000019

Farmers & Merchants Bank®

Date 8/08/05
Account No.
Enclosures

Page 2 of 11

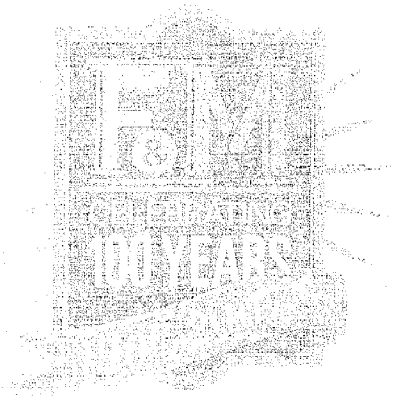
Personal Checking (Continued)

Checking Account Daily Balances

Date	Balance	Date	Balance	Date	Balance
7/18	48,753.96	8/01	48,355.54	8/08	42,487.87
7/19	48,478.96	8/03	48,145.54		
7/26	48,428.96	8/05	52,487.87		

* * * * End of Statement * * * *

Thank you for banking with Farmers and Merchants Bank.



STRENGTH SECURITY

Member FDIC EQUAL HOUSING LENDER

CSOC.LRich.FMB.00000020

Farmers & Merchants Bank®

Date 9/12/05
Account No. [redacted]
Enclosures 25

Page 1

Laura Richardson-Batts
717 East Vernon Street
Long Beach CA 90806-2726

Please visit our website for online banking at www.fmb.com.
"Rooted in tradition, wired for the future."

Account Title: Laura Richardson-Batts

Personal Checking		Number of Enclosures	25
Account Number	[redacted]	Statement Dates 8/09/05 thru	9/12/05
Beginning Balance	42,487.87	Days in the statement period	35
1 Deposits/Credits	4,492.33	Average Ledger	35,578.40
30 Checks/Debits	12,309.96		
Service Charge	.00		
Interest Paid	.00		
Ending Balance	34,670.24		

Deposits and Other Credits

Date	Description	Amount
9/07	Deposit 9975	4,492.33

Checks and Other Debits

Date	Description	Amount
8/22	WFHM MORTGAGE CHECKPAYMT CHECK # 0891	4,940.66

--- CHECKS IN NUMBER ORDER ---

Date	Check No	Amount	Date	Check No	Amount	Date	Check No	Amount
8/15	863	30.00	9/01	870	20.00	9/09	875	50.00
8/17	866*	597.70	8/31	871	87.89	8/19	881*	55.00
8/24	867	50.00	8/31	872	101.27	8/23	882	37.92
8/23	868	206.36	9/06	873	199.78	8/23	883	79.24
9/09	869	75.00	9/08	874	600.00	8/19	884	25.00

* Denotes missing check numbers

Member FDIC

CSOC.LRich.FMB.00000021

Farmers & Merchants Bank®

Date 9/12/05
Account No. [redacted]
Enclosures 25

Page 2

Personal Checking [redacted] (Continued) 10

--- CHECKS IN NUMBER ORDER ---

Date	Check No	Amount	Date	Check No	Amount	Date	Check No	Amount
8/25	885	314.00	8/19	890	-See above-	8/24	895	25.00
8/31	886	50.00	8/22	891	-See above-	8/19	896	267.60
8/19	887	-See above-	8/18	892	2631.93	8/22	897	980.00
8/19	888	221.39	8/18	893	153.81			
8/19	889	46.07	8/19	894	81.20			

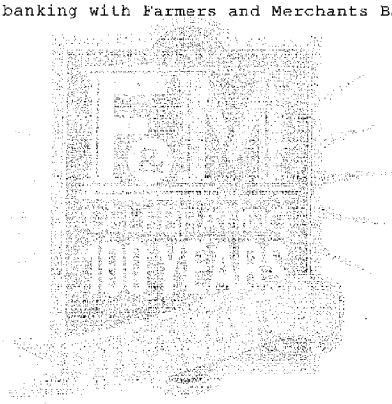
* Denotes missing check numbers

Checking Account Daily Balances

Date	Balance	Date	Balance	Date	Balance
8/09	42,487.87	8/23	31,770.80	9/07	35,415.19
8/15	42,437.92	8/24	31,695.80	9/08	34,815.19
8/17	41,840.22	8/25	31,381.80	9/09	34,690.19
8/18	39,054.48	8/31	31,142.64	9/12	34,670.24
8/19	38,014.98	9/01	31,122.64		
8/22	32,094.32	9/06	30,922.86		

* * * * End of Statement * * * *

Thank you for banking with Farmers and Merchants Bank.



STRENGTH SECURITY

Member FDIC EQUAL HOUSING LENDER

CSOC.LRich.FMB.00000022

Farmers & Merchants Bank® Date 10/05/05
Account No.
Enclosures

Page 1
17

Laura Richardson-Batts
717 East Vernon Street
Long Beach CA 90806-2726

Please visit our website for online banking at www.fmb.com.
"Rooted in tradition, wired for the future."

Account Title: Laura Richardson-Batts

Personal Checking		Number of Enclosures	17
Account Number		Statement Dates	9/13/05 thru 10/05/05
Beginning Balance	34,670.24	Days in the statement period	23
Deposits/Credits	.00	Average Ledger	31,401.80
18 Checks/Debits	4,185.95		
Service Charge	.00		
Interest Paid	.00		
Ending Balance	30,484.29		

Checks and Other Debits

Date	Description	Amount
9/16	MORTGAGE PAYMENT TEL	2,490.33

--- CHECKS IN NUMBER ORDER ---

Date	Check No	Amount	Date	Check No	Amount	Date	Check No	Amount
9/13	876	65.00	9/21	913*	301.84	9/26	928	20.00
9/14	877	20.00	9/22	914	100.00	9/23	929	70.74
9/14	878	50.00	9/22	915	306.99	9/27	930	119.96
9/13	879	100.00	9/20	916	50.00	9/27	931	53.10
9/20	880	20.00	9/20	917	50.00	9/22	932	250.00
9/16	911*	52.99	9/26	927*	65.00			

* Denotes missing check numbers

Checking Account Daily Balances

Date	Balance	Date	Balance	Date	Balance
9/13	34,505.24	9/20	31,771.92	9/23	30,742.35
9/14	34,435.24	9/21	31,470.08	9/26	30,657.35
9/16	31,891.92	9/22	30,813.09	9/27	30,484.29

Member FDIC

CSOC.LRich.FMB.00000023

Farmers & Merchants Bank®

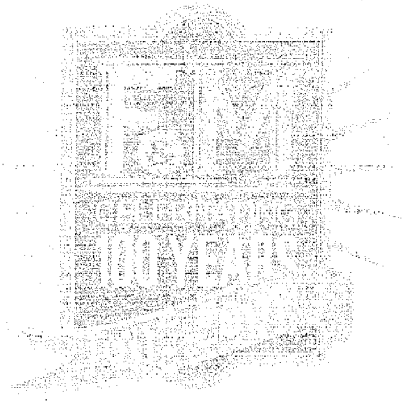
Date 10/05/05
Account No.
Enclosures

Page 2 of 17

Personal Checking (Continued)

* * * * End of Statement * * * *

Thank you for banking with Farmers and Merchants Bank.



STRENGTH SECURITY

Member FDIC EQUAL HOUSING LENDER

CSOC.LRich.FMB.00000024

Farmers & Merchants Bank®

Date 11/09/05
Account No.
Enclosures

Page 1
37

Laura Richardson-Batts
717 East Vernon Street
Long Beach CA 90806-2726

Please visit our website for online banking at www.fmb.com.
"Rooted in tradition, wired for the future."

Account Title: Laura Richardson-Batts

"Tis the Season..." Please join us for a hot cup of wassail and a slice of fresh gingerbread served everyday in our lobbies, December 15 through December 24.

Personal Checking		Number of Enclosures	37
Account Number		Statement Dates	10/06/05 thru 11/09/05
Beginning Balance	30,484.29	Days in the statement period	35
2 Deposits/Credits	9,793.17	Average Ledger	29,372.32
44 Checks/Debits	12,867.00		
Service Charge	.00		
Interest Paid	.00		
Ending Balance	27,409.56		

Deposits and Other Credits

Date	Description	Amount
10/13	Deposit 9985	5,300.84
11/01	Deposit	4,492.33

Checks And Other Debits

Date	Description	Amount
10/18	WFHM MORTGAGE CHECKPAYMT CHECK # 0901	2,470.33

STRENGTH SECURITY

Member FDIC EQUAL HOUSING LENDER

CSOC.LRich.FMB.00000025

Personal Checking (Continued)

--- CHECKS IN NUMBER ORDER ---

Date	Check No	Amount	Date	Check No	Amount	Date	Check No	Amount
10/18		70.00	10/18	921	25.00	11/01	944	2700.00
10/17	898*	49.76	10/18	922	50.00	10/20	945	287.95
10/28	900*	45.00	10/18	925*	28.96	10/19	946	-See above-
10/18	901	-See above-	10/12	933*	50.00	10/25	947	65.00
10/18	902	267.60	10/12	934	20.00	10/20	948	111.57
10/24	904*	2100.00	10/17	935	-See above-	10/25	949	40.00
10/17	905	200.00	10/18	936	121.09	10/31	950	50.00
10/18	906	56.00	10/18	937	63.42	10/25	951	181.64
10/20	907	81.00	10/18	938	77.28	10/28	952	1000.00
10/12	908	50.00	10/17	939	100.00	10/27	953	50.00
10/12	909	270.61	10/20	940	155.87	11/01	954	50.00
10/17	910	50.00	10/24	941	72.14	11/04	955	50.00
10/19	918*	-See above-	10/20	942	50.00	11/09	957*	50.00
10/17	920*	891.46	10/27	943	249.00			

* Denotes missing check numbers

Checking Account Daily Balances

Date	Balance	Date	Balance	Date	Balance
10/06	30,484.29	10/20	29,744.62	10/31	25,767.25
10/12	30,093.68	10/24	27,572.48	11/01	27,509.58
10/13	35,374.57	10/25	27,285.84	11/04	27,459.58
10/17	34,008.35	10/26	27,161.25	11/09	27,409.58
10/18	30,778.67	10/27	26,862.25		
10/19	30,431.01	10/28	25,017.25		

* * * * End of Statement * * * *

Thank you for banking with Farmers and Merchants Bank.

STRENGTH SECURITY

Member FDIC EQUAL HOUSING LENDER

Farmers & Merchants Bank®

Date 12/12/05
Account No.
Enclosures

Page 1
11

Laura Richardson-Batts
717 East Vernon Street
Long Beach CA 90806-2726

Please visit our website for online banking at www.fmb.com.
"Rooted in tradition, wired for the future."

Account Title: Laura Richardson-Batts

Personal Checking		Number of Enclosures	11
Account Number		Statement Dates 11/10/05 thru 12/12/05	
Beginning Balance	27,409.58	Days in the statement period	33
1 Deposits/Credits	4,800.00	Average Ledger	27,262.19
14 Checks/Debits	2,155.76		
Service Charge	.00		
Interest Paid	.00		
Ending Balance	30,053.82		

Deposits and Other Credits

Date	Description	Amount
12/06	Deposit 9987	4,800.00

Checks and Other Debits

Date	Description	Amount

--- CHECKS IN NUMBER ORDER ---

Date	Check No	Amount	Date	Check No	Amount	Date	Check No	Amount
11/10	956	65.00	11/25	962*	714.31	11/29	966	75.00
11/15	958*	50.00	11/29	963	88.25	12/06	967	50.00
12/09	959	20.00	11/28	964	50.00	12/08	968	100.00
11/22	960	50.00	11/29	965	210.30			

* Denotes missing check numbers

STRENGTH SECURITY

Member FDIC EQUAL HOUSING LENDER

CSOC.LRich.FMB.00000027

Farmers & Merchants Bank®

Date 12/12/05
Account No.
Enclosures

Page 2
11

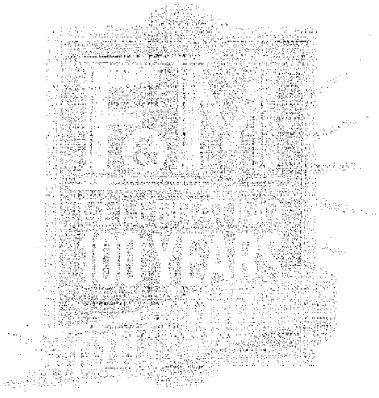
Personal Checking (Continued)

Checking Account Daily Balances

Date	Balance	Date	Balance	Date	Balance
11/10	27,344.58	11/25	25,867.32	12/08	30,093.77
11/14	27,324.63	11/28	25,817.32	12/09	30,073.77
11/15	27,274.63	11/29	25,443.77	12/12	30,053.82
11/22	26,581.63	12/06	30,193.77		

* * * * End of Statement * * * *

Thank you for banking with Farmers and Merchants Bank.



STRENGTH SECURITY

Member FDIC EQUAL HOUSING LENDER

CSOC.LRich.FMB.00000028

Farmers & Merchants Bank®

Date 1/09/06
Account No.
Enclosures

Page 1
26

Laura Richardson-Batts
717 East Vernon Street
Long Beach CA 90806-2726

Please visit our website for online banking at www.fmb.com.
"California's Strongest Bank"

Account Title: Laura Richardson-Batts

Now's the time to open your 2006 Christmas Club Account.
Ask our staff for details.

Personal Checking		Number of Enclosures	26
Account Number		Statement Dates 12/13/05 thru	1/09/06
Beginning Balance	30,053.82	Days in the statement period	28
2 Deposits/Credits	9,017.78	Average Ledger	28,726.56
27 Checks/Debits	13,251.54		
Service Charge	.00		
Interest Paid	.00		
Ending Balance	25,820.06		

Deposits and Other Credits

Date	Description	Amount
12/16	Deposit 9989	4,500.00
12/30	Deposit 9975	4,517.78

Checks and Other Debits

Date	Description	Amount
12/20	MORTGAGE PAYMENT TEL	5,064.73

--- CHECKS IN NUMBER ORDER ---

Date	Check No	Amount	Date	Check No	Amount	Date	Check No	Amount
12/30	702	25.00	12/21	705	108.23	12/21	708	278.20
12/16	703	298.00	12/20	706	50.00	12/21	709	57.91
12/27	704	2152.08	12/19	707	232.93	12/21	710	73.23

* Denotes missing check numbers

Member FDIC

CSOC.LRich.FMB.00000029

Farmers & Merchants Bank®

Date 1/09/06
Account No.
Enclosures

Page 2
26

Personal Checking (Continued)

--- CHECKS IN NUMBER ORDER ---

Date	Check No	Amount	Date	Check No	Amount	Date	Check No	Amount
12/22	711	171.32	12/29	717	81.18	1/06	724	350.00
12/22	712	187.78	12/27	719*	256.70	1/09	726*	370.03
12/27	713	72.50	12/27	720	49.83	1/09	961*	500.00
12/27	714	300.53	12/30	721	100.00	12/20	970*	300.00
12/27	715	153.80	1/05	722	1570.63	1/09	976*	325.00
12/27	716	71.93	1/04	723	50.00			

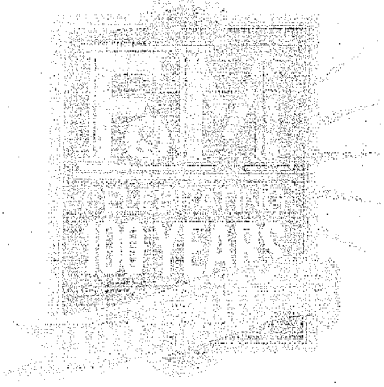
* Denotes missing check numbers

Checking Account Daily Balances

Date	Balance	Date	Balance	Date	Balance
12/13	30,053.82	12/22	27,731.49	1/05	27,365.09
12/16	34,255.82	12/27	24,674.12	1/06	27,015.09
12/19	34,022.89	12/29	24,592.94	1/09	25,820.06
12/20	28,608.16	12/30	28,985.72		
12/21	28,090.59	1/04	28,935.72		

* * * * End of Statement * * * *

Thank you for banking with Farmers and Merchants Bank.



STRENGTH SECURITY

Member FDIC EQUAL HOUSING LENDER

CSOC.LRich.FMB.00000030

Farmers & Merchants Bank®

Date 2/08/06
Account No. [redacted]
Enclosures 24

Page 1

Laura Richardson-Batts
717 East Vernon Street
Long Beach CA 90806-2726

Please visit our website for online banking at www.fmb.com.
"California's Strongest Bank"

Account Title: Laura Richardson-Batts

Now's the time to open your 2006 Christmas Club Account.
Ask our staff for details.

Personal Checking		Number of Enclosures	24
Account Number	[redacted]	Statement Dates	1/10/06 thru 2/08/06
Beginning Balance	25,820.66	Days in the statement period	30
Deposits/Credits	.00	Average Ledger	20,101.88
27 Checks/Debits	7,782.29		
Service Charge	.00		
Interest Paid	.00		
Ending Balance	18,037.77		

Checks and Other Debits

Date	Description	Amount
1/10	WFHM MORTGAGE CHECKPAYMT CHECK # 0971 ARC	2,470.33

--- CHECKS IN NUMBER ORDER ---

Date	Check No	Amount	Date	Check No	Amount	Date	Check No	Amount
1/23	701	15.00	1/13	729	192.44	1/10	975*	95.00
1/10	718*	100.00	1/10	730 -See above-		1/11	977*	65.00
1/17	725*	993.00	1/24	969*	25.00	2/03	978	137.30
1/17	727*	45.00	1/10	971*-See above-		2/08	979	174.66
1/12	728	143.20	1/12	973*	100.00	1/18	980	487.25

* Denotes missing check numbers

STRENGTH SECURITY

Member FDIC EQUAL HOUSING LENDER

Farmers & Merchants Bank®

Date 2/08/06
Account No.
Enclosures

Page 2
of 24

Personal Checking (Continued)

--- CHECKS IN NUMBER ORDER ---

Date	Check No	Amount	Date	Check No	Amount	Date	Check No	Amount
1/13	981	200.00	1/31	985	50.00	2/08	989	186.75
1/18	982	50.00	1/31	986	100.00	2/07	990	50.00
1/23	983	1500.00	2/02	987	20.00	2/08	991	247.41
1/31	984	65.00	2/03	988	50.00			

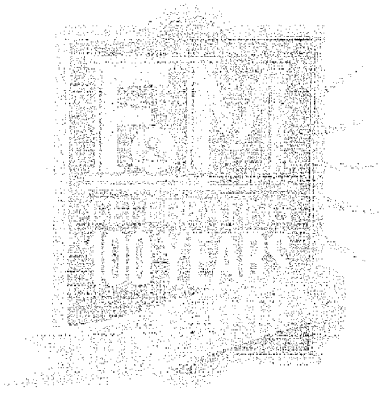
* Denotes missing check numbers

Checking Account Daily Balances

Date	Balance	Date	Balance	Date	Balance
1/10	22,954.73	1/18	20,658.89	2/03	18,696.59
1/11	22,889.73	1/23	19,143.89	2/07	18,646.59
1/12	22,646.53	1/24	19,118.89	2/08	18,037.77
1/13	22,234.14	1/31	18,903.89		
1/17	21,196.14	2/02	18,883.89		

* * * * End of Statement * * * *

Thank you for banking with Farmers and Merchants Bank.



STRENGTH SECURITY

Member FDIC EQUAL HOUSING LENDER

CSOC.LRich.FMB.00000032

Farmers & Merchants Bank®

Date 3/08/06
Account No. [redacted]
Enclosures 14

Page 1

Laura Richardson-Batts
717 East Vernon Street
Long Beach CA 90806-2726

Please visit our website for online banking at www.fmb.com.
"California's Strongest Bank"

Account Title: Laura Richardson-Batts

Now's the time to open your 2006 Christmas Club Account.
Ask our staff for details.

Personal Checking		Number of Enclosures	14
Account Number	[redacted]	Statement Dates	2/09/06 thru 3/08/06
Beginning Balance	18,037.77	Days in the statement period	28
1 Deposits/Credits	4,517.78	Average Ledger	20,065.85
16 Checks/Debits	4,956.25		
Service Charge	.00		
Interest Paid	.00		
Ending Balance	17,599.30		

Deposits and Other Credits

Date	Description	Amount
2/09	Deposit 9997	4,517.78

Checks and Other Debits

Date	Description	Amount
2/22	MORTGAGE PAYMENT	2,594.40

--- CHECKS IN NUMBER ORDER ---

Date	Check No	Amount	Date	Check No	Amount	Date	Check No	Amount
2/27	521	400.00	3/07	525	75.00	2/13	995	10.00
2/27	522	50.00	2/10	992*	100.00	2/15	996	30.00
2/28	523	1000.00	2/10	993	231.90	2/14	997	50.00
3/03	524	100.00	2/13	994	75.00	2/17	998	100.00

* Denotes missing check numbers

Member FDIC

CSOC.LRich.FMB.00000033

Farmers & Merchants Bank®

Date 3/08/06
Account No.
Enclosures

Personal Checking [redacted] (Continued)

--- CHECKS IN NUMBER ORDER ---

Date	Check No	Amount	Date	Check No	Amount
2/22	999	50.00	2/28	1000	65.00

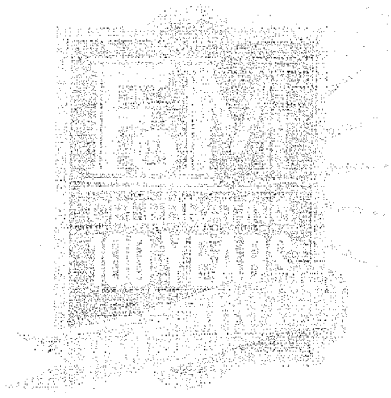
* Denotes missing check numbers

Checking Account Daily Balances

Date	Balance	Date	Balance	Date	Balance
2/09	22,555.55	2/15	22,058.65	2/27	18,839.30
2/10	22,223.65	2/17	21,958.65	2/28	17,774.30
2/13	22,138.65	2/21	21,933.70	3/03	17,674.30
2/14	22,088.65	2/22	19,289.30	3/07	17,599.30

* * * * End of Statement * * * *

Thank you for banking with Farmers and Merchants Bank.



STRENGTH SECURITY

Member FDIC EQUAL HOUSING LENDER

Farmers & Merchants Bank®

Date 4/05/06
Account No.
Enclosures

Page 1
14

Laura Richardson-Batts
717 East Vernon Street
Long Beach CA 90806-2726

Please visit our website for online banking at www.fmb.com.
"California's Strongest Bank"

Account Title: Laura Richardson-Batts

Now's the time to open your 2006 Christmas Club Account.
Ask our staff for details.

Personal Checking		Number of Enclosures	14
Account Number		Statement Dates 3/09/06 thru	4/05/06
Beginning Balance	17,599.30	Days in the statement period	28
2 Deposits/Credits	8,617.78	Average Ledger	21,422.04
19 Checks/Debits	3,174.41		
Service Charge	.00		
Interest Paid	.00		
Ending Balance	23,042.67		

Deposits and Other Credits

Date	Description	Amount
3/10	Deposit 9998	4,500.00
3/31	Deposit 9998	4,117.78

Checks and Other Debits

Date	Description	Amount

STRENGTH FM SECURITY

Member FDIC EQUAL HOUSING LENDER

CSOC.LRich.FMB.00000035

Farmers & Merchants Bank®

Date 4/05/06
Account No.
Enclosures

Page 2 of 14

Personal Checking (Continued)

--- CHECKS IN NUMBER ORDER ---

Date	Check No	Amount	Date	Check No	Amount	Date	Check No	Amount
3/09	526	100.00	4/04	531	65.00	4/04	536	-See above-
3/09	527	65.00	3/30	532	70.00	4/04	537	50.00
3/14	528	1000.00	3/28	533	80.00	4/05	539*	243.65
3/21	529	50.00	3/30	534	100.00	4/05	541*	276.38
3/23	530	100.00	4/05	535	25.00	4/05	542	150.00

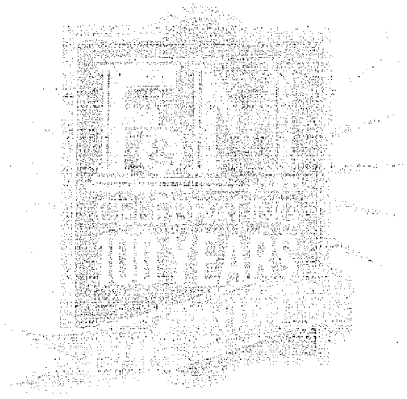
* Denotes missing check numbers

Checking Account Daily Balances

ate	Balance	Date	Balance	Date	Balance
3/09	17,434.30	3/21	20,859.35	3/31	24,281.70
3/10	21,934.30	3/23	20,449.51	4/03	23,881.70
3/13	21,909.35	3/28	20,333.92	4/04	23,737.70
3/14	20,909.35	3/30	20,163.92	4/05	23,042.67

* * * * End of Statement * * * *

Thank you for banking with Farmers and Merchants Bank.



STRENGTH SECURITY

Member FDIC EQUAL HOUSING LENDER

CSOC.LRich.FMB.00000036

Farmers & Merchants Bank®

Date 5/08/06
Account No.
Enclosures 41

Page 1

Laura Richardson-Batts
717 East Vernon Street
Long Beach CA 90806-2726

Please visit our website for online banking at www.fmb.com.
"California's Strongest Bank"

Account Title: Laura Richardson-Batts

Great news... now FDIC insures retirement accounts up to $250,000. Let us help you build your retirement funds today. Ask our staff for details.

Personal Checking		Number of Enclosures	41
Account Number		Statement Dates 4/06/06 thru	5/08/06
Beginning Balance	23,042.67	Days in the statement period	33
1 Deposits/Credits	5,600.00	Average Ledger	13,902.64
47 Checks/Debits	14,446.59		
Service Charge	.00		
Interest Paid	.00		
Ending Balance	14,196.08		

Deposits and Other Credits

Date	Description	Amount
5/03	Deposit	5,600.00

Checks and Other Debits

Date	Description	Amount
4/12	WFHM MORTGAGE CHECKPAYMT CHECK # 1002 ARC	5,049.73

STRENGTH SECURITY

Member FDIC EQUAL HOUSING LENDER

CSOC.LRich.FMB.00000037

Farmers & Merchants Bank®

Date 5/08/06
Account No.
Enclosures

Page 2
41

Personal Checking (Continued)

--- CHECKS IN NUMBER ORDER ---

Date	Check No	Amount	Date	Check No	Amount	Date	Check No	Amount
4/10		164.37	4/11	1006	-See above-	4/19	1021	389.68
4/20	538*	63.04	4/12	1007	309.84	4/24	1022	65.00
4/06	540*	100.00	4/12	1008	47.00	4/21	1023	112.23
4/12	543*	65.00	4/10	1009	-See above-	4/25	1024	20.00
4/11	545*	79.99	4/11	1010	61.95	4/20	1025	200.00
4/18	546	75.00	4/14	1011	5.81	4/25	1026	299.54
4/14	547	100.00	4/13	1012	50.00	4/26	1027	50.00
4/17	548	481.26	4/14	1013	120.00	4/28	1028	70.00
4/17	549	275.78	4/11	1014	127.83	4/27	1029	100.00
4/18	550	303.04	4/11	1015	267.60	4/28	1030	374.51
4/17	1001*	2154.80	4/18	1016	600.56	5/05	1031	73.94
4/12	1002	-See above-	4/18	1017	50.00	5/02	1032	50.00
4/17	1003	100.00	4/24	1018	50.00	5/02	1033	29.22
4/11	1004	189.26	4/24	1019	681.89	5/04	1034	100.00
4/11	1005	133.00	4/20	1020	100.00			

* Denotes missing check numbers

Checking Account Daily Balances

Date	Balance	Date	Balance	Date	Balance
4/06	22,942.67	4/18	11,454.13	4/27	9,322.75
4/10	22,678.30	4/19	11,064.45	4/28	8,849.24
4/11	21,266.90	4/20	10,761.41	5/02	8,770.02
4/12	15,795.33	4/21	10,589.18	5/03	14,370.02
4/13	15,720.38	4/24	9,792.29	5/04	14,270.02
4/14	15,494.57	4/25	9,472.75	5/05	14,196.08
4/17	12,482.73	4/26	9,422.75		

* * * * End of Statement * * * *

Thank you for banking with Farmers and Merchants Bank.

STRENGTH SECURITY

Member FDIC EQUAL HOUSING LENDER

CSOC.LRich.FMB.00000038

Farmers & Merchants Bank®

Date 6/07/06
Account No.
Enclosures 20

Page 1

Laura Richardson-Batts
717 East Vernon Street
Long Beach CA 90806-2726

Please visit our website for online banking at www.fmb.com.
"California's Strongest Bank"

Account Title: Laura Richardson-Batts

Great news... now FDIC insures retirement accounts up to $250,000. Let us help you build your retirement funds today. Ask our staff for details.

Personal Checking		Number of Enclosures	20
Account Number		Statement Dates 5/09/06 thru	6/07/06
Beginning Balance	14,196.08	Days in the statement period	30
2 Deposits/Credits	169,951.44	Average Ledger	26,493.96
23 Checks/Debits	53,147.13		
Service Charge	.00		
Interest Paid	.00		
Ending Balance	131,000.39		

Deposits and Other Credits

Date	Description	Amount
6/05	Deposit 9979	3,617.78
6/05	FARMERS MERCHANT WIRE TRFER	166,333.66

Checks and Other Debits

Date	Description	Amount

--- CHECKS IN NUMBER ORDER ---

Date	Check No	Amount	Date	Check No	Amount	Date	Check No	Amount
5/11	1035	25.00	5/09	1037	269.67	5/16	1039	72.00
5/09	1036	50.00	5/11	1038	100.00	5/16	1040	50.00

* Denotes missing check numbers

Member FDIC

CSOC.LRich.FMB.00000039

Farmers & Merchants Bank®

Date 6/07/06
Account No.
Enclosures

Page 2
20

Personal Checking (Continued) 10

--- CHECKS IN NUMBER ORDER ---

Date	Check No	Amount	Date	Check No	Amount	Date	Check No	Amount
5/18	1042*	100.00	5/23	1047	330.68	6/06	1053	539.46
5/16	1043	200.00	5/24	1049*	165.97	6/06	1054	480.37
5/17	1044	64.84	5/23	1050	50.00	6/06	1061*	50000.00
5/30	1045	65.00	5/26	1051	100.00	6/07	1063*	171.26
5/24	1046	50.00	5/31	1052	75.00			

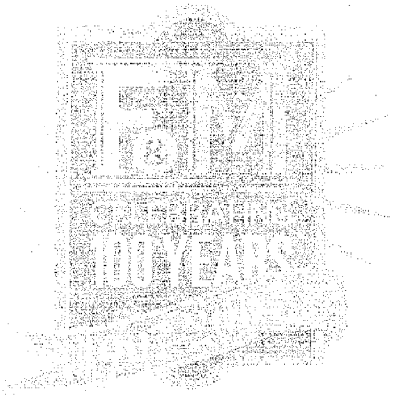
* Denotes missing check numbers

Checking Account Daily Balances

Date	Balance	Date	Balance	Date	Balance
5/09	13,876.41	5/18	13,239.62	5/31	12,240.04
5/11	13,751.41	5/23	12,858.94	6/05	182,191.48
5/15	13,726.46	5/24	12,509.04	6/06	131,171.65
5/16	13,404.46	5/26	12,409.04	6/07	131,000.39
5/17	13,339.62	5/30	12,315.04		

* * * * End of Statement * * * *

Thank you for banking with Farmers and Merchants Bank.



Member FDIC

CSOC.LRich.FMB.00000040

Farmers & Merchants Bank®

Date 7/06/06
Account No.
Enclosures

Page 1
19

Laura Richardson-Batts
717 East Vernon Street
Long Beach CA 90806-2726

Please visit our website for online banking at www.fmb.com.
"California's Strongest Bank"

Account Title: Laura Richardson-Batts

Personal Checking		Number of Enclosures	19
Account Number		Statement Dates	6/08/06 thru 7/06/06
Beginning Balance	131,000.39	Days in the statement period	29
Deposits/Credits	.00	Average Ledger	82,939.06
24 Checks/Debits	58,340.69		
Service Charge	.00		
Interest Paid	.00		
Ending Balance	72,659.70		

Checks and Other Debits

Date	Description	Amount
6/21	MORTGAGE PAYMENT	5,173.80-

CHECKS IN NUMBER ORDER

Date	Check No	Amount	Date	Check No	Amount	Date	Check No	Amount
6/21	1055	130.00	6/14	1064*	75.00	7/06	1071	286.54
6/14	1056	75.00	6/12	1065	25,000.00	7/06	1072	42.22
6/19	1057	50.00	6/08	1066	1,500.00	6/29	1091*	85.00
6/20	1058	94.92	6/12	1067	25,000.00	6/29	1092	100.00
6/28	1059	50.00	6/27	1068	50.00	6/30	1093	65.00
6/22	1060	100.00	7/05	1069	50.00			
6/08	1062*	100.00	7/05	1070	90.76			

* Denotes missing check numbers

Member FDIC

CSOC.LRich.FMB.00000041

Farmers & Merchants Bank®

Date 7/06/06
Account No.
Enclosures

Page 2

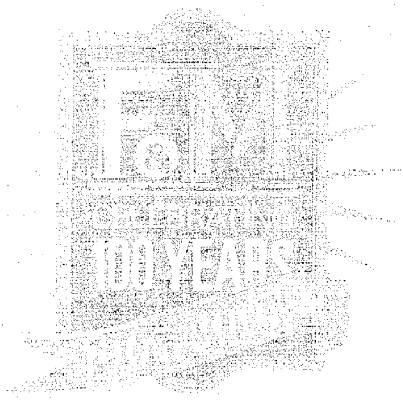
Personal Checking (Continued)

Checking Account Daily Balances

Date	Balance	Date	Balance	Date	Balance
6/08	129,400.39	6/21	73,776.72	6/30	73,297.72
6/12	79,375.44	6/22	73,676.72	7/03	73,129.22
6/14	79,225.44	6/27	73,626.72	7/05	72,988.46
6/19	79,175.44	6/28	73,547.72	7/06	72,659.70
6/20	79,080.52	6/29	73,362.72		

* * * * End of Statement * * * *

Thank you for banking with Farmers and Merchants Bank.



STRENGTH SECURITY

Member FDIC EQUAL HOUSING LENDER

CSOC.LRich.FMB.00000042

Farmers & Merchants Bank®

Date 8/09/06
Account No.
Enclosures

Page 1
28

Laura Richardson-Batts
717 East Vernon Street
Long Beach CA 90806-2726

Please visit our website for online banking at www.fmb.com.
"California's Strongest Bank"

Account Title: Laura Richardson-Batts

Personal Checking		Number of Enclosures	28
Account Number		Statement Dates	7/07/06 thru 8/09/06
Beginning Balance	72,659.70	Days in the statement period	34
2 Deposits/Credits	8,800.00	Average Ledger	69,758.74
32 Checks/Debits	11,068.96		
Service Charge	.00		
Interest Paid	.00		
Ending Balance	67,390.74		

Deposits and Other Credits

Date	Description	Amount
7/11	Deposit 9988	4,500.00
8/04	Deposit 9977	4,300.00

Checks and Other Debits

Date	Description	Amount
7/21	WFIMM MORTGAGE CHECKPAYMT CHECK # 1121 ARC	2,583.65-

--- CHECKS IN NUMBER ORDER ---

Date	Check No	Amount	Date	Check No	Amount	Date	Check No	Amount
7/11	1073	50.00	7/11	1077	272.88	7/21	1081	224.67
7/24	1074	150.00	7/11	1078	65.00	7/24	1082	50.00
7/11	1075	100.00	7/18	1079	100.00	7/25	1083	100.22
7/13	1076	100.00	7/20	1080	100.00	7/27	1084	100.00

* Denotes missing check numbers

CSOC.LRich.FMB.00000043

Farmers & Merchants Bank®

Date 8/09/06
Account No.
Enclosures

Page 2
28

Personal Checking (Continued)

--- CHECKS IN NUMBER ORDER ---

Date	Check No	Amount	Date	Check No	Amount	Date	Check No	Amount
7/27	1085	65.00	7/24	1122	2,592.20	8/08	1303	138.78
7/25	1086	700.00	7/27	1124*	80.00	8/08	1304	127.50
8/02	1087	69.71	8/02	1125	50.00	8/09	1305	253.00
8/02	1089*	100.00	7/20	1126	5,000.00	8/08	1306	50.00
8/02	1090	118.08	7/31	1301*	50.00	8/08	1307	65.98
7/21	1121*	-See above-	7/28	1302	500.00			

* Denotes missing check numbers

Checking Account Daily Balances

Date	Balance	Date	Balance	Date	Balance
7/07	72,659.70	7/21	68,538.55	7/31	64,063.79
7/11	76,671.82	7/24	65,746.35	8/02	63,726.00
7/13	76,546.87	7/25	64,887.79	8/04	68,026.00
7/18	76,446.87	7/27	64,642.79	8/08	67,643.74
7/20	71,346.87	7/28	64,113.79	8/09	67,390.74

* * * * End of Statement * * * *

Thank you for banking with Farmers and Merchants Bank.

STRENGTH SECURITY

Member FDIC EQUAL HOUSING LENDER

CSOC.LRich.FMB.00000044

Farmers & Merchants Bank®

Date 9/11/06
Account No.
Enclosures

Page 1
27

Laura Richardson-Batts
717 East Vernon Street
Long Beach CA 90806-2726

Please visit our website for online banking at www.fmb.com.
"California's Strongest Bank"

Account Title: Laura Richardson-Batts

Personal Checking		Number of Enclosures	27
Account Number		Statement Dates	8/10/06 thru 9/11/06
Beginning Balance	67,390.74	Days in the statement period	33
1 Deposits/Credits	4,939.98	Average Ledger	59,620.36
32 Checks/Debits	15,472.22		
Service Charge	.00		
Interest Paid	.00		
Ending Balance	56,858.50		

Deposits and Other Credits

Date	Description	Amount
9/01	Deposit 9998	4,939.98

Checks and Other Debits

Date	Description	Amount
8/21	MORTGAGE PAYMENT	2,598.65-

--- CHECKS IN NUMBER ORDER ---

Date	Check No	Amount	Date	Check No	Amount	Date	Check No	Amount
8/23	1088	67.00	9/05	1132*	693.26	9/08	1137	100.00
8/22	1127*	200.00	9/05	1134*	117.56	9/06	1138	200.00
8/22	1129*	100.00	9/06	1135	424.00	9/07	1140*	300.00
8/28	1130	100.00	9/05	1136	35.69	8/10	1308*	200.00

* Denotes missing check numbers

Member FDIC

CSOC.LRich.FMB.00000045

Farmers & Merchants Bank®

Date 9/11/06
Account No.
Enclosures

Page 2
27

Personal Checking (Continued)

--- CHECKS IN NUMBER ORDER ---

Date	Check No	Amount	Date	Check No	Amount	Date	Check No	Amount
8/11	1309	79.63	8/29	1318*	50.00	9/05	1324	-See above-
8/23	1310	65.00	8/29	1319	190.52	9/06	1325	268.69
8/15	1311	50.00	8/31	1320	100.00	9/08	1326	75.00
8/23	1312	65.00	9/07	1321	169.05	9/11	1328*	292.23
8/17	1313	5,754.38	9/05	1322	158.20			
8/28	1314	100.00	9/07	1323	173.17			

* Denotes missing check numbers

Checking Account Daily Balances

Date	Balance	Date	Balance	Date	Balance
8/10	67,190.74	8/22	55,780.93	9/05	58,860.64
8/11	67,111.11	8/23	55,583.93	9/06	57,967.95
8/14	67,086.16	8/28	55,354.93	9/07	57,325.73
8/15	67,036.16	8/29	55,114.41	9/08	57,150.73
8/17	61,281.78	8/31	55,014.41	9/11	56,858.50
8/21	56,080.93	9/01	59,954.39		

* * * * End of Statement * * * *

Thank you for banking with Farmers and Merchants Bank.

STRENGTH SECURITY

Member FDIC EQUAL HOUSING LENDER

CSOC.LRich.FMB.00000046

Farmers & Merchants Bank®

Date 10/11/06
Account No.
Enclosures

Page 1
25

Laura Richardson-Batts
717 East Vernon Street
Long Beach CA 90806-2726

Please visit our website for online banking at www.fmb.com.
"California's Strongest Bank"

Account Title: Laura Richardson-Batts

Personal Checking		Number of Enclosures	25
Account Number		Statement Dates	9/12/06 thru 10/11/06
Beginning Balance	56,858.50	Days in the statement period	30
1 Deposits/Credits	5,537.25	Average Ledger	50,502.69
36 Checks/Debits	21,236.72		
Service Charge	.00		
Interest Paid	.00		
Ending Balance	41,159.03		

Deposits and Other Credits

Date	Description	Amount
10/05	Deposit 9983	5,537.25

Checks and Other Debits

Date	Description	Amount
9/18	MORTGAGE PAYMENT	2,489.58-
10/06	WFHM MORTGAGE CHECKPAYMT CHECK # 1344 ARC	2,474.58-

Member FDIC

CSOC.LRich.FMB.00000047

Farmers & Merchants Bank®

Date 10/11/06
Account No.
Enclosures

Page 2
25

Personal Checking (Continued)

Checks and Other Debits

Date	Description	Amount

--- CHECKS IN NUMBER ORDER ---

Date	Check No	Amount	Date	Check No	Amount	Date	Check No	Amount
10/04	1094	50.00	9/19	1146	345.57	10/05	1337	-See above-
10/05	1095	125.00	9/21	1147	70.00	10/06	1338	225.20
10/11	1096	100.00	9/21	1148	125.00	10/10	1339	148.90
10/11	1097	50.00	9/18	1327*	45.00	10/10	1340	188.16
9/28	1131*	250.00	9/14	1330*	388.90	10/10	1343*	-See above-
9/12	1141*	71.50	9/27	1331	65.00	10/06	1344	-See above-
9/15	1142	100.00	9/29	1332	125.00	10/05	1345	2,592.20
9/14	1143	130.00	10/05	1333	182.38	10/10	1346	-See above-
9/19	1144	50.00	10/05	1335*	-See above-	10/06	1347	50.00
9/19	1145	255.94	10/10	1336	901.51	10/10	1348	6,000.00

* Denotes missing check numbers

Checking Account Daily Balances

Date	Balance	Date	Balance	Date	Balance
9/12	56,787.00	9/19	50,054.59	10/04	49,340.59
9/13	56,762.05	9/21	49,859.59	10/05	51,422.58
9/14	56,243.15	9/27	49,794.59	10/06	48,672.80
9/15	56,143.15	9/28	49,515.59	10/10	41,309.03
9/18	53,406.99	9/29	49,390.59	10/11	41,159.03

* * * * End of Statement * * * *

Thank you for banking with Farmers and Merchants Bank.

Member FDIC

Farmers & Merchants Bank®

Date 11/08/06
Account No.
Enclosures

Page 1
19

Laura Richardson-Batts
717 East Vernon Street
Long Beach CA 90806-2726

Please visit our website for online banking at www.fmb.com.
"California's Strongest Bank"

Account Title: Laura Richardson-Batts

Personal Checking		Number of Enclosures	19
Account Number		Statement Dates	10/12/06 thru 11/08/06
Beginning Balance	41,159.03	Days in the statement period	28
1 Deposits/Credits	4,889.98	Average Ledger	39,934.57
21 Checks/Debits	3,589.58		
Service Charge	.00		
Interest Paid	.00		
Ending Balance	42,459.43		

Deposits and Other Credits

Date	Description	Amount
11/06	Deposit 9989	4,889.98

Checks and Other Debits

Date	Description	Amount

--- CHECKS IN NUMBER ORDER ---

Date	Check No	Amount	Date	Check No	Amount	Date	Check No	Amount
10/12	1098	40.00	10/23	1105	734.74	11/07	1112	50.00
10/12	1099	125.00	10/24	1106	75.00	11/07	1113	216.41
10/13	1100	54.86	10/26	1107	100.00	11/08	1115*	65.00
10/20	1101	50.00	10/31	1108	130.00	10/16	1334*	203.50
10/30	1102	1,120.00	11/01	1109	75.00	10/12	1342*	50.00
10/19	1103	100.00	11/02	1110	100.00			
10/20	1104	146.12	11/07	1111	100.00			

* Denotes missing check numbers

STRENGTH SECURITY

Member FDIC EQUAL HOUSING LENDER

CSOC.LRich.FMB.00000049

Farmers & Merchants Bank®

Date 11/08/06
Account No.
Enclosures

Page 2 of 19

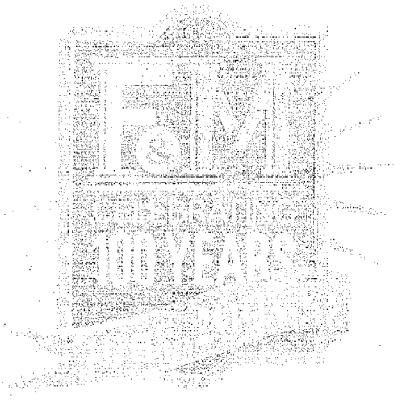
Personal Checking (Continued)

Checking Account Daily Balances

Date	Balance	Date	Balance	Date	Balance
10/12	40,919.08	10/23	39,629.86	11/01	38,100.86
10/13	40,864.22	10/24	39,554.86	11/02	38,000.86
10/16	40,660.72	10/26	39,454.86	11/06	42,890.84
10/19	40,560.72	10/30	38,305.86	11/07	42,524.43
10/20	40,364.60	10/31	38,175.86	11/08	42,459.43

* * * * End of Statement * * * *

Thank you for banking with Farmers and Merchants Bank.



STRENGTH SECURITY

Member FDIC

CSOC.LRich.FMB.00000050

Farmers & Merchants Bank®

Date 12/06/06
Account No.
Enclosures

Page 1
7

Laura Richardson-Batts
717 East Vernon Street
Long Beach CA 90806-2726

Please visit our website for online banking at www.fmb.com.
"California's Strongest Bank"

Account Title: Laura Richardson-Batts

Personal Checking		Number of Enclosures	7
Account Number		Statement Dates	11/09/06 thru 12/06/06
Beginning Balance	42,459.43	Days in the statement period	28
Deposits/Credits	.00	Average Ledger	38,013.52
11 Checks/Debits	9,400.40-		
Service Charge	.00		
Interest Paid	.00		
Ending Balance	33,059.03		

Checks and Other Debits

Date	Description	Amount
11/20	MORTGAGE PAYMENT	2,409.50-

--- CHECKS IN NUMBER ORDER ---

Date	Check No	Amount	Date	Check No	Amount	Date	Check No	Amount
11/09	1114	100.00	12/01	1119*	100.00	12/05	1362*	75.00
11/14	1116*	50.00	12/05	1149*	50.00			
11/16	1117	100.00	11/29	1150	3,787.67			

* Denotes missing check numbers

Checking Account Daily Balances

Date	Balance	Date	Balance	Date	Balance
11/09	42,359.43	11/16	42,184.48	11/29	33,284.03
11/13	42,334.48	11/20	37,100.70	12/01	33,184.03
11/14	42,284.48	11/28	37,071.70	12/05	33,059.03

Member FDIC

CSOC.LRich.FMB.00000051

Farmers & Merchants Bank®

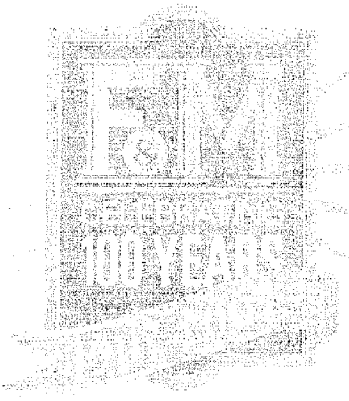
Date 12/06/06
Account No.
Enclosures

Page 2 of 7

Personal Checking (Continued)

* * * * End of Statement * * * *

Thank you for banking with Farmers and Merchants Bank.



STRENGTH SECURITY

Member FDIC

Farmers & Merchants Bank®

Date 1/08/07
Account No.
Enclosures

Page 1
40

Laura Richardson Batts
717 East Vernon Street
Long Beach CA 90806-2726

Please visit our website for online banking at www.fmb.com.
"California's Strongest Bank"

Account Title: Laura Richardson Batts

Personal Checking		Number of Enclosures	40
Account Number		Statement Dates 12/07/06 thru	1/08/07
Beginning Balance	33,059.03	Days in the statement period	33
2 Deposits/Credits	12,165.49	Average Ledger	14,461.86
50 Checks/Debits	38,884.61		
Service Charge	.00		
Interest Paid	.00		
Ending Balance	6,339.91		

Deposits and Other Credits

Date	Description	Amount
12/18	Deposit 9993	7,300.26
1/08	Deposit	4,865.23

Checks and Other Debits

Date	Description	Amount
12/13	WFHM MORTGAGE CHECKPAYMT CHECK # 1384 ARC	2,474.58-

STRENGTH SECURITY

Member FDIC EQUAL HOUSING LENDER

CSOC.LRich.FMB.00000053

Farmers & Merchants Bank®

Date 1/08/07
Account No.
Enclosures

Page 2
40

Personal Checking (Continued)

Checks and Other Debits

Date	Description	Amount

--- CHECKS IN NUMBER ORDER ---

Date	Check No	Amount	Date	Check No	Amount	Date	Check No	Amount
12/07	1361	1,000.00	12/19	1381	100.00	12/27	1399	210.01
12/11	1363*	100.00	12/12	1382	50.00	12/27	1400	541.24
12/13	1365*	100.00	12/12	1383	2,592.20	12/27	1401	374.74
12/11	1366	325.00	12/13	1384	-See above-	12/27	1402	150.00
12/08	1367	350.00	12/14	1386*	127.72	12/27	1403	133.75
12/11	1370*	327.79	12/28	1387	11.37	12/27	1404	123.23
12/11	1371	1,500.00	12/18	1389*	20.00	12/27	1405	246.48
12/22	1372	517.52	12/14	1391*	209.50	1/03	1406	521.48
12/08	1373	500.00	12/14	1392	100.00	1/04	1408*	415.28
12/08	1374	200.00	12/13	1393	367.43	1/02	1410*	850.00
12/14	1376*	23.37	12/19	1394	50.00	1/03	1411	75.00
12/12	1377	-See above-	12/21	1395	100.00	1/08	1412	65.00
12/13	1378	-See above-	1/02	1396	165.00	1/04	1413	169.35
12/14	1379	147.00	12/22	1397	22,172.22	1/04	1414	-See above-
12/14	1380	189.00	12/22	1398	500.00			

* Denotes missing check numbers

Checking Account Daily Balances

Date	Balance	Date	Balance	Date	Balance
12/07	32,059.03	12/18	29,249.93	1/02	2,975.37
12/08	30,884.53	12/19	29,099.93	1/03	2,355.29
12/11	28,631.74	12/21	28,999.93	1/04	1,539.68
12/12	25,939.54	12/22	5,810.19	1/08	6,339.91
12/13	22,766.26	12/27	4,030.74		
12/14	21,969.67	12/28	3,990.37		

* * * * End of Statement * * * *

Thank you for banking with Farmers and Merchants Bank.

STRENGTH SECURITY

Member FDIC EQUAL HOUSING LENDER

CSOC.LRich.FMB.00000054

Farmers & Merchants Bank®

Date 2/07/07
Account No.
Enclosures

Page 1
36

Laura Richardson Batts
717 East Vernon Street
Long Beach CA 90806-2726

Please visit our website for online banking at www.fmb.com.
"California's Strongest Bank"

Account Title: Laura Richardson Batts

Personal Checking		Number of Enclosures	36
Account Number		Statement Dates	1/09/07 thru 2/07/07
Beginning Balance	6,339.91	Days in the statement period	30
2 Deposits/Credits	23,663.54	Average Ledger	11,549.43
44 Checks/Debits	26,849.06		
Service Charge	.00		
Interest Paid	.00		
Ending Balance	3,154.39		

Deposits and Other Credits

Date	Description		Amount
1/11	FARMERS MERCHANT WIRE TRFER	FEDPLUSWIR	22,629.54
2/05	Deposit		1,034.00

Checks and Other Debits

Date	Description	Amount
1/18	MORTGAGE PAYMENT	2,489.58-

STRENGTH SECURITY

Member FDIC EQUAL HOUSING LENDER

CSOC.LRich.FMB.00000055

Farmers & Merchants Bank®

Date 2/07/07
Account No.
Enclosures

Page 2
36

Personal Checking (Continued)

--- CHECKS IN NUMBER ORDER ---

Date	Check No	Amount	Date	Check No	Amount	Date	Check No	Amount
1/18	1151	125.00	1/10	1420	600.00	1/29	1461	48.09
1/19	1153*	8,549.76	1/12	1421	125.00	1/25	1462	67.57
1/22	1154	421.42	1/25	1422	438.99	1/29	1463	-See above-
1/22	1155	45.00	1/18	1423	424.79	1/24	1464	706.42
1/23	1156	145.30	1/19	1424	750.00	1/25	1465	184.06
1/22	1157	-See above-	1/24	1451*	723.11	1/29	1466	2,434.30
1/23	1158	150.00	1/23	1452	157.66	1/29	1467	-See above-
1/29	1159	148.62	1/23	1453	242.30	2/02	1469*	125.00
1/24	1160	1,040.50	1/24	1454	185.94	2/05	1470	26.94
1/22	1364*	250.00	1/25	1455	100.00	2/05	1471	85.00
1/22	1415*	60.00	1/26	1456	274.05	2/05	1472	451.45
1/09	1416	233.87	1/25	1458*	-See above-	2/06	1473	50.00
1/09	1418*	100.00	1/25	1459	147.90			
1/09	1419	75.00	1/25	1460	186.40			

* Denotes missing check numbers

Checking Account Daily Balances

Date	Balance	Date	Balance	Date	Balance
1/09	5,931.04	1/19	12,869.30	1/29	2,858.78
1/10	5,331.04	1/22	10,045.88	2/02	2,733.78
1/11	27,960.58	1/23	9,350.62	2/05	3,204.39
1/12	27,835.58	1/24	7,294.65	2/06	3,154.39
1/16	27,810.63	1/25	6,125.29		
1/18	22,169.06	1/26	5,851.24		

* * * * End of Statement * * * *

Thank you for banking with Farmers and Merchants Bank.

STRENGTH F&M SECURITY

Member FDIC EQUAL HOUSING LENDER

CSOC.LRich.FMB.00000056

Farmers & Merchants Bank®

Date 3/07/07
Account No.
Enclosures

Page 1
11

Laura Richardson Batts
717 East Vernon Street
Long Beach CA 90806-2726

Please visit our website for online banking at www.fmb.com.
"California's Strongest Bank"

Account Title: Laura Richardson Batts

NOTICE - NEW BANK SERVICES FEE SCHEDULE - April 2, 2007
---Detail Fee Schedules Are Available At Your Branch---
Fees that may effect your account transaction ...
Overdraft/NSF - $18.00/item - effective 4-2-2007
Stop Payment - $18.00/item - effective 5-1-2007

Personal Checking		Number of Enclosures	11
Account Number		Statement Dates 2/08/07 thru	3/07/07
Beginning Balance	3,154.39	Days in the statement period	28
2 Deposits/Credits	8,714.46	Average Ledger	3,770.81
17 Checks/Debits	4,109.01		
Service Charge	.00		
Interest Paid	.00		
Ending Balance	7,759.84		

Deposits and Other Credits

Date	Description	Amount
2/12	Deposit	1,072.48
3/02	Deposit 9953	7,641.98

Checks and Other Debits

Date	Description	Amount
2/20	MORTGAGE PAYMENT	2,489.58-

STRENGTH SECURITY

Member FDIC EQUAL HOUSING LENDER

CSOC.LRich.FMB.00000057

Farmers & Merchants Bank®

Date 3/07/07
Account No.
Enclosures

Page 2
11

Personal Checking (Continued)

Checks and Other Debits

Date	Description	Amount

--- CHECKS IN NUMBER ORDER ---

Date	Check No	Amount	Date	Check No	Amount	Date	Check No	Amount
2/21	1161	100.00	3/06	1167	-See above-	2/15	1475	125.00
2/22	1162	125.00	3/06	1173*	50.00	2/27	1476	75.00
3/05	1164*	370.78	2/12	1457*	90.00	3/01	1477	125.00
3/07	1165	-See above-	2/09	1468*	50.00	3/06	1478	100.00
3/07	1166	-See above-	2/13	1474*	50.00			

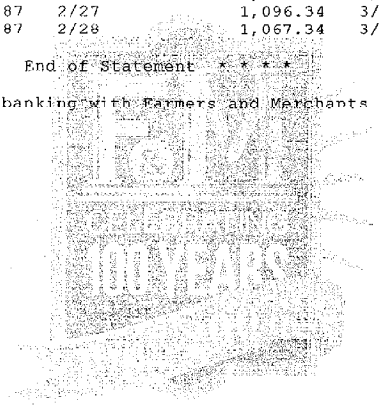
* Denotes missing check numbers

Checking Account Daily Balances

Date	Balance	Date	Balance	Date	Balance
2/08	3,154.39	2/20	1,396.34	3/01	942.34
2/09	3,104.39	2/21	1,296.34	3/02	8,584.32
2/12	4,086.87	2/22	1,171.34	3/05	8,213.54
2/13	4,036.87	2/27	1,096.34	3/06	8,013.54
2/15	3,911.87	2/28	1,067.34	3/07	7,759.84

* * * * End of Statement * * * *

Thank you for banking with Farmers and Merchants Bank.



STRENGTH F&M SECURITY

Member FDIC EQUAL HOUSING LENDER

CSOC.LRich.FMB.00000058

Farmers & Merchants Bank®

Date 4/09/07
Account No.
Enclosures

Page 1
8

Laura Richardson Batts
717 East Vernon Street
Long Beach CA 90806-2726

Please visit our website for online banking at www.fmb.com.
"California's Strongest Bank"

Account Title: Laura Richardson Batts

NOTICE - NEW BANK SERVICES FEE SCHEDULE - April 2, 2007
---Detail Fee Schedules Are Available At Your Branch---
Fees that may effect your account transaction ...
Overdraft/NSF - $18.00/item - effective 4-2-2007
Stop Payment - $18.00/item - effective 5-1-2007
Non-F&M ATM Use - $1.50/Transaction - effective 5-15-2007

Personal Checking		Number of Enclosures	8
Account Number		Statement Dates 3/08/07 thru	4/09/07
Beginning Balance	7,799.84	Days in the statement period	33
2 Deposits/Credits	5,564.49	Average Ledger	2,816.71
13 Checks/Debits	7,883.51		
Service Charge	.00		
Interest Paid	.00		
Ending Balance	5,440.82		

Deposits and Other Credits

Date	Description	Amount
3/29	Transfer from Savings Acct No.	150.00
4/02	PAYROLL ST OF CA CA PAYROLL	5,414.49

Checks and Other Debits

Date	Description	Amount
3/15	WFHM MORTGAGE CHECKPAYMT CHECK # 1171 ARC	2,474.58-

Member FDIC

CSOC.LRich.FMB.00000059

Farmers & Merchants Bank®

Date 4/09/07
Account No.
Enclosures

Page 2
8

Personal Checking (Continued)

Checks and Other Debits

Date	Description	Amount

--- CHECKS IN NUMBER ORDER ---

Date	Check No	Amount	Date	Check No	Amount	Date	Check No	Amount
3/08	1168	100.00	3/09	1172	110.00	3/27	1482	50.00
3/08	1169	100.00	3/08	1479*	125.00	3/29	1483	125.00
3/13	1170	-See above-	3/15	1480	125.00			
3/15	1171	-See above-	3/29	1481	390.00			

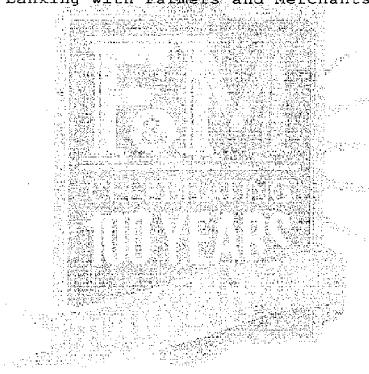
* Denotes missing check numbers

Checking Account Daily Balances

Date	Balance	Date	Balance	Date	Balance
3/08	7,434.84	3/13	3,070.91	3/28	392.33
3/09	7,324.84	3/15	471.33	3/29	26.33
3/12	7,298.89	3/27	421.33	4/02	5,440.82

* * * * End of Statement * * * *

Thank you for banking with Farmers and Merchants Bank.



STRENGTH SECURITY

Member FDIC EQUAL HOUSING LENDER

CSOC.LRich.FMB.00000060

Farmers & Merchants Bank®

Date 5/07/07
Account No.
Enclosures 6

Page 1

Laura Richardson Batts
717 East Vernon Street
Long Beach CA 90806-2726

Please visit our website for online banking at www.fmb.com.
"California's Strongest Bank"

Account Title: Laura Richardson Batts

Personal Checking		Number of Enclosures	6
Account Number		Statement Dates	4/10/07 thru 5/07/07
Beginning Balance	5,440.82	Days in the statement period	28
1 Deposits/Credits	5,414.49	Average Ledger	3,345.22
10 Checks/Debits	5,086.60		
Service Charge	.00		
Interest Paid	.00		
Ending Balance	5,768.71		

Deposits and Other Credits

Date	Description	Amount
5/01	PAYROLL ST OF CA CA PAYROLL	5,414.49

Checks and Other Debits

Date	Description	Amount
4/18	WAMU BANK MORTG PMT	4,242.98-

--- CHECKS IN NUMBER ORDER ---

Date	Check No	Amount	Date	Check No	Amount	Date	Check No	Amount
4/25		63.01	4/30	1487*	23.00	4/11	1511*	50.00
4/25	1484*	50.00	5/01	1488	250.00	4/10	1512	100.00

* Denotes missing check numbers

Checking Account Daily Balances

Date	Balance	Date	Balance	Date	Balance
4/10	5,340.82	4/11	5,290.82	4/13	5,264.87

STRENGTH SECURITY

Member FDIC EQUAL HOUSING LENDER

CSOC.LRich.FMB.00000061

CSOC.RICH.000617

Farmers & Merchants Bank®

Date 5/07/07
Account No.
Enclosures

Page 2 of 6

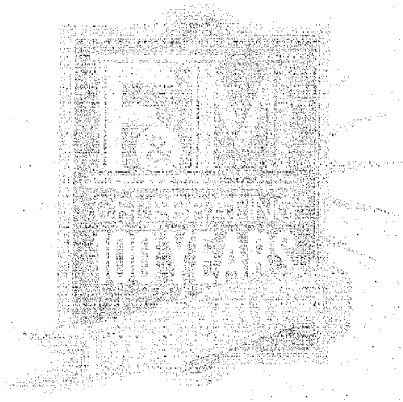
Personal Checking (Continued)

Checking Account Daily Balances

Date	Balance	Date	Balance
4/18	1,021.89	4/30	604.22
4/25	656.22	5/01	5,768.71

* * * * End of Statement * * * *

Thank you for banking with Farmers and Merchants Bank.



STRENGTH SECURITY

Member FDIC EQUAL HOUSING LENDER

CSOC.LRich.FMB.00000062

Farmers & Merchants Bank®

Date 6/06/07 Page 1
Account No.
Enclosures 8

Laura Richardson Batts
717 East Vernon Street
Long Beach CA 90806-2726

Please visit our website for online banking at www.fmb.com.
"California's Strongest Bank"

Account Title: Laura Richardson Batts

Personal Checking		Number of Enclosures	8
Account Number		Statement Dates 5/08/07 thru	6/06/07
Beginning Balance	5,768.71	Days in the statement period	30
5 Deposits/Credits	27,459.79	Average Ledger	10,396.51
18 Checks/Debits	15,742.12		
Service Charge	.00		
Interest Paid	.00		
Ending Balance	17,486.38		
Overdraft item fees this statement period			18.00
Overdraft item fees year to date			18.00
Insufficient Funds item fees this statement period			.00
Insufficient Funds item fees year to date			.00

30

Deposits and Other Credits

Date	Description	Amount
5/10	Deposit 9983	6,000.00
5/18	Transfer from Savings Acct No.	45.30
5/21	Deposit	8,000.00
5/22	Deposit	8,000.00
5/31	PAYROLL ST OF CA CA PAYROLL	5,414.49

Checks and Other Debits

Date	Description	Amount
5/18	MORTGAGE PAYMENT	2,509.63-

STRENGTH SECURITY

Member FDIC EQUAL HOUSING LENDER

CSOC.LRich.FMB.00000063

Farmers & Merchants Bank®

Date 6/06/07
Account No.
Enclosures

Page 2
8

Personal Checking (Continued)

Checks and Other Debits

Date	Description	Amount
5/18	WAMU BANK MORTG PMT	4,239.98-

--- CHECKS IN NUMBER ORDER ---

Date	Check No	Amount	Date	Check No	Amount	Date	Check No	Amount
5/10	1489	1,652.00	5/30	1494	100.00	5/30	1518*	301.40
5/30	1492*	25.00	5/08	1513*	65.00	5/30	1519	51.40
5/30	1493	80.00	5/08	1514	50.00			

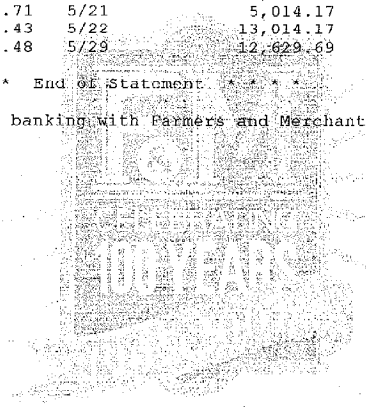
* Denotes missing check numbers

Checking Account Daily Balances

Date	Balance	Date	Balance	Date	Balance
5/08	5,653.71	5/18	2,985.83-	5/30	12,071.89
5/10	10,001.71	5/21	5,014.17	5/31	17,486.38
5/11	9,769.43	5/22	13,014.17		
5/16	3,738.48	5/29	12,629.69		

* * * * End of Statement * * * *

Thank you for banking with Farmers and Merchants Bank.



STRENGTH SECURITY

Member FDIC EQUAL HOUSING LENDER

CSOC.LRich.FMB.00000064

Farmers & Merchants Bank®

Date 7/09/07
Account No.
Enclosures

Page 1
18

Laura Richardson Batts
717 East Vernon Street
Long Beach CA 90806-2726

Please visit our website for online banking at www.fmb.com.
"California's Strongest Bank"

Account Title: Laura Richardson Batts

Personal Checking		Number of Enclosures	18
Account Number		Statement Dates 6/07/07 thru	7/09/07
Beginning Balance	17,486.38	Days in the statement period	33
3 Deposits/Credits	76,958.53	Average Ledger	15,643.95
22 Checks/Debits	89,075.36		
Service Charge	.00		
Interest Paid	.00		
Ending Balance	5,369.55		
Overdraft item fees this statement period			.00
Overdraft item fees year to date			18.00
Insufficient Funds item fees this statement period			.00
Insufficient Funds item fees year to date			.00

Deposits and Other Credits

Date	Description	Amount
6/15	Deposit 9986	61,659.00
6/20	Deposit 9984	10,000.00
7/02	PAYROLL ST OF CA CA PAYROLL	5,299.53

Checks and Other Debits

Date	Description	Amount

STRENGTH SECURITY

Member FDIC EQUAL HOUSING LENDER

CSOC.LRich.FMB.00000065

Farmers & Merchants Bank®

Date 7/09/07
Account No.
Enclosures

Page 2
18

Personal Checking (Continued)

--- CHECKS IN NUMBER ORDER ---

Date	Check No	Amount	Date	Check No	Amount	Date	Check No	Amount
6/12	1174	50.00	7/03	1495*	80.00	6/21	1525	100.00
7/02	1175	132.00	6/18	1516*	50.00	6/27	1526	10,000.00
7/06	1176	31.98	6/18	1520*	-See above-	6/26	1527	60.00
7/09	1177	52.99	6/18	1521	-See above-	6/28	1528	55.63
7/03	1178	161.29	6/19	1522	60,000.00	7/02	1529	109.83
7/06	1179	260.00	6/15	1523	16,912.00	7/03	1530	64.17
6/20	1491*	70.00	6/19	1524	50.00			

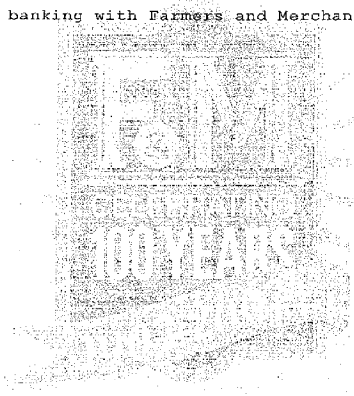
* Denotes missing check numbers

Checking Account Daily Balances

Date	Balance	Date	Balance	Date	Balance
6/07	17,486.38	6/19	1,276.91	6/28	962.28
6/12	17,436.38	6/20	11,206.91	7/02	6,019.98
6/13	17,410.43	6/21	11,106.91	7/03	5,714.52
6/15	62,157.43	6/26	11,046.91	7/06	5,422.54
6/18	61,326.91	6/27	1,046.91	7/09	5,369.55

* * * * End of Statement * * * *

Thank you for banking with Farmers and Merchants Bank.



STRENGTH SECURITY

Member FDIC EQUAL HOUSING LENDER

CSOC.LRich.FMB.00000066

Farmers & Merchants Bank®

Date 8/08/07
Account No. [redacted]
Enclosures 15

Page 1 of 15

Laura Richardson Batts
717 East Vernon Street
Long Beach CA 90806-2726

Please visit our website for online banking at www.fmb.com.
"California's Strongest Bank"

Account Title: Laura Richardson Batts

Personal Checking		Number of Enclosures	15
Account Number	[redacted]	Statement Dates	7/10/07 thru 8/08/07
Beginning Balance	5,369.55	Days in the statement period	30
1 Deposits/Credits	15,000.00	Average Ledger	10,465.93
20 Checks/Debits	12,783.98		
Service Charge	.00		
Interest Paid	.00		
Ending Balance	7,585.57		
Overdraft item fees this statement period			.00
Overdraft item fees year to date			18.00
Insufficient Funds item fees this statement period			.00
Insufficient Funds item fees year to date			.00

Deposits and Other Credits

Date	Description	Amount
7/16	Deposit 9981	15,000.00

Checks and Other Debits

Date	Description	Amount

CSOC.LRich.FMB.00000067

Farmers & Merchants Bank®

Date 8/08/07
Account No. [redacted]
Enclosures

Page 2 of 15

Personal Checking [redacted] (Continued)

--- CHECKS IN NUMBER ORDER ---

Date	Check No	Amount	Date	Check No	Amount	Date	Check No	Amount
7/24	731	50.00	7/19	1500	31.51	7/18	1506	50.00
7/25	732	50.00	7/24	1501	250.00	7/17	1507	1,500.00
7/11	1496*	80.00	7/17	1502	-See above-	7/25	1508	588.30
7/18	1497	227.39	7/19	1503	47.00	7/25	1541*	7,500.00
7/17	1498	17.60	7/18	1504	-See above-	8/01	1571*	1,000.00
7/18	1499	599.72	7/24	1505	375.00			

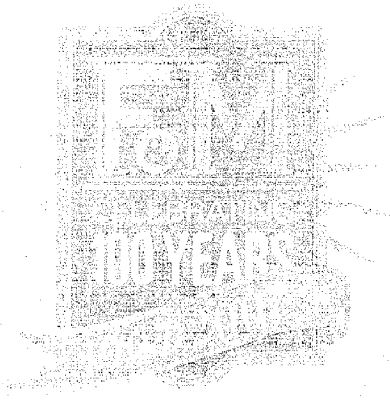
* Denotes missing check numbers

Checking Account Daily Balances

Date	Balance	Date	Balance	Date	Balance
7/10	5,369.55	7/17	18,647.95	7/24	16,752.87
7/11	5,289.55	7/18	17,706.38	7/25	8,614.57
7/13	5,263.60	7/19	17,627.87	7/30	8,585.57
7/16	20,263.60	7/23	17,427.87	8/01	7,585.57

* * * * End of Statement * * * *

Thank you for banking with Farmers and Merchants Bank.



STRENGTH SECURITY

Member FDIC EQUAL HOUSING LENDER

CSOC.LRich.FMB.00000068

Farmers & Merchants Bank®

Date 9/10/07
Account No.
Enclosures

Page 1
4

Laura Richardson Batts
717 East Vernon Street
Long Beach CA 90806-2726

Please visit our website for online banking at www.fmb.com.
"California's Strongest Bank"

Account Title: Laura Richardson Batts

Opportunity Knocks... Lowest Home Equity Loan Rates of the Year... Plus a Great Introductory Offer! See your branch today for details.
(Credit Approval Required/Equal Housing Lender)

Personal Checking		Number of Enclosures	4
Account Number		Statement Dates 8/09/07 thru	9/10/07
Beginning Balance	7,585.57	Days in the statement period	33
2 Deposits/Credits	10,599.03	Average Ledger	4,318.45
13 Checks/Debits	7,560.95		
Service Charge	.00		
Interest Paid	.00		
Ending Balance	10,623.65		
Overdraft item fees this statement period			.00
Overdraft item fees year to date			18.00
Insufficient Funds item fees this statement period			126.00
Insufficient Funds item fees year to date			126.00

Deposits and Other Credits

Date	Description	Amount
8/28	PAYROLL ST OF CA CA PAYROLL	5,299.53
8/31	PAYROLL ST OF CA CA PAYROLL	5,299.50

Checks and Other Debits

Date	Description	Amount

Member FDIC

CSOC.LRich.FMB.00000069

Farmers & Merchants Bank®

Date 9/10/07
Account No.
Enclosures

Page 2
4

Personal Checking (Continued)

Checks and Other Debits

Date	Description	Amount

--- CHECKS IN NUMBER ORDER ---

Date	Check No	Amount	Date	Check No	Amount
8/09	1572	50.00	8/10	1574	7,180.00
8/09	1573	100.00	8/14	1575	50.00

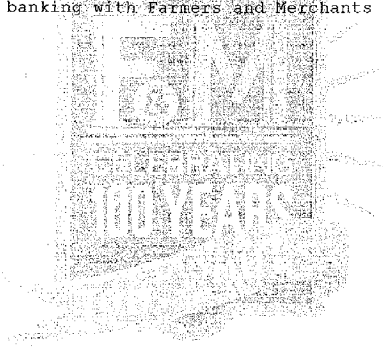
* Denotes missing check numbers

Checking Account Daily Balances

Date	Balance	Date	Balance	Date	Balance
8/09	7,435.57	8/17	107.62	8/28	5,324.15
8/10	255.57	8/20	89.62	8/31	10,623.65
8/13	237.57	8/22	71.62		
8/14	125.62	8/24	53.62		

* * * * End of Statement * * * *

Thank you for banking with Farmers and Merchants Bank.



STRENGTH SECURITY

Member FDIC EQUAL HOUSING LENDER

CSOC.LRich.FMB.00000070

Farmers & Merchants Bank®

Date 10/10/07
Account No.
Enclosures

Page 1
2

Laura Richardson Batts
717 East Vernon Street
Long Beach CA 90806-2726

Please visit our website for online banking at www.fmb.com.
"California's Strongest Bank"

Account Title: Laura Richardson Batts

Opportunity Knocks... Lowest Home Equity Loan Rates of the Year... Plus a Great Introductory Offer! See your branch today for details.
(Credit Approval Required/Equal Housing Lender)

Personal Checking		Number of Enclosures	2
Account Number		Statement Dates	9/11/07 thru 10/10/07
Beginning Balance	10,623.65	Days in the statement period	30
1 Deposits/Credits	254.43	Average Ledger	10,582.49
6 Checks/Debits	692.56		
Service Charge	.00		
Interest Paid	.00		
Ending Balance	10,185.52		
Overdraft item fees this statement period			.00
Overdraft item fees year to date			18.00
Insufficient Funds item fees this statement period			.00
Insufficient Funds item fees year to date			126.00

Deposits and Other Credits

Date	Description	Amount
10/05	PAYROLL ST OF CA CA PAYROLL	254.43

Checks and Other Debits

Date	Description	Amount

STRENGTH SECURITY

Member FDIC EQUAL HOUSING LENDER

CSOC.LRich.FMB.00000071

CSOC.RICH.000627

Farmers & Merchants Bank®

Date 10/10/07
Account No.
Enclosures

Page 2 of 2

Personal Checking (Continued)

Checks and Other Debits

Date	Description	Amount

--- CHECKS IN NUMBER ORDER ---

Date	Check No	Amount	Date	Check No	Amount
10/10	738	383.61	10/10	745*	50.00

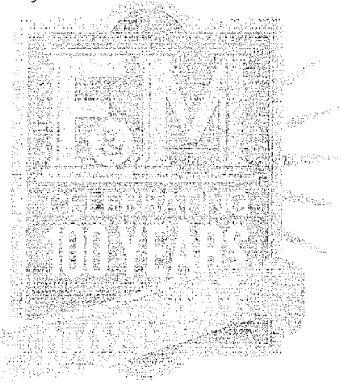
* Denotes missing check numbers

Checking Account Daily Balances

Date	Balance	Date	Balance	Date	Balance
9/11	10,623.65	9/28	10,568.70	10/10	10,185.52
9/13	10,597.70	10/05	10,619.13		

* * * * End of Statement * * * *

Thank you for banking with Farmers and Merchants Bank.



Member FDIC

CSOC.LRich.FMB.00000072

Farmers & Merchants Bank®

Date 11/07/07
Account No.
Enclosures 18

Page 1

Laura Richardson Batts
717 East Vernon Street
Long Beach CA 90806-2726

Please visit our website for online banking at www.fmb.com.
"California's Strongest Bank"

Account Title: Laura Richardson Batts

Personal Checking		Number of Enclosures	18
Account Number		Statement Dates 10/11/07 thru	11/07/07
Beginning Balance	10,185.52	Days in the statement period	28
Deposits/Credits	.00	Average Ledger	5,584.40
25 Checks/Debits	9,956.25		
Service Charge	.00		
Interest Paid	.00		
Ending Balance	229.27		
Overdraft item fees this statement period			.00
Overdraft item fees year to date			18.00
Insufficient Funds item fees this statement period			.00
Insufficient Funds item fees year to date			126.00

Checks and Other Debits

Date	Description	Amount

STRENGTH SECURITY

Member FDIC EQUAL HOUSING LENDER

CSOC.LRich.FMB.00000073

Farmers & Merchants Bank®

Date 11/07/07
Account No.
Enclosures

Page 2 of 18

Personal Checking (Continued)

Checks and Other Debits

Date	Description	Amount

--- CHECKS IN NUMBER ORDER ---

Date	Check No	Amount	Date	Check No	Amount	Date	Check No	Amount
11/02		4,407.33	10/12	742*	239.70	10/31	1531*	60.00
10/12	733*	-See above-	10/12	743	16.55	10/30	1576*	500.00
10/15	734	111.21	10/17	744	3.77	10/22	1578*	1,790.00
10/11	735	70.00	10/16	746*	300.00	10/25	1579	592.30
10/15	736	150.00	10/15	747	75.00	10/23	1581*	85.00
10/15	739*	91.44	10/15	748	200.00			
10/18	740	600.00	10/16	749	175.00			

* Denotes missing check numbers

Checking Account Daily Balances

Date	Balance	Date	Balance	Date	Balance
10/11	10,115.52	10/18	7,896.90	10/29	5,196.60
10/12	9,629.27	10/22	6,106.90	10/30	4,696.60
10/15	8,975.67	10/23	6,021.90	10/31	4,636.60
10/16	8,500.67	10/25	5,429.60	11/02	229.27
10/17	8,496.90	10/26	5,225.60		

* * * * End of Statement * * * *

Thank you for banking with Farmers and Merchants Bank.

STRENGTH SECURITY

Member FDIC EQUAL HOUSING LENDER

CSOC.LRich.FMB.00000074

Farmers & Merchants Bank®

Date 12/05/07
Account No.
Enclosures

Page 1
1

Laura Richardson Batts
717 East Vernon Street
Long Beach CA 90806-2726

Please visit our website for online banking at www.fmb.com.
"California's Strongest Bank"

Account Title: Laura Richardson Batts

Wassail, Gingerbread, & Good Cheer...join us for a hot cup of wassail and a slice of fresh gingerbread from December 17 through December 24 at any of our 22 offices.

Personal Checking		Number of Enclosures	1
Account Number		Statement Dates	11/08/07 thru 12/05/07
Beginning Balance	229.27	Days in the statement period	28
Deposits/Credits	.00	Average Ledger	71.16
7 Checks/Debits	366.95		
Service Charge	.00		
Interest Paid	.00		
Ending Balance	-137.68-		
Overdraft item fees this statement period			36.00
Overdraft item fees year to date			54.00
Insufficient Funds item fees this statement period			36.00
Insufficient Funds item fees year to date			162.00

Checks and Other Debits

Date	Description	Amount

Member FDIC

CSOC.LRich.FMB.00000075

Farmers & Merchants Bank®

Date 12/05/07
Account No.
Enclosures

Page 2
1

Personal Checking (Continued)

--- CHECKS IN NUMBER ORDER ---

Date	Check No	Amount
11/26	1532	240.00

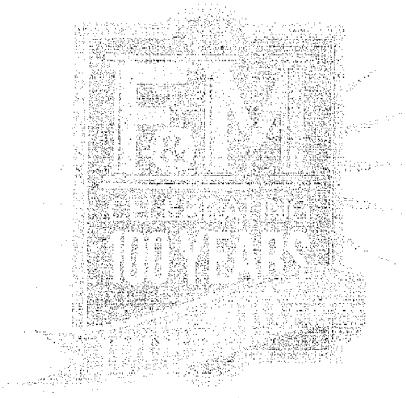
* Denotes missing check numbers

Checking Account Daily Balances

Date	Balance	Date	Balance
11/08	211.27	11/26	90.68-
11/14	167.32	11/28	137.68-

* * * * End of Statement * * * *

Thank you for banking with Farmers and Merchants Bank.



STRENGTH SECURITY

Member FDIC EQUAL HOUSING LENDER

Farmers & Merchants Bank®

Date 1/07/08
Account No.
Enclosures

Page 1

Laura Richardson Batts
717 East Vernon Street
Long Beach CA 90806-2726

Please visit our website for online banking at www.fmb.com.
"California's Strongest Bank"

Account Title: Laura Richardson Batts

Personal Checking		Number of Enclosures	0
Account Number		Statement Dates 12/06/07 thru	1/07/08
Beginning Balance	137.68-	Days in the statement period	33
Deposits/Credits	.00	Average Ledger	179.15-
4 Checks/Debits	79.95		
Service Charge	.00		
Interest Paid	.00		
Ending Balance	217.63-		
Overdraft item fees this statement period			18.00
Overdraft item fees year to date			.00
Insufficient Funds item fees this statement period			36.00
Insufficient Funds item fees year to date			18.00
Overdraft item fees year to date 2007			72.00
Insufficient Funds item fees year to date 2007			180.00

Checks and Other Debits

Date	Description	Amount

Checking Account Daily Balances

Date	Balance	Date	Balance
12/06	137.68-	12/28	199.63-
12/14	181.63-	1/04	217.63-

Member FDIC

CSOC.LRich.FMB.00000077

Farmers & Merchants Bank®

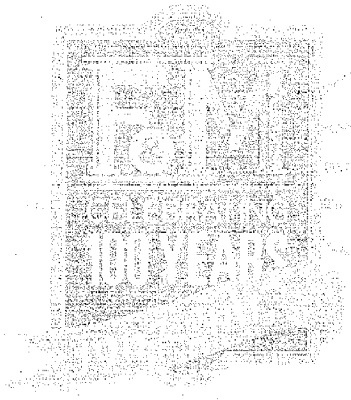
Date 1/07/08
Account No.
Enclosures

Page 2

Personal Checking (Continued)

* * * * End of Statement * * * *

Thank you for banking with Farmers and Merchants Bank.



STRENGTH SECURITY

Member FDIC EQUAL HOUSING LENDER

CSOC.LRich.FMB.00000078

Farmers & Merchants Bank®

Date 2/06/08
Account No.
Enclosures

Page 1

Laura Richardson Batts
717 East Vernon Street
Long Beach CA 90806-2726

Please visit our website for online banking at www.fmb.com.
"California's Strongest Bank"

Account Title: Laura Richardson Batts

Visit our NEW www.fmb.com to see what's NEW around the bank.
Be in the know, Online banking, it's easy!

Personal Checking		Number of Enclosures	0
Account Number		Statement Dates 1/08/08 thru	2/06/08
Beginning Balance	217.63-	Days in the statement period	30
1 Deposits/Credits	271.63	Average Ledger	131.06-
3 Checks/Debits	54.00		
Service Charge	.00		
Interest Paid	.00		
Ending Balance	.00		
Overdraft item fees this statement period			.00
Overdraft item fees year to date			.00
Insufficient Funds item fees this statement period			54.00
Insufficient Funds item fees year to date			72.00

Deposits and Other Credits

Date	Description	Amount
1/24	Bank Initiated Credit	271.63

Checks and Other Debits

Date	Description	Amount

STRENGTH SECURITY

Member FDIC EQUAL HOUSING LENDER

CSOC.LRich.FMB.00000079

Farmers & Merchants Bank®

Date 2/06/08
Account No.
Enclosures

Page 2

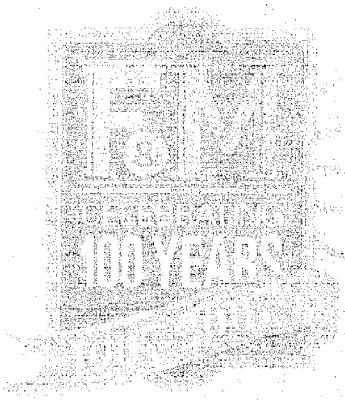
Personal Checking (Continued)

Checking Account Daily Balances

Date	Balance	Date	Balance	Date	Balance
1/08	217.63-	1/15	253.63-	1/24	.00
1/10	235.63-	1/22	271.63-		

* * * * End of Statement * * * *

Thank you for banking with Farmers and Merchants Bank.



STRENGTH SECURITY

Member FDIC EQUAL HOUSING LENDER

CSOC.LRich.FMB.00000080

LAURA RICHARDSON BATTS

ACCOUNT NUMBER : [redacted]

COPIES OF STATEMENTS

DECEMBER 2006 TO JUNE 2007

Farmers & Merchants Bank®

Date 12/29/06
Account No.
Enclosures

Page 1

Laura Richardson Batts
717 East Vernon Street
Long Beach CA 90806-2726

Please visit our website for online banking at www.fmb.com.
"California's Strongest Bank"

Account Title: Laura Richardson Batts

Market Rate Savings Account		Number of Enclosures	0
Account Number		Statement Dates	12/08/06 thru 12/31/06
Beginning Balance	.00	Days in the statement period	24
1 Deposits/Credits	200.00	Average Ledger	200.00
Checks/Debits	.00		
Service Charge	.00	Interest Earned	.07
Interest Paid	.07	Annual Percentage Yield Earned	0.53%
Ending Balance	200.07	2006 Interest Paid	.07

Savings Account Activity

Date	Transaction Description		Amount
12/08	Deposit	200.00	200.00
12/31	Interest Deposit	.07	200.07

* * * * End of Statement * * * *

Thank you for banking with Farmers and Merchants Bank.

STRENGTH AUTHORITY

Member FDIC EQUAL HOUSING LENDER

CSOC.LRich.FMB.00000082

Farmers & Merchants Bank®

Date 3/30/07
Account No.
Enclosures

Page 1

Laura Richardson Batts
717 East Vernon Street
Long Beach CA 90806-2726

Please visit our website for online banking at www.fmb.com.
"California's Strongest Bank"

Account Title: Laura Richardson Batts

Market Rate Savings Account		Number of Enclosures	0
Account Number		Statement Dates 1/01/07 thru	4/01/07
Beginning Balance	200.07	Days in the statement period	91
Deposits/Credits	.00	Average Ledger	193.47
1 Checks/Debits	150.00		
Service Charge	5.00	Interest Earned	.24
Interest Paid	.24	Annual Percentage Yield Earned	0.50%
Ending Balance	45.31	2007 Interest Paid	.24

Savings Account Activity

Date	Transaction Description		Amount	
3/29	Transfer to DDA Acct No:	150.00		50.07
3/30	Service Charge	5.00		45.07
4/01	Interest Deposit	.24		45.31

Service Charge Detail

Description	Amount
Minimum Balance Fee	5.00

Interest Rate Information

Date	Rate
12/31	0.500000%

* * * * End of Statement * * * *

Thank you for banking with Farmers and Merchants Bank.

STRENGTH SECURITY

Member FDIC EQUAL HOUSING LENDER

CSOC.LRich.FMB.00000083

Farmers & Merchants Bank®

Date 6/29/07
Account No.
Enclosures

Page 1

Laura Richardson Batts
717 East Vernon Street
Long Beach CA 90806-2726

Please visit our website for online banking at www.fmb.com.
"California's Strongest Bank"

Account Title: Laura Richardson Batts

Market Rate Savings Account		Number of Enclosures	0
Account Number		Statement Dates 4/02/07 thru	7/01/07
Beginning Balance	45.31	Days in the statement period	91
0 Deposits/Credits	.00	Average Ledger	22.90
1 Checks/Debits	45.30		
Service Charge	.04	Interest Earned	.03
Interest Paid	.03	Annual Percentage Yield Earned	0.53%
Ending Balance	.00	2007 Interest Paid	.27

Savings Account Activity

Date	Transaction Description		Amount
5/18	Transfer to DDA Acct No.	45.30	.01
6/29	Service Charge	.04	.03-
7/01	Interest Deposit	.03	.00

Service Charge Detail

Description	Amount
Minimum Balance Fee	5.00
OD Balance Credit to S/C	4.96-

Interest Rate Information

Date	Rate
4/01	0.500000%

* * * * End of Statement * * * *

Thank you for banking with Farmers and Merchants Bank.

STRENGTH SECURITY

Member FDIC EQUAL HOUSING LENDER

CSOC.LRich.FMB.00000084

WireHouse - Message Details [redacted]

Beneficiary: RICHARDSON,LAURA
Originator: TLP FUNDING DBA FINE PROPERTIES

Message Text:

User ID:
Message St: COMPLETE
Value Date: 05/25/2005
Date:: 05/25/2005
Time:: 13:13:11
URC::
Test Key:: 0
Branch Cod: 003
Fee:: 0.00
Pin::
ExtRef::
SkpCllbck:: N
Tkprf::
Trancode::
SkipHost:: N
REU ID: [redacted]

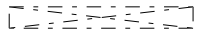
Version:: 0
Sender ABA: [redacted]
Sender Nam: COMERICA SCO VLY
Receiver A: [redacted]
Receiver N: FM LB
Message Ty: 10
Message Su: 00
Product Co: CTR
Amount: [redacted]
Reference: [redacted]
ORG Idcode: AC
ORG Id:: [redacted]
ORG:: TLP FUNDING DBA FINE PROPERTIES
ORG Addres: AND ESTATES ESCROW DIVISION
ORG Addres: ESCROW TRUST ACCOUNT
ORG Addres: CALABASA, CA 91302
OGB Idcode:
OGB Id::
OGB::
OGB Addres:
OGB Addres:
OGB Addres:
INS Idcode:
INS Id::
INS::
INS Addres:
INS Addres:
INS_Addr2::
IBK Idcode:
IBK Id::
IBK::
IBK Addres:
IBK Addres:
IBK Addres:

Printed By: FARMERS AND MERCHANTS BANK

WireHouse - Message Details [redacted]

BBK Idcode:
BBK Id::
BBK::
BBK Addres:
BBK Addres:
BBK Addres:
BNF Idcode: AC
BNF Id:[redacted]
BNF:: RICHARDSON,LAURA
BNF Addres: LONG BEACH CA
BNF Addres:
BNF Addres:
RFB::
OBI:: 3715-GI RICHARDSON REF# 549
BBI:: {6500}LONG BEACH CA 90813*
As of reas:
As of date:
Reference:
IMAD:[redacted]
OMAD:[redacted]
Charges::
Free text1:
Free text2:
Corcode::
Corid:
Cor::
CorAddr::
CorAddr::
CorAddr::

Printed By: FARMERS AND MERCHANTS BANK

WireHouse - Message Details 

Beneficiary: RICHARDSON,LAURA
Originator: TLP FUNDING DBA FINE PROPERTIES

Message Text:

User ID:
Message St: COMPLETE
Value Date: 06/05/2006
Date:: 06/05/2006
Time:: 13:03:24
URC::
Test Key:: 0
Branch Cod: 003
Fee:: 0.00
Pin::
ExtRef::
Skpcllbck:: N
Tkprf::
Trancode::
SkipHost:: N
REU ID::[redacted]

Version:: 0
Sender ABA:[redacted]
Sender Nam: COMERICA SCO VLY
Receiver A:[redacted]
Receiver N: FM LB
Message Ty: 10
Message Su: 00
Product Co: CTR
Amount:: 166333.66
Reference:[redacted]
ORG Idcode: AC
ORG Id::[redacted]
ORG:: TLP FUNDING DBA FINE PROPERTIES
ORG Addres: AND ESTATES ESCROW DIVISION
ORG Addres: ESCROW TRUST ACCOUNT
ORG Addres: CALABASA, CA 91302
OGB Idcode:
OGB Id::
OGB::
OGB Addres:
OGB Addres:
OGB Addres:
INS Idcode:
INS Id::
INS::
INS Addres:
INS Addres:
INS_Addr2::
IBK Idcode:
IBK Id::
IBK::
IBK Addres:
IBK Addres:
IBK Addres:

Printed By: FARMERS AND MERCHANTS BANK

WireHouse - Message Details

BBK Idcode:
BBK Id::
BBK::
BBK Addres:
BBK Addres:
BBK Addres:
BNF Idcode: AC
BNF Id:
BNF:: RICHARDSON,LAURA
BNF Addres: LONG BEACH CA
BNF Addres:
BNF Addres:
RFB::
OBI::/RICHARDSON
BBI:: {6500}LONG BEACH CA*
As of reas:
As of date:
Reference:
IMAD::
OMAD::
Charges::
Free text1:
Free text2:
Corcode::
Corid:
Cor::
CorAddr::
CorAddr::
CorAddr::

Printed By: FARMERS AND MERCHANTS BANK

WireHouse - Message Details [redacted]

Beneficiary: LAURA RICHARDSON
Originator: STEWART TITLE COMPANY

Message Text:

User ID:
Message St: COMPLETE
Value Date: 01/11/2007
Date:: 01/11/2007
Time:: 08:46:06
URC::
Test Key:: 0
Branch Cod: 001
Fee:: 0.00
Pin::
ExtRef::
Skpcllbck:: N
Tkprf::
Trancode::
SkipHost:: N
REU ID:: CC1001

Version:: 0
Sender ABA: [redacted]
Sender Nam: COMERICA SCO VLY
Receiver A: [redacted]
Receiver N: FM LB
Message Ty: 10
Message Su: 00
Product Co: CTR
Amount:: [redacted]
Reference: [redacted]
ORG Idcode: AC
ORG Id:: [redacted]
ORG:: STEWART TITLE COMPANY
ORG Addres: 6700 FAIR OAKS BLVD STE 200
ORG Addres: CARMICHAEL, CA 956083812
ORG Addres:
OGB Idcode:
OGB Id::
OGB::
OGB Addres:
OGB Addres:
OGB Addres:
INS Idcode:
INS Id::
INS::
INS Addres:
INS Addres:
INS_Addr2::
IBK Idcode:
IBK Id::
IBK::
IBK Addres:
IBK Addres:
IBK Addres:

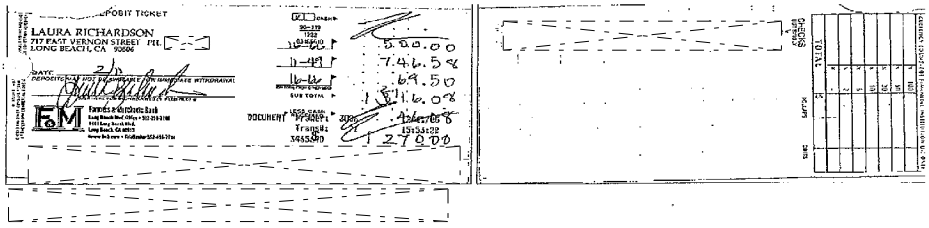
Printed By FARMERS AND MERCHANTS BANK

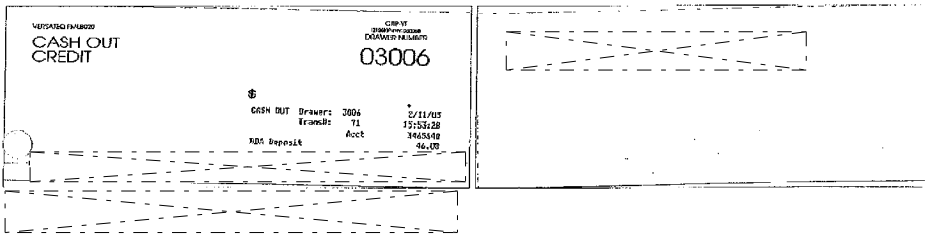
WireHouse - Message Details [redacted]

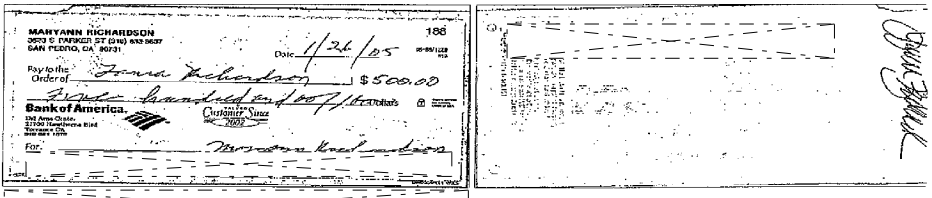
BBK Idcode:
BBK Id::
BBK::
BBK Addres:
BBK Addres:
BBK Addres:
BNF Idcode: AC
BNF Id::[redacted]
BNF:: LAURA RICHARDSON
BNF Addres:
BNF Addres:
BNF Addres:
RFB::[redacted]
OBI::
BBI::
As of reas:
As of date:
Reference:
IMAD::[redacted]
OMAD::[redacted]
Charges::
Free text1:
Free text2:
Corcode::
Corid:
Cor::
CorAddr::
CorAddr::
CorAddr::

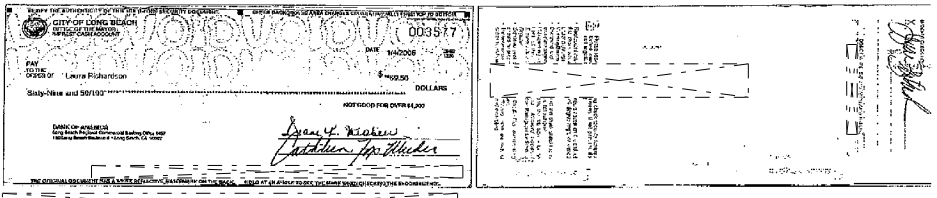
Printed By: FARMERS AND MERCHANTS BANK

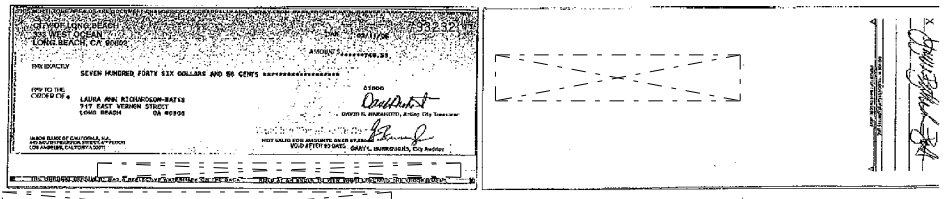
MARCH 2005



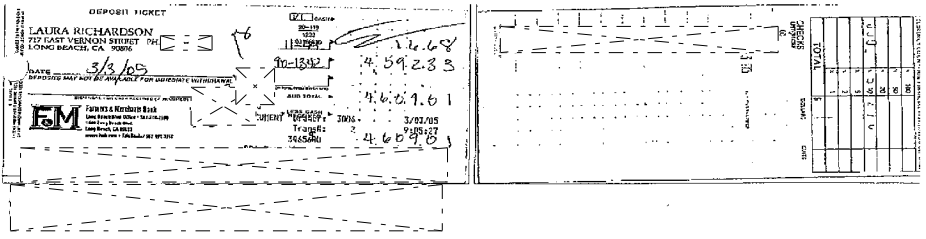








CSOC.LRich.FMB.00000098



DEPOSIT TICKET

LAURA RICHARDSON
717 EAST VERNON STREET PH
LONG BEACH, CA 90806

DATE 3/3/05

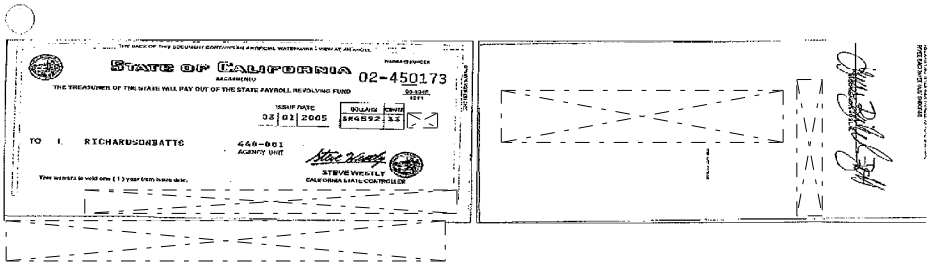
DEPOSITS MAY NOT BE AVAILABLE FOR IMMEDIATE WITHDRAWAL

Farmers & Merchants Bank

90-1342

16.68
4,592.33
4,609.01
3/03/05
9:05:27
4,609.01

TOTAL



STATE OF CALIFORNIA 02-450173

THE TREASURER OF THE STATE WILL PAY OUT OF THE STATE PAYROLL REVOLVING FUND

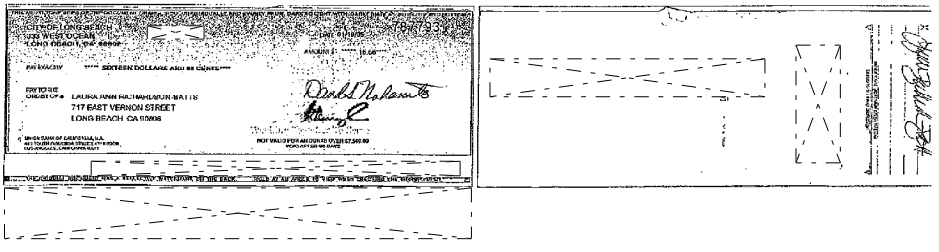
ISSUE DATE 03 01 2005

DOLLARS 1,592.33

TO 1 RICHARDSONBATTS 440-001 AGENCY UNIT

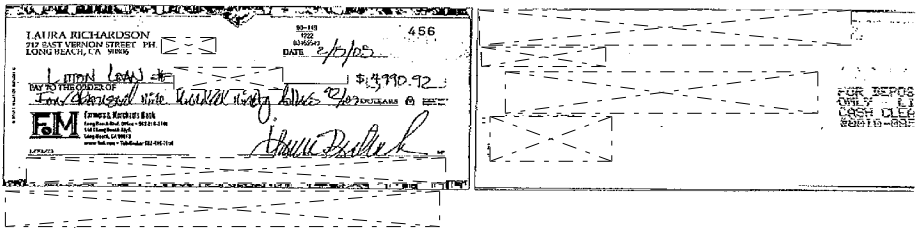
STEVE WESTLY
CALIFORNIA STATE CONTROLLER

CITY OF LONG BEACH
333 WEST OCEAN
LONG BEACH, CA 90802



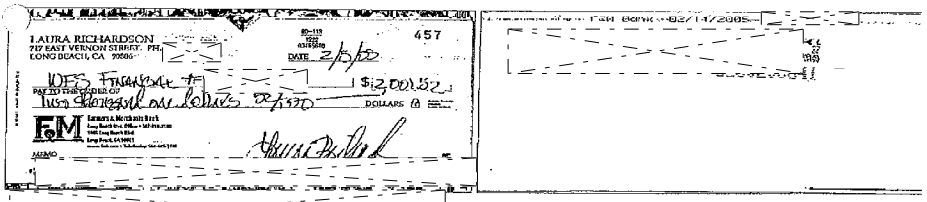
PAY TO THE ORDER OF LAURA ANN RICHARDSON BATTS
717 EAST VERNON STREET
LONG BEACH CA 90806

CSOC.LRich.FMB.00000099



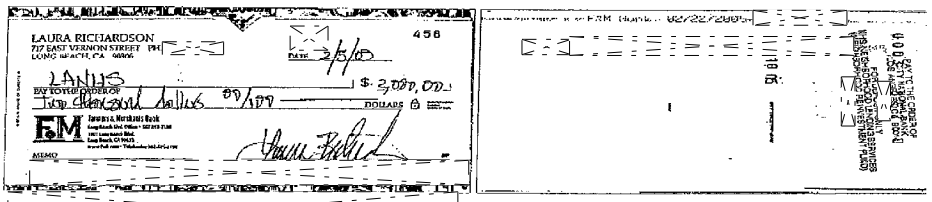
LAURA RICHARDSON
717 EAST VERNON STREET PH
LONG BEACH, CA 90806

456
DATE 2/3/05
$ 4790.92
DOLLARS
Farmers & Merchants Bank
MEMO



LAURA RICHARDSON
717 EAST VERNON STREET PH
LONG BEACH, CA 90806

457
DATE 2/3/05
$2,000.52
DOLLARS
Farmers & Merchants Bank
MEMO

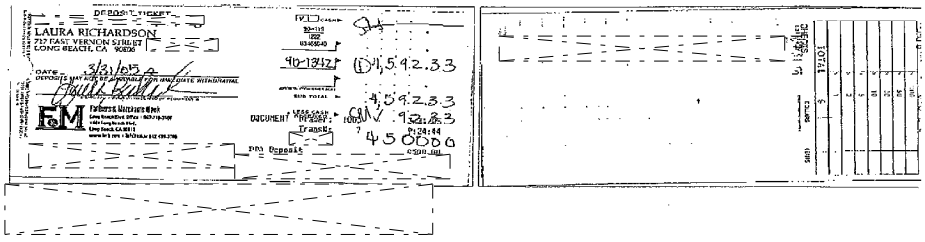


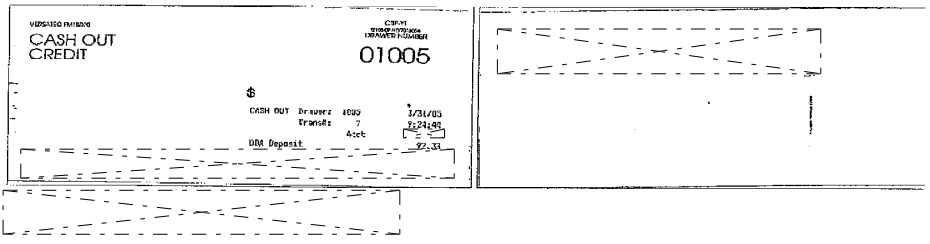
LAURA RICHARDSON
717 EAST VERNON STREET PH
LONG BEACH, CA 90806

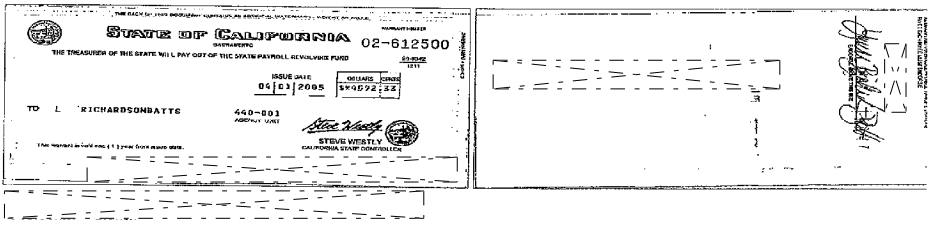
458
DATE 2/3/05
$ 2,000.00
DOLLARS
Farmers & Merchants Bank
MEMO

CSOC.LRich.FMB.00000100

APRIL 2005



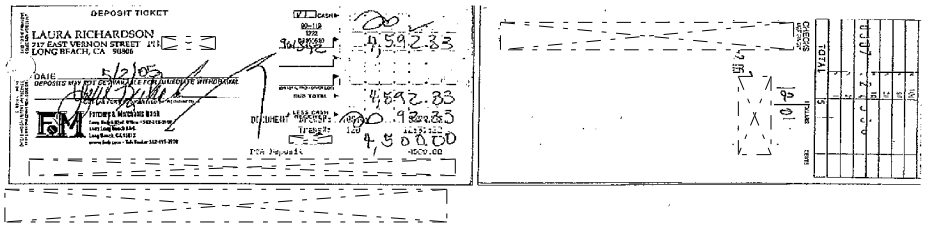


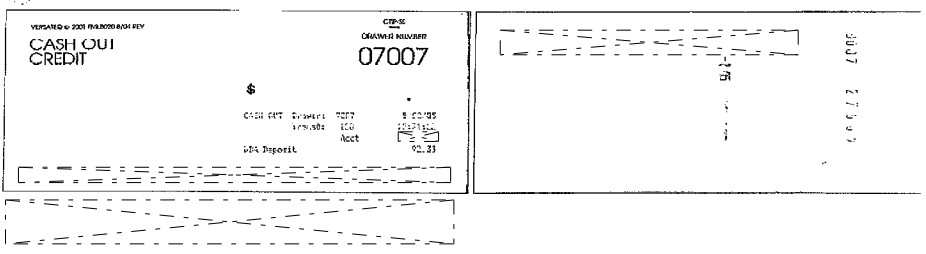


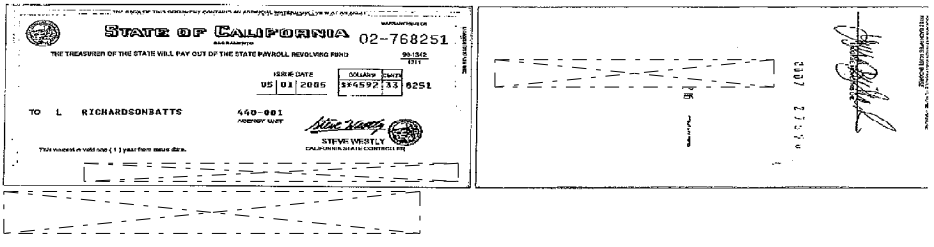
CSOC.LRich.FMB.00000102

CSOC.RICH.000658

MAY 2005

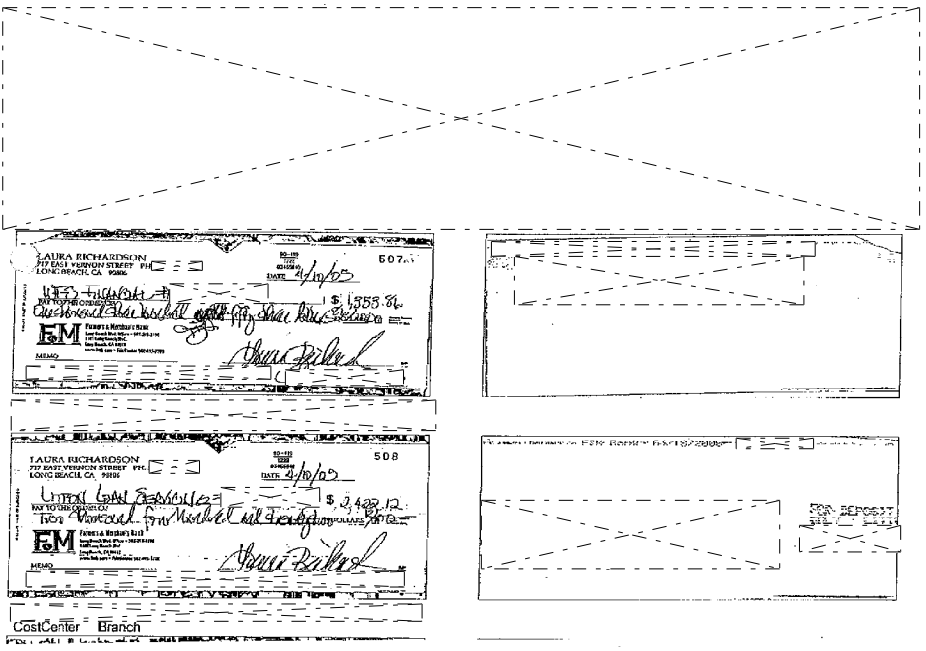




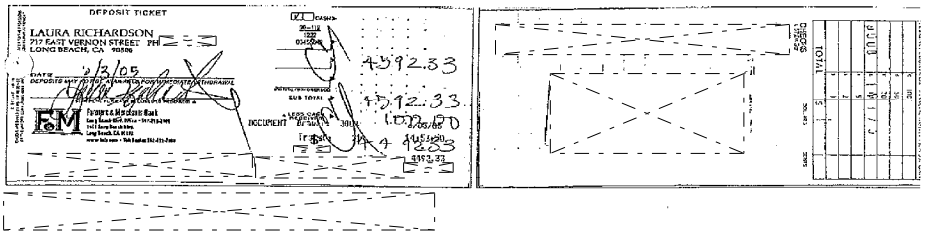


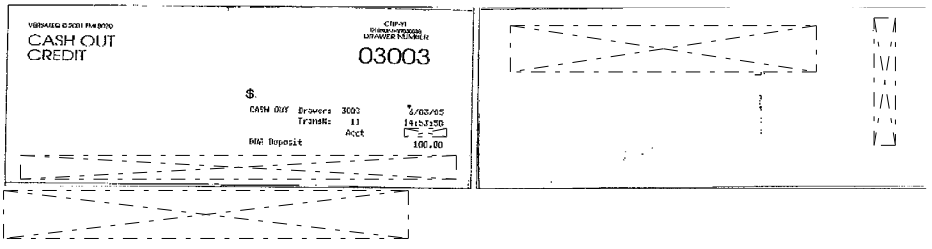
CSOC.LRich.FMB.00000104

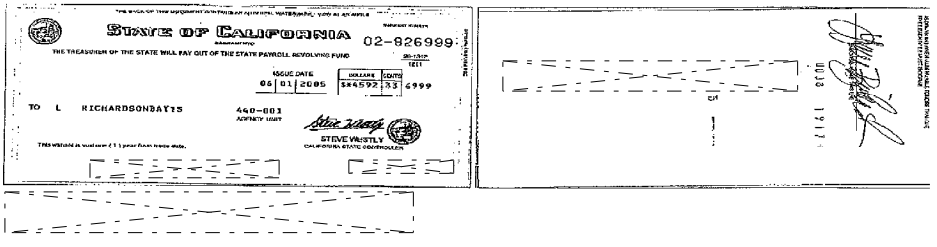
CSOC.RICH.000660


LAURA RICHARDSON
717 EAST VERNON STREET PH
LONG BEACH, CA 90806
507
DATE 4/10/05
$ 1,555.86
F&M
MEMO
LAURA RICHARDSON
717 EAST VERNON STREET PH
LONG BEACH, CA 90806
508
DATE 4/10/05
$ 2,422.12
F&M
MEMO
FOR DEPOSIT
CostCenter Branch

JUNE 2005





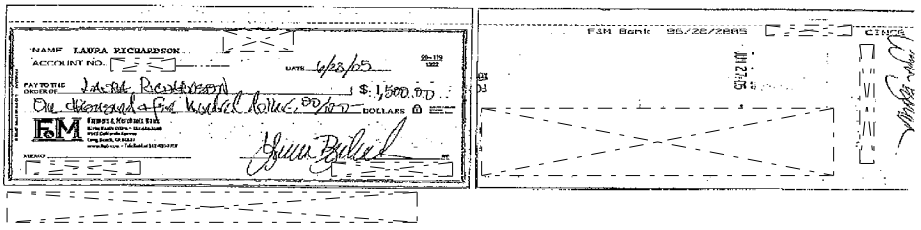


CSOC.LRich.FMB.00000107

JULY 2005

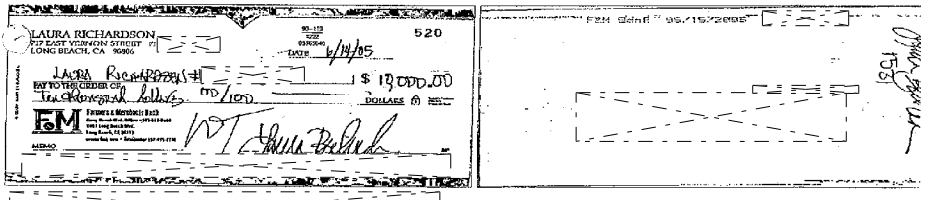
CSOC.LRich.FMB.00000109

CSOC.RICH.000665



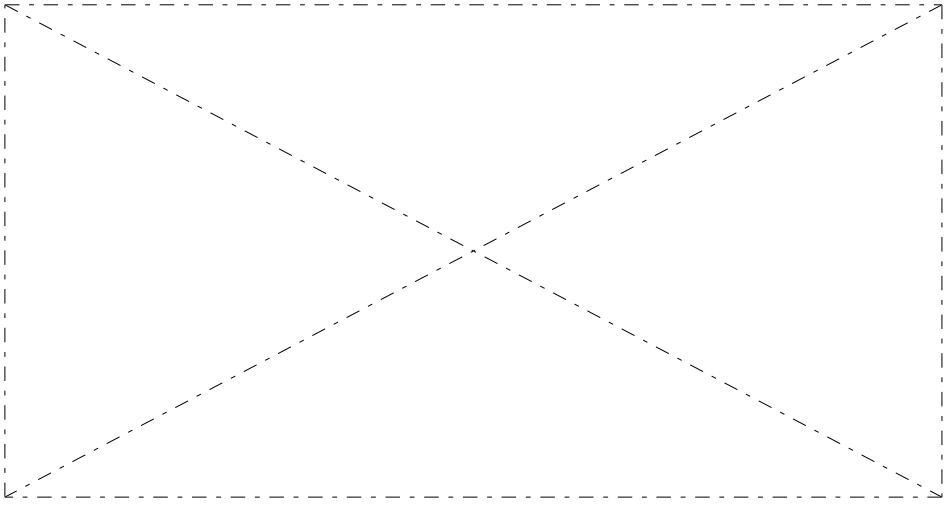
NAME LAURA RICHARDSON
ACCOUNT NO.
DATE 6/23/05
PAY TO THE ORDER OF Laura Richardson $ 1,500.00
One thousand & five hundred dollars 00/100 DOLLARS
F&M Farmers & Merchants Bank
MEMO

F&M Bank 95/28/2885



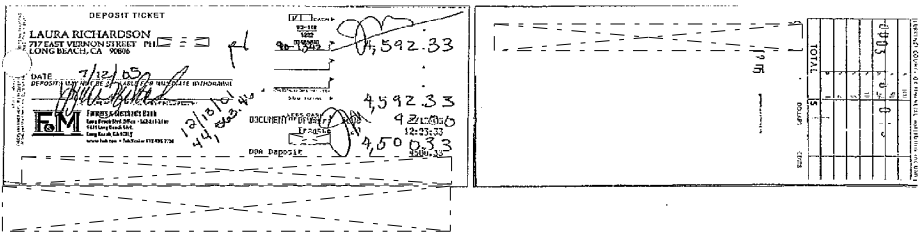
LAURA RICHARDSON
717 EAST VERNON STREET
LONG BEACH, CA 90806
520
DATE 6/14/05
PAY TO THE ORDER OF Laura Richardson #1 $ 13,000.00
Ten thousand dollars 00/100 DOLLARS
F&M Farmers & Merchants Bank
MEMO

F&M Bank 95/15/2885



CSOC.LRich.FMB.00000110

AUGUST 2005

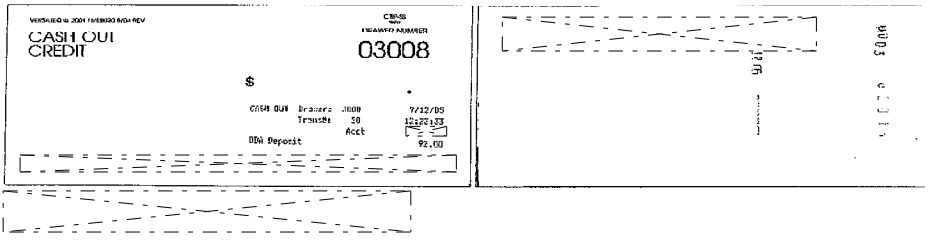


DEPOSIT TICKET

LAURA RICHARDSON
717 EAST VERNON STREET PH
LONG BEACH, CA 90806

DATE 7/12/05

DEPOSITS MAY NOT BE AVAILABLE FOR IMMEDIATE WITHDRAWAL



F&M Farmers & Merchants Bank

4,592.33

4,592.33

DOCUMENT DEPOSIT 92.00

Transfer 12:23:33

4,500.33

DDA Deposit 4500.33

TOTAL $

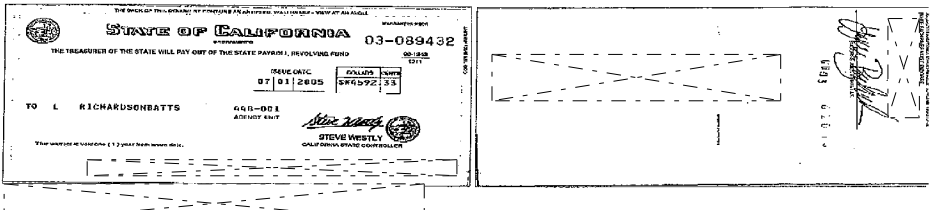
CASH OUT CREDIT

CASH
DRAWER NUMBER
03008

$

CASH OUT Drawer: 3008 7/12/05
Transfer 50 12:23:33
Acct

DDA Deposit 92.00



STATE OF CALIFORNIA
03-089432

THE TREASURER OF THE STATE WILL PAY OUT OF THE STATE PAYROLL REVOLVING FUND

ISSUE DATE 07 01 2005

DOLLARS $4592 CENTS 33

TO L RICHARDSONBATTS

AGENCY UNIT

STEVE WESTLY
CALIFORNIA STATE CONTROLLER

CSOC.LRich.FMB.00000112

DEPOSIT TICKET

LAURA RICHARDSON
2717 EAST VERNON STREET PH.
LONG BEACH, CA 90806

DATE 8/5/05

90-1342

4,592.33

1,592.33

250.00

9:59:14

4,342.33

F&M Farmers & Merchants Bank

CHECKS

TOTAL

VERSATED © 2001 FM12020 8/04 REV

CASH OUT CREDIT

CHECK

DRAWER NUMBER

01005

$

CASH OUT Drawer: 1005 8/05/05
Trans#: 9 9:59:14
Acct
DBV Deposit 250.00

STATE OF CALIFORNIA

03-245209

THE TREASURER OF THE STATE WILL PAY OUT OF THE STATE PAYROLL REVOLVING FUND

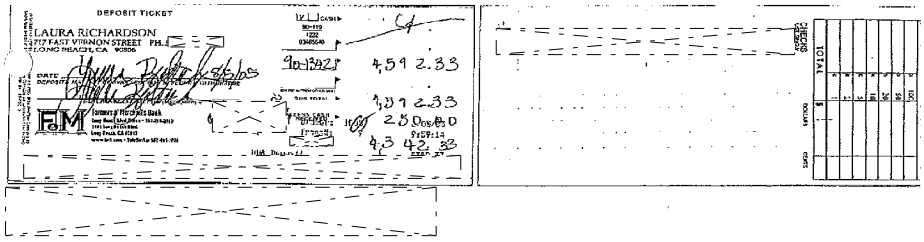
ISSUE DATE 08 01 2005

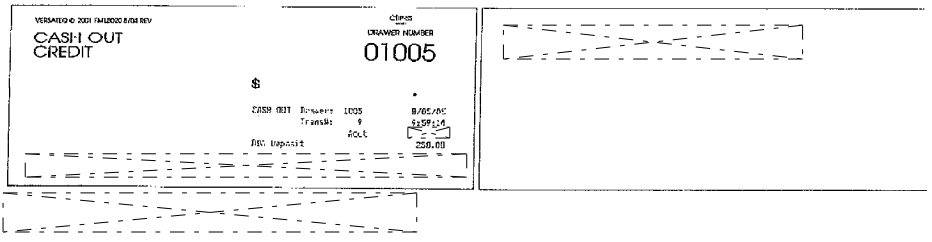
DOLLARS $4592 CENTS 33 5209

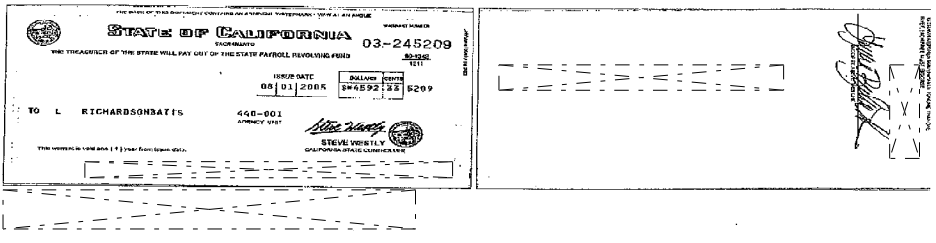
TO L RICHARDSONBATIS

440-001

STEVE WESTLY
CALIFORNIA STATE CONTROLLER

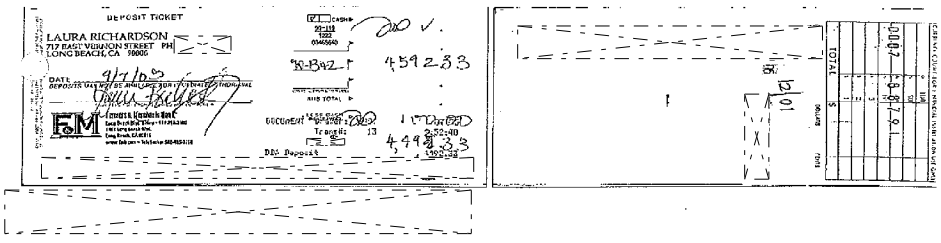






CSOC.LRich.FMB.00000113

SEPTEMBER 2005



DEPOSIT TICKET

LAURA RICHARDSON
717 EAST VERNON STREET PH
LONG BEACH, CA 90000

DATE 9/7/05

DEPOSITS MAY NOT BE AVAILABLE FOR IMMEDIATE WITHDRAWAL

CASH

459233

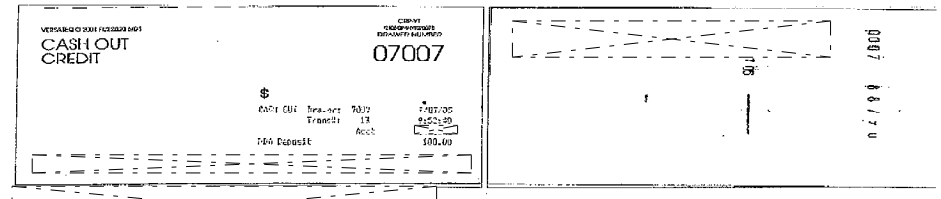
DOCUMENT

Trans#: 13

DRA Deposit

TOTAL

0007 88791

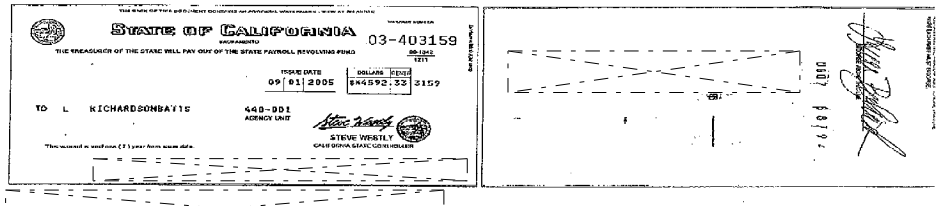


CASH OUT
CREDIT

07007

$

CASH OUT Dra-ar: 7007 7/07/05
Trans#: 13 9:52:40
Acct
DRA Deposit 100.00



0007 88770

STATE OF CALIFORNIA

03-403159

THE TREASURER OF THE STATE WILL PAY OUT OF THE STATE PAYROLL REVOLVING FUND

ISSUE DATE 09 01 2005

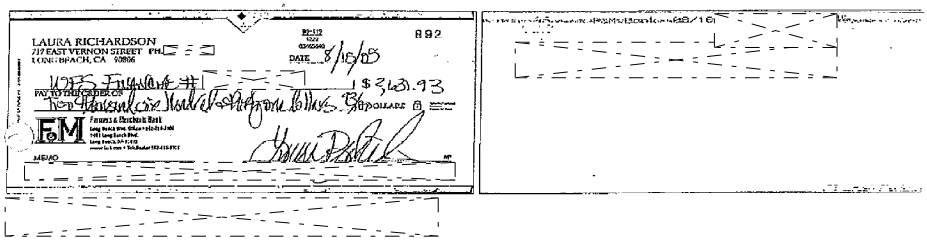
DOLLARS CENTS $4592.33 3159

TO L RICHARDSONBAYTS 440-001
AGENCY UNIT

STEVE WESTLY
CALIFORNIA STATE CONTROLLER

0007 88791

CSOC.LRich.FMB.00000116


LAURA RICHARDSON
717 EAST VERNON STREET PH
LONG BEACH, CA 90806

892

DATE 8/16/05

PAY TO THE ORDER OF

$ 3,631.93

F&M

MEMO

CSOC.LRich.FMB.00000117

OCTOBER 2005

N/A

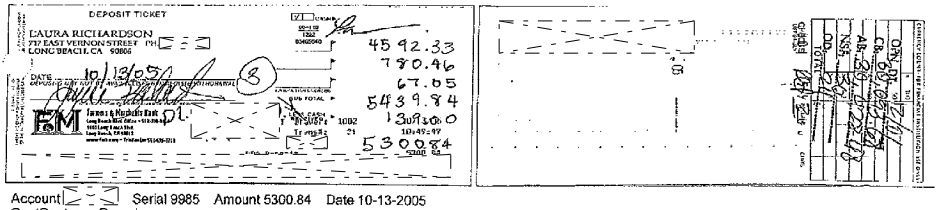
CSOC.LRich.FMB.00000118

CSOC.RICH.000674

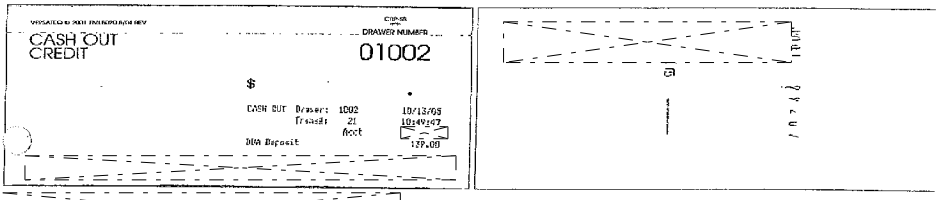
NOVEMBER 2005

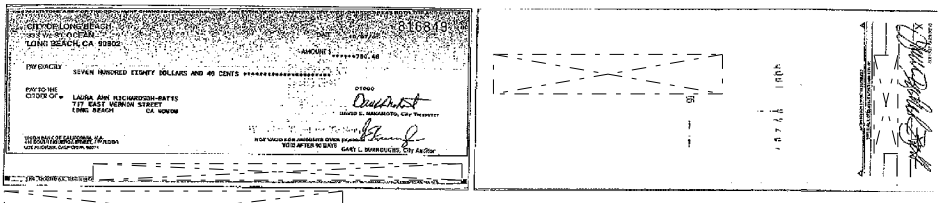
CSOC.LRich.FMB.00000119

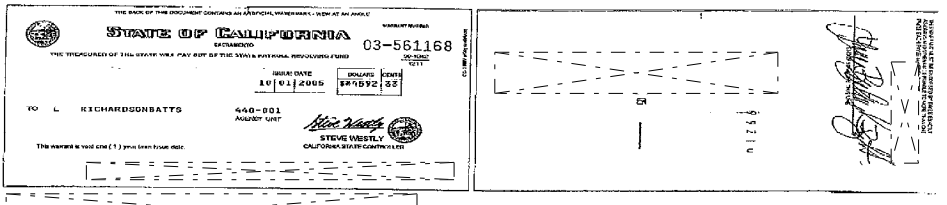
CSOC.RICH.000675

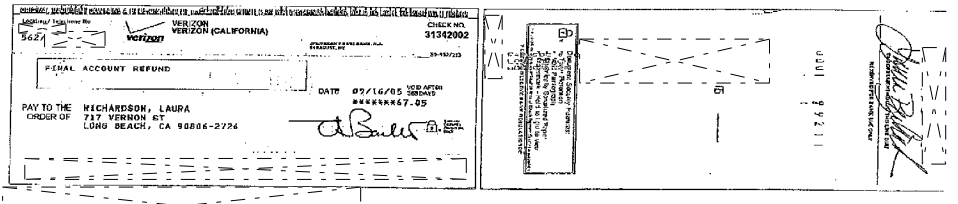


Account Serial 9985 Amount 5300.84 Date 10-13-2005
CostCenter Branch









CSOC.LRich.FMB.00000120

DEPOSIT TICKET

DATE 11/1/05 NAME Lucas Brandon

CASH
CHECK
TOTAL FROM OTHER SIDE
SUBTOTAL 4,592.33
LESS CASH RECEIVED
NET TOTAL $ 4,492.33

FM Farmers & Merchants Bank

DEPOSIT TICKET
Drawer: 9004 11/01/05
Trans#: 61 12:14:12
DDA Deposit 4492.33

TOTAL

CHECKS

TOTAL

CASH OUT
CREDIT

12/01
25,767
30,030
30
24

CHP/VI
DRAWER NUMBER
09004

$

CASH OUT Drawer: 9004 11/01/05
Trans#: 61 12:14:12
Acct
DDA Deposit 100.00

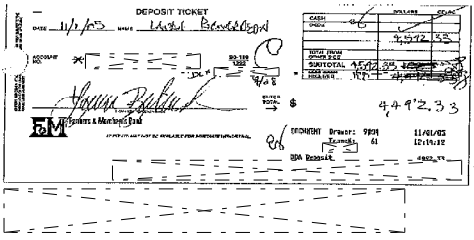
STATE OF CALIFORNIA 03-742926

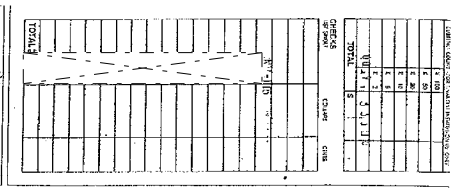
THE TREASURER OF THE STATE WILL PAY OUT OF THE STATE PAYROLL REVOLVING FUND

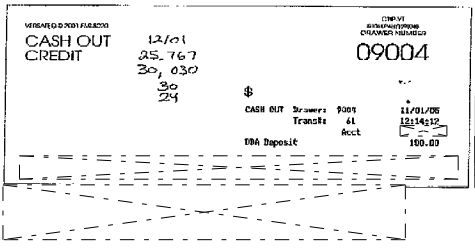
ISSUE DATE 11 01 2005 DOLLARS $4592 CENTS 33

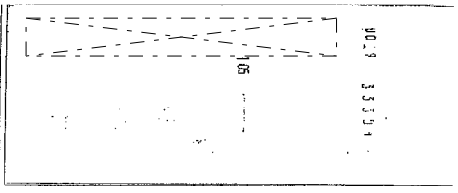
TO L RICHARDSONBATTS 440-001 AGENCY UNIT

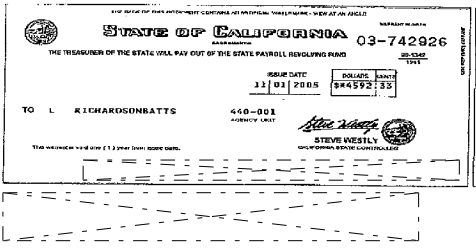
STEVE WESTLY
CALIFORNIA STATE CONTROLLER

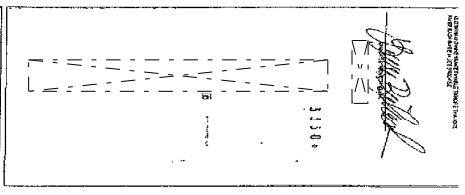






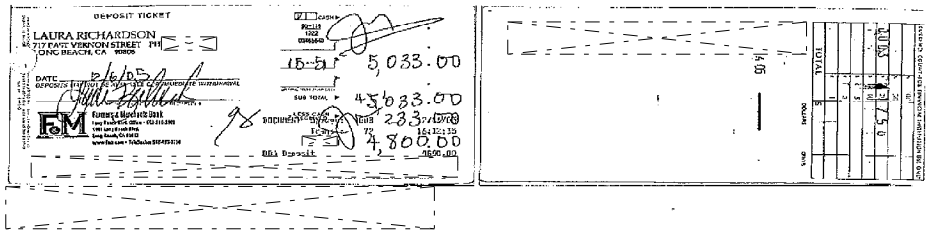


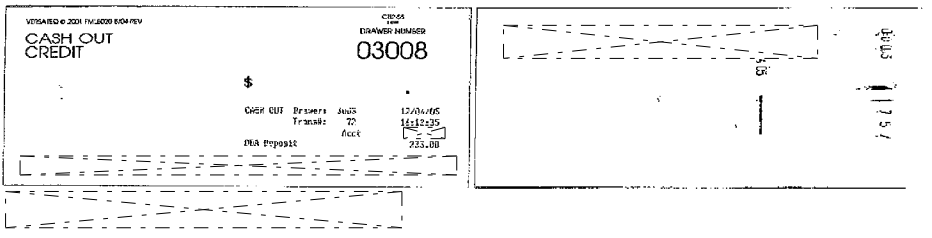


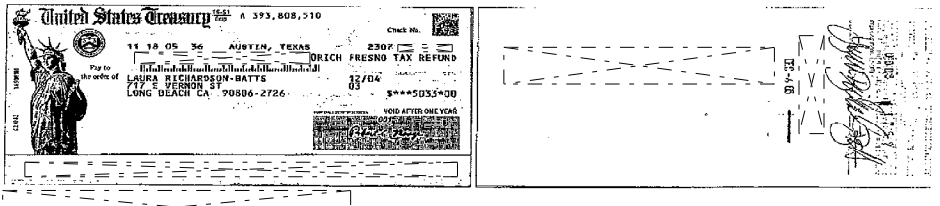


CSOC.LRich.FMB.00000121

DECEMBER 2005

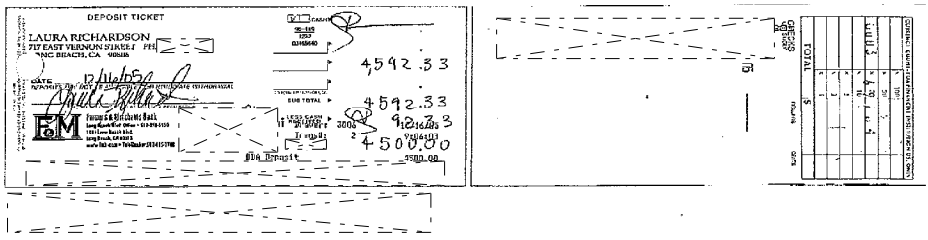






CSOC.LRich.FMB.00000124

JANUARY 2006



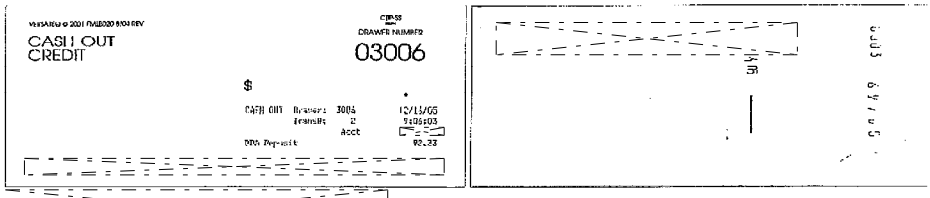
DEPOSIT TICKET

LAURA RICHARDSON
717 EAST VERNON STREET PH
LONG BEACH, CA 90805

DATE 12/16/05

4,592.33

SUB TOTAL 4592.33



LESS CASH 3006 92.33

Deposit 4500.00

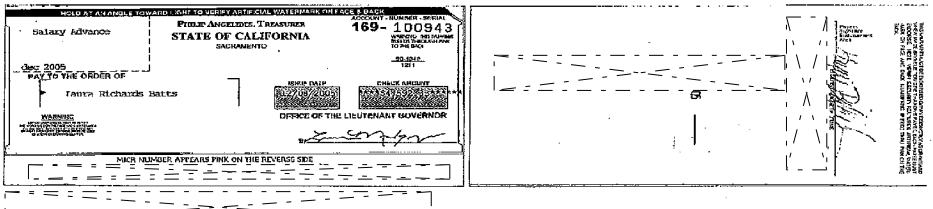
DPA Deposit 4500.00

CASH OUT
CREDIT

CHASE
DRAWER NUMBER
03006

$

CASH OUT Drawer: 3006 12/15/05
Deposit: 2 9:06:03
Acct
DPA Deposit 92.33



HOLD AT AN ANGLE TOWARD LIGHT TO VERIFY ARTIFICIAL WATERMARK ON FACE & BACK

Salary Advance

FIRST ANGELINE TREASURER
STATE OF CALIFORNIA
SACRAMENTO

ACCOUNT - NUMBER - SERIAL
169- 100943

dec 2005

PAY TO THE ORDER OF

Laura Richards Batts

MEMO DATE
12/08/2005

CHECK AMOUNT
$349.92

OFFICE OF THE LIEUTENANT GOVERNOR

WARNING

MICR NUMBER APPEARS PINK ON THE REVERSE SIDE

CSOC.LRich.FMB.00000126

DEPOSIT TICKET

LAURA RICHARDSON
717 EAST VERNON STREET
LONG BEACH, CA 90806

4,617.78

SUB TOTAL 4617.78

LESS CASH

DOCUMENT Drawer: 7010 100.00

DDA Deposit 4,517.78

CHECKS

TOTAL $

14706

VERSATEQ © 2001 FMLBOZO

CASH OUT CREDIT

CNP-VI
DRAWER NUMBER
07010

$

CASH OUT Drawer: 7010 12/30/05
Trans#: 65 16:56:12
Acct

DDA Deposit 100.00

14705

THE BACK OF THIS DOCUMENT CONTAINS AN ARTIFICIAL WATERMARK - VIEW AT AN ANGLE

STATE OF CALIFORNIA
SACRAMENTO

01-089206

THE TREASURER OF THE STATE WILL PAY OUT OF THE STATE PAYROLL REVOLVING FUND

ISSUE DATE 01|01|2006

DOLLARS $4617 CENTS 78

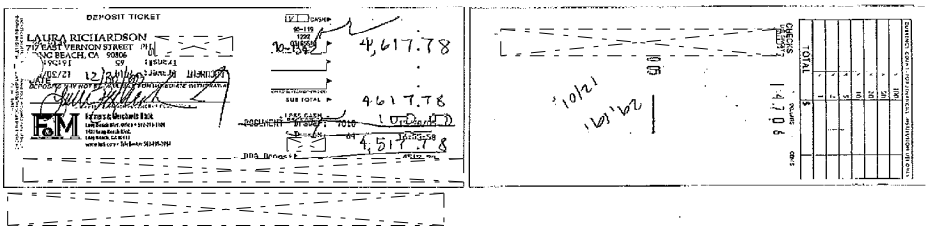
TO L RICHARDSONBATTS

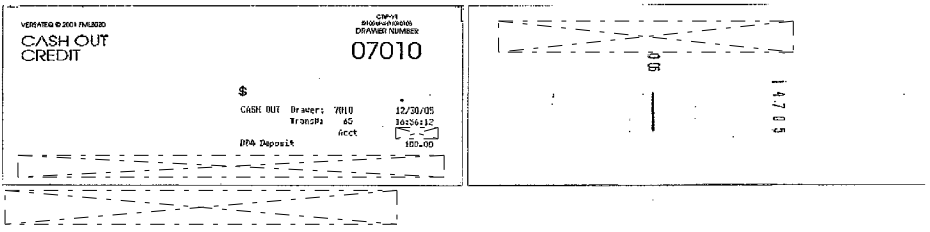
440-001
AGENCY UNIT

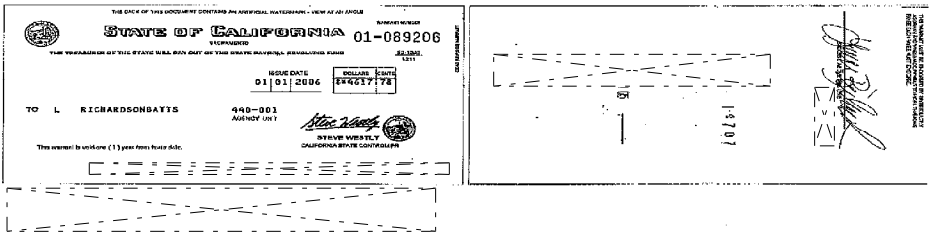
STEVE WESTLY
CALIFORNIA STATE CONTROLLER

This warrant is void one (1) year from issue date.

14707



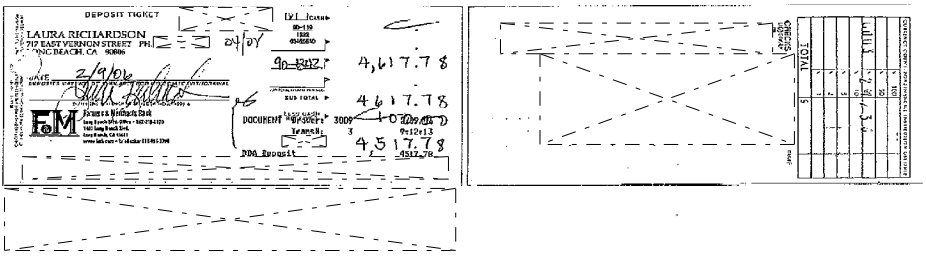




CSOC.LRich.FMB.00000127

FEBRUARY 2006

MARCH 2006



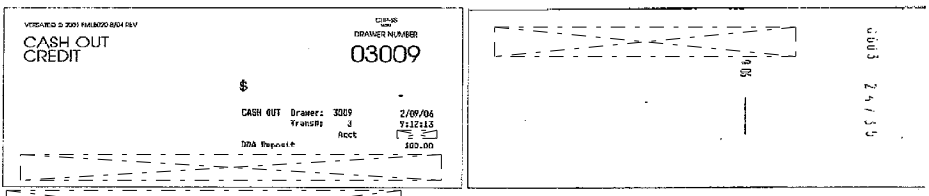
DEPOSIT TICKET

LAURA RICHARDSON
717 EAST VERNON STREET PH.
LONG BEACH, CA 90806

DATE 2/9/06

Farmers & Merchants Bank

DOCUMENT NUMBER: 3009
Transit: 3
9:12:13



DDA Deposit 4,617.78

4,617.78

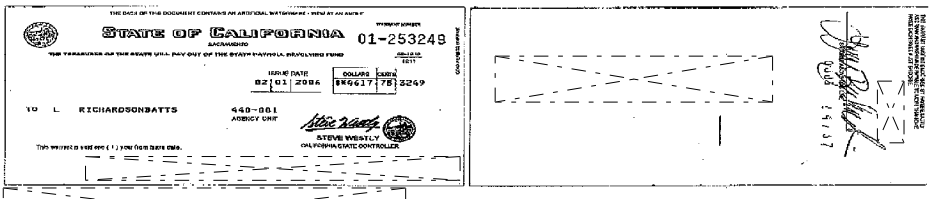
4,517.78

CHECKS
TOTAL $

VERIFIED © 2001 FMB020 8/04 REV

CASH OUT
CREDIT

CHASE
DRAWER NUMBER
03009



$

CASH OUT Drawer: 3009 2/09/06
Transit: 3 9:12:13
Acct
DDA Deposit 100.00

THE DATA OF THE DOCUMENT CONTAINS AN ARTIFICIAL WATERMARK - VIEW AT AN ANGLE

STATE OF CALIFORNIA
SACRAMENTO

01-253249

THE TREASURER OF THE STATE WILL PAY OUT OF THE STATE PAYROLL REVOLVING FUND

ISSUE DATE 02 01 2006

DOLLARS $4617 CENTS 78 3249

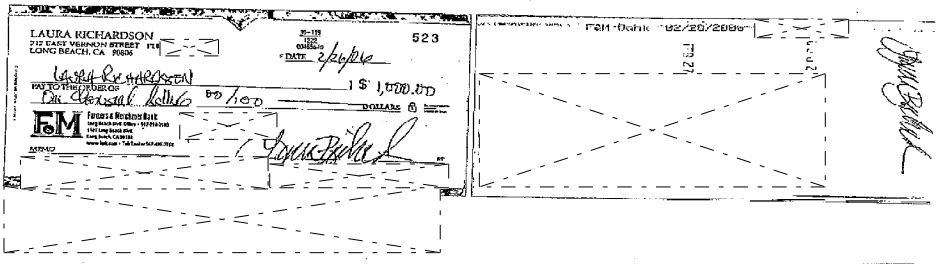
TO L RICHARDSONBATTS

440-001
AGENCY UNIT

STEVE WESTLY
CALIFORNIA STATE CONTROLLER

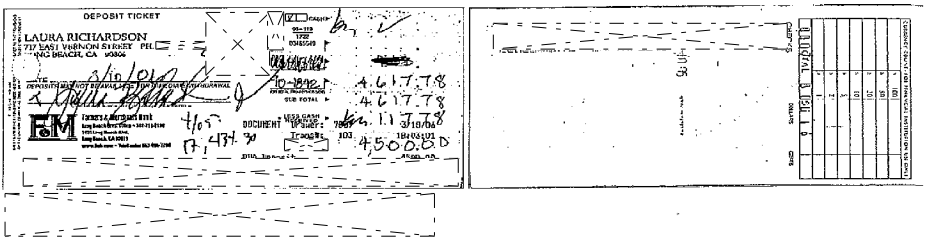
This warrant is void one (1) year from issue date.

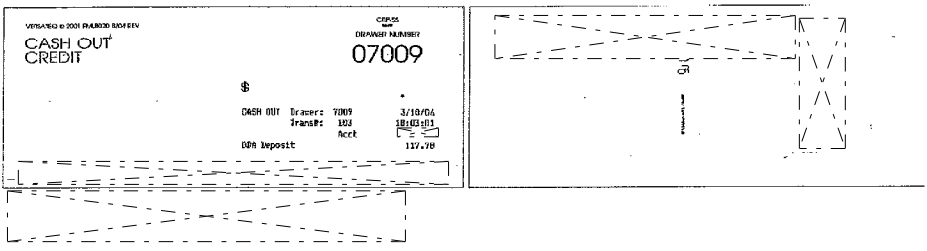
CSOC.LRich.FMB.00000132

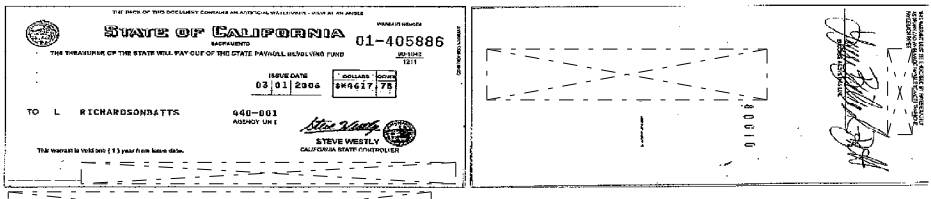


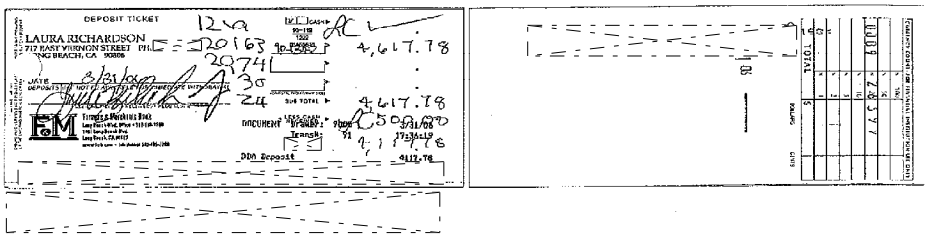
CSOC.LRich.FMB.00000133

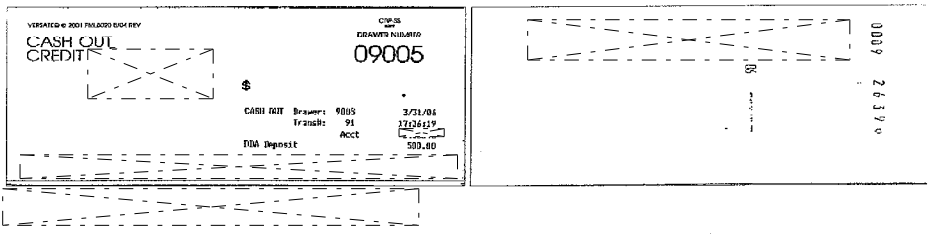
APRIL 2006

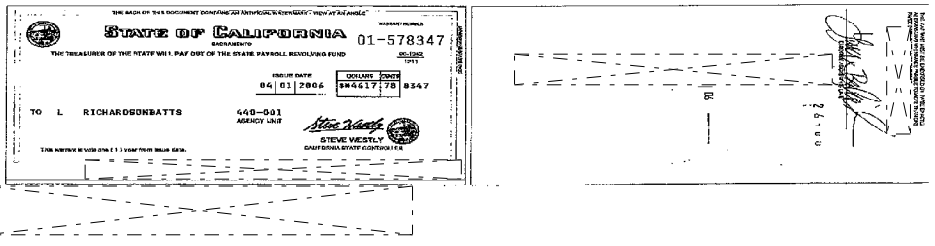

DEPOSIT TICKET
LAURA RICHARDSON
717 EAST VERNON STREET
LONG BEACH, CA 90806
4,617.78
4,617.78
4,500.00


CASH OUT
CREDIT
DRAWER NUMBER
07009
$
CASH OUT Drawer: 7009 3/10/06
Trans#: 103 10:05:01
Acct
DDA Deposit 117.78

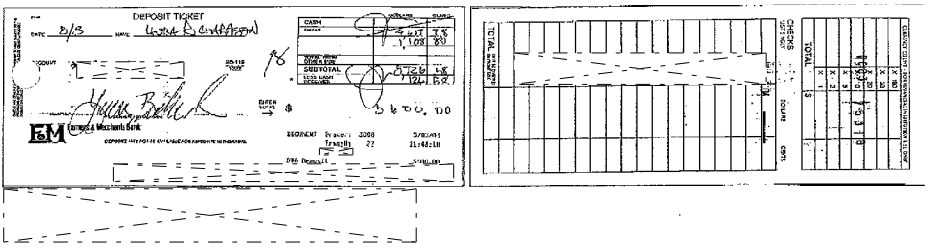

STATE OF CALIFORNIA
SACRAMENTO
01-405886
THE TREASURER OF THE STATE WILL PAY OUT OF THE STATE PAYROLL REVOLVING FUND
ISSUE DATE 03/01/2006
DOLLARS 4617.78
TO L RICHARDSONBATTS
940-001
AGENCY UNIT
STEVE WESTLY
CALIFORNIA STATE CONTROLLER
This warrant is void one (1) year from issue date.

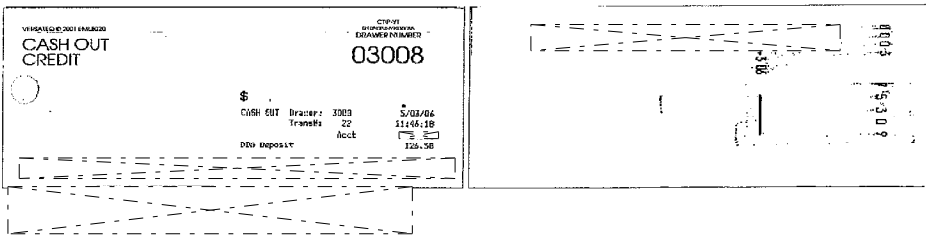

DEPOSIT TICKET
LAURA RICHARDSON
712 EAST VERNON STREET
LONG BEACH, CA 90806
4,617.78
4,617.78
DDA Deposit
4617.78

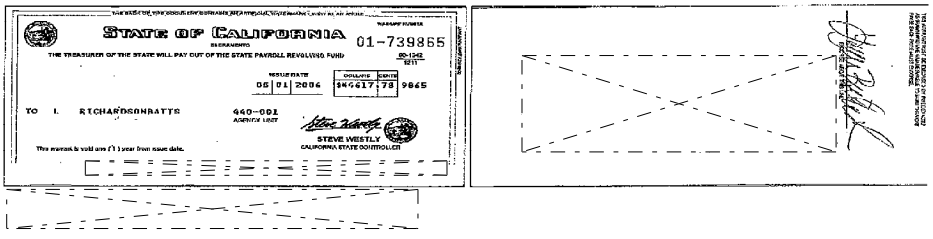

CASH OUT
CREDIT
09005
CASH OUT Drawer: 9005 3/31/06
Trans#: 91
Acct
DDA Deposit
500.00

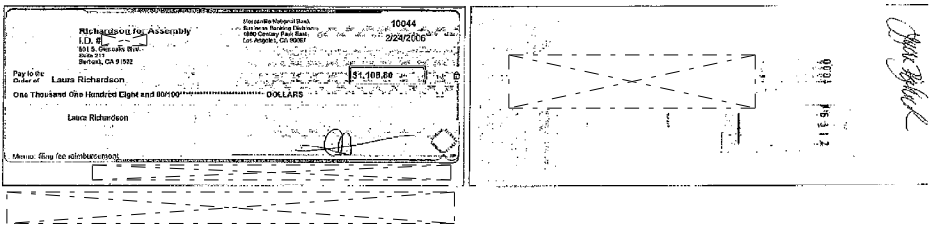

STATE OF CALIFORNIA
01-578347
SACRAMENTO
THE TREASURER OF THE STATE WILL PAY OUT OF THE STATE PAYROLL REVOLVING FUND
ISSUE DATE
04 01 2006
DOLLARS CENTS
$4617.78 8347
TO L RICHARDSONBATTS
440-001
AGENCY UNIT
STEVE WESTLY
CALIFORNIA STATE CONTROLLER

MAY 2006

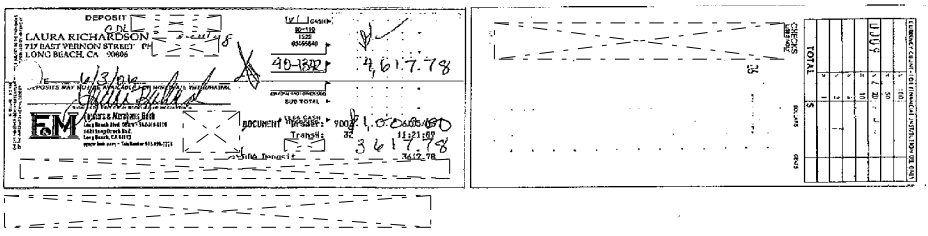

DEPOSIT TICKET
DATE 8/3
NAME LAURA RICHARDSON
CASH
CHECKS
SUBTOTAL
LESS CASH RECEIVED
TOTAL
F&M
Mechanics Bank
DEPOSIT
Teller: 3008
Trans#: 22
Acct
5/03/06
11:46:18
DRS Deposit
TOTAL
CHECKS

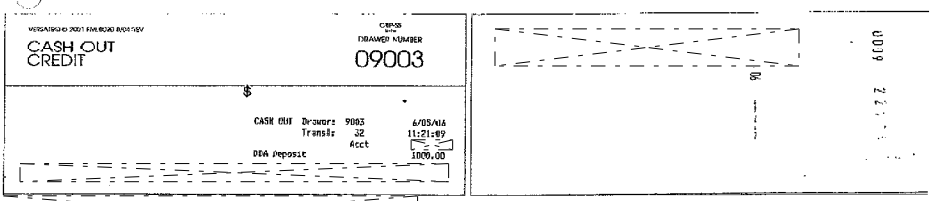

CASH OUT
CREDIT
DRAWER NUMBER
03008
$
CASH OUT
Drawer: 3008
Trans#: 22
Acct
5/03/06
11:46:18
DRS Deposit
129.58

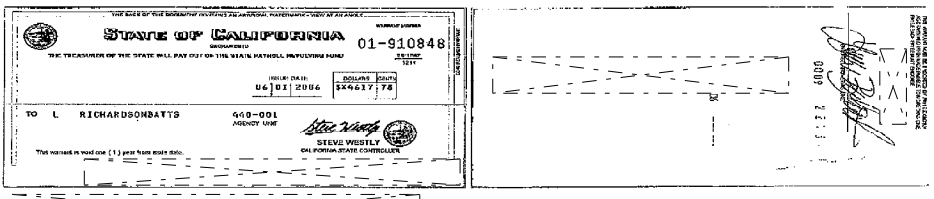

STATE OF CALIFORNIA
01-739865
THE TREASURER OF THE STATE WILL PAY OUT OF THE STATE PAYROLL REVOLVING FUND
ISSUE DATE
05 01 2006
DOLLARS
CENTS
946617 78
9845
TO THE ORDER OF
RICHARDSONRATTE
440-001
AGENCY UNIT
STEVE WESTLY
CALIFORNIA STATE CONTROLLER
This warrant is void one (1) year from issue date.


Richardson for Assembly
I.D. #
Burbank, CA 91502
10044
2/24/2006
Pay to the Order of
Laura Richardson
$1,100.00
One Thousand One Hundred Eight and 80/100
DOLLARS
Laura Richardson
Memo: filing fee reimbursement

JUNE 2006







CSOC.LRich.FMB.00000142

JULY 2006

AUGUST 2006

DEPOSIT TICKET

LAURA RICHARDSON
217 EAST VERNON STREET
LONG BEACH, CA 90806

DATE 1/11/06

DEPOSITS MAY NOT BE AVAILABLE OR MORE FULLY AVAILABLE IN THE FUTURE

CASH 90-1312 1222 CH 02640

90-1342 4,617.78

SUB TOTAL 4,617.78

LESS CASH RECEIVED 1,177.08

DOCUMENT 2 3,000.00

DDA Deposit 4500.00

Firmas & Members Bank

TOTAL 0007 1 3 0 0 7

CASH OUT CREDIT

DRAWER NUMBER 07010

$

CASH OUT Drawer: 7010 7-11-06
Trans#: 2 5:02:12
Acct
DDA Deposit 117.78

0007 15007

THE BACK OF THIS DOCUMENT CONTAINS AN ANTIFOLD WATERMARK. VIEW AT AN ANGLE

STATE OF CALIFORNIA

SACRAMENTO

THE TREASURER OF THE STATE WILL PAY OUT OF THE STATE PAYROLL REVOLVING FUND

03-637054

90-1342 1211

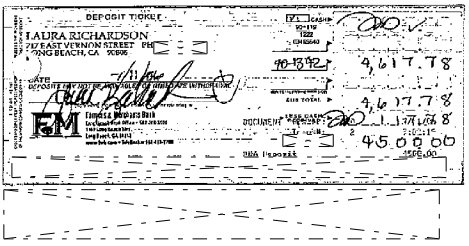
ISSUE DATE 07 01 2006

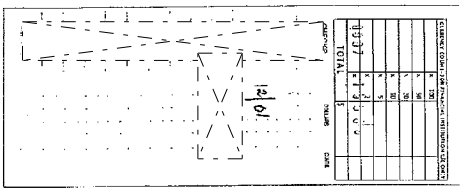
DOLLARS $4617 CENTS 78

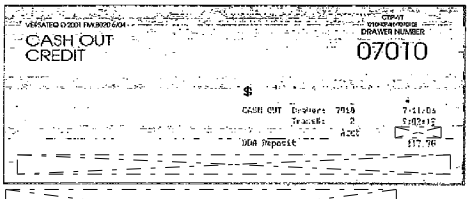
TO L RICHARDSONBATTS

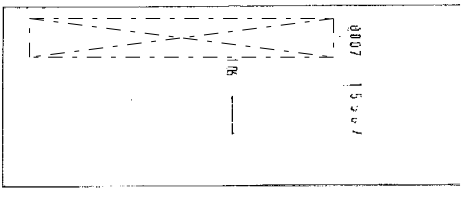
440-001
AGENCY UNIT

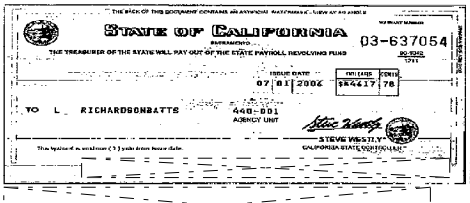
STEVE WESTLY
CALIFORNIA STATE CONTROLLER

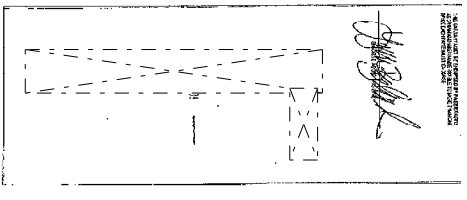












CSOC.LRich.FMB.00000147

DEPOSIT TICKET

LAURA RICHARDSON
717 EAST VERNON STREET
LONG BEACH, CA 90806

CASH
90-119
1250
001456545

4,617.78

LESS CASH
DRAWER 09009 81
15:42:37

317.78

4,300.00

DDA Deposit

TOTAL

CASH OUT
CREDIT

DRAWER NUMBER
09009

$

CASH OUT Drawer: 09009 8/04/06
Transit: 81 15:42:37
Acct 317.78

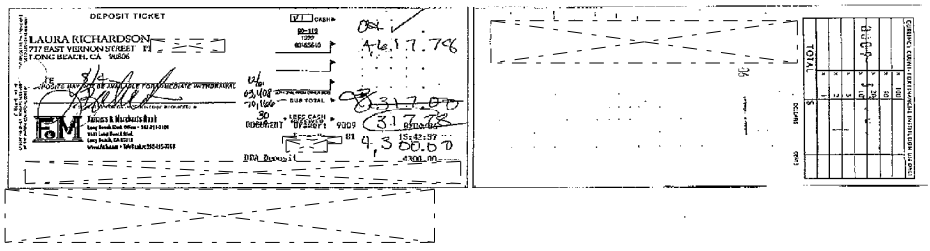
DDA Deposit

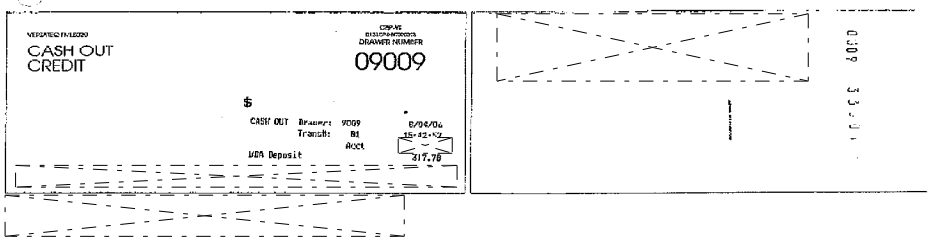
STATE OF CALIFORNIA
03-794974

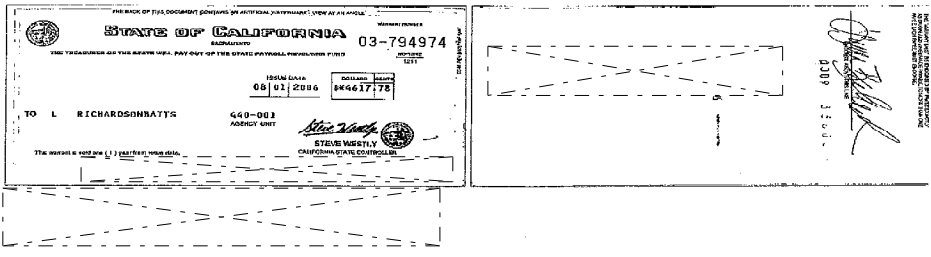
ISSUE DATE 08 01 2006
DOLLARS CENTS $4617 78

TO L RICHARDSONBATTS
440-001
AGENCY UNIT

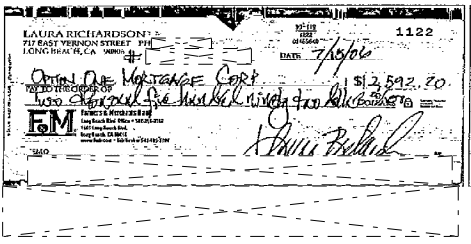
STEVE WESTLY
CALIFORNIA STATE CONTROLLER

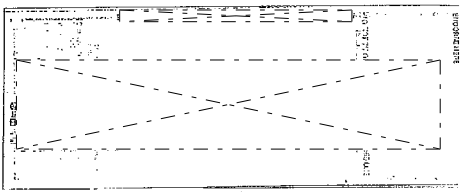


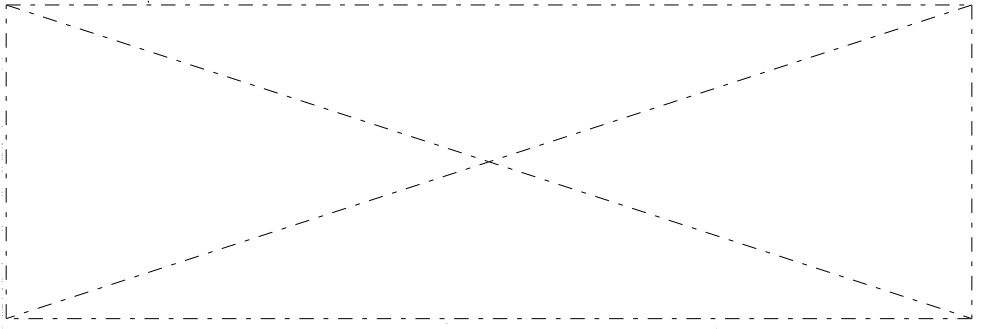




CSOC.LRich.FMB.00000148

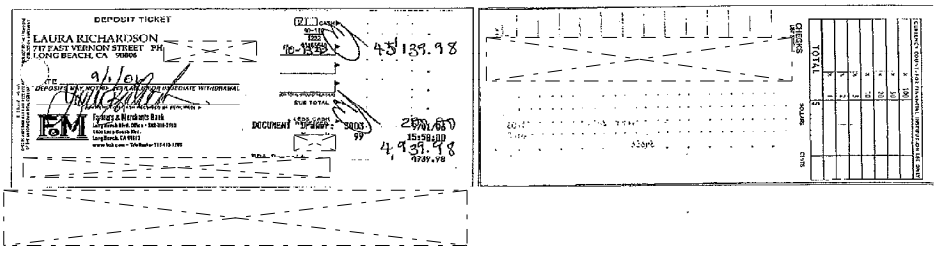


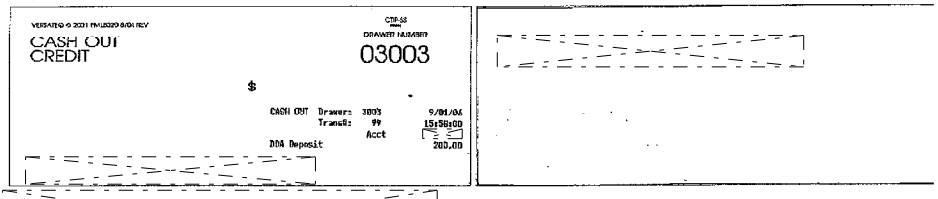


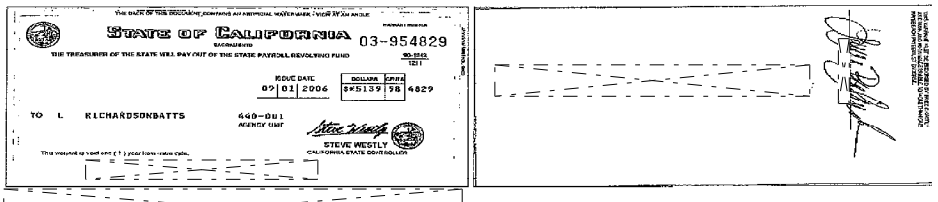


CSOC.LRich.FMB.00000149

SEPTEMBER 2006

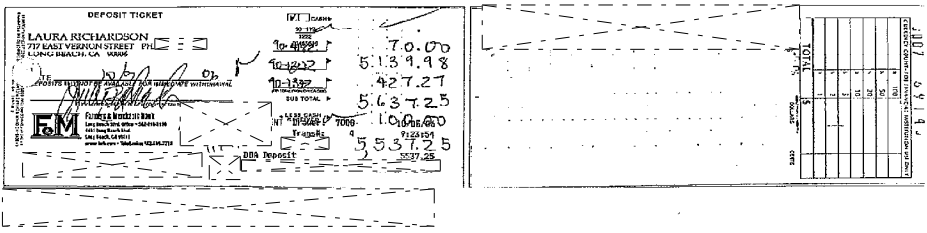






CSOC.LRich.FMB.00000151

OCTOBER 2006



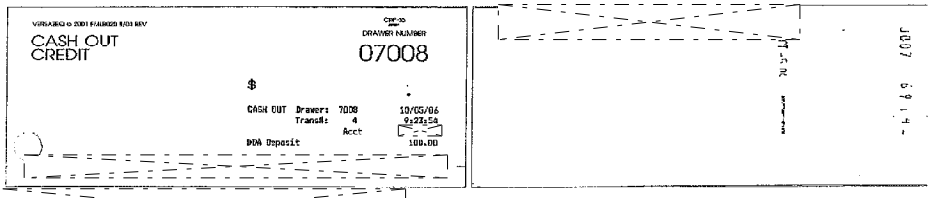
DEPOSIT TICKET

LAURA RICHARDSON
717 EAST VERNON STREET PH
LONG BEACH, CA 90805

DEPOSITS SUBJECT TO AVAILABLE FOR WITHDRAWAL

F&M Farmers & Merchants Bank

90-1232	70.00
90-1232	5139.98
90-1332	427.27
SUB TOTAL	5637.25
LESS CASH	100.00
NET DEPOSIT 7008	9:23:54
Transfer 4	5537.25
DDA Deposit	5537.25

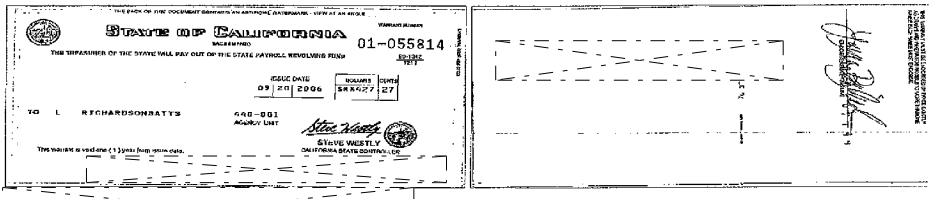


CASH OUT CREDIT

DRAWER NUMBER 07008

$

CASH OUT Drawer: 7008 10/05/06
Transfer: 4 9:23:54
Acct



DDA Deposit 100.00

STATE OF CALIFORNIA
SACRAMENTO

THE TREASURER OF THE STATE WILL PAY OUT OF THE STATE PAYROLL REVOLVING FUND

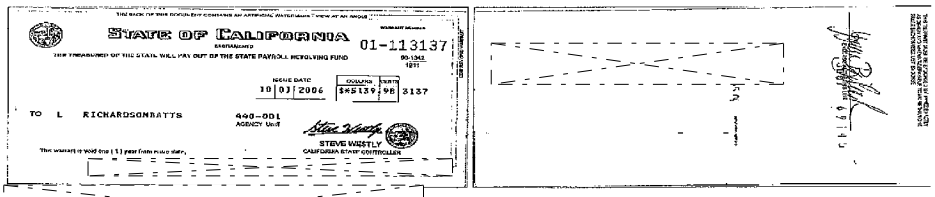
01-055814

ISSUE DATE 09 20 2006 DOLLARS $*5427 CENTS 27

TO L RICHARDSONBATTS 440-001 AGENCY UNIT

STEVE WESTLY
CALIFORNIA STATE CONTROLLER

This warrant is void one (1) year from issue date.



STATE OF CALIFORNIA
SACRAMENTO

THE TREASURER OF THE STATE WILL PAY OUT OF THE STATE PAYROLL REVOLVING FUND

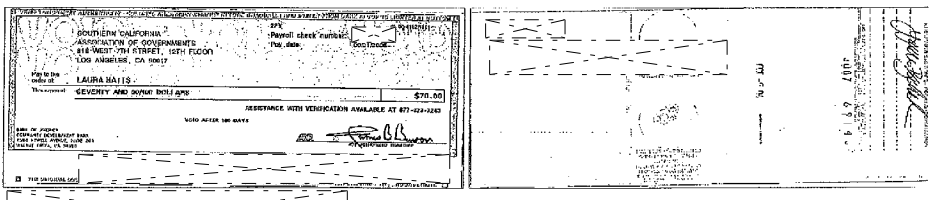
01-113137

ISSUE DATE 10 01 2006 DOLLARS $*5139 CENTS 98 3137

TO L RICHARDSONBATTS 440-001 AGENCY UNIT

STEVE WESTLY
CALIFORNIA STATE CONTROLLER

This warrant is void one (1) year from issue date.



SOUTHERN CALIFORNIA
ASSOCIATION OF GOVERNMENTS
818 WEST 7TH STREET, 12TH FLOOR
LOS ANGELES, CA 90017

Payroll check number
Pos. date
Cost Tracker

Pay to the order of LAURA BATTS

Thousand SEVENTY AND 00/100 DOLLARS $70.00

RESISTANCE WITH VERIFICATION AVAILABLE AT 877-222-3243

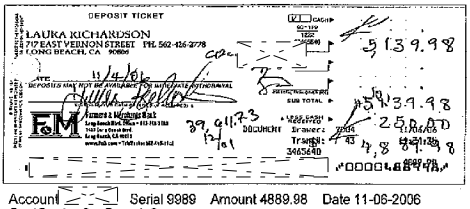
VOID AFTER 180 DAYS

AUTHORIZED SIGNATURE

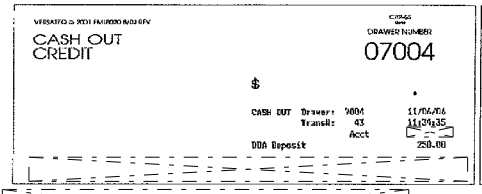
THE ORIGINAL DOC

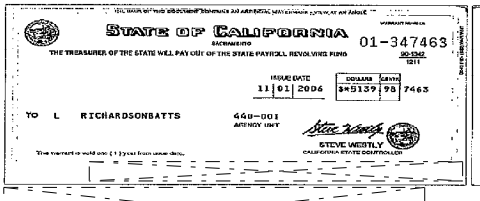
CSOC.LRich.FMB.00000154

NOVEMBER 2006



Account Serial 9989 Amount 4889.98 Date 11-06-2006
CostCenter 0 Branch 0





DECEMBER 2006

JANUARY 2007

DEPOSIT TICKET

LAURA RICHARDSON
717 EAST VERNON STREET PH
LONG BEACH, CA 90806

DEC 1 6 2006

Farmers & Merchants Bank

5,139.98
1,915.90
512.38
7,568.26
2,168.00
7,300.26

DOCUMENT Drawer: 7004 12/18/06
Trans#: 41 12:03:45

TOTAL $

CASH OUT
CREDIT

CAPS
DRAWER NUMBER
07004

$

CASH OUT Drawer: 7004 12/10/06
Trans#: 41 12:03:45
Acct
DDA Deposit 268.00

STATE OF CALIFORNIA
SACRAMENTO
01-534863
THE TREASURER OF THE STATE WILL PAY OUT OF THE STATE PAYROLL REVOLVING FUND

ISSUE DATE 12 01 2006
DOLLARS $M5139 CENTS 98 4868

TO L RICHARDSONBATTS
440-001
AGENCY UNIT

STEVE WESTLY
CALIFORNIA STATE CONTROLLER

This warrant is void one (1) year from issue date.

STATE OF CALIFORNIA
SACRAMENTO
01-580683
THE TREASURER OF THE STATE WILL PAY OUT OF THE STATE PAYROLL REVOLVING FUND

ISSUE DATE 12 04 2006
DOLLARS $X1915 CENTS 90 0608

TO L RICHARDSONBATTS
440-001
AGENCY UNIT

STEVE WESTLY
CALIFORNIA STATE CONTROLLER

This warrant is void one (1) year from issue date.

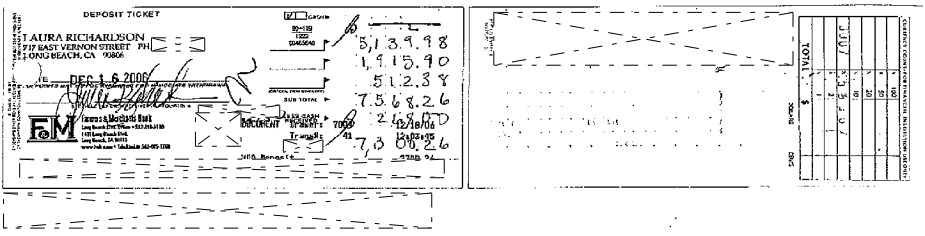
CITY OF LONG BEACH
333 WEST OCEAN
LONG BEACH, CA 90802

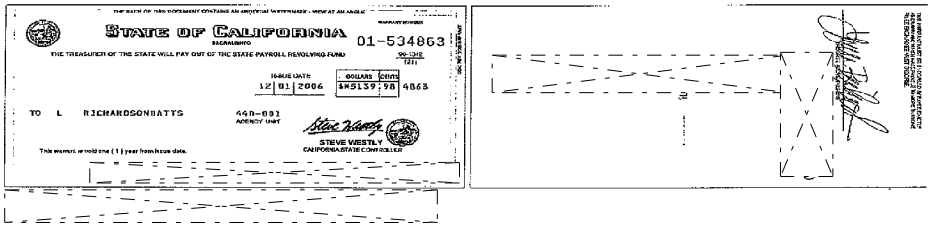
DATE 12/18/06
WARRANTS $ ******513.38

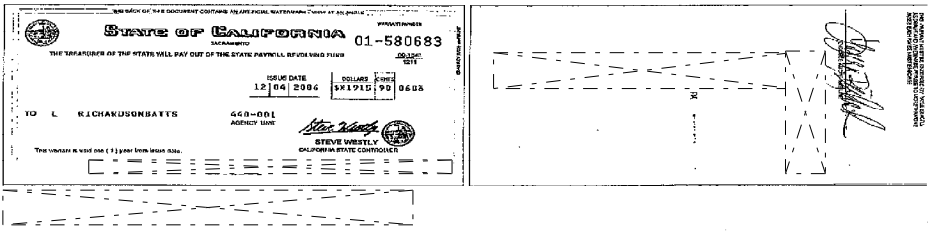
PAY TO THE ORDER OF: LAURA ANN RICHARDSON-BATTS
717 EAST VERNON STREET
LONG BEACH CA 90806

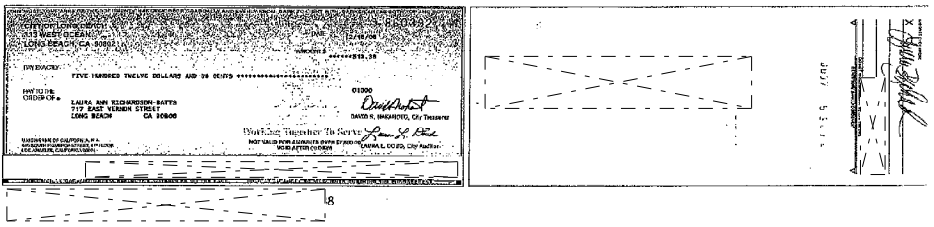
01000
DAVID R. HAGHIGHT, City Treasurer

Working Together To Serve
NOT VALID FOR AMOUNTS OVER $1,000.00
VOID AFTER 90 DAYS
LAURA L. DOZO, City Auditor



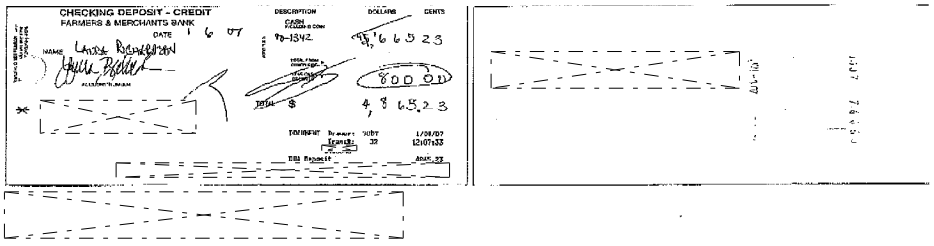




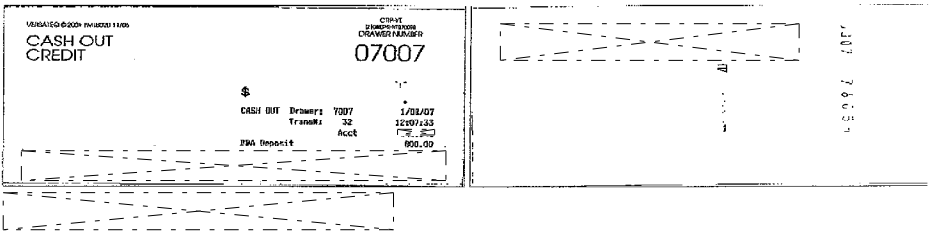


8

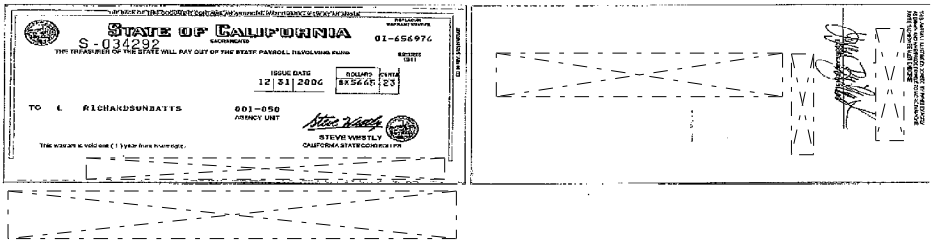
CSOC.LRich.FMB.00000162



CHECKING DEPOSIT - CREDIT
FARMERS & MERCHANTS BANK
DATE 1 6 07
NAME Laura Richardson
DESCRIPTION
CASH
DOLLARS
CENTS
TOTAL $ 4,865.23
800.00
TRANSMIT Drawer: 7007 1/08/07
Transit: 32 12:07:33
PDA Deposit 800.00



CASH OUT
CREDIT
CREDIT
DRAWER NUMBER
07007
$
CASH OUT Drawer: 7007 1/08/07
Transit: 32 12:07:33
Acct
PDA Deposit 800.00



STATE OF CALIFORNIA
S-034292
01-656976
ISSUE DATE 12 31 2006
DOLLARS 8X5665
CENTS 23
TO L RICHARDSONBATTS
001-050
AGENCY UNIT
STEVE WESTLY
CALIFORNIA STATE CONTROLLER

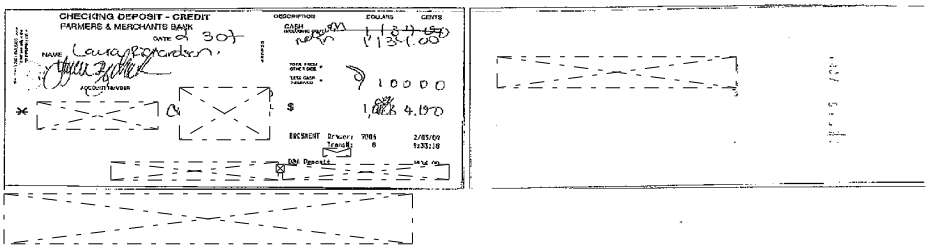
CSOC.LRich.FMB.00000163

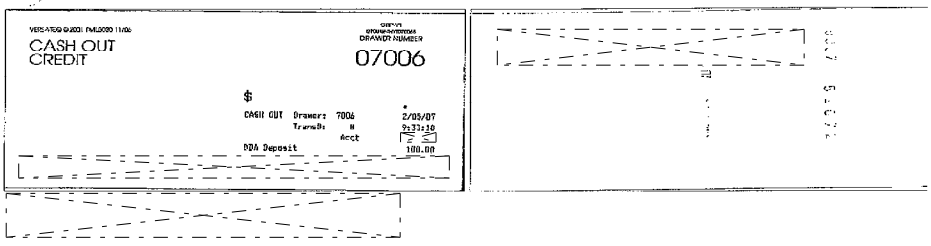
FEBRUARY 2007

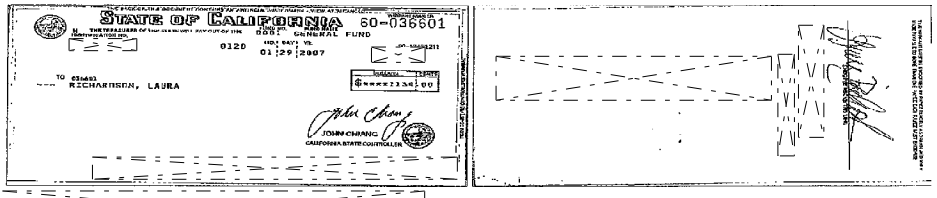
CHECKING DEPOSIT - CREDIT
FARMERS & MERCHANTS BANK
DATE 2 3 07
NAME Laura Richardson
ACCOUNT NUMBER
DESCRIPTION DOLLARS CENTS
CASH 1,134.00
$ 10000
$ 1,134.00
DISCREDIT Drawer: 7006 2/05/07
Trans#: 0 9:33:10
DDA Deposit

VERSATEQ 9/2001 FMLD000 11/06
CASH OUT
CREDIT
DRAWER NUMBER
07006
$
CASH OUT Drawer: 7006 2/05/07
Trans#: 0 9:33:10
Acct
DDA Deposit 100.00

STATE OF CALIFORNIA 60-036601
DOC: GENERAL FUND
0120 01 29 2007
TO 036601
RICHARDSON, LAURA
$****1134.00
JOHN CHIANG
CALIFORNIA STATE COMPTROLLER

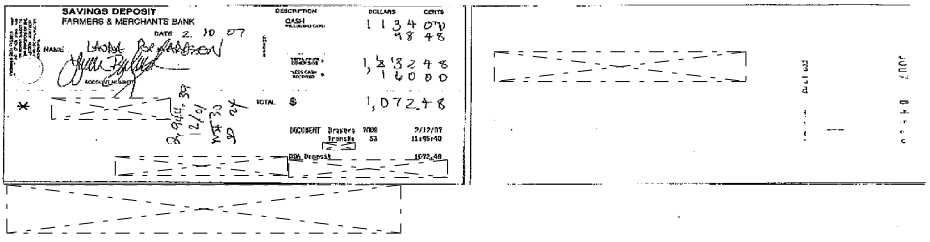




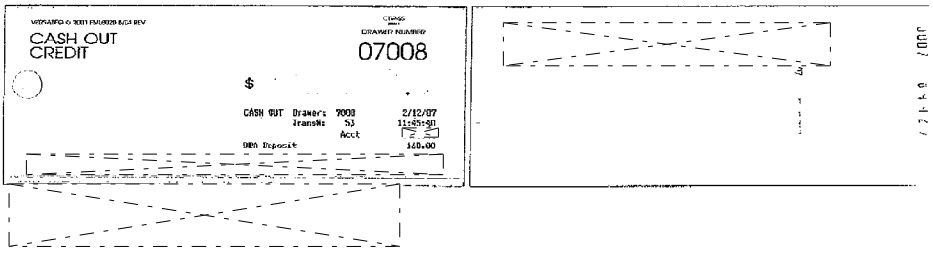


CSOC.LRich.FMB.00000166

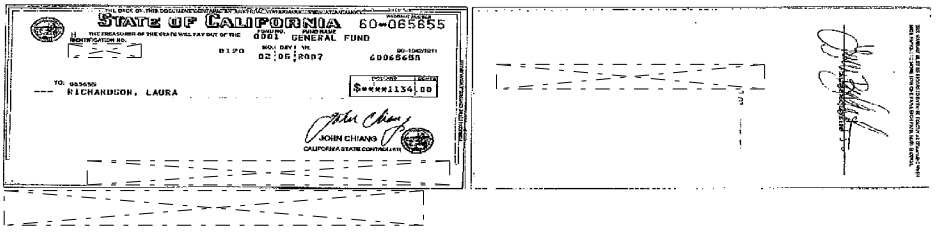
MARCH 2007



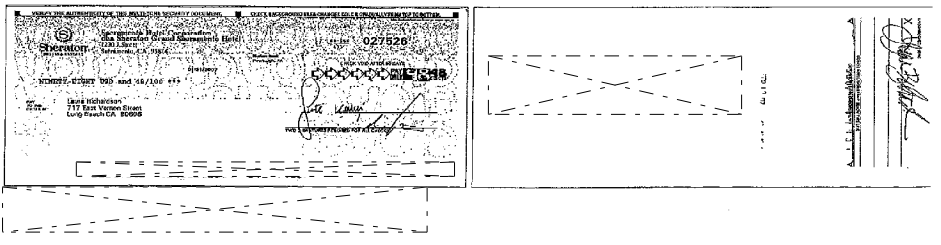
SAVINGS DEPOSIT
FARMERS & MERCHANTS BANK
DATE 2 10 07
NAME Laura Richardson
DESCRIPTION DOLLARS CENTS
CASH 1134 00
98 48
1,233 48
160 00
TOTAL $ 1,072 48
DOCUMENT Drawer: 7008 2/12/07
Transit: 53 11:05:40
DBA Deposit 1072.48



CASH OUT
CREDIT
DRAWER NUMBER
07008
$
CASH OUT Drawer: 7008 2/12/07
Transit: 53 11:05:40
Acct
DBA Deposit 160.00



STATE OF CALIFORNIA 60-065655
THE TREASURER OF THE STATE WILL PAY OUT OF THE
0001 GENERAL FUND
0120 02 05 2007 60065655
TO: 065655
RICHARDSON, LAURA
$****1134.00
JOHN CHIANG
CALIFORNIA STATE CONTROLLER



Sheraton
Sacramento Hotel Corporation
dba Sheraton Grand Sacramento Hotel
1230 L Street
Sacramento, CA 95814
027526
NINETY-EIGHT 00 and 48/100 ***
Laura Richardson
717 East Vernon Street
Long Beach CA 90806

CSOC.LRich.FMB.00000169

DEPOSIT TICKET

LAURA RICHARDSON
717 EAST VERNON STREET PH
LONG BEACH, CA 90806

5/2/07

POSITIVE NOT BEFORE 3 DAYS AND DATE WITHDRAWAL

FM

5573.98
1134.00
1134.00
7841.98
200.00
7641.98

Drawer: 1003 3/02/07
Transit: 10

DDA Deposit

CHECKS
TOTAL $

VERSATEC © 2001 FM/USGS 8/04 REV

CASH OUT CREDIT

CHP-55
DRAWER NUMBER
01003

$

CASH OUT Drawer: 1003 3/02/07
Transit: 10 9:37:01
Acct 3865640
DDA Deposit 200.00

STATE OF CALIFORNIA 01-991339

THE TREASURER OF THE STATE WILL PAY OUT OF THE STATE PAYROLL REVOLVING FUND

ISSUE DATE 02 28 2007 DOLLARS $*5573 CENTS 98 1339

TO L RICHARDSONBATTS 001-050 AGENCY UNIT

JOHN CHIANG
CALIFORNIA STATE CONTROLLER

STATE OF CALIFORNIA 60-120368

THE TREASURER OF THE STATE WILL PAY OUT OF THE 0001 GENERAL FUND

0120 02 24 2007 60120368

TO 120368
--- RICHARDSON, LAURA

DOLLARS $****1134.00

JOHN CHIANG
CALIFORNIA STATE CONTROLLER

STATE OF CALIFORNIA 60-106067

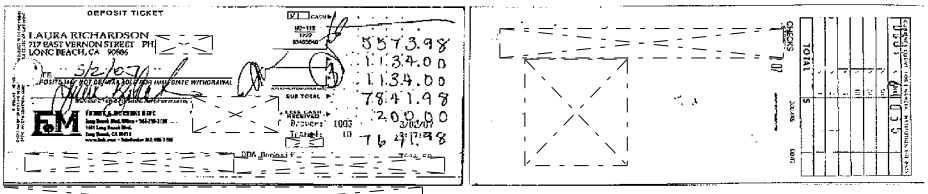
THE TREASURER OF THE STATE WILL PAY OUT OF THE 0001 GENERAL FUND

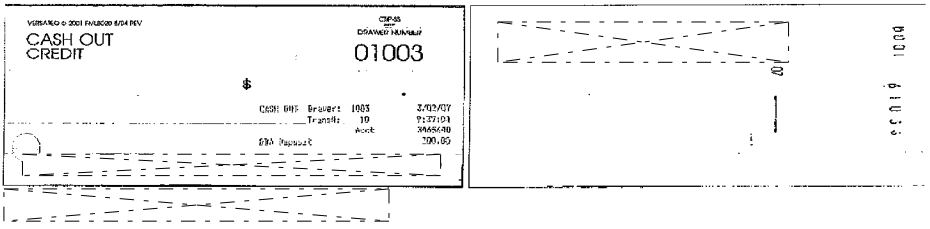
0120 02 20 2007 60106067

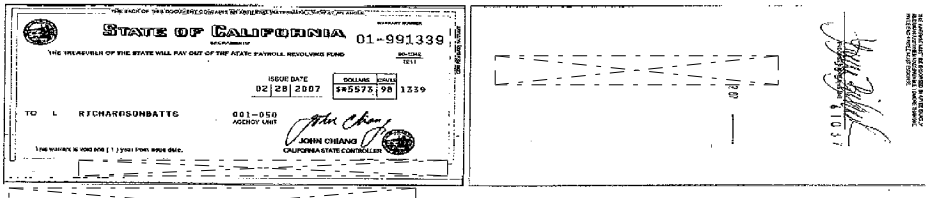
TO 106067
--- RICHARDSON, LAURA

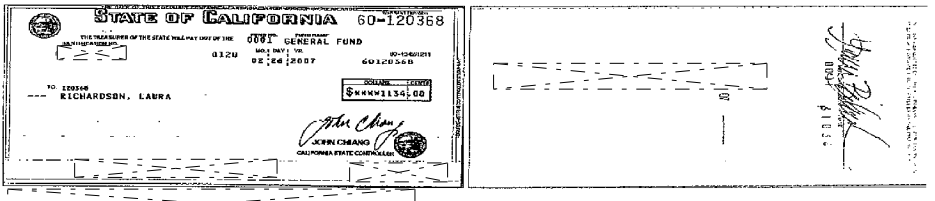
DOLLARS $****1134.00

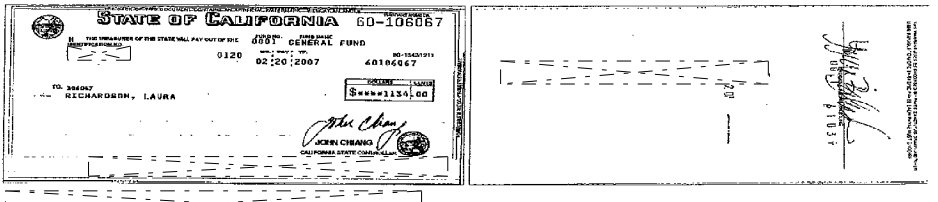
JOHN CHIANG
CALIFORNIA STATE CONTROLLER











CSOC.LRich.FMB.00000170

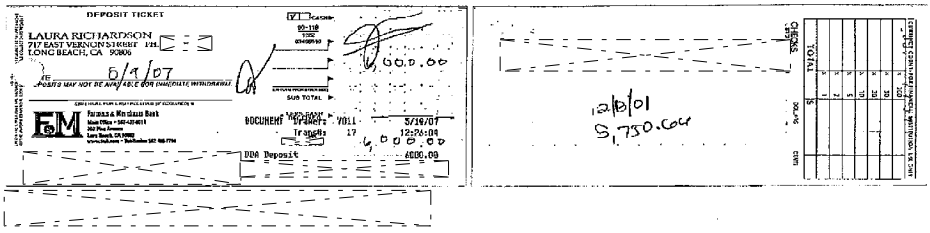
APRIL 2007

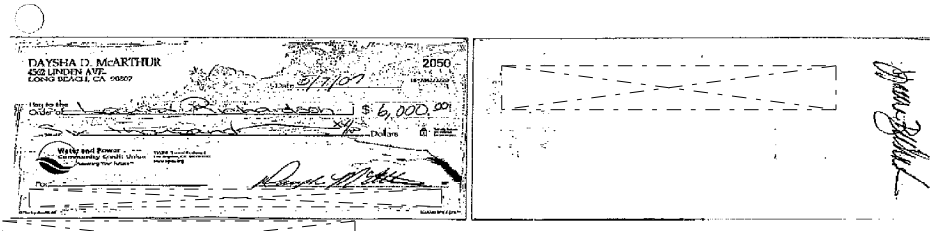
XS / A

MAY 2007

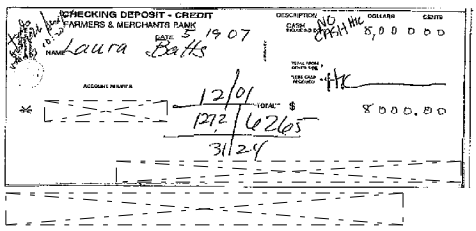
N/A

JUNE 2007

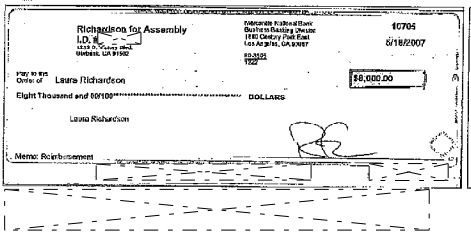




CSOC.LRich.FMB.00000174

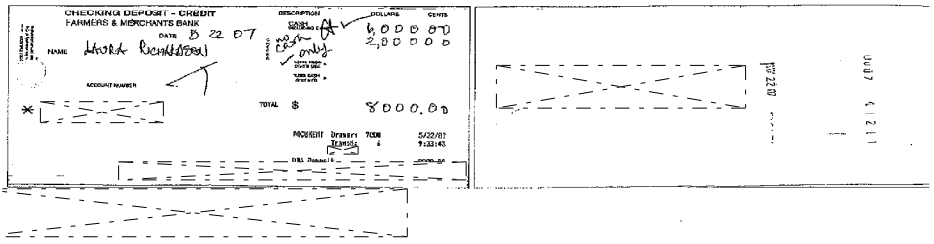


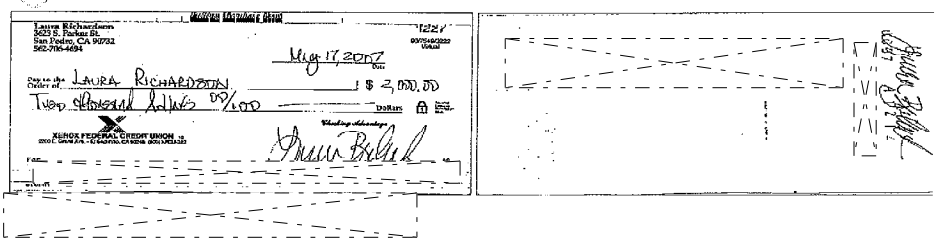
CHECKING DEPOSIT - CREDIT
FARMERS & MERCHANTS BANK
DATE 5 19 07
NAME Laura Batts
DESCRIPTION NO CASH HK
DOLLARS CENTS
8,000 00
12/01
1212 6265
31/24
TOTAL $ 8000.00

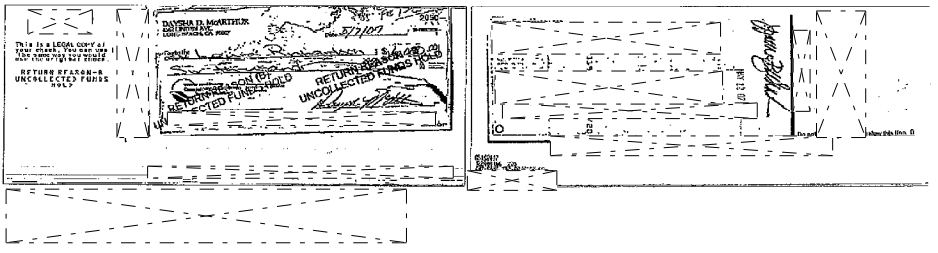


Richardson for Assembly
I.D. #
Mercantile National Bank
Business Banking Division
1880 Century Park East
Los Angeles, CA 90067
10705
5/18/2007
Pay to the Order of Laura Richardson
$8,000.00
Eight Thousand and 00/100 DOLLARS
Laura Richardson
Memo: Reimbursement

CSOC.LRich.FMB.00000175



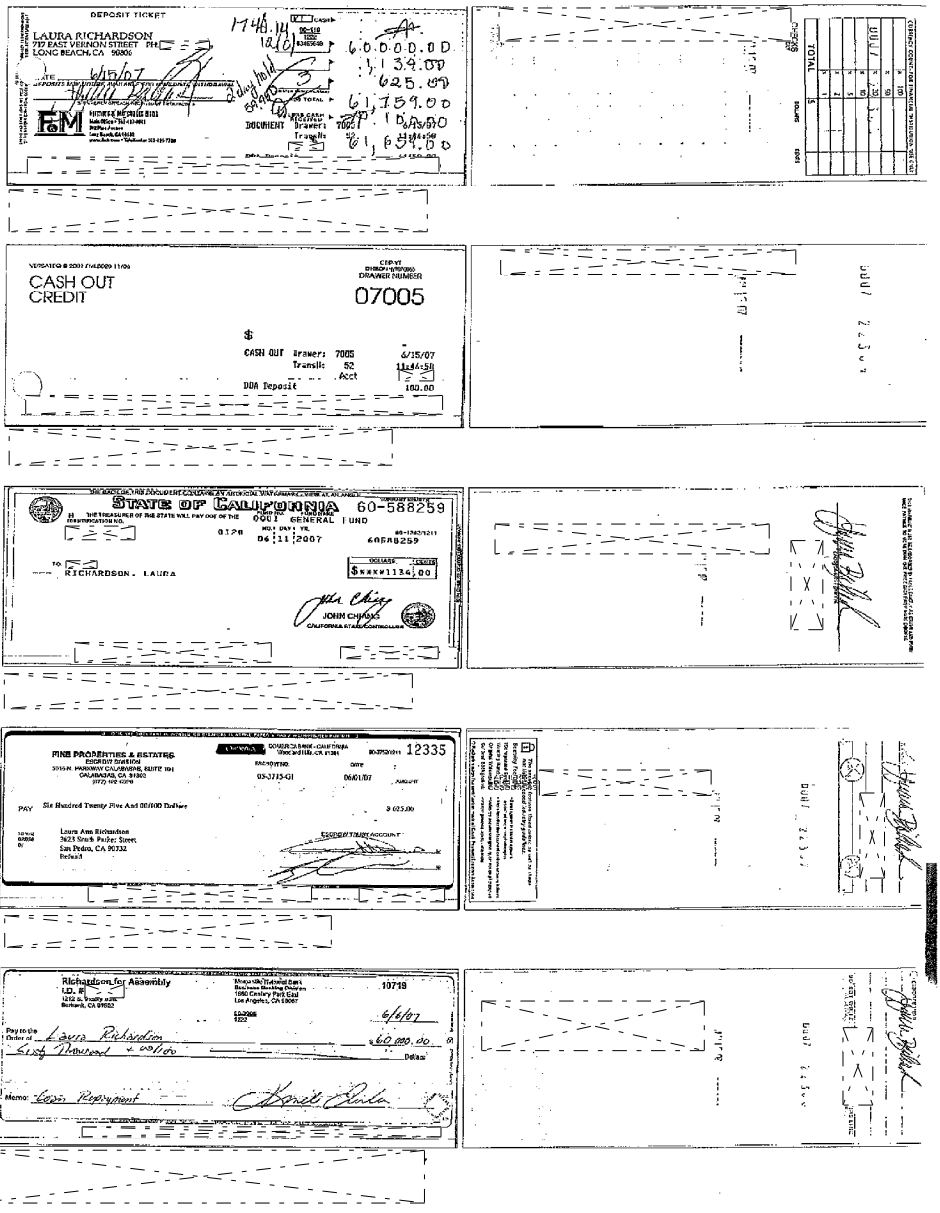




CSOC.LRich.FMB.00000176

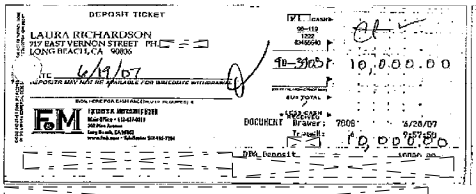
CSOC.RICH.000732

JULY 2007



CSOC.LRich.FMB.00000179

CSOC.RICH.000735



DEPOSIT TICKET

LAURA RICHARDSON
217 EAST VERNON STREET PH
LONG BEACH, CA 90806

DATE 6/19/07

DEPOSITS MAY NOT BE AVAILABLE FOR IMMEDIATE WITHDRAWAL

FM

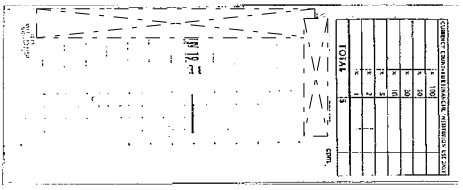
90-3903 10,000.00

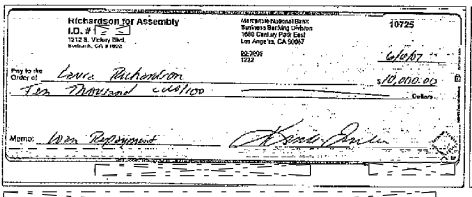
DOCUMENT Drawer: 7006 6/28/07

Transit: 10,000.00

DPA Deposit

TOTAL





Richardson for Assembly
I.D. # 1 2 3
1212 S. Vickey Blvd.
Bedford, CA 91802

Bank of America
Business Banking Centers
1600 Century Park East
Los Angeles, CA 90067

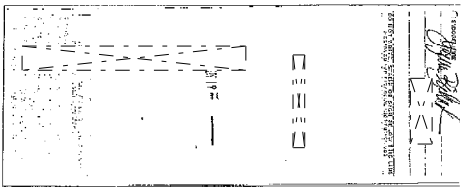
10725

6/19/07

Pay to the Order of Laura Richardson $10,000.00

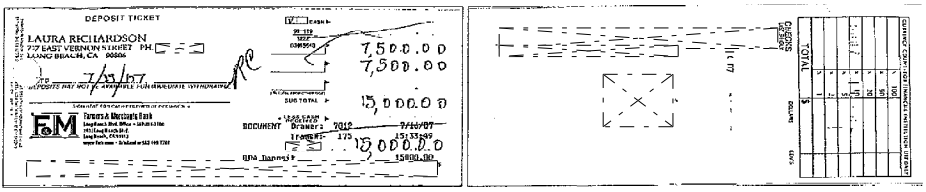
Ten Thousand and 00/100 Dollars

Memo: Loan Repayment



CSOC.LRich.FMB.00000180

AUGUST 2007



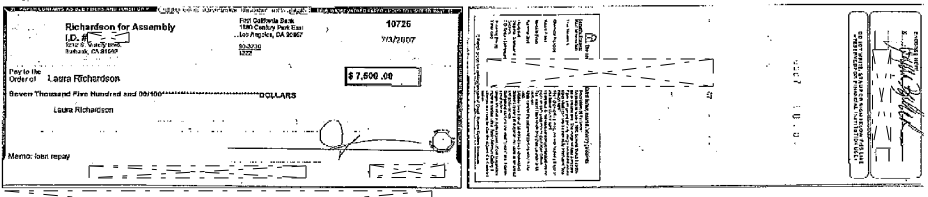
DEPOSIT TICKET

LAURA RICHARDSON
717 EAST VERNON STREET PH.
LONG BEACH, CA 90806

7/13/07

DEPOSITS MAY NOT BE AVAILABLE FOR IMMEDIATE WITHDRAWAL

Farmers & Merchants Bank



	7,500.00
	7,500.00
SUB TOTAL	15,000.00
DOCUMENT Drawer # 7012	7/13/07
Transit # 175	15:33:09
	15,000.00
BDA Deposit	15000.00

CHECKS

TOTAL $

Richardson for Assembly
I.D. #
Pay to the Order of Laura Richardson

First California Bank
1800 Century Park East
Los Angeles, CA 90067

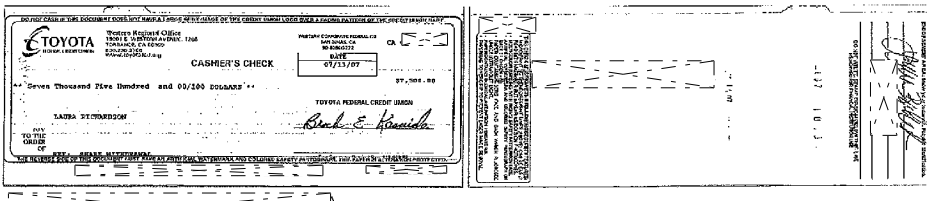
10726
7/3/2007

$ 7,500.00

Seven Thousand Five Hundred and 00/100 DOLLARS

Laura Richardson

Memo: loan repay



TOYOTA

Western Regional Office
19001 S. Western Avenue, 1266
Torrance, CA 90509

CASHIER'S CHECK

DATE
07/13/07

$7,500.00

Seven Thousand Five Hundred and 00/100 DOLLARS

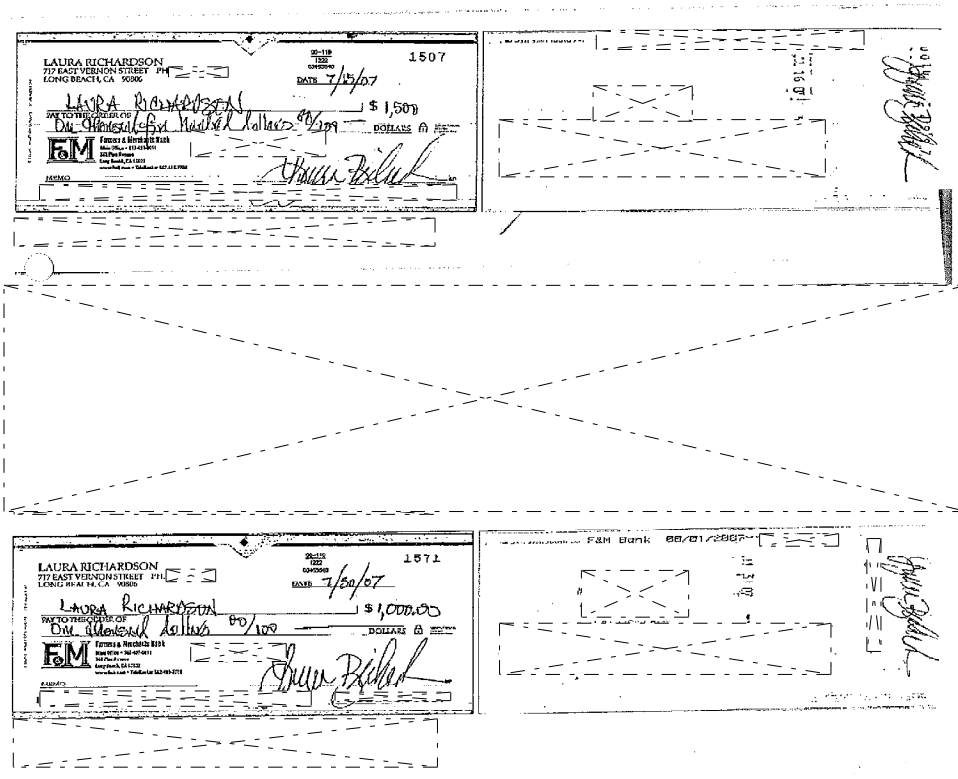
TOYOTA FEDERAL CREDIT UNION

LAURA RICHARDSON

PAY TO THE ORDER OF

FEE - SHARE INSURANCE

CSOC.LRich.FMB.00000183



CSOC.LRich.FMB.00000184

SEPTEMBER 2007

OCTOBER 2007

N/A

NOVEMBER 2007

DECEMBER 2007

N/A

JANUARY 2008

N / A

FEBRUARY 2008

N/A

COMBINED ACCOUNT STATEMENTS FROM 1/1/05 THROUGH PRESENT

ACCOUNT NUMBER [redacted]
STATEMENT PERIOD ENDING MARCH 31, 2005
PAGE 1 of 3

LAURA RICHARDSON-BATTS
3623 S. PARKER ST.
SAN PEDRO CA 90732

An IRA at XFCU is a smart way to get more out of your money.

Ask about our special 14-Month IRA Certificate.

SUMMARY OF DEPOSIT ACCOUNTS		SUMMARY OF LOAN ACCOUNTS	
MEMBERSHIP SAVINGS 1	$5.06	POWERLINE OF CREDIT 10	$2,871.69
REGULAR CHECKING 10	$371.68		
TOTAL DEPOSIT BALANCE	$376.74	TOTAL LOAN BALANCE	$2,871.69

RELATIONSHIP ADVANTAGE LEVEL
Your household relationship qualifies you for the MEMBERSHIP ADVANTAGE benefits. Ask a representative for a complete list of perks.

MEMBERSHIP SAVINGS 1

Date	Transaction Description	Deposit	Withdrawal	Balance
02-28-05	Previous Balance			$5.00
03-31-05	Dividend Annual Percentage Yield Earned 0.42% for 90 Days	$0.06		$5.06
03-31-05	New Balance			$5.06

Year-to-date dividends received in 2005: $0.06

REGULAR CHECKING 10

Date	Transaction Description	Deposit	Withdrawal	Balance
[redacted]				
03-16-05	Deposit Via ATM Mar 16 6:13 Am #009045 XEROX FEDERAL CU	$746.58		$934.79

ACCOUNT NUMBER [redacted]
STATEMENT PERIOD ENDING MARCH 31, 2005
PAGE 2 of 3

REGULAR CHECKING 10 (continued)

Date	Transaction Description	Deposit	Withdrawal	Balance
[redacted]				
03-25-05	Deposit Via ATM Mar 25 10:34 Am #009847 XEROX FEDERAL CU #105650	$1,556.65		$2,050.94
[redacted]				

REGULAR CHECKING 10 SUMMARY

Balance as of last Statement	$652.34	0	Returned Items Credited		$0.00
2 Deposits and Other Credits	$2,303.23	26	Other Withdrawals		$2,228.89
2 Checks Posted	$555.00		Balance as of this Statement		$371.68

CHECKS CLEARED

Number	Amount	Number	Amount	Number	Amount	Number	Amount
# 1719	$55.00	# 1755*	$500.00				

* Checks cleared out of sequence.

OTHER WITHDRAWALS

Effective	Amount	Effective	Amount	Effective	Amount	Effective	Amount
03-01-05	$24.00	03-12-05	$32.94	03-20-05	$101.50	03-30-05	$85.52
03-06-05	$42.89	03-13-05	$16.00	03-25-05	$29.00	03-30-05	$103.91
03-06-05	$96.80	03-15-05	$74.93	03-25-05	$100.00	03-30-05	$119.08
03-11-05	$26.00	03-16-05	$40.93	03-26-05	$50.00	03-31-05	$105.38
03-11-05	$21.20	03-16-05	$200.00	03-27-05	$165.79	04-01-05	$120.00
03-11-05	$201.50	03-19-05	$60.00	03-29-05	$12.49		
03-11-05	$31.94	03-19-05	$50.00	03-30-05	$317.09		

DEPOSITS AND OTHER CREDITS

Effective	Amount	Effective	Amount	Effective	Amount	Effective	Amount
03-16-05	$746.58	03-26-05	$1,556.65				

ACCOUNT NUMBER
STATEMENT PERIOD ENDING MARCH 31, 2005
PAGE 3 of 3

POWERLINE OF CREDIT 10

Date	Transaction Description	AMOUNT	Principal	Finance Charge	Principal Balance
02-28-05	Previous Balance				$2,871.69
03-31-05	New Balance				$2,871.69

Year-to-date finance charges paid in 2005: $58.29

Current Amount Due:	$133.80 on 04-30-05	Annual Percentage Rate:	9.750000%
Amount Past Due:	$267.60	Daily Periodic Rate:	0.026712%
Total Amount Due:	$401.40	Credit Limit:	$0.00
		Amount Available:	$0.00

CSOC.LRich.FMB.00000213

CSOC.RICH.000769

ACCOUNT NUMBER
STATEMENT PERIOD ENDING APRIL 30, 2005
PAGE 1 of 3

LAURA RICHARDSON-BATTS
3623 S. PARKER ST.
SAN PEDRO CA 90732

XFCU is Your Home Loan Place
Whether you're buying a new home,
or fixing up the one you own,
we have an affordable plan for you.

Contact us today
for "all around the house" options.

SUMMARY OF DEPOSIT ACCOUNTS		SUMMARY OF LOAN ACCOUNTS	
MEMBERSHIP SAVINGS 1	$5.06	POWERLINE OF CREDIT 10	$2,645.51
REGULAR CHECKING 10	$1,360.28		
TOTAL DEPOSIT BALANCE	$1,365.34	TOTAL LOAN BALANCE	$2,645.51

RELATIONSHIP ADVANTAGE LEVEL
Your household relationship qualifies you for the MEMBERSHIP ADVANTAGE benefits. Ask a representative for a complete list of perks.

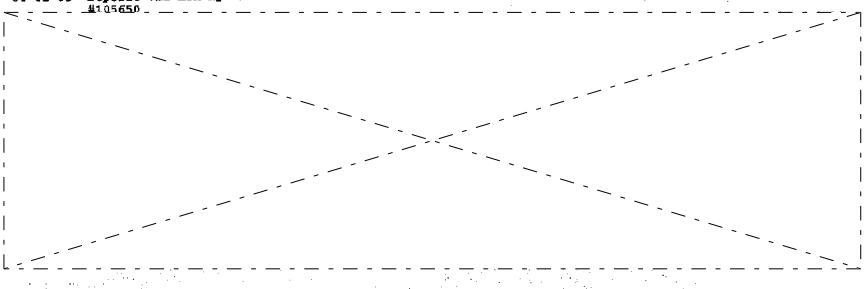
MEMBERSHIP SAVINGS 1

Date	Transaction Description	Deposit	Withdrawal	Balance
03-31-05	Previous Balance			$5.06
04-30-05	New Balance			$5.06

Year-to-date dividends received in 2005: $0.06

REGULAR CHECKING 10

Date	Transaction Description	Deposit	Withdrawal	Balance
03-31-05	Previous Balance			$371.68
04-01-05	Deposit Via ATM Apr 1 8:27 Am #000314 XEROX FEDERAL CU #105650	$1,402.52		$1,774.20



CSOC.LRich.FMB.00000215

CSOC.RICH.000771

ACCOUNT NUMBER [redacted]
STATEMENT PERIOD ENDING APRIL 30, 2005
PAGE 2 of 3

REGULAR CHECKING 10 (continued)

Date	Transaction Description	Deposit	Withdrawal	Balance
04-13-05	Deposit Via ATM Apr 13 10:58 Am #0001462 XEROX FEDERAL CU #105650	$1,953.34		$2,859.87
04-25-05	Deposit Via ATM Apr 25 1:07 Pm #002476 XEROX FEDERAL CU #105650	$1,056.65		$1,927.68
04-25-05	Deposit Via ATM Apr 25 1:09 Pm #002477 XEROX FEDERAL CU #105650	$1,056.65		$1,927.68
04-30-05	Credit-Withdrawal Correction Apr 28 6:29 Pm #016931 HYATT HOTELS SACRAMENTOSACRAMENTO CA #105650	$163.18		$1,709.28

REGULAR CHECKING 10 SUMMARY

Balance as of last Statement		$371.68	0	Returned Items Credited	$0.00
5	Deposits and Other Credits	$5,632.34	25	Other Withdrawals	$2,942.07
15	Checks Posted	$1,701.67		Balance as of this Statement	$1,360.28

CSOC.LRich.FMB.00000216

CSOC.RICH.000772

ACCOUNT NUMBER
STATEMENT PERIOD ENDING APRIL 30, 2005
PAGE 3 of 3

REGULAR CHECKING 10 (continued)

CHECKS CLEARED

Number	Amount	Number	Amount	Number	Amount	Number	Amount
# 1696	$133.09	# 1700	$88.02	# 1752	$87.74	# 1757	$55.00
# 1697	$18.00	# 1727*	$65.00	# 1753	$36.90	# 1759*	$600.00
# 1698	$84.53	# 1728	$65.00	# 1754	$70.24	# 1760	$133.80
# 1699	$124.51	# 1751*	$84.84	# 1756*	$55.00		

* Checks cleared out of sequence.

OTHER WITHDRAWALS

Effective	Amount	Effective	Amount	Effective	Amount	Effective	Amount
04-02-05	$80.00	04-12-05	$31.94	04-25-05	$29.00	04-30-05	$75.76
04-05-05	$48.00	04-14-05	$100.00	04-26-05	$1,056.65	04-30-05	$95.16
04-07-05	$13.88	04-14-05	$10.00	04-26-05	$100.00	04-30-05	$81.32
04-07-05	$125.49	04-14-05	$133.80	04-26-05	$45.09	04-30-05	$21.00
04-08-05	$1.50	04-23-05	$101.95	04-27-05	$8.31		
04-09-05	$101.75	04-24-05	$172.26	04-28-05	$163.18		
04-12-05	$202.09	04-24-05	$68.18	04-30-05	$75.76		

DEPOSITS AND OTHER CREDITS

Effective	Amount	Effective	Amount	Effective	Amount	Effective	Amount
04-02-05	$1,402.52	04-26-05	$1,056.65	04-30-05	$163.18		
04-14-05	$1,953.34	04-26-05	$1,056.65				

POWERLINE OF CREDIT 10

Date	Transaction Description	AMOUNT	Principal	Finance Charge	Principal Balance
03-31-05	Previous Balance				$2,871.69
04-14-05	Payment Transfer from your Share 10 at Loan Servicing	$126.90	$92.38	$34.52	$2,779.31
04-14-05	Late Fee at Loan Servicing	$6.90	$0.00	$6.90	$2,779.31
04-14-05	Payment	$133.80	$133.80	$0.00	$2,645.51
04-30-05	New Balance				$2,645.51

Year-to-date finance charges paid in 2005: $92.81

Current Amount Due:	$133.80 on 05-30-05	Annual Percentage Rate:	9.750000%
Amount Past Due:	$133.80	Daily Periodic Rate:	0.026712%
Total Amount Due:	$267.60	Credit Limit:	$0.00
		Amount Available:	$0.00

ACCOUNT NUMBER
STATEMENT PERIOD ENDING MAY 31, 2005
PAGE 1 of 3

LAURA RICHARDSON-BATTS
3623 S. PARKER AVE.
SAN PEDRO CA 90732

New home? Fixing up?
Ask about our home equity specials.
We're pros at coming up with
affordable ways to give you what
you need all around the house.

Also, enter by 6/30/05 for a chance
to win a Charmglow BBQ Grill.

SUMMARY OF DEPOSIT ACCOUNTS		SUMMARY OF LOAN ACCOUNTS	
MEMBERSHIP SAVINGS 1	$5.06	POWERLINE OF CREDIT 10	$2,645.51
REGULAR CHECKING 10	$944.32		
TOTAL DEPOSIT BALANCE	$949.38	TOTAL LOAN BALANCE	$2,645.51

RELATIONSHIP ADVANTAGE LEVEL
Your household relationship qualifies you for the MEMBERSHIP ADVANTAGE benefits. Ask a representative for a complete list of perks.

MEMBERSHIP SAVINGS 1

Date	Transaction Description	Deposit	Withdrawal	Balance
04-30-05	Previous Balance			$5.06
05-31-05	New Balance			$5.06

Year-to-date dividends received in 2005: $0.06

REGULAR CHECKING 10

Date	Transaction Description	Deposit	Withdrawal	Balance
[illegible]				
05-06-05	Deposit Via ATM May 6 2:54 Pm #003388 XEROX FEDERAL CU #105650	$1,249.08		$2,351.29

ACCOUNT NUMBER [redacted]
STATEMENT PERIOD ENDING MAY 31, 2005
PAGE 2 of 3

REGULAR CHECKING 10 (continued)

Date	Transaction Description	Deposit	Withdrawal	Balance
[redacted]				
05-23-05	Deposit	$1,447.00		$2,498.97
[redacted]				
05-25-05	Credit Withdrawal Correction May 23 12:04 Am #014628 FEDEX KINKO'S #0328 LONG BEACH CA #105650		$19.29	$1,859.54
[redacted]				

REGULAR CHECKING 10 SUMMARY

Balance as of last Statement	$1,360.28	0	Returned Items Credited		$0.00
3 Deposits and Other Credits	$2,715.37	29	Other Withdrawals		$2,400.01
4 Checks Posted	$731.32	Balance as of this Statement			$944.32

CHECKS CLEARED

Number	Amount	Number	Amount	Number	Amount	Number	Amount
# 1730	$65.00	# 1761*	$140.00	# 1762	$100.00	# 1763	$426.32

* Checks cleared out of sequence.

ACCOUNT NUMBER
STATEMENT PERIOD ENDING MAY 31, 2005
PAGE 3 of 3

REGULAR CHECKING 10 (continued)

OTHER WITHDRAWALS

Effective	Amount	Effective	Amount	Effective	Amount	Effective	Amount
05-01-05	$50.00	05-10-05	$70.00	05-21-05	$117.53	05-28-05	$113.62
05-01-05	$68.88	05-11-05	$31.94	05-22-05	$10.82	05-28-05	$123.81
05-02-05	$21.19	05-14-05	$12.50	05-24-05	$42.40	05-29-05	$50.00
05-03-05	$8.00	05-14-05	$198.99	05-25-05	$50.00	05-29-05	$261.50
05-06-05	$50.00	05-15-05	$81.50	05-25-05	$60.70	06-01-05	$101.50
05-07-05	$80.00	05-15-05	$50.00	05-25-05	$29.00		
05-07-05	$181.98	05-21-05	$97.41	05-26-05	$74.19		
05-08-05	$120.15	05-21-05	$81.50	05-28-05	$100.90		

DEPOSITS AND OTHER CREDITS

Effective	Amount	Effective	Amount	Effective	Amount	Effective	Amount
05-07-05	$1,249.08	05-23-05	$1,447.00	05-25-05	$19.29		

POWERLINE OF CREDIT 10

Date	Transaction Description	AMOUNT	Principal	Finance Charge	Principal Balance
04-30-05	Previous Balance				$2,645.51
05-01-05	Variable Rate Information Interest rate changed from 9.75% to 10.25%	$0.00	$0.00	$0.00	$2,645.51
05-31-05	New Balance				$2,645.51

Year-to-date finance charges paid in 2005: $92.81

Current Amount Due:	$133.80 on 06-30-05	Annual Percentage Rate:	10.250000%
Amount Past Due:	$267.60	Daily Periodic Rate:	0.028082%
Total Amount Due:	$401.40	Credit Limit:	$0.00
		Amount Available:	$0.00

ACCOUNT NUMBER [redacted]
STATEMENT PERIOD ENDING JUNE 30, 2005
PAGE 1 of 3

LAURA RICHARDSON-BATTS
3623 S. PARKER ST.
SAN PEDRO CA 90732

Member Referral Program!
Refer a friend, relative or coworker to XFCU by July 31, 2005 and we'll give you both a $10 Blockbuster Gift Card. Ask for details.

SUMMARY OF DEPOSIT ACCOUNTS		SUMMARY OF LOAN ACCOUNTS	
MEMBERSHIP SAVINGS 1	$5.06	POWERLINE OF CREDIT 10	$2,567.13
REGULAR CHECKING 10	$1,483.99		
TOTAL DEPOSIT BALANCE	$1,489.05	TOTAL LOAN BALANCE	$2,567.13

RELATIONSHIP ADVANTAGE LEVEL
Your household relationship qualifies you for the MEMBERSHIP ADVANTAGE benefits. Ask a representative for a complete list of perks.

MEMBERSHIP SAVINGS 1

Date	Transaction Description	Deposit	Withdrawal	Balance
05-31-05	Previous Balance			$5.06
06-30-05	New Balance			$5.06

Year-to-date dividends received in 2005: $0.06

REGULAR CHECKING 10

Date	Transaction Description	Deposit	Withdrawal	Balance
06-03-05	Deposit Via ATM Jun 3 1:47 Pm #005555 XEROX FEDERAL CU #105650	$746.58		$1,477.58
06-03-05	Deposit Via ATM Jun 3 1:48 Pm #005556 XEROX FEDERAL CU #105650	$746.58		$1,477.58

ACCOUNT NUMBER
STATEMENT PERIOD ENDING JUNE 30, 2005
PAGE 2 of 3

REGULAR CHECKING 10 (continued)

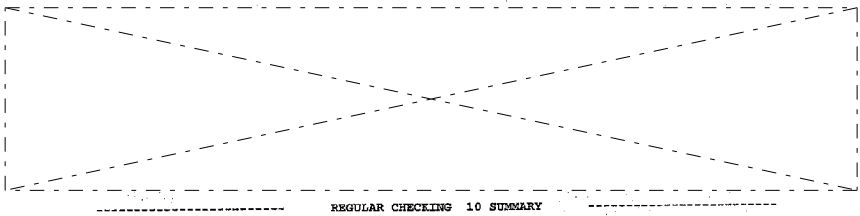
Date	Transaction Description	Deposit	Withdrawal	Balance
06-21-05	Deposit Via ATM Jun 21 2:35 Pm #007075 XEROX FEDERAL CU #105650	$1,018.98		$1,111.59
06-24-05	Deposit Via ATM Jun 24 5:52 Pm #007365 XEROX FEDERAL CU #105630	$1,500.00		$2,409.09

CSOC.LRich.FMB.00000222

ACCOUNT NUMBER
STATEMENT PERIOD ENDING JUNE 30, 2005
PAGE 3 of 3

REGULAR CHECKING 10 (continued)

Date	Transaction Description	Deposit	Withdrawal	Balance



REGULAR CHECKING 10 SUMMARY

	Balance as of last Statement	$944.32	0	Returned Items Credited	$0.00
4	Deposits and Other Credits	$4,012.14	43	Other Withdrawals	$3,167.47
4	Checks Posted	$305.00		Balance as of this Statement	$1,483.99

CHECKS CLEARED

Number	Amount	Number	Amount	Number	Amount	Number	Amount
# 1732	$65.00	# 1733	$135.00	# 1764*	$55.00	# 1765	$50.00

* Checks cleared out of sequence.

OTHER WITHDRAWALS

Effective	Amount	Effective	Amount	Effective	Amount	Effective	Amount
06-02-05	$53.00	06-14-05	$102.50	06-23-05	$41.00	07-01-05	$3.00
06-03-05	$46.32	06-16-05	$31.00	06-27-05	$29.00	07-01-05	$3.00
06-03-05	$59.00	06-16-05	$161.94	06-29-05	$32.90	07-01-05	$3.00
06-04-05	$746.58	06-16-05	$33.00	06-30-05	$7.00	07-01-05	$3.00
06-04-05	$100.00	06-16-05	$133.80	06-30-05	$7.00	07-01-05	$3.00
06-05-05	$10.00	06-18-05	$100.00	06-30-05	$7.00	07-01-05	$3.00
06-09-05	$80.00	06-19-05	$68.66	06-30-05	$83.37	07-01-05	$3.00
06-09-05	$50.00	06-19-05	$35.00	07-01-05	$45.25	07-01-05	$3.00
06-13-05	$31.94	06-21-05	$27.50	07-01-05	$291.36	07-01-05	$3.00
06-14-05	$49.63	06-22-05	$160.00	07-01-05	$353.22		
06-14-05	$100.00	06-23-05	$1.50	07-01-05	$39.00		

DEPOSITS AND OTHER CREDITS

Effective	Amount	Effective	Amount	Effective	Amount	Effective	Amount
06-04-05	$746.58	06-04-05	$746.58	06-22-05	$1,018.98	06-25-05	$1,500.00

POWERLINE OF CREDIT 10

Date	Transaction Description	AMOUNT	Principal	Finance Charge	Principal Balance
05-31-05	Previous Balance				$2,645.51
06-16-05	Payment Transfer from your Share 10 at Loan Servicing	$124.56	$78.38	$46.18	$2,567.13
06-16-05	Late Fee at Loan Servicing	$9.24	$0.00	$9.24	$2,567.13
06-30-05	New Balance				$2,567.13

Year-to-date finance charges paid in 2005: $138.99

Current Amount Due:	$133.80 on 07-30-05	Annual Percentage Rate:	10.250000%
Amount Past Due:	$267.60	Daily Periodic Rate:	0.028082%
Total Amount Due:	$401.40	Credit Limit:	$0.00
		Amount Available:	$0.00

CSOC.LRich.FMB.00000223

CSOC.RICH.000779

ACCOUNT NUMBER
STATEMENT PERIOD ENDING JULY 31, 2005
PAGE 1 of 3

LAURA RICHARDSON-BATTS
3621 S. PARKER ST.
SAN PEDRO CA 90732

Special Savings Offer
For a limited time, you can get a special rate on a 9-month Certificate Account. Contact us today for details.

SUMMARY OF DEPOSIT ACCOUNTS		SUMMARY OF LOAN ACCOUNTS	
MEMBERSHIP SAVINGS 1	$5.06	POWERLINE OF CREDIT 10	$2,461.88
REGULAR CHECKING 10	$1,632.23		
TOTAL DEPOSIT BALANCE	$1,637.29	TOTAL LOAN BALANCE	$2,461.88

RELATIONSHIP ADVANTAGE LEVEL
Your household relationship qualifies you for the MEMBERSHIP ADVANTAGE benefits. Ask a representative for a complete list of perks.

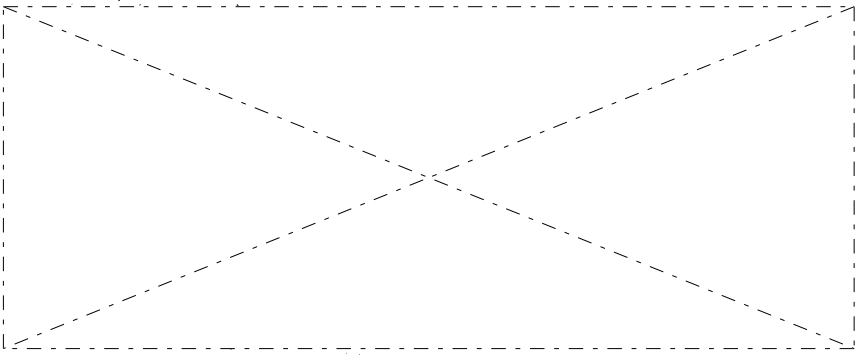
MEMBERSHIP SAVINGS 1

Date	Transaction Description	Deposit	Withdrawal	Balance
06-30-05	Previous Balance			$5.06
07-31-05	New Balance			$5.06

Year-to-date dividends received in 2005: $0.06

REGULAR CHECKING 10

Date	Transaction Description	Deposit	Withdrawal	Balance



ACCOUNT NUMBER [redacted]
STATEMENT PERIOD ENDING JULY 31, 2005
PAGE 2 of 3

REGULAR CHECKING 10 (continued)

Date	Transaction Description	Deposit	Withdrawal	Balance
07-06-05	Deposit Via ATM Jul 6 8:26 Am #008334 XEROX FEDERAL CU #105650	$784.25		$1,422.90
07-15-05	Deposit Via ATM Jul 15 1:54 Pm #000109 XEROX FEDERAL CU #105650	$1,539.32		$2,299.27
07-28-05	Deposit Via ATM Jul 28 6:48 Am #001184 XEROX FEDERAL CU 2200 EAST GRAND AVENUE EL SEGUNDO CA #105650	$756.39		$1,932.07

ACCOUNT NUMBER [redacted]
STATEMENT PERIOD ENDING JULY 31, 2005
PAGE 3 of 3

REGULAR CHECKING 10 (continued)

REGULAR CHECKING 10 SUMMARY

Balance as of last Statement	$1,483.99	0 Returned Items Credited	$0.00
3 Deposits and Other Credits	$3,079.96	41 Other Withdrawals	$2,931.72
0 Checks Posted	$0.00	Balance as of this Statement	$1,632.23

OTHER WITHDRAWALS

Effective	Amount	Effective	Amount	Effective	Amount	Effective	Amount
07-01-05	$51.00	07-04-05	$3.00	07-12-05	$55.00	07-24-05	$91.36
07-02-05	$3.00	07-04-05	$3.00	07-12-05	$31.94	07-24-05	$50.00
07-02-05	$3.00	07-06-05	$44.00	07-14-05	$99.99	07-24-05	$43.24
07-02-05	$3.00	07-06-05	$12.95	07-15-05	$100.00	07-24-05	$101.95
07-02-05	$40.53	07-07-05	$80.00	07-16-05	$100.00	07-25-05	$29.00
07-02-05	$66.00	07-07-05	$63.81	07-16-05	$99.09	07-26-05	$50.00
07-02-05	$101.40	07-08-05	$28.00	07-16-05	$50.00	07-28-05	$200.00
07-02-05	$42.63	07-08-05	$35.79	07-16-05	$208.21	07-30-05	$100.64
07-03-05	$62.81	07-09-05	$15.28	07-19-05	$133.80		
07-03-05	$29.77	07-09-05	$117.14	07-22-05	$50.00		
07-04-05	$379.25	07-10-05	$36.00	07-23-05	$116.14		

DEPOSITS AND OTHER CREDITS

Effective	Amount	Effective	Amount	Effective	Amount	Effective	Amount
07-07-05	$784.25	07-16-05	$1,539.32	07-28-05	$756.39		

POWERLINE OF CREDIT 10

Date	Transaction Description	AMOUNT	Principal	Finance Charge	Principal Balance
06-30-05	Previous Balance				$2,567.13
07-19-05	Payment Transfer from your Share 10 at Loan Servicing	$129.04	$105.25	$23.79	$2,461.88
07-19-05	Late Fee at Loan Servicing	$4.76	$0.00	$4.76	$2,461.88
07-31-05	New Balance				$2,461.88

Year-to-date finance charges paid in 2005: $162.78

Current Amount Due:	$133.80 on 08-30-05	Annual Percentage Rate:	10.250000%
Amount Past Due:	$267.60	Daily Periodic Rate:	0.028082%
Total Amount Due:	$401.40	Credit Limit:	$0.00
		Amount Available:	$0.00

ACCOUNT NUMBER [redacted]
STATEMENT PERIOD ENDING AUGUST 31, 2005
PAGE 1 of 3

LAURA RICHARDSON-BATTS
3623 S. PARKER ST.
SAN PEDRO CA 90732

INFORMATION REGARDING ATM SERVICE
You may use your XFCU ATM Cash Card
or Visa Check Card at thousands of ATMs
across the nation. Just look for the
PLUS, VISA, MEMBER ACCESS PACIFIC
or CO-OP logos at your local ATM.
Or, visit www.xfcu.org to find one near you.

IMPORTANT NOTICE:
XFCU will no longer be affiliated with the
NYCE, STAR and SUM networks.

SUMMARY OF DEPOSIT ACCOUNTS		SUMMARY OF LOAN ACCOUNTS	
MEMBERSHIP SAVINGS 1	$5.06	POWERLINE OF CREDIT 10	$2,219.86
REGULAR CHECKING 10	$1,678.86		
TOTAL DEPOSIT BALANCE	$1,683.92	TOTAL LOAN BALANCE	$2,219.86

RELATIONSHIP ADVANTAGE LEVEL
Your household relationship qualifies you for the MEMBERSHIP ADVANTAGE benefits. Ask a representative for a complete list of perks.

MEMBERSHIP SAVINGS 1

Date	Transaction Description	Deposit	Withdrawal	Balance
07-31-05	Previous Balance			$5.06
08-31-05	New Balance			$5.06

Year-to-date dividends received in 2005: $0.06

REGULAR CHECKING 10

Date	Transaction Description	Deposit	Withdrawal	Balance
[redacted]				
08-05-05	Deposit Via ATM Aug 5 11:20 Am #001967 XEROX FEDERAL CU	$880.14		$1,889.39
[redacted]				

ACCOUNT NUMBER
STATEMENT PERIOD ENDING AUGUST 31, 2005
PAGE 2 of 3

REGULAR CHECKING 10 (continued)

Date	Transaction Description	Deposit	Withdrawal	Balance
	[illegible]			
08-15-05	Deposit Via ATM Aug 15 9:52 Am #002708 XEROX FEDERAL CU	$780.48		$2,130.56
	[illegible]			
08-16-05	Deposit	$780.46		$1,819.21

REGULAR CHECKING 10 SUMMARY

Balance as of last Statement	$1,632.23	0	Returned Items Credited		$0.00
4 Deposits and Other Credits	$3,831.61	30	Other Withdrawals		$3,419.98
1 Checks Posted	$65.00	Balance as of this Statement			$1,678.86

CHECKS CLEARED

Number	Amount	Number	Amount	Number	Amount	Number	Amount
# 1766	$65.00						

CSOC.LRich.FMB.00000228

ACCOUNT NUMBER
STATEMENT PERIOD ENDING AUGUST 31, 2005
PAGE 3 of 3

REGULAR CHECKING 10 (continued)

OTHER WITHDRAWALS

Effective	Amount	Effective	Amount	Effective	Amount	Effective	Amount
08-01-05	$100.00	08-13-05	$100.00	08-18-05	$180.00	08-25-05	$55.69
08-02-05	$328.68	08-14-05	$57.94	08-20-05	$24.45	08-25-05	$29.00
08-03-05	$7.35	08-14-05	$50.00	08-20-05	$124.79	08-27-05	$51.97
08-04-05	$121.95	08-14-05	$125.43	08-20-05	$50.00	08-27-05	$80.00
08-06-05	$100.00	08-16-05	$80.00	08-21-05	$8.92	08-30-05	$112.30
08-11-05	$50.00	08-16-05	$40.00	08-21-05	$71.00	08-31-05	$200.00
08-11-05	$31.94	08-16-05	$780.48	08-21-05	$136.76		
08-12-05	$24.00	08-17-05	$197.33	08-21-05	$100.00		

DEPOSITS AND OTHER CREDITS

Effective	Amount	Effective	Amount	Effective	Amount	Effective	Amount
08-06-05	$880.14	08-16-05	$780.48	08-16-05	$780.46	08-27-05	$1,090.53

POWERLINE OF CREDIT 10

Date	Transaction Description	AMOUNT	Principal	Finance Charge	Principal Balance
07-31-05	Previous Balance				$2,461.88
08-01-05	Variable Rate Information Interest rate changed from 10.25% to 10.75%	$0.00	$0.00	$0.00	$2,461.88
08-18-05	Payment at Loan Servicing	$263.34	$242.02	$21.32	$2,219.86
08-18-05	Late Fee at Loan Servicing	$4.26	$0.00	$4.26	$2,219.86
08-31-05	New Balance				$2,219.86

Year-to-date finance charges paid in 2005: $184.10

Current Amount Due:	$133.80 on 09-30-05	Annual Percentage Rate:	10.750000%
Amount Past Due:	$133.80	Daily Periodic Rate:	0.029452%
Total Amount Due:	$267.60	Credit Limit:	$0.00
		Amount Available:	$0.00

CSOC.LRich.FMB.00000229

CSOC.RICH.000785

ACCOUNT NUMBER [redacted]
STATEMENT PERIOD ENDING SEPTEMBER 30, 2005
PAGE 1 of 3

LAURA RICHARDSON-BATTS
3623 S. PARKER ST.
SAN PEDRO CA 90732

Increase Your Savings, Weekly!

With a qualifying balance, you will earn a weekly dividend on a Prime, Capital or Executive Money Market Account.

Ask a representative for details.

SUMMARY OF DEPOSIT ACCOUNTS		SUMMARY OF LOAN ACCOUNTS	
MEMBERSHIP SAVINGS 1	$5.00	POWERLINE OF CREDIT 10	$2,219.86
REGULAR CHECKING 10	$1,821.70		
TOTAL DEPOSIT BALANCE	$1,826.70	TOTAL LOAN BALANCE	$2,219.86

RELATIONSHIP ADVANTAGE LEVEL
Your household relationship qualifies you for the MEMBERSHIP ADVANTAGE benefits. Ask a representative for a complete list of perks.

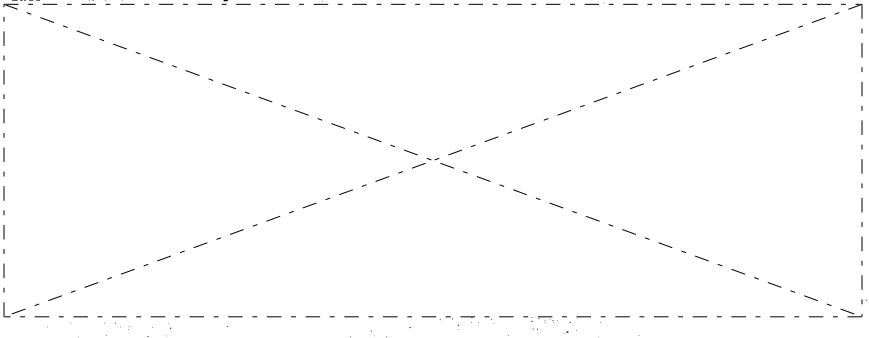
MEMBERSHIP SAVINGS 1

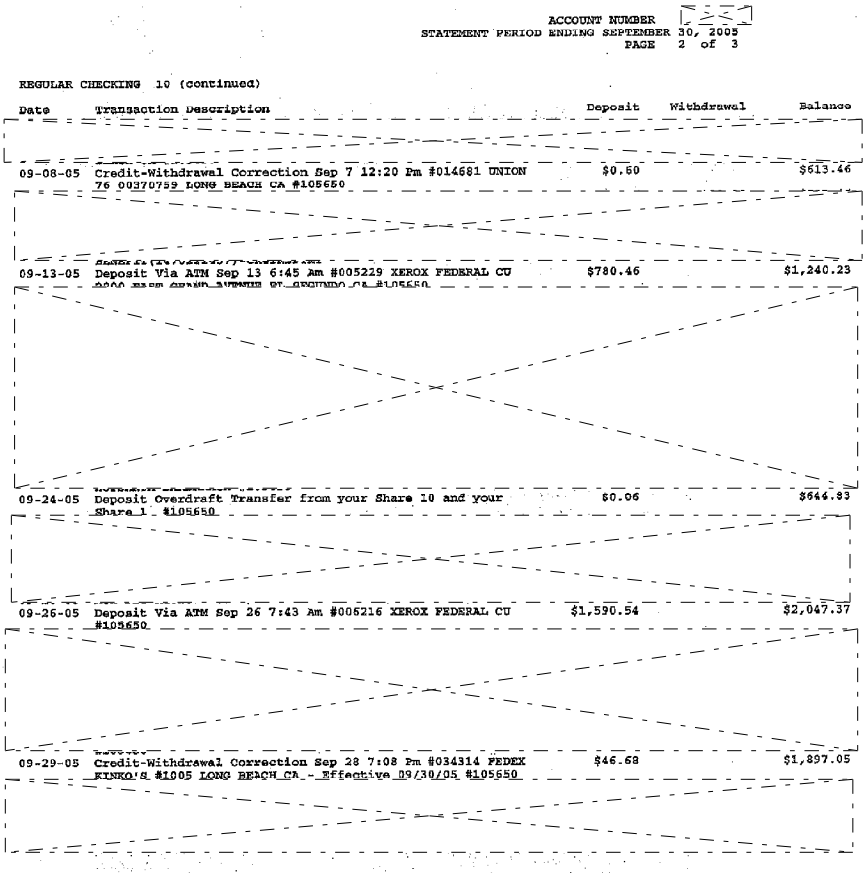
Date	Transaction Description	Deposit	Withdrawal	Balance
08-31-05	Previous Balance			$5.06
09-24-05	W/D Overdraft Transfer to your Share 10		$0.06	$5.00
09-30-05	New Balance			$5.00

Year-to-date dividends received in 2005: $0.06

REGULAR CHECKING 10

Date	Transaction Description	Deposit	Withdrawal	Balance





ACCOUNT NUMBER [redacted]
STATEMENT PERIOD ENDING SEPTEMBER 30, 2005
PAGE 2 of 3

REGULAR CHECKING 10 (continued)

Date	Transaction Description	Deposit	Withdrawal	Balance
09-08-05	Credit-Withdrawal Correction Sep 7 12:20 Pm #014681 UNION 76 00370759 LONG BEACH CA #105650	$0.60		$613.46
09-13-05	Deposit Via ATM Sep 13 6:45 Am #005229 XEROX FEDERAL CU [redacted] #105650	$780.46		$1,240.23
09-24-05	Deposit Overdraft Transfer from your Share 10 and your Share 1 #105650	$0.06		$644.83
09-26-05	Deposit Via ATM Sep 26 7:43 Am #005216 XEROX FEDERAL CU #105650	$1,590.54		$2,047.37
09-29-05	Credit-Withdrawal Correction Sep 28 7:08 Pm #034314 FEDEX KINKO'S #1005 LONG BEACH CA - Effective 09/30/05 #105650	$46.68		$1,897.05

ACCOUNT NUMBER [redacted]
STATEMENT PERIOD ENDING SEPTEMBER 30, 2005
PAGE 3 of 3

REGULAR CHECKING 10 (continued)

REGULAR CHECKING 10 SUMMARY

Balance as of last Statement	$1,678.86	0 Returned Items Credited	$0.00
5 Deposits and Other Credits	$2,418.34	35 Other Withdrawals	$2,275.50
0 Checks Posted	$0.00	Balance as of this Statement	$1,821.70

OTHER WITHDRAWALS

Effective	Amount	Effective	Amount	Effective	Amount	Effective	Amount
09-01-05	$35.00	09-04-05	$2.03	09-17-05	$101.50	09-25-05	$26.38
09-02-05	$100.00	09-05-05	$47.55	09-17-05	$30.00	09-25-05	$25.00
09-02-05	$37.48	09-05-05	$20.49	09-18-05	$119.13	09-25-05	$25.00
09-03-05	$24.75	09-08-05	$60.00	09-18-05	$66.25	09-26-05	$29.00
09-04-05	$243.78	09-11-05	$20.00	09-20-05	$102.00	09-27-05	$80.00
09-04-05	$156.71	09-11-05	$101.75	09-21-05	$15.08	09-27-05	$42.00
09-04-05	$54.98	09-13-05	$31.94	09-24-05	$71.00	09-30-05	$28.54
09-04-05	$148.71	09-13-05	$100.00	09-24-05	$25.00	09-30-05	$46.81
09-04-05	$134.52	09-14-05	$61.50	09-25-05	$61.62		

DEPOSITS AND OTHER CREDITS

Effective	Amount	Effective	Amount	Effective	Amount	Effective	Amount
09-08-05	$0.60	09-24-05	$0.06	09-30-05	$46.68		
09-13-05	$780.46	09-27-05	$1,590.54				

POWERLINE OF CREDIT 10

Date	Transaction Description	AMOUNT	Principal	Finance Charge	Principal Balance
08-31-05	Previous Balance				$2,219.86
09-30-05	New Balance				$2,219.86

Year-to-date finance charges paid in 2005: $184.10

Current Amount Due:	$133.80 on 10-30-05	Annual Percentage Rate:	10.750000%
Amount Past Due:	$267.60	Daily Periodic Rate:	0.029452%
Total Amount Due:	$401.40	Credit Limit:	$0.00
		Amount Available:	$0.00

ACCOUNT NUMBER
STATEMENT PERIOD ENDING OCTOBER 31, 2005
PAGE 1 of 3

LAURA RICHARDSON-BATTS
3623 S. PARKER ST.
SAN PEDRO CA 90732

Lucky You!

We're offering a 7-month Certificate Account with a special rate. It's only available for a limited time, so be sure to open one for yourself and your loved ones today.

SUMMARY OF DEPOSIT ACCOUNTS		SUMMARY OF LOAN ACCOUNTS	
MEMBERSHIP SAVINGS 1	$5.00	POWERLINE OF CREDIT 10	$1,999.34
REGULAR CHECKING 10	$1,723.85		
TOTAL DEPOSIT BALANCE	$1,728.85	TOTAL LOAN BALANCE	$1,999.34

RELATIONSHIP ADVANTAGE LEVEL
Your household relationship qualifies you for the MEMBERSHIP ADVANTAGE benefits. Ask a representative for a complete list of perks.

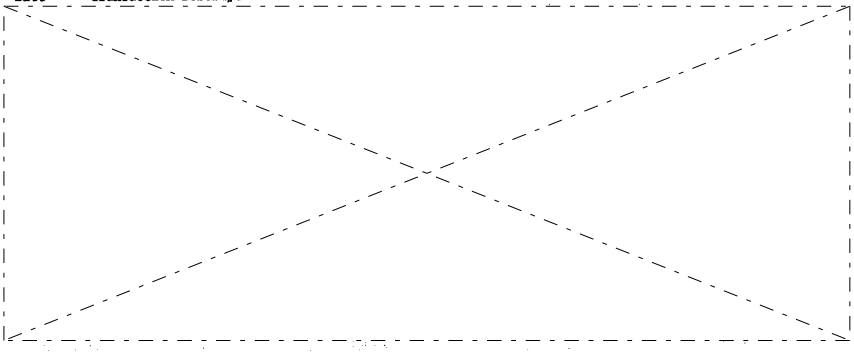
MEMBERSHIP SAVINGS 1

Date	Transaction Description	Deposit	Withdrawal	Balance
09-30-05	Previous Balance			$5.00
10-31-05	New Balance			$5.00

Year-to-date dividends received in 2005: $0.06

REGULAR CHECKING 10

Date	Transaction Description	Deposit	Withdrawal	Balance



ACCOUNT NUMBER [redacted]
STATEMENT PERIOD ENDING OCTOBER 31, 2005
PAGE 2 of 3

REGULAR CHECKING 10 (continued)

Date	Transaction Description	Deposit	Withdrawal	Balance
	[redacted]			
10-21-05	Deposit Via ATM Oct 21 10:37 Am #008266 XEROX FEDERAL CU #105650	$1,090.53		$1,956.33
	[redacted]			
10-31-05	Deposit Via ATM Oct 31 7:51 Am #009049 XEROX FEDERAL CU #105650	$621.09		$1,803.85
	[redacted]			

REGULAR CHECKING 10 SUMMARY

	Balance as of last Statement	$1,821.70	0	Returned Items Credited	$0.00
2	Deposits and Other Credits	$1,711.62	27	Other Withdrawals	$1,809.47
0	Checks Posted	$0.00		Balance as of this Statement	$1,723.85

OTHER WITHDRAWALS

Effective	Amount	Effective	Amount	Effective	Amount	Effective	Amount
10-01-05	$68.96	10-12-05	$31.94	10-21-05	$4.90	10-28-05	$22.00
10-01-05	$57.00	10-13-05	$25.11	10-22-05	$100.00	10-29-05	$42.40
10-02-05	$27.00	10-15-05	$208.06	10-22-05	$220.80	10-29-05	$82.00
10-07-05	$121.50	10-16-05	$58.00	10-23-05	$47.78	10-29-05	$63.79
10-08-05	$122.50	10-18-05	$50.00	10-25-05	$29.00	10-29-05	$28.36
10-09-05	$50.00	10-19-05	$25.93	10-26-05	$120.49	11-01-05	$80.00
10-12-05	$5.00	10-20-05	$100.00	10-27-05	$16.95		

DEPOSITS AND OTHER CREDITS

Effective	Amount	Effective	Amount	Effective	Amount	Effective	Amount
10-22-05	$1,090.53	11-01-05	$621.09				

ACCOUNT NUMBER [redacted]
STATEMENT PERIOD ENDING OCTOBER 31, 2005
PAGE 3 of 3

POWERLINE OF CREDIT 10

Date	Transaction Description	AMOUNT	Principal	Finance Charge	Principal Balance
09-30-05	Previous Balance				$2,219.86
10-17-05	Payment at Central Processing	$259.75	$220.52	$39.23	$1,999.34
10-17-05	Late Fee at Central Processing	$7.85	$0.00	$7.85	$1,999.34
10-31-05	New Balance				$1,999.34

Year-to-date finance charges paid in 2005: $223.33

Current Amount Due:	$133.80 on 11-30-05	Annual Percentage Rate:	10.750000%
Amount Past Due:	$133.80	Daily Periodic Rate:	0.029452%
Total Amount Due:	$267.60	Credit Limit:	$0.00
		Amount Available:	$0.00

ACCOUNT NUMBER [redacted]
STATEMENT PERIOD ENDING NOVEMBER 30, 2005
PAGE 1 of 3

LAURA RICHARDSON-BATTS
3623 S. PARKER ST.
SAN PEDRO CA 90732

Give a Very Merry Gift.
The XFCU Visa Gift Card!

It's perfect for all of your holiday gift-giving.

Available from $25 up to $500.

SUMMARY OF DEPOSIT ACCOUNTS		SUMMARY OF LOAN ACCOUNTS	
MEMBERSHIP SAVINGS 1	$5.00	POWERLINE OF CREDIT 10	$1,999.34
REGULAR CHECKING 10	$2,090.37		
TOTAL DEPOSIT BALANCE	$2,095.37	TOTAL LOAN BALANCE	$1,999.34

RELATIONSHIP ADVANTAGE LEVEL
Your household relationship qualifies you for the MEMBERSHIP ADVANTAGE benefits. Ask a representative for a complete list of perks.

MEMBERSHIP SAVINGS 1

Date	Transaction Description	Deposit	Withdrawal	Balance
10-31-05	Previous Balance			$5.00
11-30-05	New Balance			$5.00

Year-to-date dividends received in 2005: $0.06

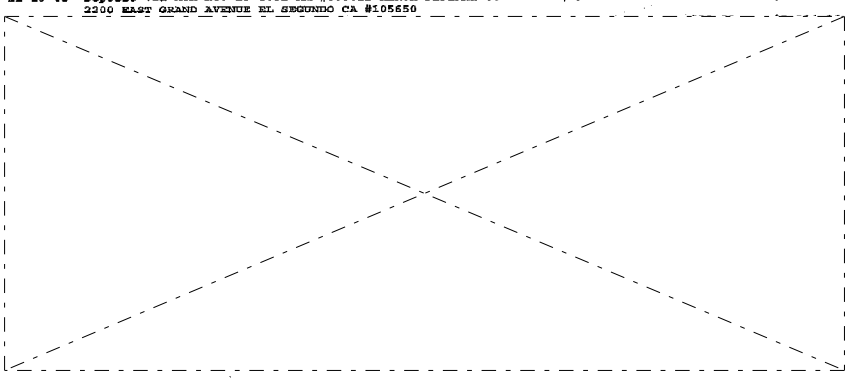
REGULAR CHECKING 10

Date	Transaction Description	Deposit	Withdrawal	Balance
[redacted]				
11-06-05	Deposit Via ATM Nov 6 8:36 Am #009579 XEROX FEDERAL CU 2200 EAST GRAND AVENUE EL SEGUNDO CA #105650	$1,276.95		$2,913.06
[redacted]				

ACCOUNT NUMBER [redacted]
STATEMENT PERIOD ENDING NOVEMBER 30, 2005
PAGE 2 of 3

REGULAR CHECKING 10 (continued)

Date	Transaction Description	Deposit	Withdrawal	Balance
11-19-05	Deposit Via ATM Nov 19 8:01 Am #000621 XEROX FEDERAL CU 2200 EAST GRAND AVENUE EL SEGUNDO CA #105850	$1,053.77		$3,074.96



REGULAR CHECKING 10 SUMMARY

Balance as of last Statement	$1,723.85	0	Returned Items Credited		$0.00
2 Deposits and Other Credits	$2,330.72	27	Other Withdrawals		$1,964.20
0 Checks Posted	$0.00	Balance as of this Statement			$2,090.37

OTHER WITHDRAWALS

Effective	Amount	Effective	Amount	Effective	Amount	Effective	Amount
11-02-05	$54.81	11-12-05	$149.43	11-19-05	$85.00	11-25-05	$29.00
11-04-05	$32.93	11-14-05	$31.94	11-19-05	$175.88	11-26-05	$101.50
11-06-05	$100.00	11-15-05	$94.85	11-19-05	$48.15	11-26-05	$41.62
11-10-05	$48.60	11-18-05	$81.32	11-19-05	$50.00	11-27-05	$98.80
11-11-05	$120.00	11-18-05	$121.25	11-19-05	$82.98	11-29-05	$24.01
11-12-05	$100.00	11-19-05	$22.00	11-22-05	$21.20	11-30-05	$120.00
11-12-05	$22.48	11-19-05	$80.00	11-23-05	$26.45		

DEPOSITS AND OTHER CREDITS

Effective	Amount	Effective	Amount	Effective	Amount	Effective	Amount
11-06-05	$1,276.95	11-19-05	$1,053.77				

POWERLINE OF CREDIT 10

Date	Transaction Description	AMOUNT	Principal	Finance Charge	Principal Balance
10-31-05	Previous Balance				$1,999.34
11-01-05	Variable Rate Information Interest rate changed from 10.75% to 11.25%	$0.00	$0.00	$0.00	$1,999.34
11-30-05	New Balance				$1,999.34

CSOC.LRich.FMB.00000237

ACCOUNT NUMBER
STATEMENT PERIOD ENDING NOVEMBER 30, 2005
PAGE 3 of 3

POWERLINE OF CREDIT 10 (continued)

Year-to-date finance charges paid in 2005: $223.33

Current Amount Due:	$133.80	on 12-30-05	Annual Percentage Rate:	11.250000%
Amount Past Due:	$267.60		Daily Periodic Rate:	0.030822%
Total Amount Due:	$401.40		Credit Limit:	$0.00
			Amount Available:	$0.00

ACCOUNT NUMBER [redacted]
STATEMENT PERIOD ENDING DECEMBER 31, 2005
PAGE 1 of 3

LAURA RICHARDSON-BATTS
3623 S. PARKER ST.
SAN PEDRO CA 90732

The XFCU Staff wishes you and yours peace and joy throughout the coming year.

SUMMARY OF DEPOSIT ACCOUNTS		SUMMARY OF LOAN ACCOUNTS	
MEMBERSHIP SAVINGS 1	$5.00	POWERLINE OF CREDIT 10	$1,912.38
REGULAR CHECKING 10	$763.85		
TOTAL DEPOSIT BALANCE	$768.85	TOTAL LOAN BALANCE	$1,912.38

RELATIONSHIP ADVANTAGE LEVEL
Your household relationship qualifies you for the MEMBERSHIP ADVANTAGE benefits. Ask a representative for a complete list of perks.

MEMBERSHIP SAVINGS 1

Date	Transaction Description	Deposit	Withdrawal	Balance
11-30-05	Previous Balance			$5.00
12-31-05	New Balance			$5.00

Year-to-date dividends received in 2005: $0.06

REGULAR CHECKING 10

Date	Transaction Description	Deposit	Withdrawal	Balance
12-07-05	Deposit Via ATM Dec 6 9:09 Pm #002040 XEROX FEDERAL CU 2200 EAST GRAND AVENUE EL SEGUNDO CA #105650	$1,443.75		$3,050.26
12-07-05	Deposit Via ATM Dec 6 9:13 Pm #002041 XEROX FEDERAL CU 2200 EAST GRAND AVENUE EL SEGUNDO CA #105650	$1,443.75		$3,050.26

ACCOUNT NUMBER
STATEMENT PERIOD ENDING DECEMBER 31, 2005
PAGE 2 of 3

REGULAR CHECKING 10 (continued)

Date	Transaction Description	Deposit	Withdrawal	Balance
12-20-05	Deposit Via ATM Dec 19 8:32 Pm #003121 XEROX FEDERAL CU 2200 EAST GRAND AVENUE EL SEGUNDO CA #105650	$777.70		$2,757.95
12-23-05	Credit-Withdrawal Correction Dec 22 1:08 Pm #003097 #105650	$26.93		$1,127.85
12-23-05	Credit-Withdrawal Correction Dec 23 4:57 Pm #375935 ROB MAY/METER & LAKEWOOD CA - Effective 12/24/05 #105650	$97.39		$1,225.24

ACCOUNT NUMBER [redacted]
STATEMENT PERIOD ENDING DECEMBER 31, 2005
PAGE 3 of 3

REGULAR CHECKING 10 (continued)

Date	Transaction Description	Deposit	Withdrawal	Balance

[redacted]

REGULAR CHECKING 10 SUMMARY

Balance as of last Statement	$2,090.37	0	Returned Items Credited		$0.00
5 Deposits and Other Credits	$3,789.52	41	OTHER WITHDRAWALS		$5,011.93
2 CHECKS POSTED	$104.11		Balance as of this Statement		$763.85

CHECKS CLEARED

Number	Amount	Number	Amount	Number	Amount	Number	Amount
# 1776	$50.00	# 1777	$54.11				

OTHER WITHDRAWALS

Effective	Amount	Effective	Amount	Effective	Amount	Effective	Amount
12-01-05	$30.00	12-12-05	$120.00	12-22-05	$105.78	12-24-05	$50.00
12-02-05	$208.44	12-13-05	$29.45	12-22-05	$63.32	12-26-05	$110.00
12-02-05	$58.00	12-13-05	$215.00	12-22-05	$372.37	12-26-05	$112.44
12-05-05	$142.00	12-13-05	$31.94	12-23-05	$140.00	12-26-05	$43.30
12-07-05	$45.42	12-16-05	$80.00	12-23-05	$133.54	12-27-05	$29.00
12-07-05	$1,443.75	12-17-05	$108.23	12-23-05	$39.86	12-28-05	$14.00
12-08-05	$203.00	12-20-05	$140.00	12-24-05	$30.00	12-28-05	$12.25
12-09-05	$33.00	12-20-05	$60.00	12-24-05	$37.66	12-30-05	$48.00
12-10-05	$50.94	12-20-05	$133.80	12-24-05	$47.38		
12-11-05	$4.43	12-22-05	$309.91	12-24-05	$104.47		
12-12-05	$4.02	12-22-05	$24.83	12-24-05	$42.40		

DEPOSITS AND OTHER CREDITS

Effective	Amount	Effective	Amount	Effective	Amount	Effective	Amount
12-07-05	$1,443.75	12-20-05	$777.70	12-24-05	$97.39		
12-07-05	$1,443.75	12-24-05	$26.93				

POWERLINE OF CREDIT 10

Date	Transaction Description	AMOUNT	Principal	Finance Charge	Principal Balance
11-30-05	Previous Balance				$1,999.34
12-20-05	Payment Transfer from your Share 10 at Loan Servicing	$125.99	$85.96	$39.03	$1,912.38
12-20-05	Late Fee at Loan Servicing	$7.81	$0.00	$7.81	$1,912.38
12-31-05	New Balance				$1,912.38

Year-to-date finance charges paid in 2005: $262.36

Current Amount Due:	$133.80 on 01-30-06	Annual Percentage Rate:	11.250000%
Amount Past Due:	$267.60	Daily Periodic Rate:	0.030822%
Total Amount Due:	$401.40	Credit Limit:	$0.00
		Amount Available:	$0.00

Page: 1 of 3
Acccunt Number:
Statement Date: 12-31-2006

Laura Richardson-Batts
3623 S. Parker St.
San Pedro CA 90732

Statement Summary

Account Number	Type	Balance
	Basic Checking	466.45
	Regular Savings	5.00

Account Summary for Regular Savings

Starting Balance	+ Deposits	+ Interest Paid	- Withdrawals	- Service Charges	= Ending Balance
26.79	0.00	0.00	21.79	0.00	5.00

Transactions for Regular Savings

Date	Description	Drafts/ Debits	Deposits/ Credits	Balance
12-01	Starting Balance			26.79
12-07	Overdraft Protection Withdraw	-21.79		5.00

The amount of interest earned between 12-01-2006 and 12-31-2006 is $0.00.
The average daily balance during this period was 9.22.
The minimum balance during this period was 5.00.
The Annual Percentage Yield Earned for this account is 0.00%.

Account Summary for Basic Checking

Starting Balance	+ Deposits	+ Interest Paid	- Withdrawals	- Service Charges	= Ending Balance
937.64	3,929.95	0.00	4,350.14	51.00	466.45

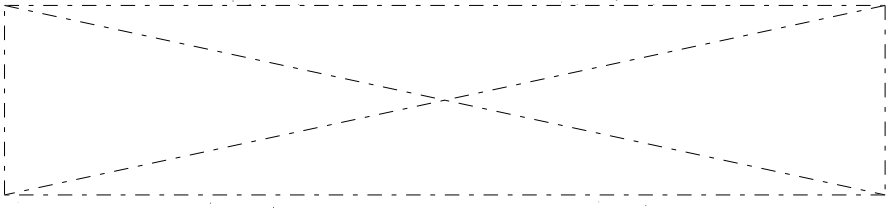
Transactions for Basic Checking

Date	Description	Drafts/ Debits	Deposits/ Credits	Balance
	CAUS			
12-01	ATM Deposit XEROX FEDERAL CU 2200 EAST GRAND AVENUE EL SEGUNDO CAUS		791.16	1,678.80

Laura Richardson-Batts
3623 S. Parker St.
San Pedro CA 90732

12-07	Overdraft Protection Deposit	21.79	220.85
12-08	Deposit	1,500.00	1,275.38
12-26	ATM Deposit XEROX FEDERAL CU 2200 EAST GRAND AVENUE EL SEGUNDO CA US	1,617.00	2,279.18

Laura Richardson-Batts
3623 S. Parker St.
San Pedro CA 90732



Page: 1 of 3
Account Number: [redacted]
Statement Date: 11-30-2006

Laura Richardson-Batts
3623 S. Parker St.
San Pedro CA 90732

Statement Summary

Account Number	Type	Balance
[redacted]	Basic Checking	937.64
[redacted]	Regular Savings	26.79

Account Summary for Regular Savings -

Starting Balance	+ Deposits	+ Interest Paid	- Withdrawals	- Service Charges	= Ending Balance
26.79	0.00	0.00	0.00	0.00	26.79

There is no activity for this account.

The amount of interest earned between 11-01-2006 and 11-30-2006 is $0.00.
The average daily balance during this period was 26.79.
The minimum balance during this period was 26.79.
The Annual Percentage Yield Earned for this account is 0.00%.

Account Summary for Basic Checking -

Starting Balance	+ Deposits	+ Interest Paid	- Withdrawals	- Service Charges	= Ending Balance
1,131.69	1,843.25	0.00	2,032.30	5.00	937.64

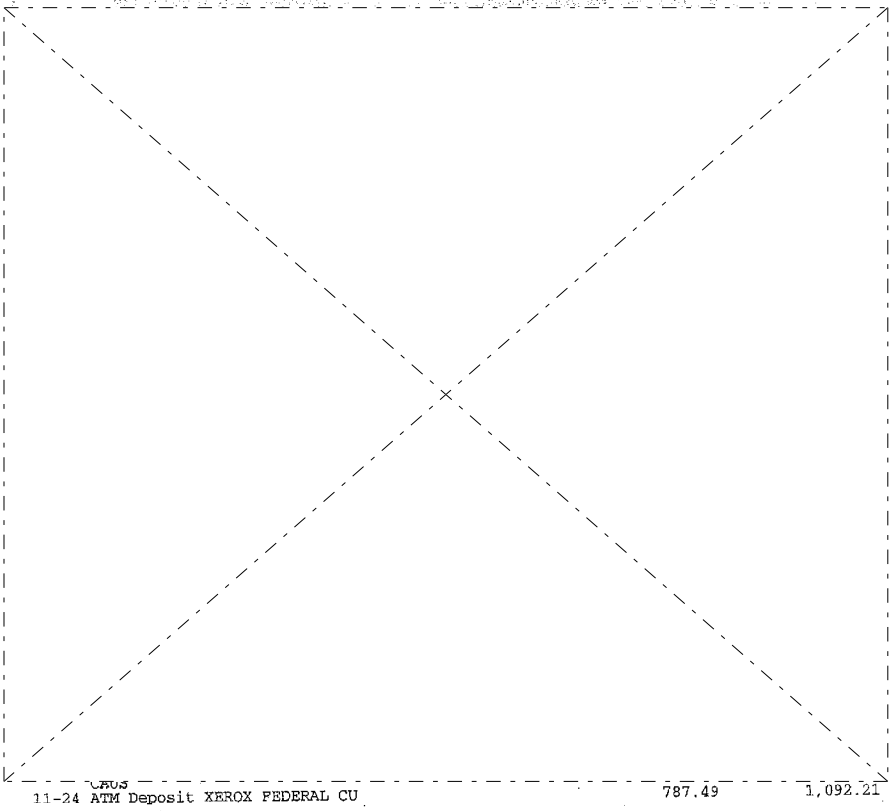
Transactions for Basic Checking -

Date	Description	Drafts/ Debits	Deposits/ Credits	Balance
	[illegible]			
11-06	Deposit		801.16	1,658.87

CSOC.LRich.FMB.00000245

Page: 2 of 3
Account Number:
Statement Date: 11-30-2006

Laura Richardson-Batts
3623 S. Parker St.
San Pedro CA 90732

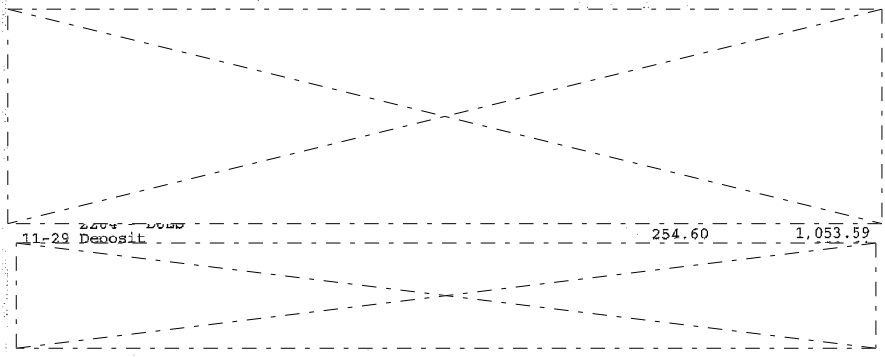


CAUS
11-24 ATM Deposit XEROX FEDERAL CU 787.49 1,092.21

CSOC.LRich.FMB.00000246

Page: 3 of 3
Account Number: [redacted]
Statement Date: 11-30-2006

Laura Richardson-Batts
3623 S. Parker St.
San Pedro CA 90732



11-29	Deposit	254.60	1,053.59

Page: 1 of 3
Account Number:
Statement Date: 10-31-2006

Laura Richardson-Batts
3623 S. Parker St.
San Pedro CA 90732

Statement Summary

Account Number	Type	Balance
	Basic Checking	1,131.69
	Regular Savings	26.79

Account Summary for Regular Savings

Starting Balance	+ Deposits	+ Interest Paid	- Withdrawals	- Service Charges	= Ending Balance
5.00	901.51	0.00	879.72	0.00	26.79

Transactions for Regular Savings - 103742881

Date	Description	Drafts/ Debits	Deposits/ Credits	Balance
10-01	Starting Balance			5.00
10-06	Deposit		901.51	906.51
10-06	Withdrawal	-879.72		26.79

The amount of interest earned between 10-01-2006 and 10-31-2006 is $0.00.
The average daily balance during this period was 23.28.
The minimum balance during this period was 5.00.
The Annual Percentage Yield Earned for this account is 0.00%.

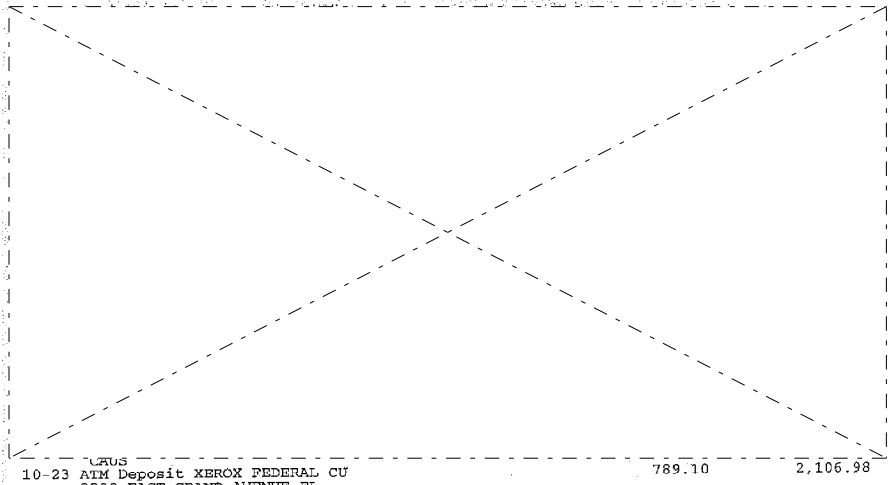
Account Summary for Basic Checking

Starting Balance	+ Deposits	+ Interest Paid	- Withdrawals	- Service Charges	= Ending Balance
1,776.19	1,581.86	0.00	2,221.36	5.00	1,131.69

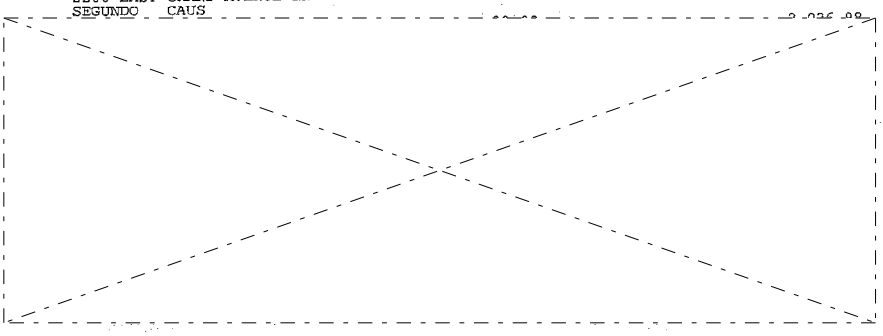
Transactions for Basic Checking -

Date	Description	Drafts/ Debits	Deposits/ Credits	Balance
10-01	Starting Balance			1,776.19
10-06	ATM Deposit XEROX FEDERAL CU 2200 EAST GRAND AVENUE EL SEGUNDO CAUS		792.76	2,568.95

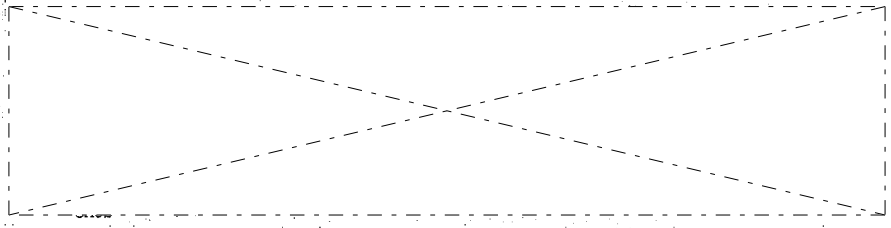
Laura Richardson-Batts
3623 S. Parker St.
San Pedro CA 90732



CAUS
10-23 ATM Deposit XEROX FEDERAL CU 789.10 2,106.98
2200 EAST GRAND AVENUE EL
SEGUNDO CAUS



Laura Richardson-Batts
3623 S. Parker St.
San Pedro CA 90732



Page: 1 of 3
Account Number:
Statement Date: 09-30-2006

Laura Richardson-Batts
3623 S. Parker St.
San Pedro CA 90732

Statement Summary

Account Number	Type	Balance
	Basic Checking	1,776.19
	Regular Savings	5.00

Account Summary for Regular Savings

Starting Balance	+	Deposits	+	Interest Paid	-	Withdrawals	-	Service Charges	=	Ending Balance
5.00		0.00		0.00		0.00		0.00		5.00

There is no activity for this account.

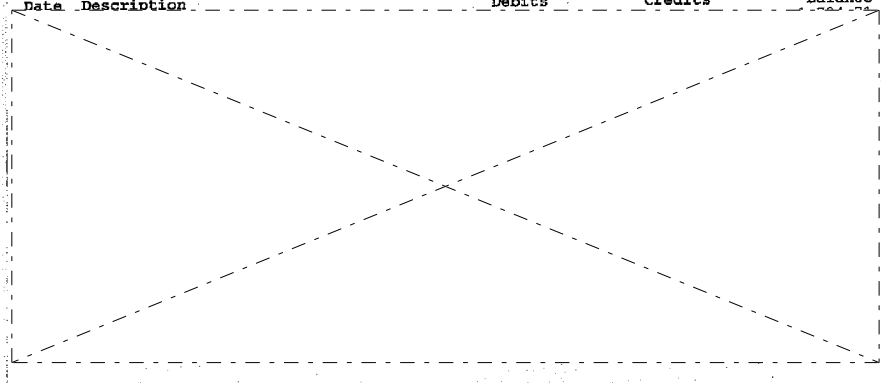
The amount of interest earned between 09-01-2006 and 09-30-2006 is $0.00.
The average daily balance during this period was 5.00.
The minimum balance during this period was 5.00.
The Annual Percentage Yield Earned for this account is 0.00%.

Account Summary for Basic Checking

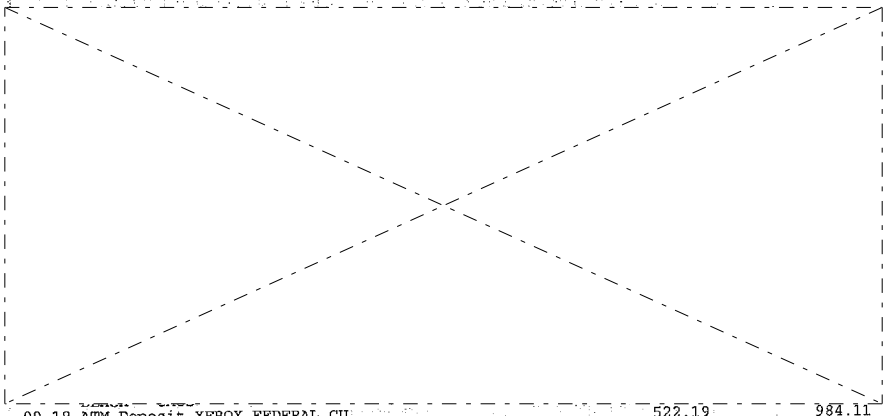
Starting Balance	+	Deposits	+	Interest Paid	-	Withdrawals	-	Service Charges	=	Ending Balance
1,724.71		2,398.59		0.00		2,342.11		5.00		1,776.19

Transactions for Basic Checking

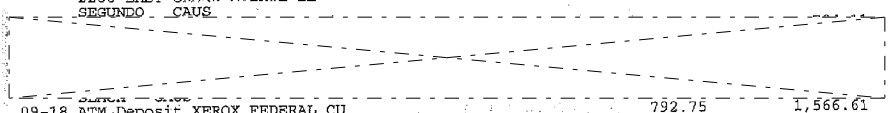
Date	Description	Drafts/ Debits	Deposits/ Credits	Balance



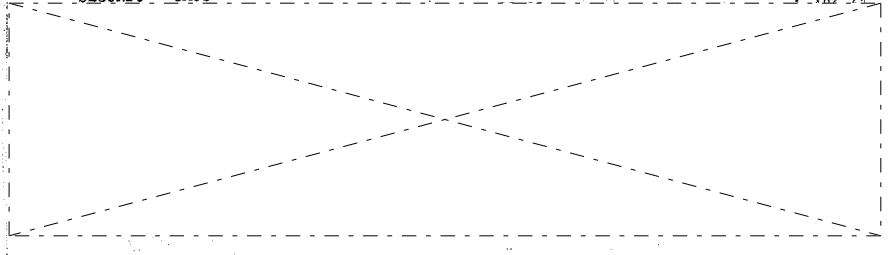
Laura Richardson-Batts
3623 S. Parker St.
San Pedro CA 90732



09-18 ATM Deposit XEROX FEDERAL CU 522.19 984.11
2200 EAST GRAND AVENUE EL
SEGUNDO CAUS



09-18 ATM Deposit XEROX FEDERAL CU 792.75 1,566.61
2200 EAST GRAND AVENUE EL
SEGUNDO CAUS



Laura Richardson-Batts
3623 S. Parker St.
San Pedro CA 90732

09-26	ATM Deposit XEROX FEDERAL CU 2200 EAST GRAND AVENUE EL SEGUNDO CAUS	1,083.65	1,996.19

Page: 1 of 2
Account Number:
Statement Date: 08-31-2006

Laura Richardson-Batts
3623 S. Parker St.
San Pedro CA 90732

Statement Summary

Account Number	Type	Balance
	Basic Checking	1,724.71
	Regular Savings	5.00

Account Summary for Regular Savings

Starting Balance	+	Deposits	+	Interest Paid	-	Withdrawals	-	Service Charges	=	Ending Balance
5.00		0.00		0.00		0.00		0.00		5.00

There is no activity for this account.

The amount of interest earned between 08-01-2006 and 08-31-2006 is $0.00.
The average daily balance during this period was 5.00.
The minimum balance during this period was 5.00.
The Annual Percentage Yield Earned for this account is 0.00%.

Account Summary for Basic Checking

Starting Balance	+	Deposits	+	Interest Paid	-	Withdrawals	-	Service Charges	=	Ending Balance
1,716.94		1,859.73		0.00		1,848.96		3.00		1,724.71

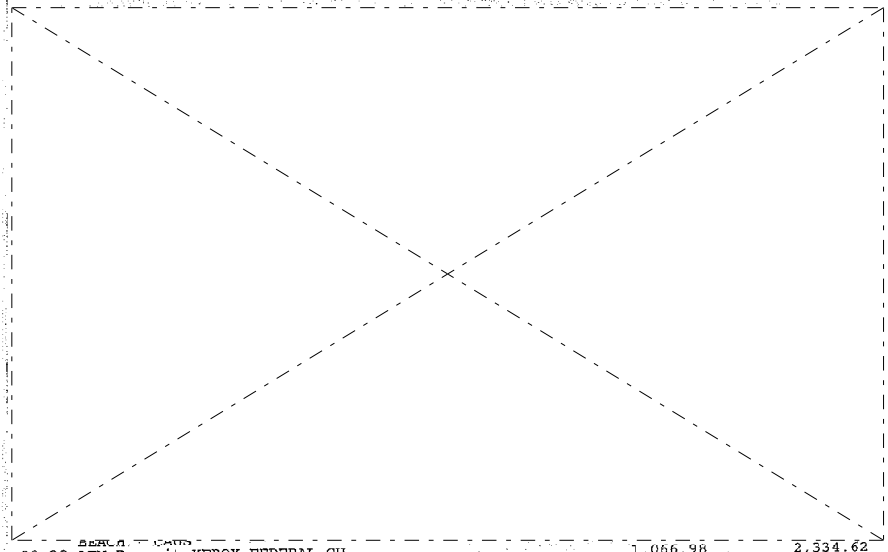
Transactions for Basic Checking

Date	Description	Drafts/ Debits	Deposits/ Credits	Balance
08-14	ATM Deposit XEROX FEDERAL CU 2200 EAST GRAND AVENUE EL SEGUNDO CAUS	1	792.75	2,350.34

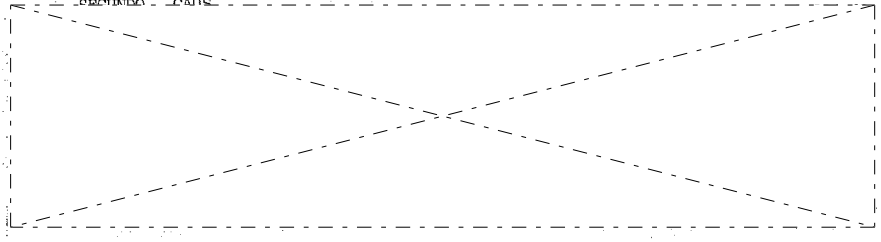
CSOC.LRich.FMB.00000254

Page: 2 of 2
Account Number: [redacted]
Statement Date: 08-31-2006

Laura Richardson-Batts
3623 S. Parker St.
San Pedro CA 90732



08-28 ATM Deposit XEROX FEDERAL CU 1,066.98 2,534.62
2200 EAST GRAND AVENUE EL
SEGUNDO CAUS



CSOC.LRich.FMB.00000255

Page: 1 of 2
Account Number:
Statement Date: 06-30-2006

Laura Richardson-Batts
3623 S. Parker St.
San Pedro CA 90732

Statement Summary

Account Number	Type	Balance
	Basic Checking	1,197.38
	Regular Savings	5.00

Account Summary for Regular Savings

Starting Balance	+	Deposits	+	Interest Paid	-	Withdrawals	-	Service Charges	=	Ending Balance
5.00		0.00		0.00		0.00		0.00		5.00

There is no activity for this account.

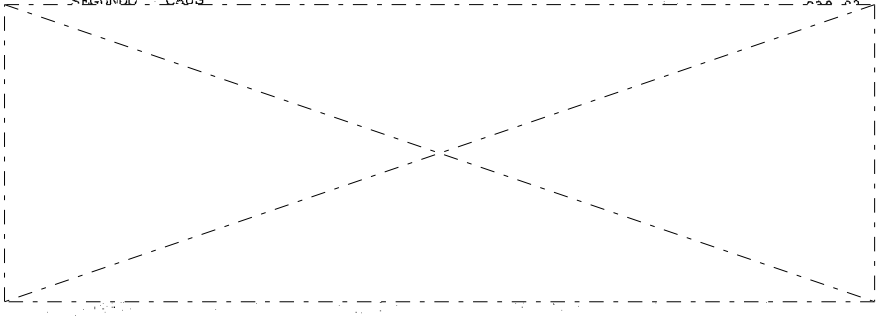
The amount of interest earned between 06-01-2006 and 06-30-2006 is $0.00.
The average daily balance during this period was 5.00.
The minimum balance during this period was 5.00.
The Annual Percentage Yield Earned for this account is 0.00%.

Account Summary for Basic Checking

Starting Balance	+	Deposits	+	Interest Paid	-	Withdrawals	-	Service Charges	=	Ending Balance
140.23		2,300.11		0.00		1,241.96		1.00		1,197.38

Transactions for Basic Checking

Date	Description	Drafts/ Debits	Deposits/ Credits	Balance
06-01	Starting Balance			140.23
06-01	ATM Deposit XEROX FEDERAL CU 2200 EAST GRAND AVENUE EL SEGUNDO CAUS		790.60	930.83



Page: 2 of 2
Account Number: [redacted]
Statement Date: 06-30-2006

Laura Richardson-Batts
3623 S. Parker St.
San Pedro CA 90732

06-14	ATM Deposit XEROX FEDERAL CU 2200 EAST GRAND AVENUE EL SEGUNDO CAUS	756.59	1,291.94
			1,151.94
06-26	ATM Deposit XEROX FEDERAL CU 2200 EAST GRAND AVENUE EL SEGUNDO CAUS	752.92	1,567.61
			1,427.61

Page: 1 of 3
Account Number: [redacted]
Statement Date: 07-31-2006

Laura Richardson-Batts
3623 S. Parker St.
San Pedro CA 90732

Statement Summary

Account Number	Type	Balance
[redacted]	Basic Checking	1,716.94
[redacted]	Regular Savings	5.00

Account Summary for Regular Savings

Starting Balance	+	Deposits	+	Interest Paid	-	Withdrawals	-	Service Charges	=	Ending Balance
5.00		0.00		0.00		0.00		0.00		5.00

There is no activity for this account.

The amount of interest earned between 07-01-2006 and 07-31-2006 is $0.00.
The average daily balance during this period was 5.00.
The minimum balance during this period was 5.00.
The Annual Percentage Yield Earned for this account is 0.00%.

Account Summary for Basic Checking

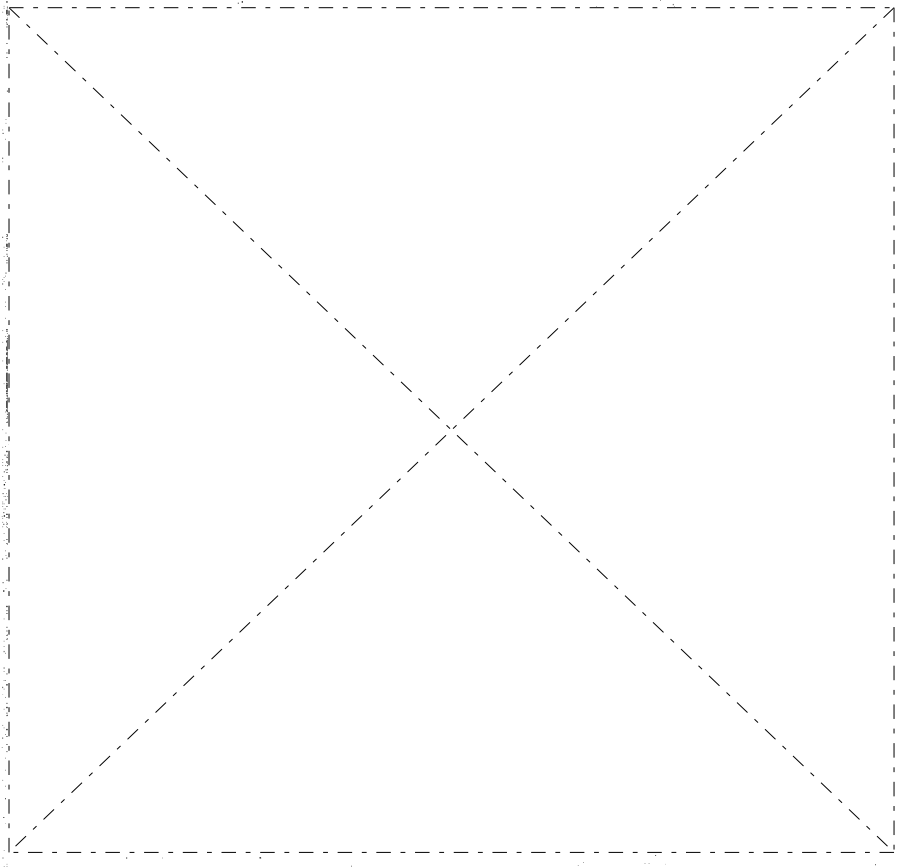
Starting Balance	+	Deposits	+	Interest Paid	-	Withdrawals	-	Service Charges	=	Ending Balance
1,197.38		3,010.45		0.00		2,486.89		4.00		1,716.94

Transactions for Basic Checking

Date	Description	Drafts/ Debits	Deposits/ Credits	Balance
	[redacted]			1,135.14
	CAUS			
07-03	ATM Deposit XEROX FEDERAL CU 2200 EAST GRAND AVENUE EL SEGUNDO CAUS		817.70	1,952.84
	[redacted]			1,952.84

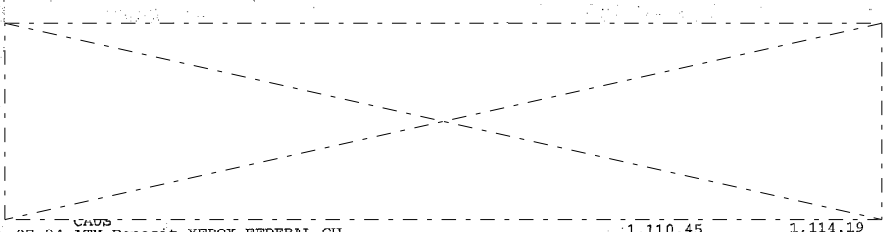
CSOC.LRich.FMB.00000258

Laura Richardson-Batts
3623 S. Parker St.
San Pedro CA 90732

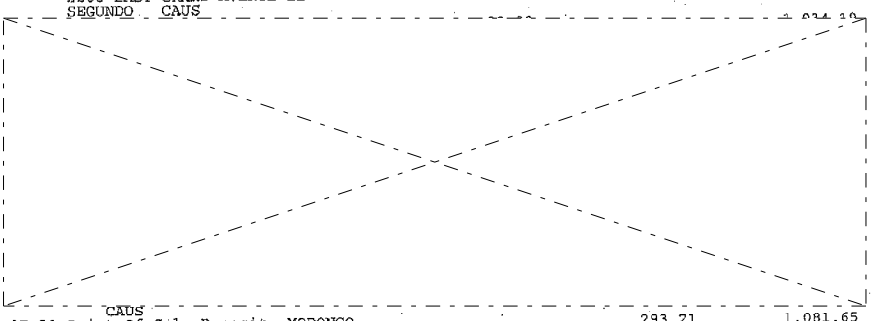


CSOC.LRich.FMB.00000259

Laura Richardson-Batts
3623 S. Parker St.
San Pedro CA 90732



	CAUS		
07-24	ATM Deposit XEROX FEDERAL CU 2200 EAST GRAND AVENUE EL SEGUNDO CAUS	1,110.45	1,114.19



	CAUS		
07-31	Point Of Sale Deposit MORONGO RESORT HOTEL CABAZON	293.21	1,081.65
07-31	Deposit	789.09	1,716.94

Page: 1 of 2
Account Number: [redacted]
Statement Date: 06-30-2006

Laura Richardson-Batts
3623 S. Parker St.
San Pedro CA 90732

Statement Summary

Account Number	Type	Balance
[redacted]	Basic Checking	1,197.38
[redacted]	Regular Savings	5.00

Account Summary for Regular Savings - [redacted]

Starting Balance	+	Deposits	+	Interest Paid	-	Withdrawals	-	Service Charges	=	Ending Balance
5.00		0.00		0.00		0.00		0.00		5.00

There is no activity for this account.

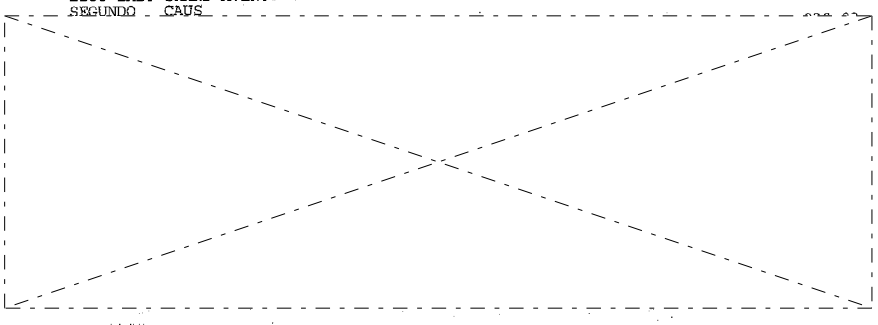
The amount of interest earned between 06-01-2006 and 06-30-2006 is $0.00.
The average daily balance during this period was 5.00.
The minimum balance during this period was 5.00.
The Annual Percentage Yield Earned for this account is 0.00%.

Account Summary for Basic Checking - [redacted]

Starting Balance	+	Deposits	+	Interest Paid	-	Withdrawals	-	Service Charges	=	Ending Balance
140.23		2,300.11		0.00		1,241.96		1.00		1,197.38

Transactions for Basic Checking - [redacted]

Date	Description	Drafts/ Debits	Deposits/ Credits	Balance
06-01	Starting Balance			140.23
06-01	ATM Deposit XEROX FEDERAL CU 2200 EAST GRAND AVENUE EL SEGUNDO CAUS		790.60	930.83



Laura Richardson-Batts
3623 S. Parker St.
San Pedro CA 90732

06-14	ATM Deposit XEROX FEDERAL CU 2200 EAST GRAND AVENUE EL SEGUNDO CAUS	756.59	1,291.94
06-26	ATM Deposit XEROX FEDERAL CU 2200 EAST GRAND AVENUE EL SEGUNDO CAUS	752.92	1,567.61

Page: 1 of 1
Account Number: [redacted]
Statement Date: 05-31-2006

Laura Richardson-Batts
3623 S. Parker St.
San Pedro CA 90732

Statement Summary

Account Number	Type	Balance
[redacted]	Basic Checking	140.23
[redacted]	Regular Savings	5.00

Account Summary for Regular Savings - [redacted]

Starting Balance	+	Deposits	+	Interest Paid	-	Withdrawals	-	Service Charges	=	Ending Balance
5.00		0.00		0.00		0.00		0.00		5.00

There is no activity for this account.

The amount of interest earned between 04-29-2006 and 05-31-2006 is $0.00.
The average daily balance during this period was 5.00.
The minimum balance during this period was 5.00.
The Annual Percentage Yield Earned for this account is 0.00%.

Account Summary for Basic Checking - [redacted]

Starting Balance	+	Deposits	+	Interest Paid	-	Withdrawals	-	Service Charges	=	Ending Balance
140.23		0.00		0.00		0.00		0.00		140.23

There is no activity for this account.

ACCOUNT NUMBER
STATEMENT PERIOD ENDING APRIL 30, 2006
PAGE 1 of 2

LAURA RICHARDSON-BATTS
3623 S. PARKER ST.
SAN PEDRO CA 90732

Additional: Dividend Posting / Statement
As part of our data system conversion plan, the following will occur: If applicable, you will notice a dividend posting on April 30, 2006 to your eligible savings and money market accounts. Your regular dividend posting schedule as outlined in your Truth-in-Savings Disclosure will resume in May. Plus, every member is receiving this monthly statement, even if you typically receive a quarterly statement.

SUMMARY OF DEPOSIT ACCOUNTS		SUMMARY OF LOAN ACCOUNTS	
MEMBERSHIP SAVINGS 1	$5.00	POWERLINE OF CREDIT 10	$1,194.17
REGULAR CHECKING 10	$922.75		
TOTAL DEPOSIT BALANCE	$927.75	TOTAL LOAN BALANCE	$1,194.17

RELATIONSHIP ADVANTAGE LEVEL
Your household relationship qualifies you for the MEMBERSHIP ADVANTAGE benefits. Ask a representative for a complete list of perks.

MEMBERSHIP SAVINGS 1

Date	Transaction Description	Deposit	Withdrawal	Balance
03-31-06	Previous Balance			$5.00
04-30-06	New Balance			$5.00

Year-to-date dividends received in 2006: $0.00

REGULAR CHECKING 10

Date	Transaction Description	Deposit	Withdrawal	Balance
04-07-06	Deposit Via ATM Adv 7 12:10 Pm #002774 XEROX FEDERAL CU #105650	$756.58		$1,955.48

ACCOUNT NUMBER
STATEMENT PERIOD ENDING APRIL 30, 2006
PAGE 2 of 2

REGULAR CHECKING 10 (continued)

Date	Transaction Description	Deposit	Withdrawal	Balance
04-25-06	Deposit Via ATM Apr 25 11:43 Am #004368 XEROX FEDERAL CU #105650	$752.92		$922.75
04-30-06	New Balance			$922.75

REGULAR CHECKING 10 SUMMARY

Balance as of last Statement	$1,381.00	0	Returned Items Credited		$0.00
2 Deposits and Other Credits	$1,509.50	15	OTHER WITHDRAWALS		$949.87
1 CHECKS POSTED	$1,017.88		Balance as of this Statement		$922.75

CHECKS CLEARED

Number	Amount	Number	Amount	Number	Amount	Number	Amount
# 1799	$1,017.88						

OTHER WITHDRAWALS

Effective	Amount	Effective	Amount	Effective	Amount	Effective	Amount
04-06-06	$156.17	04-11-06	$31.94	04-13-06	$15.00	04-15-06	$42.40
04-07-06	$25.93	04-12-06	$22.00	04-13-06	$32.73	04-18-06	$81.50
04-07-06	$133.80	04-12-06	$21.50	04-14-06	$81.50	04-25-06	$29.00
04-08-06	$100.00	04-13-06	$114.40	04-14-06	$62.00		

DEPOSITS AND OTHER CREDITS

Effective	Amount	Effective	Amount	Effective	Amount	Effective	Amount
04-08-06	$756.58	04-26-06	$752.92				

POWERLINE OF CREDIT 10

Date	Transaction Description	AMOUNT	Principal	Finance Charge	Principal Balance
03-31-06	Previous Balance				$1,542.88
04-07-06	Payment Transfer from your Share 10 at Loan Servicing	$123.80	$92.51	$31.29	$1,450.37
04-07-06	Late Fee at Loan Servicing	$10.00	$0.00	$10.00	$1,450.37
04-10-06	Payment	$257.60	$256.20	$1.40	$1,194.17
04-10-06	Late Fee	$10.00	$0.00	$10.00	$1,194.17
04-30-06	New Balance				$1,194.17

Year-to-date finance charges paid in 2006: $59.27

Current Amount Due: $133.80 on 05-30-06

Annual Percentage Rate:	11.750000%
Daily Periodic Rate:	0.032192%
Credit Limit:	$0.00
Amount Available:	$0.00

CSOC.LRich.FMB.00000265

ACCOUNT NUMBER [redacted]
STATEMENT PERIOD ENDING MARCH 31, 2006
PAGE 1 of 3

LAURA RICHARDSON-BATTS
3623 S. PARKER ST.
SAN PEDRO CA 90732

BIG CHANGES on May 1...

A must-read pamphlet that will provide you with very important information about an upcoming data system conversion, and changes regarding XFCU accounts and services.

If you have any questions after reading the enclosed pamphlet, please speak with an XFCU representative.

SUMMARY OF DEPOSIT ACCOUNTS		SUMMARY OF LOAN ACCOUNTS	
MEMBERSHIP SAVINGS 1	$5.00	POWERLINE OF CREDIT 10	$1,542.88
REGULAR CHECKING 10	$1,381.00		
TOTAL DEPOSIT BALANCE	$1,386.00	TOTAL LOAN BALANCE	$1,542.88

RELATIONSHIP ADVANTAGE LEVEL
Your household relationship qualifies you for the MEMBERSHIP ADVANTAGE benefits. Ask a representative for a complete list of perks.

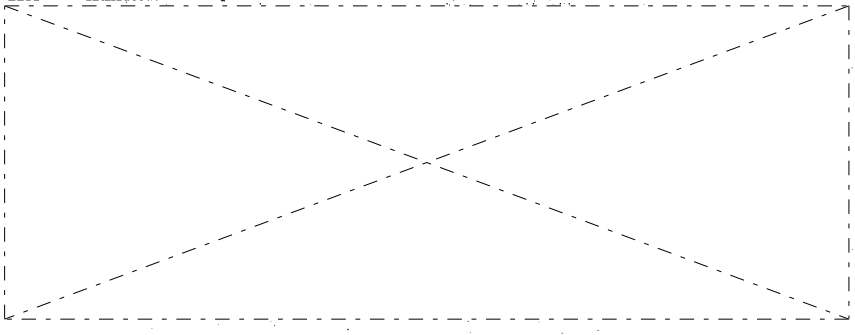
MEMBERSHIP SAVINGS 1

Date	Transaction Description	Deposit	Withdrawal	Balance
02-28-06	Previous Balance			$5.00
03-31-06	New Balance			$5.00

Year-to-date dividends received in 2006: $0.00

REGULAR CHECKING 10

Date	Transaction Description	Deposit	Withdrawal	Balance



ACCOUNT NUMBER [redacted]
STATEMENT PERIOD ENDING MARCH 31, 2006
PAGE 2 of 3

REGULAR CHECKING 10 (continued)

Date	Transaction Description	Deposit	Withdrawal	Balance
03-13-06	Deposit Via ATM Mar 13 7:39 Am #000440 XEROX FEDERAL CU #105650	$826.59		$2,438.64
03-26-06	Deposit Via ATM Mar 26 11:59 Am #001745 XEROX FEDERAL CU 2200 EAST GRAND AVENUE EL SEGUNDO CA #105650	$752.93		$2,604.77

REGULAR CHECKING 10 SUMMARY

	Balance as of last Statement	$2,586.62	0	Returned Items Credited	$0.00
2	Deposits and Other Credits	$1,579.52	32	OTHER WITHDRAWALS	$2,660.14
1	CHECKS POSTED	$125.00		Balance as of this Statement	$1,381.00

CHECKS CLEARED

Number	Amount	Number	Amount	Number	Amount	Number	Amount
# 1790	$125.00						

ACCOUNT NUMBER [redacted]
STATEMENT PERIOD ENDING MARCH 31, 2006
PAGE 3 of 3

REGULAR CHECKING 10 (continued)

OTHER WITHDRAWALS

Effective	Amount	Effective	Amount	Effective	Amount	Effective	Amount
03-03-06	$102.00	03-12-06	$4.40	03-17-06	$30.00	03-27-06	$29.00
03-04-06	$50.00	03-12-06	$67.00	03-18-06	$32.00	03-29-06	$76.00
03-05-06	$26.00	03-13-06	$112.38	03-19-06	$50.80	03-30-06	$53.00
03-05-06	$91.17	03-13-06	$31.94	03-23-06	$60.00	03-31-06	$108.98
03-08-06	$81.60	03-14-06	$60.00	03-25-06	$80.00	03-31-06	$292.06
03-10-06	$80.00	03-14-06	$83.19	03-25-06	$1.00	03-31-06	$244.65
03-11-06	$120.68	03-14-06	$111.81	03-26-06	$140.00	04-01-06	$140.00
03-12-06	$82.50	03-14-06	$79.00	03-26-06	$20.00	04-01-06	$119.08

DEPOSITS AND OTHER CREDITS

Effective	Amount	Effective	Amount	Effective	Amount	Effective	Amount
03-14-06	$826.59	03-26-06	$752.93				

POWERLINE OF CREDIT 10

Date	Transaction Description	AMOUNT	Principal	Finance Charge	Principal Balance
02-28-06	Previous Balance				$1,542.88
03-31-06	New Balance				$1,542.88

Year-to-date finance charges paid in 2006: $26.58

Current Amount Due:	$133.80 on 04-30-06	Annual Percentage Rate:	11.750000%
Amount Past Due:	$267.60	Daily Periodic Rate:	0.032192%
Total Amount Due:	$401.40	Credit Limit:	$0.00
		Amount Available:	$0.00

ACCOUNT NUMBER [redacted]
STATEMENT PERIOD ENDING FEBRUARY 28, 2006
PAGE 1 of 3

LAURA RICHARDSON-BATTS
3623 S. PARKER ST.
SAN PEDRO CA 90732

We Are Your "Retirement Plan" Place!

From now through April 15, we've increased rates on IRA Savings and IRA Certificate Accounts. Plus, at XFCU, there is no annual trustee fee.

Call or stop by your local office today.

SUMMARY OF DEPOSIT ACCOUNTS		SUMMARY OF LOAN ACCOUNTS	
MEMBERSHIP SAVINGS 1	$5.00	POWERLINE OF CREDIT 10	$1,542.88
REGULAR CHECKING 10	$2,586.62		
TOTAL DEPOSIT BALANCE	$2,591.62	TOTAL LOAN BALANCE	$1,542.88

RELATIONSHIP ADVANTAGE LEVEL
Your household relationship qualifies you for the MEMBERSHIP ADVANTAGE benefits. Ask a representative for a complete list of perks.

MEMBERSHIP SAVINGS 1

Date	Transaction Description	Deposit	Withdrawal	Balance
01-31-06	Previous Balance			$5.00
02-28-06	New Balance			$5.00

Year-to-date dividends received in 2006: $0.00

REGULAR CHECKING 10

Date	Transaction Description	Deposit	Withdrawal	Balance
[illegible]				
02-06-06	Deposit Via ATM Feb 6 8:10 Am #007290 XEROX FEDERAL CU #105650	$752.92		$1,286.54
[illegible]				
02-18-06	Deposit Via ATM Feb 18 8:45 Am #008373 XEROX FEDERAL CU 2200 EAST GRAND AVENUE EL SEGUNDO CA #105650	$756.59		$1,732.26

CSOC.LRich.FMB.00000269

CSOC.RICH.000825

ACCOUNT NUMBER [redacted]
STATEMENT PERIOD ENDING FEBRUARY 28, 2006
PAGE 2 OF 3

REGULAR CHECKING 10 (continued)

Date	Transaction Description	Deposit	Withdrawal	Balance
[redacted]				
02-26-06	Deposit Via ATM Feb 26 12:19 Pm #009106 XEROX FEDERAL CU 2200 EAST GRAND AVENUE EL SEGUNDO CA #105650	$1,790.80		$3,180.71
[redacted]				
02-27-06	Deposit ATM DEP CORR 022706	$1,790.60		$3,651.51
[redacted]				

REGULAR CHECKING 10 SUMMARY

Balance as of last Statement	$1,116.39	0	Returned Items Credited		$0.00
4 Deposits and Other Credits	$5,090.91	23	OTHER WITHDRAWALS		$3,620.68
0 CHECKS POSTED	$0.00		Balance as of this Statement		$2,586.62

OTHER WITHDRAWALS

Effective	Amount	Effective	Amount	Effective	Amount	Effective	Amount
02-02-06	$27.00	02-14-06	$80.60	02-22-06	$27.00	02-27-06	$29.00
02-02-06	$154.37	02-17-06	$30.00	02-24-06	$62.00	02-27-06	$1,790.80
02-03-06	$401.40	02-18-06	$42.40	02-25-06	$9.50	02-28-06	$7.42
02-07-06	$100.00	02-18-06	$100.00	02-25-06	$57.30	03-01-06	$37.73
02-13-06	$31.94	02-19-06	$16.25	02-25-06	$60.00	03-01-06	$419.74
02-14-06	$35.93	02-20-06	$10.30	02-26-06	$100.00		

DEPOSITS AND OTHER CREDITS

Effective	Amount	Effective	Amount	Effective	Amount	Effective	Amount
02-07-06	$752.92	02-18-06	$756.59	02-26-06	$1,790.80	02-27-06	$1,790.60

POWERLINE OF CREDIT 10

Date	Transaction Description	AMOUNT	Principal	Finance Charge	Principal Balance
01-31-06	Previous Balance				$1,912.38
02-01-06	Variable Rate Information Interest rate changed from 11.25% to 11.75%	$0.00	$0.00	$0.00	$1,912.38
02-03-06	Payment Transfer from your Share 10 at Loan Servicing	$396.08	$369.50	$26.58	$1,542.88
02-03-06	Late Fee at Loan Servicing	$5.32	$0.00	$5.32	$1,542.88
02-28-06	New Balance				$1,542.88

Year-to-date finance charges paid in 2006: $26.58

ACCOUNT NUMBER [redacted]
STATEMENT PERIOD ENDING JANUARY 31, 2006
PAGE 1 of 3

LAURA RICHARDSON-BATTS
3623 S. PARKER ST.
SAN PEDRO CA 90732

We Are Your "Retirement Plan" Place!

From now through April 15, we've increased rates on IRA Savings and IRA Certificate Accounts. Plus, at XFCU, there is no annual trustee fee.

Call or stop by your local office today.

SUMMARY OF DEPOSIT ACCOUNTS		SUMMARY OF LOAN ACCOUNTS	
MEMBERSHIP SAVINGS 1	$5.00	POWERLINE OF CREDIT 10	$1,912.38
REGULAR CHECKING 10	$1,116.39		
TOTAL DEPOSIT BALANCE	$1,121.39	TOTAL LOAN BALANCE	$1,912.38

RELATIONSHIP ADVANTAGE LEVEL
Your household relationship qualifies you for the MEMBERSHIP ADVANTAGE benefits. Ask a representative for a complete list of perks.

MEMBERSHIP SAVINGS 1

Date	Transaction Description	Deposit	Withdrawal	Balance
12-31-05	Previous Balance			$5.00
01-31-06	New Balance			$5.00

Year-to-date dividends received in 2006: $0.00

REGULAR CHECKING 10

Date	Transaction Description	Deposit	Withdrawal	Balance
01-03-06	Deposit Via ATM Jan 3 8:07 Am #004298 XEROX FEDERAL CU #105650	$1,069.66		$1,720.51

ACCOUNT NUMBER [redacted]
STATEMENT PERIOD ENDING JANUARY 31, 2006
PAGE 2 OF 3

REGULAR CHECKING 10 (continued)

Date	Transaction Description	Deposit	Withdrawal	Balance
01-13-06	Deposit Via ATM Jan 12 6:37 Pm #005112 XEROX FEDERAL CU 2200 EAST GRAND AVENUE EL SEGUNDO CA	$1,100.46		$1,306.47
01-17-06	Deposit Via ATM Jan 17 1:10 Pm #005526 XEROX FEDERAL CU #105650	$756.59		$1,778.07

REGULAR CHECKING 10 SUMMARY

	Balance as of last Statement	$763.85	0	Returned Items Credited	$0.00
3	Deposits and Other Credits	$2,926.71	18	OTHER WITHDRAWALS	$1,588.11
11	CHECKS POSTED	$986.06		Balance as of this Statement	$1,116.39

CHECKS CLEARED

Number	Amount	Number	Amount	Number	Amount	Number	Amount
# 1778	$125.50	# 1781	$87.06	# 1784	$297.25	# 1787	$78.25
# 1779	$55.00	# 1782	$70.00	# 1785	$20.00	# 1788	$21.00
# 1780	$75.00	# 1783	$60.00	# 1786	$97.00		

OTHER WITHDRAWALS

Effective	Amount	Effective	Amount	Effective	Amount	Effective	Amount
01-01-06	$39.00	01-07-06	$16.00	01-15-06	$35.00	01-25-06	$8.00
01-01-06	$74.00	01-10-06	$200.00	01-18-06	$135.64	01-25-06	$29.00
01-04-06	$60.00	01-11-06	$31.94	01-22-06	$40.00	01-28-06	$167.80
01-05-06	$140.00	01-13-06	$160.00	01-22-06	$120.24		
01-07-06	$101.50	01-14-06	$89.99	01-22-06	$140.00		

DEPOSITS AND OTHER CREDITS

Effective	Amount	Effective	Amount	Effective	Amount	Effective	Amount
01-04-06	$1,069.66	01-13-06	$1,100.46	01-18-06	$756.59		

ACCOUNT NUMBER
STATEMENT PERIOD ENDING JANUARY 31, 2006
PAGE 3 of 3

POWERLINE OF CREDIT 10

Date	Transaction Description	AMOUNT	Principal	Finance Charge	Principal Balance
12-31-05	Previous Balance				$1,912.38
01-31-06	New Balance				$1,912.38

Year-to-date finance charges paid in 2006: $0.00

Current Amount Due:	$133.80 on 02-28-06	Annual Percentage Rate:	11.250000%
Amount Past Due:	$401.40	Daily Periodic Rate:	0.030822%
Total Amount Due:	$535.20	Credit Limit:	$0.00
		Amount Available:	$0.00

Page: 1 of 3
Account Number:
Statement Date: 01-31-2007

Laura Richardson-Batts
3623 S. Parker St.
San Pedro CA 90732

Statement Summary

Account Number	Type	Balance
	Basic Checking	949.68
	Regular Savings	5.00

Account Summary for Regular Savings -

Starting Balance	+	Deposits	+	Interest Paid	-	Withdrawals	-	Service Charges	=	Ending Balance
5.00		0.00		0.00		0.00		0.00		5.00

There is no activity for this account.

The amount of interest earned between 01-01-2007 and 01-31-2007 is $0.00.
The average daily balance during this period was 5.00.
The minimum balance during this period was 5.00.
The Annual Percentage Yield Earned for this account is 0.00%.

Account Summary for Basic Checking -

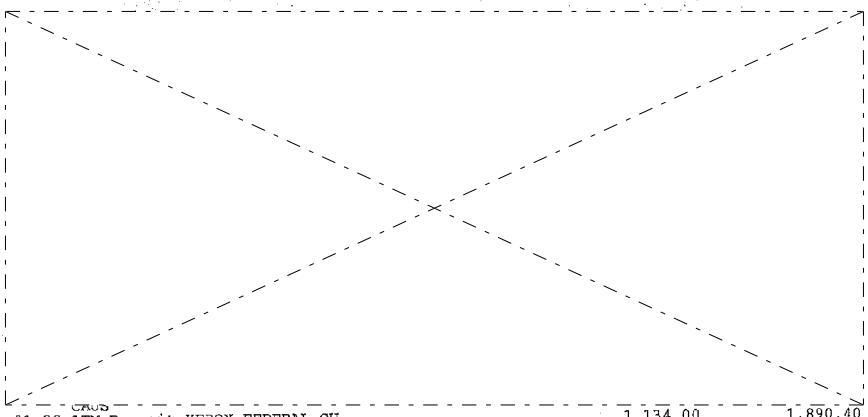
Starting Balance	+	Deposits	+	Interest Paid	-	Withdrawals	-	Service Charges	=	Ending Balance
466.45		4,134.69		0.00		3,650.46		1.00		949.68

Transactions for Basic Checking - 11037421

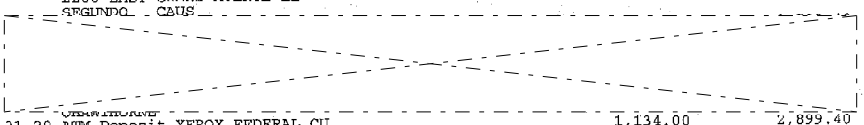
Date	Description	Drafts/ Debits	Deposits/ Credits	Balance
	[illegible] CAUS			
01-08	ATM Deposit XEROX FEDERAL CU 2200 EAST GRAND AVENUE EL SEGUNDO CAUS		897.00	1,332.93
	[illegible]			[illegible]
01-19	ATM Deposit XEROX FEDERAL CU 2200 EAST GRAND AVENUE EL SEGUNDO CAUS		906.70	1,696.75
	[illegible]			[illegible]

Page: 2 of 3
Account Number: [redacted]
Statement Date: 01-31-2007

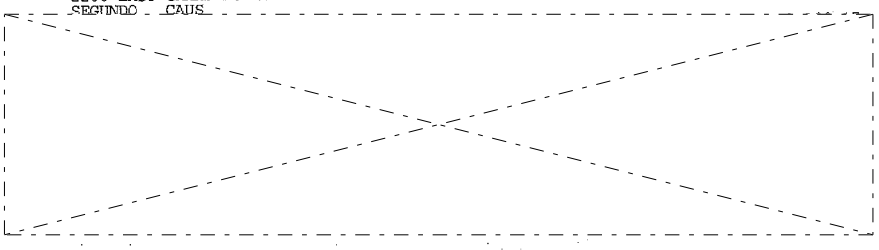
Laura Richardson-Batts
3623 S. Parker St.
San Pedro CA 90732



01-29	ATM Deposit XEROX FEDERAL CU 2200 EAST GRAND AVENUE EL SEGUNDO CAUS	1,134.00	1,890.40



01-29	ATM Deposit XEROX FEDERAL CU 2200 EAST GRAND AVENUE EL SEGUNDO CAUS	1,134.00	2,899.40



CSOC.LRich.FMB.00000275

Page: 3 of 3
Account Number: [redacted]
Statement Date: 01-31-2007

Laura Richardson-Batts
3623 S. Parker St.
San Pedro CA 90732

01-30	Point Of Sale Deposit SHERATON HOTELS GRAND SACRAMENTO CAUS	62.99	949.68

Page: 1 of 3
Account Number:
Statement Date: 02-28-2007

Laura Richardson-Batts
3623 S. Parker St.
San Pedro CA 90732

Statement Summary

Account Number	Type	Balance
	Basic Checking	2,825.88
	Regular Savings	5.00

Account Summary for Regular Savings

Starting Balance	+	Deposits	+	Interest Paid	-	Withdrawals	-	Service Charges	=	Ending Balance
5.00		0.00		0.00		0.00		0.00		5.00

There is no activity for this account.

The amount of interest earned between 02-01-2007 and 02-28-2007 is $0.00.
The average daily balance during this period was 5.00.
The minimum balance during this period was 5.00.
The Annual Percentage Yield Earned for this account is 0.00%.

Account Summary for Basic Checking -

Starting Balance	+	Deposits	+	Interest Paid	-	Withdrawals	-	Service Charges	=	Ending Balance
949.68		5,178.54		0.00		3,298.34		4.00		2,825.88

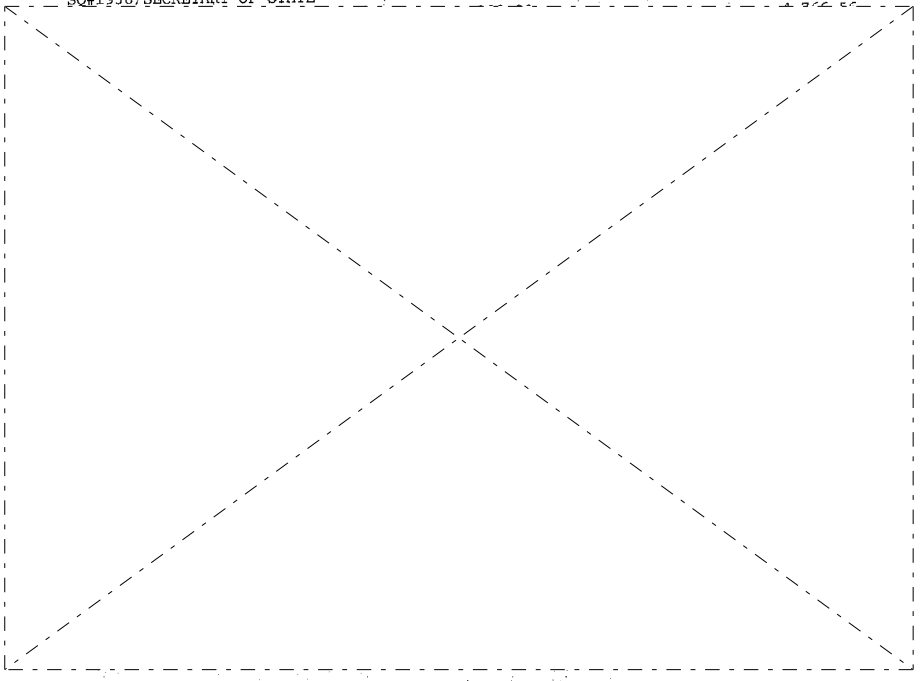
Transactions for Basic Checking - 11037421

Date	Description	Drafts/ Debits	Deposits/ Credits	Balance
02-05	ATM Deposit XEROX FEDERAL CU 2200 EAST GRAND AVENUE EL SEGUNDO CAUS		5,166.54	5,476.26

CSOC.LRich.FMB.00000277

Laura Richardson-Batts
3623 S. Parker St.
San Pedro CA 90732

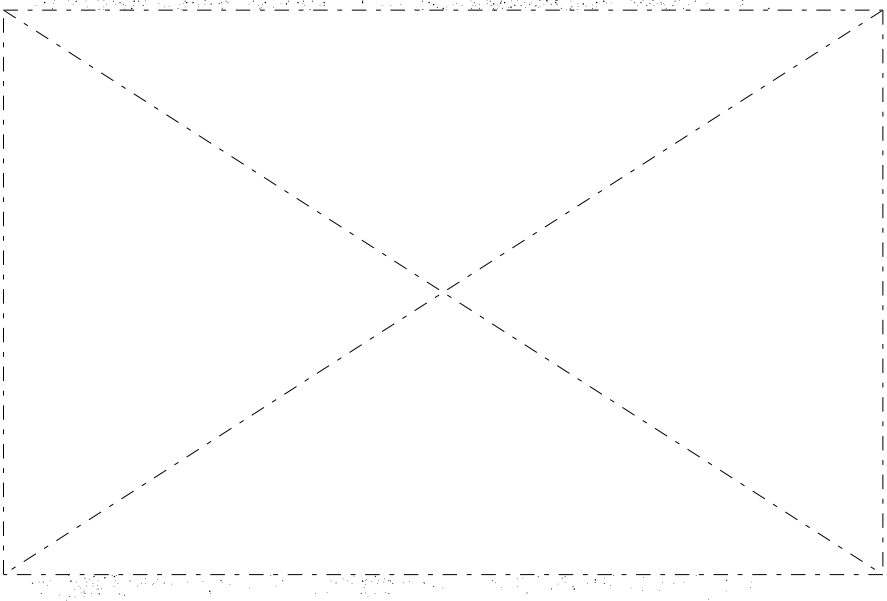
02-06 Deposit MERCHANT CREDIT 01/30 12.00 4,866.56
SQ#1938/SECRETARY OF STATE



CSOC.LRich.FMB.00000278

Page: 3 of 3
Account Number: [redacted]
Statement Date: 02-28-2007

Laura Richardson-Batts
3623 S. Parker St.
San Pedro CA 90732



CSOC.LRich.FMB.00000279

Page: 1 of 3
Account Number:
Statement Date: 03-31-2007

Laura Richardson-Batts
3623 S. Parker St.
San Pedro CA 90732

Statement Summary

Account Number	Type	Balance
	Basic Checking	4,080.21
	Regular Savings	5.00

Account Summary for Regular Savings

Starting Balance	+ Deposits	+ Interest Paid	- Withdrawals	- Service Charges	= Ending Balance
5.00	0.00	0.00	0.00	0.00	5.00

There is no activity for this account.

The amount of interest earned between 03-01-2007 and 03-31-2007 is $0.00.
The average daily balance during this period was 5.00.
The minimum balance during this period was 5.00.
The Annual Percentage Yield Earned for this account is 0.00%.

Account Summary for Basic Checking

Starting Balance	+ Deposits	+ Interest Paid	- Withdrawals	- Service Charges	= Ending Balance
2,825.88	4,227.00	0.00	2,971.67	1.00	4,080.21

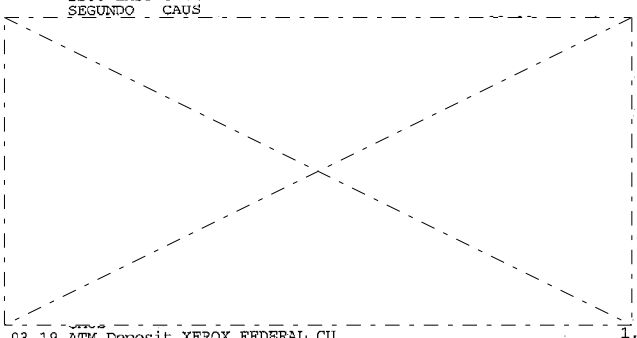
Transactions for Basic Checking

Date	Description	Drafts/ Debits	Deposits/ Credits	Balance
				2,825.88
03-05	ATM Deposit XEROX FEDERAL CU 2200 EAST GRAND AVENUE EL SEGUNDO CAUS		1,134.00	3,691.38

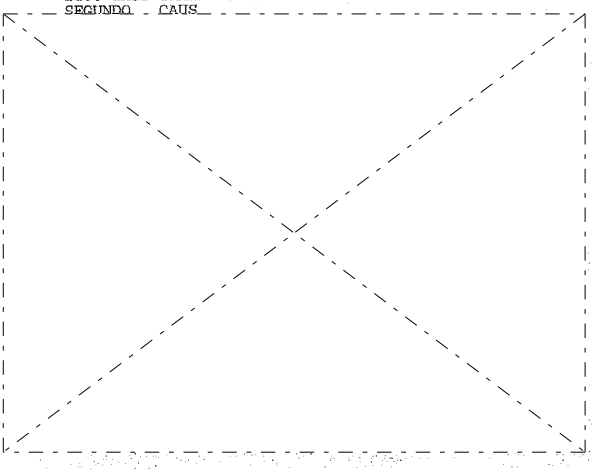
CSOC.LRich.FMB.00000280

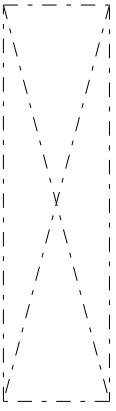
Laura Richardson-Batts
3623 S. Parker St.
San Pedro CA 90732

SACRAMENTO CAUS
03-12 ATM Deposit XEROX FEDERAL CU 825.00 4,152.09
2200 EAST GRAND AVENUE EL
SEGUNDO CAUS



03-19 ATM Deposit XEROX FEDERAL CU 1,134.00 4,728.85
2200 EAST GRAND AVENUE EL
SEGUNDO CAUS





Page: 3 of 3
Account Number: [redacted]
Statement Date: 03-31-2007

Laura Richardson-Batts
3623 S. Parker St.
San Pedro CA 90732

03-26	ATM Deposit XEROX FEDERAL CU 2200 EAST GRAND AVENUE EL SEGUNDO CAUS	1,134.00	5,061.37

Page: 1 of 4
Account Number:
Statement Date: 05-31-2007

Laura Richardson-Batts
3623 S. Parker St.
San Pedro CA 90732

Statement Summary

Account Number	Type	Balance
	Basic Checking	2,049.94
	Regular Savings	5.00

Account Summary for Regular Savings

Starting Balance	+	Deposits	+	Interest Paid	-	Withdrawals	-	Service Charges	=	Ending Balance
5.00		0.00		0.00		0.00		0.00		5.00

There is no activity for this account.

The amount of interest earned between 05-01-2007 and 05-31-2007 is $0.00.
The average daily balance during this period was 5.00.
The minimum balance during this period was 5.00.
The Annual Percentage Yield Earned for this account is 0.00%.

Account Summary for Basic Checking -

Starting Balance	+	Deposits	+	Interest Paid	-	Withdrawals	-	Service Charges	=	Ending Balance
2,528.23		5,631.27		0.00		6,105.56		4.00		2,049.94

Transactions for Basic Checking -

Date	Description	Drafts/ Debits	Deposits/ Credits	Balance
	ANGELES CAUS			
05-07	Point Of Sale Deposit CENTRAL PARKING 0312 LOS ANGELES CAUS		23.10	2,369.23

CSOC.LRich.FMB.00000283

Page: 2 of 4
Account Number: [redacted]
Statement Date: 05-31-2007

Laura Richardson-Batts
3623 S. Parker St.
San Pedro CA 90732

05-14	Point Of Sale Deposit YAHOO *REELECTLAURARI 800-318-0870 CAUS	1.67	1,980.46
05-14	ATM Deposit XEROX FEDERAL CU 2200 EAST GRAND AVENUE EL SEGUNDO CAUS	2,688.00	4,635.39

CSOC.LRich.FMB.00000284

Page: 3 of 4
Account Number: [redacted]
Statement Date: 05-31-2007

Laura Richardson-Batts
3623 S. Parker St.
San Pedro CA 90732

	CAUS		
05-21	ATM Deposit XEROX FEDERAL CU 2200 EAST GRAND AVENUE EL SEGUNDO CAUS	1,134.00	3,307.29
05-31	ATM Deposit XEROX FEDERAL CU 2200 EAST GRAND AVENUE EL	1,782.00	2,249.94

CSOC.LRich.FMB.00000285

Page: 4 of 4
Account Number:
Statement Date: 05-31-2007

Laura Richardson-Batts
3623 S. Parker St.
San Pedro CA 90732

	SEGUNDO CAUS		
05-31	ATM Withdrawal XEROX FEDERAL CU	-200.00	2,049.94
	2200 EAST GRAND AVENUE EL		
	SEGUNDO CAUS		

Drafts for Basic Checking

Date	Draft Number	Amount	Date	Draft Number	Amount

* denotes a missing check
(E) Electronic Check

CSOC.LRich.FMB.00000286

CSOC.RICH.000842

Page: 1 of 4
Account Number:
Statement Date: 05-31-2007

Laura Richardson-Batts
3623 S. Parker St.
San Pedro CA 90732

Statement Summary

Account Number	Type	Balance
	Basic Checking	2,049.94
	Regular Savings	5.00

Account Summary for Regular Savings -

Starting Balance	+	Deposits	+	Interest Paid	-	Withdrawals	-	Service Charges	=	Ending Balance
5.00		0.00		0.00		0.00		0.00		5.00

There is no activity for this account.

The amount of interest earned between 05-01-2007 and 05-31-2007 is $0.00.
The average daily balance during this period was 5.00.
The minimum balance during this period was 5.00.
The Annual Percentage Yield Earned for this account is 0.00%.

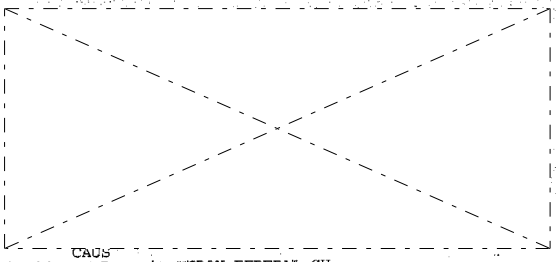
Account Summary for Basic Checking -

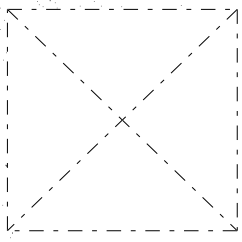
Starting Balance	+	Deposits	+	Interest Paid	-	Withdrawals	-	Service Charges	=	Ending Balance
2,528.23		5,631.27		0.00		6,105.56		4.00		2,049.94

Transactions for Basic Checking -

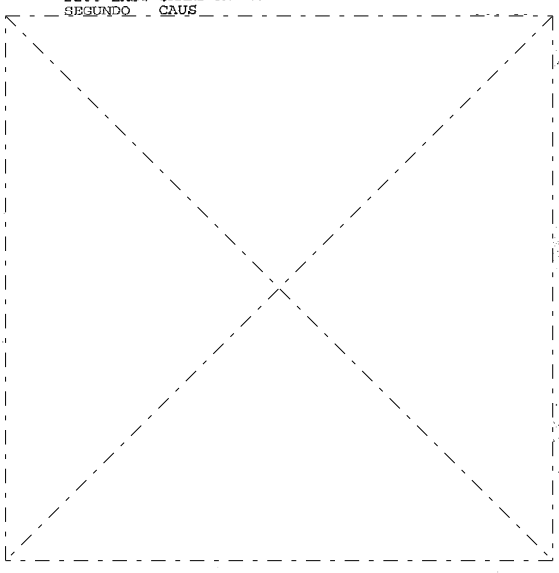
Date	Description	Drafts/ Debits	Deposits/ Credits	Balance

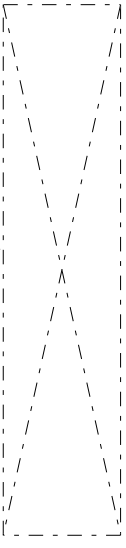
Laura Richardson-Batts
3623 S. Parker St.
San Pedro CA 90732





CAUS
05-14 ATM Deposit XEROX FEDERAL CU 2,688.00 4,635.39
2200 EAST GRAND AVENUE EL
SEGUNDO CAUS

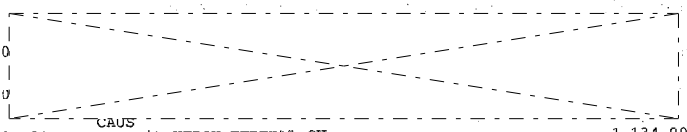


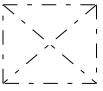


CSOC.LRich.FMB.00000288

Page: 3 of 4
Account Number: [redacted]
Statement Date: 05-31-2007

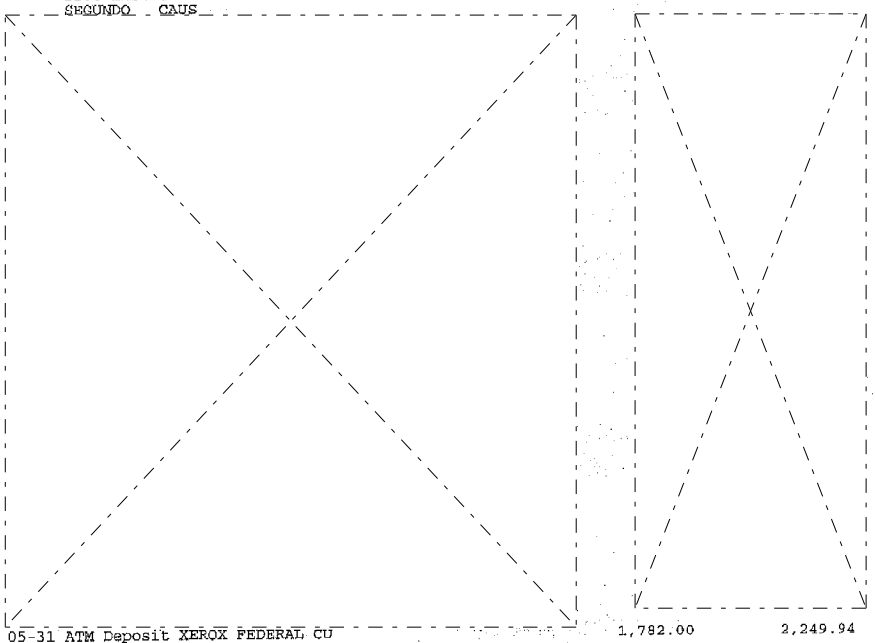
Laura Richardson-Batts
3623 S. Parker St.
San Pedro CA 90732





CAUS

05-21 ATM Deposit XEROX FEDERAL CU 1,134.00 3,307.29
2200 EAST GRAND AVENUE EL
SEGUNDO CAUS



05-31 ATM Deposit XEROX FEDERAL CU 1,782.00 2,249.94
2200 EAST GRAND AVENUE EL

CSOC.LRich.FMB.00000289

Page: 4 of 4
Account Number: [redacted]
Statement Date: 05-31-2007

Laura Richardson-Batts
3623 S. Parker St.
San Pedro CA 90732

	SEGUNDO CAUS		
05-31	ATM Withdrawal XEROX FEDERAL CU	-200.00	2,049.94
	2200 EAST GRAND AVENUE EL		
	SEGUNDO CAUS		

Drafts for Basic Checking

Date	Draft Number	Amount	Date	Draft Number	Amount

* denotes a missing check
(E) Electronic Check

Page: 1 of 2
Account Number: [redacted]
Statement Date: 06-30-2007

Laura Richardson-Batts
3623 S. Parker St.
San Pedro CA 90732

Statement Summary

Account Number	Type	Balance
[redacted]	Basic Checking	1,602.24
[redacted]	Regular Savings	5.00

Account Summary for Regular Savings

Starting Balance	+	Deposits	+	Interest Paid	-	Withdrawals	-	Service Charges	=	Ending Balance
5.00		0.00		0.00		0.00		0.00		5.00

There is no activity for this account.

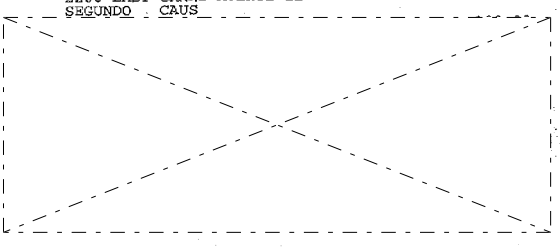
The amount of interest earned between 06-01-2007 and 06-30-2007 is $0.00.
The average daily balance during this period was 5.00.
The minimum balance during this period was 5.00.
The Annual Percentage Yield Earned for this account is 0.00%.

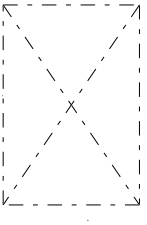
Account Summary for Basic Checking

Starting Balance	+	Deposits	+	Interest Paid	-	Withdrawals	-	Service Charges	=	Ending Balance
2,049.94		2,541.82		0.00		2,984.52		5.00		1,602.24

Transactions for Basic Checking

Date	Description	Drafts/ Debits	Deposits/ Credits	Balance
06-11	ATM Deposit XEROX FEDERAL CU 2200 EAST GRAND AVENUE EL SEGUNDO CAUS		1,134.00	1,903.37

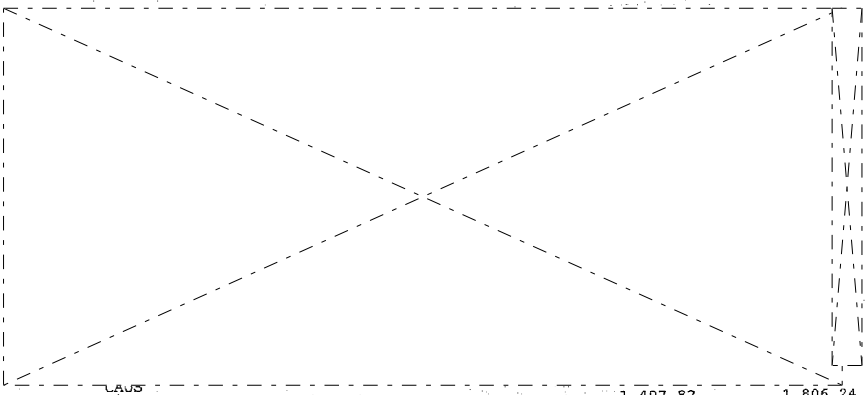




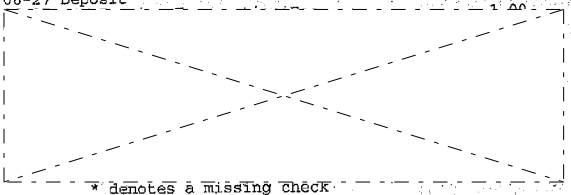
CSOC.LRich.FMB.00000291

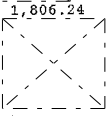
Page: 2 of 2
Account Number: [redacted]
Statement Date: 06-30-2007

Laura Richardson-Batts
3623 S. Parker St.
San Pedro CA 90732



06-27 Deposit 1,407.82 1,806.24





* denotes a missing check
(E) Electronic Check

CSOC.LRich.FMB.00000292

Page: 1 of 3
Account Number:
Statement Date: 07-31-2007

Laura Richardson-Batts
3623 S. Parker St.
San Pedro CA 90732

Statement Summary

Account Number	Type	Balance
	Basic Checking	1,880.45
	Regular Savings	5.00

Account Summary for Regular Savings

Starting Balance	+	Deposits	+	Interest Paid	-	Withdrawals	-	Service Charges	=	Ending Balance
5.00		0.00		0.00		0.00		0.00		5.00

There is no activity for this account.

The amount of interest earned between 07-01-2007 and 07-31-2007 is $0.00.
The average daily balance during this period was 5.00.
The minimum balance during this period was 5.00.
The Annual Percentage Yield Earned for this account is 0.00%.

Account Summary for Basic Checking

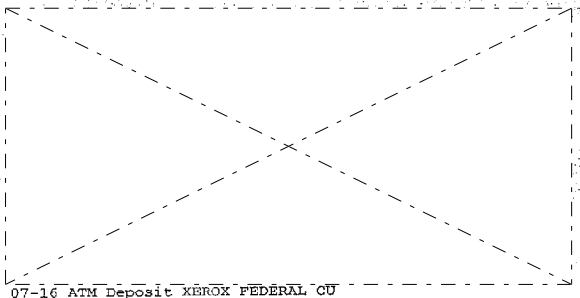
Starting Balance	+	Deposits	+	Interest Paid	-	Withdrawals	-	Service Charges	=	Ending Balance
1,602.24		2,729.19		0.00		2,448.98		2.00		1,880.45

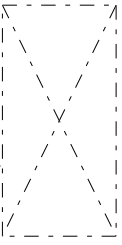
Transactions for Basic Checking -

Date	Description	Drafts/ Debits	Deposits/ Credits	Balance
			206.64	1,782.85
				1,691.81

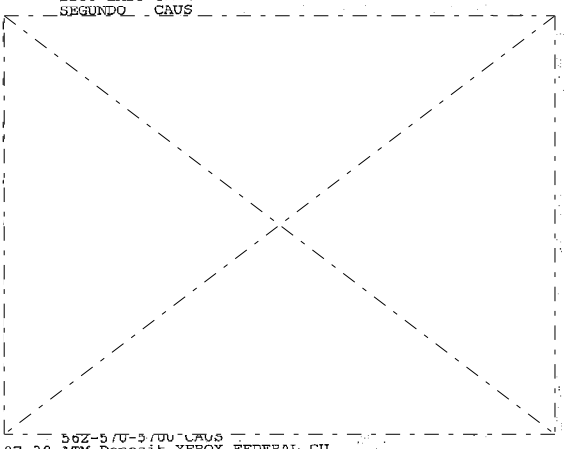
Page: 2 of 3
Account Number: [redacted]
Statement Date: 07-31-2007

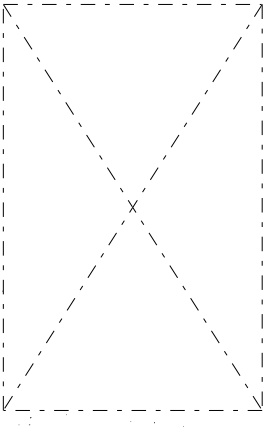
Laura Richardson-Batts
3623 S. Parker St.
San Pedro CA 90732



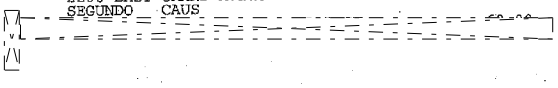


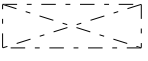
07-16 ATM Deposit XEROX FEDERAL CU 1,500.00 2,314.81
2200 EAST GRAND AVENUE EL
SEGUNDO CAUS





56Z-5700-5700 CAUS
07-30 ATM Deposit XEROX FEDERAL CU 1,000.00 2,602.82
2200 EAST GRAND AVENUE EL
SEGUNDO CAUS

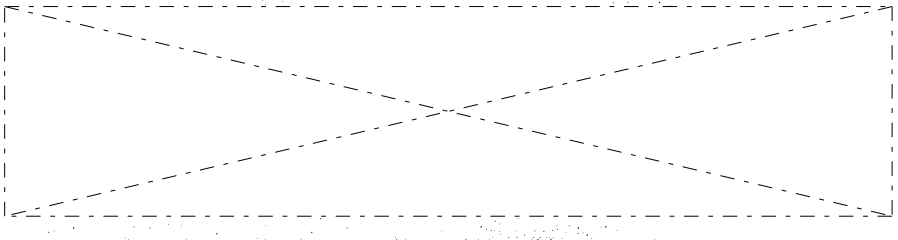




CSOC.LRich.FMB.00000294

Page: 3 of 3
Account Number: [redacted]
Statement Date: 07-31-2007

Laura Richardson-Batts
3623 S. Parker St.
San Pedro CA 90732



* denotes a missing check
(E) Electronic Check

Page: 1 of 4
Account Number: [redacted]
Statement Date: 08-31-2007

Laura Richardson-Batts
3623 S. Parker St.
San Pedro CA 90732

Statement Summary

Account Number	Type	Balance
[redacted]	Basic Checking	6,218.68
[redacted]	Regular Savings	5.00

Account Summary for Regular Savings - [redacted]

Starting Balance	+	Deposits	+	Interest Paid	-	Withdrawals	-	Service Charges	=	Ending Balance
5.00		0.00		0.00		0.00		0.00		5.00

There is no activity for this account.

The amount of interest earned between 08-01-2007 and 08-31-2007 is $0.00.
The average daily balance during this period was 5.00.
The minimum balance during this period was 5.00.
The Annual Percentage Yield Earned for this account is 0.00%.

Account Summary for Basic Checking - [redacted]

Starting Balance	+	Deposits	+	Interest Paid	-	Withdrawals	-	Service Charges	=	Ending Balance
1,880.45		11,651.94		0.00		7,309.71		4.00		6,218.68

Transactions for Basic Checking [redacted]

Date	Description	Drafts/ Debits	Deposits/ Credits	Balance
[redacted]				

CSOC.LRich.FMB.00000296

Page: 2 of 4
Account Number: [redacted]
Statement Date: 08-31-2007

Laura Richardson-Batts
3623 S. Parker St.
San Pedro CA 90732

08-13	ATM Deposit XEROX FEDERAL CU 2200 EAST GRAND AVENUE EL SEGUNDO CAUS	600.00	1,746.68
08-14	Deposit 760105 atm/corr deo for 600.00 s/b for 6000.00	5,400.00	6,507.17
08-15	Deposit MERCHANT CREDIT 08/14 SQ#89637/LUCILLES LONG BEACH	27.01	6,534.18

CSOC.LRich.FMB.00000297

Page: 3 of 4
Account Number:
Statement Date: 08-31-2007

Laura Richardson-Batts
3623 S. Parker St.
San Pedro CA 90732

08-24 Point Of Sale Deposit 134.40 5,435.22
SOUTHWESTAIR5262330659/DALLAS
TXUS

08-27 Point Of Sale Deposit 134.40 5,424.03
SOUTHWESTAIR52623310477DALLAS
TXUS

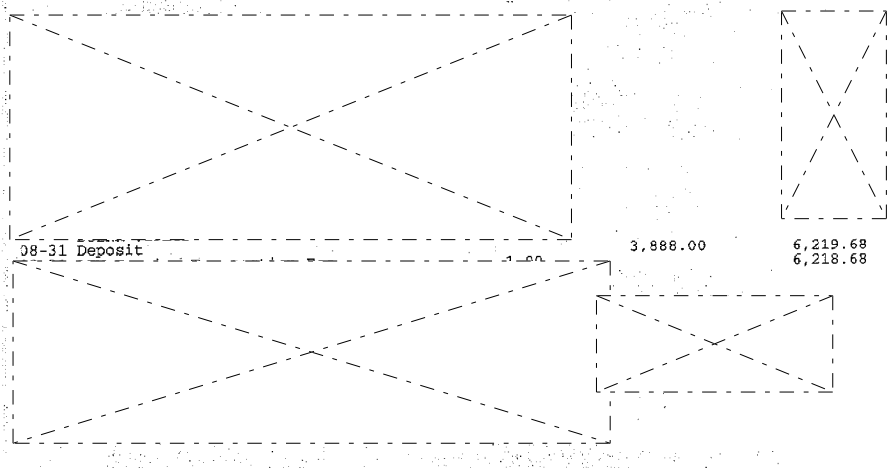
3

08-29 Point Of Sale Deposit DISNEY 1,468.13 4,696.15
RESORT BEACH LAKE BUENA
VIFLUS

CSOC.LRich.FMB.00000298

Page: 4 of 4
Account Number: [redacted]
Statement Date: 08-31-2007

Laura Richardson-Batts
3623 S. Parker St.
San Pedro CA 90732



08-31 Deposit 3,888.00 6,219.68
6,218.68

Page: 1 of 4
Account Number:
Statement Date: 09-30-2007

Laura Richardson-Batts
3623 S. Parker St.
San Pedro CA 90732

Statement Summary

Account Number	Type	Balance
	Basic Checking	4,225.09
	Regular Savings	5.00

Account Summary for Regular Savings

Starting Balance	+	Deposits	+	Interest Paid	-	Withdrawals	-	Service Charges	=	Ending Balance
5.00		0.00		0.00		0.00		0.00		5.00

There is no activity for this account.

The amount of interest earned between 09-01-2007 and 09-30-2007 is $0.00.
The average daily balance during this period was 5.00.
The minimum balance during this period was 5.00.
The Annual Percentage Yield Earned for this account is 0.00%.

Account Summary for Basic Checking -

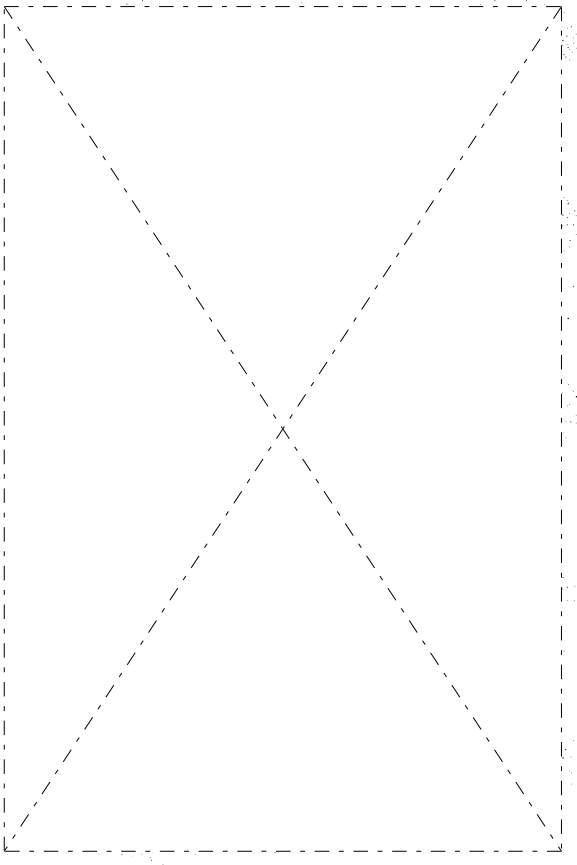
Starting Balance	+	Deposits	+	Interest Paid	-	Withdrawals	-	Service Charges	=	Ending Balance
6,218.68		11,497.11		0.00		13,489.70		1.00		4,225.09

Transactions for Basic Checking -

Date	Description	Drafts/ Debits	Deposits/ Credits	Balance

Page: 2 of 4
Account Number: [redacted]
Statement Date: 09-30-2007

Laura Richardson-Batts
3623 S. Parker St.
San Pedro CA 90732



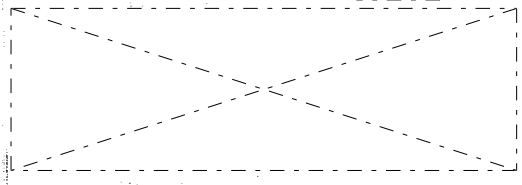
CSOC.LRich.FMB.00000301

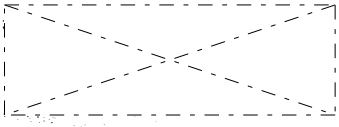
Laura Richardson-Batts
3623 S. Parker St.
San Pedro CA 90732

	CHURCH VAUS		
09-14	Point Of Sale Deposit ENTERPRISE RENT-A-CAR WASHINGTON DCUS	157.11	988.45
09-17	ATM Deposit XEROX FEDERAL CU 2200 EAST GRAND AVENUE EL SEGUNDO CAUS	11,340.00	12,223.55

Laura Richardson-Batts
3623 S. Parker St.
San Pedro CA 90732

Drafts for Basic Checking





Page: 1 of 3
Account Number: [redacted]
Statement Date: 10-31-2007

Laura Richardson-Batts
3623 S. Parker St.
San Pedro CA 90732

Statement Summary

Account Number	Type	Balance
	Basic Checking	19,041.85
	Regular Savings	5.00

Account Summary for Regular Savings

Starting Balance	+	Deposits	+	Interest Paid	-	Withdrawals	-	Service Charges	=	Ending Balance
5.00		0.00		0.00		0.00		0.00		5.00

There is no activity for this account.

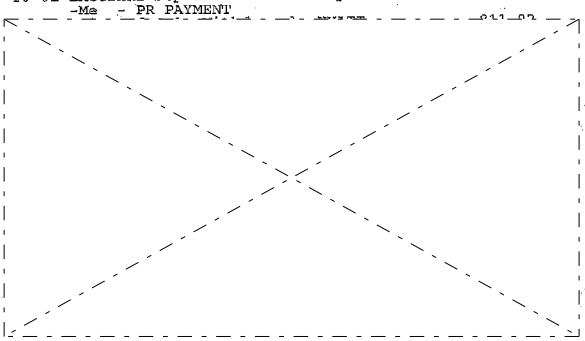
The amount of interest earned between 10-01-2007 and 10-31-2007 is $0.00.
The average daily balance during this period was 5.00.
The minimum balance during this period was 5.00.
The Annual Percentage Yield Earned for this account is 0.00%.

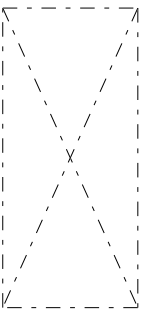
Account Summary for Basic Checking

Starting Balance	+	Deposits	+	Interest Paid	-	Withdrawals	-	Service Charges	=	Ending Balance
4,225.09		20,369.44		0.00		5,552.68		0.00		19,041.85

Transactions for Basic Checking - 11037421

Date	Description	Drafts/ Debits	Deposits/ Credits	Balance
10-01	Starting Balance			4,225.09
10-01	External Deposit House of Rep -Me - PR PAYMENT		10,341.44	14,566.53





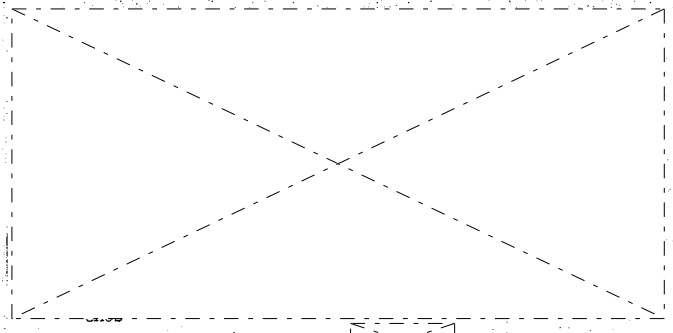
Page: 2 of 3
Account Number: [redacted]
Statement Date: 10-31-2007

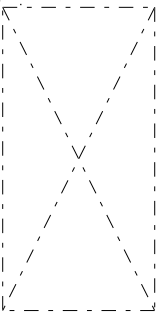
Laura Richardson-Batts
3623 S. Parker St.
San Pedro CA 90732

10-22	ATM Deposit XEROX FEDERAL CU 2200 EAST GRAND AVENUE EL SEGUNDO CAUS		10,000.00	19,898.22

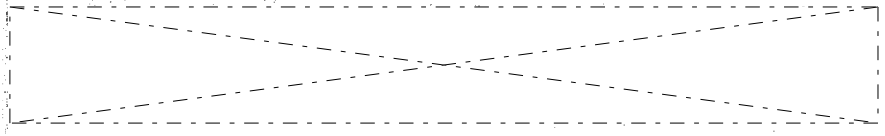
CSOC.LRich.FMB.00000305

Laura Richardson-Batts
3623 S. Parker St.
San Pedro CA 90732





Drafts for Basic Checking



Page: 1 of 3
Account Number:
Statement Date: 11-30-2007

Laura Richardson-Batts
3623 S. Parker St.
San Pedro CA 90732

Statement Summary

Account Number	Type	Balance
	Basic Checking	5,970.28
	Regular Savings	5.00

Account Summary for Regular Savings

Starting Balance	+	Deposits	+	Interest Paid	-	Withdrawals	-	Service Charges	=	Ending Balance
5.00		0.00		0.00		0.00		0.00		5.00

There is no activity for this account.

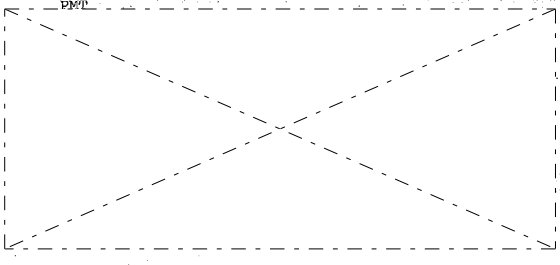
The amount of interest earned between 11-01-2007 and 11-30-2007 is $0.00.
The average daily balance during this period was 5.00.
The minimum balance during this period was 5.00.
The Annual Percentage Yield Earned for this account is 0.00%.

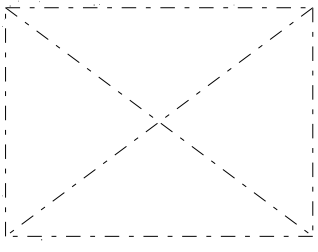
Account Summary for Basic Checking

Starting Balance	+	Deposits	+	Interest Paid	-	Withdrawals	-	Service Charges	=	Ending Balance
19,041.85		14,758.39		0.00		27,829.96		0.00		5,970.28

Transactions for Basic Checking

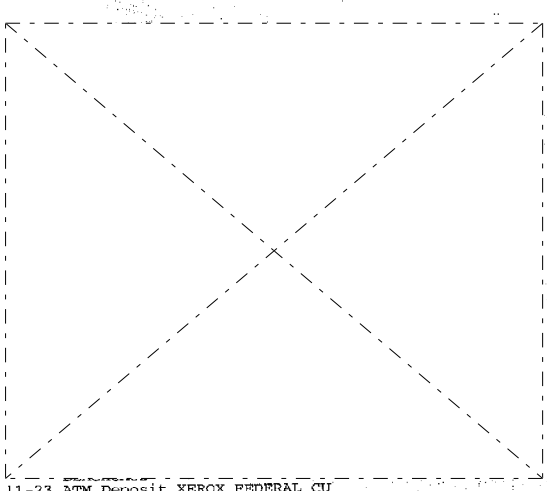
Date	Description	Drafts/ Debits	Deposits/ Credits	Balance
11-01	External Deposit House of Rep -Me - PR PAYMENT		7,758.39	26,790.29
11-01	External W/D WAMU BANK 1620000156 GAPA1 - MORTG PMT	-12,015.00		14,775.29

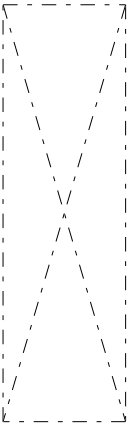




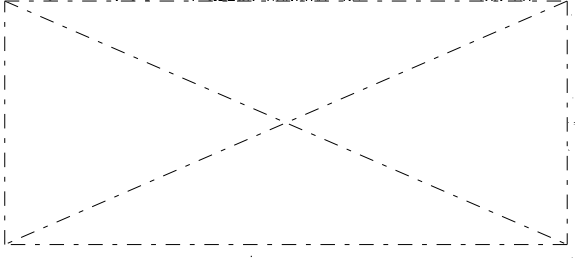
Page: 2 of 3
Account Number: [redacted]
Statement Date: 11-30-2007

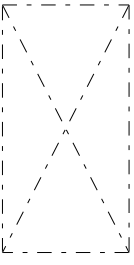
Laura Richardson-Batts
3623 S. Parker St.
San Pedro CA 90732





11-23 ATM Deposit XEROX FEDERAL CU 5,000.00 8,479.35
2200 EAST GRAND AVENUE EL
SEGUNDO CAUS





CSOC.LRich.FMB.00000308

Page: 3 of 3
Account Number: [redacted]
Statement Date: 11-30-2007

Laura Richardson-Batts
3623 S. Parker St.
San Pedro CA 90732

Drafts for Basic Checking - [redacted]

Page: 1 of 5
Account Number:
Statement Date: 12-31-2007

Laura Richardson-Batts
3623 S. Parker St.
San Pedro CA 90732

Statement Summary

Account Number	Type	Balance
	Basic Checking	1,903.91
	Regular Savings	5.00

Account Summary for Regular Savings -

Starting Balance	+	Deposits	+	Interest Paid	-	Withdrawals	-	Service Charges	=	Ending Balance
5.00		0.00		0.00		0.00		0.00		5.00

There is no activity for this account.

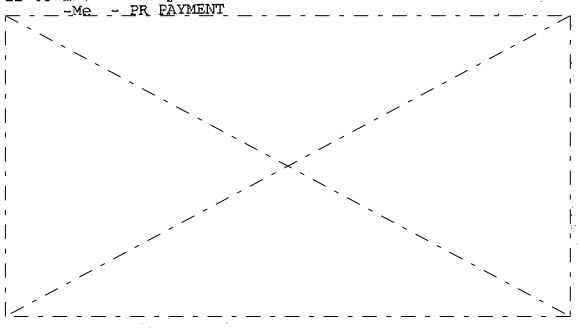
The amount of interest earned between 12-01-2007 and 12-31-2007 is $0.00.
The average daily balance during this period was 5.00.
The minimum balance during this period was 5.00.
The Annual Percentage Yield Earned for this account is 0.00%.

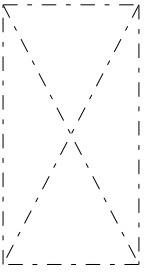
Account Summary for Basic Checking -

Starting Balance	+	Deposits	+	Interest Paid	-	Withdrawals	-	Service Charges	=	Ending Balance
5,970.28		14,624.37		0.00		18,690.74		0.00		1,903.91

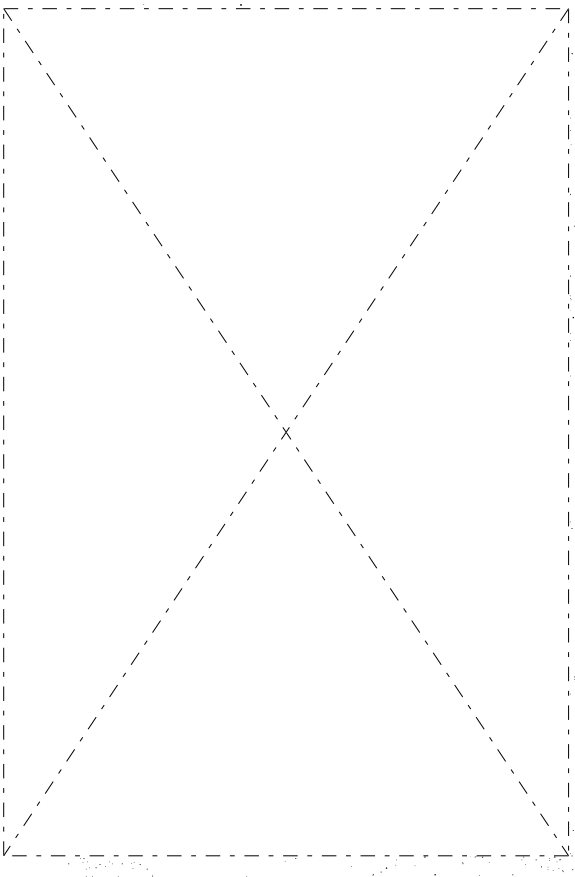
Transactions for Basic Checking -

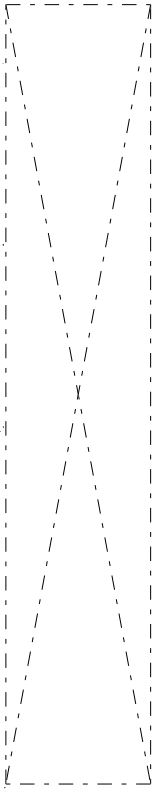
Date	Description	Drafts/ Debits	Deposits/ Credits	Balance
12-01	Starting Balance			5,970.28
12-03	ATM Deposit XEROX FEDERAL CU 2200 EAST GRAND AVENUE EL SEGUNDO CAUS		6,866.00	12,836.28
12-03	External Deposit House of Rep -Me - PR PAYMENT		7,758.37	20,594.65



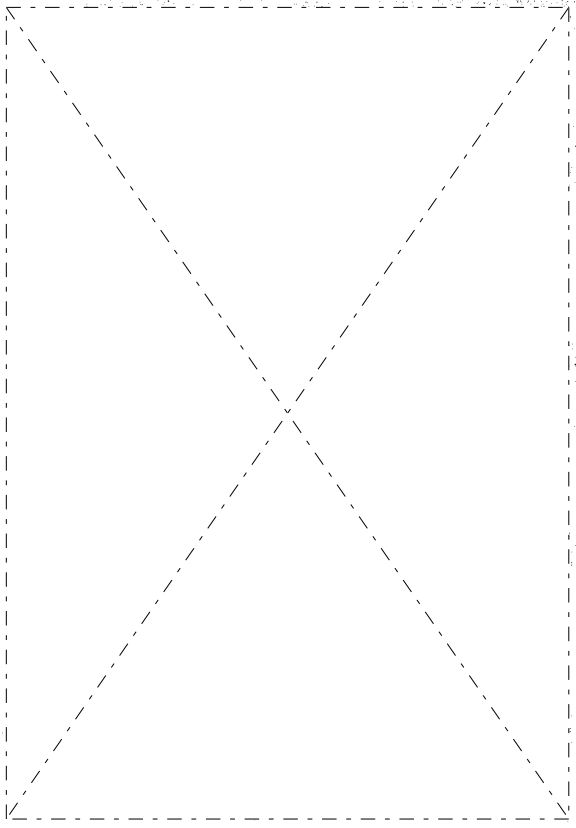


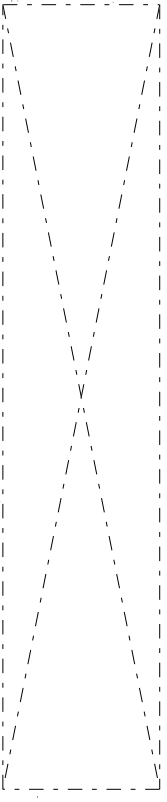
Laura Richardson-Batts
3623 S. Parker St.
San Pedro CA 90732



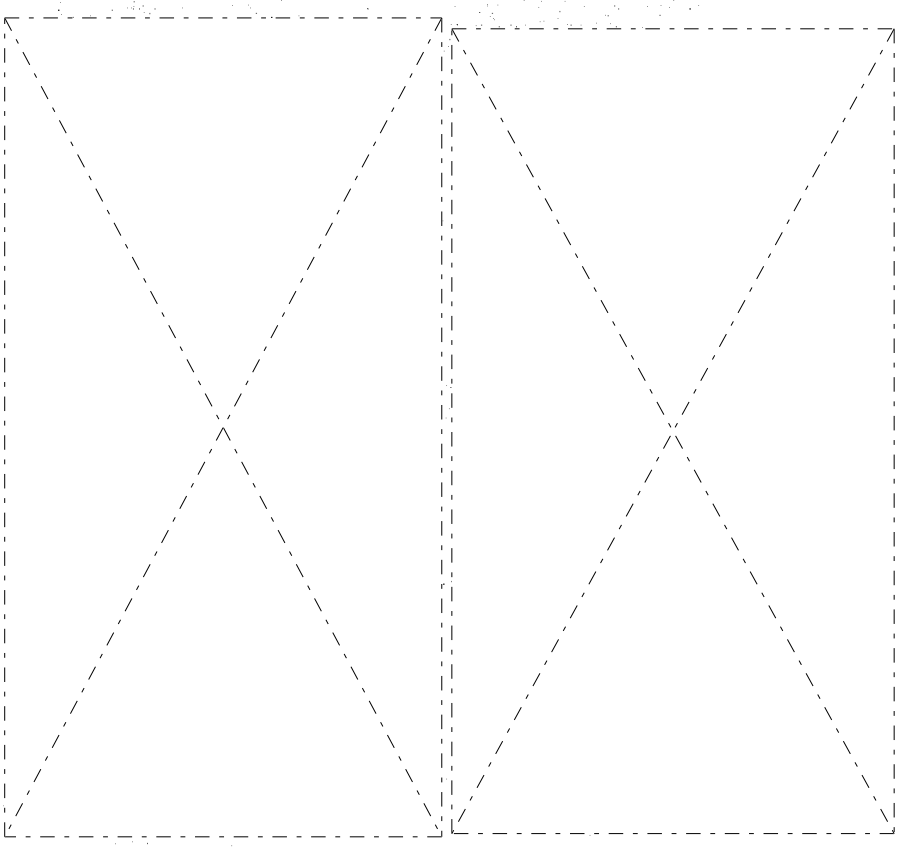


Laura Richardson-Batts
3623 S. Parker St.
San Pedro CA 90732



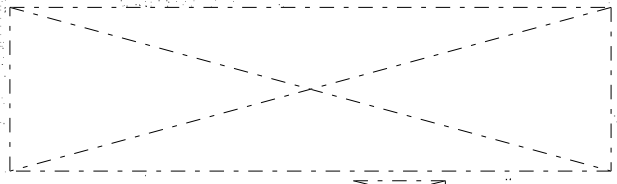


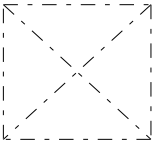
Laura Richardson-Batts
3623 S. Parker St.
San Pedro CA 90732



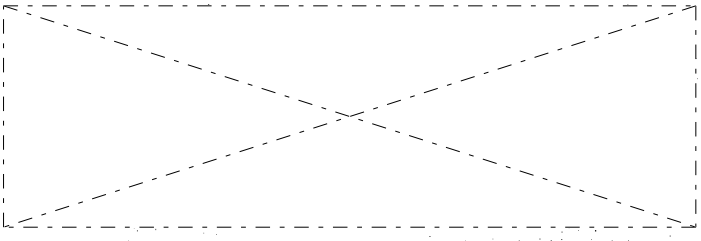
Page: 5 of 5
Account Number:
Statement Date: 12-31-2007

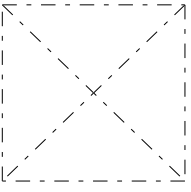
Laura Richardson-Batts
3623 S. Parker St.
San Pedro CA 90732





Drafts for Basic Checking





CSOC.LRich.FMB.00000314

CSOC.RICH.000870

xceedfinancial credit union

888 N. Nash Street
El Segundo, CA 90245
xfcu.org • 800.XFCU.222

Member No.	Statement Period	Page
[redacted]	Through 12/31/08	1 of 3

ACCOUNT SUMMARY		
My Regular Savings	$	5.00
My Basic Checking	$	-335.32

Laura Richardson-Batts
3623 S. Parker St.
San Pedro, CA 90732

My Regular Savings [redacted]

Beginning Balance	Deposits	Dividends Paid	Withdrawals	Charges/Fees	Ending Balance	YTD Dividends
$ 5.00	$ 0.00	$ 0.00	$ 0.00	$ 0.00	$ 5.00	$ 0.00

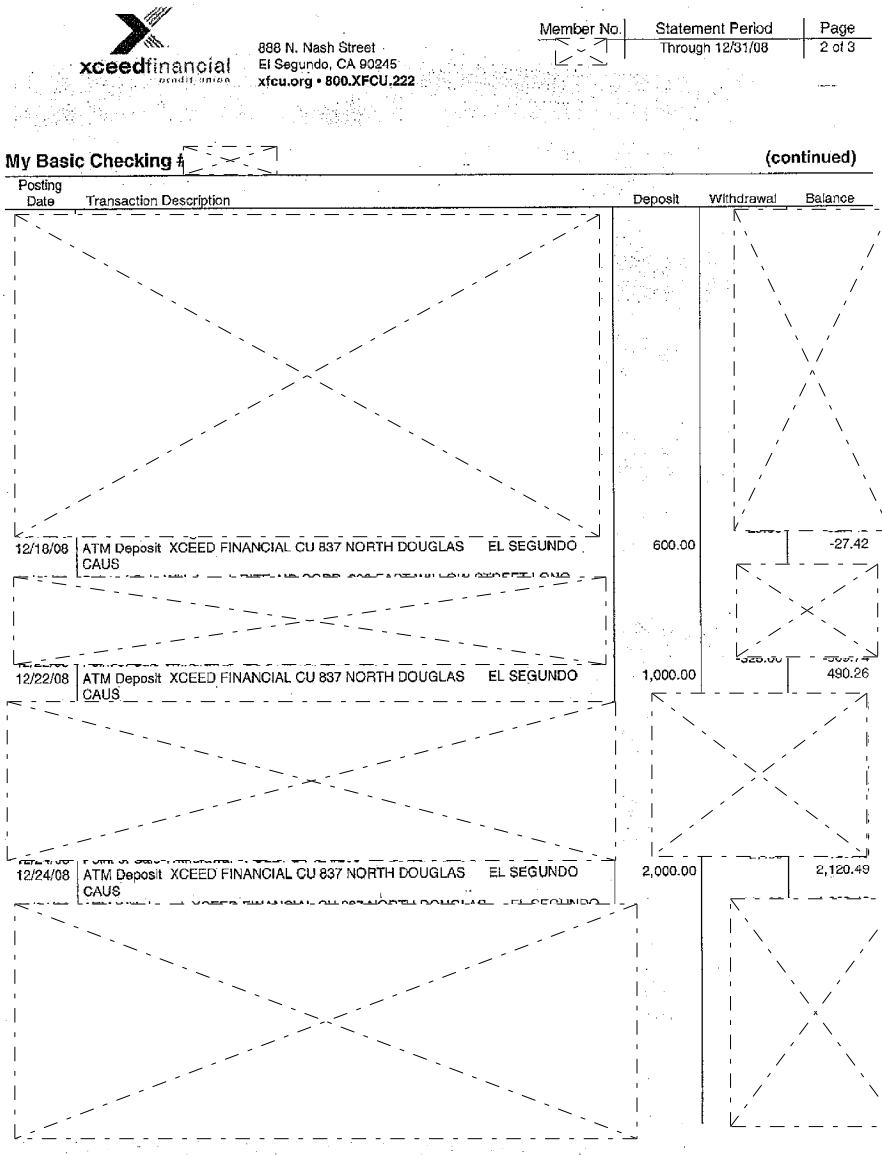
Posting Date	Transaction Description	Deposit	Withdrawal	Balance
	No Transactions This Period			

My Basic Checking [redacted]

Beginning Balance	Deposits	Dividends Paid	Withdrawals	Charges/Fees	Ending Balance	YTD Dividends
$ 3,447.91	$ 12,658.87	$ 0.00	$ 16,152.10	$ 290.00	$ -335.32	$ 0.00

Posting Date	Transaction Description	Deposit	Withdrawal	Balance
12/01/08	External Deposit House of Rep -Me - PR PAYMENT	8,894.35		12,103.44
[redacted]	Point of Sale Withdrawal - UNITED AIR 0162184751QE TKT - HOUS			

CSOC.LRich.FMB.00000315



xceedfinancial credit union

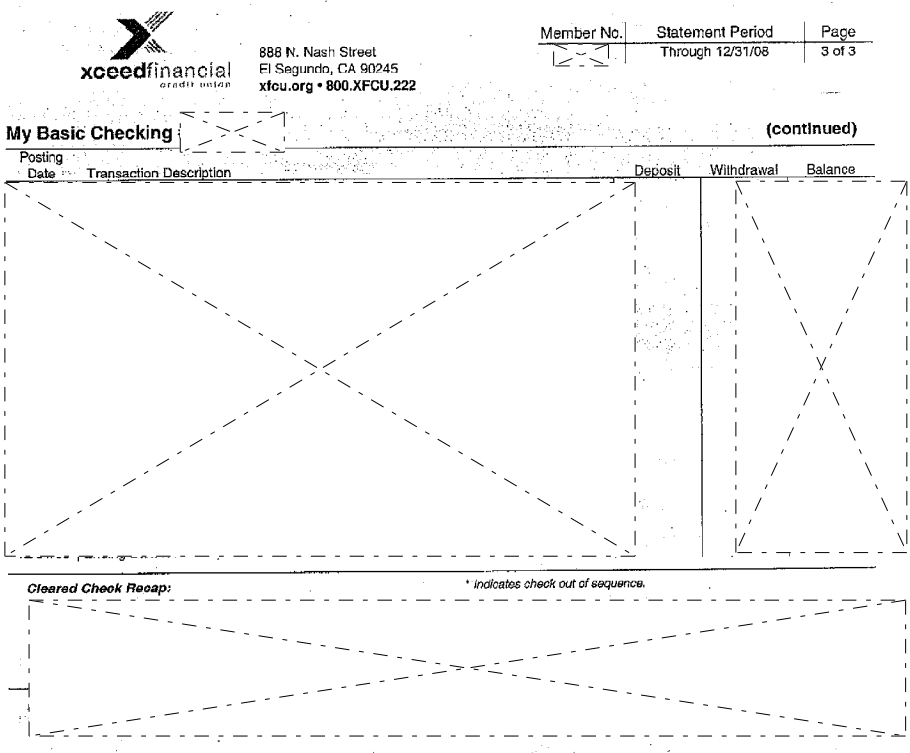
888 N. Nash Street
El Segundo, CA 90245
xfcu.org • 800.XFCU.222

Member No.	Statement Period	Page
	Through 12/31/08	2 of 3

My Basic Checking # **(continued)**

Posting Date	Transaction Description	Deposit	Withdrawal	Balance
12/18/08	ATM Deposit XCEED FINANCIAL CU 837 NORTH DOUGLAS EL SEGUNDO CAUS	600.00		-27.42
12/22/08	ATM Deposit XCEED FINANCIAL CU 837 NORTH DOUGLAS EL SEGUNDO CAUS	1,000.00		490.26
12/24/08	ATM Deposit XCEED FINANCIAL CU 837 NORTH DOUGLAS EL SEGUNDO CAUS	2,000.00		2,120.49

CSOC.LRich.FMB.00000316



xceedfinancial credit union

888 N. Nash Street
El Segundo, CA 90245
xfcu.org • 800.XFCU.222

Member No.	Statement Period	Page
	Through 12/31/08	3 of 3

My Basic Checking (continued)

Posting Date	Transaction Description	Deposit	Withdrawal	Balance

Cleared Check Recap: * indicates check out of sequence.

CSOC.LRich.FMB.00000317

888 N. Nash Street
El Segundo, CA 90245
xfcu.org • 800.XFCU.222

Member No.	Statement Period	Page
[redacted]	Through 11/30/08	1 of 2

ACCOUNT SUMMARY		
My Regular Savings	$	5.00
My Basic Checking	$	3,447.91

Laura Richardson-Batts
3023 S. Parker St.
San Pedro CA 90732

My Regular Savings [redacted]

Beginning Balance	Deposits	Dividends Paid	Withdrawals	Charges/Fees	Ending Balance	YTD Dividends
$ 5.00	$ 0.00	$ 0.00	$ 0.00	$ 0.00	$ 5.00	$ 0.00

Posting Date	Transaction Description	Deposit	Withdrawal	Balance
	No Transactions This Period			

My Basic Checking [redacted]

Beginning Balance	Deposits	Dividends Paid	Withdrawals	Charges/Fees	Ending Balance	YTD Dividends
$ 9,115.09	$ 14,918.73	$ 0.00	$ 20,469.91	$ 116.00	$ 3,447.91	$ 0.00

Posting Date	Transaction Description	Deposit	Withdrawal	Balance
[redacted]				
11/03/08	External Deposit House of Rep -Me - PR PAYMENT	8,812.68		16,832.63
[redacted]				
11/10/08	ATM Deposit XCEED FINANCIAL CU 837 NORTH DOUGLAS CAUS EL SEGUNDO	879.20		6,989.50
11/10/08	ATM Deposit XCEED FINANCIAL CU 837 NORTH DOUGLAS CAUS EL SEGUNDO	226.85		7,216.35
[redacted]				

CSOC.LRich.FMB.00000318

xceedfinancial credit union
888 N. Nash Street
El Segundo, CA 90245
xfcu.org • 800.XFCU.222

Member No.	Statement Period	Page
[redacted]	Through 11/30/08	2 of 2

My Basic Checking (continued)

Posting Date	Transaction Description	Deposit	Withdrawal	Balance
11/18/08	External W/D WAMU BANK 1620000156 GAPA1 - MORTG PMT		-4,364.32	615.56
11/28/08	Premium OD Usage Fee			
11/28/08	ATM Deposit XCEED FINANCIAL CU 837 NORTH DOUGLAS CAUS EL SEGUNDO	5,000.00		4,746.58

Cleared Check Recap: * *Indicates check out of sequence.*

CSOC.LRich.FMB.00000319

xceedfinancial credit union

888 N. Nash Street
El Segundo, CA 90245
xfcu.org • 800.XFCU.222

Member No.	Statement Period	Page
[redacted]	Through 10/31/08	1 of 3

ACCOUNT SUMMARY		
My Regular Savings	$	5.00
My Basic Checking	$	9,115.09

Laura Richardson-Batts
3623 S. Parker St.
San Pedro CA 90732

My Regular Savings #[redacted]

Beginning Balance	Deposits	Dividends Paid	Withdrawals	Charges/Fees	Ending Balance	YTD Dividends
$ 5.00	$ 0.00	$ 0.00	$ 0.00	$ 0.00	$ 5.00	$ 0.00

Posting Date	Transaction Description	Deposit	Withdrawal	Balance
	No Transactions This Period			

My Basic Checking #[redacted]

Beginning Balance	Deposits	Dividends Paid	Withdrawals	Charges/Fees	Ending Balance	YTD Dividends
$ -1,565.99	$ 29,825.87	$ 0.00	$ 19,144.79	$ 0.00	$ 9,115.09	$ 0.00

Posting Date	Transaction Description	Deposit	Withdrawal	Balance
10/01/08	Beginning Balance			-1,565.99
10/01/08	External Deposit House of Rep -Me - PR PAYMENT	8,812.68		7,246.69
[illegible]	[illegible]		-17.00	6,626.40
10/06/08	Point of Sale Deposit HYATT HOTELS GRAND WA. WASHINGTON DCUS	2,244.22		8,870.62

CSOC.LRich.FMB.00000320

xceedfinancial credit union
888 N. Nash Street
El Segundo, CA 90245
xfcu.org • 800.XFCU.222

Member No.	Statement Period	Page
	Through 10/31/08	2 of 3

My Basic Checking (continued)

Posting Date	Transaction Description	Deposit	Withdrawal	Balance
10/08/08	External Deposit US HOUSE OF REPS - VENDPAY RMT*IV*CA3705190814RICHARDS********INVOICE DATE: 05/19/08 37CALR000	209.00		9,349.11
10/08/08	External Deposit US HOUSE OF REPS - VENDPAY RMT*IV*CA3704160814RICHARDS********INVOICE DATE: 04/16/08 37CALR000	240.00		9,589.11
10/08/08	External Deposit US HOUSE OF REPS - VENDPAY RMT*IV*CA3706170814RICHARDS********INVOICE DATE: 06/17/08 37CALR000	262.75		9,851.86
10/10/08	ATM Deposit XCEED FINANCIAL CU 837 NORTH DOUGLAS EL SEGUNDO CAUS	2,079.00		11,348.28
10/10/08	External Deposit US HOUSE OF REPS - VENDPAY RMT*IV*CA3707310814RICHARDS********INVOICE DATE: 07/31/08 37CALR000	161.87		11,510.15
10/15/08	External Deposit US HOUSE OF REPS - VENDPAY RMT*IV*CA3702120814RICHARDS********INVOICE DATE: 02/12/08 37CALR000	68.00		11,506.21
10/15/08	External Deposit US HOUSE OF REPS - VENDPAY RMT*IV*CA3703190814RICHARDS********INVOICE DATE: 03/19/08 37CALR000	80.00		11,586.21
10/15/08	External Deposit US HOUSE OF REPS - VENDPAY RMT*IV*CA3702260814RICHARDS********INVOICE DATE: 02/26/08 37CALR000	80.50		11,666.71
10/15/08	Deposit	4,000.00		15,666.71
10/17/08	External W/D WAMU BANK 1620000156 GAPA1 - MORTG PMT		4,423.02	1,713.03
10/22/08	ATM Deposit XCEED FINANCIAL CU 837 NORTH DOUGLAS EL SEGUNDO CAUS	389.36		786.32
10/22/08	ATM Deposit XCEED FINANCIAL CU 837 NORTH DOUGLAS EL SEGUNDO CAUS	10,821.00		11,609.32

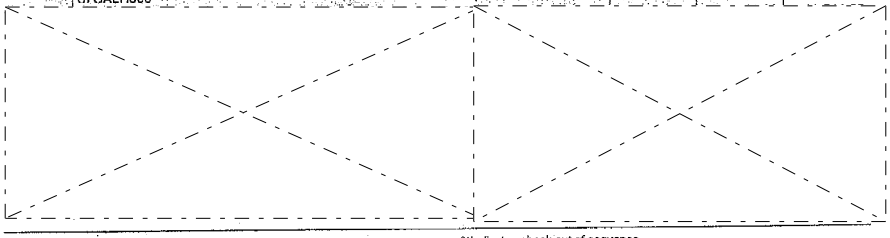
xceedfinancial credit union

888 N. Nash Street
El Segundo, CA 90245
xfcu.org • 800.XFCU.222

Member No.	Statement Period	Page
	Through 10/31/08	3 of 3

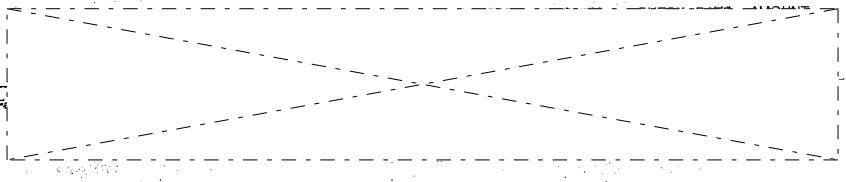
My Basic Checking (continued)

Posting Date	Transaction Description	Deposit	Withdrawal	Balance
10/24/08	External Deposit US HOUSE OF REPS - VENDPAY RMT*IV*CA3710070806RICHARDS********INVOICE DATE: 10/07/08 37CALR000	30.00		11,494.32
10/24/08	External Deposit US HOUSE OF REPS - VENDPAY RMT*IV*CA3710100806RICHARDS********INVOICE DATE: 10/10/08 37CALR000	40.00		11,524.32



Cleared Check Recap:

* Indicates check out of sequence.



CSOC.LRich.FMB.00000322

xceedfinancial credit union

888 N. Nash Street
El Segundo, CA 90245
xfcu.org • 800.XFCU.222

Member No.	Statement Period	Page
[redacted]	Through 09/30/08	1 of 2

ACCOUNT SUMMARY

My Regular Savings	$	5.00
My Basic Checking	$	-1,565.99

Laura Richardson-Batts
3623 S. Parker St.
San Pedro CA 90732

My Regular Savings [redacted]

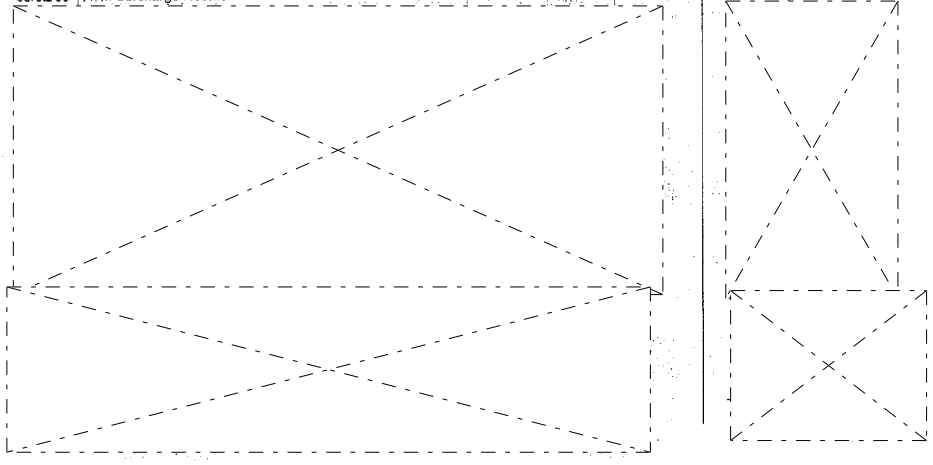
Beginning Balance	Deposits	Dividends Paid	Withdrawals	Charges/Fees	Ending Balance	YTD Dividends
$ 5.00	$ 0.00	$ 0.00	$ 0.00	$ 0.00	$ 5.00	$ 0.00

Posting Date	Transaction Description	Deposit	Withdrawal	Balance
	No Transactions This Period			

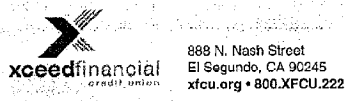
My Basic Checking [redacted]

Beginning Balance	Deposits	Dividends Paid	Withdrawals	Charges/Fees	Ending Balance	YTD Dividends
$ 1,224.58	$ 18,328.19	$ 0.00	$ 20,818.76	$ 300.00	$ -1,565.99	$ 0.00

Posting Date	Transaction Description	Deposit	Withdrawal	Balance
[redacted]				
09/02/08	External Deposit House of Rep -Me - PR PAYMENT	8,812.69		9,007.03
09/02/08	ATM Surcharge Rebate	10.00		9,017.03



CSOC.LRich.FMB.00000323



888 N. Nash Street
El Segundo, CA 90245
xfcu.org • 800.XFCU.222

Member No.	Statement Period	Page
[redacted]	Through 09/30/08	2 of 2

My Basic Checking (continued)

Posting Date	Transaction Description	Deposit	Withdrawal	Balance
[redacted]				
09/24/08	Deposit	1,500.00		582.47
09/24/08	Check 1352 (Rejected)	4,000.00		582.47

Cleared Check Recap: * *Indicates check out of sequence.*

[redacted]

CSOC.LRich.FMB.00000324

xceedfinancial credit union

888 N. Nash Street
El Segundo, CA 90245
xfcu.org • 800.XFCU.222

Member No.	Statement Period	Page
[redacted]	Through 08/31/08	1 of 2

ACCOUNT SUMMARY		
My Regular Savings	$	5.00
My Basic Checking	$	1,224.58

Laura Richardson-Batts
3623 S. Parker St.
San Pedro CA 90732

My Regular Savings

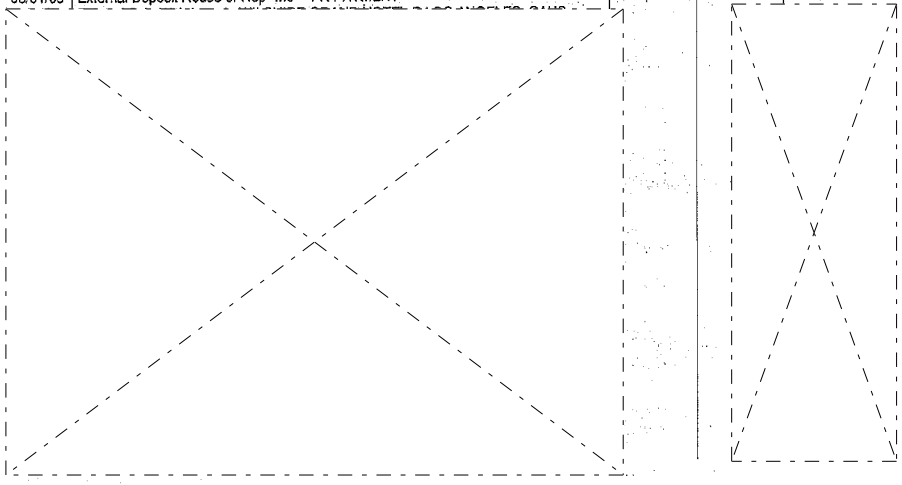
Beginning Balance	Deposits	Dividends Paid	Withdrawals	Charges/Fees	Ending Balance	YTD Dividends
$ 5.00	$ 0.00	$ 0.00	$ 0.00	$ 0.00	$ 5.00	$ 0.00

Posting Date	Transaction Description	Deposit	Withdrawal	Balance
	No Transactions This Period			

My Basic Checking

Beginning Balance	Deposits	Dividends Paid	Withdrawals	Charges/Fees	Ending Balance	YTD Dividends
$ 713.34	$ 12,777.73	$ 0.00	$ 12,216.49	$ 50.00	$ 1,224.58	$ 0.00

Posting Date	Transaction Description	Deposit	Withdrawal	Balance
08/01/08	Beginning Balance			713.34
08/01/08	External Deposit House of Rep -Me - PR PAYMENT	8,532.73		9,246.07



CSOC.LRich.FMB.00000325

888 N. Nash Street
El Segundo, CA 90245
xfcu.org • 800.XFCU.222

Member No.	Statement Period	Page
	Through 08/31/08	2 of 2

My Basic Checking (continued)

Posting Date	Transaction Description	Deposit	Withdrawal	Balance
08/25/08	ATM Deposit XCEED FINANCIAL CU 837 NORTH DOUGLAS EL SEGUNDO CAUS	3,000.00		9,494.49
08/27/08	Deposit LAURA RICHARDSON FOR CONGRESS -- INCOMING WIRE TRANSFER	1,000.00		1,511.14
08/27/08	Deposit LAURA RICHARDSON -- INCOMING WIRE TRANSFER	245.00		1,756.14

Cleared Check Recap: * Indicates check out of sequence.

CSOC.LRich.FMB.00000326

Page: 1 of 3
Account Number:
Statement Date: 07-31-2008

Laura Richardson-Batts
3623 S. Parker St.
San Pedro CA 90732

Statement Summary

Account Number	Type	Balance
	Basic Checking	713.34
	Regular Savings	5.00

Account Summary for Regular Savings

Starting Balance	+	Deposits	+	Interest Paid	-	Withdrawals	-	Service Charges	=	Ending Balance
5.00		0.00		0.00		0.00		0.00		5.00

There is no activity for this account.

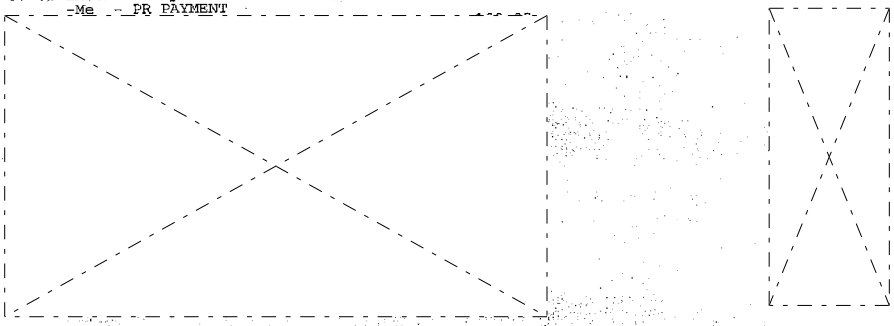
The amount of interest earned between 07-01-2008 and 07-31-2008 is $0.00.
The average daily balance during this period was 5.00.
The minimum balance during this period was 5.00.
The Annual Percentage Yield Earned for this account is 0.00%.

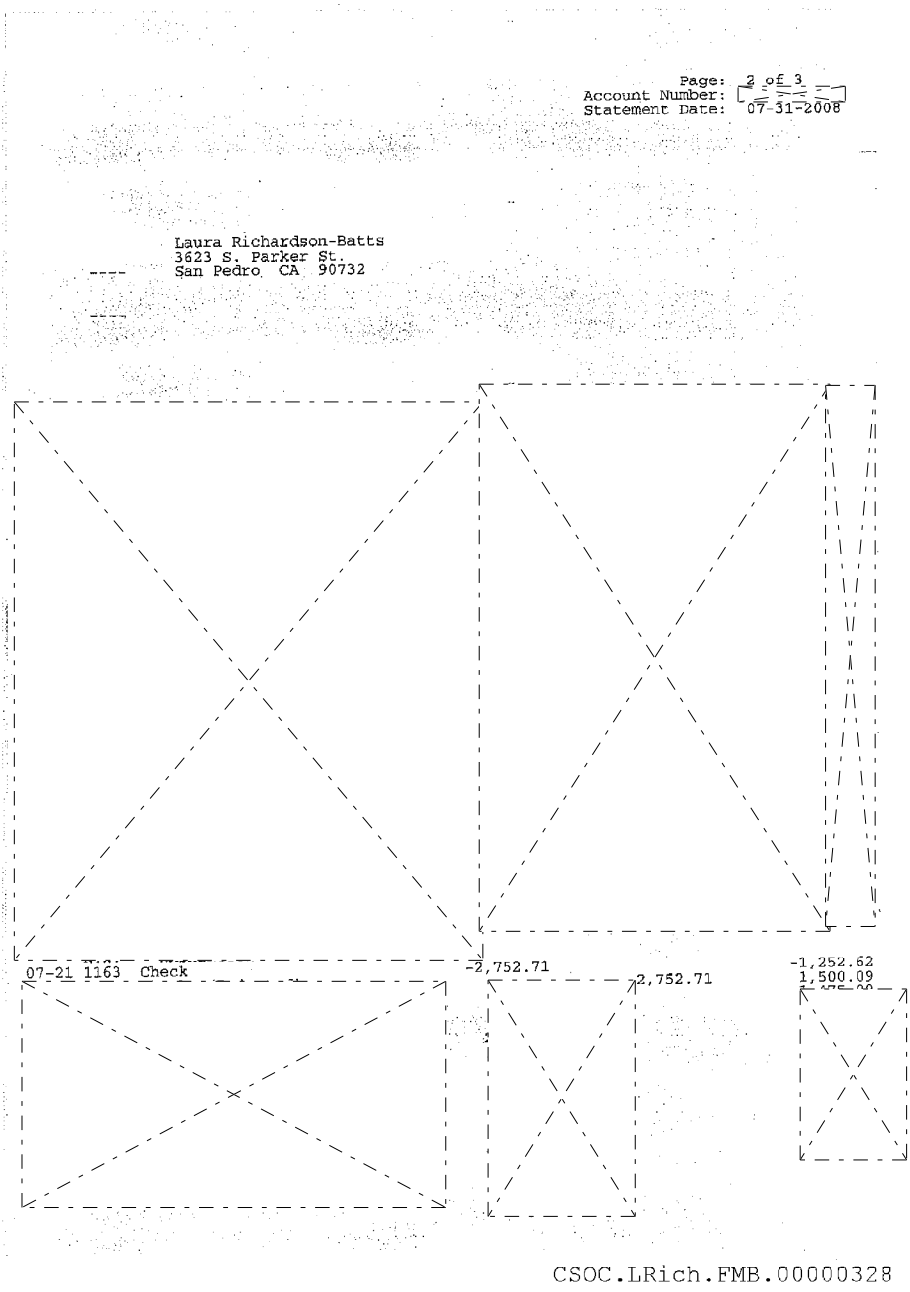
Account Summary for Basic Checking

Starting Balance	+	Deposits	+	Interest Paid	-	Withdrawals	-	Service Charges	=	Ending Balance
2,766.48		13,453.73		0.00		15,456.87		50.00		713.34

Transactions for Basic Checking

Date	Description	Drafts/ Debits	Deposits/ Credits	Balance
07-01	Starting Balance			2,766.48
07-01	External Deposit House of Rep -Me PR PAYMENT		7,946.31	10,712.79

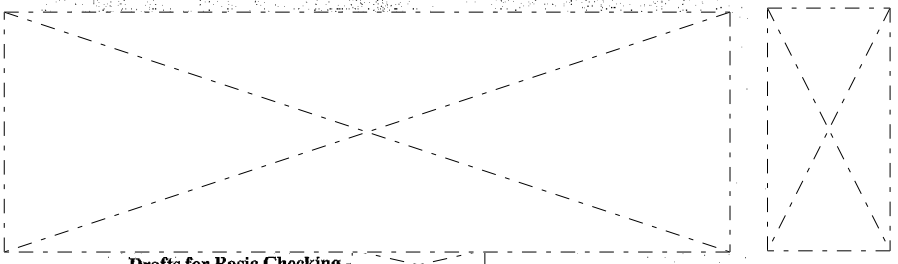




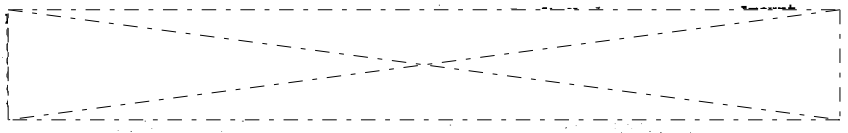
CSOC.LRich.FMB.00000328

Page: 3 of 3
Account Number: [redacted]
Statement Date: 07-31-2008

Laura Richardson-Batts
3623 S. Parker St.
San Pedro CA 90732



Drafts for Basic Checking



* denotes a missing check
(E) Electronic Check

Page: 1 of 3
Acccunt Number:
Statement Date: 06-30-2008

Laura Richardson-Batts
3623 S. Parker St.
San Pedro CA 90732

Statement Summary

Account Number	Type	Balance
	Basic Checking	2,766.48
	Regular Savings	5.00

Account Summary for Regular Savings

Starting Balance	+	Deposits	+	Interest Paid	-	Withdrawals	-	Service Charges	=	Ending Balance
5.00		0.00		0.00		0.00		0.00		5.00

There is no activity for this account.

The amount of interest earned between 06-01-2008 and 06-30-2008 is $0.00.
The average daily balance during this period was 5.00.
The minimum balance during this period was 5.00.
The Annual Percentage Yield Earned for this account is 0.00%.

Account Summary for Basic Checking

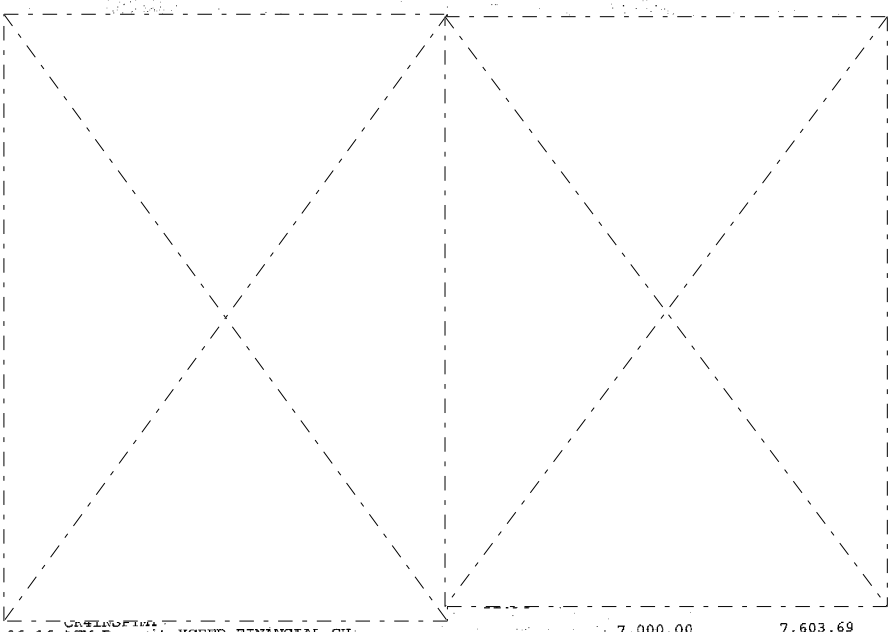
Starting Balance	+	Deposits	+	Interest Paid	-	Withdrawals	-	Service Charges	=	Ending Balance
2,517.36		17,263.74		0.00		17,011.62		3.00		2,766.48

Transactions for Basic Checking

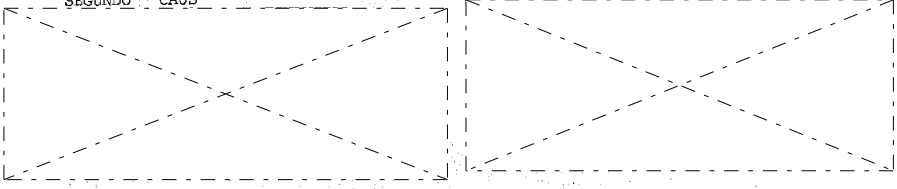
Date	Description	Drafts/ Debits	Deposits/ Credits	Balance
				2,517.36

Page: 2 of 3
Account Number:
Statement Date: 06-30-2008

Laura Richardson-Batts
3623 S. Parker St.
San Pedro CA 90732

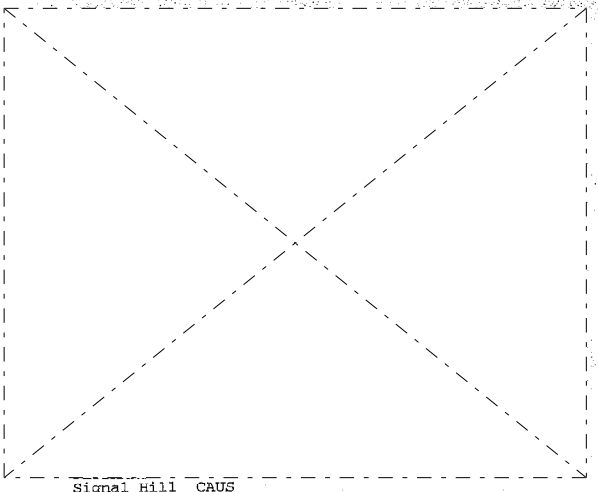


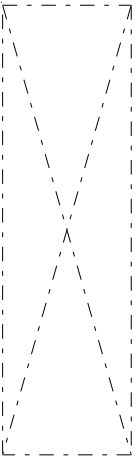
06-16 ATM Deposit XCEED FINANCIAL CU 7,000.00 7,603.69
837 NORTH DOUGLAS EL
SEGUNDO CAUS



Page: 3 of 3
Account Number: [redacted]
Statement Date: 06-30-2008

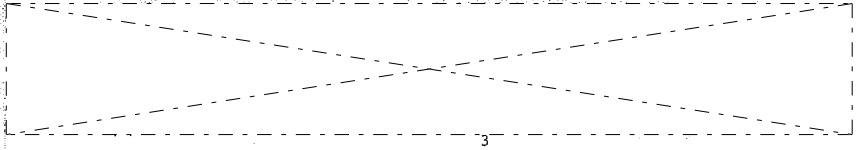
Laura Richardson-Batts
3623 S. Parker St.
San Pedro CA 90732





Signal Hill CAUS

Drafts for Basic Checking



CSOC.LRich.FMB.00000332

Page: 1 of 4
Account Number:
Statement Date: 05-31-2008

Laura Richardson-Batts
3623 S. Parker St.
San Pedro CA 90732

Statement Summary

Account Number	Type	Balance
	Basic Checking	2,517.36
	Regular Savings	5.00

Account Summary for Regular Savings -

Starting Balance	+ Deposits	+ Interest Paid	- Withdrawals	- Service Charges	= Ending Balance
5.00	0.00	0.00	0.00	0.00	5.00

There is no activity for this account.

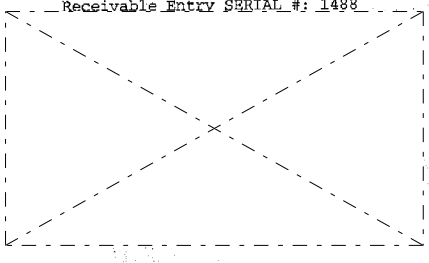
The amount of interest earned between 05-01-2008 and 05-31-2008 is $0.00.
The average daily balance during this period was 5.00.
The minimum balance during this period was 5.00.
The Annual Percentage Yield Earned for this account is 0.00%.

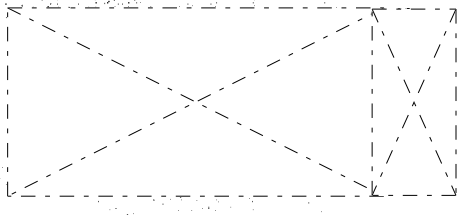
Account Summary for Basic Checking

Starting Balance	+ Deposits	+ Interest Paid	- Withdrawals	- Service Charges	= Ending Balance
2,164.46	13,301.04	0.00	12,898.14	50.00	2,517.36

Transactions for Basic Checking

Date	Description	Drafts/ Debits	Deposits/ Credits	Balance
05-01	Starting Balance			2,164.46
05-01	External Deposit House of Rep -Me PR PAYMENT		7,946.31	10,110.77
05-02	1488 Electronic Check WFHM MORTGAGE (CHECKPAYMT) Accounts Receivable Entry SERIAL #: 1488	-2,833.25		6,958.23

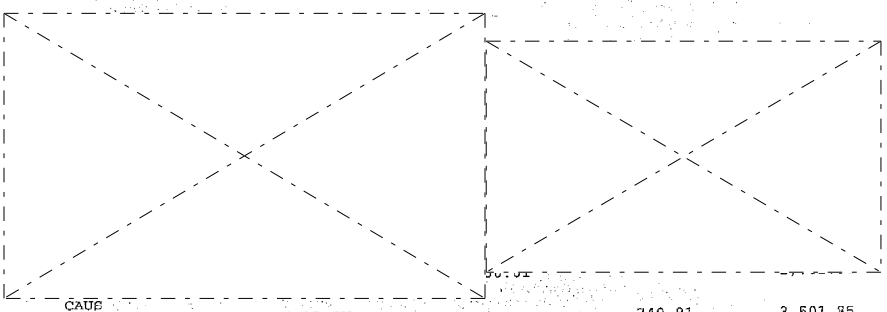




CSOC.LRich.FMB.00000333

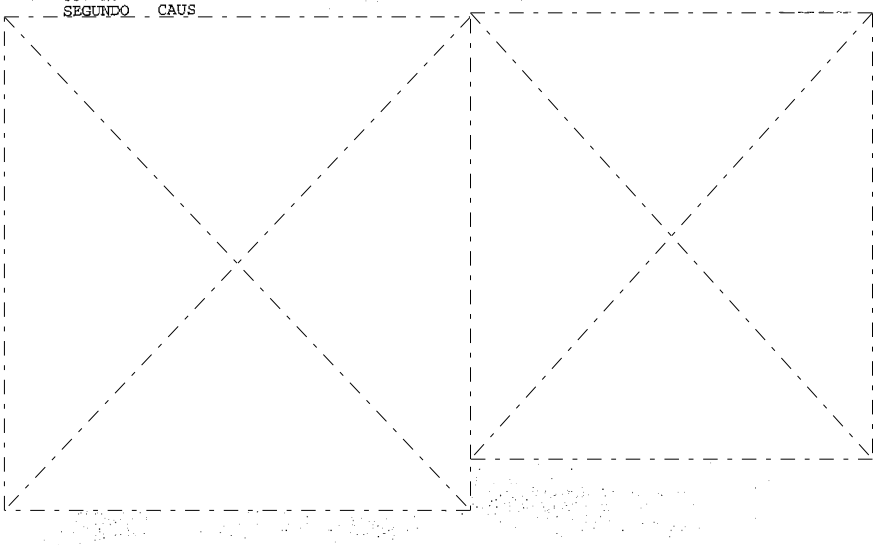
Page: 2 of 4
Account Number: [redacted]
Statement Date: 05-31-2008

Laura Richardson-Batts
3623 S. Parker St.
San Pedro CA 90732



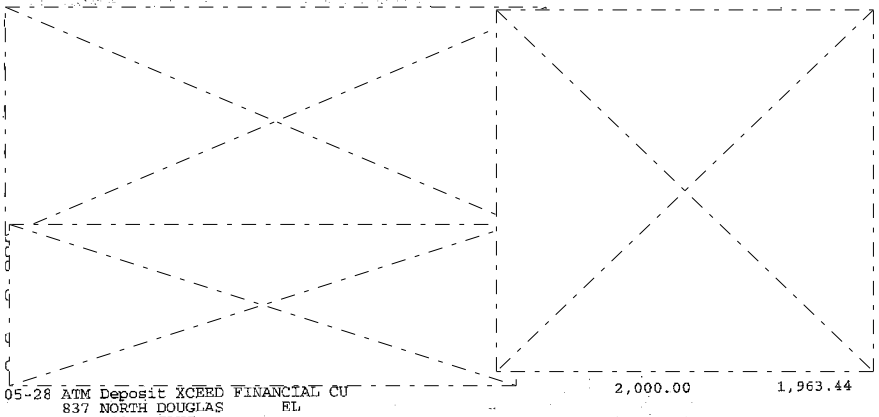
CAUS

05-12 ATM Deposit XCEED FINANCIAL CU 740.81 3,501.85
837 NORTH DOUGLAS EL
SEGUNDO CAUS



CSOC.LRich.FMB.00000334

Laura Richardson-Batts
3623 S. Parker St.
San Pedro CA 90732



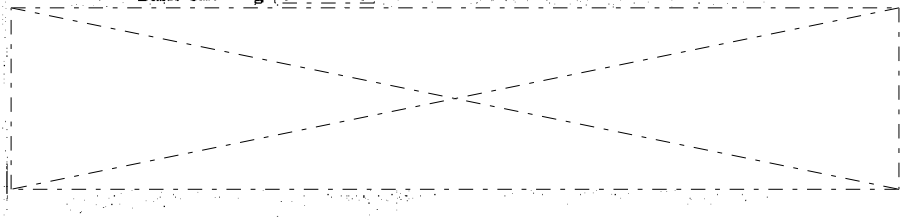
05-28 ATM Deposit XCEED FINANCIAL CU 837 NORTH DOUGLAS EL SEGUNDO CAUS	2,000.00	1,963.44
05-28 ATM Deposit XCEED FINANCIAL CU 837 NORTH DOUGLAS EL SEGUNDO CAUS	194.11	2,157.55
05-28 ATM Deposit XCEED FINANCIAL CU 837 NORTH DOUGLAS EL SEGUNDO CAUS	479.81	2,637.36

Drafts for Basic Checking

Page: 4 of 4
Account Number:
Statement Date: 05-31-2006

Laura Richardson-Batts
3623 S. Parker St.
San Pedro CA 90732

Basic Checking - CONTINUED



CSOC.LRich.FMB.00000336

CSOC.RICH.000892

Page: 1 of 5
Account Number:
Statement Date: 04-30-2008

Laura Richardson-Batts
3623 S. Parker St.
San Pedro CA 90732

Statement Summary

Account Number	Type	Balance
	Basic Checking	2,164.46
	Regular Savings	5.00

Account Summary for Regular Savings

Starting Balance	+	Deposits	+	Interest Paid	-	Withdrawals	-	Service Charges	=	Ending Balance
5.00		0.00		0.00		0.00		0.00		5.00

There is no activity for this account.

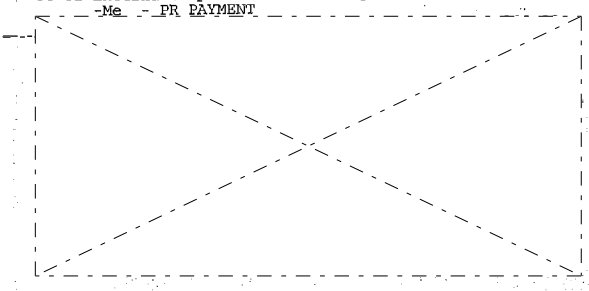
The amount of interest earned between 04-01-2008 and 04-30-2008 is $0.00.
The average daily balance during this period was 5.00.
The minimum balance during this period was 5.00.
The Annual Percentage Yield Earned for this account is 0.00%.

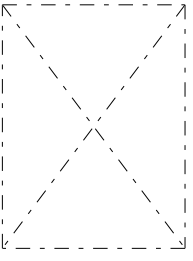
Account Summary for Basic Checking

Starting Balance	+	Deposits	+	Interest Paid	-	Withdrawals	-	Service Charges	=	Ending Balance
8,099.53		8,332.08		0.00		14,267.15		0.00		2,164.46

Transactions for Basic Checking

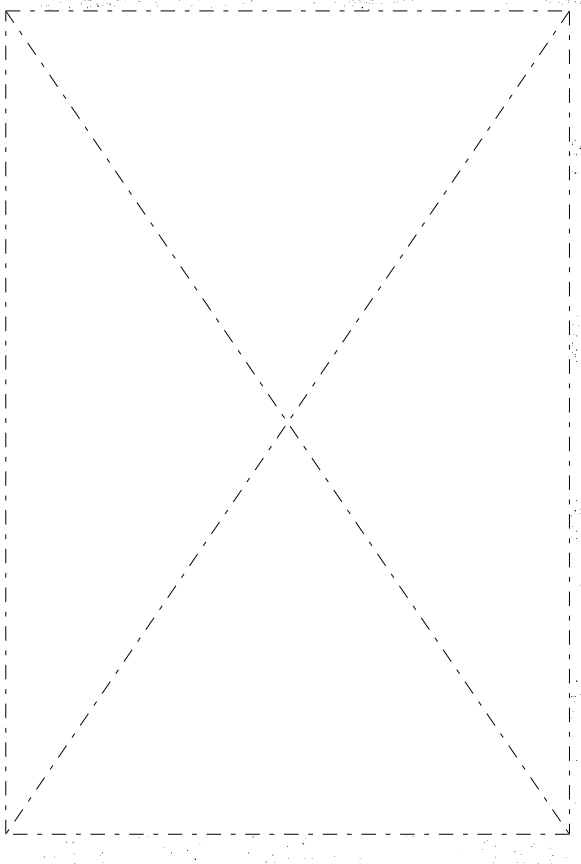
Date	Description	Drafts/ Debits	Deposits/ Credits	Balance
04-01	Starting Balance			8,099.53
04-01	Point Of Sale Deposit SOUTHWESTAIR526237322350ALLAS TXUS		194.50	8,294.03
04-01	External Deposit House of Rep -Me - PR PAYMENT		7,946.31	16,240.34

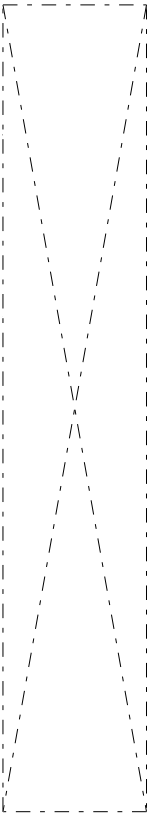




Page: 2 of 5
Account Number: [redacted]
Statement Date: 04-30-2008

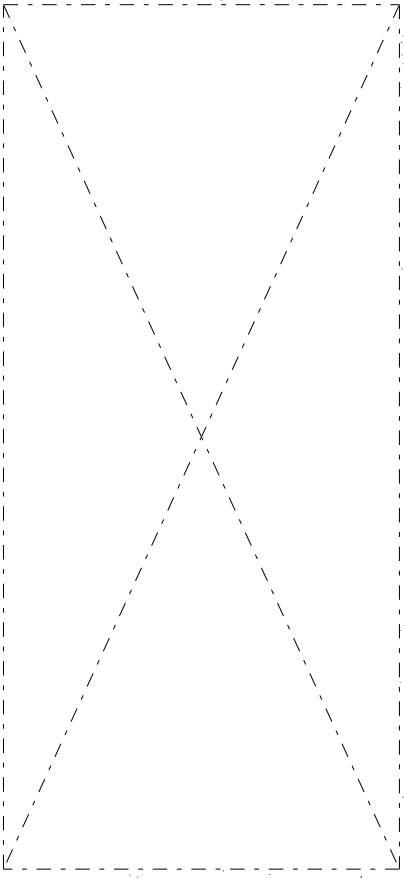
Laura Richardson-Batts
3623 S. Parker St.
San Pedro CA 90732

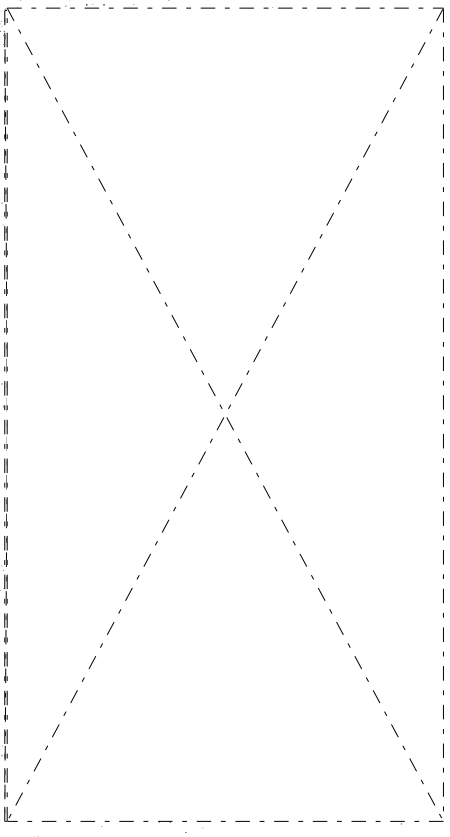




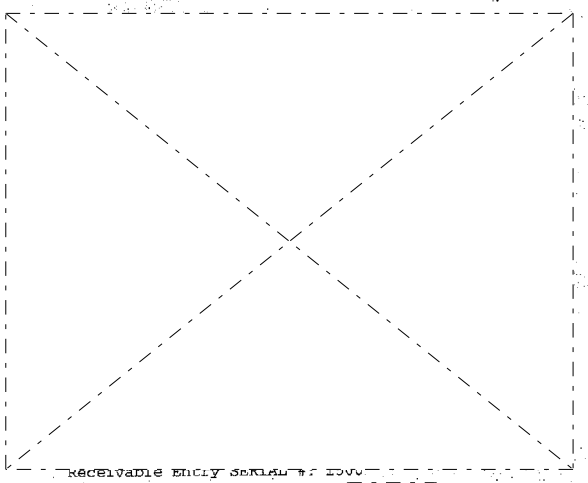
CSOC.LRich.FMB.00000338

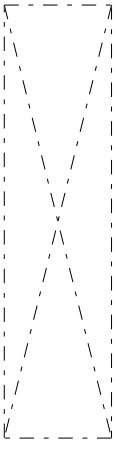
Laura Richardson-Batts
3623 S. Parker St.
San Pedro CA 90732





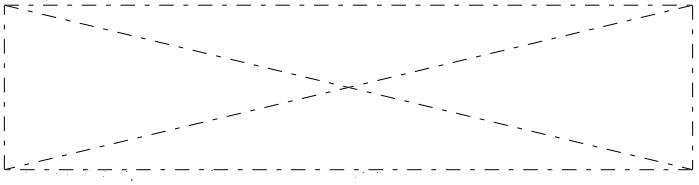
Laura Richardson-Batts
3623 S. Parker St.
San Pedro CA 90732

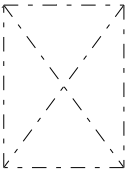




Receivable Entry Serial #: 1000

Drafts for Basic Checking





Laura Richardson-Batts
3623 S. Parker St.
San Pedro CA 90732

Basic Checking - [redacted] CONTINUED

Page: 1 of 4
Account Number:
Statement Date: 03-31-2008

Laura Richardson-Batts
3623 S. Parker St.
San Pedro CA 90732

Statement Summary

Account Number	Type	Balance
	Basic Checking	8,099.53
	Regular Savings	5.00

Account Summary for Regular Savings

Starting Balance	+	Deposits	+	Interest Paid	-	Withdrawals	-	Service Charges	=	Ending Balance
5.00		0.00		0.00		0.00		0.00		5.00

There is no activity for this account.

The amount of interest earned between 03-01-2008 and 03-31-2008 is $0.00.
The average daily balance during this period was 5.00.
The minimum balance during this period was 5.00.
The Annual Percentage Yield Earned for this account is 0.00%.

Account Summary for Basic Checking

Starting Balance	+	Deposits	+	Interest Paid	-	Withdrawals	-	Service Charges	=	Ending Balance
5,907.16		8,728.31		0.00		6,535.94		0.00		8,099.53

Transactions for Basic Checking

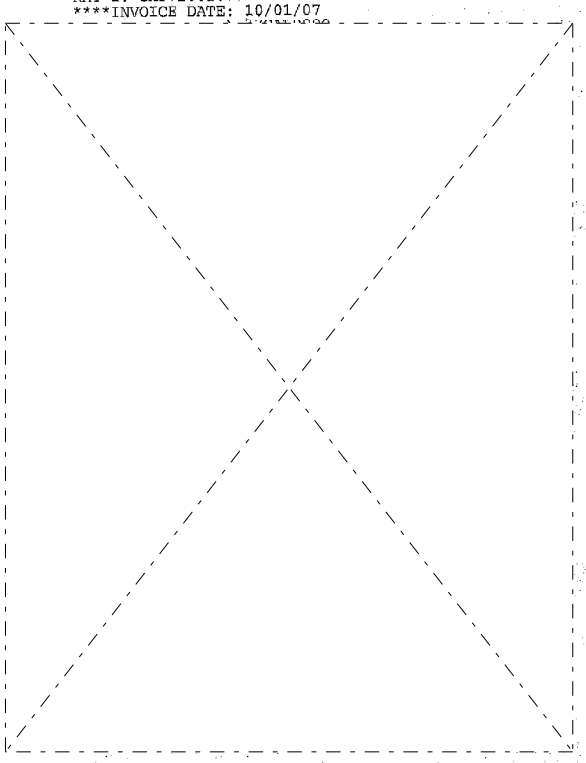
Date	Description	Drafts/ Debits	Deposits/ Credits	Balance
03-03	External Deposit House of Rep Me PR PAYMENT		7,946.31	13,863.47
03-04	External Deposit US HOUSE OF REPS VENDPAY RMT*IV*CA3711010708RICHARDS**** ****INVOICE DATE: 12/01/07 \ 37CALR000	1	20.00	13,764.90
03-04	External Deposit US HOUSE OF REPS VENDPAY RMT*IV*CA3711010708RICHARDS**** ****INVOICE DATE: 11/01/07 \ 37CALR000		183.00	13,947.90
03-04	External Deposit US HOUSE OF REPS VENDPAY RMT*IV*CA3709010708RICHARDS**** ****INVOICE DATE: 09/01/07		269.00	14,216.90

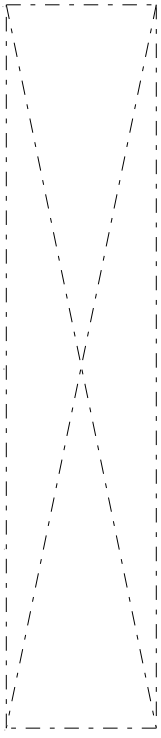
Page: 2 of 4
Account Number: [redacted]
Statement Date: 03-31-2008

Laura Richardson-Batts
3623 S. Parker St.
San Pedro CA 90732

\ 37CALR000

03-04	External Deposit US HOUSE OF REPS - VENDPAY RMT*IV*CA3710010708RICHARDS**** ****INVOICE DATE: 10/01/07	300.00	14,516.90

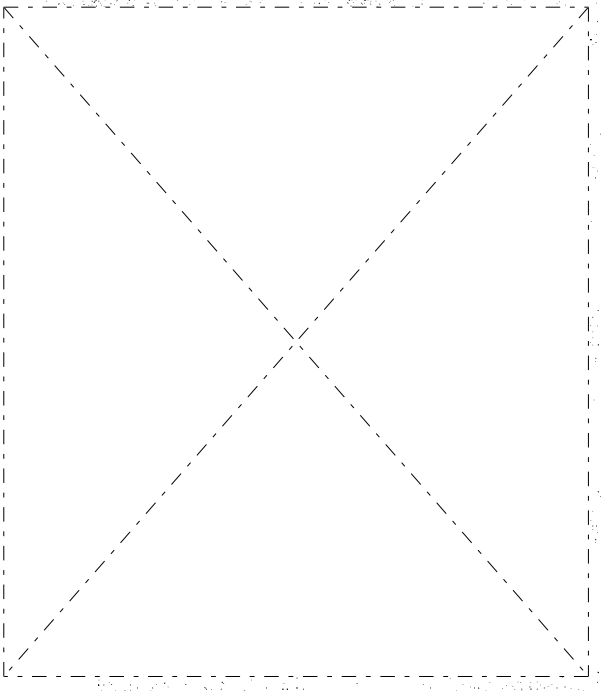


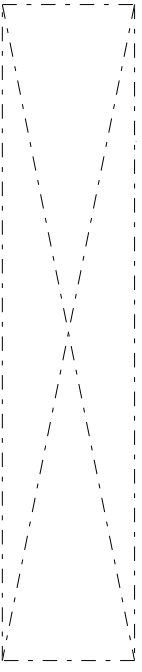


CSOC.LRich.FMB.00000343

Page: 3 of 4
Account Number: [redacted]
Statement Date: 03-31-2008

Laura Richardson-Batts
3623 S. Parker St.
San Pedro CA 90732



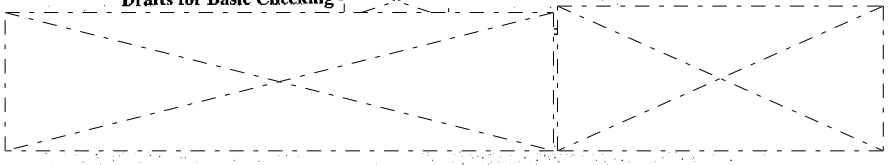


CSOC.LRich.FMB.00000344

Page: 4 of 4
Account Number: [redacted]
Statement Date: 03-31-2008

Laura Richardson-Batts
3623 S. Parker St.
San Pedro CA 90732

Drafts for Basic Checking



* denotes a missing check
(E) Electronic Check

Page: 1 of 3
Account Number:
Statement Date: 02-29-2008

Laura Richardson-Batts
3623 S. Parker St.
San Pedro CA 90732

Statement Summary

Account Number	Type	Balance
	Basic Checking	5,907.16
	Regular Savings	5.00

Account Summary for Regular Savings

Starting Balance	+	Deposits	+	Interest Paid	-	Withdrawals	-	Service Charges	=	Ending Balance
5.00		0.00		0.00		0.00		0.00		5.00

There is no activity for this account.

The amount of interest earned between 02-01-2008 and 02-29-2008 is $0.00.
The average daily balance during this period was 5.00.
The minimum balance during this period was 5.00.
The Annual Percentage Yield Earned for this account is 0.00%.

Account Summary for Basic Checking

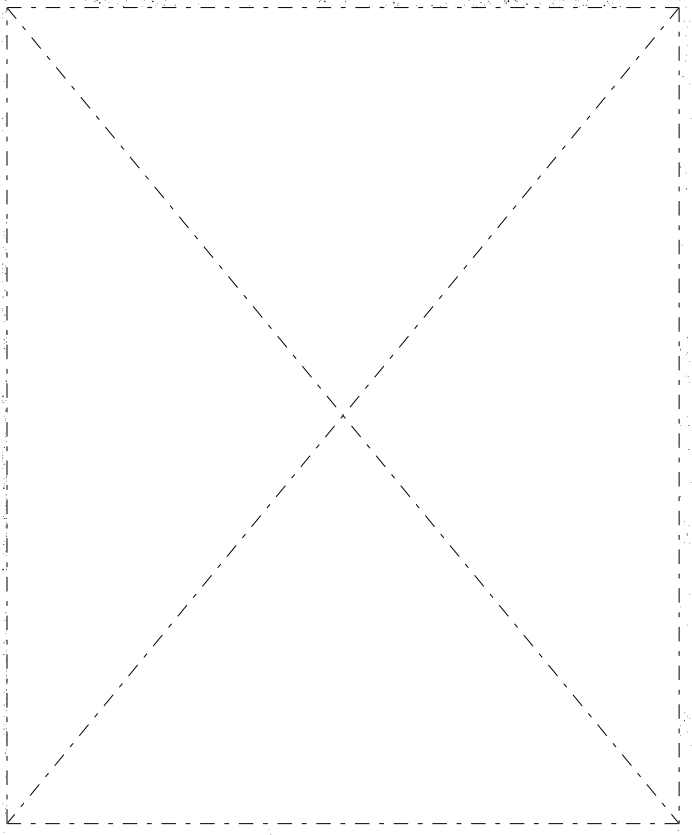
Starting Balance	+	Deposits	+	Interest Paid	-	Withdrawals	-	Service Charges	=	Ending Balance
8,194.26		7,946.33		0.00		10,233.43		0.00		5,907.16

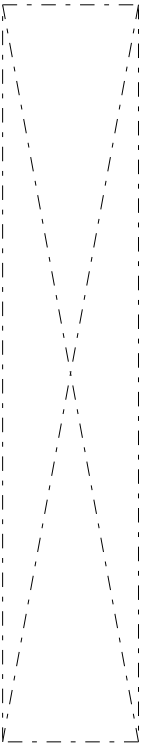
Transactions for Basic Checking

Date	Description	Drafts/ Debits	Deposits/ Credits	Balance
02-01	Starting Balance			8,194.26
02-01	External Deposit House of Rep -Me - PR PAYMENT		7,946.33	16,140.59
02-06	External W/D LITTON MTG ACH PH#8002479727 - ACH PMT	-3,395.94		12,432.85

Page: 2 of 3
Account Number: [redacted]
Statement Date: 02-29-2008

Laura Richardson-Batts
3623 S. Parker St.
San Pedro CA 90732

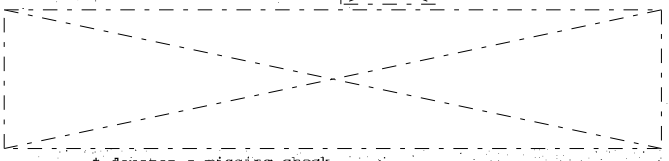


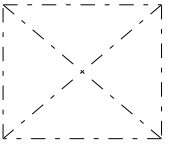


CSOC.LRich.FMB.00000347

Laura Richardson-Batts
3623 S. Parker St.
San Pedro CA 90732

Drafts for Basic Checking





* denotes a missing check
(E) Electronic Check

CSOC.LRich.FMB.00000348

CSOC.RICH.000904

Page: 1 of 3
Account Number:
Statement Date: 01-31-2008

Laura Richardson-Batts
3623 S. Parker St.
San Pedro CA 90732

Statement Summary

Account Number	Type	Balance
	Basic Checking	8,194.26
	Regular Savings	5.00

Account Summary for Regular Savings

Starting Balance	+	Deposits	+	Interest Paid	-	Withdrawals	-	Service Charges	=	Ending Balance
5.00		0.00		0.00		0.00		0.00		5.00

There is no activity for this account.

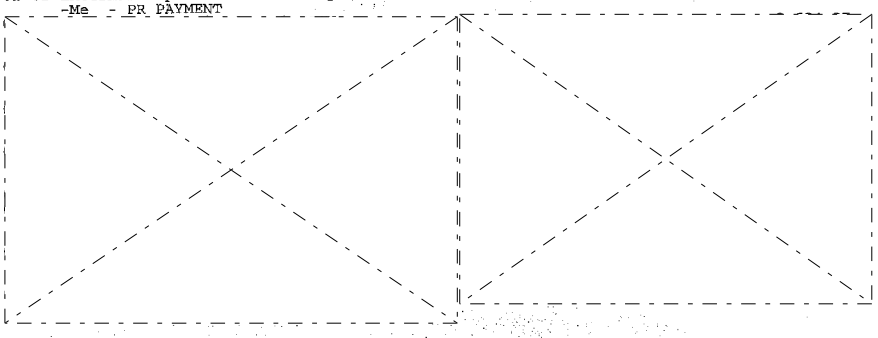
The amount of interest earned between 01-01-2008 and 01-31-2008 is $0.00.
The average daily balance during this period was 5.00.
The minimum balance during this period was 5.00.
The Annual Percentage Yield Earned for this account is 0.00%.

Account Summary for Basic Checking

Starting Balance	+	Deposits	+	Interest Paid	-	Withdrawals	-	Service Charges	=	Ending Balance
1,903.91		12,778.31		0.00		6,483.18		4.78		8,194.26

Transactions for Basic Checking

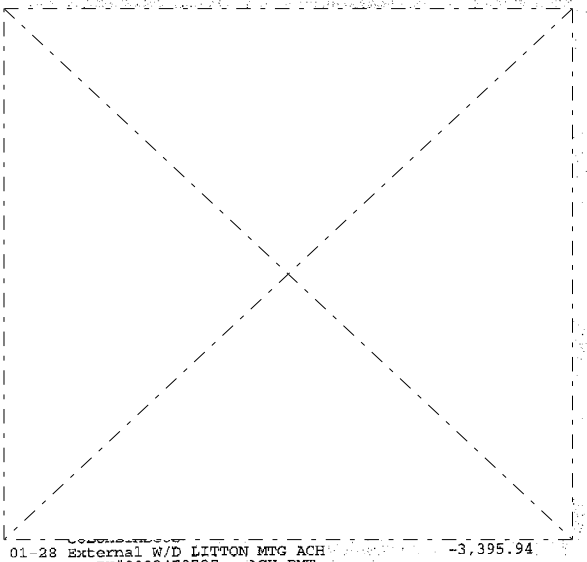
Date	Description	Drafts/ Debits	Deposits/ Credits	Balance
01-01	Starting Balance			1,903.91
01-02	External Deposit House of Rep -Me - PR PAYMENT		7,778.31	9,682.22

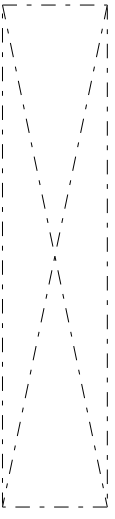


CSOC.LRich.FMB.00000349

Page: 2 of 3
Account Number: [redacted]
Statement Date: 01-31-2008

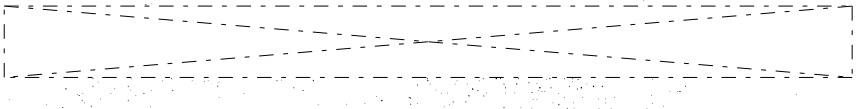
Laura Richardson-Batts
3623 S. Parker St.
San Pedro CA 90732





01-28 External W/D LITTON MTG ACH PH#8002479727 - ACH PMT	-3,395.94		3,194.26
01-31 Deposit		5,000.00	8,194.26

Drafts for Basic Checking

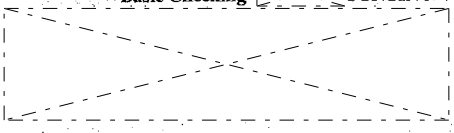


CSOC.LRich.FMB.00000350

Page: 3 of 3
Account Number: [redacted]
Statement Date: 01-31-2008

Laura Richardson-Batts
3623 S. Parker St.
San Pedro CA 90732

Basic Checking [redacted] **CONTINUED**



xceedfinancial credit union
888 N. Nash Street
El Segundo, CA 90245
xfcu.org • 800.XFCU.222

Member No.	Statement Period	Page
	Through 11/30/09	1 of 3

NOTICE: See disclosure for important information regarding your rights to dispute billing errors and electronic fund transfer errors.

ACCOUNT SUMMARY	
My Regular Savings	$ 306.33
My Basic Checking	$ 1,619.46

Your household relationship qualifies you for LOYALTY ADVANTAGE benefits. Visit www.xfcu.org for more information.

Laura Richardson-Batts
3623 S. Parker St.
San Pedro CA 90732

Skip your qualified January loan payment.

With Skip-A-Payment, you'll have one less bill to pay and some extra money this holiday season. Get that flat screen they keep asking for or treat yourself to something special. Use the funds for whatever you want!

To skip your January payment on a qualified* loan visit us online at www.xfcu.org to download and complete the request form. Then return it to us, and we'll take care of the rest. Hurry! Your request must be received by December 15, 2009.

* Complete Skip-A-Payment details and qualifications are available online at www.xfcu.org.

My Regular Savings

Beginning Balance	Deposits	Dividends Paid	Withdrawals	Charges/Fees	Ending Balance	YTD Dividends
$ 306.33	$ 0.00	$ 0.00	$ 0.00	$ 0.00	$ 306.33	$ 1.33

Posting Date	Transaction Description	Deposit	Withdrawal	Balance
	No Transactions This Period			

Annual percentage yield earned 0.199% from 11/01/09 through 11/30/09 based on average daily balance of $ 306.33

My Basic Checking

Beginning Balance	Deposits	Dividends Paid	Withdrawals	Charges/Fees	Ending Balance	YTD Dividends
$ 5,569.60	$ 10,279.20	$ 0.00	$ 14,229.34	$ 0.00	$ 1,619.46	$ 0.00

Posting Date	Transaction Description	Deposit	Withdrawal	Balance
[illegible]	[illegible]			
11/02/09	External Deposit House of Rep -Me - PR PAYMENT	9,115.48		14,297.92

CSOC.LRich.FMB.00000352

888 N. Nash Street
El Segundo, CA 90245
xfcu.org • 800.XFCU.222

Member No.	Statement Period	Page
[redacted]	Through 11/30/09	2 of 3

My Basic Checking #11037421 (continued)

Posting Date	Transaction Description	Deposit	Withdrawal	Balance
[redacted]				
11/18/09	External W/D MORTGAGE PAYMENT 1620000708 GAPA1 - EFT		-2,788.65	5,794.66
11/20/09	External Deposit US HOUSE OF REPS - VENDPAY RMT*IV*CA37090209 14RICHARDS********INVOICE DATE: 09/02/09 MEMCA37RI	663.72		6,415.02
[redacted]				
11/23/09	ATM Deposit XCEED FINANCIAL CU 837 NORTH DOUGLAS EL SEGUNDO CAUS	500.00		6,939.02
[redacted]				

CSOC.LRich.FMB.00000353

888 N. Nash Street
El Segundo, CA 90245
xfcu.org • 800.XFCU.222

Member No.	Statement Period	Page
[redacted]	Through 11/30/09	3 of 3

My Basic Checking [redacted] **(continued)**

Posting Date	Transaction Description	Deposit	Withdrawal	Balance
[redacted]				

Cleared Check Recap:

* *Indicates check out of sequence.*

[redacted]

Deposits and Other Credits:

[redacted]

Withdrawals and Other Debits:

[redacted]

CSOC.LRich.FMB.00000354

888 N. Nash Street
El Segundo, CA 90245
xfcu.org • 800.XFCU.222

Member No.	Statement Period	Page
	Through 10/31/09	1 of 3

NOTICE: See disclosure for important information regarding your rights to dispute billing errors and electronic fund transfer errors.

ACCOUNT SUMMARY	
My Regular Savings	$ 306.33
My Basic Checking	$ 5,569.60

Your household relationship qualifies you for LOYALTY ADVANTAGE benefits. Visit www.xfcu.org for more information.

Laura Richardson-Batts
3623 S. Parker St.
San Pedro CA 90732

Swipe now. Swoosh later. Sweet.

You could win a trip to the Vancouver 2010 Olympic Winter Games by using your Xceed Visa® check card or credit card between November 1 and December 31, 2009. Just use your Xceed Visa for everyday purchases like gas or groceries, and you'll automatically be entered in the sweepstakes. The more you use your card, the more chances you have to win!

For complete rules and information regarding the Visa Vancouver 2010 Olympic Winter Games Sweepstakes, visit us online at www.xfcu.org/olympicsweeps.

My Regular Savings

Beginning Balance	Deposits	Dividends Paid	Withdrawals	Charges/Fees	Ending Balance	YTD Dividends
$ 1,306.33	$ 0.00	$ 0.00	$ 1,000.00	$ 0.00	$ 306.33	$ 1.33

Posting Date	Transaction Description	Deposit	Withdrawal	Balance
10/01/09	Beginning Balance			1,306.33
10/22/09	Withdrawal Transfer To 11037421		-1,000.00	306.33
10/31/09	Ending Balance			306.33

Annual percentage yield earned 0.204% from 10/01/09 through 10/31/09 based on average daily balance of $ 983.75

My Basic Checking

Beginning Balance	Deposits	Dividends Paid	Withdrawals	Charges/Fees	Ending Balance	YTD Dividends
$ 3,028.22	$ 15,121.04	$ 0.00	$ 12,579.66	$ 0.00	$ 5,569.60	$ 0.00

Posting Date	Transaction Description	Deposit	Withdrawal	Balance
10/01/09	External Deposit House of Rep -Me - PR PAYMENT	9,115.49		11,986.10
10/05/09	Point of Sale Deposit THE HOME DEPOT #6966 SACREMENTO CAUS	888.36		11,536.10
10/05/09	Point of Sale Deposit THE HOME DEPOT #6966 SACREMENTO CAUS	50.00		11,586.10

888 N. Nash Street
El Segundo, CA 90245
xfcu.org • 800.XFCU.222

Member No.	Statement Period	Page
	Through 10/31/09	2 of 3

My Basic Checking (continued)

Posting Date	Transaction Description	Deposit	Withdrawal	Balance
10/20/09	External W/D MORTGAGE PAYMENT 1620000708 GAPA1 - EFT		-2,788.65	1,445.26
10/22/09	Deposit Transfer from 103742881	1,000.00		1,954.26
10/29/09	Deposit	4,042.19		5,807.45
10/30/09	Electronic Check 1319 Charter Communi (CHECK PYMT)			

Cleared Check Recap:

* Indicates check out of sequence.
e Indicates Electronic Check

CSOC.LRich.FMB.00000356

xceedfinancial credit union

888 N. Nash Street
El Segundo, CA 90245
xfcu.org • 800.XFCU.222

Member No.	Statement Period	Page
[redacted]	Through 10/31/09	3 of 3

My Basic Checking # [redacted] **(continued)**

CHECK	DATE	AMOUNT	CHECK	DATE	AMOUNT	CHECK	DATE	AMOUNT	CHECK	DATE	AMOUNT
[redacted]											

Deposits and Other Credits:

DATE	AMOUNT	DATE	AMOUNT	DATE	AMOUNT	DATE	AMOUNT

Wit

[redacted]

xceedfinancial credit union

888 N. Nash Street
El Segundo, CA 90245
xfcu.org • 800.XFCU.222

Member No.	Statement Period	Page
[redacted]	Through 09/30/09	1 of 3

NOTICE: See disclosure for important information regarding your rights to dispute billing errors and electronic fund transfer errors.

ACCOUNT SUMMARY		
My Regular Savings	$	1,306.33
My Basic Checking	$	3,028.22

Your household relationship qualifies you for LOYALTY ADVANTAGE benefits. Visit www.xfcu.org for more information.

Laura Richardson-Batts
3623 S. Parker St.
San Pedro CA 90732

We've added greater value to Relationship Advantage.

As an Xceed Financial member, you're automatically eligible for the many benefits of our Relationship Advantage program. Each month, we look at your entire household balance to determine your advantage level. The great news is that we've just enhanced the program by adding credit card balances to this criteria. Premier, Preferred and Membership Advantage levels are now determined by combining all balances from your loans, core savings, checking, and credit cards.

If you have any questions about our Relationship Advantage program, we welcome your call, toll-free, at 800.XFCU.222. Or, visit us at www.xfcu.org the next time you're online.

My Regular Savings #[redacted]

Beginning Balance	Deposits	Dividends Paid	Withdrawals	Charges/Fees	Ending Balance	YTD Dividends
$ 1,305.00	$ 0.00	$ 1.33	$ 0.00	$ 0.00	$ 1,306.33	$ 1.33

Posting Date	Transaction Description	Deposit	Withdrawal	Balance
09/01/09	Beginning Balance			1,305.00
09/30/09	Dividend Credit	1.33		1,306.33
09/30/09	Ending Balance			1,306.33

Annual percentage yield earned 0.196% from 09/01/09 through 09/30/09 based on average daily balance of $ 1,305.00

My Basic Checking #[redacted]

Beginning Balance	Deposits	Dividends Paid	Withdrawals	Charges/Fees	Ending Balance	YTD Dividends
$ 3,481.53	$ 16,212.52	$ 0.00	$ 16,665.83	$ 0.00	$ 3,028.22	$ 0.00

Posting Date	Transaction Description	Deposit	Withdrawal	Balance
[redacted]				
09/01/09	External Deposit House of Rep -Me - PR PAYMENT	9,115.48		12,477.36

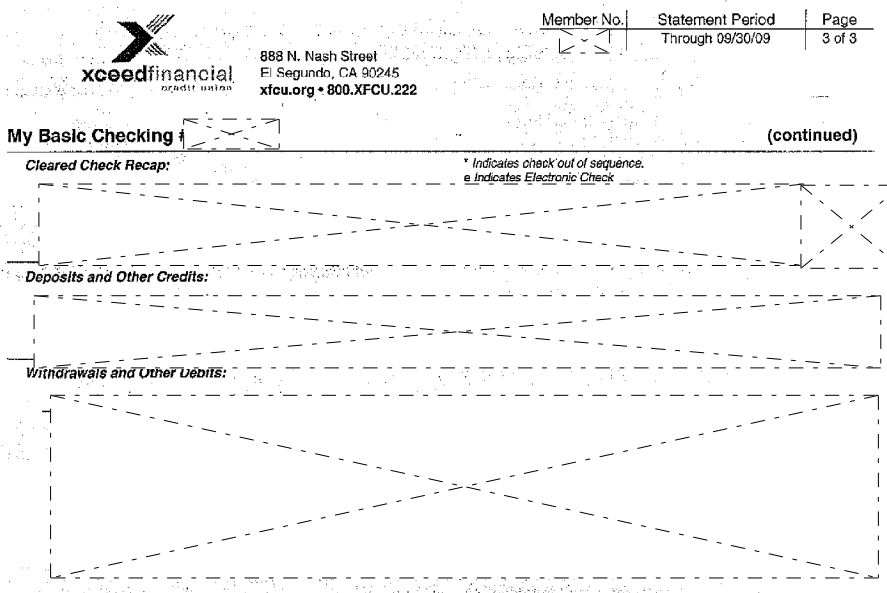
888 N. Nash Street
El Segundo, CA 90245
xfcu.org • 800.XFCU.222

Member No.	Statement Period	Page
[redacted]	Through 09/30/09	2 of 3

My Basic Checking # [redacted] **(continued)**

Posting Date	Transaction Description	Deposit	Withdrawal	Balance
[illegible]	[illegible]			[illegible]
09/17/09	External Deposit US HOUSE OF REPS - VENDPAY RMT*IV*CA37080709 12RICHARDS********INVOICE DATE: 08/07/09 MEMCA37BI	104.12		6,024.46
09/18/09	Deposit	1,489.53		7,078.64
09/21/09	ATM Deposit XCEED FINANCIAL CU 837 NORTH DOUGLAS EL SEGUNDO CAUS	3,000.00		9,588.34
09/22/09	External W/D MORTGAGE PAYMENT 1620000708 GAPA1 - EFT		-2,905.04	6,612.30
09/29/09	Electronic Check 1326 SP SERVICING (MRTG PMT)		-3,648.00	1,816.24
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
09/30/09	Deposit	2,500.00		3,338.61

CSOC.LRich.FMB.00000359



xceedfinancial credit union

888 N. Nash Street
El Segundo, CA 90245
xfcu.org • 800.XFCU.222

Member No.	Statement Period	Page
	Through 09/30/09	3 of 3

My Basic Checking (continued)

Cleared Check Recap:

* Indicates check out of sequence.
e Indicates Electronic Check

Deposits and Other Credits:

Withdrawals and Other Debits:

CSOC.LRich.FMB.00000360

888 N. Nash Street
El Segundo, CA 90245
xfcu.org • 800.XFCU.222

Member No.	Statement Period	Page
	Through 08/31/09	1 of 5

NOTICE: See disclosure for important information regarding your rights to dispute billing errors and electronic fund transfer errors.

ACCOUNT SUMMARY		
My Regular Savings	$	1,305.00
My Basic Checking	$	3,481.53

Your household relationship qualifies you for LOYALTY ADVANTAGE benefits. Visit www.xfcu.org for more information.

Laura Richardson-Batts
3623 S. Parker St.
San Pedro CA 90732

Is a personal banker at work for you?

Our personal bankers are hard at work answering questions, taking care of all things financial, and making members feel like rock stars. Whether you have $100 or $1,000,000, you can have your very own Xceed Financial personal banker waiting for your call. Sounds good, doesn't it?

Well, here's your chance to request your personal banker. The next time you're online, head on over to www.xfcu.org to fill out and submit our secure web form. After that, we'll do the rest. Prepare for the next level of member service! Questions? Give us a call at 800.XFCU.222 or send an email to contact@xfcu.org.

My Regular Savings

Beginning Balance	Deposits	Dividends Paid	Withdrawals	Charges/Fees	Ending Balance	YTD Dividends
$ 5.00	$ 10,000.00	$ 0.00	$ 8,700.00	$ 0.00	$ 1,305.00	$ 0.00

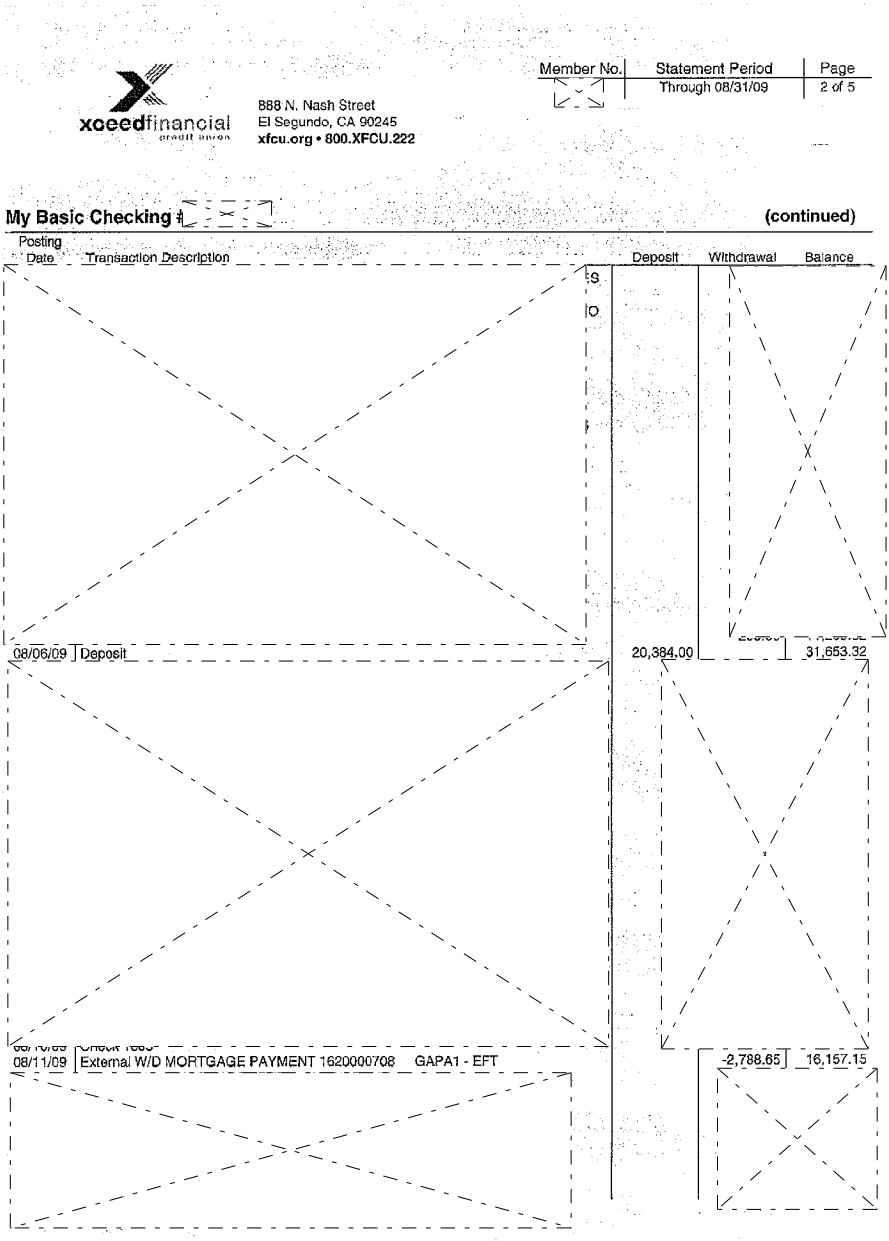
Posting Date	Transaction Description	Deposit	Withdrawal	Balance
08/06/09	Deposit Transfer from 11037421	10,000.00		10,005.00

Annual percentage yield earned 0.200% from 08/01/09 through 08/31/09 based on average daily balance of $ 6,595.32

My Basic Checking

Beginning Balance	Deposits	Dividends Paid	Withdrawals	Charges/Fees	Ending Balance	YTD Dividends
$ 8,780.54	$ 41,405.91	$ 0.00	$ 46,701.92	$ 3.00	$ 3,481.53	$ 0.00

Posting Date	Transaction Description	Deposit	Withdrawal	Balance
08/03/09	External Deposit House of Rep -Me - PR PAYMENT	8,697.69		15,236.40



xceedfinancial credit union

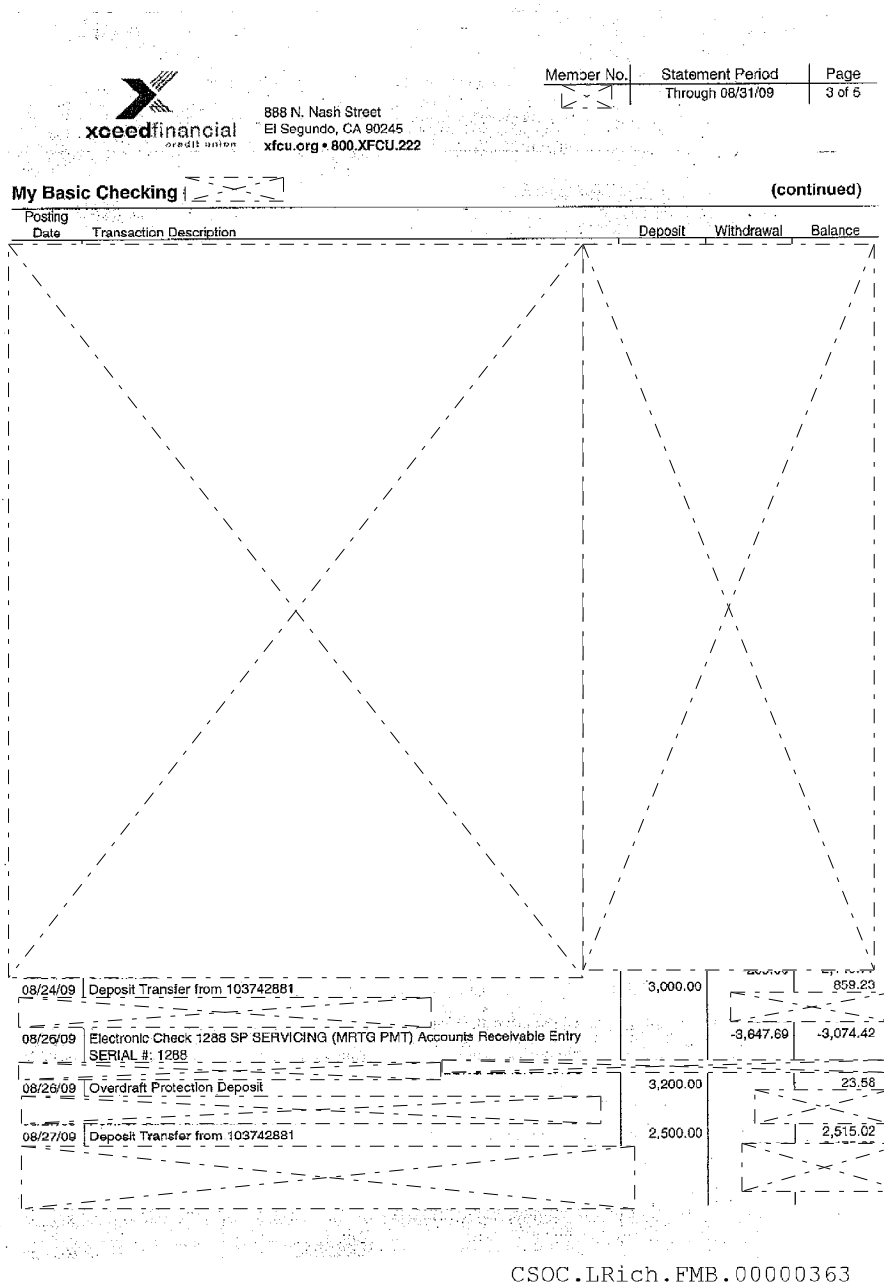
888 N. Nash Street
El Segundo, CA 90245
xfcu.org • 800.XFCU.222

Member No.	Statement Period	Page
	Through 08/31/09	2 of 5

My Basic Checking # **(continued)**

Posting Date	Transaction Description	Deposit	Withdrawal	Balance
08/06/09	Deposit	20,384.00		31,653.32
08/11/09	External W/D MORTGAGE PAYMENT 1620000708 GAPA1 - EFT		-2,788.65	16,157.15

CSOC.LRich.FMB.00000362



xceedfinancial credit union

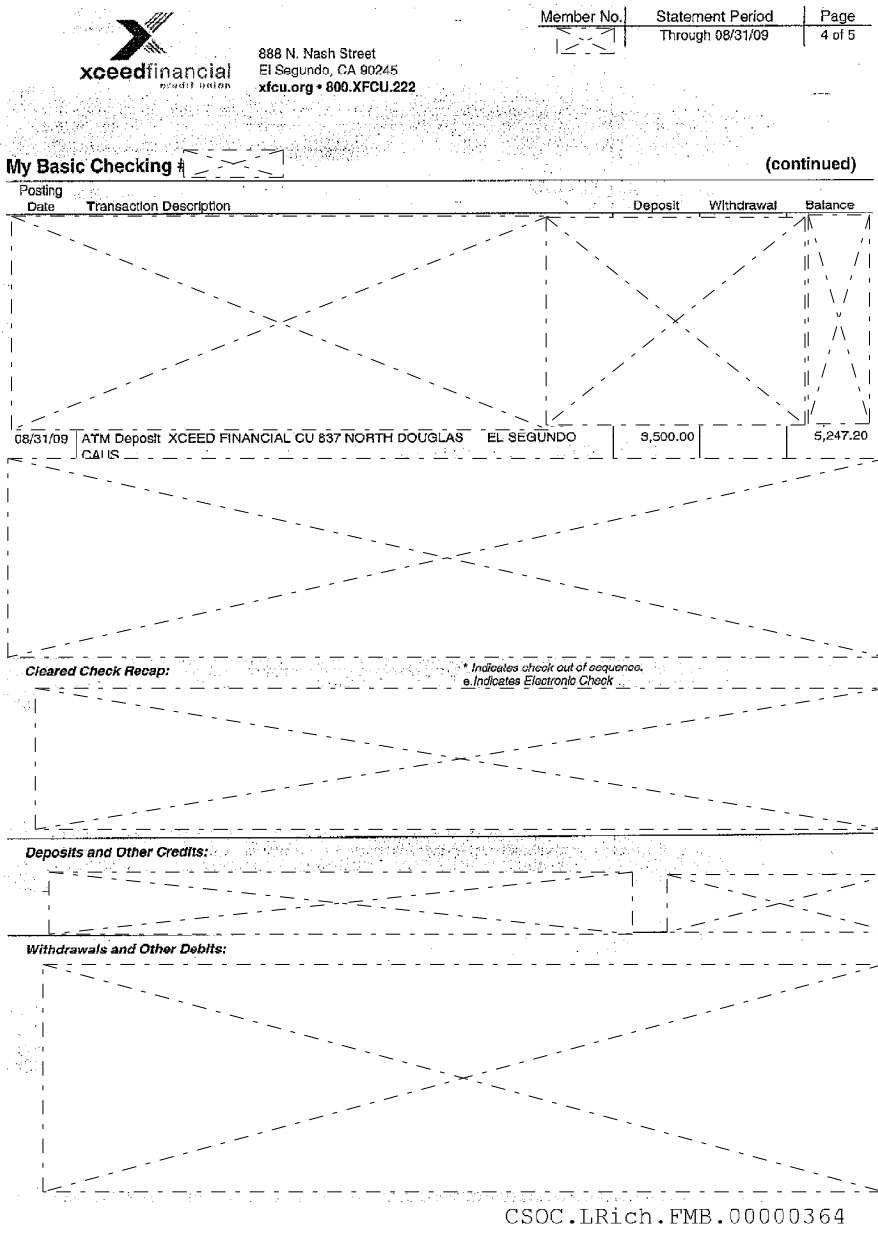
888 N. Nash Street
El Segundo, CA 90245
xfcu.org • 800.XFCU.222

Member No.	Statement Period	Page
	Through 08/31/09	3 of 5

My Basic Checking (continued)

Posting Date	Transaction Description	Deposit	Withdrawal	Balance
08/24/09	Deposit Transfer from 103742881	3,000.00		859.23
08/25/09	Electronic Check 1288 SP SERVICING (MRTG PMT) Accounts Receivable Entry SERIAL #: 1288		-3,647.69	-3,074.42
08/26/09	Overdraft Protection Deposit	3,200.00		23.58
08/27/09	Deposit Transfer from 103742881	2,500.00		2,515.02

CSOC.LRich.FMB.00000363



xceedfinancial credit union

888 N. Nash Street
El Segundo, CA 90245
xfcu.org • 800.XFCU.222

Member No.	Statement Period	Page
	Through 08/31/09	4 of 5

My Basic Checking # (continued)

Posting Date	Transaction Description	Deposit	Withdrawal	Balance
08/31/09	ATM Deposit XCEED FINANCIAL CU 837 NORTH DOUGLAS EL SEGUNDO CA US	3,500.00		5,247.20

Cleared Check Recap:

** Indicates check out of sequence.*
e Indicates Electronic Check

Deposits and Other Credits:

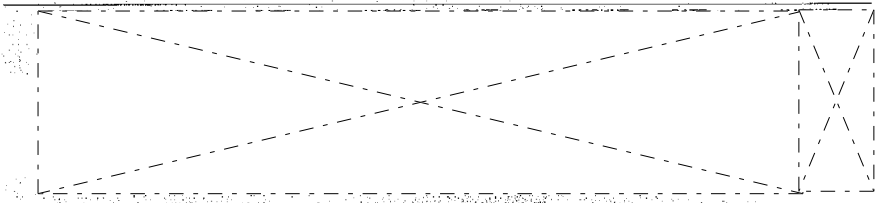
Withdrawals and Other Debits:

CSOC.LRich.FMB.00000364

888 N. Nash Street
El Segundo, CA 90245
xfcu.org • 800.XFCU.222

Member No.	Statement Period	Page
[redacted]	Through 08/31/09	5 of 5

My Basic Checking # [redacted] **(continued)**



CSOC.LRich.FMB.00000365

xceedfinancial credit union

888 N. Nash Street
El Segundo, CA 90245
xfcu.org • 800.XFCU.222

Member No.	Statement Period	Page
[redacted]	Through 07/31/09	1 of 3

NOTICE: See disclosure for important information regarding your rights to dispute billing errors and electronic fund transfer errors.

ACCOUNT SUMMARY		
My Regular Savings	$	5.00
My Basic Checking	$	8,780.54

Your household relationship qualifies you for LOYALTY ADVANTAGE benefits. Visit www.xfcu.org for more information.

Laura Richardson-Batts
3623 S. Parker St.
San Pedro CA 90732

Enjoy the benefits of personal banking!

Whether you have $100 or $1,000,000, you can have your very own Xceed personal banker waiting for your call, ready to answer your financial questions, and available to help you through all things financial. Sounds good, doesn't it? It's kind of like credit union membership, only better.

Here's your chance to request your personal banker. Just visit us online at www.xfcu.org to fill out and submit a simple form. After that, we'll do the rest. Prepare to be astounded by just how good member service can really be. Questions? Give us a call at 800.XFCU.222 or send an email to contact@xfcu.org

My Regular Savings #[redacted]

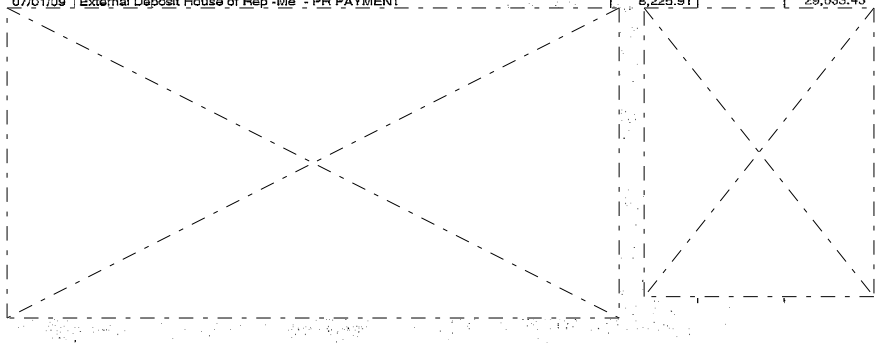
Beginning Balance	Deposits	Dividends Paid	Withdrawals	Charges/Fees	Ending Balance	YTD Dividends
$ 5.00	$ 0.00	$ 0.00	$ 0.00	$ 0.00	$ 5.00	$ 0.00

Posting Date	Transaction Description	Deposit	Withdrawal	Balance
	No Transactions This Period			

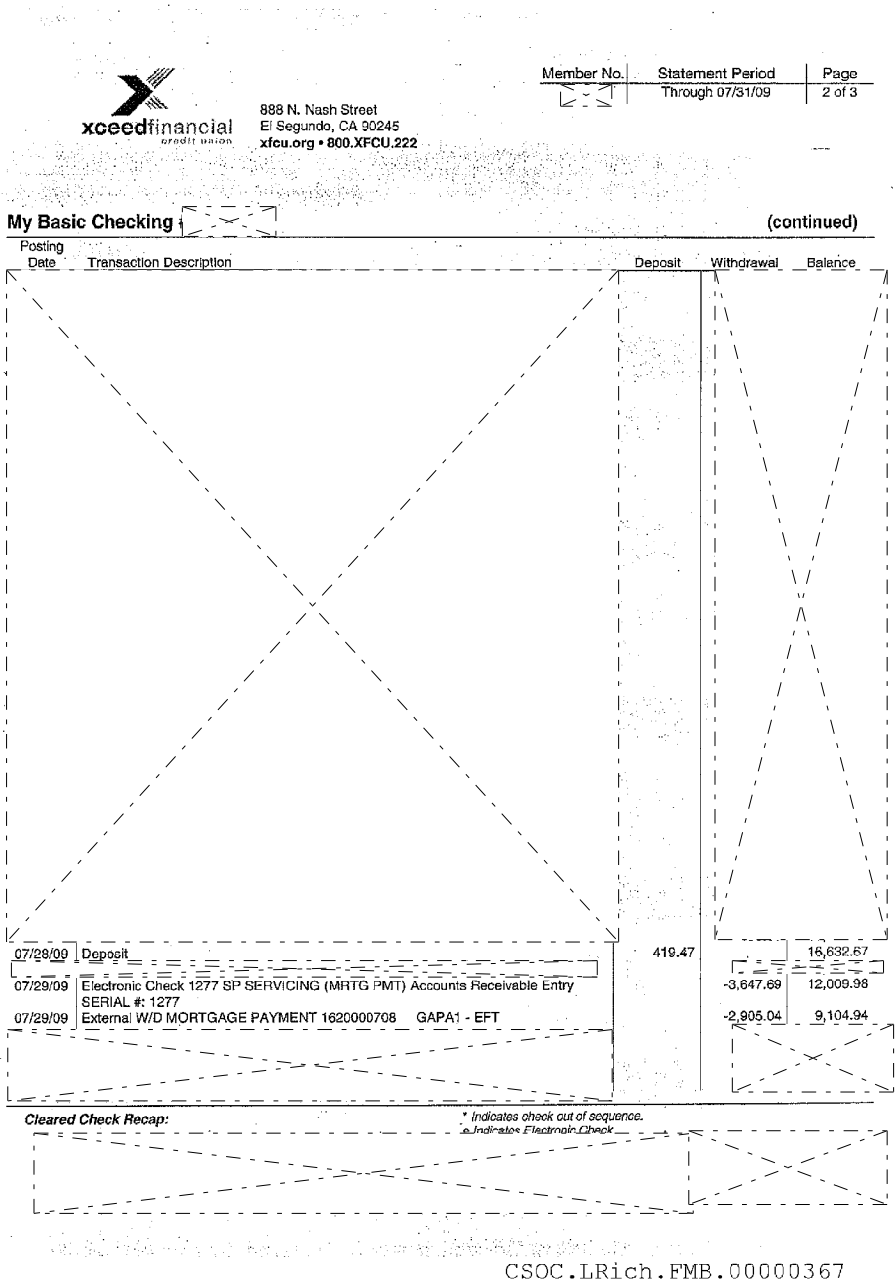
My Basic Checking #[redacted]

Beginning Balance	Deposits	Dividends Paid	Withdrawals	Charges/Fees	Ending Balance	YTD Dividends
$ 21,407.52	$ 8,874.58	$ 0.00	$ 21,501.56	$ 0.00	$ 8,780.54	$ 0.00

Posting Date	Transaction Description	Deposit	Withdrawal	Balance
07/01/09	Beginning Balance			21,407.52
07/01/09	External Deposit House of Rep -Me - PR PAYMENT	8,225.91		29,633.43



CSOC.LRich.FMB.00000366



xceedfinancial credit union

888 N. Nash Street
El Segundo, CA 90245
xfcu.org • 800.XFCU.222

Member No.	Statement Period	Page
	Through 07/31/09	2 of 3

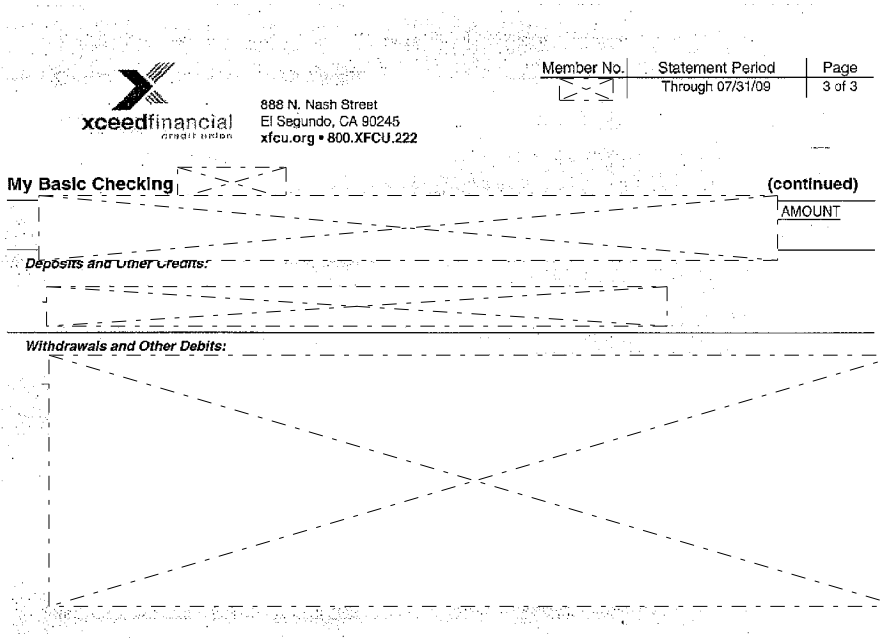
My Basic Checking (continued)

Posting Date	Transaction Description	Deposit	Withdrawal	Balance
07/28/09	Deposit	419.47		16,632.67
07/29/09	Electronic Check 1277 SP SERVICING (MRTG PMT) Accounts Receivable Entry SERIAL #: 1277		-3,647.69	12,009.98
07/29/09	External W/D MORTGAGE PAYMENT 1620000708 GAPA1 - EFT		-2,905.04	9,104.94

Cleared Check Recap:

** Indicates check out of sequence.*
e Indicates Electronic Check

CSOC.LRich.FMB.00000367



xceedfinancial credit union

888 N. Nash Street
El Segundo, CA 90245
xfcu.org • 800.XFCU.222

Member No.	Statement Period	Page
	Through 07/31/09	3 of 3

My Basic Checking **(continued)**

AMOUNT

Deposits and Other Credits:

Withdrawals and Other Debits:

CSOC.LRich.FMB.00000368

xceedfinancial
credit union

886 N. Nash Street
El Segundo, CA 90245
xfcu.org • 800.XFCU.222

Member No.	Statement Period	Page
[redacted]	Through 06/30/09	1 of 3

Your household relationship qualifies you for LOYALTY ADVANTAGE benefits. Visit www.xfcu.org for more information.

ACCOUNT SUMMARY	
My Regular Savings	$ 5.00
My Basic Checking	$ 21,407.52

Laura Richardson-Batts
3623 S. Parker St.
San Pedro CA 90732

Welcome to your new member account statement!

We've been hard at work redesigning your monthly statement to make it more informative and easier to read. Not to worry, you'll still find the same information you're used to reviewing. That, plus added features like a convenient account summary box (at the top of this page) give you a snapshot of your entire portfolio.

We hope you like what you see! If you have any questions about your new account statement, please call us toll-free at 800.XFCU.222, send an email to contact@xfcu.org, or visit your local Financial Center.

My Regular Savings [redacted]

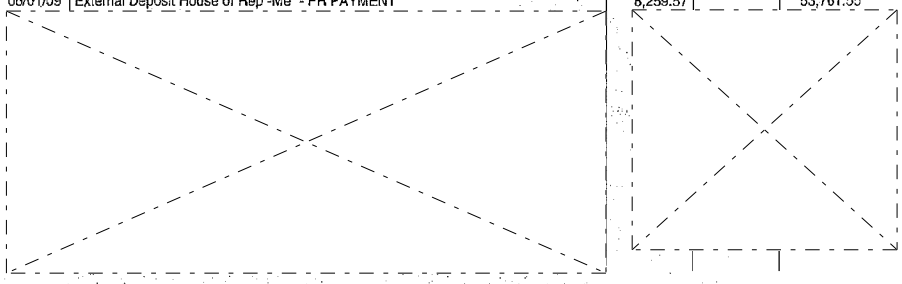
Beginning Balance	Deposits	Dividends Paid	Withdrawals	Charges/Fees	Ending Balance	YTD Dividends
$ 5.00	$ 0.00	$ 0.00	$ 0.00	$ 0.00	$ 5.00	$ 0.00

Posting Date	Transaction Description	Deposit	Withdrawal	Balance
	No Transactions This Period			

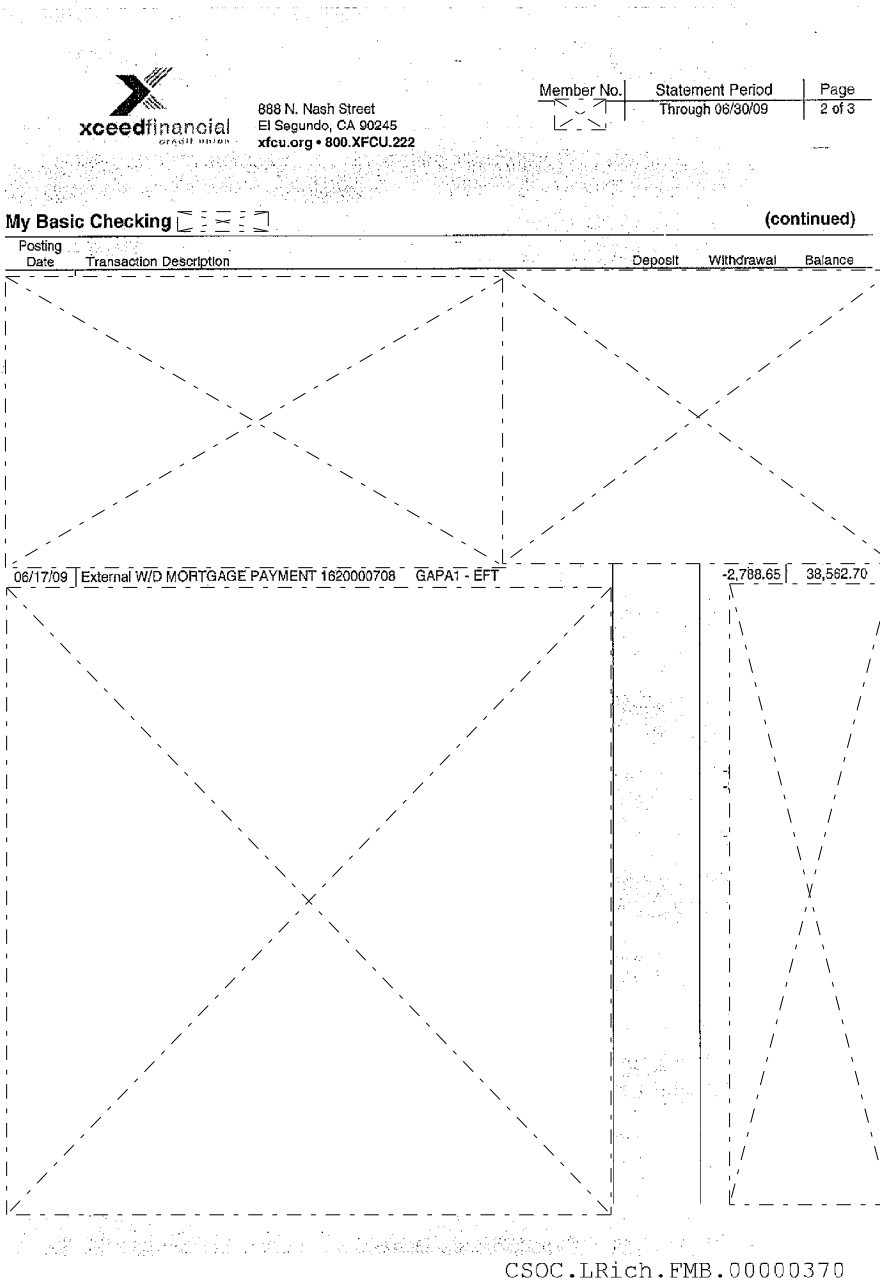
My Basic Checking [redacted]

Beginning Balance	Deposits	Dividends Paid	Withdrawals	Charges/Fees	Ending Balance	YTD Dividends
$ 45,501.98	$ 8,533.93	$ 0.00	$ 32,623.39	$ 5.00	$ 21,407.52	$ 0.00

Posting Date	Transaction Description	Deposit	Withdrawal	Balance
06/01/09	Beginning Balance			45,501.98
06/01/09	External Deposit House of Rep -Me - PR PAYMENT	8,259.57		53,761.55



CSOC.LRich.FMB.00000369



xceedfinancial credit union

888 N. Nash Street
El Segundo, CA 90245
xfcu.org • 800.XFCU.222

Member No.	Statement Period	Page
	Through 06/30/09	2 of 3

My Basic Checking (continued)

Posting Date	Transaction Description	Deposit	Withdrawal	Balance
06/17/09	External W/D MORTGAGE PAYMENT 1620000708 GAPA1 - EFT		-2,788.65	38,562.70

CSOC.LRich.FMB.00000370

xceedfinancial credit union

888 N. Nash Street
El Segundo, CA 90245
xfcu.org • 800.XFCU.222

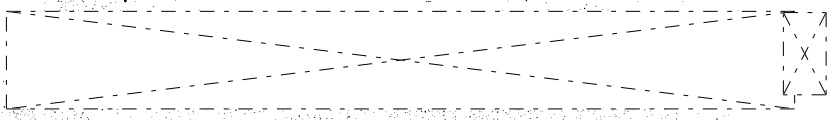
Member No.	Statement Period	Page
[redacted]	Through 06/30/09	3 of 3

My Basic Checking [redacted] **(continued)**

Posting Date	Transaction Description	Deposit	Withdrawal	Balance
06/30/09	Ending Balance			21,407.52

Cleared Check Recap:

** Indicates check out of sequence.*



xceedfinancial credit union
888 N. Nash Street
El Segundo, CA 90245
xfcu.org • 800.XFCU.222

Member No.	Statement Period	Page
	Through 05/31/09	1 of 2

ACCOUNT SUMMARY

My Regular Savings	$	5.00
My Basic Checking	$	45,501.98

Laura Richardson-Batts
3623 S. Parker St.
San Pedro CA 90732

My Regular Savings

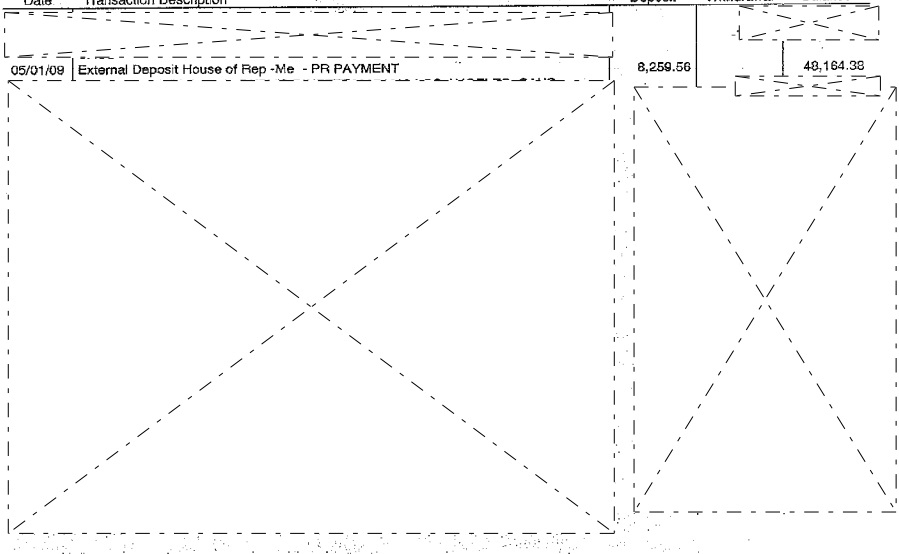
Beginning Balance	Deposits	Dividends Paid	Withdrawals	Charges/Fees	Ending Balance	YTD Dividends
$ 5.00	$ 0.00	$ 0.00	$ 0.00	$ 0.00	$ 5.00	$ 0.00

Posting Date	Transaction Description	Deposit	Withdrawal	Balance
	No Transactions This Period			

My Basic Checking

Beginning Balance	Deposits	Dividends Paid	Withdrawals	Charges/Fees	Ending Balance	YTD Dividends
$ 40,066.82	$ 14,361.68	$ 0.00	$ 8,926.52	$ 0.00	$ 45,501.98	$ 0.00

Posting Date	Transaction Description	Deposit	Withdrawal	Balance
05/01/09	External Deposit House of Rep -Me - PR PAYMENT	8,259.56		48,164.38



CSOC.LRich.FMB.00000372

888 N. Nash Street
El Segundo, CA 90245
xfcu.org • 800.XFCU.222

Member No.	Statement Period	Page
[redacted]	Through 05/31/09	2 of 2

My Basic Checking # [redacted] **(continued)**

Posting Date	Transaction Description	Deposit	Withdrawal	Balance
05/19/09	External W/D MORTGAGE PAYMENT 1620000706 GAPA1 - EFT		-2,788.65	41,706.74
05/26/09	ATM Deposit XCEED FINANCIAL CU 837 NORTH DOUGLAS EL SEGUNDO CAUS	5,843.00		46,273.00

Cleared Check Recap:

** indicates check out of sequence.*

CSOC.LRich.FMB.00000373

888 N. Nash Street
El Segundo, CA 90245
xfcu.org • 800.XFCU.222

Member No.	Statement Period	Page
	Through 04/30/09	1 of 2

ACCOUNT SUMMARY		
My Regular Savings	$	5.00
My Basic Checking	$	40,066.82

Laura Richardson-Batts
3623 S. Parker St.
San Pedro CA 90732

My Regular Savings

Beginning Balance	Deposits	Dividends Paid	Withdrawals	Charges/Fees	Ending Balance	YTD Dividends
$ 5.00	$ 0.00	$ 0.00	$ 0.00	$ 0.00	$ 5.00	$ 0.00

Posting Date	Transaction Description	Deposit	Withdrawal	Balance
	No Transactions This Period			

My Basic Checking

Beginning Balance	Deposits	Dividends Paid	Withdrawals	Charges/Fees	Ending Balance	YTD Dividends
$ 418.41	$ 54,431.26	$ 0.00	$ 14,782.85	$ 0.00	$ 40,066.82	$ 0.00

Posting Date	Transaction Description	Deposit	Withdrawal	Balance
04/01/09	External Deposit House of Rep -Me - PR PAYMENT	8,259.56		8,639.80
04/01/09	Deposit	1,129.89		9,819.69
04/15/09	Deposit	44,231.00		49,313.18
04/20/09	External W/D MORTGAGE PAYMENT 1620000708 GAPA1 - EFT		-2,767.71	45,554.55

CSOC.LRich.FMB.00000374

888 N. Nash Street
El Segundo, CA 90245
xfcu.org • 800.XFCU.222

Member No.	Statement Period	Page
[redacted]	Through 04/30/09	2 of 2

My Basic Checking [redacted] (continued)

Posting Date	Transaction Description	Deposit	Withdrawal	Balance
04/23/09	Deposit	696.87		40,676.12

Cleared Check Recap:

** Indicates check out of sequence.*

[redacted]

CSOC.LRich.FMB.00000375

888 N. Nash Street
El Segundo, CA 90245
xfcu.org • 800.XFCU.222

Member No.	Statement Period	Page
[redacted]	Through 03/31/09	1 of 2

ACCOUNT SUMMARY		
My Regular Savings	$	5.00
My Basic Checking	$	418.41

Laura Richardson-Batts
3623 S. Parker St.
San Pedro CA 90732

My Regular Savings

Beginning Balance	Deposits	Dividends Paid	Withdrawals	Charges/Fees	Ending Balance	YTD Dividends
$ 5.00	$ 0.00	$ 0.00	$ 0.00	$ 0.00	$ 5.00	$ 0.00

Posting Date	Transaction Description	Deposit	Withdrawal	Balance
	No Transactions This Period			

My Basic Checking

Beginning Balance	Deposits	Dividends Paid	Withdrawals	Charges/Fees	Ending Balance	YTD Dividends
$ 6,840.97	$ 12,811.54	$ 0.00	$ 19,234.10	$ 0.00	$ 418.41	$ 0.00

Posting Date	Transaction Description	Deposit	Withdrawal	Balance
03/02/09	External Deposit House of Rep -Me - PR PAYMENT	8,259.57		14,888.92
03/05/09	Deposit	325.20		15,214.12
03/16/09	Deposit	4,000.00		9,224.32

888 N. Nash Street
El Segundo, CA 90245
xfcu.org • 800.XFCU.222

Member No.	Statement Period	Page
[redacted]	Through 03/31/09	2 of 2

My Basic Checking [redacted] **(continued)**

Posting Date	Transaction Description	Deposit	Withdrawal	Balance
03/18/09	External W/D SELECT PORTFOLIO - SPS		-3,259.15	5,219.48
03/18/09	External W/D MORTGAGE PAYMENT 1620000708 GAPA1 - EFT		-2,767.71	2,451.77

CK [redacted]

CSOC.LRich.FMB.00000377

888 N. Nash Street
El Segundo, CA 90245
xfcu.org • 800.XFCU.222

Member No.	Statement Period	Page
	Through 02/28/09	2 of 2

My Basic Checking (continued)

Posting Date	Transaction Description	Deposit	Withdrawal	Balance

Cleared Check Recap: * *Indicates check out of sequence.*

CSOC.LRich.FMB.00000378

xceedfinancial credit union
858 N. Nash Street
El Segundo, CA 90245
xfcu.org • 800.XFCU.222

Member No.	Statement Period	Page
[redacted]	Through 02/28/09	1 of 2

ACCOUNT SUMMARY		
My Regular Savings	$	5.00
My Basic Checking	$	6,840.97

Laura Richardson-Batts
3623 S. Parker St.
San Pedro CA 90732

My Regular Savings

Beginning Balance	Deposits	Dividends Paid	Withdrawals	Charges/Fees	Ending Balance	YTD Dividends
$ 5.00	$ 0.00	$ 0.00	$ 0.00	$ 0.00	$ 5.00	$ 0.00

Posting Date	Transaction Description	Deposit	Withdrawal	Balance
	No Transactions This Period			

My Basic Checking

Beginning Balance	Deposits	Dividends Paid	Withdrawals	Charges/Fees	Ending Balance	YTD Dividends
$ 5,505.89	$ 8,671.67	$ 0.00	$ 7,336.59	$ 0.00	$ 6,840.97	$ 0.00

Posting Date	Transaction Description	Deposit	Withdrawal	Balance
02/02/09	External Deposit House of Rep -Me - PR PAYMENT	8,259.58		13,631.63

CSOC.LRich.FMB.00000379

888 N. Nash Street
El Segundo, CA 90245
xfcu.org • 800.XFCU.222

Member No.	Statement Period	Page
[redacted]	Through 01/31/09	1 of 2

ACCOUNT SUMMARY		
My Regular Savings	$	5.00
My Basic Checking	$	5,505.89

Laura Richardson-Batts
3623 S. Parker St.
San Pedro CA 90732

My Regular Savings [redacted]

Beginning Balance	Deposits	Dividends Paid	Withdrawals	Charges/Fees	Ending Balance	YTD Dividends
$ 5.00	$ 0.00	$ 0.00	$ 0.00	$ 0.00	$ 5.00	$ 0.00

Posting Date	Transaction Description	Deposit	Withdrawal	Balance
	No Transactions This Period			

My Basic Checking #[redacted]

Beginning Balance	Deposits	Dividends Paid	Withdrawals	Charges/Fees	Ending Balance	YTD Dividends
$ -335.32	$ 17,087.04	$ 0.00	$ 11,220.83	$ 25.00	$ 5,505.89	$ 0.00

Posting Date	Transaction Description	Deposit	Withdrawal	Balance
01/01/09	Beginning Balance			-335.32
01/02/09	External Deposit House of Rep -Me - PR PAYMENT	8,069.75		7,734.43
[redacted]				
01/14/09	Deposit	2,186.50		9,484.01

CSOC.LRich.FMB.00000380

888 N. Nash Street
El Segundo, CA 90245
xfcu.org • 800.XFCU.222

Member No.	Statement Period	Page
	Through 01/31/09	2 of 2

My Basic Checking (continued)

Posting Date	Transaction Description			Deposit	Withdrawal	Balance
01/26/09	ATM Deposit XCEED FINANCIAL CU 837 NORTH DOUGLAS CAUS	EL SEGUNDO		160.00		6,210.37
01/26/09	ATM Deposit XCEED FINANCIAL CU 837 NORTH DOUGLAS CAUS	EL SEGUNDO		668.00		6,878.37
01/26/09	ATM Deposit XCEED FINANCIAL CU 837 NORTH DOUGLAS CAUS	EL SEGUNDO		167.00		7,045.37

Cleared Check Recap: * *Indicates check out of sequence.*

ACCOUNT STATEMENTS

Monthly Statement

888 N. Nash Street
El Segundo, CA 90245
xfcu.org • 800.XFCU.222

Member No.	Statement Period
[redacted]	Through 11/30/09

NOTICE: See disclosure for important information regarding your rights to dispute billing errors and electronic fund transfer errors.

Your household relationship qualifies you for MEMBERSHIP ADVANTAGE benefits. Visit www.xfcu.org for more information.

Laura Richardson
1645 Date Ave
Torrance CA 90503

ACCOUNT SUMMARY		
[redacted] Regular Savings	$	2,617.91

Skip your qualified January loan payment.

With Skip-A-Payment, you'll have one less bill to pay and some extra money this holiday season. Get that flat screen they keep asking for or treat yourself to something special. Use the funds for whatever you want!

To skip your January payment on a qualified* loan visit us online at www.xfcu.org to download and complete the request form. Then return it to us, and we'll take care of the rest. Hurry! Your request must be received by December 15, 2009.

* Complete Skip-A-Payment details and qualifications are available online at www.xfcu.org.

Regular Savings [redacted]

Beginning Balance	Deposits	Dividends Paid	Withdrawals	Charges/Fees	Ending Balance	YTD Dividends
$ 2,417.91	$ 200.00	$ 0.00	$ 0.00	$ 0.00	$ 2,617.91	$ 2.09

Posting Date	Transaction Description	Deposit	Withdrawal	Balance
				2,417.91
11/05/09	External Deposit PRIME CENTINELA - REG SALARY	100.00		2,517.91
11/20/09	External Deposit PRIME CENTINELA - REG SALARY	100.00		2,617.91
11/30/09	Ending Balance			2,617.91

Annual percentage yield earned 0.202% from 11/01/09 through 11/30/09 based on average daily balance of $2,537.91

CSOC.LRich.FMB.00000383

CSOC.RICH.000939

Monthly Statement Page 1 of 1

888 N. Nash Street
El Segundo, CA 90245
xfcu.org • 800.XFCU.222

Member No. [redacted] Statement Period Through 10/31/09

NOTICE: See disclosure for important information regarding your rights to dispute billing errors and electronic fund transfer errors.

Your household relationship qualifies you for REGULAR ADVANTAGE benefits. Visit www.xfcu.org for more information.

Laura Richardson
1645 Date Ave
Torrance CA 90503

ACCOUNT SUMMARY		
[redacted] Regular Savings	$	2,417.91

Swipe now. Swoosh later. Sweet.

You could win a trip to the Vancouver 2010 Olympic Winter Games by using your Xceed Visa® check card or credit card between November 1 and December 31, 2009. Just use your Xceed Visa for everyday purchases like gas or groceries, and you'll automatically be entered in the sweepstakes. The more you use your card, the more chances you have to win!

For complete rules and information regarding the Visa Vancouver 2010 Olympic Winter Games Sweepstakes, visit us online at www.xfcu.org/olympicsweeps.

Regular Savings [redacted]

Beginning Balance	Deposits	Dividends Paid	Withdrawals	Charges/Fees	Ending Balance	YTD Dividends
$ 2,217.91	$ 200.00	$ 0.00	$ 0.00	$ 0.00	$ 2,417.91	$ 2.09

Posting Date	Transaction Description	Deposit	Withdrawal	Balance
10/01/09	Beginning Balance			2,217.91
10/09/09	External Deposit PRIME CENTINELA - REG SALARY	100.00		2,317.91
10/23/09	External Deposit PRIME CENTINELA - REG SALARY	100.00		2,417.91
10/31/09	Ending Balance			2,417.91

Annual percentage yield earned 0.198% from 10/01/09 through 10/31/09 based on average daily balance of $2,321.14

CSOC.LRich.FMB.00000384

CSOC.RICH.000940

Monthly Statement

888 N. Nash Street
El Segundo, CA 90245
xfcu.org • 800.XFCU.222

Member No.	Statement Period
[redacted]	Through 10/31/09

NOTICE: See disclosure for important information regarding your rights to dispute billing errors and electronic fund transfer errors.

Your household relationship qualifies you for REGULAR ADVANTAGE benefits. Visit www.xfcu.org for more information.

Laura Richardson
1645 Date Ave
Torrance CA 90503

ACCOUNT SUMMARY		
[redacted] Regular Savings	$	2,417.91

Swipe now. Swoosh later. Sweet.

You could win a trip to the Vancouver 2010 Olympic Winter Games by using your Xceed Visa® check card or credit card between November 1 and December 31, 2009. Just use your Xceed Visa for everyday purchases like gas or groceries, and you'll automatically be entered in the sweepstakes. The more you use your card, the more chances you have to win!

For complete rules and information regarding the Visa Vancouver 2010 Olympic Winter Games Sweepstakes, visit us online at www.xfcu.org/olympicsweeps.

Regular Savings [redacted]

Beginning Balance	Deposits	Dividends Paid	Withdrawals	Charges/Fees	Ending Balance	YTD Dividends
$ 2,217.91	$ 200.00	$ 0.00	$ 0.00	$ 0.00	$ 2,417.91	$ 2.09

Posting Date	Transaction Description	Deposit	Withdrawal	Balance
10/01/09	Beginning Balance			2,217.91
10/09/09	External Deposit PRIME CENTINELA - REG SALARY	100.00		2,317.91
10/23/09	External Deposit PRIME CENTINELA - REG SALARY	100.00		2,417.91
10/31/09	Ending Balance			2,417.91

Annual percentage yield earned 0.196% from 10/01/09 through 10/31/09 based on average daily balance of $2,321.14

CSOC.LRich.FMB.00000385

Monthly Statement

xceedfinancial credit union

888 N. Nash Street
El Segundo, CA 90245
xfcu.org • 800.XFCU.222

Member No. [redacted]

Statement Period
Through 09/30/09

NOTICE: See disclosure for important information regarding your rights to dispute billing errors and electronic fund transfer errors.

Your household relationship qualifies you for REGULAR ADVANTAGE benefits. Visit www.xfcu.org for more information.

Laura Richardson
1645 Date Ave
Torrance CA 90503

ACCOUNT SUMMARY		
[redacted] Regular Savings	$	2,217.91

We've added greater value to Relationship Advantage.

As an Xceed Financial member, you're automatically eligible for the many benefits of our Relationship Advantage program. Each month, we look at your entire household balance to determine your advantage level. The great news is that we've just enhanced the program by adding credit card balances to this criteria. Premier, Preferred and Membership Advantage levels are now determined by combining all balances from your loans, core savings, checking, and credit cards.

If you have any questions about our Relationship Advantage program, we welcome your call, toll-free, at 800.XFCU.222. Or, visit us at www.xfcu.org the next time you're online.

Regular Savings [redacted]

Beginning Balance	Deposits	Dividends Paid	Withdrawals	Charges/Fees	Ending Balance	YTD Dividends
$ 2,016.95	$ 200.00	$ 0.96	$ 0.00	$ 0.00	$ 2,217.91	$ 2.09

Posting Date	Transaction Description	Deposit	Withdrawal	Balance
09/01/09	Beginning Balance			2,016.95
09/11/09	External Deposit PRIME CENTINELA - REG SALARY	100.00		2,116.95
09/25/09	External Deposit PRIME CENTINELA - REG SALARY	100.00		2,216.95
09/30/09	Dividend Credit	0.96		2,217.91
09/30/09	Ending Balance			2,217.91

Annual percentage yield earned 0.203% from 09/01/09 through 09/30/09 based on average daily balance of $2,103.62

CSOC.LRich.FMB.00000386

CSOC.RICH.000942

Monthly Statement

888 N. Nash Street
El Segundo, CA 90245
xfcu.org • 800.XFCU.222

Member No. [redacted]

Statement Period
Through 08/31/09

NOTICE: See disclosure for important information regarding your rights to dispute billing errors and electronic fund transfer errors.

Your household relationship qualifies you for REGULAR ADVANTAGE benefits. Visit www.xfcu.org for more information.

Laura Richardson
1645 Date Ave
Torrance CA 90503

ACCOUNT SUMMARY		
[redacted] Regular Savings	$	2,016.95

Is a personal banker at work for you?

Our personal bankers are hard at work answering questions, taking care of all things financial, and making members feel like rock stars. Whether you have $100 or $1,000,000, you can have your very own Xceed Financial personal banker waiting for your call. Sounds good, doesn't it?

Well, here's your chance to request your personal banker. The next time you're online, head on over to www.xfcu.org to fill out and submit our secure web form. After that, we'll do the rest. Prepare for the next level of member service! Questions? Give us a call at 800.XFCU.222 or send an email to contact@xfcu.org.

Regular Savings [redacted]

Beginning Balance	Deposits	Dividends Paid	Withdrawals	Charges/Fees	Ending Balance	YTD Dividends
$ 1,816.95	$ 200.00	$ 0.00	$ 0.00	$ 0.00	$ 2,016.95	$ 1.13

Posting Date	Transaction Description	Deposit	Withdrawal	Balance
08/01/09	Beginning Balance			1,816.95
08/14/09	External Deposit PRIME CENTINELA - REG SALARY	100.00		1,916.95
08/28/09	External Deposit PRIME CENTINELA - REG SALARY	100.00		2,016.95
08/31/09	Ending Balance			2,016.95

Annual percentage yield earned 0.200% from 08/01/09 through 08/31/09 based on average daily balance of $1,887.92

CSOC.LRich.FMB.00000387

CSOC.RICH.000943

Monthly Statement

888 N. Nash Street
El Segundo, CA 90245
xfcu.org • 800.XFCU.222

Member No.	Statement Period
[redacted]	Through 07/31/09

Your household relationship qualifies you for REGULAR ADVANTAGE benefits. Visit www.xfcu.org for more information.

NOTICE: See disclosure for important information regarding your rights to dispute billing errors and electronic fund transfer errors.

Laura Richardson
1645 Date Ave
Torrance CA 90503

ACCOUNT SUMMARY		
[redacted] Regular Savings	$	1,816.95

Enjoy the benefits of personal banking!

Whether you have $100 or $1,000,000, you can have your very own Xceed personal banker waiting for your call, ready to answer your financial questions, and available to help you through all things financial. Sounds good, doesn't it? It's kind of like credit union membership, only better.

Here's your chance to request your personal banker. Just visit us online at www.xfcu.org to fill out and submit a simple form. After that, we'll do the rest. Prepare to be astounded by just how good member service can really be. Questions? Give us a call at 800.XFCU.222 or send an email to contact@xfcu.org

Regular Savings [redacted]

Beginning Balance	Deposits	Dividends Paid	Withdrawals	Charges/Fees	Ending Balance	YTD Dividends
$ 1,758.95	$ 300.00	$ 0.00	$ 240.00	$ 0.00	$ 1,816.95	$ 1.13

Posting Date	Transaction Description	Deposit	Withdrawal	Balance
07/01/09	Beginning Balance			1,758.95
07/03/09	External Deposit PRIME CENTINELA - REG SALARY	100.00	[redacted]	1,858.95
07/17/09	External Deposit PRIME CENTINELA - REG SALARY	100.00		1,716.95
07/31/09	External Deposit PRIME CENTINELA - REG SALARY	100.00		1,816.95
07/31/09	Ending Balance			1,816.95

Annual percentage yield earned 0.197% from 07/01/09 through 07/31/09 based on average daily balance of $1,731.79

CSOC.LRich.FMB.00000388

Monthly Statement

888 N. Nash Street
El Segundo, CA 90245
xfcu.org • 800.XFCU.222

Member No.	Statement Period
[redacted]	Through 06/30/09

NOTICE: See disclosure for important information regarding your rights to dispute billing errors and electronic fund transfer errors.

Your household relationship qualifies you for REGULAR ADVANTAGE benefits. Visit www.xfcu.org for more information.

Laura Richardson
1645 Date Ave
Torrance CA 90503

ACCOUNT SUMMARY		
[redacted]	Regular Savings	$ 1,756.95

Welcome to your new member account statement!

We've been hard at work redesigning your monthly statement to make it more informative and easier to read. Not to worry, you'll still find the same information you're used to reviewing. That, plus added features like a convenient account summary box (at the top of this page) give you a snapshot of your entire portfolio.

We hope you like what you see! If you have any questions about your new account statement, please call us toll-free at 800.XFCU.222, send an email to contact@xfcu.org, or visit your local Financial Center.

Regular Savings [redacted]

Beginning Balance	Deposits	Dividends Paid	Withdrawals	Charges/Fees	Ending Balance	YTD Dividends
$ 1,556.22	$ 200.00	$ 0.73	$ 0.00	$ 0.00	$ 1,756.95	$ 1.13

Posting Date	Transaction Description	Deposit	Withdrawal	Balance
06/01/09	Beginning Balance			1,556.22
06/05/09	External Deposit PRIME CENTINELA - REG SALARY	100.00		1,656.22
06/19/09	External Deposit PRIME CENTINELA - REG SALARY	100.00		1,756.22
06/30/09	Dividend Credit	0.73		1,756.95
06/30/09	Ending Balance			1,756.95

Annual percentage yield earned 0.203% from 06/01/09 through 06/30/09 based on average daily balance of $1,682.89

CSOC.LRich.FMB.00000389

Monthly Statement Page 1 of 1

888 N. Nash Street
El Segundo, CA 90245
xfcu.org • 800.XFCU.222

Member No. [redacted] Statement Period Through 05/31/09

NOTICE: See disclosure for important information regarding your rights to dispute billing errors and electronic fund transfer errors.

Laura Richardson
1645 Date Ave
Torrance CA 90503

ACCOUNT SUMMARY

[redacted]	gular Savings	$ 1,556.22

Regular Savings [redacted]

Beginning Balance	Deposits	Dividends Paid	Withdrawals	Charges/Fees	Ending Balance	YTD Dividends
$ 1,356.22	$ 200.00	$ 0.00	$ 0.00	$ 0.00	$ 1,556.22	$ 0.40

Posting Date	Transaction Description	Deposit	Withdrawal	Balance
05/01/09	Beginning Balance			1,356.22
05/08/09	External Deposit PRIME CENTINELA - REG SALARY	100.00		1,456.22
05/22/09	External Deposit PRIME CENTINELA - REG SALARY	100.00		1,556.22
05/31/09	Ending Balance			1,556.22

Annual percentage yield earned 0.201% from 05/01/09 through 05/31/09 based on average daily balance of $1,465.90

Monthly Statement

888 N. Nash Street
El Segundo, CA 90245
xfcu.org • 800.XFCU.222

Member No. [redacted]

Statement Period
Through 04/30/09

NOTICE: See disclosure for important information regarding your rights to dispute billing errors and electronic fund transfer errors.

Laura Richardson
1645 Date Ave
Torrance CA 90503

ACCOUNT SUMMARY		
[redacted]	Regular Savings	$ 1,356.22

Regular Savings [redacted]

Beginning Balance	Deposits	Dividends Paid	Withdrawals	Charges/Fees	Ending Balance	YTD Dividends
$ 1,156.22	$ 200.00	$ 0.00	$ 0.00	$ 0.00	$ 1,356.22	$ 0.40

Posting Date	Transaction Description	Deposit	Withdrawal	Balance
04/01/09	Beginning Balance			1,156.22
04/10/09	External Deposit PRIME CENTINELA - REG SALARY	100.00		1,256.22
04/24/09	External Deposit PRIME CENTINELA - REG SALARY	100.00		1,356.22
04/30/09	Ending Balance			1,356.22

Annual percentage yield earned 0.205% from 04/01/09 through 04/30/09 based on average daily balance of $1,249.55

CSOC.LRich.FMB.00000391

Monthly Statement

888 N. Nash Street
El Segundo, CA 90245
xfcu.org • 800.XFCU.222

Member No. [redacted]

Statement Period
Through 03/31/09

NOTICE: See disclosure for important information regarding your rights to dispute billing errors and electronic fund transfer errors.

Laura Richardson
1645 Date Ave
Torrance CA 90503

ACCOUNT SUMMARY

[redacted]	Regular Savings	$ 1,156.22

Regular Savings [redacted]

Beginning Balance	Deposits	Dividends Paid	Withdrawals	Charges/Fees	Ending Balance	YTD Dividends
$ 955.82	$ 200.00	$ 0.40	$ 0.00	$ 0.00	$ 1,156.22	$ 0.40

Posting Date	Transaction Description	Deposit	Withdrawal	Balance
03/01/09	Beginning Balance			955.82
03/13/09	External Deposit PRIME CENTINELA - REG SALARY	100.00		1,055.82
03/27/09	External Deposit PRIME CENTINELA - REG SALARY	100.00		1,155.82
03/31/09	Dividend Credit	0.40		1,156.22
03/31/09	Ending Balance			1,156.22

Annual percentage yield earned 0.205% from 03/01/09 through 03/31/09 based on average daily balance of $1,033.24

CSOC.LRich.FMB.00000392

CSOC.RICH.000948

Monthly Statement

888 N. Nash Street
El Segundo, CA 90245
xfcu.org • 800.XFCU.222

Member No.	Statement Period
[redacted]	Through 02/28/09

NOTICE: See disclosure for important information regarding your rights to dispute billing errors and electronic fund transfer errors.

Laura Richardson
1645 Date Ave
Torrance CA 90503

ACCOUNT SUMMARY		
[redacted]	Regular Savings	$ 955.82

Regular Savings [redacted]

Beginning Balance	Deposits	Dividends Paid	Withdrawals	Charges/Fees	Ending Balance	YTD Dividends
$ 755.82	$ 200.00	$ 0.00	$ 0.00	$ 0.00	$ 955.82	$ 0.00

Posting Date	Transaction Description	Deposit	Withdrawal	Balance
02/01/09	Beginning Balance			755.82
02/13/09	External Deposit PRIME CENTINELA - REG SALARY	100.00		855.82
02/27/09	External Deposit PRIME CENTINELA - REG SALARY	100.00		955.82
02/28/09	Ending Balance			955.82

Annual percentage yield earned 0.207% from 02/01/09 through 02/28/09 based on average daily balance of $820.11

Monthly Statement

868 N. Nash Street
El Segundo, CA 90245
xfcu.org • 800.XFCU.222

Member No. [redacted] Statement Period Through 01/31/09

NOTICE: See disclosure for important information regarding your rights to dispute billing errors and electronic fund transfer errors.

Laura Richardson
1615 Date Ave
Torrance CA 90503

ACCOUNT SUMMARY

[redacted] Regular Savings	$	755.82

Regular Savings [redacted]

Beginning Balance	Deposits	Dividends Paid	Withdrawals	Charges/Fees	Ending Balance	YTD Dividends
$ 455.82	$ 300.00	$ 0.00	$ 0.00	$ 0.00	$ 755.82	$ 0.00

Posting Date	Transaction Description	Deposit	Withdrawal	Balance
01/01/09	Beginning Balance			455.82
01/02/09	External Deposit PRIME CENTINELA - REG SALARY	100.00		555.82
01/16/09	External Deposit PRIME CENTINELA - REG SALARY	100.00		655.82
01/30/09	External Deposit PRIME CENTINELA - REG SALARY	100.00		755.82
01/31/09	Ending Balance			755.82

Annual percentage yield earned 0.193% from 01/01/09 through 01/31/09 based on average daily balance of $610.66

CSOC.LRich.FMB.00000394

CSOC.RICH.000950

Monthly Statement

888 N. Nash Street
El Segundo, CA 90245
xfcu.org • 800.XFCU.222

Member No. [redacted]

Statement Period
Through 12/31/08

NOTICE: See disclosure for important information regarding your rights to dispute billing errors and electronic fund transfer errors.

Laura Richardson
1645 Date Ave
Torrance CA 90503

ACCOUNT SUMMARY		
[redacted]	Regular Savings	$ 455.82

Regular Savings [redacted]

Beginning Balance	Deposits	Dividends Paid	Withdrawals	Charges/Fees	Ending Balance	YTD Dividends
$ 255.71	$ 200.00	$ 0.11	$ 0.00	$ 0.00	$ 455.82	$ 3.10

Posting Date	Transaction Description	Deposit	Withdrawal	Balance
12/01/08	Beginning Balance			255.71
12/05/08	External Deposit PRIME CENTINELA - REG SALARY	100.00		355.71
12/19/08	External Deposit PRIME CENTINELA - REG SALARY	100.00		455.71
12/31/08	Credit Interest	0.11		455.82
12/31/08	Ending Balance			455.82

Annual percentage yield earned 0.214% from 12/01/08 through 12/31/08 based on average daily balance of $384.74

888 N. Nash Street
El Segundo, CA 90245
xfcu.org • 800.XFCU.222

Member No. [redacted] Statement Period Through 11/30/08

NOTICE: See disclosure for important information regarding your rights to dispute billing errors and electronic fund transfer errors.

Laura Richardson
1645 Date Ave
Torrance CA 90503

ACCOUNT SUMMARY

[redacted] Regular Savings	$	255.71

Regular Savings [redacted]

Beginning Balance	Deposits	Dividends Paid	Withdrawals	Charges/Fees	Ending Balance	YTD Dividends
$ 105.71	$ 150.00	$ 0.00	$ 0.00	$ 0.00	$ 255.71	$ 2.99

Posting Date	Transaction Description	Deposit	Withdrawal	Balance
11/01/08	Beginning Balance			105.71
11/07/08	External Deposit PRIME CENTINELA - REG SALARY	50.00		155.71
11/21/08	External Deposit PRIME CENTINELA - REG SALARY	100.00		255.71
11/30/08	Ending Balance			255.71

Annual percentage yield earned 0.204% from 11/01/08 through 11/30/08 based on average daily balance of $179.04

Monthly Statement

888 N. Nash Street
El Segundo, CA 90245
xfcu.org • 800.XFCU.222

Member No. [redacted]

Statement Period
Through 10/31/08

NOTICE: See disclosure for important information regarding your rights to dispute billing errors and electronic fund transfer errors.

Laura Richardson
1645 Date Ave
Torrance CA 90503

ACCOUNT SUMMARY		
[redacted]	Regular Savings	$ 105.71

Regular Savings [redacted]

Beginning Balance	Deposits	Dividends Paid	Withdrawals	Charges/Fees	Ending Balance	YTD Dividends
$ 305.71	$ 100.00	$ 0.00	$ 300.00	$ 0.00	$ 105.71	$ 2.99

Posting Date	Transaction Description	Deposit	Withdrawal	Balance
10/01/08	Beginning Balance			305.71
[redacted]				
10/10/08	External Deposit PRIME CENTINELA - REG SALARY	50.00		55.71
10/24/08	External Deposit PRIME CENTINELA - REG SALARY	50.00		105.71
10/31/08	Ending Balance			105.71

Annual percentage yield earned 0.179% from 10/01/08 through 10/31/08 based on average daily balance of $131.52

Monthly Statement

888 N. Nash Street
El Segundo, CA 90245
xfcu.org • 800.XFCU.222

Member No.	Statement Period
[redacted]	Through 09/30/08

NOTICE: See disclosure for important information regarding your rights to dispute billing errors and electronic fund transfer errors.

Laura Richardson
1645 Date Ave
Torrance CA 90503

ACCOUNT SUMMARY		
[redacted] Regular Savings	$	305.71

Regular Savings [redacted]

Beginning Balance	Deposits	Dividends Paid	Withdrawals	Charges/Fees	Ending Balance	YTD Dividends
$ 205.64	$ 100.00	$ 0.07	$ 0.00	$ 0.00	$ 305.71	$ 2.99

Posting Date	Transaction Description	Deposit	Withdrawal	Balance
09/01/08	Beginning Balance			205.64
09/12/08	External Deposit PRIME CENTINELA - REG SALARY	50.00		255.64
09/26/08	External Deposit PRIME CENTINELA - REG SALARY	50.00		305.64
09/30/08	Credit Interest	0.07		305.71
09/30/08	Ending Balance			305.71

Annual percentage yield earned 0.198% from 09/01/08 through 09/30/08 based on average daily balance of $245.64

CSOC.LRich.FMB.00000398

CSOC.RICH.000954

Monthly Statement

888 N. Nash Street
El Segundo, CA 90245
xfcu.org • 800.XFCU.222

Member No. [redacted]

Statement Period
Through 08/31/08

NOTICE: See disclosure for important information regarding your rights to dispute billing errors and electronic fund transfer errors.

Laura Richardson
1645 Date Ave
Torrance CA 90503

ACCOUNT SUMMARY

[redacted]	Regular Savings	$ 205.64

Regular Savings [redacted]

Beginning Balance	Deposits	Dividends Paid	Withdrawals	Charges/Fees	Ending Balance	YTD Dividends
$ 52.64	$ 150.00	$ 0.00	$ 0.00	$ -3.00	$ 205.64	$ 2.92

Posting Date	Transaction Description	Deposit	Withdrawal	Balance
08/01/08	Beginning Balance			52.64
08/01/08	External Deposit PRIME CENTINELA - REG SALARY	50.00		102.64
08/15/08	External Deposit PRIME CENTINELA - REG SALARY	50.00		152.64
08/29/08	External Deposit PRIME CENTINELA - REG SALARY	50.00		202.64
08/31/08	Ending Balance			205.64

Annual percentage yield earned 0.171% from 08/01/08 through 08/31/08 based on average daily balance of $137.90

CSOC.LRich.FMB.00000399

CSOC.RICH.000955

Monthly Statement

888 N. Nash Street
El Segundo, CA 90245
xfcu.org • 800.XFCU.222

Member No. [redacted]

Statement Period
Through 07/31/08

NOTICE: See disclosure for important information regarding your rights to dispute billing errors and electronic fund transfer errors.

Laura Richardson
1645 Date Ave
Torrance CA 90503

ACCOUNT SUMMARY

[redacted] Regular Savings	$	52.64

Regular Savings [redacted]

Beginning Balance	Deposits	Dividends Paid	Withdrawals	Charges/Fees	Ending Balance	YTD Dividends
$ 115.64	$ 100.00	$ 0.00	$ 160.00	$ 3.00	$ 52.64	$ 2.92

Posting Date	Transaction Description	Deposit	Withdrawal	Balance
07/01/08	Beginning Balance			115.64
07/03/08	External Deposit PRIME CENTINELA - REG SALARY	50.00		165.64
[redacted]				
07/18/08	External Deposit PRIME CENTINELA - REG SALARY	50.00		55.64
07/31/08	Minimum Balance Fee		-3.00	52.64
07/31/08	Ending Balance			52.64

Annual percentage yield earned 0.154% from 07/01/08 through 07/31/08 based on average daily balance of $76.51

CSOC.LRich.FMB.00000400

CSOC.RICH.000956

Monthly Statement

888 N. Nash Street
El Segundo, CA 90245
xfcu.org • 800.XFCU.222

Member No. [redacted] Statement Period Through 06/30/08

NOTICE: See disclosure for important information regarding your rights to dispute billing errors and electronic fund transfer errors.

Laura Richardson
1645 Date Ave
Torrance CA 90503

ACCOUNT SUMMARY

[redacted]	Regular Savings	$ 115.64

Regular Savings [redacted]

Beginning Balance	Deposits	Dividends Paid	Withdrawals	Charges/Fees	Ending Balance	YTD Dividends
$ 1,343.03	$ 110.00	$ 0.61	$ 1,338.00	$ 0.00	$ 115.64	$ 2.92

Posting Date	Transaction Description	Deposit	Withdrawal	Balance
04/19/08	Beginning Balance			1,343.03
[redacted]				
06/20/08	External Deposit PRIME CENTINELA - REG SALARY	50.00		55.03
06/20/08	Deposit ACH CFHS HOLDINGS IN - POSTED TO WRONG ACCT AN ERR 4/25 Effective Date 04/25/2008	20.00		75.03
06/20/08	Deposit ACH CFHS HOLDINGS IN - POSTED TO WRONG ACCT AN ERR 5/09 Effective Date 05/09/2008	20.00		95.03
06/20/08	Deposit ACH CFHS HOLDINGS IN - POSTED TO WRONG ACCT AN ERR 5/23 Effective Date 05/23/2008	20.00		115.03
06/30/08	Credit Interest	0.61		115.64
06/30/08	Ending Balance			115.64

Annual percentage yield earned 0.373% from 04/19/08 through 06/30/08 based on average daily balance of $818.29

CSOC.LRich.FMB.00000401

CSOC.RICH.000957

XEROX FEDERAL CREDIT UNION
Putting Members First
Formerly Tiger Federal Credit Union
Post Office Box 955, El Segundo, CA 90245-0955

(310) 607-9100
(800) GO TIGER
www.800GOTIGER.org

NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION REGARDING YOUR RIGHTS TO DISPUTE BILLING ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS.

MEMBER NO [redacted] PAGE 1

STATEMENT PERIOD
FROM 01MAR08 TO 31MAR08

LAURA RICHARDSON
1645 DATE AVE
TORRANCE CA 90503

Mail Code 1
Branch 5

TRANS-ACTION DATE	DESCRIPTION (EACH TRANSACTION WITH A # IN THIS COLUMN IS EFFECTIVE DATED)	PERIODIC FINANCE CHARGE	LATE PAYMENT CHARGE	DEBITS	CREDITS	BALANCE
	S1 SHARE A/C - SHARE SAVINGS					
MAR1	Previous Balance					908.38
MAR14	CFHS HOLDINGS IN/DIRECT DEP/080314				20.00	928.73
	ACH DIST TOTAL $20.00					
MAR14	DEPOSIT TR#132				373.06	1301.79
MAR28	CFHS HOLDINGS IN/DIRECT DEP/080328				20.00	1321.79
	ACH DIST TOTAL $20.00					
MAR31	DIVIDEND CREDIT				0.75	1322.54
MAR31	Annual Percentage Yield Earned: 0.76%					
MAR31	For the Period from 03/01 through 03/31.					
MAR31	Closing Date...New Balance					1322.54
	L4.1 LOAN A/C - 1998 FORD MUSTANG GT (OPEN-END)					
MAR1	Previous Balance					5269.02
	NEXT PAYMENT DUE DATE 25APR08					
	REPAYMENT AMOUNT 79.65					
MAR1	* ANNUAL PERCENTAGE RATE 5.740 *					
MAR1	DAILY PERIODIC RATE 0.00015683					
MAR14	FROM SHARES 79.65	11.57			68.08	5200.94
MAR14	PAYMENT TR#132				5200.94	0.00
MAR31	Closing Date...New Balance					0.00

YEAR TO DATE DIV/INT and FINANCE CHARGES

S1	1.82	L4.1	71.72
Total	1.82	Total	71.72

Introducing Xceed Financial Credit Union!

We're proud to announce that we've changed our name to Xceed Financial Credit Union- creating a new name and image to better reflect who we are, the communities we serve and where we're going.

For more information, visit www.xfcu.org or call 800.XFCU.222.

Xceed Financial - at work for you!

CSOC.LRich.FMB.00000402

CSOC.RICH.000958

Send inquiries to:

TIGER FEDERAL CREDIT UNION

Post Office Box 3641
Culver City, California 90231-3641

Direct inquiries to:

In Los Angeles (310) 646-3084
In New York (718) 632-7775
(800) GO TIGER

NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION REGARDING YOUR RIGHTS TO DISPUTE BILLING ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS.

MEMBER NO [redacted] SOC. SEC. NO. PAGE 1

STATEMENT PERIOD FROM 01DEC07 TO 31DEC07

LAURA RICHARDSON
1645 DATE AVE
TORRANCE CA 90503

Mail Code 1
Branch 5

TRANS-ACTION DATE	REF. (EACH TRANSACTION WITH A # IN THIS COLUMN IS EFFECTIVE DATED) DESCRIPTION	PERIODIC FINANCE CHARGE	LATE PAYMENT CHARGE	DEBITS	CREDITS	BALANCE
	S1 SHARE A/C - SHARE SAVINGS					
DEC1	Previous Balance					2607.71
DEC7	CFHS HOLDINGS IN/DIRECT DEP/071207				1357.91	3885.97
	ACH DIST TOTAL $1,357.91					
DEC7	CHECK TO - CU MEMBERS MORTGAGE			3276.66		609.31
	L4.1					529.66
DEC21	CFHS HOLDINGS IN/DIRECT DEP/071221				1357.91	1887.57
	ACH DIST TOTAL $1,357.91					
DEC31	DIVIDEND CREDIT				0.92	1888.49
DEC31	Annual Percentage Yield Earned: 0.75%					
DEC31	For the Period from 12/01 through 12/31.					
DEC31	Closing Date...New Balance					1888.49
	L4.1 LOAN A/C - 1998 FORD MUSTANG GT (OPEN-END)					
DEC1	Previous Balance					5741.29
	NEXT PAYMENT DUE DATE 04JAN08					
	REPAYMENT AMOUNT 79.65					
DEC1	* ANNUAL PERCENTAGE RATE 5.740 *					
DEC1	DAILY PERIODIC RATE 0.00015603					
					67.01	5674.28
					67.16	5607.12
DEC31	Closing Date...New Balance					5607.12

YEAR TO DATE DIV/INT and FINANCE CHARGES

S1	11.32	L4.1	372.24
Reported to IRS	11.32	Total	372.24

IMPORTANT ANNOUNCEMENT FOR ALL MEMBERS:

We are pleased to announce the proposed merger with Xerox Federal Credit Union was approved. You are now a member/owner of Xerox Federal Credit Union. While your services and account access remain unchanged until a consolidation of our operating systems on April 21, 2008, one change you will notice immediately is FREE CHECKING! Please refer to the enclosed Reduced Service Fees to see what other services have been either reduced or removed! And welcome to Xerox Federal Credit Union!

SPECIAL NOTE: If you have an Individual Retirement Account (IRA) with Tiger Federal Credit Union, now known as Xerox Federal Credit Union, the balance as of December 31, 2007 is considered to be its "Fair Market Value" per IRS regulations.

CSOC.LRich.FMB.00000403

Send inquiries to:

TIGER FEDERAL CREDIT UNION

Post Office Box 3641
Culver City, California 90231-3641

Direct inquiries to:

In Los Angeles (310) 646-3084
In New York (718) 632-7775
(800) GO TIGER

NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION REGARDING YOUR RIGHTS TO DISPUTE BILLING ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS.

MEMBER NO | SOC. SEC. NO. | PAGE
[redacted] | | 1

LAURA RICHARDSON
1645 DATE AVE
TORRANCE CA 90503

Mail Code 1
Branch 5

STATEMENT PERIOD
FROM 01SEP07 TO 30SEP07

TRANS-ACTION DATE	TYPE	DESCRIPTION (← EACH TRANSACTION WITH A # IN THIS COLUMN IS EFFECTIVE DATED)	PERIODIC FINANCE CHARGE	LATE PAYMENT CHARGE	DEBITS	CREDITS	BALANCE
		S1 SHARE A/C - SHARE SAVINGS					
SEP1		Previous Balance					2607.08
SEP7		DEPOSIT TR#82				720.00	3327.08
SEP7		CHECK TO - CU MEMBERS MORTGAGE			3276.66		50.42
SEP14		CFHS HOLDINGS IN/PAYROLL/070914				1357.91	1408.33
		ACH DIST TOTAL $1,357.91					
[redacted]							1328.68
[redacted]							1249.03
SEP28		CFHS HOLDINGS IN/PAYROLL/070928				1357.91	2606.94
		ACH DIST TOTAL $1,357.91					
SEP30	#	DIVIDEND CREDIT				0.88	2607.82
SEP28		Annual Percentage Yield Earned: 0.76%					
SEP28		For the Period from 09/01 through 09/30.					
SEP30		Closing Date...New Balance					2607.82
		L4.1 LOAN A/C - 1998 FORD MUSTANG GT (OPEN-END)					
SEP1		Previous Balance					6140.15
		NEXT PAYMENT DUE DATE 12OCT07					
		REPAYMENT AMOUNT 79.65					
SEP1		* ANNUAL PERCENTAGE RATE 5.740 *					
SEP1		DAILY PERIODIC RATE 0.00015726					
[redacted]							
SEP30		Closing Date...New Balance					6007.78

YEAR TO DATE DIV/INT and FINANCE CHARGES

S1	8.07	L4.1	295.00
Total	8.07	Total	295.00

IT'S TIME TO LET YOUR OLD CAR REST IN PEACE!
If your old car is ready for the big junkyard in the sky, let it rest in peace. And, YOU'LL rest peacefully, too, when you take advantage of our fall offer: From 10/1 through 11/30, get a DISCOUNTED auto loan rate PLUS a vacation package when you finance or refinance a new or used auto with TIGER. Call TIGER at (800) GO TIGER or visit www.800GOTIGER.org to apply TODAY!

AUTOLAND HAS A SPECIAL OFFER JUST FOR TIGER MEMBERS!
Only in October, Autoland is offering TIGER Members a special discounted price for a 2008 Toyota Corolla LE. Combine this with TIGER's fall auto promotion and you've got a GREAT deal! Contact Autoland at 800.234.6999 for more details but don't wait! This offer ends October 31. [Autoland services vary by state. Call for more information.]

FOR MORE INFO ON THE ABOVE OFFERS, SEE YOUR ENCLOSED TIGER TALES!

CSOC.LRich.FMB.00000404

Send inquiries to:

TIGER FEDERAL CREDIT UNION

Post Office Box 3641
Culver City, California 90231-3641

Direct inquiries to:

In Los Angeles (310) 646-3084
In New York (718) 632-7775
(800) GO TIGER

NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION REGARDING YOUR RIGHTS TO DISPUTE BILLING ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS.

MEMBER NO | SOC. SEC. NO. | PAGE 1

STATEMENT PERIOD FROM 01JUN07 TO 30JUN07

LAURA RICHARDSON
1645 DATE AVE
TORRANCE CA 90503

Mail Code 1
Branch 5

TRANS-ACTION DATE	DESCRIPTION (EACH TRANSACTION WITH A # IN THIS COLUMN IS EFFECTIVE DATED)	PERIODIC FINANCE CHARGE	LATE PAYMENT CHARGE	DEBITS	CREDITS	BALANCE
	$1 SHARE A/C - SHARE SAVINGS					
JUN1	Previous Balance					2607.60
JUN6	DEPOSIT TR#130				670.00	3277.60
JUN6	CHECK TO - CU MEMBERS MORTGAGE			3227.60		50.00
JUN8	CFHS HOLDINGS IN/PAYROLL/070608				1357.91	1407.91
	ACH DIST TOTAL $1,357.91					
						1328.26
						1248.61
JUN22	CFHS HOLDINGS IN/PAYROLL/070622				1357.91	2606.52
	ACH DIST TOTAL $1,357.91					
JUN30#	DIVIDEND CREDIT				1.14	2607.66
JUN29	Annual Percentage Yield Earned: 0.75%					
JUN29	For the Period from 06/01 through 06/30.					
JUN30	Closing Date...New Balance					2607.66
	L4.1 LOAN A/C - 1998 FORD MUSTANG GT (OPEN-END)					
JUN1	Previous Balance					6598.95
	NEXT PAYMENT DUE DATE 06JUL07					
	REPAYMENT AMOUNT 79.65					
JUN1	* ANNUAL PERCENTAGE RATE 5.740 *					
JUN1	DAILY PERIODIC RATE 0.00015726					
					62.01	6536.94
					68.34	6468.60
JUN30	Closing Date...New Balance					6468.60

YEAR TO DATE DIV/INT and FINANCE CHARGES

$1	5.75	L4.1	198.27
Total	5.75	Total	198.27

GET A NEW DEN OR FIX UP THE ONE YOU ALREADY HAVE!
Between July 1 and August 31, 2007, TIGER is giving you $500 for getting a new home or a Home Equity loan. Get a first mortgage and $500 will be deposited into your Tiger share account. OR, get a home equity loan and Tiger will waive your fees up to $400 plus give you a $100 gift card. Either way, you will get $500, so check out our home loan options TODAY!

SUMMER AUTO SPECIAL ONLY FOR TIGER MEMBERS!
This July, Autoland is featuring a Car-of-the-Month only for our special Tiger Members! Only in July, get a 2007 Toyota Camry LE 4-cylinder for a special price of $19,382 (plus taxes and license). Combine this with low auto loan rates at Tiger and you've got a GREAT deal! Call (800) GO TIGER for more information and to take advantage of this great offer!

FOR MORE INFO ON THESE GREAT OFFERS, SEE YOUR ENCLOSED TIGER TALES.

CSOC.LRich.FMB.00000405

Send inquiries to:

TIGER FEDERAL CREDIT UNION

Post Office Box 3641
Culver City, California 90231-3641

Direct inquiries to:

In Los Angeles (310) 646-3084
In New York (718) 632-7775
(800) GO TIGER

NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION REGARDING YOUR RIGHTS TO DISPUTE BILLING ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS.

MEMBER NO [redacted] SOC. SEC. NO. PAGE 1

LAURA RICHARDSON
1645 DATE AVE
TORRANCE CA 90503

STATEMENT PERIOD FROM 01MAR07 TO 31MAR07

Mail Code 1
Branch 5

TRANS-ACTION DATE	TYPE	DESCRIPTION (EACH TRANSACTION WITH A # IN THIS COLUMN IS EFFECTIVE DATED)	PERIODIC FINANCE CHARGE	LATE PAYMENT CHARGE	DEBITS	CREDITS	BALANCE
		S1 SHARE A/C - SHARE SAVINGS					
MAR1		Previous Balance					1329.10
		[redacted]					1249.45
MAR2		CFHS HOLDINGS IN/PAYROLL/U/03U2				1357.91	2607.36
		ACH DIST TOTAL $1,357.91					
MAR9		DEPOSIT TR#166				719.30	3326.66
MAR9		CHECK TO - CU MEMBERS MORTGAGE			3276.66		50.00
MAR16		CFHS HOLDINGS IN/PAYROLL/070316				1357.91	1407.91
		ACH DIST TOTAL $1,357.91					
		[redacted]					1328.26
		[redacted]					1248.61
MAR30		CFHS HOLDINGS IN/PAYROLL/070330				1357.91	2606.52
		ACH DIST TOTAL $1,357.91					
MAR31#		DIVIDEND CREDIT				0.90	2607.42
MAR30		Annual Percentage Yield Earned: 0.75%					
MAR30		For the Period from 03/01 through 03/31.					
MAR31		Closing Date...New Balance					2607.42
		L4.1 LOAN A/C - 1998 FORD MUSTANG GT (OPEN-END)					
MAR1		Previous Balance					7055.14
		NEXT PAYMENT DUE DATE 13APR07					
		REPAYMENT AMOUNT 79.65					
MAR1		* ANNUAL PERCENTAGE RATE 5.740 *					
MAR1		DAILY PERIODIC RATE 0.00015726					
MAR2		FROM SHARES 79.65	11.09			68.56	6986.58
MAR19		FROM SHARES 79.65	10.60			60.97	6925.61
MAR30		FROM SHARES 79.65	11.98			67.67	6857.94
MAR31		Closing Date...New Balance					6857.94

YEAR TO DATE DIV/INT

		and	FINANCE CHARGES	
S1	2.54		L4.1	109.71
Total	2.54		Total	109.71

IN THE AUTO LOAN JUNGLE, YOU NEED TIGER ON YOUR SIDE!
It's a jungle out there! Let TIGER get you in the right auto loan with a great low rate PLUS a chance to win a $200 gas card when you finance or refinance a new or used auto between April 1 and May 31. So don't fall prey to those too-good-to-be-true auto loans from the dealer. Put TIGER on your side. Call (800) GO TIGER or go to www.800GOTIGER.org to get preapproved TODAY! And read the enclosed TIGER TALES for more information on how YOU can WIN a $200 gas card!

TAKE THE TROUBLE OUT OF TAX TIME WITH TIGER!
Visit www.800GOTIGER.org and click on the TurboTax Online link to file your taxes electronically. It's easy and convenient! Why make tax time harder than it has to be? TIGER also offers affordable loans to assist you in fulfilling your tax liabilities. Call or logon today to take the trouble out of tax time!

CoNtgersmt.tiger

CSOC.LRich.FMB.00000406

Send inquiries to:

TIGER FEDERAL CREDIT UNION

Post Office Box 3641
Culver City, California 90231-3641

Direct inquiries to:

In Los Angeles (310) 646-3084 | In New York (718) 632-7775

(800) GO TIGER

NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION REGARDING YOUR RIGHTS TO DISPUTE BILLING ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS.

MEMBER NO [redacted] SOC. SEC. NO. PAGE 1

LAURA RICHARDSON
1645 DATE AVE
TORRANCE CA 90503

Mail Code 1
Branch 5

STATEMENT PERIOD FROM 01DEC06 TO 31DEC06

TRANS. ACTION DATE	EACH TRANSACTION WITH A # IN THIS COLUMN IS EFFECTIVE DATED / DESCRIPTION	PERIODIC FINANCE CHARGE	LATE PAYMENT CHARGE	DEBITS	CREDITS	BALANCE
	S1 SHARE A/C - SHARE SAVINGS					
DEC1	Previous Balance					2909.80
	[redacted]			[redacted]		2830.15
DEC8	CFHS HOLDINGS IN/PAYROLL/061208				1357.91	4188.06
	ACH DIST TOTAL $1,357.91					
DEC8	CHECK TO - MORTGAGE SERVICES DEPARTMENT			3128.43		1059.58
	[redacted]			[redacted]		979.93
DEC22	CFHS HOLDINGS IN/PAYROLL/061222				1357.91	2337.84
	ACH DIST TOTAL $1,357.91					
DEC31#	DIVIDEND CREDIT				1.20	2339.04
DEC29	Annual Percentage Yield Earned: 0.75%					
DEC29	For the Period from 12/01 through 12/31.					
DEC31	Closing Date...New Balance					2339.04
	L4.1 LOAN A/C - 1998 FORD MUSTANG GT (OPEN-END)					
DEC1	Previous Balance					7432.50
	NEXT PAYMENT DUE DATE 05JAN07					
	REPAYMENT AMOUNT 79.65					
DEC1	* ANNUAL PERCENTAGE RATE 5.740 *					
DEC1	DAILY PERIODIC RATE 0.00015726					
	[redacted]				63.29	7369.21
	[redacted]				63.43	7305.78
DEC31	Closing Date...New Balance					7305.78

YEAR TO DATE DIV/INT		and	FINANCE CHARGES/LATE CHGS		
S1	12.27	L4.1	465.92	38.00	
Reported to IRS	12.27	Total	465.92	38.00	

SPECIAL NOTE: If you have an Individual Retirement Account (IRA) with Tiger Federal Credit Union, the balance as of December 31, 2006 is considered to be its "Fair Market Value" per IRS regulations.

YOU STILL HAVE TIME TO SKIP YOUR JANUARY 2007 LOAN PAYMENT

Members who did not skip their December 2006 loan payment can still skip their January 2007 auto, RV, motorcycle, airplane or signature loan payment. For details, call (800) GO TIGER or go to www.800GOTIGER.org.

HELP YOUR FAMILY OR CO-WORKERS START OFF THE NEW YEAR RIGHT

Being a Member of TIGER gives you access to services not found at a bank so why not let others benefit from TIGER, too? And when you refer a qualifying family member, roommate or co-worker, you'll both be entered in a quarterly drawing for great prizes. Call (800) GO TIGER or visit www.800GOTIGER.org to find out who can join and maybe you'll win, too!

CS/Spec/Institute

CSOC.LRich.FMB.00000407

Send inquiries to:

TIGER FEDERAL CREDIT UNION

Post Office Box 3641
Culver City, California 90231-3641

Direct inquiries to:

In Los Angeles (310) 646-3084 In New York (718) 632-7775

(800) GO TIGER

NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION REGARDING YOUR RIGHTS TO DISPUTE BILLING ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS.

MEMBER NO SOC. SEC. NO. PAGE 1

STATEMENT PERIOD FROM 01SEP06 TO 30SEP06

LAURA RICHARDSON
1645 DATE AVE
TORRANCE CA 90503

Mail Code 1
Branch 5

TRANS-ACTION DATE	EACH TRANSACTION WITH A # IN THIS COLUMN IS EFFECTIVE DATED — DESCRIPTION	PERIODIC FINANCE CHARGE	LATE PAYMENT CHARGE	DEBITS	CREDITS	BALANCE
	S1 SHARE A/C - SHARE SAVINGS					
SEP1	Previous Balance					3614.70
						3535.05
SEP1	CFHS HOLDINGS IN/PAYROLL/060901				1357.91	4892.96
	ACH DIST TOTAL $1,357.91					
SEP6	DEPOSIT TR#106				3.00	4895.96
SEP6	CHECK TO - CU MEMBER MORTGAGE			3128.48		1767.48
						1687.83
						3045.74
						2966.09
						4324.00
SEP29	CHECK TO - MORTGAGE SERVICES			3128.48		1195.52
SEP30#	DIVIDEND CREDIT				1.52	1197.04
SEP29	Annual Percentage Yield Earned: 0.65%					
SEP29	For the Period from 09/01 through 09/30.					
SEP30	Closing Date...New Balance					1197.04
	L4.1 LOAN A/C - 1998 FORD MUSTANG GT (OPEN-END)					
SEP1	Previous Balance					7871.63
	NEXT PAYMENT DUE DATE 13OCT06					
	REPAYMENT AMOUNT 79.65					
SEP1	* ANNUAL PERCENTAGE RATE 5.740 *					
SEP1	DAILY PERIODIC RATE 0.00015726					
						7809.31
						7746.85
						7684.26
SEP30	Closing Date...New Balance					7684.26

YEAR TO DATE DIV/INT and FINANCE CHARGES/LATE CHGS

S1	8.87	L4.1	366.50	38.00
Total	8.87	Total	366.50	38.00

It's TREAT or TREAT time at TIGER!

There are no TRICKS-just TREATS-when you get an auto loan from TIGER. At TIGER, you'll get a discounted loan rate AND you get to choose a treat: Either a vacation package or a $50 gas card when you finance or refinance a new or used auto at TIGER between October 10 and November 30*. So don't let those too-good-to-be-true auto loans from the dealer TRICK you. Call TIGER at (800) GO TIGER or visit www.800GOTIGER.org to apply and get pre-approved TODAY... before all the TREATS are gone!

DON'T LET HOLIDAY SPENDING FRIGHTEN YOU!

Watch your mailbox for a chance to Skip-a-Payment! TIGER Members with an eligible TIGER loan may skip one payment in either December 2006 or January 2007. Look for your invitation coming in November!

*Certain restriction apply. See the enclosed Tiger Tales for details.

CSOC.LRich.FMB.00000408

Send inquiries to:

TIGER FEDERAL CREDIT UNION

Post Office Box 3641
Culver City, California 90231-3641

Direct inquiries to:

In Los Angeles (310) 646-3084
In New York (718) 632-7775
(800) GO TIGER

NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION REGARDING YOUR RIGHTS TO DISPUTE BILLING ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS.

MEMBER NO. | SOC. SEC. NO. | PAGE
1

STATEMENT PERIOD
FROM 01JUN06 TO 30JUN06

LAURA RICHARDSON
1645 DATE AVE
TORRANCE CA 90503

Mail Code 1
Branch 5

TRANSACTION DATE	EACH TRANSACTION WITH A # IN THIS COLUMN IS EFFECTIVE DATED — DESCRIPTION	PERIODIC FINANCE CHARGE	LATE PAYMENT CHARGE	DEBITS	CREDITS	BALANCE
	S1 SHARE A/C - SHARE SAVINGS					
JUN1	Previous Balance					2625.29
JUN2	DEPOSIT TR#268				517.93	3143.22
						722.33
						129.65
JUN9	CFHS HOLDINGS IN/PAYROLL/060609				1278.26	1407.91
	ACH DIST TOTAL $1,357.91					
JUN23	CFHS HOLDINGS IN/PAYROLL/060623				1278.26	2686.17
	ACH DIST TOTAL $1,357.91					
JUN30	DIVIDEND CREDIT				0.67	2686.84
JUN30	Annual Percentage Yield Earned: 0.55%					
JUN30	For the Period from 06/01 through 06/30.					
JUN30	Closing Date...New Balance					2686.84
	L4.1 LOAN A/C - 1998 FORD MUSTANG GT (OPEN-END)					
JUN1	Previous Balance					8242.73
	NEXT PAYMENT DUE DATE 07JUL06					
	REPAYMENT AMOUNT 79.65					
JUN1	* ANNUAL PERCENTAGE RATE 5.740 *					
JUN1	DAILY PERIODIC RATE 0.00015726					
						8242.73
						8204.73
						8181.18
						8119.54
JUN30	Closing Date...New Balance					8119.54

YEAR TO DATE DIV/INT		and	FINANCE CHARGES/LATE CHGS	
S1	4.05	L4.1	244.23	38.00
Total	4.05	Total	244.23	38.00

COME AND EXPERIENCE A WHOLE NEW WAY TO SHOP FOR A CAR!
TIGER and AUTOLAND invite you to a special used car sale on SAT., AUGUST 12 from 9-3 at Western FCU, 14500 Aviation Blvd. in Hawthorne, CA. Many makes and models available and backed by a 100% Satisfaction Guarantee. Browse leisurely, test drive on your own. All DMV paperwork will be done onsite. TIGER reps will be there to assist with financing PLUS, you'll get a .50% DISCOUNT ON OUR ALREADY-LOW RATES! We hope to see you there!

NOT ABLE TO GO TO THE CAR SALE?
For ALL Members who purchase a new or used vehicle on AUGUST 12, TIGER will give you the same .50% rate discount that is being offered at the car sale. So even if you're outside of Southern California, you can still take advantage of this great offer! Whether you go to a dealer or call Autoland, you'll get the discount on TIGER's already-low auto loan rates! Don't forget: Mark AUGUST 12 as the day you're getting a new car!

CuMgrontMF4g

CSOC.LRich.FMB.00000409

Send inquiries to:

TIGER FEDERAL CREDIT UNION
Post Office Box 3641
Culver City, California 90231-3641

Direct inquiries to:
In Los Angeles (310) 646-3084
In New York (718) 632-7775
(800) GO TIGER

NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION REGARDING YOUR RIGHTS TO DISPUTE BILLING ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS.

MEMBER NO | SOC. SEC. NO. | PAGE 1

STATEMENT PERIOD FROM 01MAR06 TO 31MAR06

LAURA RICHARDSON
1645 DATE AVE
TORRANCE CA 90503

Mail Code 1
Branch 5

TRANS-ACTION DATE	EACH TRANSACTION WITH A # IN THIS COLUMN IS EFFECTIVE DATED — DESCRIPTION	PERIODIC FINANCE CHARGE	LATE PAYMENT CHARGE	DEBITS	CREDITS	BALANCE
	S1 SHARE A/C - SHARE SAVINGS					
MAR1	Previous Balance					2687.44
MAR3	CFHS HOLDINGS IN/PAYROLL/060303				1278.26	3965.70
	ACH DIST TOTAL $1,357.91					
						3373.02
						901.11
MAR17	CFHS HOLDINGS IN/PAYROLL/060317				1278.26	2179.37
	ACH DIST TOTAL $1,357.91					
MAR31	CFHS HOLDINGS IN/PAYROLL/060331				1357.91	3537.28
	ACH DIST TOTAL $1,357.91					
MAR31	DIVIDEND CREDIT				0.78	3538.06
MAR31	Annual Percentage Yield Earned: 0.55%					
MAR31	For the Period from 03/01 through 03/31.					
MAR31	Closing Date...New Balance					3538.06
	L4.1 LOAN A/C - 1998 FORD MUSTANG GT (OPEN-END)					
MAR1	Previous Balance					8631.86
	NEXT PAYMENT DUE DATE 31MAR06					
	REPAYMENT AMOUNT 79.65					
MAR1	* ANNUAL PERCENTAGE RATE 5.740 *					
MAR1	DAILY PERIODIC RATE 0.00015726					
						8571.21
						8510.43
MAR31	Closing Date...New Balance					8510.43

YEAR TO DATE DIV/INT and FINANCE CHARGES

S1	2.05	L4.1	115.22
Total	2.05	Total	115.22

TAKE THE TROUBLE OUT OF TAX TIME WITH TIGER

Visit www.800GOTIGER.org and click on the TurboTax Online link to file your taxes electronically. It's easy and convenient! Why make tax time harder than it has to be? TIGER offers affordable loans to assist you in fulfilling your tax liabilities OR perhaps you just want to reward yourself for finishing your taxes on time. Whatever the reason, TIGER is here to help.

LET TIGER HELP YOU WITH YOUR MORTGAGE NEEDS

TIGER now has more options to help you with your mortgage needs. Are you a first-time homeowner? Looking to relocate? Interested in a second home? Want to refinance? Get a home equity loan? Find out more about all the options available through TIGER any time any where. Log on or call us. We can assist you 24 hours a day, 7 days a week. For information or to apply, log on to www.800GOTIGER.org or call TIGER today!

CSOC.LRich.FMB.00000410

Send inquiries to:

TIGER FEDERAL CREDIT UNION

Post Office Box 3641
Culver City, California 90231-3641

Direct inquiries to:

In Los Angeles (310) 646-3084 In New York (718) 632-7775

(800) GO TIGER

NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION REGARDING YOUR RIGHTS TO DISPUTE BILLING ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS.

MEMBER NO. | SOC. SEC. NO. | PAGE 1

LAURA RICHARDSON
1645 DATE AVE
TORRANCE CA 90503

STATEMENT PERIOD FROM 01DEC05 TO 31DEC05

Mail Code 1
Branch 5

TRANS-ACTION DATE	EACH TRANSACTION WITH A # IN THIS COLUMN IS EFFECTIVE DATED — DESCRIPTION	PERIODIC FINANCE CHARGE	LATE PAYMENT CHARGE	DEBITS	CREDITS	BALANCE
	S1 SHARE A/C - SHARE SAVINGS					
						2766.77
						617.85
DEC2	DEPOSIT TR#242				24.83	642.68
						50.00
DEC2	DEPOSIT TR#243				677.00	727.00
						67.00
						51.00
DEC9	CFHS HOLDINGS IN/PAYROLL/051209				1357.91	1408.91
	ACH DIST TOTAL $1,357.91					
DEC23	CFHS HOLDINGS IN/PAYROLL/051223				1357.91	2766.82
						2687.17
						2607.52
DEC27	DEPOSIT TR#137				1.00	2608.52
DEC30	DEPOSIT TR#79				585.72	3194.24
						722.33
						129.65
DEC31#	DIVIDEND CREDIT				0.58	130.23
DEC30	Annual Percentage Yield Earned: 0.50%					
DEC30	For the Period from 12/01 through 12/31.					
DEC31	Closing Date...New Balance					130.23
	L4.1 LOAN A/C - 1998 FORD MUSTANG GT (OPEN-END)					
DEC1	Previous Balance					9000.00
	NEXT PAYMENT DUE DATE 06JAN06					
	REPAYMENT AMOUNT 79.65					
DEC1	* ANNUAL PERCENTAGE RATE 5.740 *					
DEC1	DAILY PERIODIC RATE 0.00015726					
					66.91	8933.09
					59.98	8873.11
						8873.11

YEAR TO DATE DIV/INT
S1 5.04
Total DIV/INT 5.04

and Paid off

FINANCE CHARGES
L2 96.50
L4.1 32.41
Total 128.91

SPECIAL NOTE: If you have an Individual Retirement Account (IRA) with Tiger Federal Credit Union, the balance as of December 31, 2005 is considered to be its "Fair Market Value" per IRS regulations.

YOU STILL HAVE TIME TO SKIP YOUR JANUARY 2006 LOAN PAYMENT

Members who did not skip their December loan payment can still skip their January 2006 auto, RV, motorcycle, airplane or signature loan payment. For details, call (800) GO TIGER or go to www.800GOTIGER.org.

TIGER ANNUAL AUDIT NOTIFICATION

Clifton Gunderson LLP, Certified Public Accountants, will be conducting the annual audit of Tiger Federal Credit Union. In conjunction with the audit, some Members may receive a letter from Clifton Gunderson LLP requesting verification of their share/loan account. Your compliance with this request is appreciated. Please call (800) GO TIGER with questions.

CSOC.LRich.FMB.00000411

Send inquiries to:

TIGER FEDERAL CREDIT UNION

Post Office Box 3641
Culver City, California 90231-3641

Direct inquiries to:

In Los Angeles (310) 646-3084
In New York (718) 632-7775
(800) GO TIGER

NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION REGARDING YOUR RIGHTS TO DISPUTE BILLING ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS.

MEMBER NO [redacted] SOC. SEC. NO. PAGE 1

LAURA RICHARDSON
1645 DATE AVE
TORRANCE CA 90503

Mail Code 1
Branch 5

STATEMENT PERIOD
FROM 01SEP05 TO 30SEP05

TRANS-ACTION DATE	← EACH TRANSACTION WITH A # IN THIS COLUMN IS EFFECTIVE DATED TRANS # DESCRIPTION	PERIODIC FINANCE CHARGE	LATE PAYMENT CHARGE	DEBITS	CREDITS	BALANCE
	S1 SHARE A/C - SHARE SAVINGS					
SEP1	Previous Balance					1520.97
SEP2	CFHS HOLDINGS IN/PAYROLL/050902				1235.00	2755.97
SEP2	DEPOSIT TR#49				35.63	2791.60
	[redacted]					642.68
	[redacted]					50.00
SEP16	CFHS HOLDINGS IN/PAYROLL/050916				1235.00	1285.00
SEP30	CFHS HOLDINGS IN/PAYROLL/050930				1235.00	2520.00
SEP30	DIVIDEND CREDIT				0.31	2520.31
SEP30	Annual Percentage Yield Earned: 0.50%					
SEP30	For the Period from 09/01 through 09/30.					
SEP30	Closing Date...New Balance					2520.31

YEAR TO DATE DIV/INT
S1 3.51
Total 3.51

GET YOUR CHOICE OF $100 CASH OR A VACATION GETAWAY*
WHEN YOU FINANCE YOUR AUTO LOAN WITH TIGER!

Haunted by high-interest auto loans? Don't let high-interest rates scare you. TIGER saves you with low-low rates, and between 10/1 and 11/30/05, TIGER will give you a choice of either $100 Cash or a Vacation Getaway when you finance or refinance a new or used auto loan with us!

WIN A $50 CASH BONUS* WHEN YOU SIGN FOR PURCHASES
WITH YOUR TIGER CHECK CARD!

Due to the popularity of our TIGER Check Card Cash Bonus promotion, we have extended it through 12/31/05. Use your TIGER Visa Check Card for signature purchases throughout the holidays for more chances to win. PIN transactions do not qualify. Two cash bonus winners will be chosen during each month of the promotion (October, November, December)!

*See the enclosed TIGER TALES for disclosures.

CONFIDENTIAL

CSOC.LRich.FMB.00000412

Send inquiries to:

TIGER FEDERAL CREDIT UNION

Post Office Box 3641
Culver City, California 90231-3641

Direct inquiries to:

In Los Angeles (310) 646-3084
In New York (718) 632-7775
(800) GO TIGER

NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION REGARDING YOUR RIGHTS TO DISPUTE BILLING ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS.

MEMBER NO | SOC. SEC. NO. | PAGE
1

LAURA RICHARDSON
1645 DATE AVE
TORRANCE CA 90503

Mail Code 1
Branch 5

STATEMENT PERIOD
FROM 01APR05 TO 30JUN05

TRANSACTION DATE	DESCRIPTION (EACH TRANSACTION WITH A # IN THIS COLUMN IS EFFECTIVE DATED)	PERIODIC FINANCE CHARGE	LATE PAYMENT CHARGE	DEBITS	CREDITS	BALANCE
	S1 SHARE A/C - SHARE SAVINGS					
APR1	Previous Balance					2480.89
						50.00
APR15#	PAYROLL APR15				810.00	860.00
APR29#	PAYROLL APR29				810.00	1670.00
APR29	DEPOSIT TR#283				1123.60	2793.60
						2200.92
						52.00
						50.00
					0.18	50.18
APR29	Annual Percentage Yield Earned: 0.51%					
APR29	For the Period from 04/01 through 04/30.					
MAY13	PAYROLL MAY13				810.00	860.18
MAY27	PAYROLL MAY27				810.00	1670.18
						1077.50
					1121.42	2198.92
						50.00
MAY31	DIVIDEND CREDIT				0.27	50.27
MAY31	Annual Percentage Yield Earned: 0.51%					
MAY31	For the Period from 05/01 through 05/31.					
JUN10	CFHS HOLDINGS IN/PAYROLL/050610				1235.00	1285.27
JUN24	CFHS HOLDINGS IN/PAYROLL/050624				1235.00	2520.27
JUN30	DIVIDEND CREDIT				0.49	2520.76
JUN30	Annual Percentage Yield Earned: 0.50%					
JUN30	For the Period from 06/01 through 06/30.					
JUN30	Closing Date....New Balance					2520.76

YEAR TO DATE DIV/INT
S1 2.23
Total 2.23

READ THE ENCLOSED TIGER TALES FOR MORE INFO ABOUT...
...a CHECKING ACCOUNT Promotion that includes a discount on an auto loan and NO monthly checking service fee for 6 months!
...a chance to win a BONUS just for using your TIGER VISA Check Card!
...a VACATION GETAWAY for referring an eligible new member!
...and SO MUCH MORE!!!

REMINDER:
The local TeleTiger number has changed to (310) 607-9110.

*** AN IMPORTANT MESSAGE TO MEMBERS WITH A TIGER CHECKING ACCOUNT ***
If your $5 monthly checking fee does not appear on this statement, it will be included on next month's checking statement.

CSOC.LRich.FMB.00000413

Send Inquiries to:

TIGER FEDERAL CREDIT UNION

Post Office Box 3641
Culver City, California 90231-3641

Direct Inquiries to:

In Los Angeles (310) 646-3084
In New York (718) 632-7775
(800) GO TIGER

NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION REGARDING YOUR RIGHTS TO DISPUTE BILLING ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS.

MEMBER NO [redacted] SOC. SEC. NO. PAGE 1

LAURA RICHARDSON
1645 DATE AVE
TORRANCE CA 90503

STATEMENT PERIOD FROM 01JAN05 TO 31MAR05

Mail Code 1
Branch 5

TRANS. ACTION DATE	ITEM	DESCRIPTION (EACH TRANSACTION WITH A # IN THIS COLUMN IS EFFECTIVE DATED)	PERIODIC FINANCE CHARGE	LATE PAYMENT CHARGE	DEBITS	CREDITS	BALANCE
		$1 SHARE A/C - SHARE SAVINGS					
JAN1		Previous Balance					50.37
JAN7	#	PAYROLL JAN07				810.00	860.37
JAN21		PAYROLL JAN21				810.00	1670.37
JAN31		DEPOSIT TR#321				1009.84	2680.21
							2087.53
							50.00
JAN31		DIVIDEND CREDIT				0.40	50.40
JAN31		Annual Percentage Yield Earned: 0.50%					
JAN31		For the Period from 01/01 through 01/31.					
FEB4	#	PAYROLL FEB04				810.00	860.40
FEB18		PAYROLL FEB18				810.00	1670.40
FEB28		DEPOSIT TR#313				1009.81	2680.21
							2087.53
							50.00
FEB28		DIVIDEND CREDIT				0.40	50.40
FEB28		Annual Percentage Yield Earned: 0.51%					
FEB28		For the Period from 02/01 through 02/28.					
MAR4	#	PAYROLL MAR04				810.00	860.40
MAR18	#	PAYROLL MAR18				810.00	1670.40
APR1	#	PAYROLL APR01				810.00	2480.40
MAR31		DIVIDEND CREDIT				0.49	2480.89
MAR31		Annual Percentage Yield Earned: 0.50%					
MAR31		For the Period from 03/01 through 03/31.					
MAR31		Closing Date...New Balance					2480.89

YEAR TO DATE DIV/INT
$1 1.29
Total 1.29

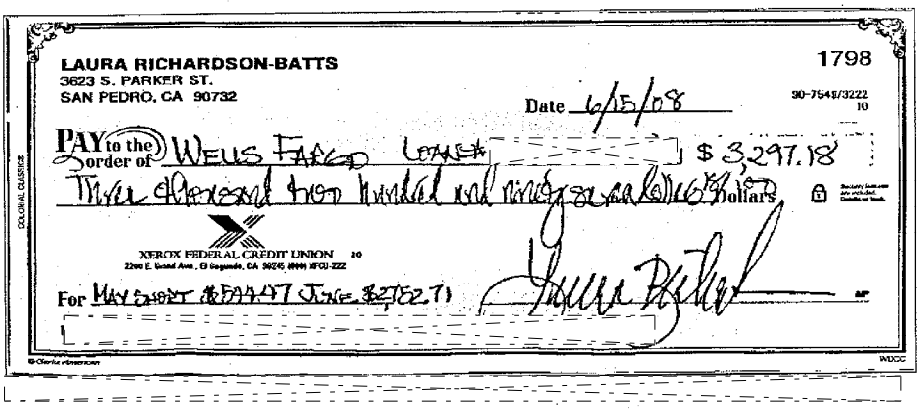
AMENDMENT TO ELECTRONIC SERVICES AGREEMENT AND DISCLOSURE

CHANGE TO FOREIGN CURRENCY CONVERSION RATE. The rate used to convert a VISA debit/credit card transaction made in foreign currency to US dollars has changed. Effective April 2, 2005, the exchange rate between the transaction currency and the billing currency used for processing international transactions is a rate selected by VISA from a range of rates available in wholesale currency markets for the applicable central processing date, which rate may vary from the rate VISA itself receives, or the government-mandated rate in effect for the applicable central processing date; in each instance, plus or minus any adjustment determined by the Credit Union.

Continued on next

CSOC.LRich.FMB.00000414

CSOC.RICH.000970



LAURA RICHARDSON-BATTS
3623 S. PARKER ST.
SAN PEDRO, CA 90732

1798

Date 6/15/08

90-7548/3222
10

PAY to the order of WELLS FARGO LOANS $ 3,297.18

Three thousand two hundred and ninety seven 18/100 Dollars

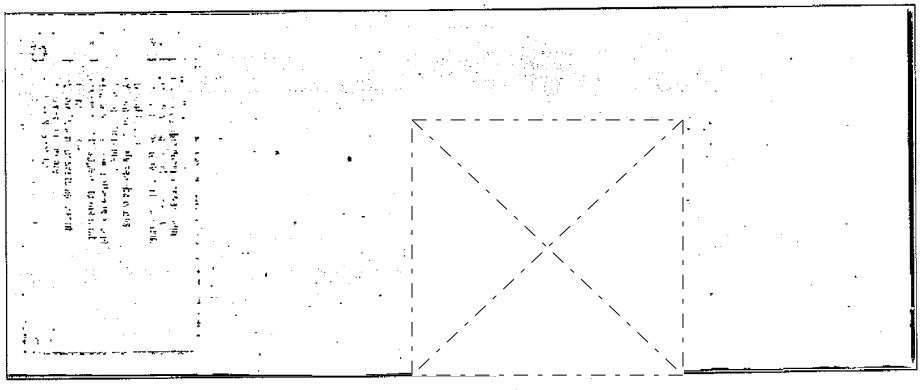
XEROX FEDERAL CREDIT UNION 20
2200 E. Grand Ave., El Segundo, CA 90245 (800) XFCU-222

For MAY SHORT $594.47 JUNE $2,752.71

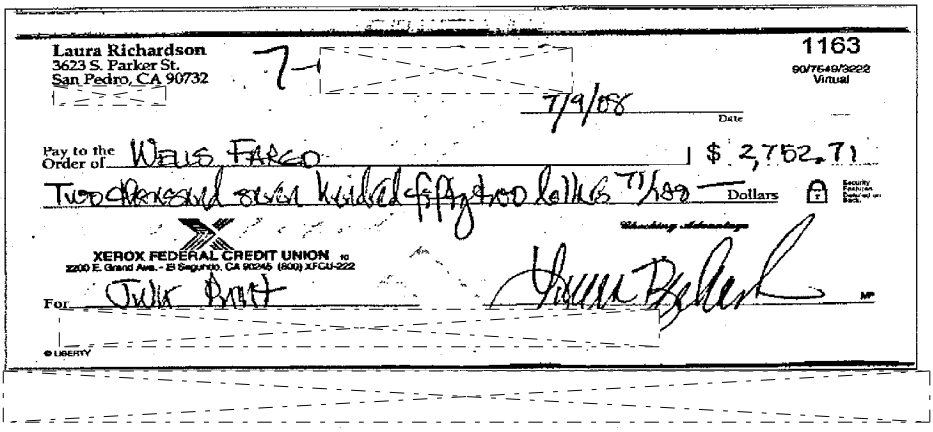
Laura Richardson

COLONIAL CLASSICS

WDCC



CSOC.LRich.FMB.00000495



Laura Richardson
3623 S. Parker St.
San Pedro, CA 90732

7-

1163
90/7649/3222
Virtual

7/9/08
Date

Pay to the Order of Wells Fargo $ 2,752.71

Two thousand seven hundred fifty two dollars 71/100 Dollars

Security Features Detailed on Back.

Checking Advantage

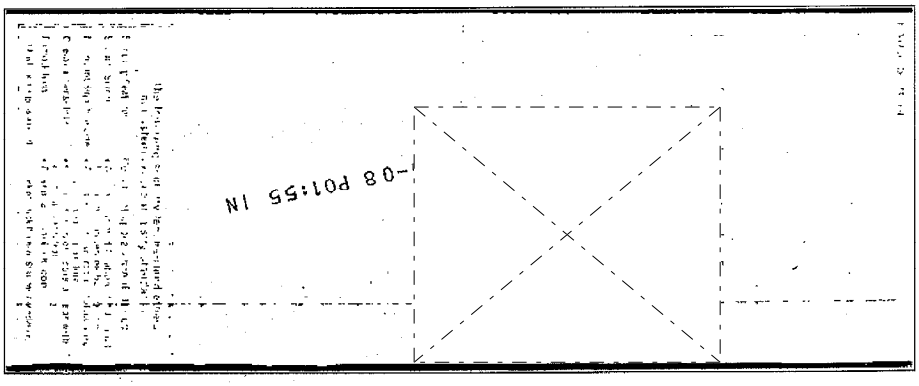
XEROX FEDERAL CREDIT UNION
2200 E. Grand Ave. - El Segundo, CA 90245 (800) XFCU-222

For Julie Print

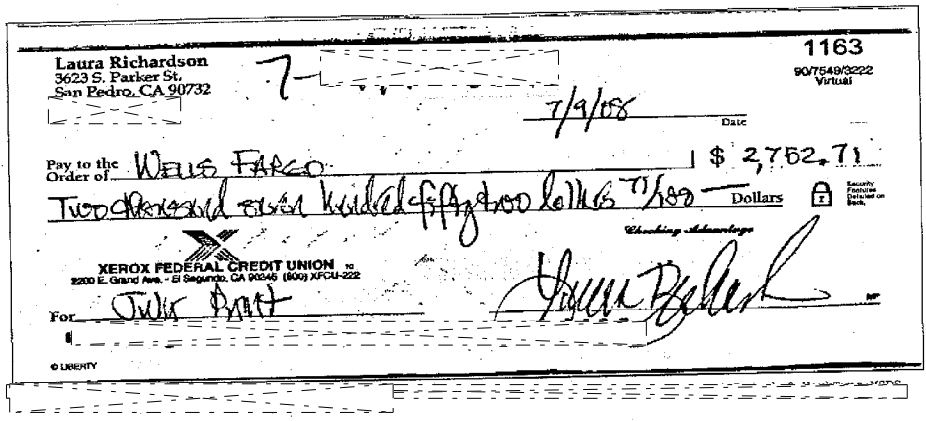
MP

© LIBERTY

-08 P01:55 IN



CSOC.LRich.FMB.00000504



Laura Richardson
3623 S. Parker St.
San Pedro, CA 90732

7-

1163
90/7549/3222
Virtual

7/9/08
Date

Pay to the Order of WELLS FARGO $ 2,752.71

Two thousand seven hundred fifty two dollars 71/100 Dollars

Security Features Detailed on Back.

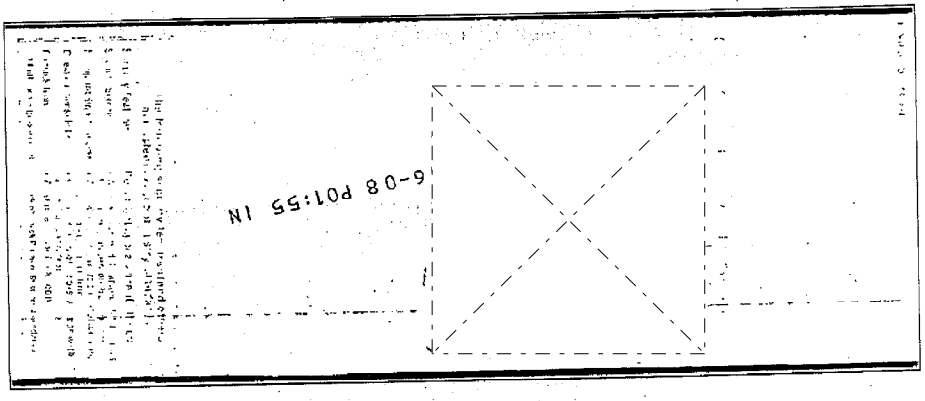
Checking Advantage

XEROX FEDERAL CREDIT UNION
2200 E. Grand Ave. - El Segundo, CA 90245 (800) XFCU-222

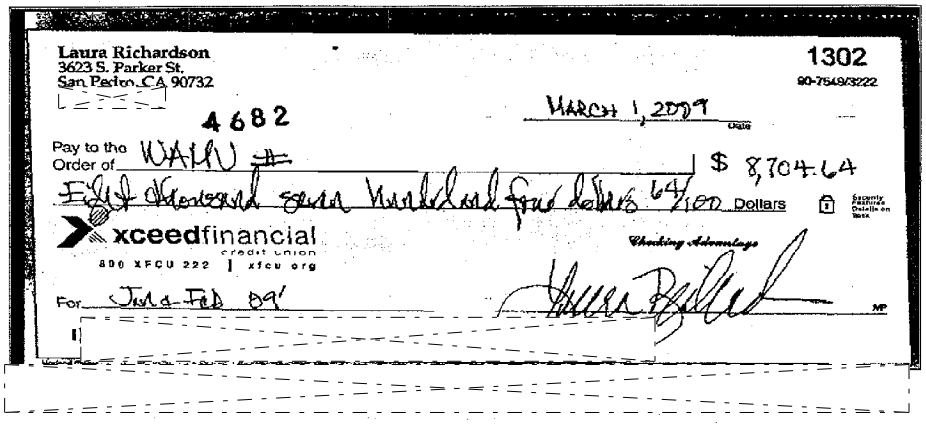
For Julie Pratt

© LIBERTY

6-08 P01:55 IN



CSOC.LRich.FMB.00000506



Laura Richardson
3623 S. Parker St.
San Pedro, CA 90732

1302
90-7549/3222

4682

MARCH 1, 2009

Pay to the Order of WAMU

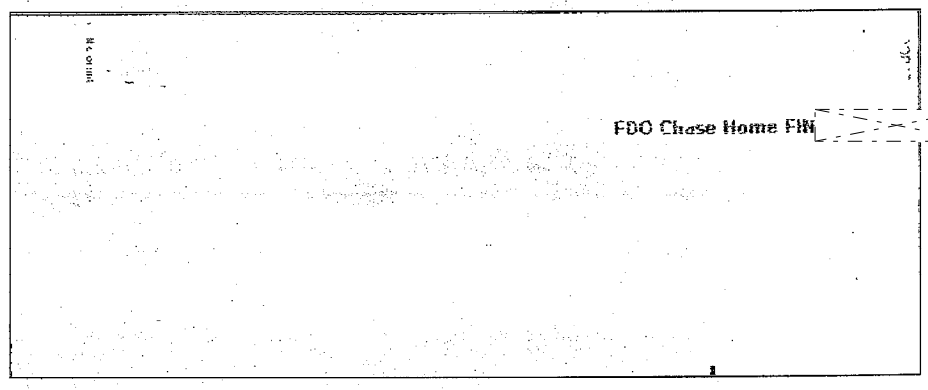
$ 8,704.64

Eight thousand seven hundred four dollars 64/100 Dollars

xceedfinancial credit union
800 XFCU 222 | xfcu.org

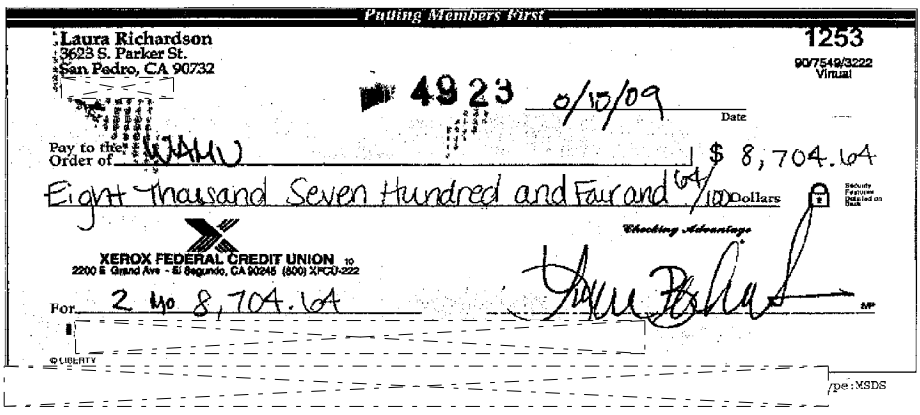
Checking Advantage

For Jan-Feb 09'



FDO Chase Home Fin

CSOC.LRich.FMB.00000526



Putting Members First

Laura Richardson
3623 S. Parker St.
San Pedro, CA 90732

1253
90/7549/3222
Virtual

4923 0/10/09 Date

Pay to the Order of WAMU $ 8,704.64

Eight Thousand Seven Hundred and Four and 64/100 Dollars

Security Features Detailed on Back

Checking Advantage

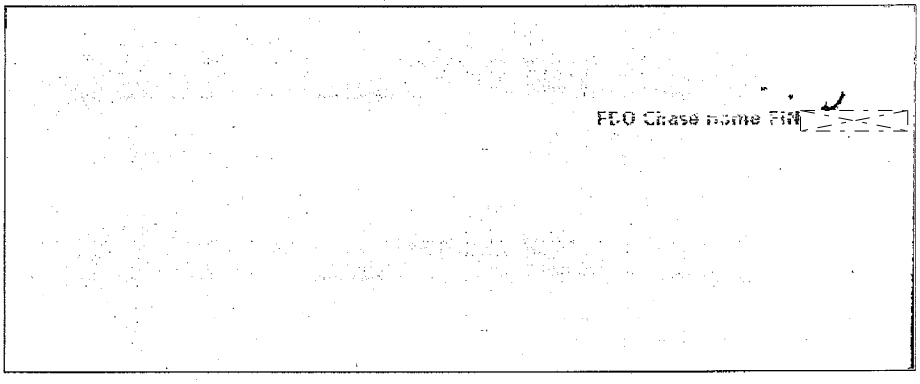
XEROX FEDERAL CREDIT UNION 10
2200 E Grand Ave - El Segundo, CA 90245 (800) XFCU-222

For 2 Mo 8,704.64

MP

© LIBERTY

/pe:MSDS

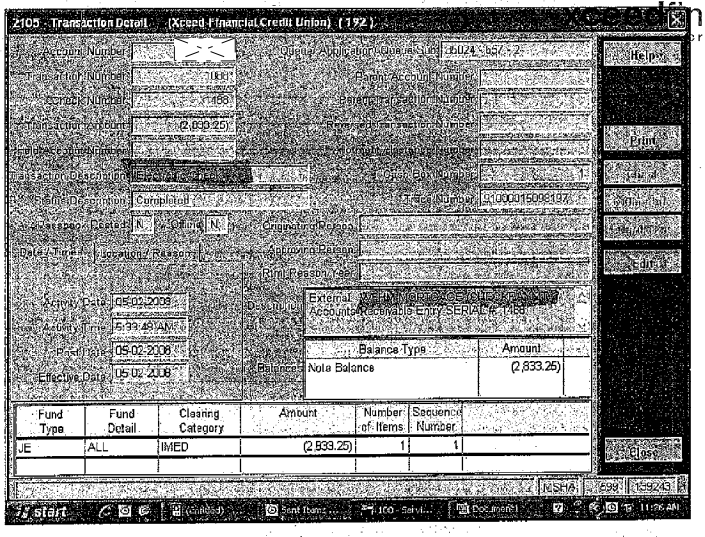


FDO Chase Home FIN

CSOC.LRich.FMB.00000534

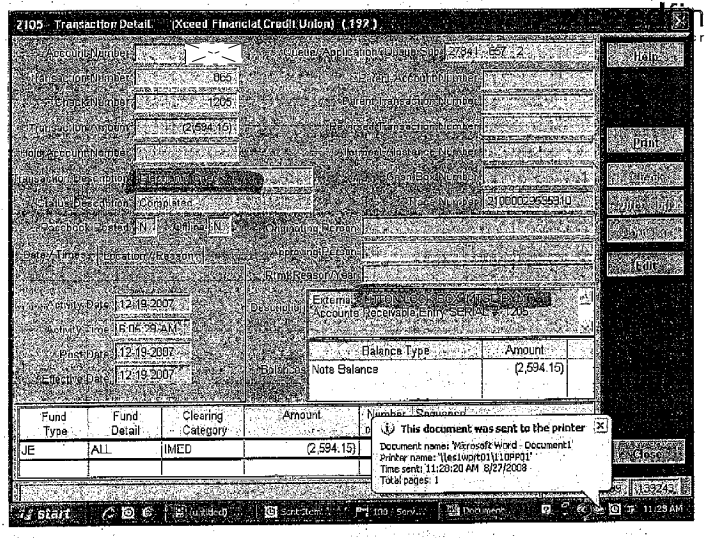
CSOC.RICH.001090

COPIES OF TRANSACTIONS



2200 East Grand Avenue
El Segundo, California 90245
xfcu.org | 800.XFCU.222

at work for you



2200 East Grand Avenue
El Segundo, California 90245
xfcu.org | 800.XFCU.222

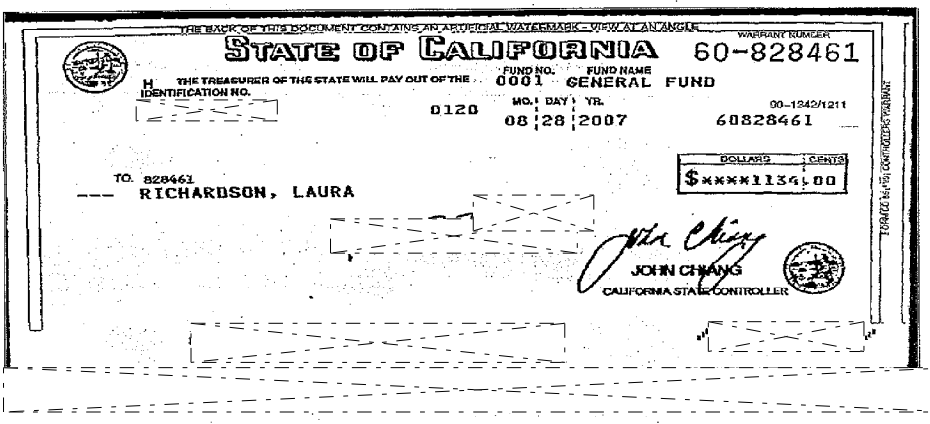
at work for you

CSOC.LRich.FMB.00000548

CSOC.RICH.001104

Laura Richardson-Batts # [redacted]			
Branch Dep	**ATM Dep**	**DATE**	**Comment**
$1,340.00		6/5/08	
	$479.81	5/28/08	
	$194.11	5/28/08	
	$2,000.00	5/28/08	
	$740.81	5/12/08	
$5,000.00		1/31/08	
	$6,866.00	12/3/07	
	$10,000.00	10/22/07	
	$11,340.00	9/17/08	not found
$3,888.00		8/31/07	
$27.01		8/15/07	not found
$5,400.00		8/14/07	atm correction
	$600.00	8/13/07	
	$1,000.00	7/30/07	
	$1,500.00	7/16/07	
$206.64		7/2/07	
$1,407.82		6/27/07	
	$1,134.00	6/11/07	
	$1,782.00	5/31/07	not found
	$1,134.00	5/21/07	
	$2,688.00	5/14/07	not found
	$2,268.00	4/27/07	not found
	$863.85	4/9/07	not found
	$1,370.00	4/2/07	not found
	$1,134.00	3/26/07	
	$1,134.00	3/19/07	
	$825.00	3/12/07	
	$1,134.00	3/5/07	
	$5,166.54	2/5/07	
	$1,134.00	1/29/07	
	$1,134.00	1/29/07	
	$906.70	1/19/07	not found
	$897.00	1/8/07	not found
	$1,617.00	12/26/06	
$1,500.00		12/8/06	
	$254.60	11/29/06	
	$791.16	12/1/06	
	$787.49	11/24/06	
$801.16		11/6/06	
	$789.10	10/23/06	
	$1,083.65	9/26/06	not found

	$792.75	9/18/06	
	$522.19	9/18/06	
	$1,066.98	8/28/06	not found
	$792.75	8/14/06	
$789.09		7/31/06	
	$1,110.45	7/24/06	not found
	$817.70	7/6/06	
	$752.92	6/26/06	
	$756.59	6/14/06	
	$790.60	6/1/06	



THE BACK OF THIS DOCUMENT CONTAINS AN ARTIFICIAL WATERMARK - VIEW AT AN ANGLE

STATE OF CALIFORNIA

WARRANT NUMBER 60-828461

THE TREASURER OF THE STATE WILL PAY OUT OF THE FUND NO. 0001 FUND NAME GENERAL FUND

IDENTIFICATION NO.

0120

MO. 08 DAY 28 YR. 2007

00-1342/1211

60828461

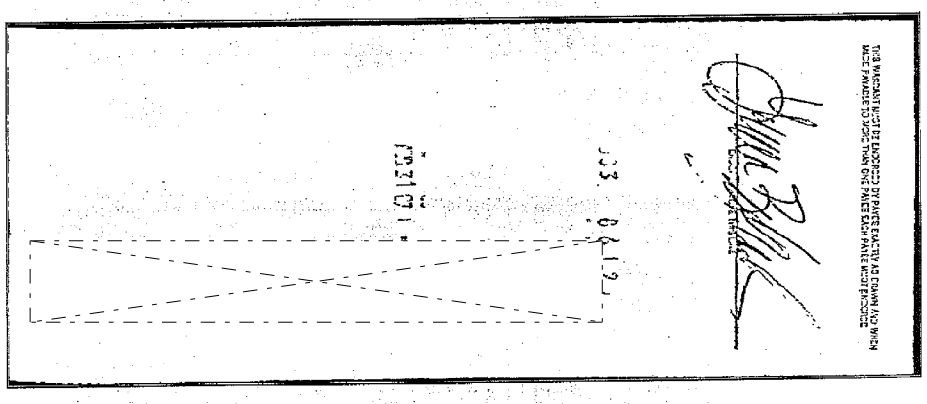
DOLLARS $****1134 CENTS 00

TO. 828461

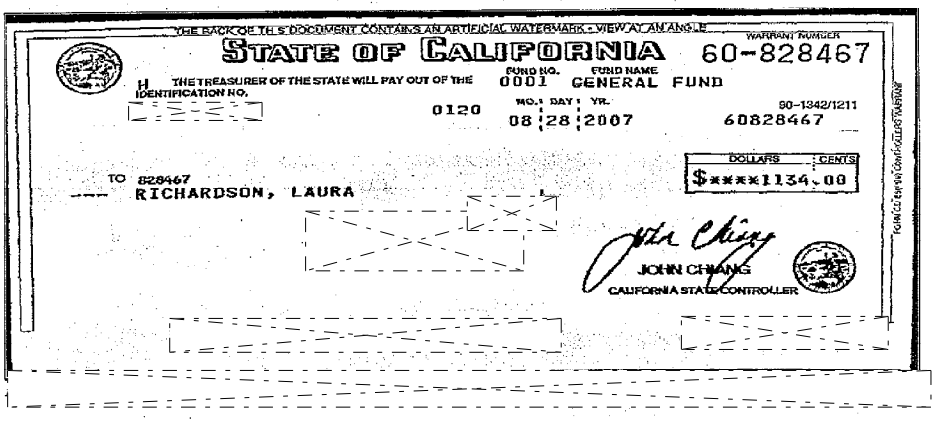
RICHARDSON, LAURA

JOHN CHIANG

CALIFORNIA STATE CONTROLLER



THIS WARRANT MUST BE ENDORSED BY PAYEE EXACTLY AS DRAWN AND WHEN MADE PAYABLE TO MORE THAN ONE PAYEE EACH PAYEE MUST ENDORSE



THE BACK OF THIS DOCUMENT CONTAINS AN ARTIFICIAL WATERMARK - VIEW AT AN ANGLE

STATE OF CALIFORNIA

WARRANT NUMBER 60-828467

THE TREASURER OF THE STATE WILL PAY OUT OF THE

FUND NO. 0001 FUND NAME GENERAL FUND

IDENTIFICATION NO.

0120

MO. DAY YR. 08 28 2007

90-1342/1211

60828467

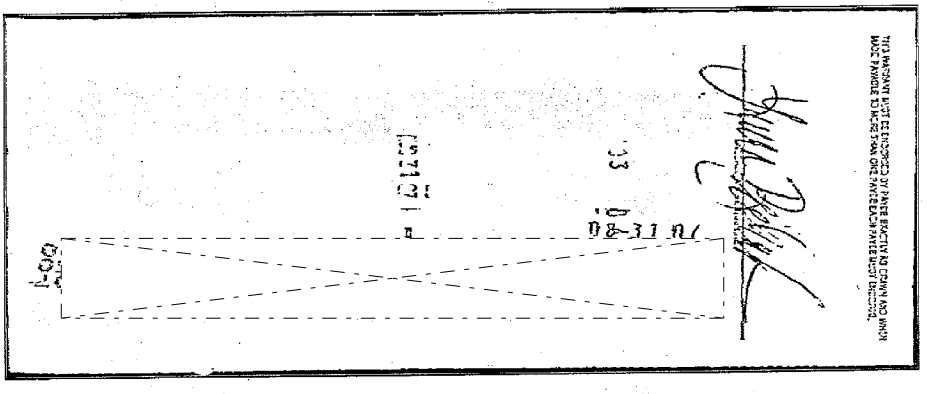
DOLLARS $****1134.00 CENTS

TO 828467

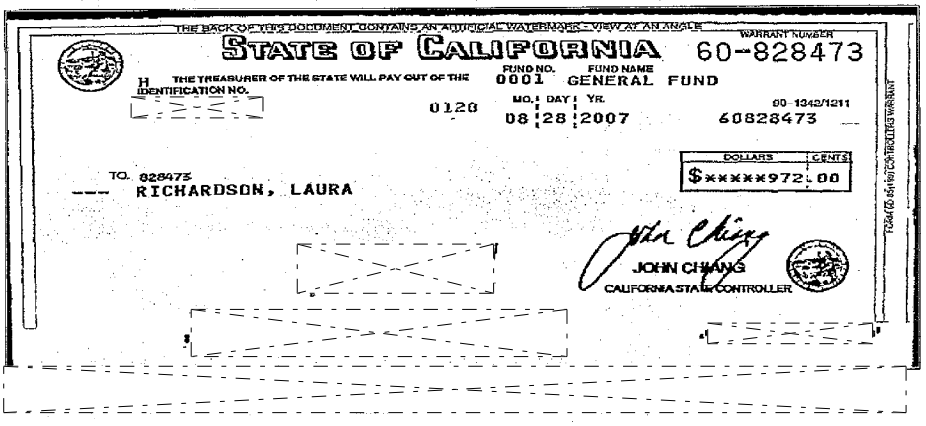
RICHARDSON, LAURA

JOHN CHIANG

CALIFORNIA STATE CONTROLLER



08-31



THE BACK OF THIS DOCUMENT CONTAINS AN ARTIFICIAL WATERMARK - VIEW AT AN ANGLE

STATE OF CALIFORNIA WARRANT NUMBER 60-828473

H THE TREASURER OF THE STATE WILL PAY OUT OF THE IDENTIFICATION NO.

FUND NO. 0001 FUND NAME GENERAL FUND

0120 MO. 08 DAY 28 YR. 2007

00-1342/1211 60828473

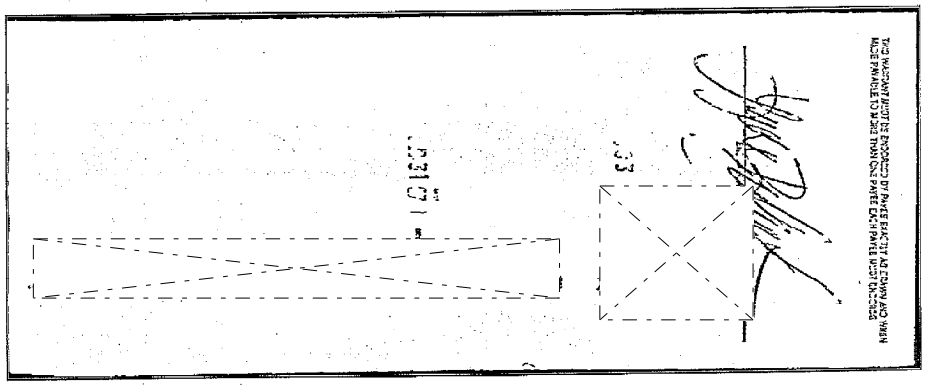
TO. 828473
--- RICHARDSON, LAURA

DOLLARS	CENTS
$*****972	00

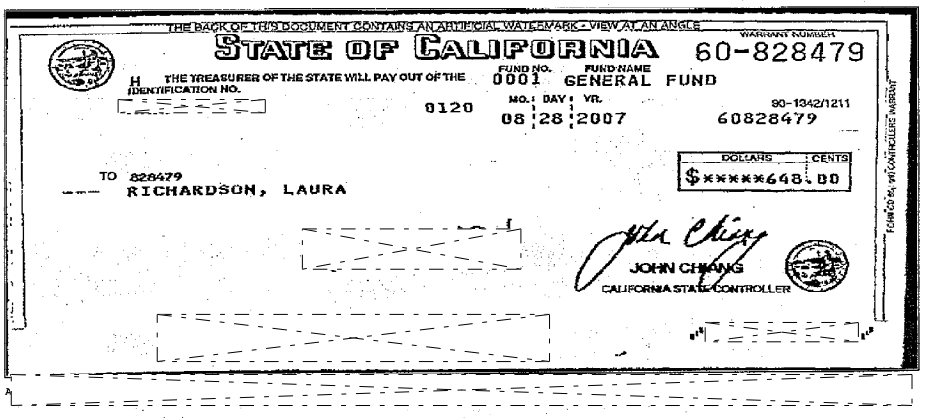
JOHN CHIANG
CALIFORNIA STATE CONTROLLER

FORM 60-85(1-90) CONTROLLING WARRANT

THIS WARRANT MUST BE ENDORSED BY PAYEE EXACTLY AS DRAWN AND WHEN MADE PAYABLE TO MORE THAN ONE PAYEE EACH PAYEE MUST ENDORSE



CSOC.LRich.FMB.00000553



THE BACK OF THIS DOCUMENT CONTAINS AN ARTIFICIAL WATERMARK - VIEW AT AN ANGLE

STATE OF CALIFORNIA

WARRANT NUMBER 60-828479

H THE TREASURER OF THE STATE WILL PAY OUT OF THE FUND NO. 0001 FUND NAME GENERAL FUND

IDENTIFICATION NO.

0120 MO. 08 DAY 28 YR. 2007

90-1342/1211

60828479

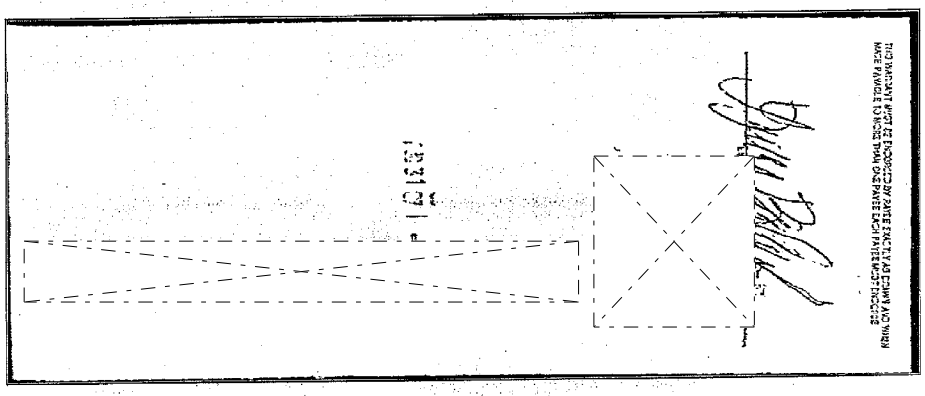
DOLLARS CENTS

$*****648.00

TO 828479
RICHARDSON, LAURA

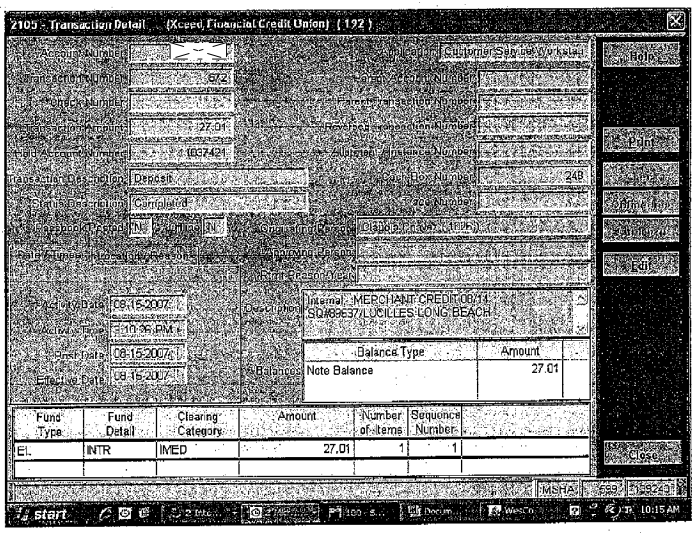
JOHN CHIANG
CALIFORNIA STATE CONTROLLER

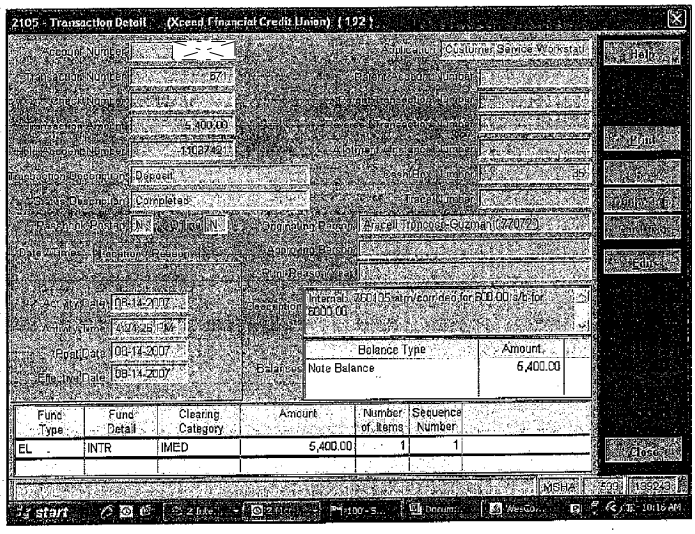
FORM 20 (6) 1911 CONTROLLERS WARRANT

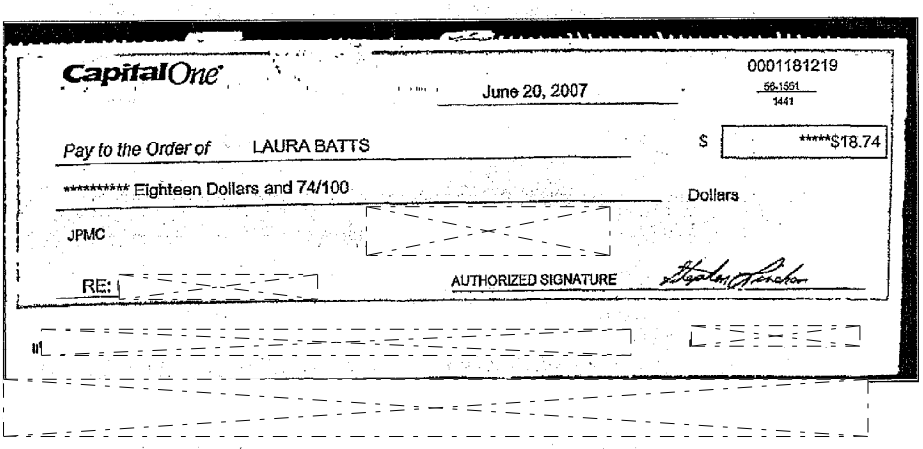


THIS WARRANT MUST BE ENDORSED BY PAYEE EXACTLY AS DRAWN AND WHEN MADE PAYABLE TO MORE THAN ONE PAYEE EACH PAYEE MUST ENDORSE

CSOC.LRich.FMB.00000554


2105 - Transaction Detail (Xceed Financial Credit Union) [192]
Deposit
Completed
MERCHANT CREDIT 08/14
SQ#89637/LUCILLES LONG BEACH
Balance Type
Amount
Note Balance
27.01
Fund Type
Fund Detail
Clearing Category
Amount
Number of Items
Sequence Number
EI
INTR
IMED
27.01
1
1
Close
start


2105 - Transaction Detail (Xceed Financial Credit Union) [192]
Customer Service Workstation
Deposit
Completed
Balance Type
Note Balance
Amount
6,400.00
Fund Type
Fund Detail
Clearing Category
Amount
Number of Items
Sequence Number
EL
INTR
IMED
5,400.00
1
1
Close
start



CapitalOne

June 20, 2007

0001181219

56-1551
1441

Pay to the Order of LAURA BATTS

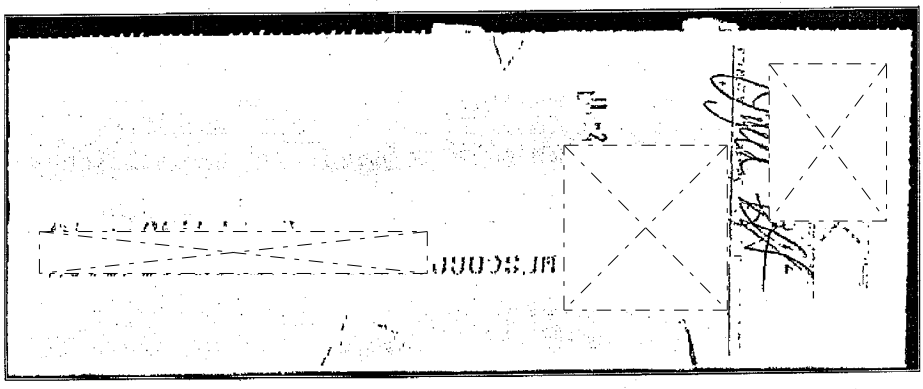
$ *****$18.74

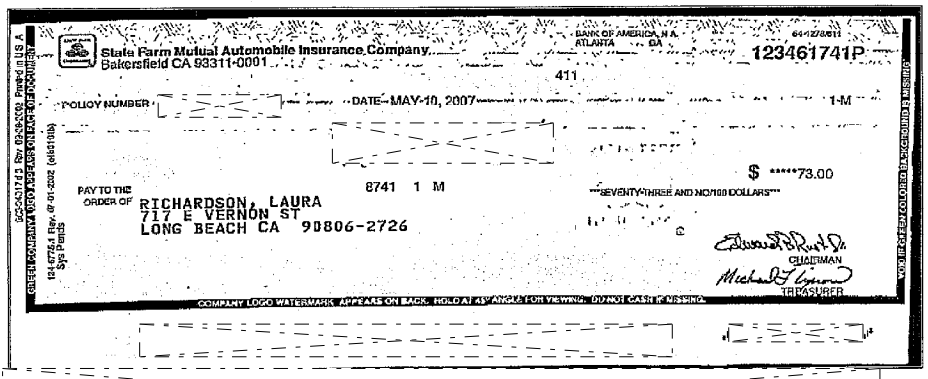
********** Eighteen Dollars and 74/100 Dollars

JPMC

RE:

AUTHORIZED SIGNATURE




State Farm Mutual Automobile Insurance Company
Bakersfield CA 93311-0001

BANK OF AMERICA, N.A.
ATLANTA GA

64-127/631

123461741P

411

POLICY NUMBER

DATE MAY-10, 2007

1-M

PAY TO THE ORDER OF
RICHARDSON, LAURA
717 E VERNON ST
LONG BEACH CA 90806-2726

8741 1 M

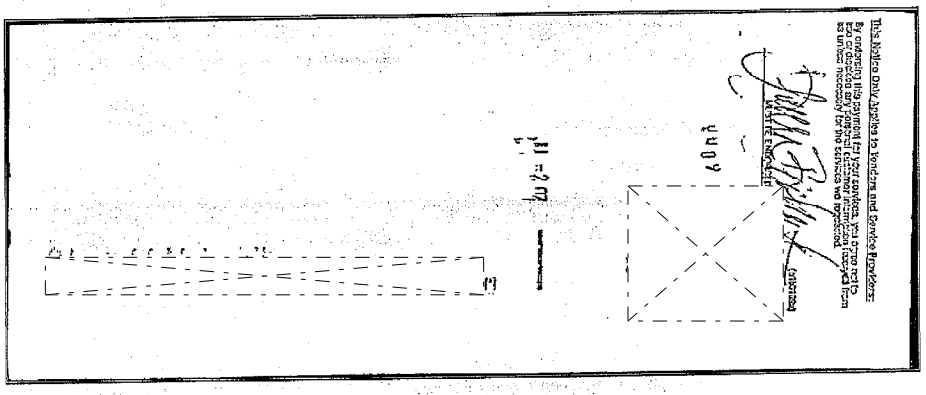
$ *****73.00

SEVENTY-THREE AND NO/100 DOLLARS

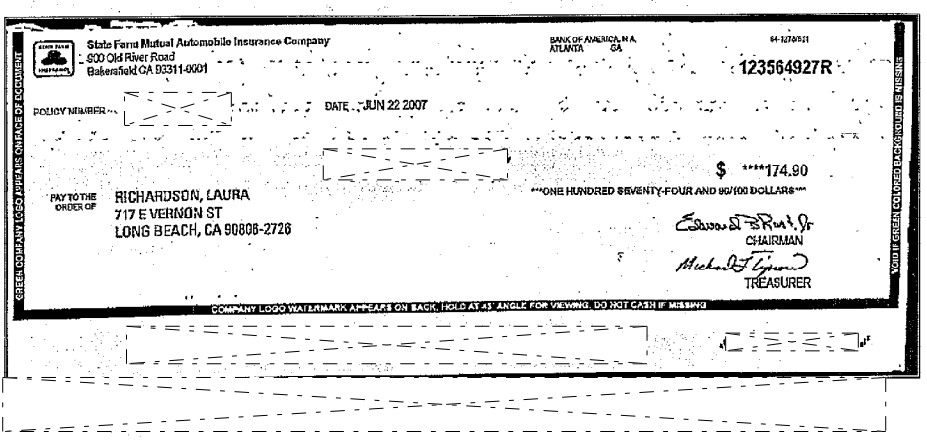
CHAIRMAN

TREASURER

COMPANY LOGO WATERMARK APPEARS ON BACK. HOLD AT AN ANGLE FOR VIEWING. DO NOT CASH IF MISSING.


This Notice Only Applies to Vendors and Service Providers

CSOC.LRich.FMB.00000560



State Farm Mutual Automobile Insurance Company
500 Old River Road
Bakersfield CA 93311-0001

BANK OF AMERICA, N.A.
ATLANTA GA

123564927R

POLICY NUMBER

DATE JUN 22 2007

$ ****174.90

ONE HUNDRED SEVENTY-FOUR AND 90/100 DOLLARS

PAY TO THE ORDER OF
RICHARDSON, LAURA
717 E VERNON ST
LONG BEACH, CA 90806-2726

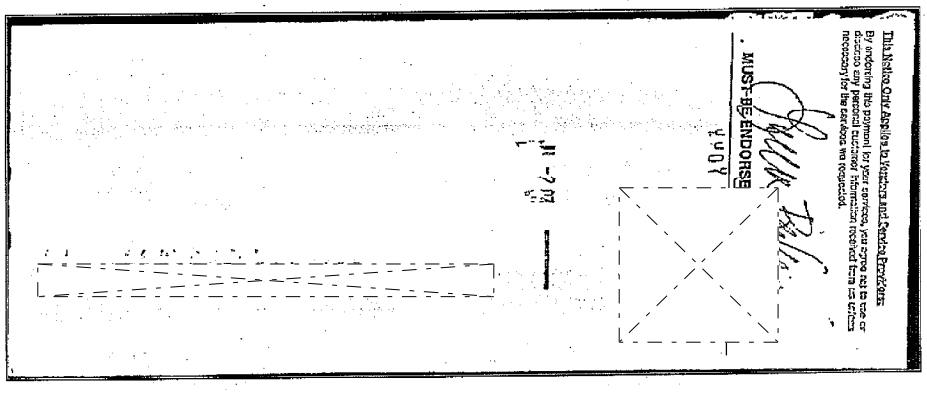
CHAIRMAN

TREASURER

GREEN COMPANY LOGO APPEARS ON FACE OF DOCUMENT

VOID IF GREEN COLORED BACKGROUND IS MISSING

COMPANY LOGO WATERMARK APPEARS ON BACK. HOLD AT 45° ANGLE FOR VIEWING. DO NOT CASH IF MISSING



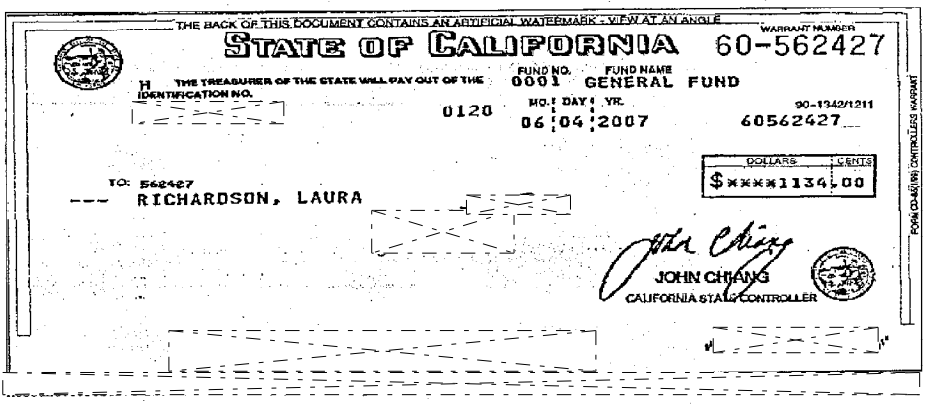
This Notice Only Applies to Vendors and Service Providers

By endorsing this payment for your services, you agree not to use or disclose any personal customer information received from us unless necessary for the services we requested.

MUST BE ENDORSE

JUN - 7 07

CSOC.LRich.FMB.00000561



THE BACK OF THIS DOCUMENT CONTAINS AN ARTIFICIAL WATERMARK - VIEW AT AN ANGLE

STATE OF CALIFORNIA

WARRANT NUMBER 60-562427

H THE TREASURER OF THE STATE WILL PAY OUT OF THE IDENTIFICATION NO.

FUND NO. 0001 FUND NAME GENERAL FUND

0120 MO. 06 DAY 04 YR. 2007

90-1342/1211

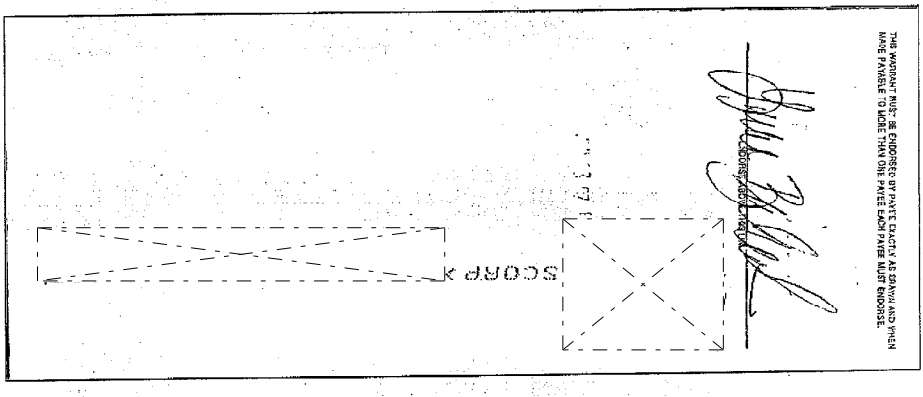
60562427

DOLLARS $****1134 CENTS 00

TO: 562427
--- RICHARDSON, LAURA

JOHN CHIANG
CALIFORNIA STATE CONTROLLER

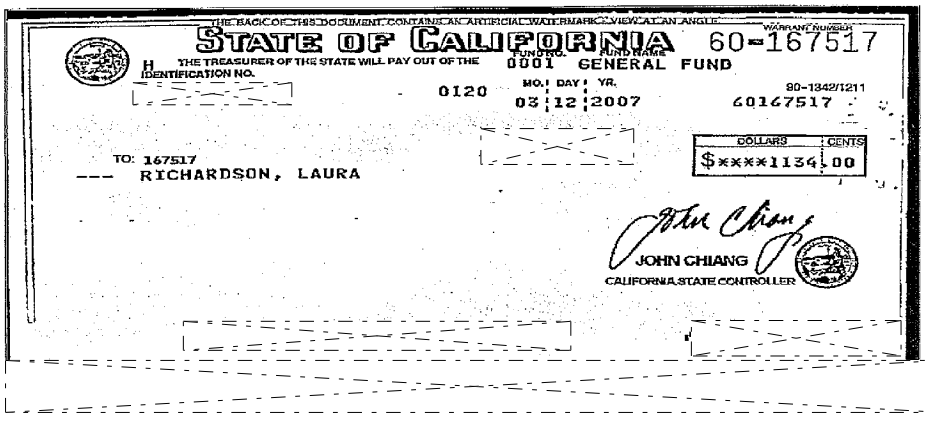
FORM CD-45(199) CONTROLLERS WARRANT



THIS WARRANT MUST BE ENDORSED BY PAYEE EXACTLY AS SPAWN AND WHEN MADE PAYABLE TO MORE THAN ONE PAYEE EACH PAYEE MUST ENDORSE.

SCORP

CSOC.LRich.FMB.00000563



THE BACK OF THIS DOCUMENT CONTAINS AN ARTIFICIAL WATERMARK - VIEW AT AN ANGLE

STATE OF CALIFORNIA

WARRANT NUMBER 60-167517

H THE TREASURER OF THE STATE WILL PAY OUT OF THE FUND NO. 0001 FUND NAME GENERAL FUND

IDENTIFICATION NO.

0120

MO. 03 DAY 12 YR. 2007

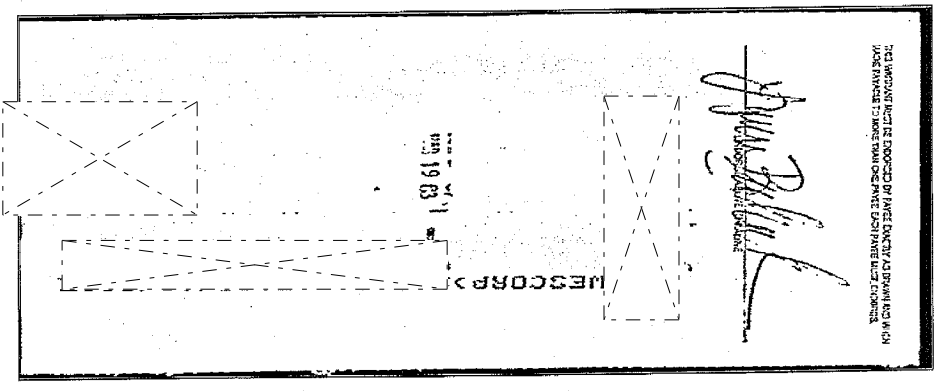
90-1342/1211

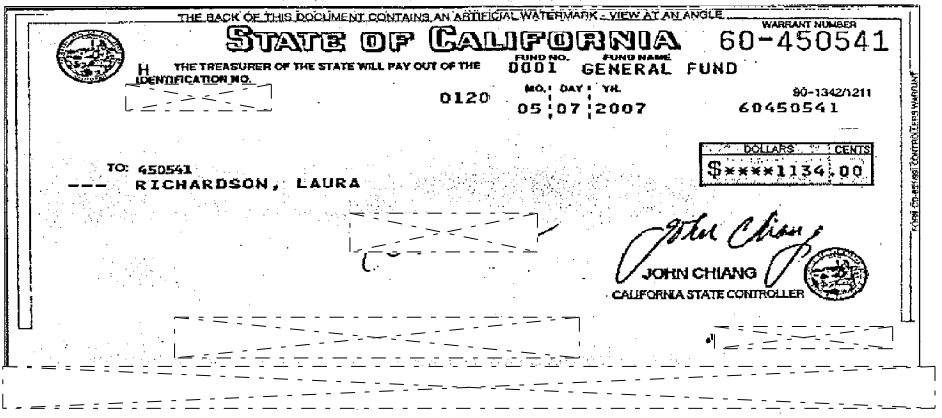
60167517

DOLLARS $****1134 CENTS 00

TO: 167517
--- RICHARDSON, LAURA

JOHN CHIANG
CALIFORNIA STATE CONTROLLER





THE BACK OF THIS DOCUMENT CONTAINS AN ARTIFICIAL WATERMARK - VIEW AT AN ANGLE

STATE OF CALIFORNIA

WARRANT NUMBER 60-450541

H THE TREASURER OF THE STATE WILL PAY OUT OF THE FUND NO. 0001 FUND NAME GENERAL FUND

IDENTIFICATION NO.

0120 MO. 05 DAY 07 YR. 2007

90-1342/1211

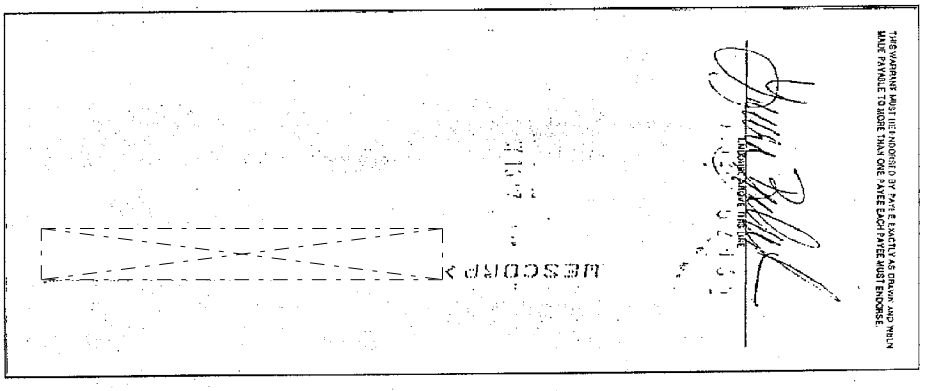
60450541

DOLLARS	CENTS
$****1134	00

TO: 450541
--- RICHARDSON, LAURA

JOHN CHIANG
CALIFORNIA STATE CONTROLLER

FORM CD-851 (SS) CONTROLLER'S WARRANT

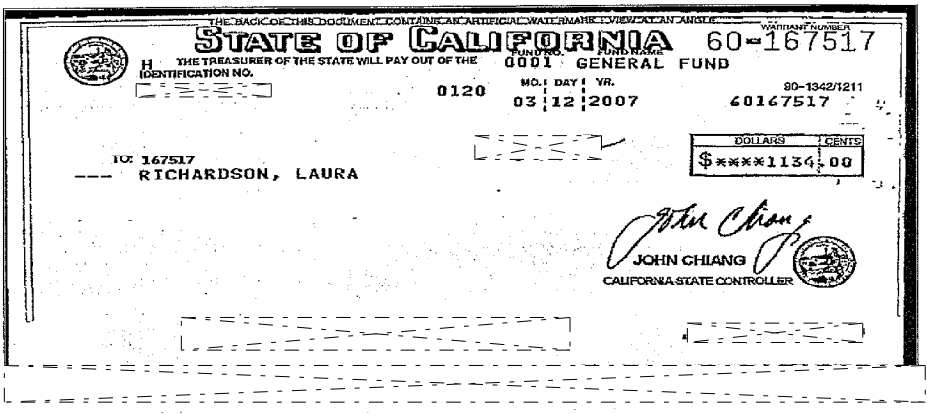


THIS WARRANT MUST BE INDORSED BY PAYEE EXACTLY AS DRAWN AND WHEN MADE PAYABLE TO MORE THAN ONE PAYEE EACH PAYEE MUST ENDORSE.

ENDORSE ABOVE THIS LINE

MESCORP

CSOC.LRich.FMB.00000565



THE BACK OF THIS DOCUMENT CONTAINS AN ARTIFICIAL WATERMARK - VIEW AT AN ANGLE

WARRANT NUMBER

STATE OF CALIFORNIA 60-167517

H THE TREASURER OF THE STATE WILL PAY OUT OF THE FUND NO. 0001 FUND NAME GENERAL FUND

IDENTIFICATION NO.

0120

MO. 03 DAY 12 YR. 2007

90-1342/1211

60167517

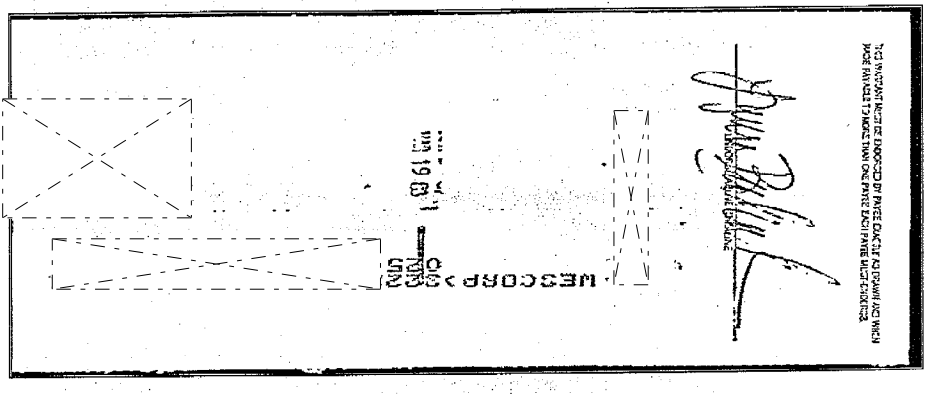
DOLLARS $****1134 CENTS 00

TO: 167517

--- RICHARDSON, LAURA

JOHN CHIANG

CALIFORNIA STATE CONTROLLER



WESCORP

THIS WARRANT MUST BE ENDORSED BY PAYEE EXACTLY AS DRAWN AND WHEN MORE THAN ONE PAYEE EACH PAYEE MUST ENDORSE.

THE BACK OF THIS DOCUMENT CONTAINS AN ARTIFICIAL WATERMARK - VIEW AT AN ANGLE

STATE OF CALIFORNIA

WARRANT NUMBER 60-199730

THE TREASURER OF THE STATE WILL PAY OUT OF THE IDENTIFICATION NO.

FUND NO. 0001 FUND NAME GENERAL FUND

0120 MO. 03 DAY 19 YR. 2007

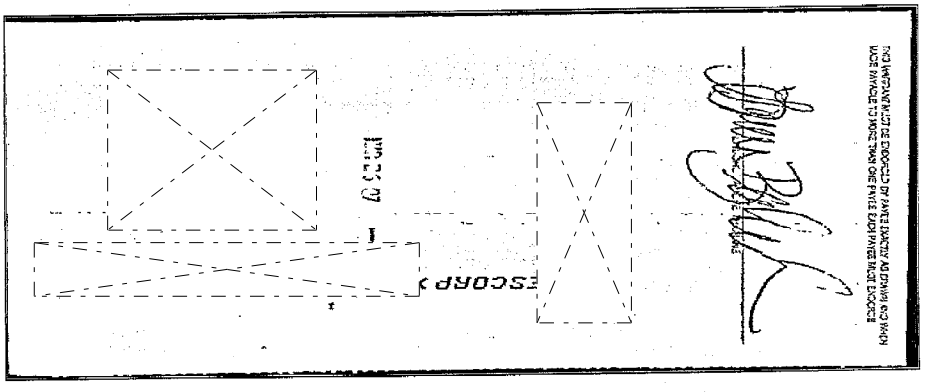
90-1342/1211 60199730

DOLLARS $xxxx1134 CENTS 00

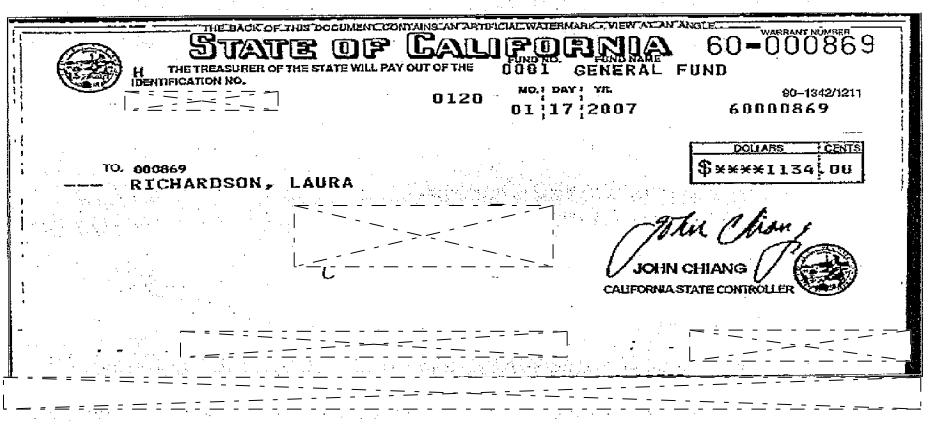
TO: 199730
--- RICHARDSON, LAURA

JOHN CHIANG
CALIFORNIA STATE CONTROLLER

FORM CONSTITUTES CONTROLLERS WARRANT



CSOC.LRich.FMB.00000567



THE BACK OF THIS DOCUMENT CONTAINS AN ARTIFICIAL WATERMARK - VIEW AT AN ANGLE

STATE OF CALIFORNIA

WARRANT NUMBER 60-000869

H IDENTIFICATION NO.

THE TREASURER OF THE STATE WILL PAY OUT OF THE FUND NO. 0001 FUND NAME GENERAL FUND

0120

MO. 01 DAY 17 YR. 2007

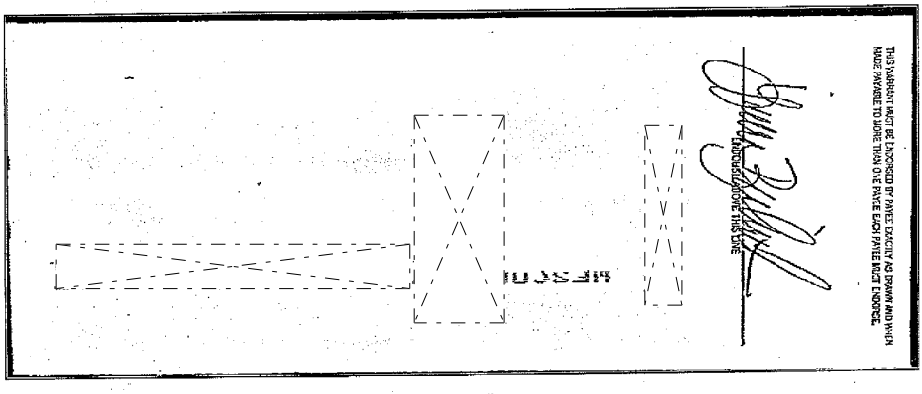
90-1342/1211

60000869

DOLLARS $****1134 CENTS 00

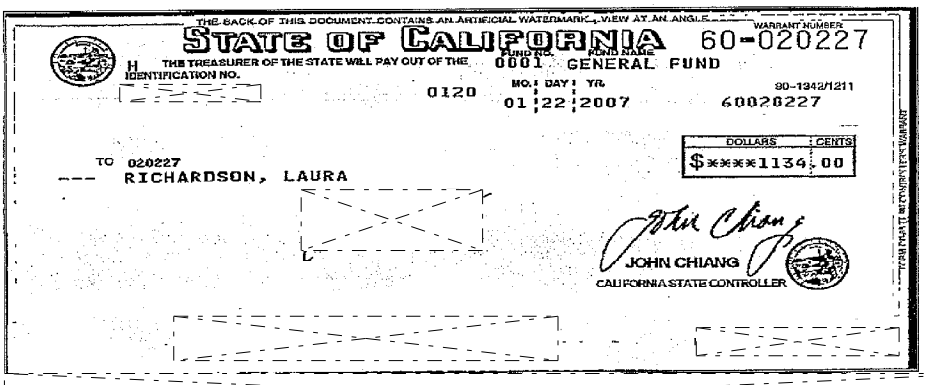
TO. 000869
RICHARDSON, LAURA

JOHN CHIANG
CALIFORNIA STATE CONTROLLER



THIS WARRANT MUST BE ENDORSED BY PAYEE EXACTLY AS DRAWN AND WHEN MADE PAYABLE TO MORE THAN ONE PAYEE EACH PAYEE MUST ENDORSE.

ENDORSE HERE IMMEDIATELY BELOW THIS LINE



THE BACK OF THIS DOCUMENT CONTAINS AN ARTIFICIAL WATERMARK - VIEW AT AN ANGLE

STATE OF CALIFORNIA

WARRANT NUMBER 60-020227

THE TREASURER OF THE STATE WILL PAY OUT OF THE FUND NO. 0001 FUND NAME GENERAL FUND

IDENTIFICATION NO.

0120

MO. 01 DAY 22 YR 2007

90-1342/1211

60020227

TO 020227

RICHARDSON, LAURA

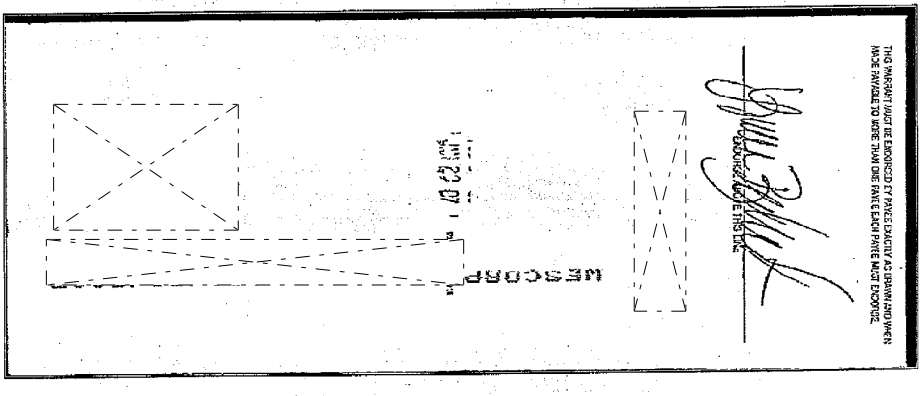
DOLLARS $*****1134 CENTS 00

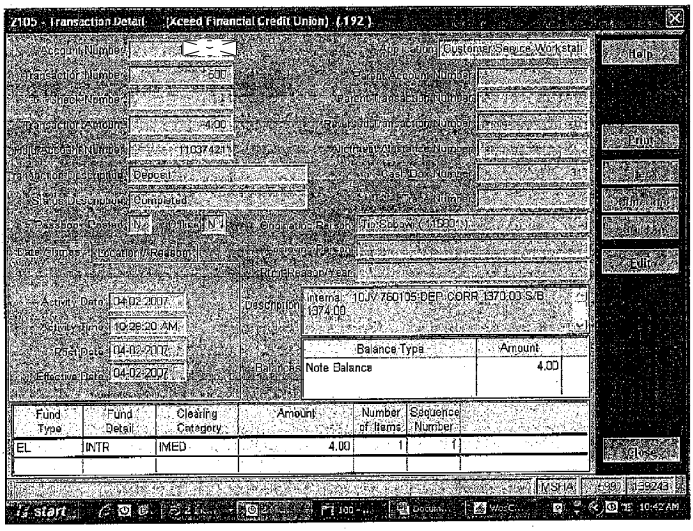
JOHN CHIANG

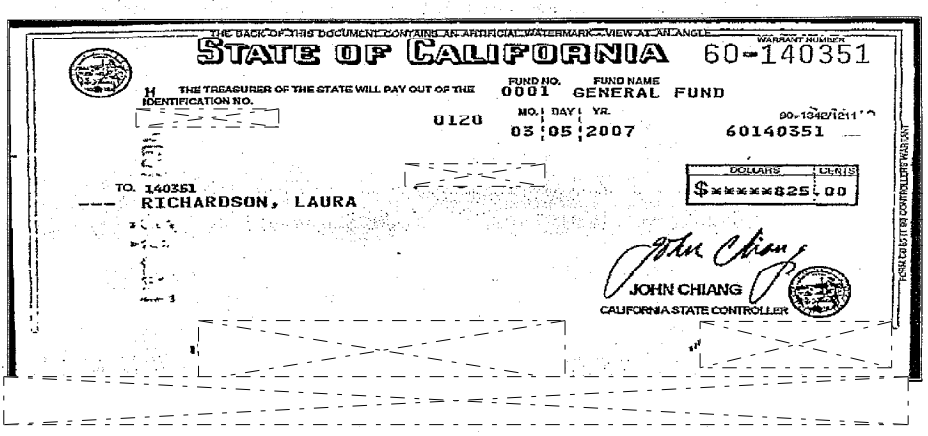
CALIFORNIA STATE CONTROLLER

THIS WARRANT MUST BE ENDORSED BY PAYEE EXACTLY AS DRAWN AND WHEN MADE PAYABLE TO MORE THAN ONE PAYEE EACH PAYEE MUST ENDORSE.

DO NOT WRITE BELOW THIS LINE




Z105 - Transaction Detail (Xceed Financial Credit Union) (192)
Customer Service Workstation
Help
Print
Exit
Deposit
Completed
Balance Type
Amount
Note Balance
4.00
Fund Type
Fund Detail
Clearing Category
Amount
Number of Items
Sequence Number
EL
INTR
IMED
4.00
1
1
start


THE BACK OF THIS DOCUMENT CONTAINS AN ARTIFICIAL WATERMARK - VIEW AT AN ANGLE

STATE OF CALIFORNIA

WARRANT NUMBER 60-140351

H THE TREASURER OF THE STATE WILL PAY OUT OF THE FUND NO. 0001 FUND NAME GENERAL FUND

IDENTIFICATION NO.

0120

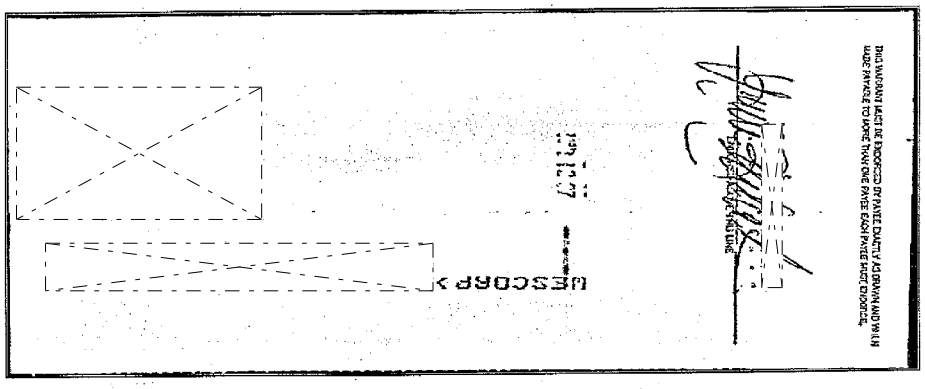
MO. 03 DAY 05 YR. 2007

60140351

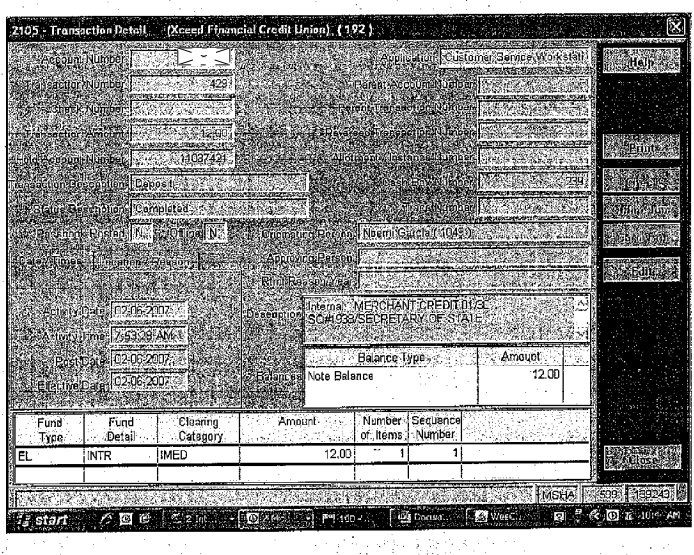
DOLLARS $*****825 CENTS 00

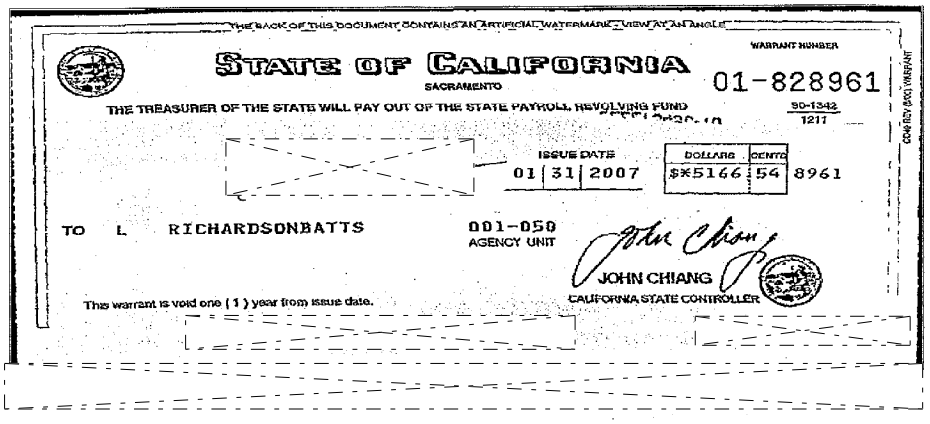
TO. 140351
--- RICHARDSON, LAURA

JOHN CHIANG
CALIFORNIA STATE CONTROLLER


THIS WARRANT MUST BE INDORSED BY PAYEE EXACTLY AS DRAWN AND WILL BE PAYABLE TO PAYEE ONLY ONE PAYEE EACH PAYEE MUST INDORSE.

DETACH


2105 - Transaction Detail (Xceed Financial Credit Union) (192)
Account Number
Transaction Number
Check Number
Application
Customer Service Workstation
Help
Return
Print
Other Functions
Void Trans
Edit Trans
Close
Transaction Description
Deposit
Status Description
Completed
Activity Date
02-06-2007
Activity Time
7:53:39 AM
Post Date
02-06-2007
Effective Date
02-06-2007
Balance Type
Amount
Note Balance
12.00
Fund Type
Fund Detail
Clearing Category
Amount
Number of Items
Sequence Number
EL
INTR
IMED
12.00
1
1
start



THE BACK OF THIS DOCUMENT CONTAINS AN ARTIFICIAL WATERMARK - VIEW AT AN ANGLE

STATE OF CALIFORNIA

SACRAMENTO

WARRANT NUMBER

01-828961

THE TREASURER OF THE STATE WILL PAY OUT OF THE STATE PAYROLL REVOLVING FUND

90-1342
1211

ISSUE DATE

01 | 31 | 2007

DOLLARS	CENTS
$*5166	54

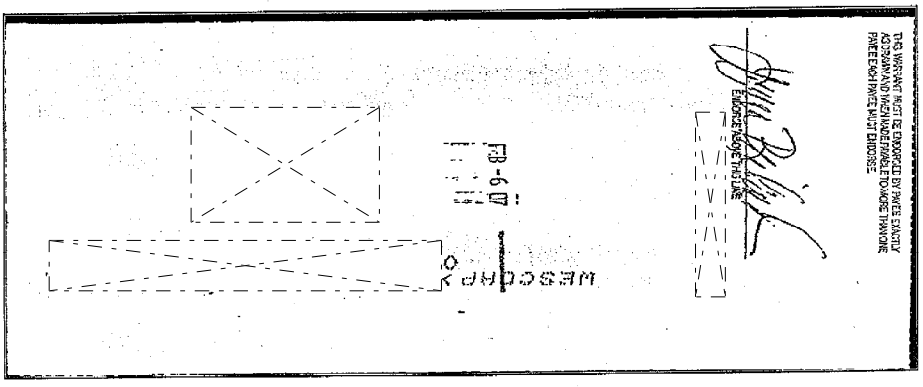
8961

TO L RICHARDSONBATTS

001-050
AGENCY UNIT

JOHN CHIANG
CALIFORNIA STATE CONTROLLER

This warrant is void one (1) year from issue date.



COM REV (8/00) WARRANT

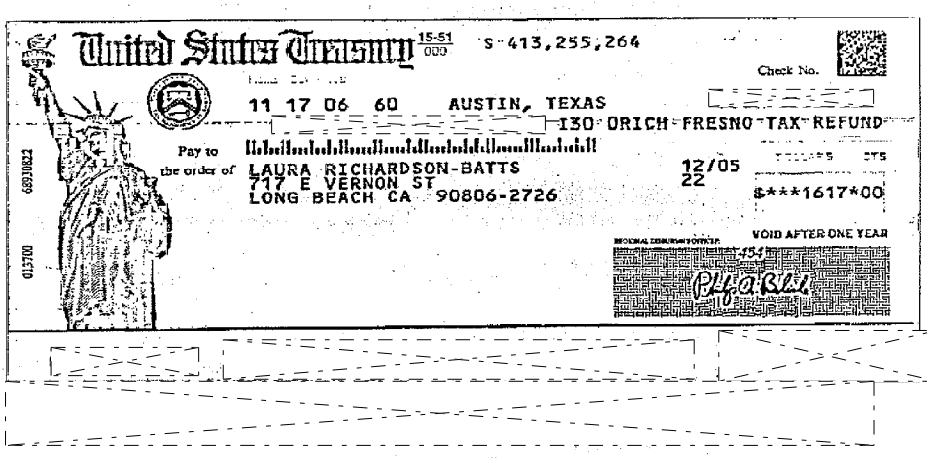
THIS WARRANT MUST BE ENDORSED BY PAYEE EXACTLY AS DRAWN AND WHEN MADE PAYABLE TO MORE THAN ONE PAYEE EACH PAYEE MUST ENDORSE.

ENDORSE ABOVE THIS LINE

FEB -6 07

WESCOHP

CSOC.LRich.FMB.00000573


United States Treasury 15-51/000 $ 413,255,264

Check No.

11 17 06 60 AUSTIN, TEXAS

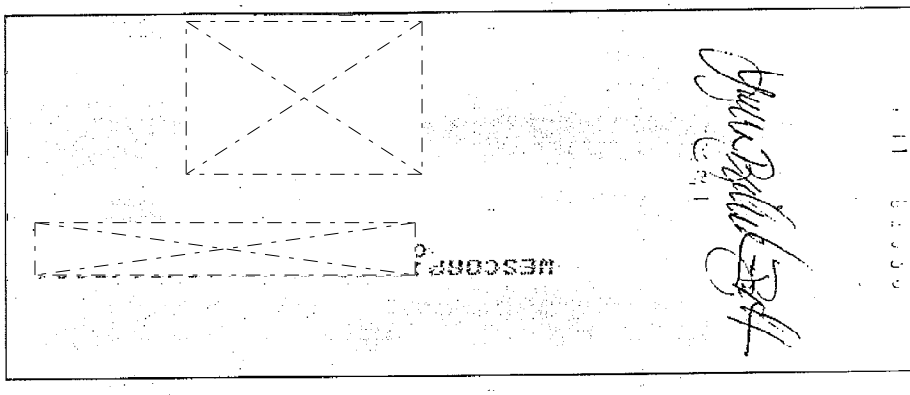
130 ORICH FRESNO TAX REFUND

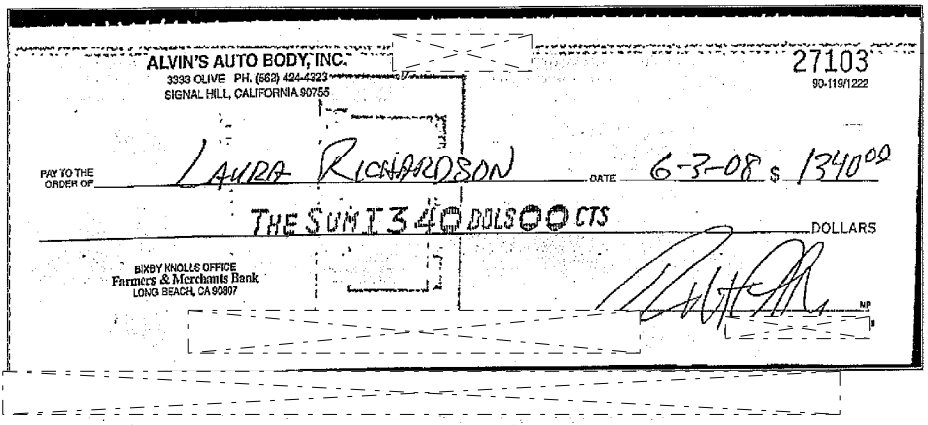
Pay to the order of LAURA RICHARDSON-BATTS
717 E VERNON ST
LONG BEACH CA 90806-2726

12/05
22

$***1617*00

VOID AFTER ONE YEAR





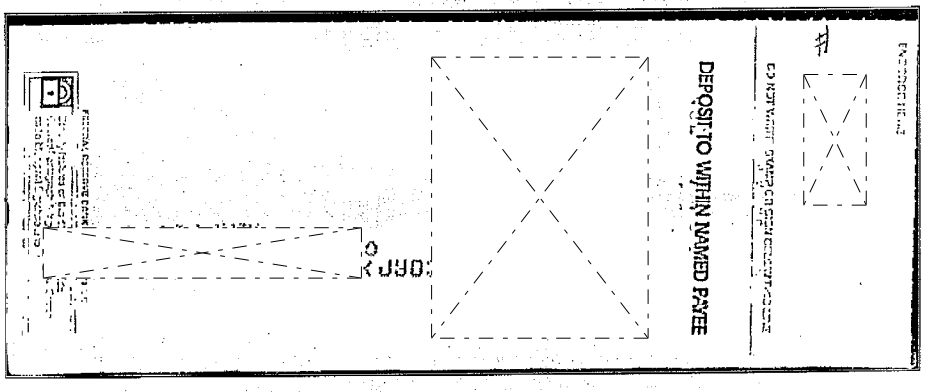
ALVIN'S AUTO BODY, INC.
3333 OLIVE PH. (562) 424-4223
SIGNAL HILL, CALIFORNIA 90755

27103
90-119/1222

PAY TO THE ORDER OF LAURA RICHARDSON DATE 6-3-08 $ 1340.00

THE SUM 1340 DOLS 00 CTS DOLLARS

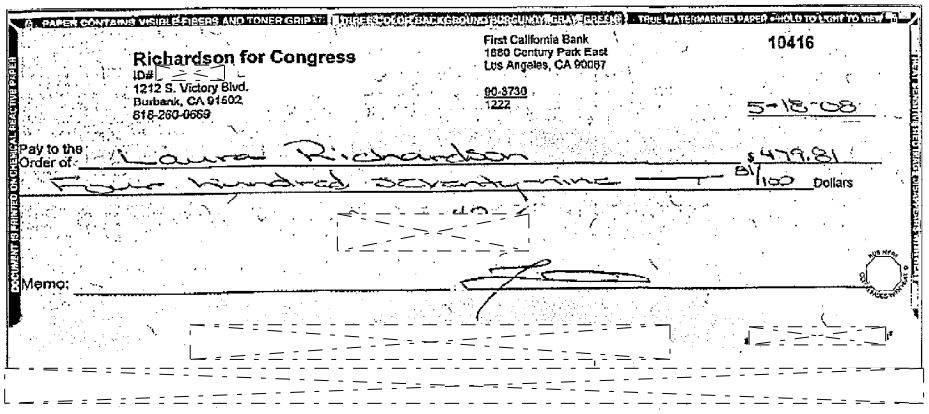
BIXBY KNOLLS OFFICE
Farmers & Merchants Bank
LONG BEACH, CA 90807

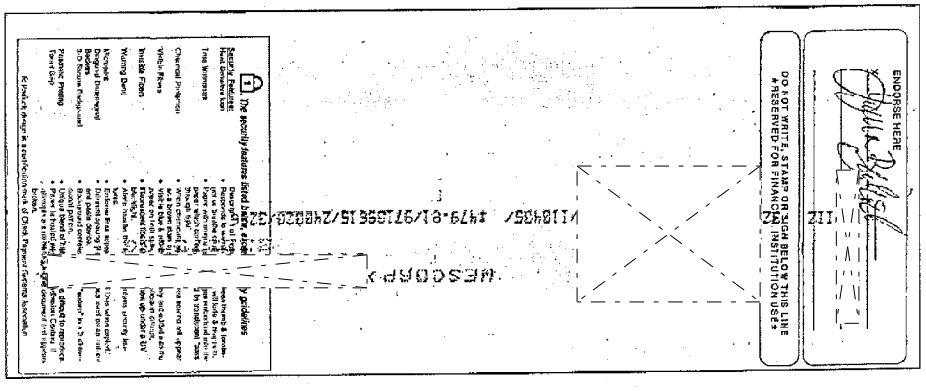


DEPOSIT TO WITHIN NAMED PAYEE

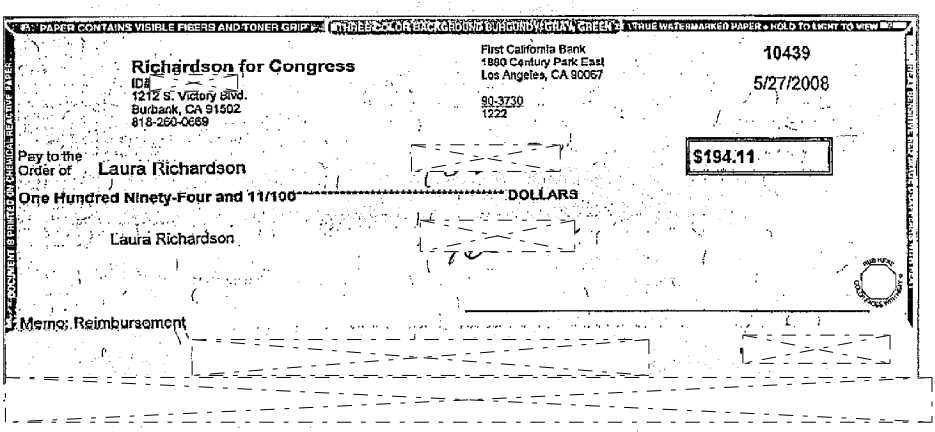
CSOC.LRich.FMB.00000575

CSOC.RICH.001131





CSOC.LRich.FMB.00000576



Richardson for Congress
ID#
1212 S. Victory Blvd.
Burbank, CA 91502
818-260-0669

First California Bank
1880 Century Park East
Los Angeles, CA 90067

90-3730
1222

10439

5/27/2008

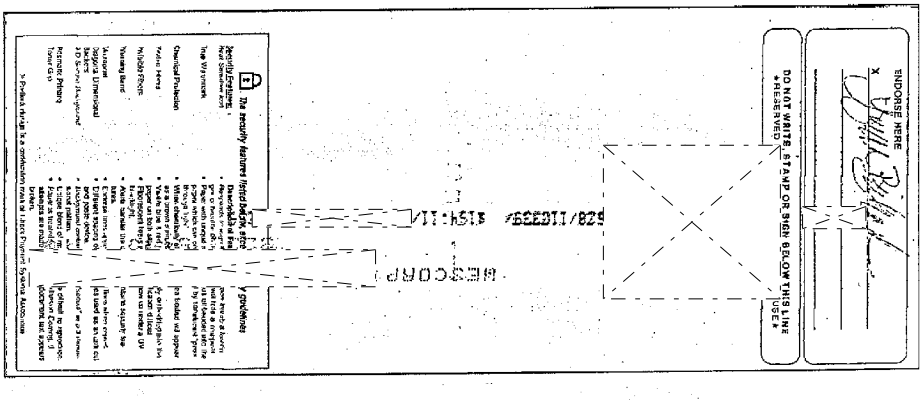
Pay to the Order of Laura Richardson

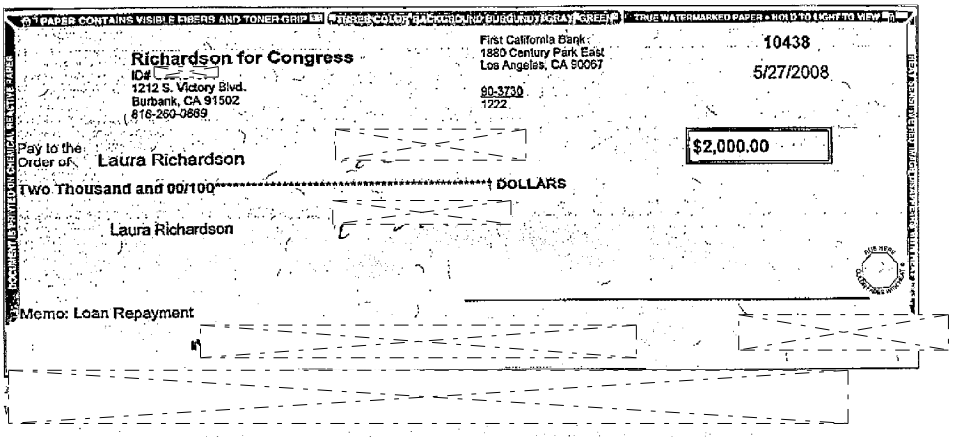
$194.11

One Hundred Ninety-Four and 11/100 DOLLARS

Laura Richardson

Memo: Reimbursement





Richardson for Congress
ID#
1212 S. Victory Blvd.
Burbank, CA 91502
818-260-0869

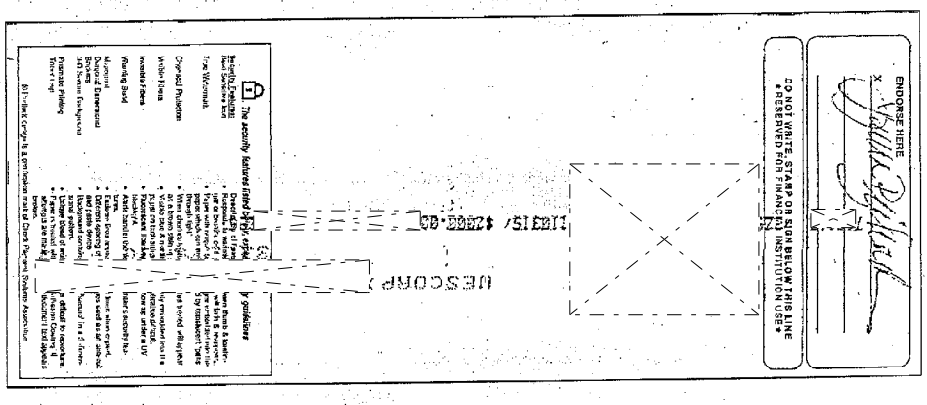
First California Bank
1880 Century Park East
Los Angeles, CA 90067
90-3730
1222

10438
5/27/2008

Pay to the Order of Laura Richardson
$2,000.00
Two Thousand and 00/100 DOLLARS

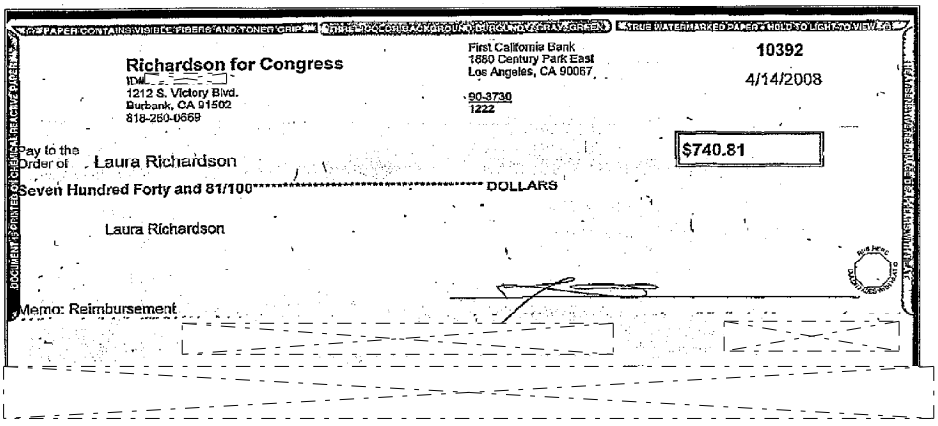
Laura Richardson

Memo: Loan Repayment



ENDORSE HERE

DO NOT WRITE, STAMP OR SIGN BELOW THIS LINE
RESERVED FOR FINANCIAL INSTITUTION USE



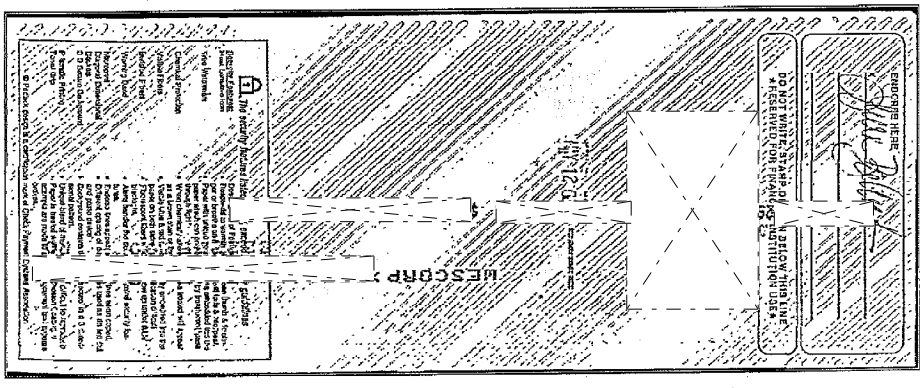
Richardson for Congress
1212 S. Victory Blvd.
Burbank, CA 91502
818-260-0669

First California Bank
1880 Century Park East
Los Angeles, CA 90067

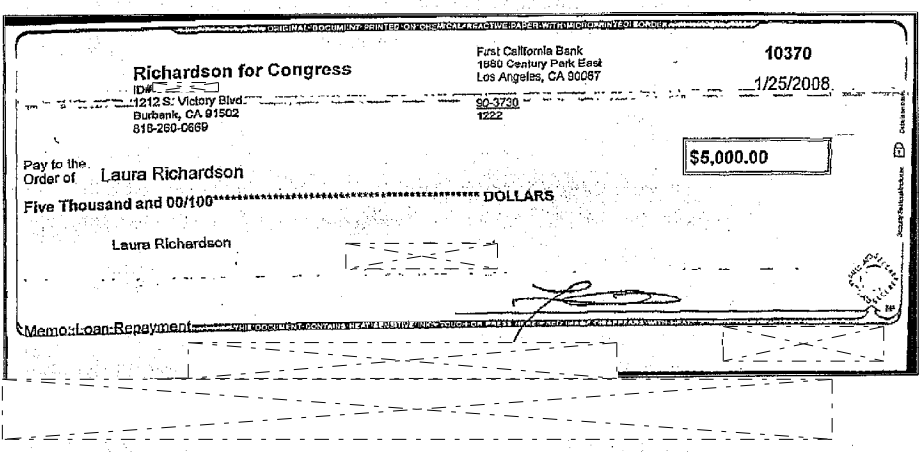
10392
4/14/2008

90-3730
1222

Pay to the Order of Laura Richardson
$740.81
Seven Hundred Forty and 81/100 DOLLARS
Laura Richardson
Memo: Reimbursement



CSOC.LRich.FMB.00000579



ORIGINAL DOCUMENT PRINTED ON CHEMICAL REACTIVE PAPER WITH MICROPRINTED BORDER

Richardson for Congress
ID#
1212 S. Victory Blvd.
Burbank, CA 91502
818-260-0669

First California Bank
1880 Century Park East
Los Angeles, CA 90067

90-3730
1222

10370

1/25/2008

$5,000.00

Pay to the Order of Laura Richardson

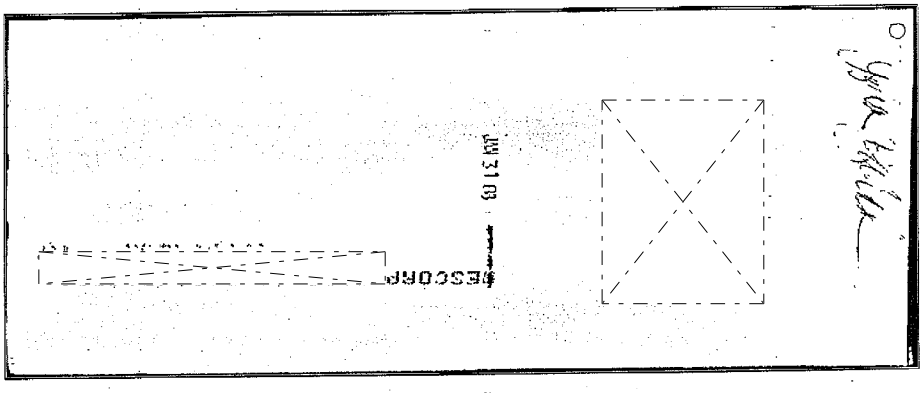
Five Thousand and 00/100********** DOLLARS

Laura Richardson

Memo: Loan Repayment

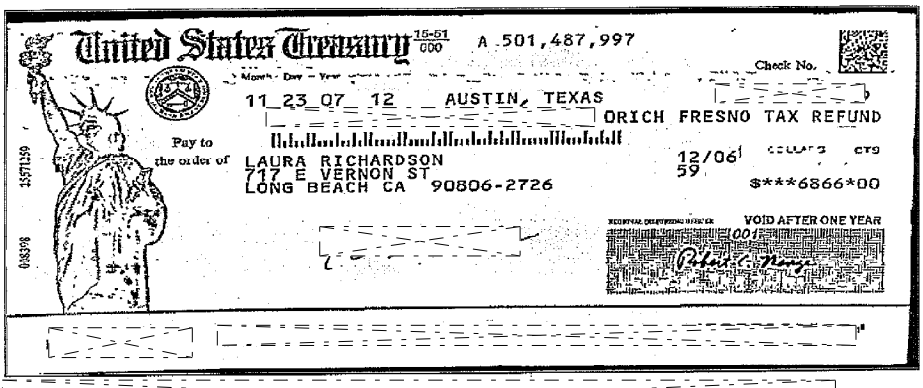
THIS DOCUMENT CONTAINS HEAT SENSITIVE INCS. TOUCH OR PRESS HERE AND IMAGE CHAPPEARS WITH HEAT

JAN 31 08



ESCORP

CSOC.LRich.FMB.00000580


United States Treasury 15-61/000 A 501,487,997

Check No.

Month - Day - Year 11 23 07 12 AUSTIN, TEXAS

ORICH FRESNO TAX REFUND

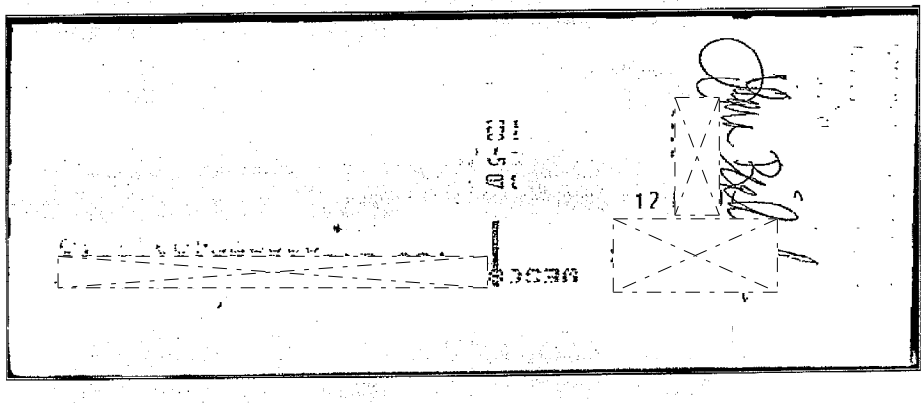
Pay to the order of LAURA RICHARDSON
717 E VERNON ST
LONG BEACH CA 90806-2726

12/06
59

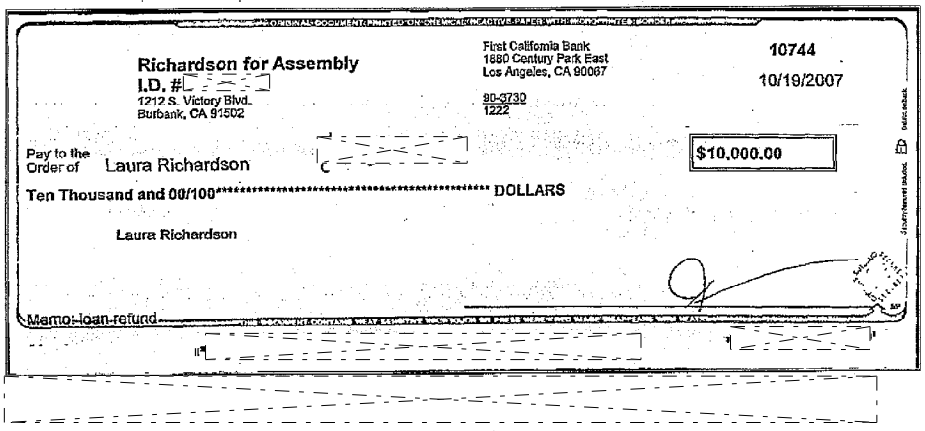
$***6866*00

VOID AFTER ONE YEAR

001



CSOC.LRich.FMB.00000581



Richardson for Assembly
I.D. #
1212 S. Victory Blvd.
Burbank, CA 91502

First California Bank
1880 Century Park East
Los Angeles, CA 90067

90-3730
1222

10744
10/19/2007

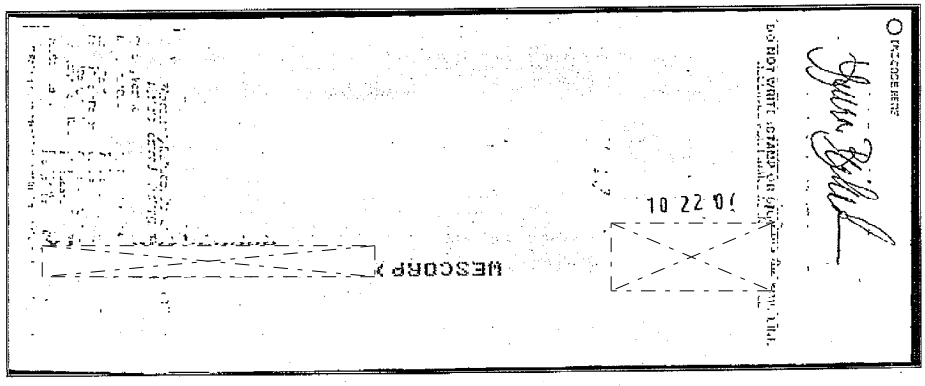
Pay to the Order of Laura Richardson

$10,000.00

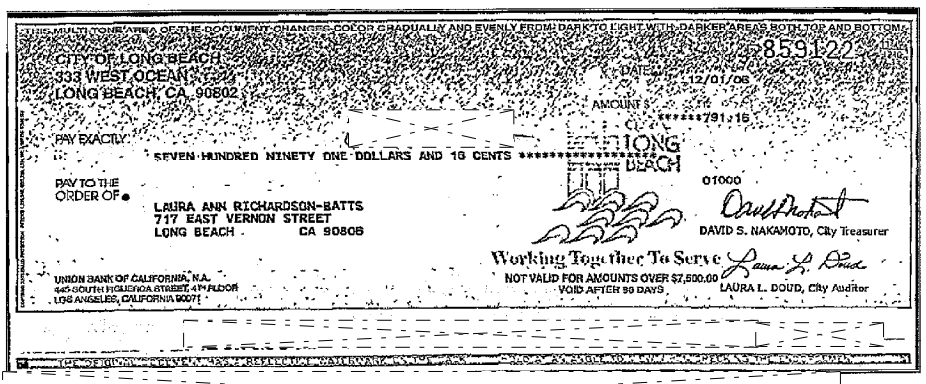
Ten Thousand and 00/100********** DOLLARS

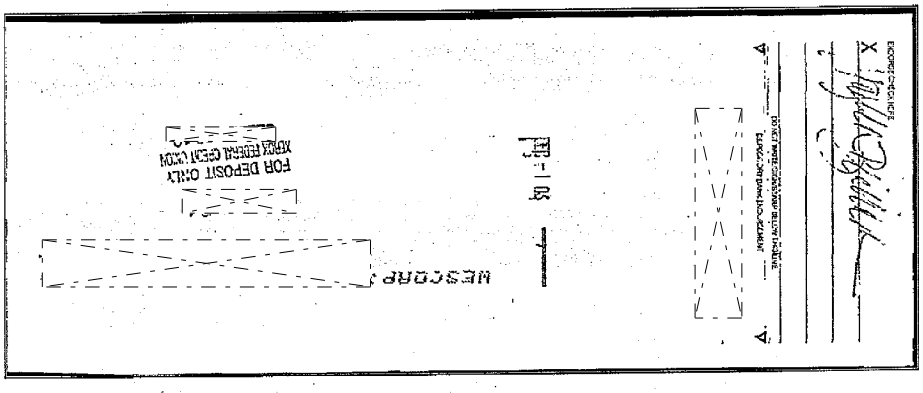
Laura Richardson

Memo-loan-refund



10 22 07

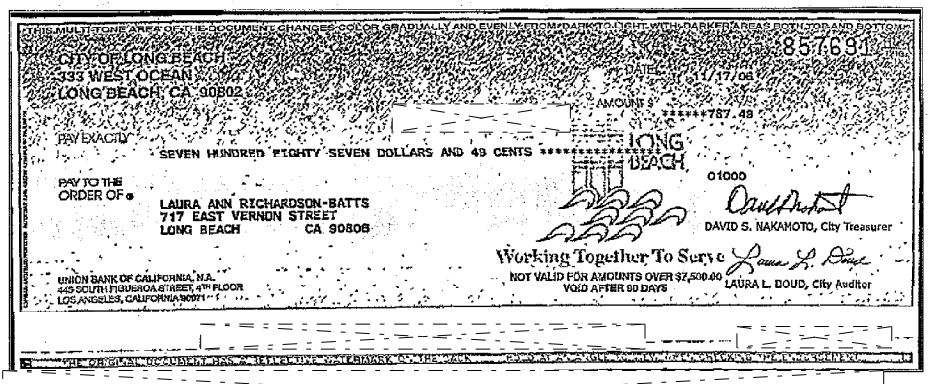




CSOC.LRich.FMB.00000585

THIS MULTI-TONE AREA OF THE DOCUMENT CHANGES COLOR GRADUALLY AND EVENLY FROM DARK TO LIGHT WITH DARKER AREAS BOTH TOP AND BOTTOM

857691



CITY OF LONG BEACH
333 WEST OCEAN
LONG BEACH, CA 90802

DATE 11/17/06

AMOUNT $ *******787.49

PAY EXACTLY SEVEN HUNDRED EIGHTY SEVEN DOLLARS AND 49 CENTS **********

LONG BEACH

PAY TO THE ORDER OF

LAURA ANN RICHARDSON-BATTS
717 EAST VERNON STREET
LONG BEACH CA 90806

01000

DAVID S. NAKAMOTO, City Treasurer

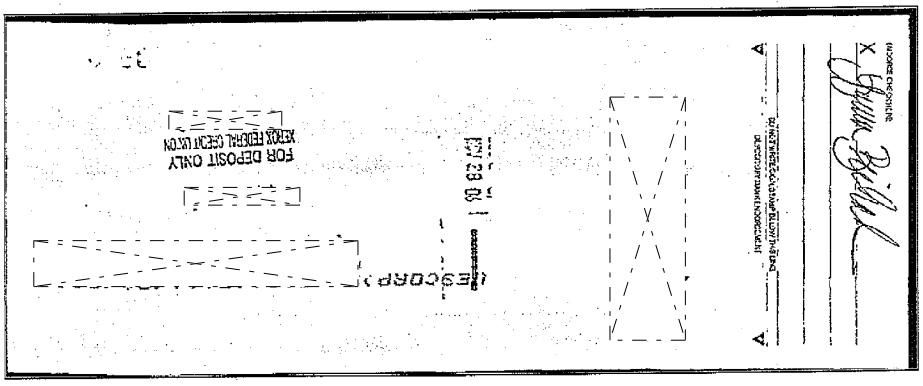
Working Together To Serve

NOT VALID FOR AMOUNTS OVER $7,500.00
VOID AFTER 90 DAYS

LAURA L. DOUD, City Auditor

UNION BANK OF CALIFORNIA, N.A.
445 SOUTH FIGUEROA STREET, 4TH FLOOR
LOS ANGELES, CALIFORNIA 90071

THE ORIGINAL DOCUMENT HAS A BELLEFLUE WATERMARK OF THE BACK



FOR DEPOSIT ONLY
XEROX FEDERAL CREDIT UNION

NOV 28 06

(ESCORP)

(ADDRESS CHECK HERE)

X

CSOC.LRich.FMB.00000586

CSOC.RICH.001142

Account Number	[redacted]	Application	Customer Service Workstation
Transaction Number	1600	Parent Account Number	
Check Number		Parent Transaction Number	
Transaction Amount	(1,338.00)	Reversed Transaction Number	
Hold Account Number		Allotment / Instance Number	
Transaction Description	Withdrawal	Cash Box Number	239
Status Description	Completed	Trace Number	
Passbook Posted	N	Offline N	
Originating Person	Thu L. Pham (105924)		
Approving Person	Sheila L. Regalado (1121)		
Rtmt Reason/Year			

Date / Times | Location / Reason

Activity Date	08-27-2008
Activity Time	12:23:35 PM
Post Date	08-27-2008
Effective Date	08-27-2008

Description: Internal: ATM DEP ADJ 08-18SQ2940 RTN ITM NSF USF FCU ST PETERSB FL
Exceptions:
(3) Insufficient Funds - Checking

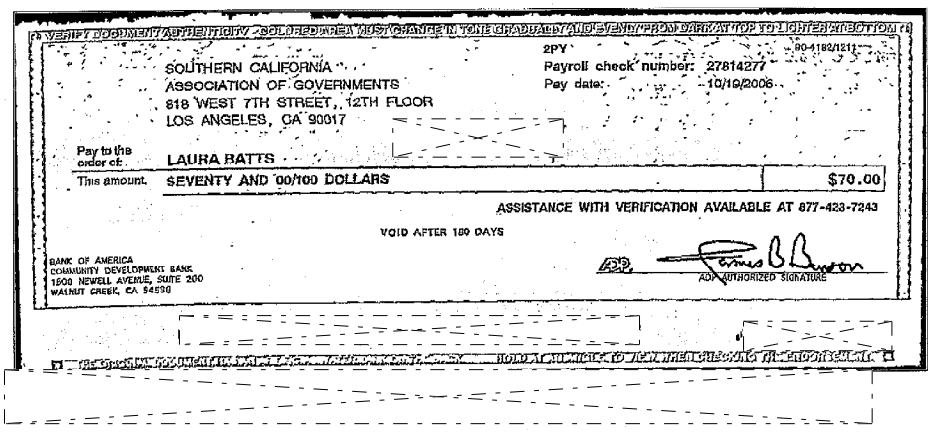
Balances

Balance Type	Amount
Note Balance	(1,338.00)

Fund Type	Fund Detail	Clearing Category	Amount	Number of Items	Sequence Number	
EL	INTR	IMED	(1,338.00)	1	1	

TPHAM 23

CSOC.LRich.FMB.00000587



VERIFY DOCUMENT AUTHENTICITY - COLORED AREA MUST CHANGE IN TONE GRADUALLY AND EVENLY FROM DARK AT TOP TO LIGHTER AT BOTTOM

SOUTHERN CALIFORNIA ASSOCIATION OF GOVERNMENTS
818 WEST 7TH STREET, 12TH FLOOR
LOS ANGELES, CA 90017

2PY
90-4192/1211
Payroll check number: 27814277
Pay date: 10/10/2006

Pay to the order of: LAURA BATTS

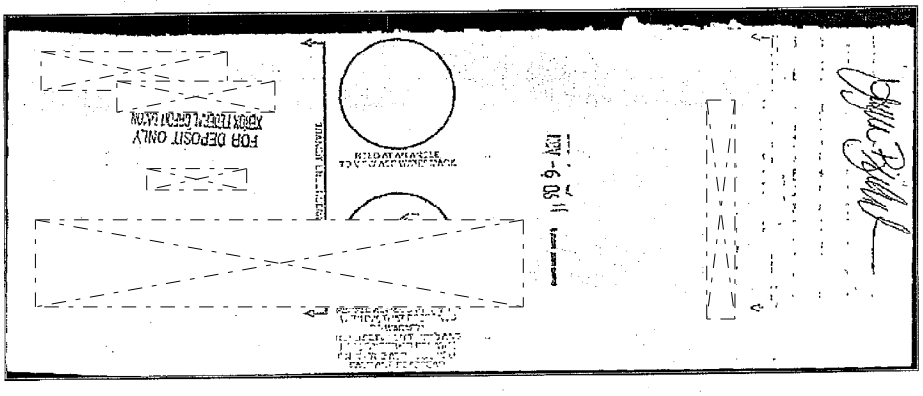
This amount: SEVENTY AND 00/100 DOLLARS $70.00

ASSISTANCE WITH VERIFICATION AVAILABLE AT 877-423-7243

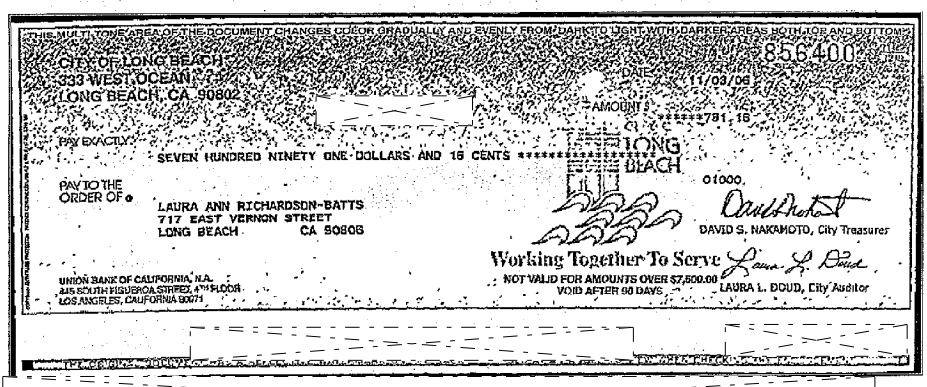
VOID AFTER 180 DAYS

BANK OF AMERICA
COMMUNITY DEVELOPMENT BANK
1500 NEWELL AVENUE, SUITE 200
WALNUT CREEK, CA 94596

ADP AUTHORIZED SIGNATURE



FOR DEPOSIT ONLY



THIS MULTI-TONE AREA OF THE DOCUMENT CHANGES COLOR GRADUALLY AND EVENLY FROM DARK TO LIGHT WITH DARKER AREAS BOTH TOP AND BOTTOM

CITY OF LONG BEACH
333 WEST OCEAN
LONG BEACH, CA 90802

856400

DATE 11/03/06

AMOUNT $ ******781.16

PAY EXACTLY SEVEN HUNDRED NINETY ONE DOLLARS AND 16 CENTS **********

LONG BEACH

PAY TO THE ORDER OF

LAURA ANN RICHARDSON-BATTS
717 EAST VERNON STREET
LONG BEACH CA 90806

01000

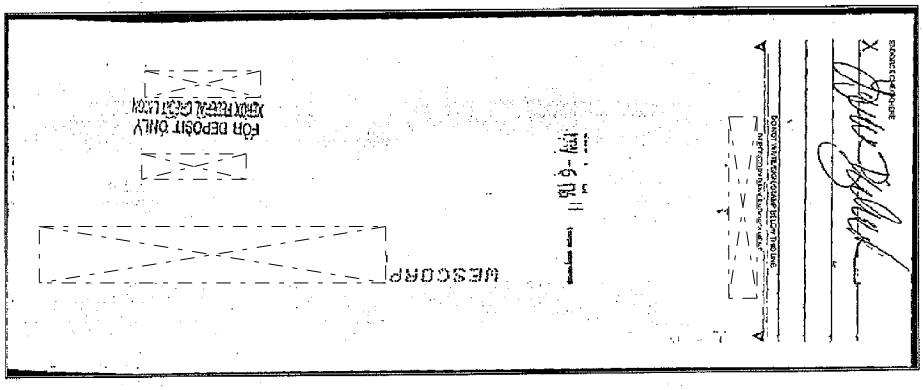
DAVID S. NAKAMOTO, City Treasurer

Working Together To Serve

NOT VALID FOR AMOUNTS OVER $7,500.00
VOID AFTER 90 DAYS

LAURA L. DOUD, City Auditor

UNION BANK OF CALIFORNIA, N.A.
445 SOUTH FIGUEROA STREET, 4TH FLOOR
LOS ANGELES, CALIFORNIA 90071



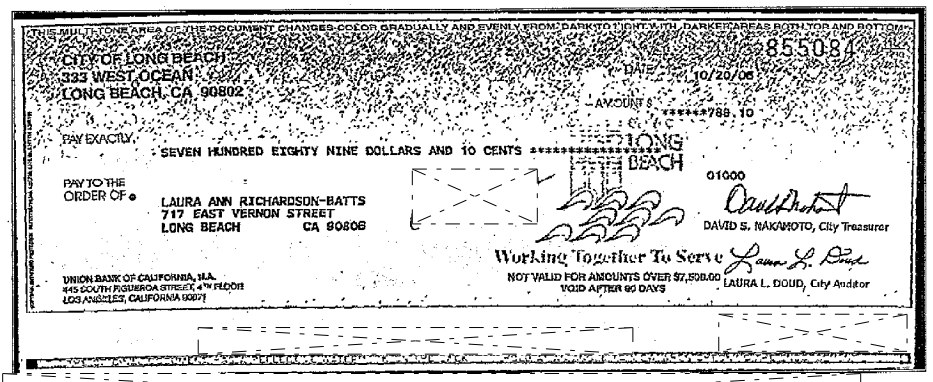
FOR DEPOSIT ONLY
XEROX FEDERAL CREDIT UNION

WESCORP

DO NOT WRITE, STAMP OR SIGN BELOW THIS LINE
RESERVED FOR FINANCIAL INSTITUTION USE

ENDORSE CHECK HERE

CSOC.LRich.FMB.00000589


THE MULTI-TONE AREA OF THIS DOCUMENT CHANGES COLOR GRADUALLY AND EVENLY FROM DARK TO LIGHT WITH DARKER AREAS BOTH TOP AND BOTTOM

CITY OF LONG BEACH
333 WEST OCEAN
LONG BEACH, CA 90802

855084

DATE 10/20/06

AMOUNT $ ******788.10

PAY EXACTLY SEVEN HUNDRED EIGHTY NINE DOLLARS AND 10 CENTS **********

LONG BEACH

01000

PAY TO THE ORDER OF

LAURA ANN RICHARDSON-BATTS
717 EAST VERNON STREET
LONG BEACH CA 90806

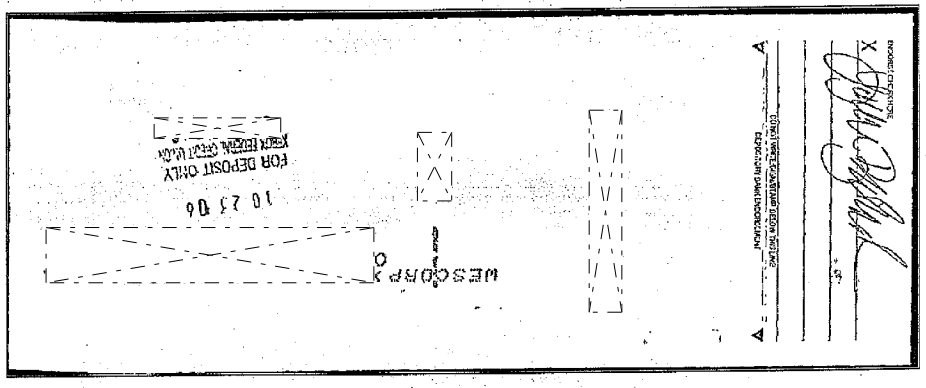
DAVID S. NAKAMOTO, City Treasurer

Working Together To Serve

NOT VALID FOR AMOUNTS OVER $7,500.00
VOID AFTER 90 DAYS

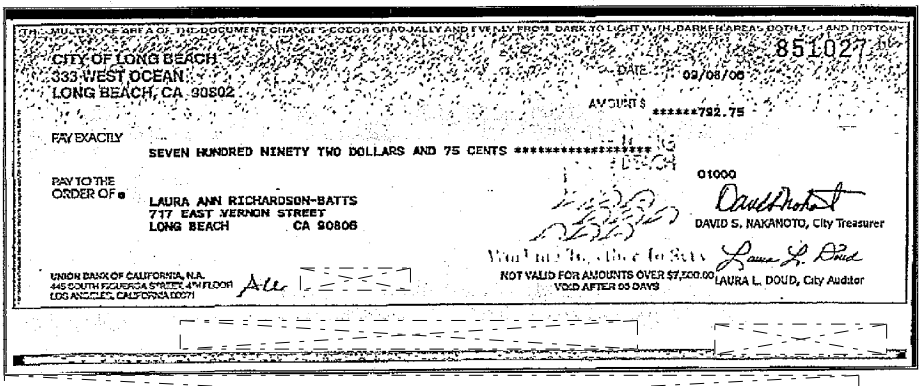
LAURA L. DOUD, City Auditor

UNION BANK OF CALIFORNIA, N.A.
445 SOUTH FIGUEROA STREET, 4TH FLOOR
LOS ANGELES, CALIFORNIA 90071


FOR DEPOSIT ONLY
10 23 06

CSOC.LRich.FMB.00000590

THIS MULTI-TONE AREA OF THE DOCUMENT CHANGES COLOR GRADUALLY AND EVENLY FROM DARK TO LIGHT WITH DARKER AREAS OOTH TOP AND BOTTOM



CITY OF LONG BEACH
333 WEST OCEAN
LONG BEACH, CA 90802

851027

DATE 09/08/06

AMOUNT $ ******792.75

PAY EXACTLY SEVEN HUNDRED NINETY TWO DOLLARS AND 75 CENTS **********

01000

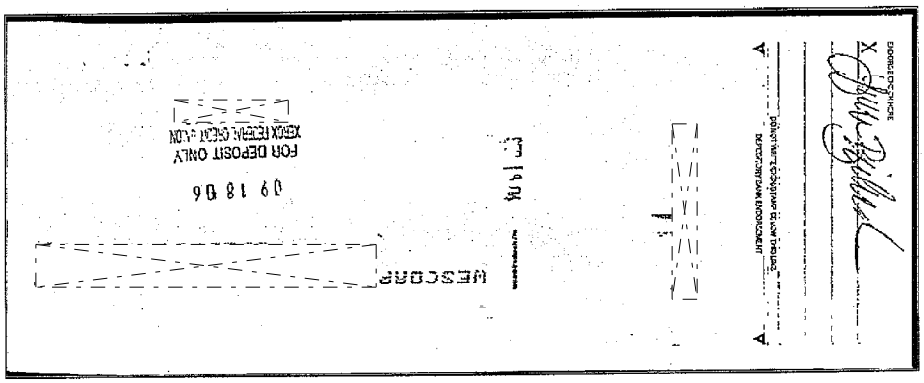
PAY TO THE ORDER OF LAURA ANN RICHARDSON-BATTS
717 EAST VERNON STREET
LONG BEACH CA 90806

DAVID S. NAKANOTO, City Treasurer

Would Be Liable to Serve

NOT VALID FOR AMOUNTS OVER $7,500.00
VOID AFTER 90 DAYS

LAURA L. DOUD, City Auditor



UNION BANK OF CALIFORNIA, N.A.
445 SOUTH FIGUEROA STREET, 4TH FLOOR
LOS ANGELES, CALIFORNIA 90071

FOR DEPOSIT ONLY
XEROX FEDERAL CREDIT UNION

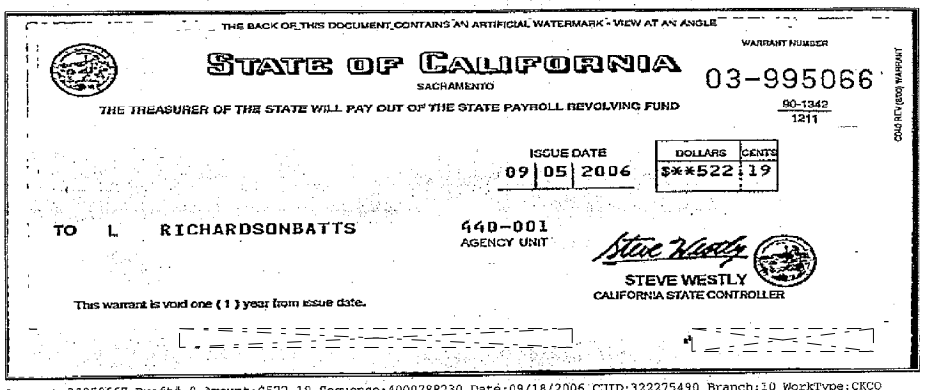
09 18 06

WESCORP

ENDORSE HERE

DO NOT WRITE, SIGN OR STAMP BELOW THIS LINE
DEPOSITORY BANK ENDORSEMENT

CSOC.LRich.FMB.00000591



THE BACK OF THIS DOCUMENT CONTAINS AN ARTIFICIAL WATERMARK - VIEW AT AN ANGLE

WARRANT NUMBER

STATE OF CALIFORNIA

SACRAMENTO

03-995066

THE TREASURER OF THE STATE WILL PAY OUT OF THE STATE PAYROLL REVOLVING FUND

90-1342
1211

ISSUE DATE
09 05 2006

DOLLARS | CENTS
$**522 | 19

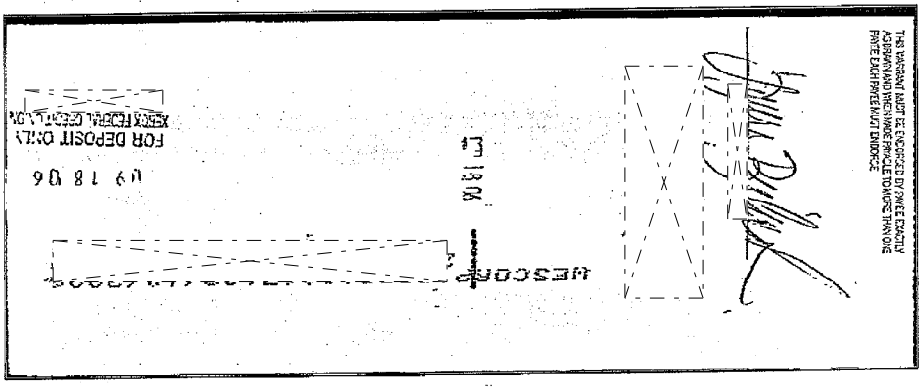
TO L RICHARDSONBATTS

440-001
AGENCY UNIT

STEVE WESTLY
CALIFORNIA STATE CONTROLLER

This warrant is void one (1) year from issue date.

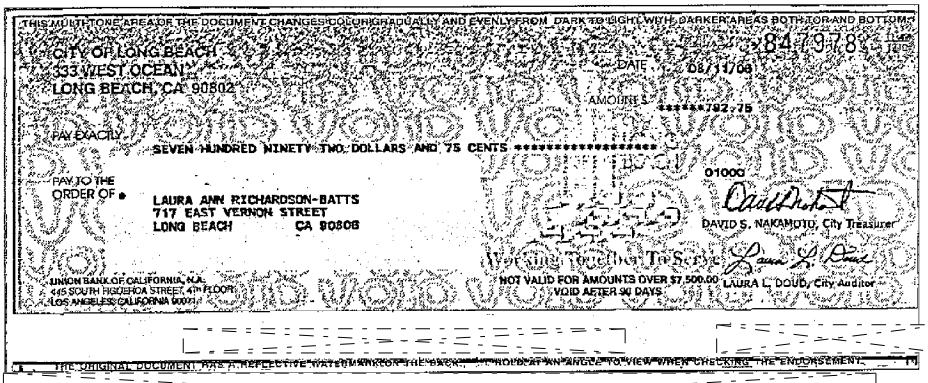
Account:39950667 Draft#:0 Amount:$522.19 Sequence:4000788230 Date:09/18/2006 CUID:322275490 Branch:10 WorkType:CKCO

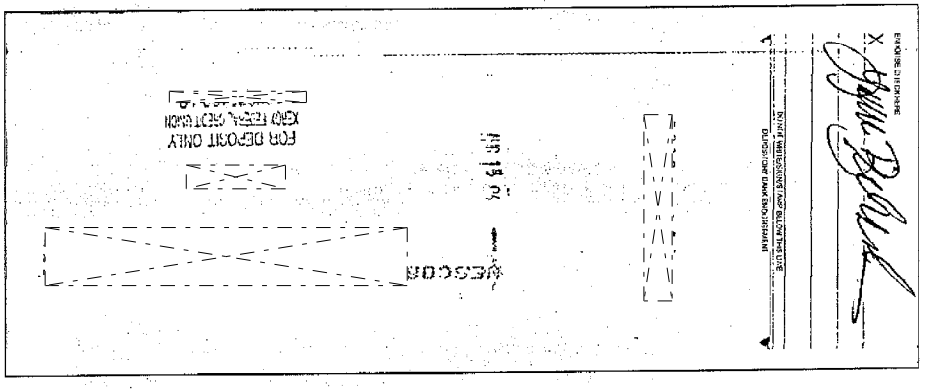


FOR DEPOSIT ONLY
XEROX FEDERAL CREDIT UNION

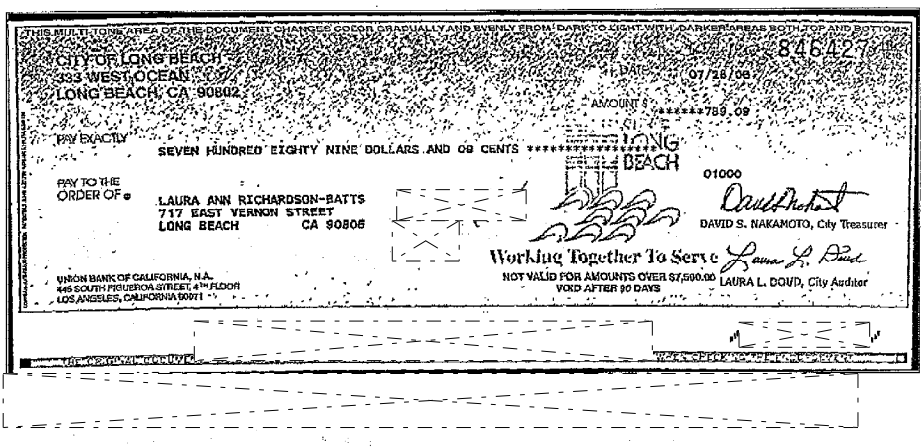
09 18 06

THIS WARRANT MUST BE ENDORSED BY PAYEE EXACTLY AS DRAWN AND WHEN MADE PAYABLE TO MORE THAN ONE PAYEE EACH PAYEE MUST ENDORSE





CSOC.LRich.FMB.00000593



THIS MULTI-TONE AREA OF THE DOCUMENT CHANGES COLOR GRADUALLY AND EVENLY FROM DARK TO LIGHT WITH DARKER AREAS BOTH TOP AND BOTTOM

CITY OF LONG BEACH
333 WEST OCEAN
LONG BEACH, CA 90802

846427

DATE 07/28/08

AMOUNT $ *******789.09

PAY EXACTLY SEVEN HUNDRED EIGHTY NINE DOLLARS AND 09 CENTS **********

LONG BEACH

01000

PAY TO THE ORDER OF
LAURA ANN RICHARDSON-BATTS
717 EAST VERNON STREET
LONG BEACH CA 90806

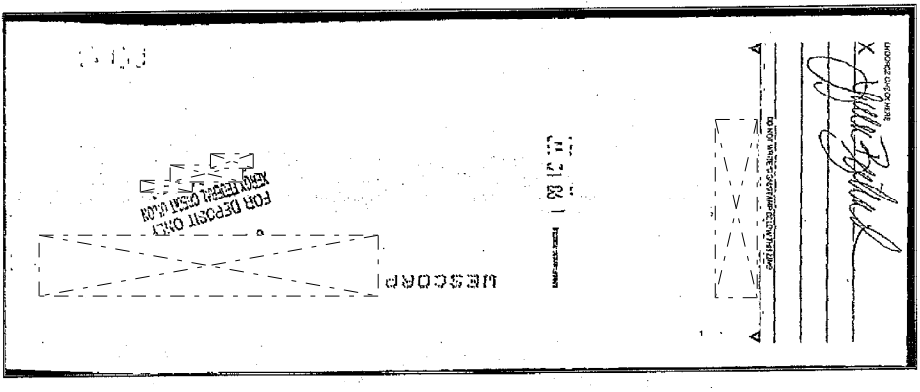
DAVID S. NAKAMOTO, City Treasurer

Working Together To Serve

NOT VALID FOR AMOUNTS OVER $7,500.00
VOID AFTER 90 DAYS

LAURA L. DOUD, City Auditor

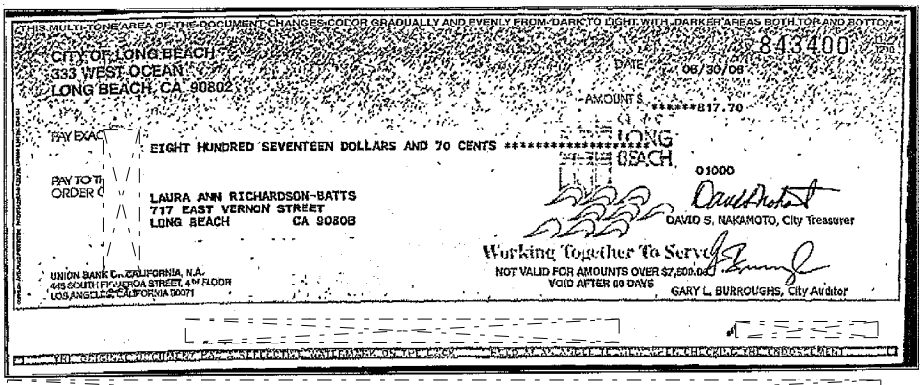
UNION BANK OF CALIFORNIA, N.A.
445 SOUTH FIGUEROA STREET, 4TH FLOOR
LOS ANGELES, CALIFORNIA 90071



FOR DEPOSIT ONLY
XENOX DEPOSIT ONLY
UNION BANK

MESCORP

CSOC.LRich.FMB.00000594



THIS MULTI-TONE AREA OF THE DOCUMENT CHANGES COLOR GRADUALLY AND EVENLY FROM DARK TO LIGHT WITH DARKER AREAS BOTH TOP AND BOTTOM

CITY OF LONG BEACH
333 WEST OCEAN
LONG BEACH, CA 90802

843400

DATE 06/30/06

AMOUNT $ ******817.70

PAY EXAC EIGHT HUNDRED SEVENTEEN DOLLARS AND 70 CENTS **********

LONG BEACH

01000

PAY TO T ORDER C

LAURA ANN RICHARDSON-BATTS
717 EAST VERNON STREET
LONG BEACH CA 90808

DAVID S. NAKAMOTO, City Treasurer

Working Together To Serve

NOT VALID FOR AMOUNTS OVER $7,500.00
VOID AFTER 90 DAYS

GARY L. BURROUGHS, City Auditor

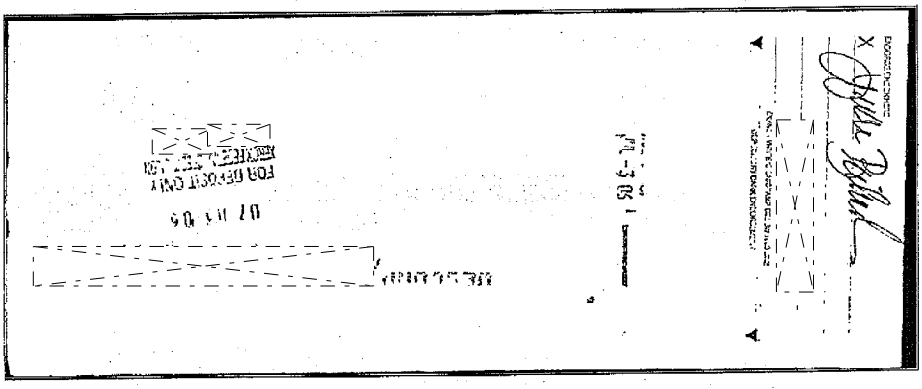
UNION BANK OF CALIFORNIA, N.A.
445 SOUTH FIGUEROA STREET, 4th FLOOR
LOS ANGELES, CALIFORNIA 90071

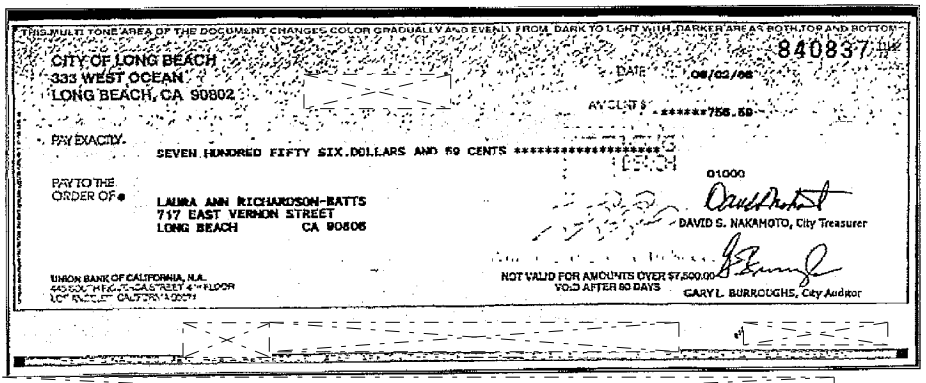
THE ORIGINAL DOCUMENT HAS A SELECTIVE WATERMARK ON THE BACK. HOLD AT AN ANGLE TO VIEW WHEN CHECKING THE ENDORSEMENT

FOR DEPOSIT ONLY

07 JUL 06

CSOC.LRich.FMB.00000595





THIS MULTI TONE AREA OF THE DOCUMENT CHANGES COLOR GRADUALLY AND EVENLY FROM DARK TO LIGHT WITH DARKER AREAS BOTH TOP AND BOTTOM

840837

CITY OF LONG BEACH
333 WEST OCEAN
LONG BEACH, CA 90802

DATE 08/02/06

AMOUNT $ *******756.59

PAY EXACTLY SEVEN HUNDRED FIFTY SIX DOLLARS AND 59 CENTS **********

01000

PAY TO THE ORDER OF

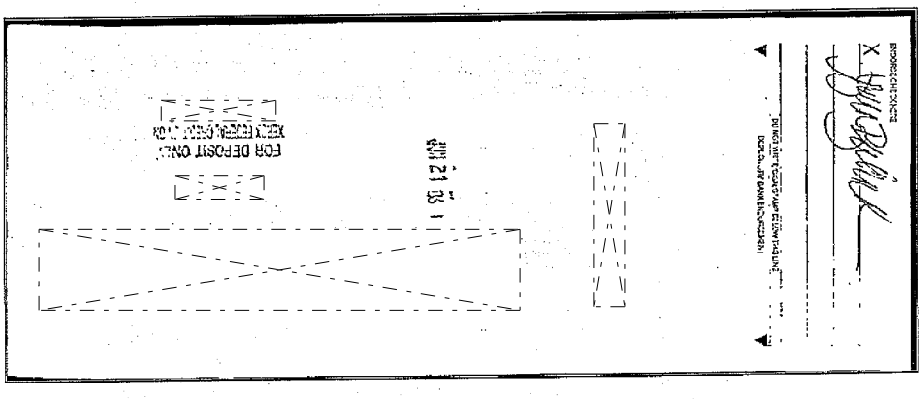
LAURA ANN RICHARDSON-BATTS
717 EAST VERNON STREET
LONG BEACH CA 90806

DAVID S. NAKAMOTO, City Treasurer

UNION BANK OF CALIFORNIA, N.A.
445 SOUTH FIGUEROA STREET 4TH FLOOR
LOS ANGELES CALIFORNIA 90071

NOT VALID FOR AMOUNTS OVER $7,500.00
VOID AFTER 90 DAYS

GARY L. BURROUGHS, City Auditor



FOR DEPOSIT ONLY
XEROX FEDERAL CREDIT UNION

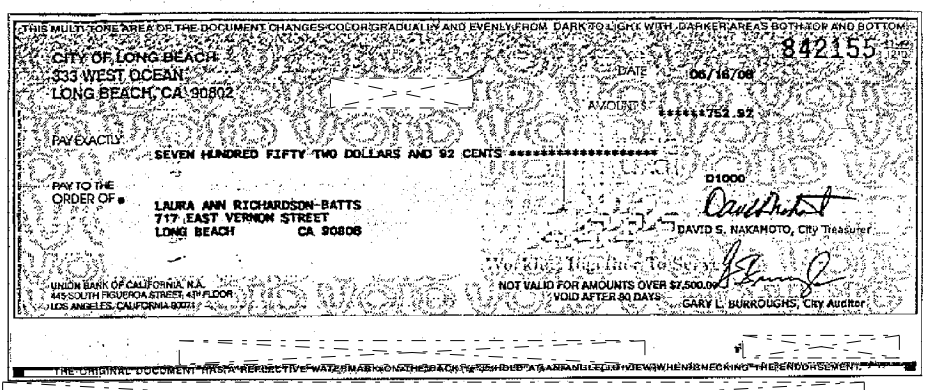
JUN 21 06

ENDORSE CHECK HERE

X

DO NOT WRITE, SIGN OR STAMP BELOW THIS LINE
DEPOSITORY BANK ENDORSEMENT

CSOC.LRich.FMB.00000596


THIS MULTI-TONE AREA OF THE DOCUMENT CHANGES COLOR GRADUALLY AND EVENLY FROM DARK TO LIGHT WITH DARKER AREAS BOTH TOP AND BOTTOM

CITY OF LONG BEACH
333 WEST OCEAN
LONG BEACH, CA 90802

842155

DATE 06/16/08

AMOUNT $*****752.92

PAY EXACTLY SEVEN HUNDRED FIFTY TWO DOLLARS AND 92 CENTS **********

PAY TO THE ORDER OF
LAURA ANN RICHARDSON-BATTS
717 EAST VERNON STREET
LONG BEACH CA 90806

D1000

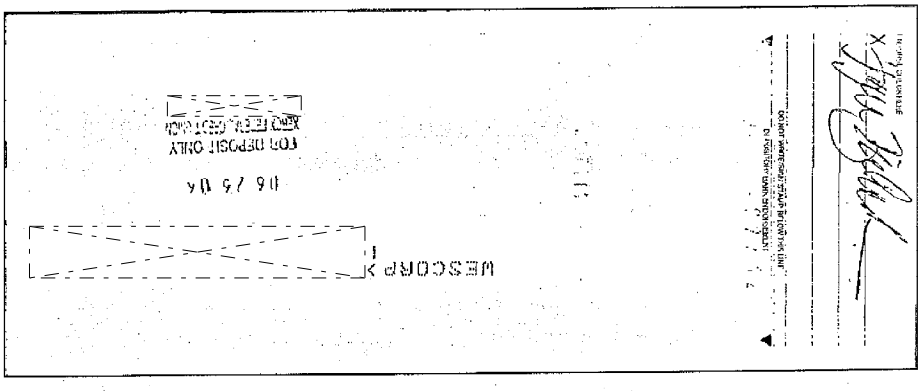
DAVID S. NAKAMOTO, City Treasurer

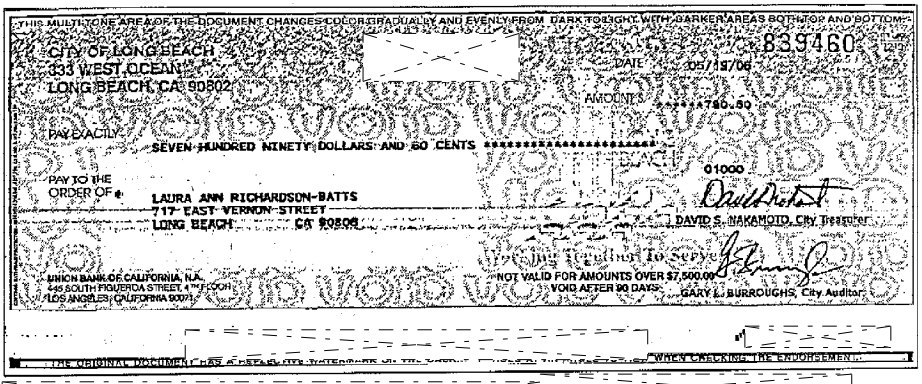
GARY L. BURROUGHS, City Auditor

UNION BANK OF CALIFORNIA, N.A.
445 SOUTH FIGUEROA STREET, 4TH FLOOR
LOS ANGELES, CALIFORNIA 90071

NOT VALID FOR AMOUNTS OVER $7,500.00
VOID AFTER 90 DAYS

THE ORIGINAL DOCUMENT HAS A REFLECTIVE WATERMARK ON THE BACK WHEN VIEWED AT AN ANGLE




THIS MULTI-TONE AREA OF THE DOCUMENT CHANGES COLOR GRADUALLY AND EVENLY FROM DARK TO LIGHT WITH DARKER AREAS BOTH TOP AND BOTTOM

CITY OF LONG BEACH
333 WEST OCEAN
LONG BEACH, CA 90802

83460

DATE 05/19/06

AMOUNT $ *****780.50

PAY EXACTLY SEVEN HUNDRED NINETY DOLLARS AND 50 CENTS **********

01000

PAY TO THE ORDER OF LAURA ANN RICHARDSON-BATTS
717 EAST VERNON STREET
LONG BEACH CA 90806

DAVID S. NAKAMOTO, City Treasurer

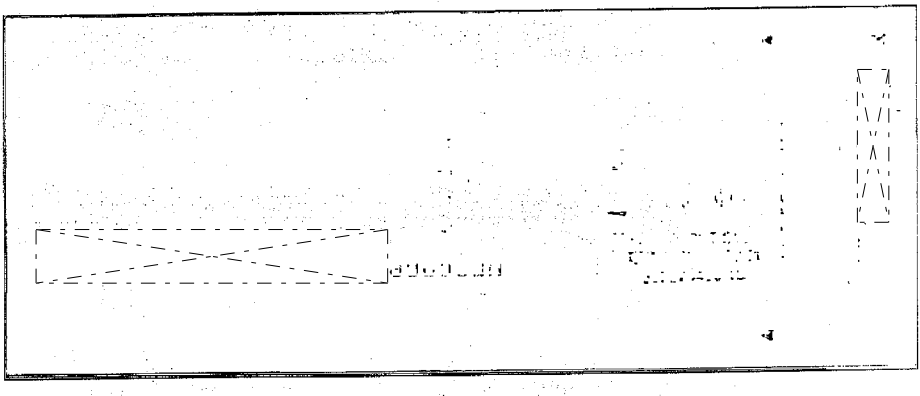
GARY L. BURROUGHS, City Auditor

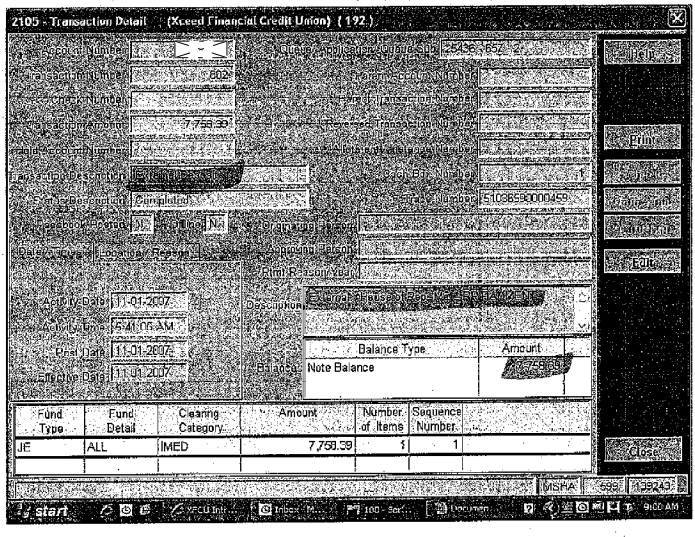
UNION BANK OF CALIFORNIA, N.A.
445 SOUTH FIGUEROA STREET, 4TH FLOOR
LOS ANGELES, CALIFORNIA 90071

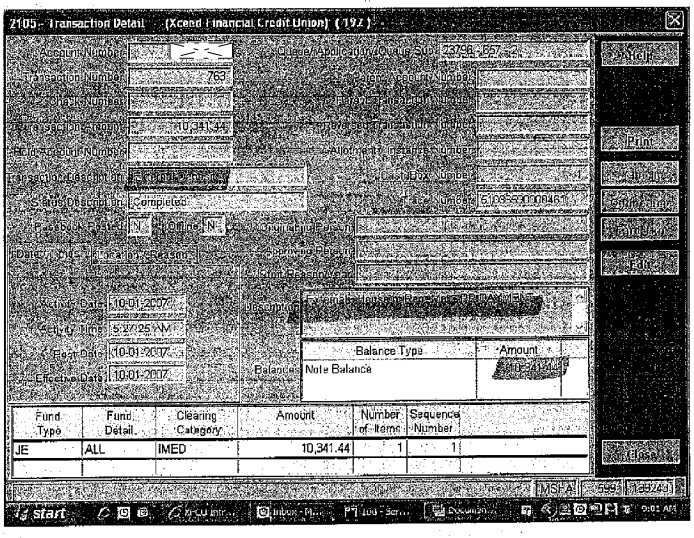
NOT VALID FOR AMOUNTS OVER $7,500.00
VOID AFTER 90 DAYS

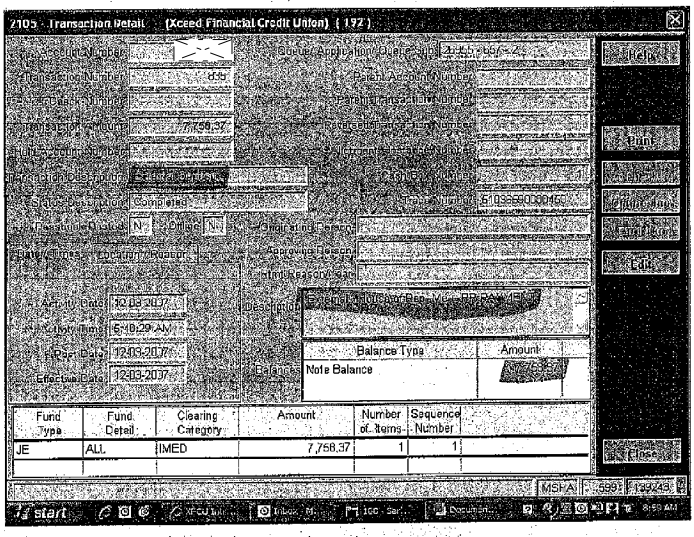
THE ORIGINAL DOCUMENT HAS A BLUE WATERMARK ON THE BACK

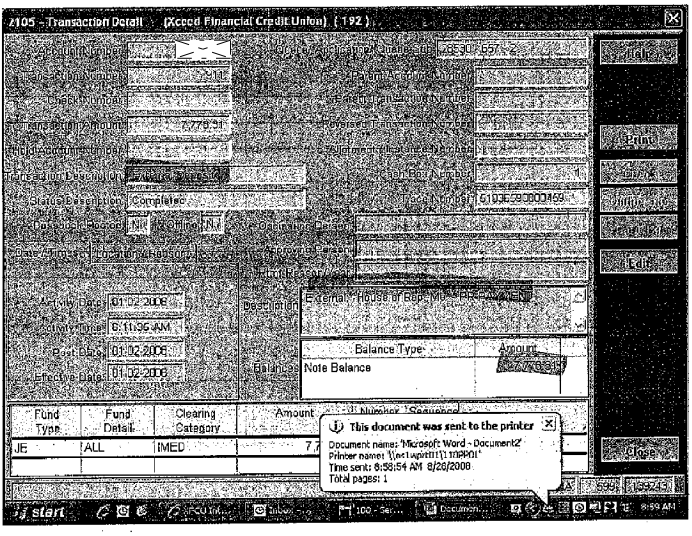
WHEN CHECKING THE ENDORSEMENT

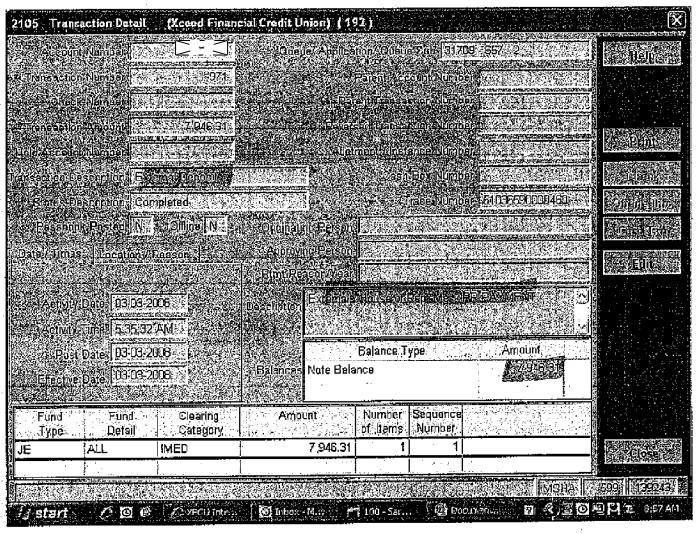


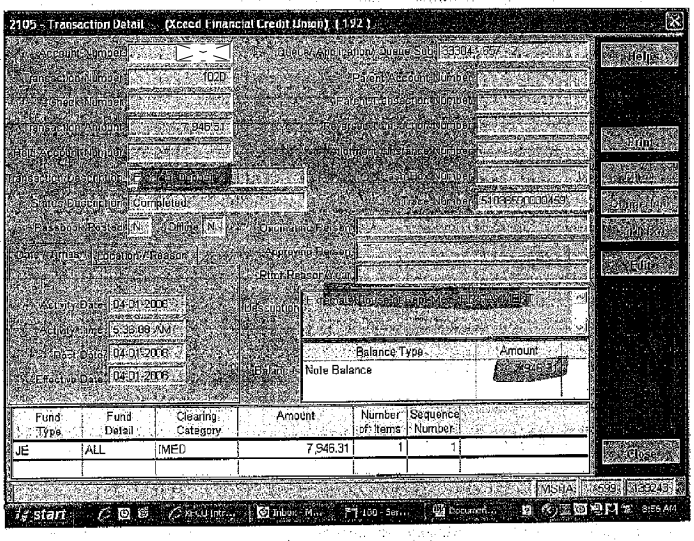

2105 - Transaction Detail (Xceed Financial Credit Union) (192)
Balance Type
Amount
Note Balance
Fund Type
Fund Detail
Clearing Category
Amount
Number of Items
Sequence Number
JE
ALL
IMED
7,756.39
1
1
Close

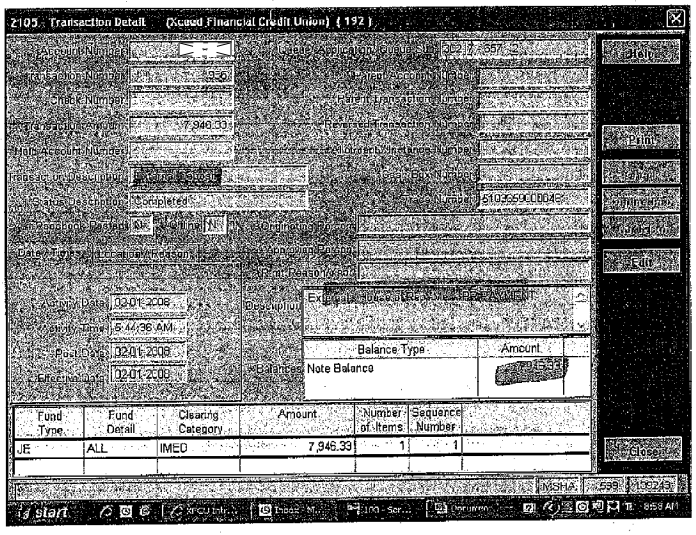

Z105 - Transaction Detail (Xceed Financial Credit Union) (19Z)
Print
Balance Type
Amount
Note Balance
Fund Type
Fund Detail
Clearing Category
Amount
Number of Items
Sequence Number
JE
ALL
IMED
10,341.44
1
1
Close

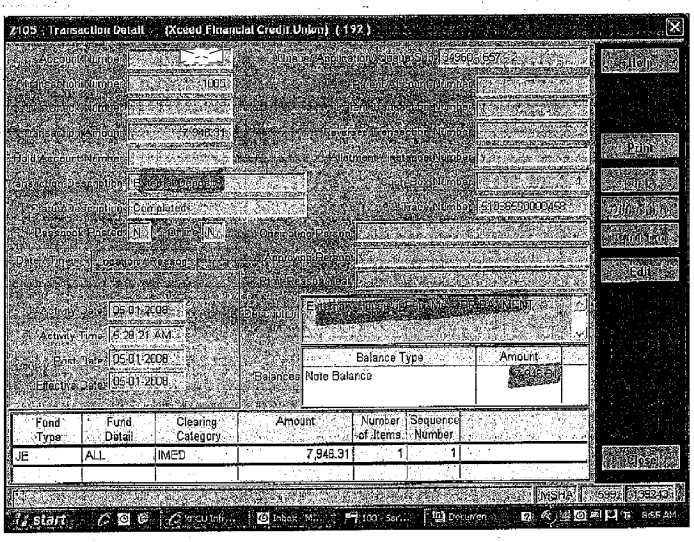

2103 - Transaction Detail (Xceed Financial Credit Union) (192)
Help
Print
Edit
Close
Balance Type
Amount
Note Balance
Fund Type
Fund Detail
Clearing Category
Amount
Number of Items
Sequence Number
JE
ALL
IMED
7,756.37
1
1
start

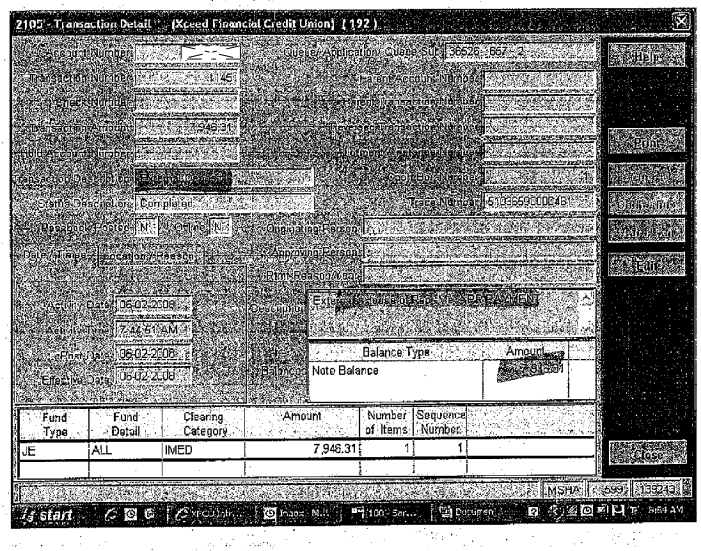

z105 - Transaction Detail (Xceed Financial Credit Union) (192)
Print
Edit
Completed
Balance Type
Amount
Note Balance
Fund Type
Fund Detail
Clearing Category
Amount
JE
ALL
IMED
Close
This document was sent to the printer
Document name: Microsoft Word - Document2
Printer name: \\ex1-sprint1\1 HPPOI
Time sent: 8:58:54 AM 8/26/2008
Total pages: 1
start

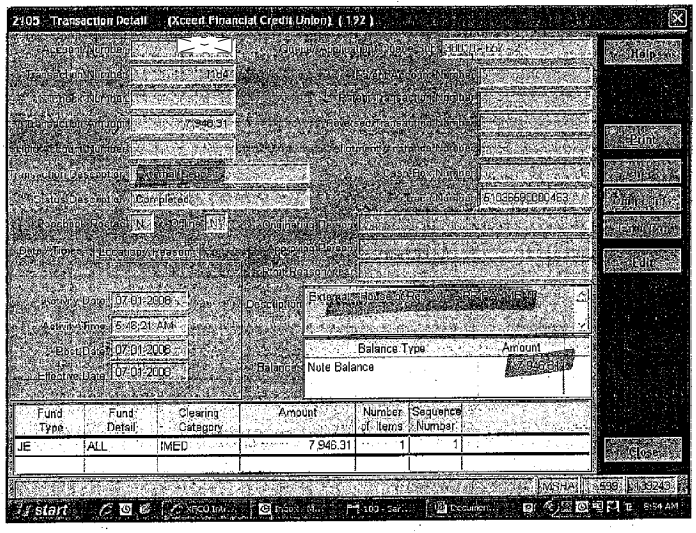

2105 Transaction Detail (Xceed Financial Credit Union) (192)
Help
Print
Edit
Close
Activity Date 03-09-2006
Activity Time 5:35:27 AM
Post Date 03-09-2006
Effective Date 03-09-2006
Balance Type
Amount
Note Balance
Fund Type
Fund Detail
Clearing Category
Amount
Number of Items
Sequence Number
JE
ALL
IMED
7,946.31
1
1
start

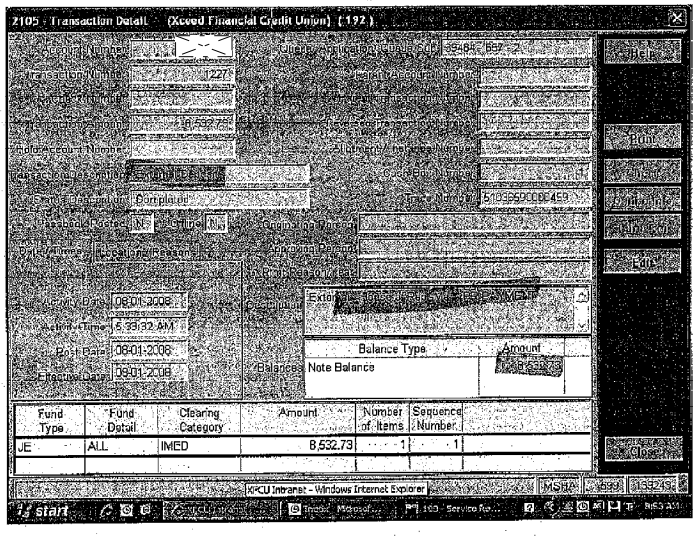

2105 - Transaction Detail (Xceed Financial Credit Union) (192)
Help
Print
Close
Balance Type
Amount
Note Balance
Fund Type
Fund Detail
Clearing Category
Amount
Number of Items
Sequence Number
JE
ALL
IMED
7,946.31
1
1
Start

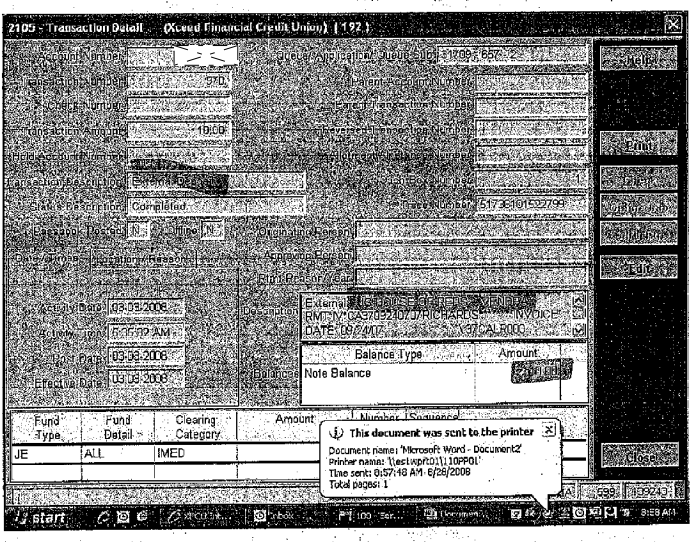

2105 - Transaction Detail (Closed Financial Credit Union) (192)
Account Number
Transaction Number
Check Number
Transaction Amount
7,946.33
Main Account Number
Transaction Description
Status
Completed
Accounting Period
Activity Date
03-01-2008
Activity Time
5:44:36 AM
Post Date
03-01-2008
Effective Date
03-01-2008
Balances
Balance Type
Amount
Note Balance
Fund Type
Fund Detail
Clearing Category
Amount
Number of Items
Sequence Number
JE
ALL
IMED
7,946.33
1
1
Close
start


2105 : Transaction Detail (Xceed Financial Credit Union) (192)
Print
Balance Type
Amount
Note Balance
Fund Type
Fund Detail
Clearing Category
Amount
Number of Items
Sequence Number
JE
ALL
IMED
7,946.31
1
1
05-01-2008
6:39:21 AM
05-01-2008
05-01-2008
start


2105 - Transaction Detail - (Xceed Financial Credit Union) [192]
Completed
Balance Type
Amount
Note Balance
Fund Type
Fund Detail
Clearing Category
Amount
Number of Items
Sequence Number
JE
ALL
IMED
7,946.31
1
1
Close

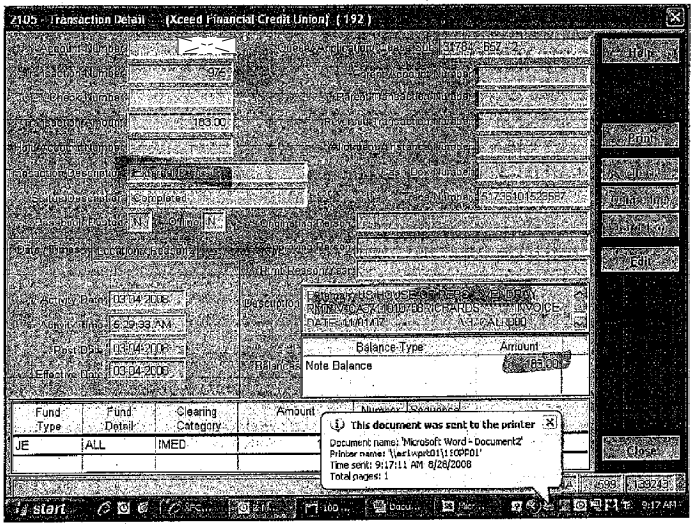

2105 Transaction Detail (Xceed Financial Credit Union) (192)
Help
Print
Close
Balance Type
Amount
Note Balance
Fund Type
Fund Detail
Clearing Category
Amount
Number of Items
Sequence Number
JE
ALL
MED
7,946.31
1
1

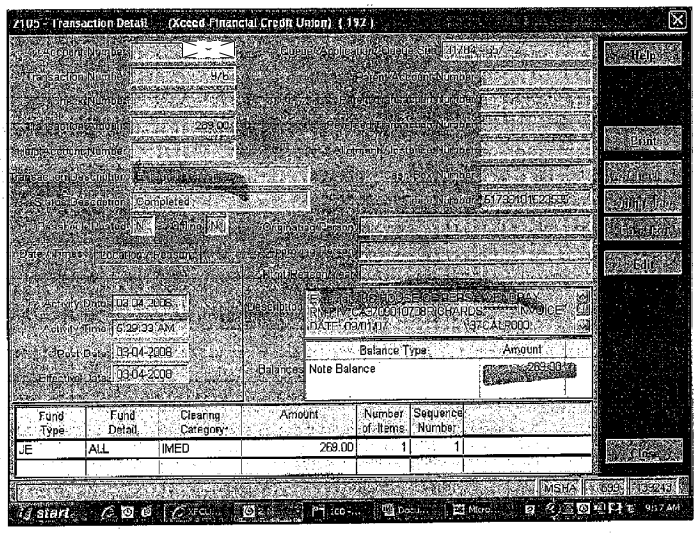

Z105 : Transaction Detail - (Xceed Financial Credit Union) (192)
Balance Type
Amount
Note Balance
Fund Type
Fund Detail
Clearing Category
Amount
Number of Items
Sequence Number
JE
ALL
IMED
8,532.73
1
1
KFCU Intranet - Windows Internet Explorer
start

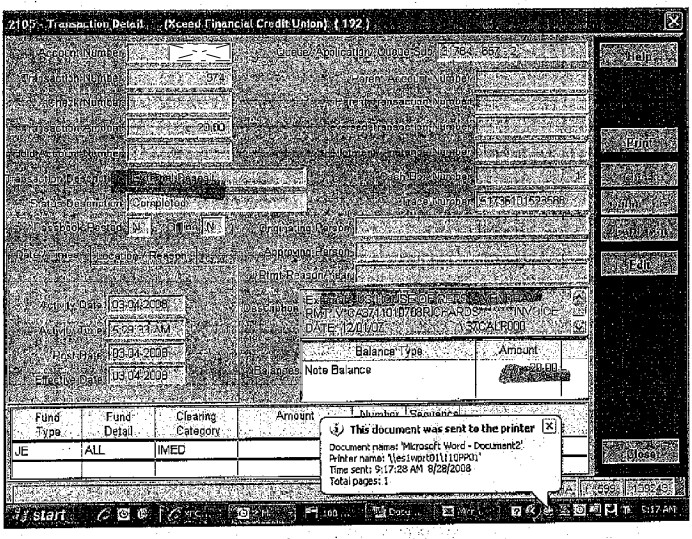


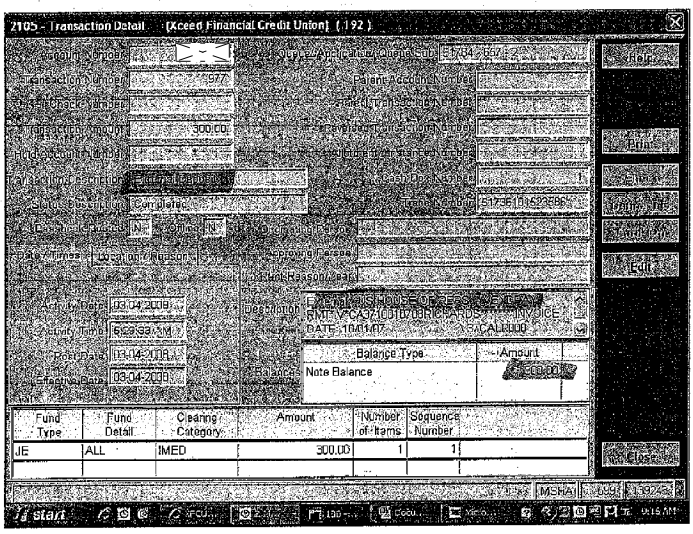
CSOC.LRich.FMB.00000610

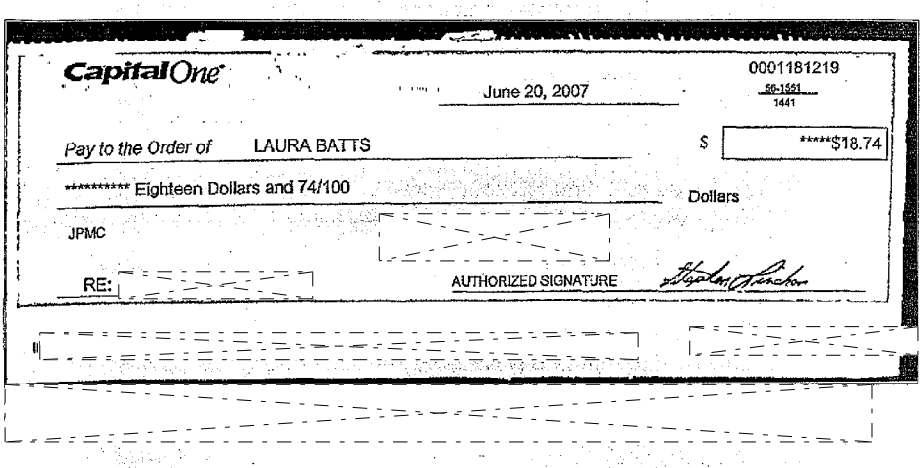
CSOC.RICH.001166


Z105 - Transaction Detail (Xceed Financial Credit Union) (192)
Balance-Type
Amount
Note Balance
Fund Type
Fund Detail
Clearing Category
Amount
JE
ALL
IMED
This document was sent to the printer
Document name: 'Microsoft Word - Document2'
Time sent: 9:17:11 AM 8/28/2008
Total pages: 1
Close
start


Z105 - Transaction Detail (Xceed Financial Credit Union) (197)
Print
Close
Balance Type
Amount
Note Balance
Fund Type
Fund Detail
Clearing Category
Amount
Number of Items
Sequence Number
JE
ALL
IMED
269.00
1
1
start


2105 - Transaction Detail - (Xceed Financial Credit Union) (192)
Completed
03-04-2008
5:09:31 AM
03-04-2008
03-04-2008
Balance Type
Amount
Note Balance
Fund Type
Fund Detail
Clearing Category
Amount
JE
ALL
IMED
This document was sent to the printer
Document name: 'Microsoft Word - Document2'
Printer name: '\\es1wpt01\1102PP01'
Time sent: 9:17:28 AM 8/28/2008
Total pages: 1
Edit
Close
start
9:17 AM


2105 - Transaction Detail [Xceed Financial Credit Union] (192)
Help
Print
Edit
Close
Balance Type
Amount
Note Balance
Fund Type
Fund Detail
Clearing Category
Amount
Number of Items
Sequence Number
JE
ALL
IMED
300.00
1
1
start



Capital One

June 20, 2007

0001181219

56-1551
1441

Pay to the Order of LAURA BATTS

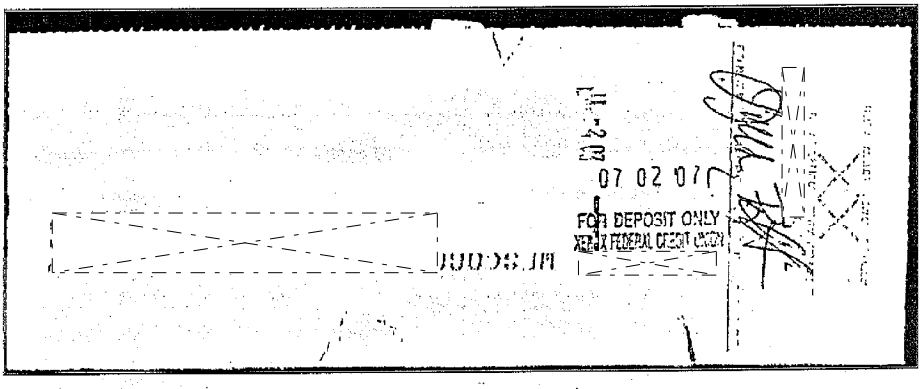
$ *****$18.74

********** Eighteen Dollars and 74/100 Dollars

JPMC

RE:

AUTHORIZED SIGNATURE

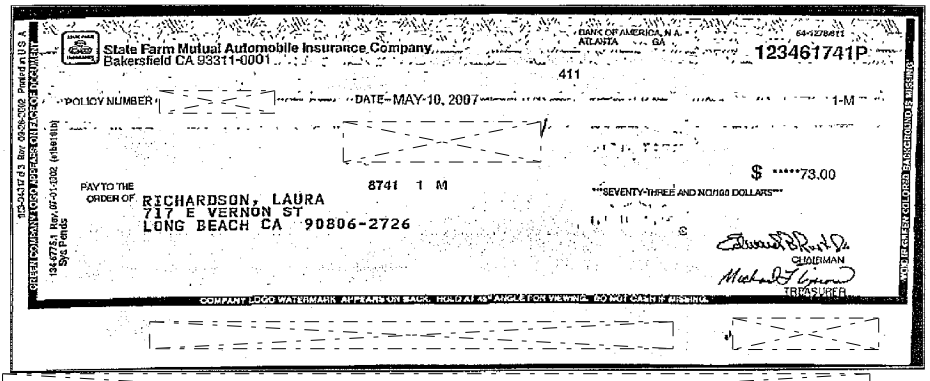


07 02 07

FOR DEPOSIT ONLY

Dep 7/2/07 Total $206.04

CSOC.LRich.FMB.00000615



State Farm Mutual Automobile Insurance Company
Bakersfield CA 93311-0001

BANK OF AMERICA, N.A.
ATLANTA GA

64-1278/811

123461741P

411

POLICY NUMBER [redacted] DATE MAY 10, 2007 1-M

[redacted]

PAY TO THE ORDER OF RICHARDSON, LAURA
717 E VERNON ST
LONG BEACH CA 90806-2726

8741 1 M

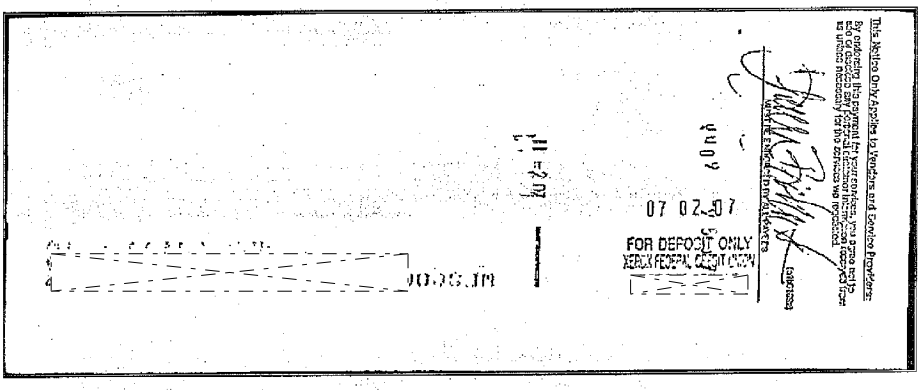
$ *****73.00

SEVENTY-THREE AND NO/100 DOLLARS

CHAIRMAN

TREASURER

COMPANY LOGO WATERMARK APPEARS ON BACK. HOLD AT 45° ANGLE FOR VIEWING. DO NOT CASH IF MISSING.



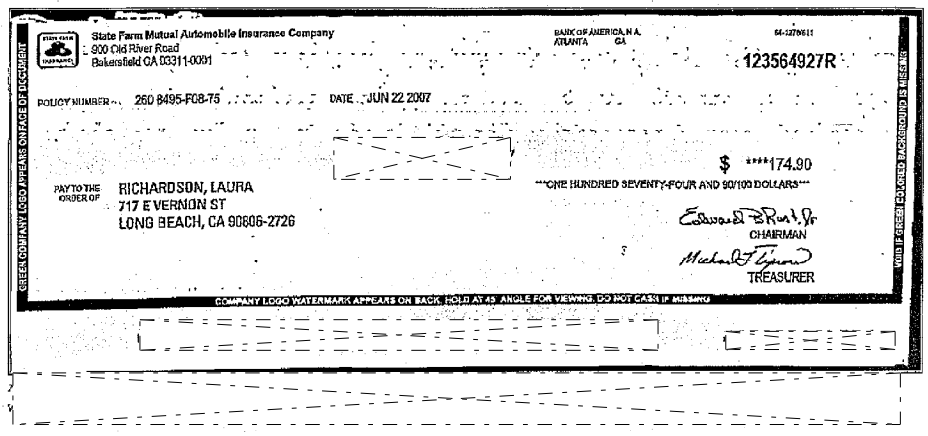
This Notice Only Applies to Vendors and Service Providers:
By endorsing this payment for your services, you agree not to sale or deposit any portion of this or other instruments received from us unless necessary for the services we requested.

07 02 07

FOR DEPOSIT ONLY
XEROX FEDERAL CREDIT UNION

[redacted]

CSOC.LRich.FMB.00000616



State Farm Mutual Automobile Insurance Company
900 Old River Road
Bakersfield CA 93311-0001

BANK OF AMERICA, N.A.
ATLANTA GA

64-1278/611

123564927R

POLICY NUMBER 260 8495-F08-75 DATE JUN 22 2007

$ ****174.90

ONE HUNDRED SEVENTY-FOUR AND 90/100 DOLLARS

PAY TO THE ORDER OF
RICHARDSON, LAURA
717 E VERNON ST
LONG BEACH, CA 90806-2726

CHAIRMAN

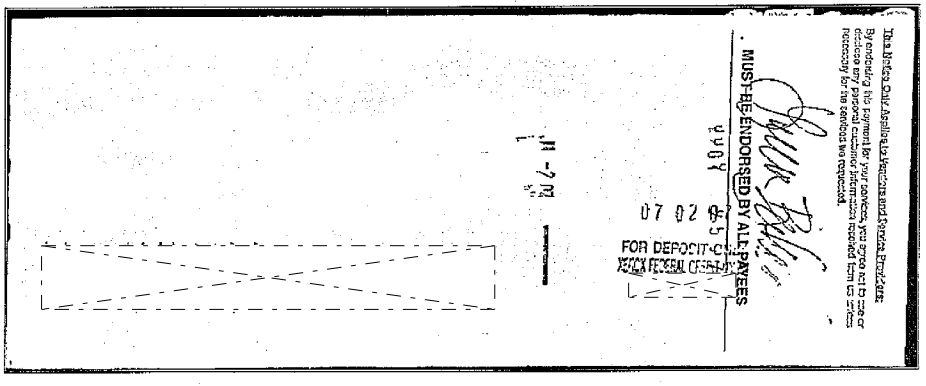
TREASURER

GREEN COMPANY LOGO APPEARS ON FACE OF DOCUMENT

VOID IF GREEN COLORED BACKGROUND IS MISSING

COMPANY LOGO WATERMARK APPEARS ON BACK. HOLD AT 45° ANGLE FOR VIEWING. DO NOT CASH IF MISSING

This Notice Only Applies to Vendors and Service Providers:
By endorsing this payment for your services, you agree not to use or disclose any personal customer information received from us unless necessary for the services we requested.

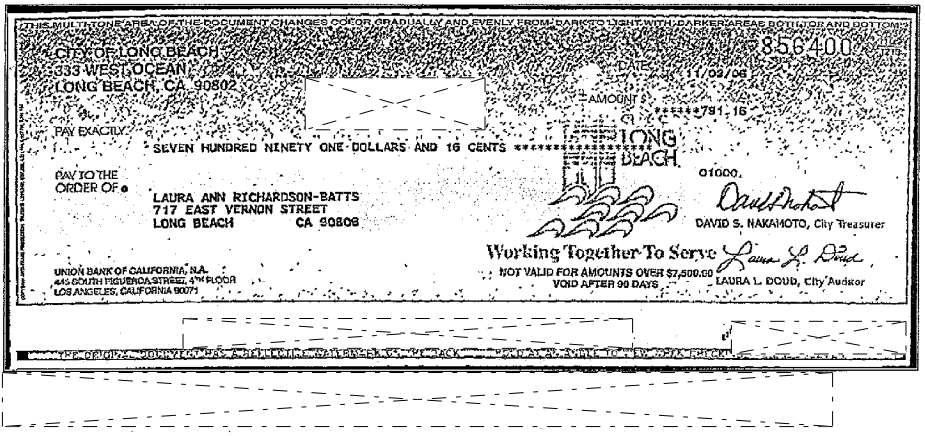


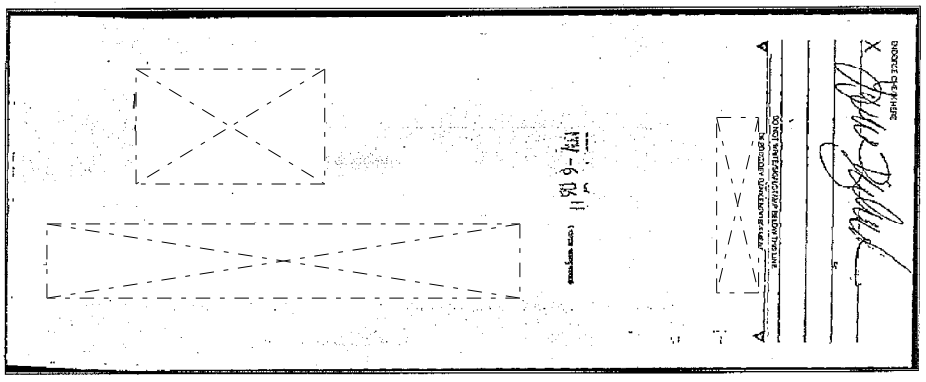
MUST BE ENDORSED BY ALL PAYEES

07 02 07

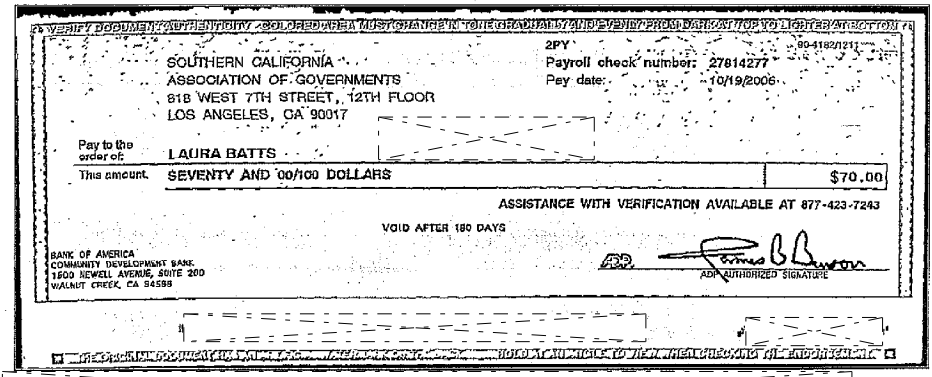
FOR DEPOSIT ONLY
XXXX FEDERAL CREDIT

CSOC.LRich.FMB.00000617





Dep 11/06/06 Total $801.16


VERIFY DOCUMENT AUTHENTICITY - COLORED AREA MUST CHANGE IN TONE GRADUALLY AND EVENLY FROM DARK AT TOP TO LIGHTER AT BOTTOM

SOUTHERN CALIFORNIA
ASSOCIATION OF GOVERNMENTS
818 WEST 7TH STREET, 12TH FLOOR
LOS ANGELES, CA 90017

2PY
Payroll check number: 27814277
Pay date: 10/19/2006

Pay to the order of: LAURA BATTS

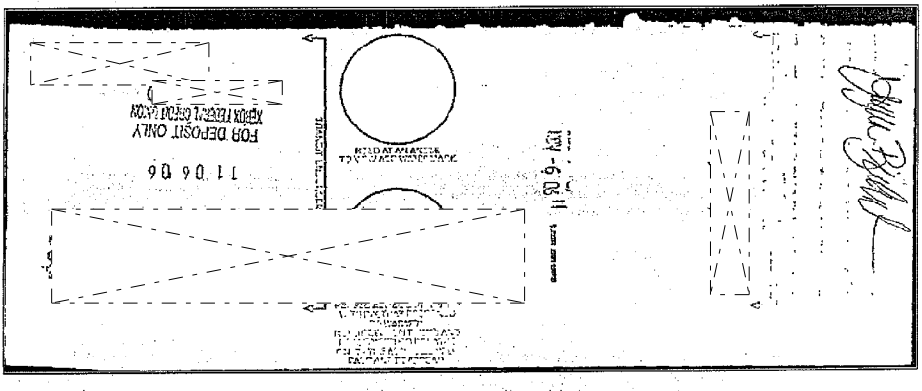
This amount: SEVENTY AND 00/100 DOLLARS $70.00

ASSISTANCE WITH VERIFICATION AVAILABLE AT 877-423-7243

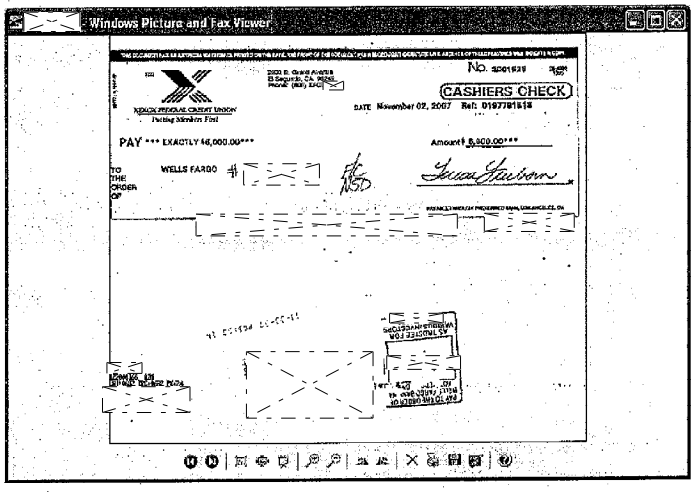
VOID AFTER 180 DAYS

BANK OF AMERICA
COMMUNITY DEVELOPMENT BANK
1600 NEWELL AVENUE, SUITE 200
WALNUT CREEK, CA 94596

ADP AUTHORIZED SIGNATURE


FOR DEPOSIT ONLY
XEROX FEDERAL CREDIT UNION

11 06 06


Windows Picture and Fax Viewer
CASHIERS CHECK
PAY *** EXACTLY 46,000.00***
WELLS FARGO
TO THE ORDER OF

Member Signature Card Application

Account No. | RICHARDSON Account Name - Last | LAURA First

Above to be completed by Credit Union

XEROX FEDERAL CREDIT UNION

Application For Membership and Account Signature Card

If I am not currently a member, I hereby make application for membership in the Xerox Federal Credit Union and agree to conform to its bylaws, the terms and conditions of the Xerox Federal Credit Union Agreement and Truth-In Savings Disclosure, and any amendments thereto. I also agree to the terms of the account which I am establishing.

☒ Savings Account ☐ Money Market Savings
☐ Club Account ☐ Money Market Checking
Name of Club Acct. _____ (10 characters maximum)

Primary Owner (1) Last Name	First	Middle Initial	XFCU Acct. No.
RICHARDSON	LAURA	A	

Home Address (Street & No.)	Date of Birth
15607 SOUTH DENVER AVENUE	4/14/62

City	State	Zip
GARDENA	CA	90248

Home Phone	Business Phone	Social Security No.
	(213) 590-1268	

Employer	If Xerox, Pay Method	Occupation	Hire Date
XEROX	Bi Mo	MARKETING REP	10/18/88

Business Address	City	State	Zip
180 EAST OCEAN BLVD #2224	LB	CA	90802

Account Owner Shall Be ☐ Individual ☐ Joint ☐ With Pay-on-Death Provision

Joint Owners, if any, must sign on reverse →

Request for Taxpayer Information

Part I	Part II
Taxpayer Identification No. _____	Backup Withholding On Accounts Opened After 12-31-83.
Enter the Taxpayer Identification Number in box above. For most individual taxpayers, this is the Social Security Number.	☐ Check the box if you are *Not* subject to backup withholding under the provisions of section 3405 (a) (1) (C) of the Internal Revenue Code.

Certification: Under the penalties of perjury, I certify the information provided on this card is true, correct and complete.

Primary Owner (1) Signature Laura Richardson Date 7/21/88

Your salary level (optional)
☐ Under $20,000
☒ $20,000-$40,000
☐ $40,001-$60,000
☐ $60,001-$80,000
☐ Over $80,000

☐ Own Home ☒ Rent Home

Have you ever had an XFCU Account before?
☐ Yes ☒ No

How are you eligible for membership?
☒ Xerox Employee: Division SALES: GENERAL LINE
☐ Crum and Forster Employee: Division _____
☐ Spouse ☐ Roommate
☐ Child ☐ Retiree
☐ Other Relative

10/88

Please Print **Joint Owner (2) Information**

Name (2) Last	First	Middle Initial
Address	Street & No.	
City	State	Zip
Home Phone ( )	Business Phone ( )	
Date of Birth	Driver's License No.	
Signature (2)	Date	

Please Print **Joint Owner (3) Information**

Name (3) Last	First	Middle Initial
Address	Street & No.	
City	State	Zip
Home Phone ( )	Business Phone ( )	
Date of Birth	Driver's License No.	
Signature (3)	Date	

Please Print **Pay-On-Death Provision**

Name of Payee (1)	Social Security No.		
Home Address	City	State	Zip
Name of Payee (2)	Social Security No.		
Home Address	City	State	Zip
Name of Payee (3)	Social Security No.		
Home Address	City	State	Zip

The application for membership on reverse hereof is approved.

Membership Officer Wendy Conway Date 2/22/88

CSOC.LRich.FMB.00000626

Checking Account Application

XEROX FEDERAL CREDIT UNION

$100 minimum deposit for new checking. (This section is for first-time orders, if you are reordering checks, please request a different form.)

Please transfer $..... From..... Attached is my deposit of $ 100.00

Account #

Make checks payable to Xerox Federal Credit Union.

My/Our signature(s) constitute my/our agreement and receipt of the terms and conditions stated on the Truth In Savings and Electronic Funds Transfer Disclosures.

Member Signature..... Date 1/25/17 Primary Account Owner Social Security Number

Joint Owner 1 Signature..... Date Secondary Account Owner Social Security Number

Joint Owner 2 Signature..... Date

CHECKING ACCOUNT

Clearly indicate information to appear on check.

Name(1)..... Account #.....

Name(2)..... Driver's License# (1).....

Street Address..... Driver's License# (2).....

City, State, Zip..... Home/Business Phone.....

Check if you would like the following to appear on your checks.

☐ Driver's License ☐ Employee Number ☐ Account Number

CSOC.LRich.FMB.00000627

CSOC.RICH.001183

Special Services

Please clearly print all information.

XEROX FEDERAL CREDIT UNION

☐ Check here for AUTOMATIC TRANSFER

Transfer $.....

How often: ☐ Each pay period ☐ Monthly

From account..... Suffix.....

To account..... Suffix.....

☐ Check here for an XFCU ATM CashCard

Please send.....additional card(s) for

.....
Name

.....
Name

Name ..... Account Number..... .....
(Your signature indicates that you are the primary account owner)

OVERDRAFT PROTECTION

By checking one of the boxes below, the owner(s) hereby authorize Xerox Federal Credit Union to clear overdrafts by an advance from the PowerLine or PowerLine Plus Account (if an account has been established) in even increments of $100 subject to the terms and conditions of that plan and thereafter by a transfer from owner(s) Savings Account in even increments of $100. If a PowerLine or PowerLine Plus Account has not been established, then overdrafts will be cleared by a transfer from Savings Account in even increments of $100. Owner(s) understand that no more than three (3) transfers from a Savings Account are permitted in any one (1) calendar month. Furthermore, if $100 is not available, the available amount needed to clear the overdraft will be the amount that is transferred under either plan.

☐ From PowerLine ☐ From Savings

Signature X..... Date.....

Membership Enrollment & Savings Account Application

XEROX FEDERAL CREDIT UNION

NAME CHANGE

RICHARDSON-BATES, CAUPAY

First Name M.I.

Account #

Please do not write in shaded area

Please check one of the following:

☒ Individual Account ☐ Joint Account

Upon my death pay all sums to MARYANN RICHARDSON-MOTHER

Social Security Number 03/30/39

Address 15607 S. DENVER AVE GARDENA CA 90249

Please clearly print all information on both sides of application.

LAURA RICHARDSON-BATES	
Primary Owner's Name	Social Security Number
1851 EAST FIRST ST #401	
Address	
SANTA ANA CA	
City/State/Zip	Drivers License #/State
4/14/62 FRITSCHLER	
Date of Birth / Mother's Maiden Name	Home Phone
XEROX CORPORATION MARKETING EXECUTIVE	
Employer/Position	
895850	(714) 565-1561
Employer Number / Pay Method/Code	Business Phone
SAME AS ABOVE	
Business Address	
City/State/Zip	

Joint Owner's Name	Social Security Number
Address	
City/State/Zip	Drivers License #/State ( )
Date of Birth	Home Phone
Joint Owner's Name	Social Security Number
Address	
City/State/Zip	Drivers License #/State ( )
Date of Birth	Home Phone

Membership Enrollment & Savings Account Application

XEROX FEDERAL CREDIT UNION

Membership Information

☒ Xerox Employee ☐ Xerox Retiree ☐ Xerox Affiliate

☐ Spouse or relative of one of the above

Relative's Account # .....

☐ Other .....

☐ Name Change/Former .....

I acknowledge receipt of the Xerox Federal Credit Union Electronic Services Disclosure and Agreement and agree to abide by the terms and conditions of it and any amendments thereto.

☒ Please send an ATM CashCard.

Your initials .....

CERTIFICATION

Please sign and return with minimum deposit of $50

Under the penalties of perjury, I certify that the number shown on this form is my correct social security number/tax identification number and that: (please check one of the following boxes)

☒ I am not subject to backup withholding either because I have not been notified that I am subject to backup withholding as a result of a failure to report all interest or dividends, or the Internal Revenue Service has notified me that I am no longer subject to backup withholding.

☐ I am subject to backup withholding.

My/Our signature(s) will constitute my/our agreement to the terms and conditions stated on the Truth in Savings Disclosure which I will receive upon opening my account.

Member Owner Signature ..... Date 1/28/97

Joint Owner (1) Signature ..... Date .....

Joint Owner (2) Signature ..... Date .....

Please complete both sides of application.

FOR OFFICE USE ONLY

Date Received ..... Membership Officer ..... Date Opened .....

CSOC.LRich.FMB.00000630

CSOC.RICH.001186

COPIES OF LOAN DOCUMENTS

CSOC.LRich.FMB.00000631

CSOC.RICH.001187

TIGER FEDERAL CREDIT UNION

MAILING ADDRESS
Tiger Federal Credit Union
P.O. Box 3641
Culver City, CA 90231-3641
(310) 646-3084

CREDIT LINE ACCOUNT AND PERSONAL LOAN APPLICATION

ACCOUNT NUMBER - APPLICANT | ACCOUNT NUMBER - CO-APPLICANT | DATE: 10/24/05

PRINT OR TYPE ALL INFORMATION

Applicant Information

1. If You live in a community property state, are You:
☑ Married ☐ Separated ☐ Unmarried (Includes Single, Divorced and Widowed)
2. Married applicants can apply for individual credit. Indicate if You would like:
☑ Individual Credit ☐ Joint Credit with Your Spouse ☐ Joint Credit with a Guarantor or another Applicant
3. Method of Payment:
☑ Payroll Deduction ☐ Automatic Share Transfer ☐ Cash Payment
4. Frequency of Payment: ☐ Weekly ☑ Bi-Weekly ☐ Semi-Monthly ☐ Monthly

Spouse/Co-Applicant Information

5. Complete Spouse/Co-Applicant information only if any of the following apply:
a. This is for joint credit with Your Spouse or other Co-Applicant.
b. Your Spouse will use Your Account.
c. You're relying on Your Spouse's income as a source of repayment for the credit requested.
d. You live in a community property state: Arizona, California, Idaho, Louisiana New Mexico, Nevada, Texas, Washington, Wisconsin (or Puerto Rico).
6. Definitions
Wherever used in this application, the words You and Your refer to the applicant(s), and the words We, Us, and Our refer to the Lender.

Open-End Credit Applied For:

☐ VISA Classic: No. of Cards 0 Limit Desired $ N
(including Overdraft Protection)
☐ Share Secured VISA: No. of Cards 0 Limit Desired $ N
(including Overdraft Protection)
☐ Ready Cash Line of Credit: Limit Desired $ N
☐ Share Secured: Limit Desired $ N

Closed-End Credit Applied For:

Type: ☐ New Auto ☐ Used Auto ☐ Refinance ☑ Signature
☑ Other (specify) N
Amount Requested $ $8,000.00 Length of Repayment Mos. 78
Purpose SIGNATURE -A

There are costs associated with the use of any Credit Card issued to You by Us. You may request specific information about these costs by contacting Us by telephone at (800) 468-4437 or by writing Us at P.O. Box 3641, Culver City, CA 90231-3641.

APPLICANT

FIRST NAME	INITIAL	LAST NAME
LAURA		RICHARDSON

SOCIAL SECURITY NUMBER: [redacted] BIRTHDATE: 6/28/62
CURRENT STREET ADDRESS: 1645 DATE AVE YEARS: 2
CITY: TORRANCE STATE: CA ZIP: 90503
FORMER ADDRESS (COMPLETE IF PREVIOUS ADDRESS IS LESS THAN 3 YEARS) YEARS THERE:
DO YOU: ☑ OWN ☐ RENT ☐ PAY BOARD HOME TELEPHONE: [redacted] NO. OF DEPENDENTS: 1 AGES OF DEPENDENTS: 0
NAME, ADDRESS AND TELEPHONE OF NEAREST RELATIVE NOT LIVING WITH YOU

SPOUSE/CO-APPLICANT

FIRST NAME	INITIAL	LAST NAME

SOCIAL SECURITY NUMBER: BIRTHDATE:
CURRENT STREET ADDRESS: YEARS:
CITY: STATE: ZIP:
FORMER ADDRESS (COMPLETE IF PREVIOUS ADDRESS IS LESS THAN 3 YEARS) YEARS THERE:
DO YOU: ☐ OWN ☐ RENT ☐ PAY BOARD HOME TELEPHONE: NO. OF DEPENDENTS: AGES OF DEPENDENTS:
NAME, ADDRESS AND TELEPHONE OF NEAREST RELATIVE NOT LIVING WITH YOU

EMPLOYMENT AND INCOME

If self-employed or retired, attach financial statement or last 2 years income tax returns.

CURRENT EMPLOYER (INCLUDE EMPLOYEE I.D. IF APPLICABLE): CENTINELA HOSPITAL — EMPLOYMENT DATE: 17 AUG 1987
ADDRESS/CITY/STATE/ZIP: 555 E HARDY ST INGLEWOOD CA 90301
WORK TELEPHONE: 310 680-8292 POSITION: RNURSE MONTHLY NET INCOME: $ 7,996.42
FORMER EMPLOYER: POSITION: YEARS THERE: N

CURRENT EMPLOYER (INCLUDE EMPLOYEE I.D. IF APPLICABLE): EMPLOYMENT DATE:
ADDRESS/CITY/STATE/ZIP:
WORK TELEPHONE: POSITION: MONTHLY NET INCOME: $
FORMER EMPLOYER: POSITION: YEARS THERE: N

OTHER INCOME

You need not list income from alimony, child support or separate maintenance payments unless You want it considered in evaluating this credit application.

TYPE/SOURCE OF OTHER INCOME: MONTHLY AMOUNT: $

TYPE/SOURCE OF OTHER INCOME: MONTHLY AMOUNT: $

ASSETS AND DEPOSITS

Attach a separate sheet if necessary.

TYPE	BANK (OR OTHER) NAME, ADDRESS	ACCOUNT NUMBER	APPROXIMATE BALANCE
Checking			
Savings			
Other			

CAR 1 - YR - MAKE - MODEL: BALANCE OWED $
CAR 2 - YR - MAKE - MODEL: BALANCE OWED $
HOMEOWNERS: PLEASE INDICATE NAME(S) ON DEED: N PURCHASE PRICE: $ N APPROX. VALUE: $

TYPE	BANK (OR OTHER) NAME, ADDRESS	ACCOUNT NUMBER	APPROXIMATE BALANCE
Checking			
Savings			
Other			

CAR 1 - YR - MAKE - MODEL: BALANCE OWED $
CAR 2 - YR - MAKE - MODEL: BALANCE OWED $
HOMEOWNERS: PLEASE INDICATE NAME(S) ON DEED: N PURCHASE PRICE: $ N APPROX. VALUE: $

Copyright Oak Tree Business Systems, Inc., 1998 - 2001. All Rights Reserved.

OTBS 015 TIGR (12/01)

CSOC.LRich.FMB.00000632

CSOC.RICH.001188

CREDIT INFORMATION Please list all open Accounts with or without a balance. Attach separate sheet if necessary.

A = Applicant C = Spouse/Co-Applicant

PLEASE CHECK A	PLEASE CHECK C	OBLIGATIONS	LENDERS (OR OTHER) NAME, ADDRESS LIST ALL OBLIGATIONS INCLUDING TIGER FEDERAL CREDIT UNION LOANS	ACCOUNT NUMBER	ORIGINAL AMOUNT	BALANCE	MONTHLY AMOUNT
☑	☐	FIRST MORTGAGE	NATIONAL CITY BANK		76,200.00	74,010.00	593.00
☑	☐	LOAN ACCOUNT	NATIONAL CITY BANK		304,800.00	295,937.00	2,149.00
☑	☐	CHARGE CARD	AMEX			4,912.00	147.36
☑	☐	CHARGE CARD	DM MANAGEMENT/CBUSA NA			325.00	10.00
☑	☐	CHARGE CARD	US BANK			30,314.00	189.00
☑	☐	FIRST MORTGAGE	HSBC/RS			2,506.00	75.18
☐	☐	FIRST MORTGAGE					
☐	☐	FIRST MORTGAGE					
☐	☐	FIRST MORTGAGE			76,200.00		
☐	☐						
☐	☐						

Please answer the following questions.
If a yes answer is given, explain on attached sheet.

	A Yes	A No	C Yes	C No
1. Have You filed a petition for bankruptcy in the last 10 years?	☐	☑	☐	☐
2. Have You ever had any auto. furniture or property repossessed?	☐	☑	☐	☐
3. Are you a co-maker or co-signer on any loan? For Whom _____ Amount $ _____	☐	☑	☐	☐
4. Have You ever had credit in any other name? What Name _____	☐	☑	☐	☐
5. Have You any suits pending, judgements filed, alimony or support awards against You?	☐	☑	☐	☐

TOTALS $ 408,805.0 $ 3,163.54

Please Check: A = Applicant C = Spouse/Co-Applicant

	A Yes	A No	C Yes	C No
6. Have You any obligations not listed?	☐	☑	☐	☐
7. Do You have any past due bills?	☐	☑	☐	☐
8. Is any income You have listed likely to reduce in the next two years?	☐	☑	☐	☐

9. Indicate immigration status:

Applicant ☑ U.S. Citizen ☑ Permanent U.S. Resident ☐ Other N

Co-Applicant ☐ U.S. Citizen ☐ Permanent U.S. Resident ☐ Other

OPTIONAL CREDIT INSURANCE An appropriate application/disclosure will be furnished at the time Your credit is approved.

PLEASE CHECK ONE OR MORE OF THE BOXES BELOW.

You are interested in Credit Life Insurance - Single Coverage ☐ Joint Coverage ☐ You are interested in Credit Disability Insurance - Single Coverage ☐

You are not interested in Credit Insurance ☑

SIGNATURE OF APPLICANT X Laura Richard DATE 10-24-05

SIGNATURES

You warrant the truth of the above information and You realize that it will be relied upon by Us in deciding whether or not to grant the credit applied for. You hereby authorize Us, Our employees and agents to investigate and verify any information provided to Us by You. If this application is for any Feature Category contained in Our Credit Line Account Program, You agree and understand that if approved, You are contractually liable according to the applicable terms of the Credit Line Account Agreement and Disclosure. You will receive a copy of that Agreement no later than the time of Your first credit advance and You promise to pay all amounts charged to Your Account according to its terms. If this is a joint application, You agree that such liability is joint and several. You authorize Us to accept Your facsimile signatures on this application and agree that Your facsimile signature will have the same legal force and effect as Your original signature. You assume any risk that may be associated with permitting Us to accept Your facsimile signature. You understand and agree that if We have previously denied You credit during the 60 day period immediately preceding the date of this application, You will be charged a $20 Loan Application Fee payable in connection with this application for credit, if not enclosed. You authorize Us to deduct this fee from Your Share or Your Share Draft Account. Furthermore, if this application for credit is approved, such application fee will be refunded to You at the time Your loan/Account is granted. If **You are issued a Credit Card, You grant and consent to a lien on Your shares with Us (except IRA and Keogh Accounts) and any dividends due or to become due to You from Us to the extent You owe on any unpaid Credit Card balance.**

New York Residents Only. A consumer report may be requested in connection with this application. You will be informed whether or not a consumer report was requested, and if such a report was requested, You will be informed of the name and address of the consumer reporting agency that furnished the report. Subsequent consumer reports may be requested or utilized in connection with an update, renewal, or extension of the credit for which this application is made without further notice.

APPLICANT SIGNATURE Laura Richard DATE 10-24-05 SPOUSE/CO-APPLICANT SIGNATURE _____ DATE _____

Share Secured VISA and Share Secured Line of Credit Applicants: If Your credit is approved, You grant Us a specific pledge of shares in Your Share Account indicated below and for the amount specified below:

Account Number _____ Amount $ _____

LOAN OFFICER	CREDIT MANAGER OR OTHER
LOAN APPROVED YES NO REFERRED TO CC	LOAN APPROVED YES NO
COUNTER OFFER WILL BE MADE IF ACCEPTED, LOAN APPROVED.	COUNTER OFFER WILL BE MADE IF ACCEPTED, LOAN APPROVED.
DESCRIBE COUNTER OFFER	
SPECIFIC REASON(S) FOR REJECTION	
LOAN OFFICER/CREDIT COMMITTEE SIGNATURE DATE CREDIT LIMIT $	ADDITIONAL INFORMATION
CREDIT MANAGER OR OTHER DATE	
ECOA NOTICE AND REASON FOR REJECTION OR UNACCEPTED COUNTER OFFER SENT OR DELIVERED ON	(DATE) BY

Copyright Oak Tree Business Systems, Inc., 1998 - 2001. All Rights Reserved.

OTBS 015 TIGR (6/01)

CSOC.LRich.FMB.00000633

CSOC.RICH.001189

TIGER FEDERAL CREDIT UNION
LOAN APPROVAL FINAL DETAIL SHEET

MEMBER NAME: Laura R Richardson ACCT # [redacted]

LOAN PROCESSOR: Cherry DATE: 10.24.05

IS LOAN BEING FUNDED TODAY? YES NO

HAS MEMBER SIGNED LOAN DOCUMENTS? YES NO

CLOSED END LOANS
(Signature, RV, Auto Loans, C.D. Secured)

CREDIT SCORE A B C D E

LOAN EFF. DATE 10-04-05

LOAN PRODUCT SIG Loan

LOAN TYPE CZ

LOAN AMOUNT $ 8,000.00

LOAN TERM 36 mos (78)

LOAN RATE (APR) 11.70% (fixed) (variable)

LIFE/DISABILITY INS. None

M.B.I. / GAP INS. None

NEW LOAN AMOUNT WITH MBI/GAP INCL. $ 8,000.

PAYMENT METHOD Payroll

PAYMENT FREQUENCY B/W

DUE DATE REQUESTED 11-25-05

VEHICLE YEAR

VEHICLE MAKE

VEHICLE MODEL

% FINANCED 100% 80%

MILEAGE:

AUTO CLASSIFICATION New Auto Used Auto

VIN # & LICENSE # Vin#

AUTO INS. CARRIER

OPEN END LOANS
(Ready Cash, Visa, Share Secured)

CREDIT SCORE A B C D E

LOAN EFF. DATE

LOAN PRODUCT

LOAN TYPE

LOAN AMOUNT $

LOAN TERM

LOAN RATE (APR)

LIFE/DISABILITY INS.

PAYMENT METHOD (payroll, auto pay, cash pay)

PAYMENT FREQUENCY (mo. s/m. b/w. weekly)

DUE DATE REQUESTED

KELLEY B.B. VALUE: $ (Wholesale) $ (Retail)

DEALER NAME

License#

Policy#

Comments:

CSOC.LRich.FMB.00000634

PRODUCER
TOWER INS. ASSOC., INC. 2979 04
4244 OVERLAND AVE.
CULVER CITY CA 90230
TELEPHONE: [redacted]

MERCURY CASUALTY COMPANY

AUTOMOBILE POLICY DECLARATIONS
IMPORTANT COVERAGE EXCLUSION

APPLICABLE TO ALL COVERAGES, INCLUDING BUT NOT LIMITED TO, LIABILITY AND UNINSURED MOTORISTS, PROVIDED NOW OR LATER:
It is agreed that the insurance afforded by this policy shall not apply nor accrue to the benefit of any insured or any third party claimant when any motor vehicle is being used or operated by a person listed below regardless of where the person resides or whether the person is licensed to drive.

POLICY NUMBER	POLICY PERIOD
AP [redacted]	FROM 06/17/2005 12:01 AM TO 12/17/2005 12:01 AM

PERSONS INSURED

NAMED INSURED
LAURA CARPINTEYRO

DRIVERS
LAURA CARPINTEYRO
BILLY RAY RICHARDSON

MAILING ADDRESS: 1645 DATE AVE
TORRANCE CA 90503

CAR	YEAR	VEHICLE DESCRIPTION	SERIAL NUMBER	COST OR VALUE	NEW/USED	PURCH. DATE	H.P./CID
1	1996	DODGE INTREPID SED 4DR	[redacted]	13402	U	04/1998	
2	1986	OLDSMOBILE DELTA 88 ROYALE SDN 4DR		2000	U	04/2000	

CAR	LP-A/LA GA-RO	LOSS PAYEES (LP); ADDITIONAL INTERESTS (AI); LOSS PAYEES AND ADDITIONAL INTERESTS (LA); GARAGING ADDRESSES (GA) AND REGISTERED OWNERS (RO) OTHER THAN THOSE LISTED ABOVE.			
1	LP	PREMIER AUTO FINANCE INC DEPT 7186	LOS ANGELES	CA	90088

Coverage applies only if premium charge is listed below. Coverage/Limits are subject to all policy terms.

COVERAGES	LIMITS OF LIABILITY	PREMIUMS CAR 1	PREMIUMS CAR 2	PREMIUMS CAR
BODILY INJURY LIABILITY PROPERTY DAMAGE LIABILITY	$ 50,000 EACH PERSON $ 100,000 EACH ACCIDENT $ 50,000 EACH ACCIDENT	203	163	
THE FOLLOWING LOWER LIABILITY LIMITS APPLY TO CERTAIN DRIVERS: "BODILY INJURY-$15,000 EACH PERSON AND $30,000 EACH ACCIDENT; PROPERTY DAMAGE-$10,000 EACH ACCIDENT (SEE PARAGRAPH (a) IV PART I ON PAGE 1 OF THE POLICY UNDER "PERSONS INSURED")."				
UNINSURED MOTORISTS BODILY INJURY LIABILITY	$ 25,000 EACH PERSON $ 50,000 EACH ACCIDENT	13	10	
UNINSURED MOTORISTS PROPERTY DAMAGE LIABILITY	$ MAXIMUM			
COLLISION DEDUCTIBLE WAIVER		5	5	
MEDICAL EXPENSE	$ 5000 [X] EXCESS WITH REIMBURSEMENT [ ] NO EXCESS TO COMPANY [ ] NO REIMBURSEMENT	10	7	
LEASE/LOAN GAP COVERAGE	CAR CAR CAR			
COMPREHENSIVE	DEDUCTIBLE CAR 1 $ 500 CAR 2 $ 500 CAR $	15	5	
COLLISION	DEDUCTIBLE CAR 1 $ 500 CAR 2 $ 500 CAR $	123	22	
TOWING AND LABOR	$ EACH DISABLEMENT			
RENTAL CAR BENEFIT	$ 30 PER DAY 30 DAYS	21	21	
RENTED CAR PHYSICAL DAMAGE	$ DEDUCTIBLE PER CLAIM (SEE RCPD PREMIUM BELOW)			

SPECIAL EQUIPMENT
ITEMS INSURED AND AMOUNTS OF INSURANCE FOR EACH ITEM ARE STATED HEREIN. ITEMS INSURED ARE SUBJECT TO THE DEDUCTIBLE.

CAR #	ITEMS INSURED	LIMIT

ENDORSEMENTS ATTACHED TO THE POLICY	PREMIUMS PER CAR	
	RCPD PREMIUM	POLICY FEE
CA-1 03/2004	390	233

CALIFORNIA ASSESSMENTS	
CA FRAUD FEE	1.80
CIGA FEE	
TOTAL PREMIUM	624.8

IMPORTANT INFORMATION

EFFECTIVE 06/17/2005
Your automobile insurance expires and coverage ceases at 12:01 AM on 06/17/2005.
Coverage under this policy will become effective provided the premium is paid as indicated on the enclosed NOTICE OF PREMIUM DUE.

MAILED TO:
LAURA CARPINTEYRO
1645 DATE AVE
TORRANCE CA 90503

POLICY NUMBER: AP [redacted]
MAILING DATE: 05/17/2005

U-176 (06/2004)

INSURED COPY

CSOC.LRich.FMB.00000635

CFH

CFHS HOLDINGS, INC.
555 E. HARDY ST.
INGLEWOOD, CA 90301

Earnings Statement

Period Ending: 11/05/2005
Pay Date: 11/10/2005

00000001034
LAURA RICHARDSON
1645 DATE AV
TORRANCE CA 90503

Taxable Marital Status: Single
Exemptions/Allowances:
Federal: 0

	hours	this period	year to date
	9.25	3,494.93	70,482.62
	1.50	99.23	1,635.44
		35.00	805.00
			8,407.27
			352.80
			2.40
		$3,629.16	81,685.53

Tax	-730.88	16,431.60
Tax	-224.06	5,042.66
	-52.40	1,179.33
me Tax	-232.06	5,211.56
ax	-18.34	857.71

Other

Bond	-50.00	1,100.08
Checking	-556.85	
Dental	-9.18*	211.14
S Ad&D	-1.57	36.11
Sp Life	-1.29	29.67
Supp. Life	-8.77	201.71
Svt	-1,357.91	
	-200.00	
	-6.14*	141.22
	-179.71*	3,700.51
		42.48
		8,910.00

Net Pay $0.00

* Excluded from federal taxable wages

Your federal taxable wages this period are $3,434.13

Other Benefits and Information

	this period	total to date
Base Rate		44.10
Ihr Rate		66.00
Cp Hour Bal.		76.60
Old Ressk Bal.		305.94
Tkn Ressk Bal.		42.55

OLORED AREA MUST CHANGE IN TONE GRADUALLY AND EVENLY FROM DARK AT TOP TO LIGHTER AT BOTTOM

GS, INC.
ST.
CA 90301

Advice number:
Pay date: 11/10/2005

ne account of
RDSON

account number	transit ABA	amount
	1220	$556.85
	3220	$1,357.91
	3222	$200.00

IS NOT A CHECK

NON-NEGOTIABLE

THE ORIGINAL DOCUMENT HAS AN ... HOLD AT AN ANGLE TO VIEW WHEN CHECKING THE ENDORSEMENT

CSOC.LRich.FMB.00000636

TIGER FEDERAL CREDIT UNION
MAILING ADDRESS
Tiger Federal Credit Union
P.O. Box 3641
Culver City, CA 90231-3641
(310) 646-3084

Loan Officer Comment Sheet

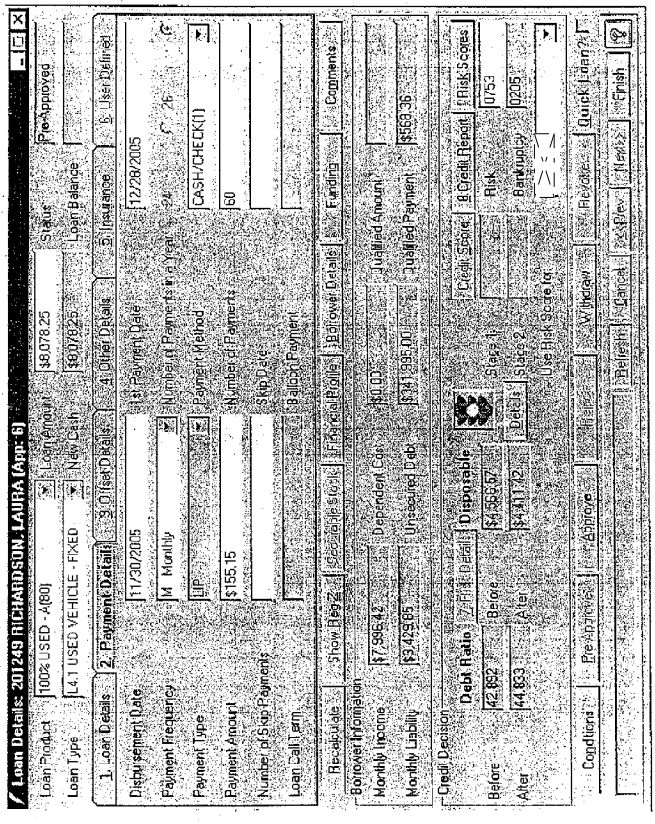
Application Number 6	Date of Decision 11/30/05
Member Name LAURA RICHARDSON LAURA RICHARDSON	Loan Number 6
Social Security Number	Loan Type L4.1
Amount Requested/Amount Approved $8,078.25 8078.25	Purpose 100% USED - A

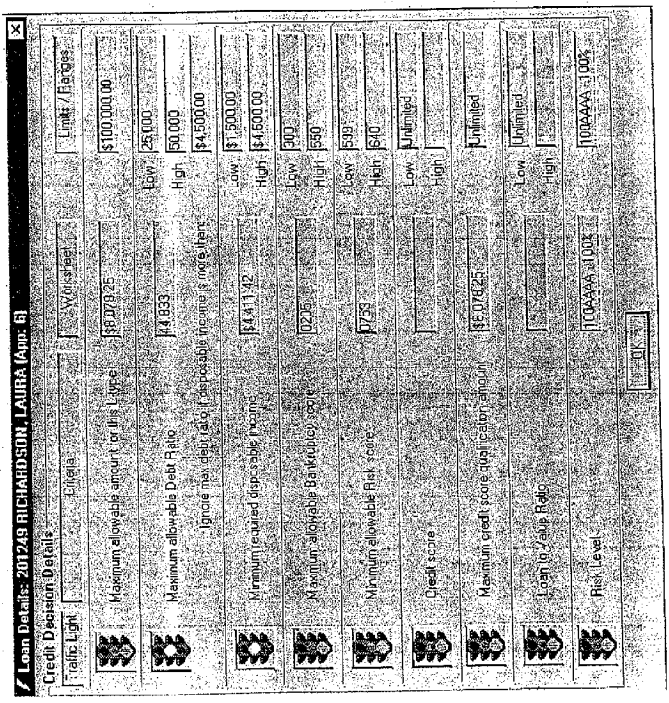
Comments:

11/23/2005 10:17 AM LO...PHONE APP...MEMBER WOULD LIKE TO PAY OFF THE SIGNATURE LOAN AND TRANSFER THE LOAN TO A CARD LOAN...SHE WILL BE IN TODAY TO DO THE TRANSACTION...LO... 11/23/2005 10:26 AM MEMBER IS A+ WITH VERY LOW BK SCORE. 11/23/2005 10:29 AM 18 YEARS EMPLOYMENT. 2.5 YEARS HOMEOWNER. EXCELLENT CREDIT HISTORY; 15 YEARS WITH NO DEROGS. GOOD DEBT RATIO. PRE-APPROVED FOR $8078.25 TO PAY OFF L2. USED VEHICLE 100% 60 MONTHS. NO INCOME VERIFICATION NEEDED BASED ON OUTSTANDING CREDITWORTHINESS. 11/23/2005 10:32 AM CONVERTED FROM UNSECURED AND DUE TO EXCELLENT CREDITWORTHINESS, VEHICLE INSPECTION IS WAIVED. * Member Comments Start * * Member Comments End *

Approved By
R.H. or Wasit Mike M.?
11-23-05
OJ

CSOC.LRich.FMB.00000637


Loan Details: 201249 RICHARDSON, LAURA (App: 6)
Loan Product
100% USED - A(60)
Loan Amount
$8,078.25
Status
Pre-Approved
Loan Type
141 USED VEHICLE - FIXED
Net Cash
$8,078.25
Loan Balance
1. Loan Details
2. Payment Details
3. Offset Details
4. Other Details
5. Insurance
6. User Defined
Disbursement Date
11/30/2005
1st Payment Date
12/28/2005
Payment Frequency
M Monthly
Number of Payments / Year
26
Payment Type
DP
Payment Method
CASH-/CHECK(1)
Payment Amount
$155.15
Number of Payments
60
Number of Skip Payments
Skip Dates
Loan Call Term
Balloon Payment
Recalculate
Show Req'd
Repayable Sums
Financial Profiles
Borrower Details
Funding
Comments
Borrower Information
Monthly Income
R7,996.42
Dependent Cnt
R0.00
Qualified Amount
Monthly Liability
R3,429.85
Unsecured Deb
R1,199.00
Qualified Payment
$569.36
Credit Decision
Debt Ratio
27.16 Debt
Disposable
Credit Score
Credit Report
Risk Scores
Before
42.852
Before
R4,566.67
Step 1
Risk
0753
After
44.833
After
R4,417.72
Details
Step 2
Bankruptcy
0205
Use Risk Score(s)
Conditions
Pre-Approved
Approve
Withdraw
Reopen
Quick Loan?
Cancel
<<Prev
Next>>
Finish



CSOC.LRich.FMB.00000639

CSOC.RICH.001195

****
*
*
****

TIGER FCU
REF: 201249*13808*1*3*TRW**leorao

DATE: 10-20-2005 TIME: 10:47
STATUS: R Success

Rpt Type: CPU-CPU Lst Inq Rpted: 10/20/2005 TCA1 07

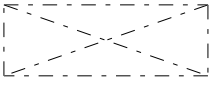
LAURA RICHARDSON
1645 DATE AVE
TORRANCE CA 905036109 (Rpted. 04/2003 - 06/2004)

SSN: [redacted]
YOB: 1962
Spouse:

** Name Variations **
LAURA CARPINTEYRO (AKA)

** Address Variations **
11440 1-2 NATIONAL BLVD/LOS ANGELES CA 900643729 (Rpted. 01/1996 - 03/2002)
4088 REDWOOD AVE/LOS ANGELES CA 900665102 (Rpted. 09/1989 - 07/1995)

Employment--
CHASSEY COLLAGE



PROFILE SUMMARY

PUBLIC DEROG	0	INST BAL	295937	INQS/30 DAYS		PAID ACCTS	6
TRADE DEROG	0	R/E BAL	74810	INQS/6 MONTH	0	NEW ACCTS	1
NOW DEL/DEROG	0	REVL BAL	38058	CF INQS/24MO	0	SATIS ACCTS	16
WAS DEL/DEROG	0	PAST DUE	0	RT/OPN REV	17.35	REVL/OPEN BNK	5
30 DAYS TRADE	0	INST PMT	2149	RT/BNK REV	17.75	REVL/DEPT STR	1
60 DAYS TRADE	0	REVL PMT	199	REC INQ	11/2003	CF TRADES	0
90+DAYS TRADE	0	R/E PMT	593	REC TR OPN	08/2005	INST TRADES	1
WORST INS RATE		TOT PMT	2941	RPT TRADE/6MO	1	TOT TRADES	17
WORST REV RATE	NEG	REV AV/LMT	80629	REV AVG BAL	3460	OLD TRADE	185 M
BANKRPTCY IND	0	FILE VAR IND		LOST CARD IND		CS INDICATOR	0
DISP INDICATOR		THIN FILE IND		ALIAS IND			

Profile Summary Definitions ---
AV/LMT - Available or Credit Limits
CS - Consumer Statment
DISP - Disputed Account
INS/INST - Installment Account
REV/REVL - Revolving Account
VAR - Variation
THIN FILE - Less than 2 trades or No trade reported within last 6 months
CF - Consumer Finance
DEPT STR - Department Store
IND - Indicator (1=Yes; 0/blank=No)
REC - Date of Most Recent
RT - Ratio of Balance to High Credit

Trade Lines ---

Subscriber Name / Account # / PYMT History (24 mos) / Acct Condition	Subscr# / Type / Term / Acct Status	Date Opn / Bal Date / Last Pay / Status Date	$AMT/Type / $Balance / $Month/Type / $Past Due		Months Used / 30 Delinq / 60 Delinq / 90+Delinq	KOB / Assoc. / Evaluation
MBNA AMERICA	[illegible]	05/06/2002	9000	L	26	BC
[illegible]	18 CRC	06/04/2004	0		00	
BCCCCCCCCCCCCCCCCCCCCCCC	REV	05/25/2004			00	Individual
CLOSED	CURR ACCT	06/01/2004			00	Review Needed
Credit line closed - Consumer's request						
WFFINANCE	[illegible]	08/16/2003	2000	L	23	FF
[illegible]	07 CHG	07/31/2005			00	
B000000000000000CCCCCCC	REV	05/10/2004			00	Individual
PAID	PAID SATIS	07/01/2005			00	
CITI	[illegible]	06/01/1990	7000	L	37	BC
[illegible]	18 CRC	01/14/2004			00	
BONNNNNNNN000-NNNNNNN000	REV				00	Individual
PAID	PAID SATIS	01/01/2004			00	
PREMIER AUTO FINANCE	[illegible]	04/25/1998	12710	O	63	FA
[illegible]	00 AUT	06/30/2003			00	
B--CCCCCCC-CCCCCCCCCCCCC	60				00	Individual
PAID	PAID SATIS	06/01/2003			00	
SALLIE MAE LOAN SRVCNG	[illegible]	06/16/1995	2500	O	28	EL
[illegible]	12 EDU	09/30/1997			00	
BCCCCCCCCCCCCCCCCCCCCCCC	UNK				00	Individual
PAID	PAID SATIS	09/01/1997			00	

SALLIE MAE LOAN SRVCNG		06/16/1995	2500	O	28		EL
	12 EDU	09/30/1997			00		---
BCCCCCCCCCCCCCCCCCCCCCCC UNK					00		Individual
PAID	PAID SATIS	09/01/1997			00		
TIGER FEDERAL CREDIT U		12/15/1992	4845	O	36		FC
	00 AUT	11/15/1995	0		00		
BCCCCCCCCCCCCCCCCCCCCCCCC 36					00		Individual
PAID	PAID SATIS	11/01/1995			00		
AMEX		06/25/2001	14900	L	01		BC
	18 CRC	10/19/2005	4912		00		
C	REV				00		Individual
OPEN	CURR ACCT	10/01/2005			00		
DM MANAGEMENT/CBUSA NA		11/10/2003	1500	L	24		CZ
	07 CHG	10/18/2005	326		00		
CCCCCCCCCCC00CCCCCCCCCCC REV		10/14/2005	10	S	00		Individual
OPEN	CURR ACCT	10/01/2005			00		
NATIONAL CITY BANK		04/09/2003	304800	O	30		BB
	26 R/C	10/05/2005	295937		00		
CCCCCCCCCCCCCCCCCCCCC--- 360		09/06/2005	2149	S	00		Joint Account
OPEN	CURR ACCT	10/01/2005			00		
NATIONAL CITY BANK		04/09/2003	76200	O	30		BB
	27 R/O	10/05/2005	74810		00		
CCCCCCCCCCCCCCCCCCCCC--- 240		09/06/2005	593	S	00		Joint Account
OPEN	CURR ACCT	10/01/2005			00		
US BANK		02/16/2004	36000	L	20		BB
	47 CLS	09/30/2005	30314		00		
CCCCCCCCCCCCCCCCCC00	REV	09/20/2005	189	S	00		Joint Account
OPEN	CURR ACCT	09/01/2005			00		
US BANK/NA ND		02/01/2004	10000	L	20		BB
	18 CRC	09/30/2005	0		00		
0000000C0000000000CC	REV	03/14/2005			00		Joint Account
OPEN	CURR ACCT	09/01/2005			00		
ROBINSONS/MAY		05/01/1990	629	H	99		DC
	07 CHG	09/29/2005	0		00		
NNNNNNNNNNNNNNNN0000000 REV		03/08/1999			00		Individual
OPEN	CURR ACCT	04/01/2004			00		
MBNA AMERICA		03/02/1999	12900	L	79		BC
	18 CRC	09/27/2005	0		00		
ONNONNONNONNONNN------- REV		04/06/2002			00		Individual
OPEN	CURR ACCT	09/01/2005			00		
HSBC/RS		08/08/2005	4000	L	02		BB
	07 CHG	09/24/2005	2506		00		
CC	REV				00		Individual
OPEN	CURR ACCT	09/01/2005			00		

MACYS/GEMB		06/24/1995	500	L	99	FF-
52055492	07 CHG	09/19/2005	0		00	
00000000000000000000000000	REV	03/14/1999			00	Individual
OPEN	CURR ACCT	09/01/2005			00	

Inquiry ---

Subscriber Name Account #	Subscr# Term	Inq Date $Amount	Type
DMGT/CBUSA	 UNK	11/10/2003 UNKNOWN	31 Unk

Credit Grantors' Information ---

Subscriber Name	Subscr#	Telephone	Address City, State Zip
AMEX		BYMAILONLY	PO BOX 297871 FORT LAUDERDALE,FL 33329
CITI		BYMAILONLY	PO BOX 6241 SIOUX FALLS,SD 57117
DM MANAGEMENT/CBUSA NA		BYMAILONLY	PO BOX 9714 GRAY,TN 37615
DMGT/CBUSA		BYMAILONLY	PO BOX 9714 GRAY,TN 37615
HSBC/RS			90 CHRISTIANA RD NEW CASTLE,DE 19720
MACYS/GEMB		8009496229	9111 DUKE BLVD MASON,OH 45040
MBNA AMERICA		8004212110	POB 17054 WILMINGTON,DE 19884
NATIONAL CITY BANK		4124423873	150 ALLEGHENY CENTER MAL PITTSBURGH,PA 15212
PREMIER AUTO FINANCE		8003469737	230 W MONROE ST STE 1000 CHICAGO,IL 60606
ROBINSONS/MAY		BYMAILONLY	111 BOULDER DR BRIDGETON,MO 63044
SALLIE MAE LOAN SRVCNG		5094594600	W 707 MAIN ST 4TH FLOOR SPOKANE,WA 99201
TIGER FEDERAL CREDIT U		3106079100	1990 E GRAND AVE STE 100 EL SEGUNDO,CA 90245
US BANK		8003314738	PO BOX 5227 CINCINNATI,OH 45201

US BANK/NA ND [redacted] BYMAILONLY 4325 17TH AVE S
FARGO,ND 58125

Credit Grantors' Information ---

Subscriber Name	Subscr#	Telephone	Address City, State Zip
WFFINANCE	[redacted]		1132 E KATELLA AVE STE A ORANGE,CA 92867

Address and Social Verification ---

TYPE --- Sub-segment data only
Group Identifier ---

SSN Posted on -- 07/01/2005
SSN Used Count -- 0000
SSN Error -- No error conditions.
Addr Posted on -- 07/01/2005
Addr Used Count -- 0000
Addr Error -- No error conditions.

Credit Score Model: Experian/Fair, Isaac Risk Model
Credit Risk Score = 0753 Score Factor : 05,10,04,06

05 - Number of accounts with balances
10 - Proportion of balance to high credit on bank revolving or all revolving accounts
04 - Too many bank revolving accounts
06 - Number of finance company accounts

Credit Score Model: Experian Bankruptcy Model
Credit Risk Score = 0205 Score Factor : L,U,G

L - New bank revolving accounts
U - Presence of auto finance accounts
G - Age of oldest reported account

October 24, 2005

To: Oliva

From: Laura Richardson, RN

I am faxing my paycheck as you requested. Please let me know if I qualify for a personal loan. **May I please change the loan amount to$8,000.00?** Thank you for all of your help.

```
*****************************************************************************
*                                TIGER FCU
*                      REF: 201249*13808*1*3*TRW**leorac
*****************************************************************************
```

DATE: 10-20-2005 TIME: 10:47
STATUS: R Success

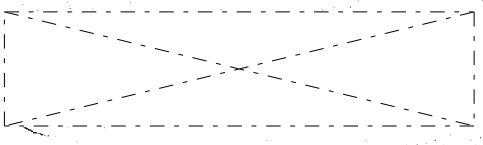
Rpt Type: CPU-CPU Lst Inq Rpted: 10/20/2005 TCA1 07

LAURA RICHARDSON SSN:
1645 DATE AVE YOB: 1962
TORRANCE CA 905036109 (Rptd. 04/2003 - 06/2004) Spouse:

** Name Variations **
LAURA CARPINTEYRO (AKA)

** Address Variations **
11440 1-2 NATIONAL BLVD/LOS ANGELES CA 900643729 (Rptd. 01/1996 - 03/2002)
4088 REDWOOD AVE/LOS ANGELES CA 900665102 (Rptd. 09/1989 - 07/1995)

Employment--
CHASSEY COLLAGE



PROFILE SUMMARY

PUBLIC DEROG	0	INST BAL	295937	INQS/30 DAYS			PAID ACCTS		6
TRADE DEROG	0	R/E BAL	74810	INQS/6 MONTH	0		NEW ACCTS		1
NOW DEL/DEROG	0	REVL BAL	38058	CF INQS/24MO	0		SATIS ACCTS		16
WAS DEL/DEROG	0	PAST DUE	0	RT/OPN REV	17.35		REVL/OPEN BNK		5
30 DAYS TRADE	0	INST PMT	2149	RT/BNK REV	17.75		REVL/DEPT STR		1
60 DAYS TRADE	0	REVL PMT	199	REC INQ	11/2003		CF TRADES		0
90+DAYS TRADE	0	R/E PMT	593	REC TR OPN	08/2005		INST TRADES		1
WORST INS RATE		TOT PMT	2941	RPT TRADE/6MO	1		TOT TRADES		17
WORST REV RATE	NEG	REV AV/LMT	80629	REV AVG BAL	3460		OLD TRADE	185	M
BANKRPTCY IND	0	FILE VAR IND		LOST CARD IND			CS INDICATOR		0
DISP INDICATOR		THIN FILE IND		ALIAS IND					

Profile Summary Definitions ---
AV/LMT - Available or Credit Limits
CS - Consumer Statment
DISP - Disputed Account
INS/INST - Installment Account
REV/REVL - Revolving Account
VAR - Variation
THIN FILE - Less than 2 trades or No trade reported within last 6 months
CF - Consumer Finance
DEPT STR - Department Store
IND - Indicator (1=Yes; 0/blank=No)
REC - Date of Most Recent
RT - Ratio of Balance to High Credit

Trade Lines ---

Subscriber Name	Subscr#	Date Opn	$AMT/Type		Months Used	KOB
Account #	Type	Bal Date	$Balance		30 Delinq	
PYMT History (24 mos)	Term	Last Pay	$Month/Type		60 Delinq	Assoc.
Acct Condition Acct Status		Status Date	$Past Due		90+Delinq	Evaluation
Special Comments						
MBNA AMERICA	[redacted]	05/06/2002	9000	L	26	BC
[redacted]	18 CRC	06/04/2004	0		00	
BCCCCCCCCCCCCCCCCCCCCCCC	REV	05/25/2004			00	Individual
CLOSED CURR ACCT		06/01/2004			00	Review Needed
Credit line closed - Consumer's request						
WFFINANCE	[redacted]	08/16/2003	2000	L	23	FP
[redacted]	07 CHG	07/31/2005			00	
B000000000000000CCCCCCC	REV	05/10/2004			00	Individual
PAID PAID SATIS		07/01/2005			00	
CITI	[redacted]	06/01/1990	7000	L	37	BC
[redacted]	18 CRC	01/14/2004			00	
BONNNNNNNNOOO-NNNNNNNO000	REV				00	Individual
PAID PAID SATIS		01/01/2004			00	
PREMIER AUTO FINANCE	[redacted]	04/25/1998	12710	O	63	FA
[redacted]	00 AUT	06/30/2003			00	
B--CCCCCCC-CCCCCCCCCCCCC	60				00	Individual
PAID PAID SATIS		06/01/2003			00	
SALLIE MAE LOAN SRVCNG	[redacted]	06/16/1995	2500	O	28	EL
[redacted]	12 EDU	09/30/1997			00	
BCCCCCCCCCCCCCCCCCCCCCCC	UNK				00	Individual
PAID PAID SATIS		09/01/1997			00	

SALLIE MAE LOAN SRVCNG		06/16/1995	2500	O	28		EL
	12 EDU	09/30/1997			00		
BCCCCCCCCCCCCCCCCCCCCCCCC	UNK				00	Individual	
PAID	PAID SATIS	09/01/1997			00		
TIGER FEDERAL CREDIT U		12/15/1992	4845	O	36		FC
	00 AUT	11/15/1995	0		00		
BCCCCCCCCCCCCCCCCCCCCCCC	36				00	Individual	
PAID	PAID SATIS	11/01/1995			00		
AMEX		06/25/2001	14900	L	01		BC
	18 CRC	10/19/2005	4912		00		
C	REV				00	Individual	
OPEN	CURR ACCT	10/01/2005			00		
DM MANAGEMENT/CBUSA NA		11/10/2003	1500	L	24		CZ
	07 CHG	10/18/2005	326		00		
CCCCCCCCCCCC00CCCCCCCCCC	REV	10/14/2005	10	S	00	Individual	
OPEN	CURR ACCT	10/01/2005			00		
NATIONAL CITY BANK		04/09/2003	304800	O	30		BB
	26 R/C	10/05/2005	295937		00		
CCCCCCCCCCCCCCCCCCCCC---	360	09/06/2005	2149	S	00	Joint Account	
OPEN	CURR ACCT	10/01/2005			00		
NATIONAL CITY BANK		04/09/2003	76200	O	30		BB
	27 R/O	10/05/2005	74810		00		
CCCCCCCCCCCCCCCCCCCCC---	240	09/06/2005	593	S	00	Joint Account	
OPEN	CURR ACCT	10/01/2005			00		
US BANK		02/16/2004	36000	L	20		BB
	47 CLS	09/30/2005	30314		00		
CCCCCCCCCCCCCCCCCC00	REV	09/20/2005	189	S	00	Joint Account	
OPEN	CURR ACCT	09/01/2005			00		
US BANK/NA ND		02/01/2004	10000	L	20		BB
	18 CRC	09/30/2005	0		00		
0000000C0000000000CC	REV	03/14/2005			00	Joint Account	
OPEN	CURR ACCT	09/01/2005			00		
ROBINSONS/MAY		05/01/1990	829	H	99		DC
	07 CHG	09/29/2005	0		00		
NNNNNNNNNNNNNNNN0000000	REV	03/08/1999			00	Individual	
OPEN	CURR ACCT	04/01/2004			00		
MBNA AMERICA		03/02/1999	12900	L	79		BC
	18 CRC	09/27/2005	0		00		
ONNONNONNONNONNNN-------	REV	04/06/2002			00	Individual	
OPEN	CURR ACCT	09/01/2005			00		
HSBC/RS		08/08/2005	4000	L	02		BB
	07 CHG	09/24/2005	2506		00		
	REV				00	Individual	
OPEN	CURR ACCT	09/01/2005			00		

MACYS/GEMB [redacted] 5 06/24/1995 500 L 99 FF
[redacted] 07 CHG 09/19/2005 0 00
0000000000000000000000000 REV 03/14/1999 00 Individual
OPEN CURR ACCT 09/01/2005 00

Inquiry ---

Subscriber Name Account #	Subscr# Term	Inq Date $Amount	Type
DMGT/CBUSA	[redacted]	11/10/2003 UNKNOWN	31 Unk

Credit Grantors' Information ---

Subscriber Name	Subscr#	Telephone	Address City, State Zip
AMEX	[redacted]	BYMAILONLY	PO BOX 297871 FORT LAUDERDALE,FL 33329
CITI	[redacted]	BYMAILONLY	PO BOX 6241 SIOUX FALLS,SD 57117
DM MANAGEMENT/CBUSA NA	[redacted]	BYMAILONLY	PO BOX 9714 GRAY,TN 37615
DMGT/CBUSA	[redacted]	BYMAILONLY	PO BOX 9714 GRAY,TN 37615
HSBC/RS	[redacted]		90 CHRISTIANA RD NEW CASTLE,DE 19720
MACYS/GEMB	[redacted]	8009496229	9111 DUKE BLVD MASON,OH 45040
MBNA AMERICA	[redacted]	8004212110	POB 17054 WILMINGTON,DE 19884
NATIONAL CITY BANK	[redacted]	4124423873	150 ALLEGHENY CENTER MAL PITTSBURGH,PA 15212
PREMIER AUTO FINANCE	[redacted]	8003469737	230 W MONROE ST STE 1000 CHICAGO,IL 60606
ROBINSONS/MAY	[redacted]	BYMAILONLY	111 BOULDER DR BRIDGETON,MO 63044
SALLIE MAE LOAN SRVCNG	[redacted]	5094594600	W 707 MAIN ST 4TH FLOOR SPOKANE,WA 99201
TIGER FEDERAL CREDIT U	[redacted]	3106079100	1990 E GRAND AVE STE 100 EL SEGUNDO,CA 90245
US BANK	[redacted]	8003314738	PO BOX 5227 CINCINNATI,OH 45201

US BANK/NA ND 3143770 BYMAILONLY 4325 17TH AVE S
FARGO,ND 58125

Credit Grantors' Information ---

Subscriber Name	Subscr#	Telephone	Address City, State Zip
WFFINANCE	[redacted]		1132 E KATELLA AVE STE A ORANGE,CA 92867

Address and Social Verification ---

TYPE --- Sub-segment data only
Group Identifier ---

SSN Posted on -- 07/01/2005
SSN Used Count -- 0000
SSN Error -- No error conditions.
Addr Posted on -- 07/01/2005
Addr Used Count -- 0000
Addr Error -- No error conditions.

Credit Score Model: Experian/Fair, Isaac Risk Model
Credit Risk Score = 0753 Score Factor : 05,10,04,06

05 - Number of accounts with balances
10 - Proportion of balance to high credit on bank revolving or all revolving accounts
04 - Too many bank revolving accounts
06 - Number of finance company accounts

Credit Score Model: Experian Bankruptcy Model
Credit Risk Score = 0205 Score Factor : L,U,G

L - New bank revolving accounts
U - Presence of auto finance accounts
G - Age of oldest reported account

CFHS HOLDINGS, INC.
555 E. HARDY ST.
INGLEWOOD, CA 90301

Earnings Statement

Period Ending: 10/08/2005
Pay Date: 10/14/2005

00000001013
LAURA RICHARDSON
1645 DATE AV
TORRANCE CA 90503

Taxable Marital Status: Single
Exemptions/Allowances:
Federal: 0
CA: 0

Social Security Number:

Earnings	rate	hours	this period	year to date
Regular	44.1000	68.25	3,009.83	63,481.74
Overtime	66.1500	1.75	115.76	1,420.46
Cp Hours	44.1000	3.75	165.38	8,054.47
Mdc			35.00	735.00
Educate				352.80
Shft 1				2.40
Gross Pay			$3,325.97	74,046.85

Net Pay $0.00

* Excluded from federal taxable wages

Your federal taxable wages this period are $3,146.10

Deductions	Statutory		
	Federal Income Tax	-650.23	14,868.67
	Social Security Tax	-205.26	4,570.96
	Medicare Tax	-48.00	1,069.01
	CA State Income Tax	-205.27	4,713.84
	CA SUI/SDI Tax	-35.75	796.23
	Other		
		-50.00	1,000.08
	0 • *	-504.96	
		-9.16*	198.78
		-1.57	32.97
		-1.29	27.09
		-8.77	184.17
	0 • *	-1,235.00	
		-200.00	
		-6.14*	128.94
	0 • *	-164.55*	3,322.07
			42.48
	8 • ÷		9,910.00
	31 • =		
	0 • 26*		
	74 • 046 • 85 ÷		
	9 • 26 =		
	7 • 9 • 6 • 2*		
	0 • *		

Other Benefits and Information	this period	total to date
Base Rate		44.10
Ihr Rate		66.00
Cp Hour Bal.		63.90
Old Ressk Bal.		305.94
Tkn Ressk Bal.		38.85

...LORED AREA MUST CHANGE IN TONE GRADUALLY AND EVENLY FROM DARK AT TOP TO LIGHTER AT BOTTOM

...S, INC.
...ST
...A 90301

Advice number:
Pay date:

...account of
...DSON

account number	transit ABA	amount
	1220 0024	$504.96
	3220 7765	$1,235.00
	3222 7687	$200.00

IS NOT A CHECK

NON-NEGOTIABLE

CSOC.LRich.FMB.00000651

CSOC.RICH.001207

TIGER FEDERAL CREDIT UNION

LOAN FUNDING CHECKLIST

Date: 10-24-05 Member Name: Laura Richardson

Account No. [redacted] Loan Type: L2

(Check the box for each item you *verified* is **correct or completed.** *You must verify ALL items.)*

- [x] Due Date
- [x] Payment Amount
- [x] Payment Method
- [x] Payment Frequency
- [x] Annual Interest Rate
- [x] Correct Margin on Note/Disclosure *(Var. Rate Lns.)*
- [ ] VIN# Correct
- [x] ALL Signatures Obtained
- [ ] Notice To Provide Insurance Forms Completed
- [ ] Bluebook/Vehicle Inspection Completed
- [ ] Shares Account Pledged *(Share secured loans)*
- [ ] Promotion: *(Specify promo name/discounts in effect)* _____
- [ ] Auto Transfer Payment Set Up In Ultrafis
- [x] Request Payment Coupons
- [x] Report Code Loaded In ALPS
- [ ] DMV Details Entered In ALPS
- [ ] DMV/Collateral Info. Appear On Loan Documents.
- [x] Loan Name Changed In CU59A Program
- [ ] DMV Details Entered In CU499 Program
- [ ] Insurance Sales Entered In CU28 Program
- [ ] GL Credited For MBI/GAP Insurance
- [ ] Payroll Forms Completed

CIP COMPLETED: [redacted]

Document Stacking Order: (Check the box for *each* item included. Stack items in the order listed)

- [x] Ln. Officer Comment Sheet *(Signed by Ln. Officer)*
- [x] Loan Detail Sheet
- [x] Note & Disclosure
- [ ] Notice To Provide Insurance *(Ins. attached to back)*
- [x] Loan Application *(signed and dated)*
- [ ] Co-Signer Notice *(If Applicable)*
- [ ] Credit Life/Disability Insurance Form
- [ ] Copy of MBI/GAP Policy Forms
- [ ] DMV Forms
- [ ] Photocopy of all DMV Paperwork
- [ ] Bluebook/Vehicle Inspection Report
- [ ] Completed TFCU Payroll Form
- [x] Misc. Supporting Documents *(Payck Stubs Etc.)*

Comments: Signature Loan

Loan Processor: Cherry Johnson (Signature) 10-24-05 (Date Submitted)

Random Audit: _____ (Signature) _____ (Date Reviewed)

(Revised 01/02/03 mah)

CSOC.LRich.FMB.00000652

TIGER FEDERAL CREDIT UNION

MAILING ADDRESS
Tiger Federal Credit Union
P.O. Box 3641
Culver City, CA 90231-3641
(310) 646-3084

Loan Officer Comment Sheet

Application Number	Date of Decision
5	10/24/05
Member Name LAURA RICHARDSON LAURA RICHARDSON	**Loan Number** 5
Social Security Number	**Loan Type** L2
Amount Requested/Amount Approved $8,000.00 8000.00	**Purpose** SIGNATURE -A

Comments:

10/24/2005 11:02 AM OH SIG LOAN $8,000.00 / 11.90% // 36 MOS// A PLUS PPR...MBR IS A PLUS PPR WITH OVER 15 YRS OF CR HIST..SCORES ARE 753 RISK AND 205 BK, CR REPORT SHOWING A HIGH REV BAL DUE TO aA HELOC LOAN IS INCLUDED ON IT, REV BAL (CREDIT CARDS) IS $7,744.00 PLUS THIS UNSECURED LOAN WILL BE A TOTAL OF "UNSECURED LOANS" $15,744.80 LESS THAT 2 X MO GROSS INCOME... MBR IS ALMOST THREE YRS HOMEOWNER AND 18 YRS OF EMPL. (RN)..MBR HAS A PPLIED FOR $7,500.00 FOR A PPP USED AUTO, DUE TO THE "COMPLICATED" (HER WORDS) PROCESS SHE WOULD LIKE TO GET THIS UNSECURED LOAN, TRANSFER VEHICLE UNDER HER NAME, LAKE A CAR EQUITY LOAN AND PAYOFF THIS UNSECURED LOAN DUE TO DOESN'T LIKE HIGH INTEREST. DEBT RATIO (41%) AND DI ARE OK AND REQUEST IS PRE-APPROVD...OH * Member Comments Start * * Member Comments End *

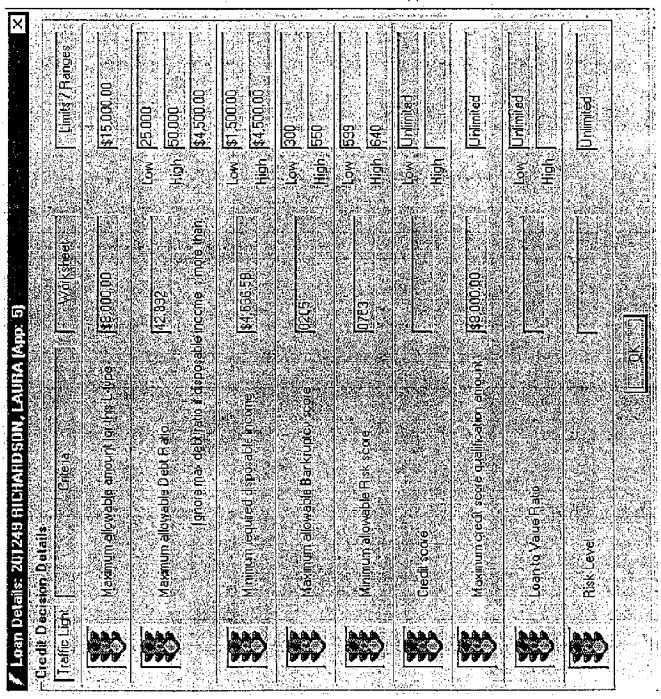
Returned 10-24-05

Fax # (310) 680-3643

Phone #( )

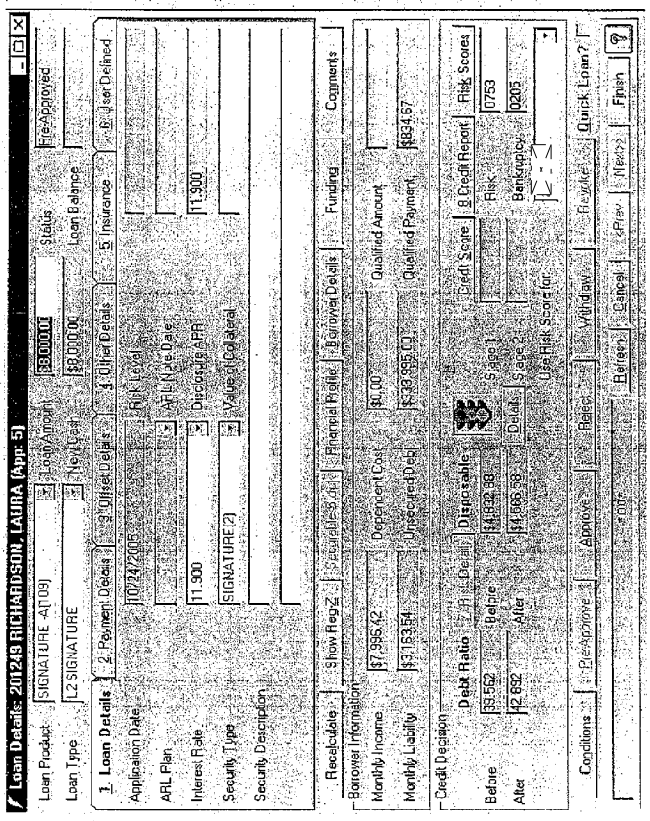
Coming at 3:00pm to Pick up check

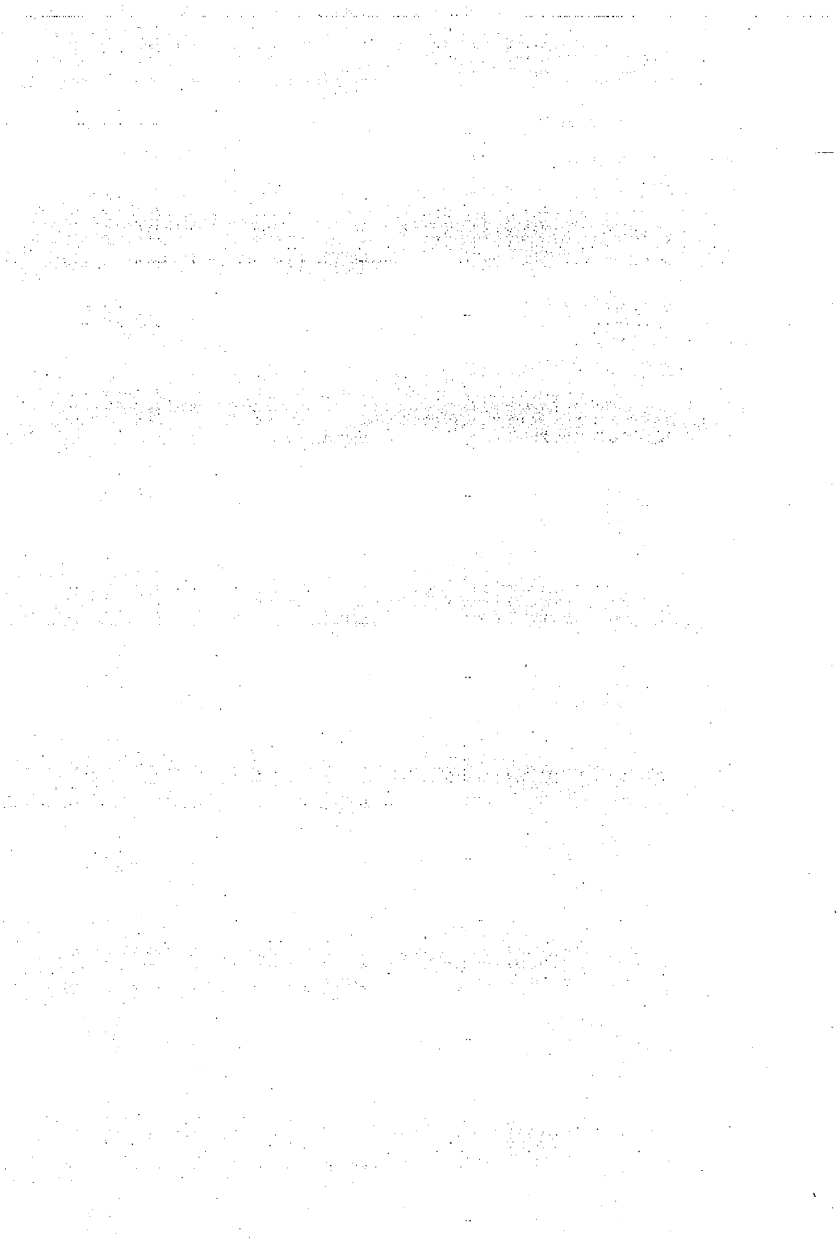
BW Pay Roll (to payment be added to existing deduction)



CSOC.LRich.FMB.00000654

CSOC.RICH.001210


Loan Details: 201248 RICHARDSON, LAURA (App: 5)
Loan Product
SIGNATURE -4(109)
Loan Amount
Status
Pre-Approved
Loan Type
L2 SIGNATURE
New Loan
Loan Balance
1. Loan Details
2. Payment Details
3. Offset Details
4. Other Details
5. Insurance
6. User Defined
Application Date
10/24/2006
ARL Level
ARL Plan
ARL Name Desc
Interest Rate
11.900
Discount APR
11.900
Security Type
SIGNATURE (2)
Value of Collateral
Security Description
Recalculate
Show Req'd
Prequal - 3 Qtr
Prepmnt Profile
Borrower Details
Funding
Comments
Borrower Information
Monthly Income
$7,996.42
Opprnent Cost
$0.00
Qualified Amount
Monthly Liability
$5,763.54
Unsecured Debt
$7,992.00
Qualified Payment
$834.67
Credit Decision
Debt Ratios
Pre-Qualify
Disposable
Credit Score
Credit Report
Risk Scores
Before
69.62
Before
$4,899.38
Stage 1
Risk
0753
After
72.82
After
$4,666.88
Stage 2
Bankruptcy
0205
Use Risk Score for
Conditions
Pre-Approve
APPROVE
Rates
Withdraw
Recalculate
Quick Loan ?
Error
Beacon
Cancel
Prev
Next
Finish



24-Oct-05 **Addendum** Page 1

Member Name: RICHARDSON, LAURA Member No: [redacted] Application No: 5

Liability

Member No	Account No	Type	Description	Balance	Mo Pmt
201249	[redacted]	CHARGE CARD	MACYS/GEMB	$0.00	$0.00
201249		CHARGE CARD	MBNA AMERICA	$0.00	$0.00
201249		CHARGE CARD	ROBINSONS/MAY	$0.00	$0.00
201249		CHARGE CARD	US BANK/NA ND	$0.00	$0.00
201249		CHARGE CARD	CITI	$0.00	$0.00
201249		CHARGE CARD	WFFINANCE	$0.00	$0.00
201249		CHARGE CARD	MBNA AMERICA	$0.00	$0.00
				$0.00	$0.00
			GRAND TOTAL	$408,805.00	$3,163.54

Asset

Member No	Account No	Type	Account Type	Description	Balance/value
[redacted]	[redacted]	CASH	SAVINGS	TIGER FEDERAL CREDIT UNION	$1,285.00
					1,285.00
				GRAND TOTAL	$1,285.00

LIEN SATISFIED

VEH. LIC., ONV PLATE, OR VESSEL OF NO.	MAKE OF VEHICLE OR BUILDER OF VESSEL
	BUICK SKYLARK

VEHICLE I.D. NO. OR VESSEL HULL NO.

NAME OF DEBTOR *(AS SHOWN ON CERTIFICATE OF TITLE)*

LAURA CARPINTEYRO RICHARDSON

This is to certify that our/my lien in the name of the debtor shown above against the described vehicle/vessel has been fully satisfied and has not been assigned to any other party.

NAME OF LENDER TIGER FEDERAL CREDIT UNION

TIGER FEDERAL CREDIT UNION

SIGNATURE OF AUTHORIZED AGENT	DAYTIME PHONE NO.
X Cherry A Johnson	

PRINTED NAME OF AGENT SIGNING

CHERRY A JOHNSON

STREET ADDRESS

6101 W CENTINELA AVE #330

CITY	STATE	ZIP
CULVER CITY,	CA	90231

FORM NO. 244 Reg. 166 (REV. 5/90) LAW PRINTING CO., INC. CALL (800) 422-3102 (800) 981-9766

CSOC.LRich.FMB.00000658

CALIFORNIA ALL-PURPOSE ACKNOWLEDGMENT

State of California

County of Los Angeles

On May 06, 1999 (Date) before me, Sheila Jados, Notary Public (Name and Title of Officer (e.g., "Jane Doe, Notary Public"))

personally appeared Cherry A. Johnson (Name(s) of Signer(s))

☑ personally known to me
☐ proved to me on the basis of satisfactory evidence

SHEILA JADOS
Commission # 1086426
Notary Public — California
Los Angeles County
My Comm. Expires Feb 4, 2000

to be the person(s) whose name(s) is/~~are~~ subscribed to the within instrument and acknowledged to me that ~~he/she/they~~ executed the same in ~~his/her/their~~ authorized capacity(~~ies~~), and that by ~~his/her/their~~ signature(~~s~~) on the instrument the person(~~s~~), or the entity upon behalf of which the person(~~s~~) acted, executed the instrument.

WITNESS my hand and official seal.

Signature of Notary Public

OPTIONAL

Though the information below is not required by law, it may prove valuable to persons relying on the document and could prevent fraudulent removal and reattachment of this form to another document.

Description of Attached Document

Title or Type of Document: Lien Satisfied

Document Date: N/A Number of Pages: One

Signer(s) Other Than Named Above: N/A

Capacity(ies) Claimed by Signer(s)

Signer's Name: Cherry A. Johnson	Signer's Name:
☐ Individual	☐ Individual
☑ Corporate Officer Title(s): Loan Processor	☐ Corporate Officer Title(s):
☐ Partner — ☐ Limited ☐ General	☐ Partner — ☐ Limited ☐ General
☐ Attorney-in-Fact	☐ Attorney-in-Fact
☐ Trustee	☐ Trustee
☐ Guardian or Conservator	☐ Guardian or Conservator
☐ Other:	☐ Other:
RIGHT THUMBPRINT OF SIGNER Top of thumb here	RIGHT THUMBPRINT OF SIGNER Top of thumb here
Signer Is Representing: Tiger Federal Credit Union	Signer Is Representing:

© 1996 National Notary Association • 8236 Remmet Ave., P.O. Box 7184 • Canoga Park, CA 91309-7184 Prod. No. 5907 Reorder: Call Toll-Free 1-800-876-6827

LIEN SATISFIED

VEH. LIC., OHV PLATE, OR VESSEL CF NO.	MAKE OF VEHICLE OR BUILDER OF VESSEL
	BUICK SKYLARK

VEHICLE I.D. NO. OR VESSEL HULL NO.

NAME OF DEBTOR (AS SHOWN ON CERTIFICATE OF TITLE)

LAURA CARPINTEYRO RICHARDSON

This is to certify that our/my lien in the name of the debtor shown above against the described vehicle/vessel has been fully satisfied and has not been assigned to any other party.

NAME OF LENDER

TIGER FEDERAL CREDIT UNION ~~TIGER FEDERAL CREDIT UNION~~

SIGNATURE OF AUTHORIZED AGENT

X Cherry A Johnson

DAYTIME PHONE NO.

(310) 646-

PRINTED NAME OF AGENT SIGNING

CHERRY A JOHNSON

STREET ADDRESS

6101 W CENTINELA AVE #330

CITY	STATE	ZIP
CULVER CITY,	CA	90231

FORM NO. 244 Reg. 166 (REV. 5-00) LAW PRINTING CO., INC. CALL (800) 422-3102 (805) 987-5766

CSOC.LRich.FMB.00000660

TIGER 100 DISPLAY FINANCE DETAILS

00

Member Number [ ] RICHARDSON L
Loan Type L54 80% USED AUTO

Maturity Date 05 JAN 1996 App21 NICK FERNANDEZ
Review Date Delq Officer
Consolidated Amt 4845.00 Pu4 Used Auto
Last Disb Amount 4845.00 Se54 80% USED AUTO (0/5)
Last Disb Date 15 DEC 1992 Ins10 NO INSURANCE
Orig # of Pmts 78 Skips Start per Year
Remain # of Pmts 5 Coupons Up To Issued
Orig Term (Mths) 36 Recur Call Date N/A
Remain Term (Mths) 2 Recur Call Term N/A
Payment Calc Code 0 AMORTIZED Int Rate Good Thru
Open Date 15 DEC 1992 LOC Last N/A Allow Adv
Orig Payment Amt 74.36 Report Code
1st Payment Date 21 JAN 1993 No. of Extensions
Note Number 22979 Previous Cr Limit
Security 91 BUICK SKYLARK ID# [ ]
Description
Joint Ins Name Birthdate
RETURN to continue -

MEMBER STATIC DETAIL

00

Member [ ] LAURA RICHARDSON OSEQUERA
Home - 11440 1/2 NATIONAL BLVD (P)ersonal
LOS ANGELES, CA 90064

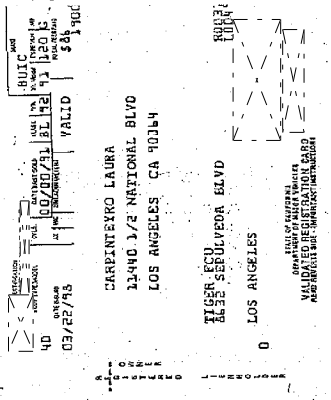
Home Phone 310 477-5790
Mail - Name/ address last ALTERED - 22 APR 98
Static detail last ALTERED - 03 JAN 92
CU586 Contact Date - NONE
Alt - Last Activity Date- 29 APR 98
Last Contact Date (ESCHEAT)- 29 APR 98

PAYROLL DEPARTMENT 039and 99 DATE OF BIRTH 29 JUN 62
BRANCH NUMBER 5 CENTINELA DATE JOINED 06 DEC 91
SOCIAL SECURITY NO. [ ] (P) DEPT. SEX-M/F/UNDEFINED F
EMPLOYEE ID 13950 Class(es) 0- MEMBER
MAIL CODE (1-99) 1 FULL MEMBER
VISA NO.
DATE OF DEATH STATEMENTS-Freq 03 Mail CD 0
SSN CARD NAME
MEMBERSHIP SOURCE 73 CENTINELA EMPLOYEE
MULTI-TNT/MERGED SEG 50 CENTINELA VLLY HEALTH

Enter Inquiry Code, Account ID, or RETURN

CSOC.LRich.FMB.00000661

04-30-1998 12:41PM FROM N.R.H CERRITOS TO 13106415880 P.01



To: Sherry

From: Norm Reeves Honda

Please Fax + mail a copy of Lien Satisfied

on above Mutual Release.

Our Fax # is 562-860-2804

Norm Reeves Honda

18500 Studebaker Rd.

Cerritos Ca 90703

Thank You

TOTAL P.01

SUPPLEMENTAL INSURANCE PROVISIONS

[redacted]

TIDEX FCU
PO BOX 955
EL SEGUNDO, CA 90245-5013

Loan Date: 11.30.05

Loan Balance: $

PLEASE PRINT

Borrower Account Number/Loan or Suffix Number/Note Number: [redacted]

Borrower Name: LAURA RICHARDSON

Address (address information required if not a tape account): [redacted]

City: TORRANCE State: CA Zip: 90503

Co-borrower Name:

Address (complete if different):

City: State: Zip:

☑ New Loan **OR** ☐ Refinanced Loan/Add On Loan
Indicate old loan or suffix number / note number _____

FULL PROPERTY DESCRIPTION REQUIRED

Item	Year	Make	Model	Vehicle Identification Number
1.	1998	FORD	MUSTANG GT	[redacted]
2.				
3.				
4.				

The terms of your loan/lease agreement require that you obtain comprehensive and collision (physical damage) insurance against loss or damage (subject to a maximum deductible of $ 1,000) on the personal property that is securing your loan or that is the subject of your lease ("collateral") in an amount sufficient to cover the lienholder's interest in the collateral. This coverage is commonly referred to as comprehensive and collision insurance. You may obtain the insurance from any agent or company of your choice, subject to our reasonable approval. Please instruct your insurance agent to send a copy of the insurance policy, including an appropriate loss payable clause endorsement naming the credit union as the lienholder/loss payee, to the credit union.

Please complete the following insurance information:

Insurance Company Name: Allstate Insurance Co Agent Name: _____

Telephone No: _____ Policy No: _____ Comp Ded: $_____ Coll Ded. $_____

Address _____ City _____ State _____ Zip Code _____

WARNING: Unless you provide us with evidence of insurance coverage required by your loan/lease agreement with us, we may purchase insurance at your expense to protect our interest in your collateral. This insurance may, but need not, also protect your interest. If the collateral becomes damaged, the coverage that we purchase may not pay any claim that you make or any claim that is made against you in connection with the collateral. You may later cancel any insurance purchased by us, but only after providing us with the evidence that you have obtained acceptable insurance coverage elsewhere as required by your loan/lease agreement with us. If we purchase insurance for the collateral, you will be responsible for the costs of that insurance, including the insurance premium, interest or lease charges and any other charges, including tracking and administrative costs and commissions, we may impose in connection with the placement of the insurance, until the effective date of the cancellation or expiration of the insurance. The effective date of coverage may be the date your prior coverage lapsed or the date you failed to provide proof of acceptable insurance. **The costs of the insurance, and finance charges thereon, may be added to your total outstanding balance or obligation and the number and/or amount of your periodic payments may be increased to cover such premium charges.** If the cost of the insurance or any other charges imposed in connection with the placement of the insurance are added to your outstanding balance or obligation, the interest rate/lease charge on your underlying loan/lease agreement with us will apply to these added amounts. The costs of the insurance may be considerably more than the cost of insurance you may be able to obtain on your own. The coverage will not be liability insurance and will not satisfy any need for the property damage liability coverage or your obligations under any state's mandatory liability, financial responsibility or no fault laws. See the Security Agreement for additional information. You hereby authorize the credit union to provide its insurance service center with the necessary information for verification of adequate coverage. The terms of these Supplemental Insurance Provisions are hereby made a part of your loan/lease agreement and are binding upon you with the same effect as if they were set forth in such loan/lease agreement. You acknowledge that you have read and agree to the foregoing.

Borrower's/Lessee's Signature [redacted] Date [redacted]

Co-Borrower's/Co-Lessee's Signature _____ Date _____

270-LEND-044A (R5/02) WHITE – Tracking Center Copy • YELLOW – Lienholder Copy • PINK – Borrower Copy Collateral Products

CSOC.LRich.FMB.00000663

TIGER FEDERAL CREDIT UNION

MAILING ADDRESS
Tiger Federal Credit Union
P.O. Box 3641
Culver City, CA 90231-3641
(310) 646-3084

CREDIT LINE ACCOUNT AND PERSONAL LOAN APPLICATION

ACCOUNT NUMBER - APPLICANT | ACCOUNT NUMBER - CO-APPLICANT | DATE: 11/23/05

PRINT OR TYPE ALL INFORMATION

Applicant Information

1. If You live in a community property state, are You:
☑ Married ☐ Separated ☐ Unmarried (includes Single, Divorced and Widowed)
2. Married applicants can apply for individual credit. Indicate if You would like:
☑ Individual Credit ☐ Joint Credit with Your Spouse ☐ Joint Credit with a Guarantor or another Applicant
3. Method of Payment:
☐ Payroll Deduction ☐ Automatic Share Transfer ☑ Cash Payment
4. Frequency of Payment: ☐ Weekly ☐ Bi-Weekly ☐ Semi-Monthly ☑ Monthly

Spouse/Co-Applicant Information

5. Complete Spouse/Co-Applicant information only if any of the following apply:
a. This is for joint credit with Your Spouse or other Co-Applicant.
b. Your Spouse will use Your Account.
c. You're relying on Your Spouse's income as a source of repayment for the credit requested.
d. You live in a community property state: Arizona, California, Idaho, Louisiana New Mexico, Nevada, Texas, Washington, Wisconsin (or Puerto Rico).
6. Definitions
Whenever used in this application, the words You and Your refer to the applicant(s), and the words We, Us, and Our refer to the Lender.

Open-End Credit Applied For:

☐ VISA Classic. No. of Cards (including Overdraft Protection) 0 Limit Desired $ N
☐ Share Secured VISA; No. of Cards (including Overdraft Protection) 0 Limit Desired $ N
☐ Ready Cash Line of Credit: Limit Desired $ N
☐ Share Secured: Limit Desired $ N

Closed-End Credit Applied For:

Type: ☐ New Auto ☐ Used Auto ☐ Refinance ☑ Signature
☑ Other (specify) N
Amount Requested $ $9,000.00 Length of Repayment Mos. 60
Purpose 100% USED - A

There are costs associated with the use of any Credit Card issued to You by Us. You may request specific information about these costs by contacting Us by telephone at (800) 468-4437 or by writing Us at P.O. Box 3641, Culver City, CA 90231-3641.

APPLICANT

FIRST NAME: LAURA | INITIAL: | LAST NAME: RICHARDSON
SOCIAL SECURITY NUMBER: [redacted] | BIRTHDATE: 6/28/62
CURRENT STREET ADDRESS: 1645 DATE AVE | YEARS: 2
CITY: TORRANCE | STATE: CA | ZIP: 90503
FORMER ADDRESS (COMPLETE IF PREVIOUS ADDRESS IS LESS THAN 3 YEARS) | YEARS THERE
DO YOU: ☑ OWN ☐ RENT ☐ PAY BOARD | HOME TELEPHONE: [redacted] | NO. OF DEPENDENTS: 1 | AGES OF DEPENDENTS: 0
NAME, ADDRESS AND TELEPHONE OF NEAREST RELATIVE NOT LIVING WITH YOU

SPOUSE/CO-APPLICANT

FIRST NAME | INITIAL | LAST NAME
SOCIAL SECURITY NUMBER | BIRTHDATE
CURRENT STREET ADDRESS | YEARS
CITY | STATE | ZIP
FORMER ADDRESS (COMPLETE IF PREVIOUS ADDRESS IS LESS THAN 3 YEARS) | YEARS THERE
DO YOU: ☐ OWN ☐ RENT ☐ PAY BOARD | HOME TELEPHONE | NO. OF DEPENDENTS | AGES OF DEPENDENTS
NAME, ADDRESS AND TELEPHONE OF NEAREST RELATIVE NOT LIVING WITH YOU

EMPLOYMENT AND INCOME

If self-employed or retired, attach financial statement or last 2 years income tax returns.

CURRENT EMPLOYER (INCLUDE EMPLOYEE I.D. IF APPLICABLE): CENTINELA HOSPITAL | EMPLOYMENT DATE: 17 AUG 1987
ADDRESS/CITY/STATE/ZIP: 555 E HARDY ST INGLEWOOD CA 90301
WORK TELEPHONE: 3106808292 | POSITION: RNURSE | MONTHLY NET INCOME: $ 7,906.42
FORMER EMPLOYER | POSITION | YEARS THERE: N

CURRENT EMPLOYER (INCLUDE EMPLOYEE I.D. IF APPLICABLE) | EMPLOYMENT DATE
ADDRESS/CITY/STATE/ZIP
WORK TELEPHONE | POSITION | MONTHLY NET INCOME: $
FORMER EMPLOYER | POSITION | YEARS THERE: N

OTHER INCOME

You need not list income from alimony, child support or separate maintenance payments unless You want it considered in evaluating this credit application.

TYPE/SOURCE OF OTHER INCOME | MONTHLY AMOUNT: $
TYPE/SOURCE OF OTHER INCOME | MONTHLY AMOUNT: $

ASSETS AND DEPOSITS

Attach a separate sheet if necessary.

TYPE	BANK (OR OTHER) NAME, ADDRESS	ACCOUNT NUMBER	APPROXIMATE BALANCE
Checking			
Savings			
Other			

CAR 1 - YR. - MAKE - MODEL | BALANCE OWED $
CAR 2 - YR. - MAKE - MODEL | BALANCE OWED $
HOMEOWNERS: PLEASE INDICATE NAME(S) ON DEED: N | PURCHASE PRICE: $ N | APPROX. VALUE: $

TYPE	BANK (OR OTHER) NAME, ADDRESS	ACCOUNT NUMBER	APPROXIMATE BALANCE
Checking			
Savings			
Other			

CAR 1 - YR. - MAKE - MODEL | BALANCE OWED $
CAR 2 - YR. - MAKE - MODEL | BALANCE OWED $
HOMEOWNERS: PLEASE INDICATE NAME(S) ON DEED: N | PURCHASE PRICE: $ N | APPROX. VALUE: $

Copyright Oak Tree Business Systems, Inc., 1998 - 2001. All Rights Reserved.

OTHS 015 TIGR (12/01)

CSOC.LRich.FMB.00000664

CSOC.RICH.001220

CREDIT INFORMATION Please list all open Accounts with or without a balance. Attach separate sheet if necessary.

A = Applicant C = Spouse/Co-Applicant

PLEASE CHECK A	PLEASE CHECK C	OBLIGATIONS	LENDERS (OR OTHER) NAME, ADDRESS LIST ALL OBLIGATIONS INCLUDING TIGER FEDERAL CREDIT UNION LOANS	ACCOUNT NUMBER	ORIGINAL AMOUNT	BALANCE	MONTHLY AMOUNT
☑	☐	FIRST MORTGAGE	NATIONAL CITY BANK		76,200.00	74,310.00	593.00
☑	☐	LOAN ACCOUNT	NATIONAL CITY BANK		304,800.00	295,937.00	2,149.00
☑	☐	LOAN ACCOUNT	TIGER FEDERAL CREDIT UNION EL SEGUNDO		8,000.00	8,000.00	266.31
☑	☐	CHARGE CARD	AMEX			4,912.00	147.36
☑	☐	CHARGE CARD	DM MANAGEMENT/CBUSA NA			326.00	10.00
☑	☐	FIRST MORTGAGE	US BANK			30,314.00	189.00
☑	☐	FIRST MORTGAGE	HSBC/RS			2,506.00	75.18
☐	☐	FIRST MORTGAGE					
☐	☐	FIRST MORTGAGE			76,200.00		
☐	☐						
☐	☐						

Please answer the following questions. If a yes answer is given, explain on attached sheet.

	A Yes	A No	C Yes	C No
1. Have You filed a petition for bankruptcy in the last 10 years?	☐	☑	☐	☐
2. Have You ever had any auto, furniture or property repossessed?	☐	☑	☐	☐
3. Are you a co-maker or co-signer on any loan? For Whom _____ Amount $ _____	☐	☑	☐	☐
4. Have You ever had credit in any other name? What Name _____	☐	☑	☐	☐
5. Have You any suits pending, judgements filed, alimony or support awards against You?	☐	☑	☐	☐

TOTALS	$ 416,805.0	$ 3,429.85

Please Check: A = Applicant C = Spouse/Co-Applicant

	A Yes	A No	C Yes	C No
6. Have You any obligations not listed?	☐	☑	☐	☐
7. Do You have any past due bills?	☐	☑	☐	☐
8. Is any income You have listed likely to reduce in the next two years?	☐	☑	☐	☐

9. Indicate immigration status:

Applicant ☑ U.S. Citizen ☑ Permanent U.S. Resident ☐ Other N

Co-Applicant ☐ U.S. Citizen ☐ Permanent U.S. Resident ☐ Other

OPTIONAL CREDIT INSURANCE An appropriate application/disclosure will be furnished at the time Your credit is approved.

PLEASE CHECK ONE OR MORE OF THE BOXES BELOW.

You are interested in Credit Life Insurance - Single Coverage ☐ Joint Coverage ☐ You are interested in Credit Disability Insurance - Single Coverage ☐

You are not interested in Credit Insurance ☑

SIGNATURE OF APPLICANT X Laura Richardson (DATE) 11-30-05

SIGNATURES

You warrant the truth of the above information and You realize that it will be relied upon by Us in deciding whether or not to grant the credit applied for. You hereby authorize Us, Our employees and agents to investigate and verify any information provided to Us by You. If this application is for any Feature Category contained in Our Credit Line Account Program, You agree and understand that if approved, You are contractually liable according to the applicable terms of the Credit Line Account Agreement and Disclosure. You will receive a copy of that Agreement no later than the time of Your first credit advance and You promise to pay all amounts charged to Your Account according to its terms. If this is a joint application, You agree that such liability is joint and several. You authorize Us to accept Your facsimile signatures on this application and agree that Your facsimile signature will have the same legal force and effect as Your original signature. You assume any risk that may be associated with permitting Us to accept Your facsimile signature. You understand and agree that if We have previously denied You credit during the 60 day period immediately preceding the date of this application, You will be charged a $20 Loan Application Fee payable in connection with this application for credit. If not enclosed, You authorize Us to deduct this fee from Your Share or Your Share Draft Account. Furthermore, if this application for credit is approved, such application fee will be refunded to You at the time Your loan/Account is granted. If **You are issued a Credit Card, You grant and consent to a lien on Your shares with Us (except IRA and Keogh Accounts) and any dividends due or to become due to You from Us to the extent You owe on any unpaid Credit Card balance.**

New York Residents Only. A consumer report may be requested in connection with this application. You will be informed whether or not a consumer report was requested, and if such a report was requested, You will be informed of the name and address of the consumer reporting agency that furnished the report. Subsequent consumer reports may be requested or utilized in connection with an update, renewal, or extension of the credit for which this application is made without further notice.

APPLICANT SIGNATURE _____ DATE 11-30-05 SPOUSE/CO-APPLICANT SIGNATURE _____ DATE _____

Share Secured VISA and Share Secured Line of Credit Applicants: If Your credit is approved, You grant Us a specific pledge of shares in Your Share Account indicated below and for the amount specified below:

Account Number _____ Amount $ _____

LOAN OFFICER	CREDIT MANAGER OR OTHER
LOAN APPROVED YES NO REFERRED TO CC	LOAN APPROVED YES NO
COUNTER OFFER WILL BE MADE IF ACCEPTED, LOAN APPROVED.	COUNTER OFFER WILL BE MADE IF ACCEPTED, LOAN APPROVED.
DESCRIBE COUNTER OFFER	
SPECIFIC REASON(S) FOR REJECTION	
LOAN OFFICER/CREDIT COMMITTEE SIGNATURE DATE	CREDIT LIMIT $ ADDITIONAL INFORMATION
CREDIT MANAGER OR OTHER DATE	
ECOA NOTICE AND REASON FOR REJECTION OR UNACCEPTED COUNTER OFFER SENT OR DELIVERED ON	(DATE) BY

Copyright Oak Tree Business Systems, Inc., 1998 - 2001, All Rights Reserved.

OTBS 015 TIGR (9/01)

CSOC.LRich.FMB.00000665

CSOC.RICH.001221

30-Nov-05 **Addendum** Page 1

Member Name: RICHARDSON, LAURA Member No: 201249 Application No: 6

Liability

Member No	Account No	Type	Description	Balance	Mo Pmt
201249		CHARGE CARD	MACYS/GEMB	$0.00	$0.00
201249		CHARGE CARD	MBNA AMERICA	$0.00	$0.00
201249		CHARGE CARD	ROBINSONS/MAY	$0.00	$0.00
201249		CHARGE CARD	US BANK/NA ND	$0.00	$0.00
201249		CHARGE CARD	CITI	$0.00	$0.00
201249		CHARGE CARD	WFFINANCE	$0.00	$0.00
201249		CHARGE CARD	MBNA AMERICA	$0.00	$0.00
				$0.00	$0.00
			GRAND TOTAL	$416,805.00	$3,429.85

Asset

Member No	Account No	Type	Account Type	Description	Balance/value
201249		CASH	SAVINGS	TIGER FEDERAL CREDIT UNION	$2,766.25
					2,766.25
				GRAND TOTAL	$2,766.25

CUT HERE AND KEEP THIS COPY FOR YOUR RECORDS.

A Public Service Agency

POWER OF ATTORNEY

VEHICLE/VESSEL DESCRIPTION

IDENTIFICATION NUMBER	YEAR MODEL	MAKE	LICENSE PLATE/CF #	MOTORCYCLE ENGINE #
[redacted]	1998	FORD	[redacted]	

I, Laura R Richardson
PRINT NAME

I, _____
PRINT NAME

appoint:
TIGER FEDERAL Credit Union
PRINT NAME

as my attorney in fact, to complete all necessary documents, as needed, to transfer ownership as required by law.

ALL SIGNATURES MUST BE IN INK

I certify under penalty of perjury under the laws of the State of California that the information I have provided is true and correct.

SIGNATURE REQUIRED BY PERSON APPOINTING POWER OF ATTORNEY	CITY	STATE	ZIP CODE	DATE	DL, ID, OR DEALER #
X Laura Richardson	Torrance	CA	90503	11-30-05	[redacted]
SIGNATURE REQUIRED BY PERSON APPOINTING POWER OF ATTORNEY	CITY	STATE	ZIP CODE	DATE	DL, ID, OR DEALER #

REG 260 (NEW 2/2004) WWW

CUT HERE AND KEEP THIS COPY FOR YOUR RECORDS.

A Public Service Agency

POWER OF ATTORNEY

VEHICLE/VESSEL DESCRIPTION

IDENTIFICATION NUMBER	YEAR MODEL	MAKE	LICENSE PLATE/CF #	MOTORCYCLE ENGINE #
[redacted]	1998	FORD	[redacted]	

I, LAURA RICHARDSON
PRINT NAME

I, _____
PRINT NAME

appoint:
TIGER FEDERAL CREDIT UNION
PRINT NAME

as my attorney in fact, to complete all necessary documents, as needed, to transfer ownership as required by law.

ALL SIGNATURES MUST BE IN INK

I certify under penalty of perjury under the laws of the State of California that the information I have provided is true and correct.

SIGNATURE REQUIRED BY PERSON APPOINTING POWER OF ATTORNEY	CITY	STATE	ZIP CODE	DATE	DL, ID, OR DEALER #
X Laura Richardson	Torrance	CA	90503	11-30-05	[redacted]
SIGNATURE REQUIRED BY PERSON APPOINTING POWER OF ATTORNEY	CITY	STATE	ZIP CODE	DATE	DL, ID, OR DEALER #

REG 260 (NEW 2/2004) WWW

Nov 30, 2005

Wholesale/Retail Breakdown

Kelley Blue Book
Sep-Dec 2005

1998 Ford Mustang GT Coupe 2D ..... $6,400/$9,225

VIN [redacted]

V8 4.6 Liter	Included
5 Speed Manual	Included
RWD	Included

*** Equipment ***

Air Conditioning	Included
Power Steering	Included
Power Windows	Included
Power Door Locks	Included
Tilt Wheel	Included
AM/FM Stereo	Included
Cassette	Included
Single Compact Disc	125/165
Dual Front Air Bags	Included
Leather	150/200
Power Seat	25/35
Alloy Wheels	75/100
No Cruise Control	<25>/<35>

lue without mileage ..... $6,750/$9,690
adjustment (84,505) miles ..... <175>

lesale/Retail Value ..... $6,575/$9,515

TIGER FEDERAL CR UNION

ec 2005 Kelley Blue Book KARPOWER values for California
opinions. Kelley Blue Book assumes no responsibility for errors or omissions
© Copyright Kelley Blue Book 2005, all rights reserved

10-21-05 14:10 FROM-TIGER FCU MAIN +3106409200 T-557 P.05/05 F-732

VEHICLE INSPECTION REPORT

MBR NAME: LAURA RICHARDSON MBR# _____

Description

Make: Ford V.I.N.: _____

Year: 98 Cylinders: 8 License #: _____

Model: Mustang GT Body Type: Coupe Color: Blue

CONDITION	GOOD	FAIR	POOR
Body	✓		
Fenders	✓		
Upholstery	✓		
Top	✓		
Paint	✓		
Motor	✓		
Tires:			
Left Front		✓	
Right Front		✓	
Left Rear	✓		
Right Rear	✓		
Spare	✓		

DATE: 10/22/05

VEHICLE INSPECTED BY: Mario Bruno

Signature: Mario Bruno 10/22/05

LOMITA TRANSMISSION
Please place your business here
1972 Lomita Blvd.
Lomita, CA 90717
Tel (310) 539-4243 Fax 539-4036
www.lomitatransmission.com

ACCESSORIES		RETAIL VALUE
Base Price		$
Auto Trans	NONE ✗	$
Pwr Steer	✓	$
Air Cond	✓	$
Pwr Window	✓	$
Pwr Locks	✓	$
Tilt Whl		$
Cruise Cnl	✓	$
AM/FM CD	✓	$
Pwr Seats	✓	$
ABS 4 Whl	✓	$
Prm Sound	✓	$
Leather Int	✓	$
S M T Roof	✗	$
Cassette	✗	$
A P Whls	✓	$
3,4,5 Spd	5 Spd	$
CONVRTBL	NONE ✗	$
Towing Pkg	✗	$
CD Stckr	✓	$
Mileage	084585	

RE: ITEM #9 ON THE LIST

CSOC.LRich.FMB.00000669

TIGER REG Z AMORTIZATION DAYS IN YEAR (360/365): 365

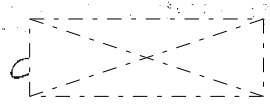
AMOUNT OF LOAN 9,000.00
INTEREST RATE P.A. 5.740 % DAILY RA[illegible]015726 %
PAYMENT FREQUENCY BI-WEEKLY
PAYMENT TYPE IP
INSURANCE CODE NIL

LOAN ADVANCE DATE 30 NOV 05 SKIP[illegible] DATE
1st PAYMENT DATE 09 DEC 05 NO. OF S[illegible]

129 PAYMENTS OF 79.65 --------EXACT TOTALS--------
AND A FINAL PAYMENT 75.72 on 19 NOV 2010 AMT FINANCED 9,000.00
FINANCE CHG 1,350.57
PAYBACK AMT 10,350.5[illegible]

SEMI-MONTHLY PAYMENT 86.29
MONTHLY PAYMENT 172.58
WEEKLY PAYMENT 39.83

Enter Project, Amortize, Exact term Amortize, LPTP [illegible]n Insurance Code:



TIGER REG Z AMORTIZATION DAYS IN A YEAR (360/365): 365

AMOUNT OF LOAN	9,000.00	
INTEREST RATE P.A.	5.740 %	DAILY RATE 0.015726 %
PAYMENT FREQUENCY	BI-WEEKLY	
PAYMENT TYPE	IP	
INSURANCE CODE	NIL	
LOAN ADVANCE DATE	30 NOV 05	SKIP START DATE
1st PAYMENT DATE	09 DEC 05	NO. OF SKIPS

129 PAYMENTS OF 79.65
AND A FINAL PAYMENT 75.72 on 19 NOV 2010

--------EXACT TOTALS--------

AMT FINANCED	9,000.00
FINANCE CHG	1,350.57
PAYBACK AMT	10,350.57

SEMI-MONTHLY PAYMENT	86.29
MONTHLY PAYMENT	172.58
WEEKLY PAYMENT	39.83

Enter Project, Amortize, Exact term Amortize, LPTR or an Insurance Code:

TIGER FEDERAL CREDIT UNION
MAILING ADDRESS
Tiger Federal Credit Union
P.O. Box 3641
Culver City, CA 90231-3641
(310) 646-3084

Loan Officer Comment Sheet

Application Number	Date of Decision
4	10/20/05
Member Name LAURA RICHARDSON LAURA RICHARDSON	Loan Number 4
Social Security Number	Loan Type L4
Amount Requested/Amount Approved $7,500.00 7500.00	Purpose 100% USED - A

Comments:

10/20/2005 11:00 AM LO...PHONE APP...MEMBER WANTS TO BORROW $7,500.00 FO A USED CAR...SHE WILL CALL TOMORROW 10/20/05 FOR THE RESPONSE..LO... 10/20/2005 01:16 PM OH 100% USED AUTO $7,500.00 / 5.74% 60 MOS A + PPR / / MBR CR SCORES ARE 753 RISK AND 205 BK WITH OVER 15 YRS OF POSITIVE CR HIST., MBR IS A HOMEOWNER FOR 2 1/2 YRS AND AN EMPLOYEE FOR 18 YRS (A RNURSE AT CENTINELA HOSP.,. MBR HAS HIGH REV BAL DUE TO A HELOC LOAN IS INCLUDED IN IT THE TOTAL REV BAL ON CREDIT CARDS IS $8,070.00 OVER 1 X MO GROSS INCOME, DEBT RATIO (55%) EXCEEDS LITTLE BIT THE G/L BUT OK DUE TO ALL POSITIVE FACTS ABOVE MENTIONED...PRE-APPRVD...OH IS PRE-APPROVD * Member Comments Start * * Member Comments End *

10-20-05

HF

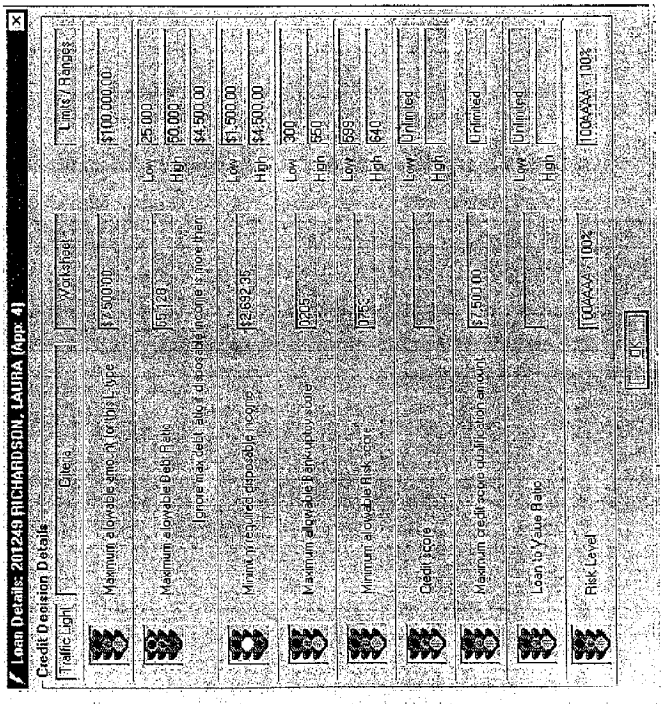
TIGER FEDERAL CREDIT UNION
MAILING ADDRESS
Tiger Federal Credit Union
P.O. Box 3641
Culver City, CA 90231-3641
(310) 646-3084

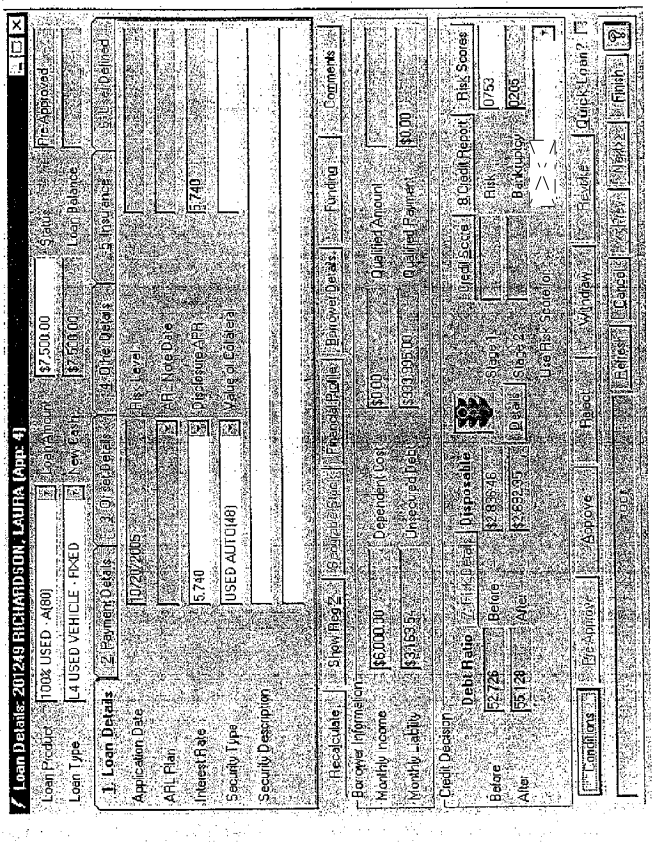
Loan Officer Comment Sheet

Application Number	Date of Decision
4	10/20/05
Member Name LAURA RICHARDSON LAURA RICHARDSON	Loan Number 4
Social Security Number [redacted]	Loan Type L4
Amount Requested/Amount Approved $7,500.00 7500.00	Purpose 100% USED - A

Comments:

10/20/2005 11:00 AM LO...PHONE APP....MEMBER WANTS TO BORROW $7,500.00 FO A USED CAR...SHE WILL CALL TOMORROW 10/20/05 FOR THE RESPONSE..LO... 10/20/2005 01:16 PM OH 100% USED AUTO $7,500.00 / 5.74% 60 MOS A + PPR / / MBR CR SCORES ARE 753 RISK AND 205 BK WITH OVER 15 YRS OF POSITIVE CR HIST., MBR IS A HOMEOWNER FOR 2 1/2 YRS AND AN EMPLOYEE FOR 18 YRS (A RNURSE AT CENTINELA HOSP., MBR HAS HIGH REV BAL DUE TO A HELOC LOAN IS INCLUDED IN IT THE TOTAL REV BAL ON CREDIT CARDS IS $8,070.00 OVER 1 X MO GROSS INCOME, DEBT RATIO (55%) EXCEEDS LITTLE BIT THE G/L BUT OK DUE TO ALL POSITIVE FACTS ABOVE MENTIONED...PRE-APPRVD...OH IS PRE-APPROVD * Member Comments Start * * Member Comments End *


Loan Details: 201249 RICHARDSON, LAURA (Appx 4)
Credit Decision Details
Traffic Light
Client's
Worksheet's
Limits / Ranges
Maximum allowable amount for this type
$75,000.00
$100,000.00
Maximum allowable Debt Ratio
(price-rate-yield also if acceptable income is more than
55.129
Low
High
25.000
60.000 *
$4,500.00
Minimum required disposable income
$2,692.35
Low
High
$1,500.00
$4,500.00
Maximum allowable bankruptcy score
0705
Low
High
300
650
Minimum allowable risk score
0765
Low
High
699
640
Credit score
Low
High
Unlimited
Maximum credit score duplication amount
$7,500.00
Low
High
Unlimited
Loan to Value Ratio
Low
High
Unlimited
Risk Level
100AAAA
Low
100%
Use OK



CSOC.LRich.FMB.00000675

CSOC.RICH.001231

****
*
* TIGER FCU
* REF: 201249*13808*1*3*TRW**leorao
****

DATE: 10-20-2005 TIME: 10:47
STATUS: R Success

Rpt Type: CPU-CPU Lst Inq Rpted: 10/20/2005 TCA1 07

LAURA RICHARDSON
1645 DATE AVE
TORRANCE CA 905036109 (Rptd. 04/2003 - 06/2004)

SSN: [redacted]
YOB: 1962
Spouse:

** Name Variations **
LAURA CARPINTEYRO (AKA)

** Address Variations **
11440 1-2 NATIONAL BLVD/LOS ANGELES CA 900643729 (Rptd. 01/1996 - 03/2002)
4088 REDWOOD AVE/LOS ANGELES CA 900665102 (Rptd. 09/1989 - 07/1995)

Employment--
CHASSEY COLLAGE

CR Score [redacted]
15 + yrs of c/hist.
ho 2½ yrs. —
EMPL.. 18 yrs

10-20-05
L Ord

PROFILE SUMMARY

PUBLIC DEROG	0	INST BAL	295937	INQS/30 DAYS		PAID ACCTS	6
TRADE DEROG	0	R/E BAL	74810	INQS/6 MONTH	0	NEW ACCTS	1
NOW DEL/DEROG	0	REVL BAL	38058	CF INQS/24MO	0	SATIS ACCTS	16
WAS DEL/DEROG	0	PAST DUE	0	RT/OPN REV	17.35	REVL/OPEN BNK	5
30 DAYS TRADE	0	INST PMT	2149	RT/BNK REV	17.75	REVL/DEPT STR	1
60 DAYS TRADE	0	REVL PMT	199	REC INQ	11/2003	CF TRADES	0
90+DAYS TRADE	0	R/E PMT	593	REC TR OPN	08/2005	INST TRADES	1
WORST INS RATE		TOT PMT	2941	RPT TRADE/6MO	1	TOT TRADES	17
WORST REV RATE	NEG	REV AV/LMT	80629	REV AVG BAL	3460	OLD TRADE	185 M
BANKRPTCY IND	0	FILE VAR IND		LOST CARD IND		CS INDICATOR	0
DISP INDICATOR		THIN FILE IND		ALIAS IND			

Profile Summary Definitions ---
AV/LMT - Available or Credit Limits
CS - Consumer Statment
DISP - Disputed Account
INS/INST - Installment Account
REV/REVL - Revolving Account
VAR - Variation
THIN FILE - Less than 2 trades or No trade reported within last 6 months
CF - Consumer Finance
DEPT STR - Department Store
IND - Indicator (1=Yes; 0/blank=No)
REC - Date of Most Recent
RT - Ratio of Balance to High Credit

Trade Lines ---

Subscriber Name / Account # / PYMT History (24 mos) / Acct Condition / Special Comments	Subscr# / Type / Term / Acct Status	Date Opn / Bal Date / Last Pay / Status Date	$AMT/Type / $Balance / $Month/Type / $Past Due		Months Used / 30 Delinq / 60 Delinq / 90+Delinq	KOB / Assoc. / Evaluation
MBNA AMERICA	[redacted]	05/06/2002	9000	L	26	BC
[redacted]	18 CRC	06/04/2004	0		00	
BCCCCCCCCCCCCCCCCCCCCCCC	REV	05/25/2004			00	Individual
CLOSED	CURR ACCT	06/01/2004			00	Review Needed
Credit line closed - Consumer's request						
WFFINANCE	[redacted]	08/16/2003	2000	L	23	FP
[redacted]	07 CHG	07/31/2005			00	
[redacted]	REV	05/10/2004			00	Individual
PAID	PAID SATIS	07/01/2005			00	
CITI	[redacted]	06/01/1990	7000	L	37	BC
[redacted]	18 CRC	01/14/2004			00	
BONNNNNNNN000-NNNNNNN000	REV				00	Individual
PAID	PAID SATIS	01/01/2004			00	
PREMIER AUTO FINANCE	[redacted]	04/25/1998	12710	O	63	FA
[redacted]	00 AUT	06/30/2003			00	
B--CCCCCCC-CCCCCCCCCCCC	60				00	Individual
PAID	PAID SATIS	06/01/2003			00	
SALLIE MAE LOAN SRVCNG	[redacted]	06/16/1995	2500	O	28	EL
[redacted]	12 EDU	09/30/1997			00	
BCCCCCCCCCCCCCCCCCCCCCC	UNK				00	Individual
PAID	PAID SATIS	09/01/1997			00	

SALLIE MAE LOAN SRVCNG		06/16/1995	2500	O	28	EL
	12 EDU	09/30/1997			00	
BCCCCCCCCCCCCCCCCCCCCCCC UNK					00	Individual
PAID	PAID SATIS	09/01/1997			00	
TIGER FEDERAL CREDIT U		12/15/1992	4845	O	36	FC
	00 AUT	11/15/1995	0		00	
BCCCCCCCCCCCCCCCCCCCCCCC 36					00	Individual
PAID	PAID SATIS	11/01/1995			00	
AMEX		06/25/2001	14900	L	01	BC
	18 CRC	10/19/2005	4912		00	
C	REV				00	Individual
OPEN	CURR ACCT	10/01/2005			00	
DM MANAGEMENT/CBUSA NA		11/10/2003	1500	L	24	CZ
	07 CHG	10/18/2005	326		00	
CCCCCCCCCCC00CCCCCCCCCCC REV		10/14/2005	10	S	00	Individual
OPEN	CURR ACCT	10/01/2005			00	
NATIONAL CITY BANK		04/09/2003	304800	O	30	BB
	26 R/C	10/05/2005	295937		00	
CCCCCCCCCCCCCCCCCCCCCC--- 360		09/06/2005	2149	S	00	Joint Account
OPEN	CURR ACCT	10/01/2005			00	
NATIONAL CITY BANK		04/09/2003	76200	O	30	BB
	27 R/O	10/05/2005	74810		00	
CCCCCCCCCCCCCCCCCCCCC--- 240		09/06/2005	593	S	00	Joint Account
OPEN	CURR ACCT	10/01/2005			00	
US BANK		02/16/2004	36000	L	20	BB
	47 CLS	09/30/2005	30314		00	
CCCCCCCCCCCCCCCCCC00	REV	09/20/2005	189	S	00	Joint Account
OPEN	CURR ACCT	09/01/2005			00	
US BANK/NA ND		02/01/2004	10000	L	20	BB
	18 CRC	09/30/2005	0		00	
0000000C0000000000CC	REV	03/14/2005			00	Joint Account
OPEN	CURR ACCT	09/01/2005			00	
ROBINSONS/MAY		05/01/1990	829	H	99	DC
	07 CHG	09/29/2005	0		00	
NNNNNNNNNNNNNNNN0000000 REV		03/08/1999			00	Individual
OPEN	CURR ACCT	04/01/2004			00	
MBNA AMERICA		03/02/1999	12900	L	79	BC
	18 CRC	09/27/2005	0		00	
ONNONNONNONNONNN------- REV		04/06/2002			00	Individual
OPEN	CURR ACCT	09/01/2005			00	
HSBC/RS		08/08/2005	4000	L	02	BB
	07 CHG	09/24/2005	2506		00	
CC	REV				00	Individual
OPEN	CURR ACCT	09/01/2005			00	

MACYS/GEMB	[redacted]	06/24/1995	500	L	99	FF--
[redacted]	07 CHG	09/19/2005	0		00	
00000000000000000000000000	REV	03/14/1999			00	Individual
OPEN	CURR ACCT	09/01/2005			00	

Inquiry ---

Subscriber Name Account #	Subscr# Term	Inq Date $Amount	Type
DMGT/CBUSA	[redacted] UNK	11/10/2003 UNKNOWN	31 Unk

Credit Grantors' Information ---

Subscriber Name	Subscr#	Telephone	Address City, State Zip
AMEX	[redacted]	BYMAILONLY	PO BOX 297871 FORT LAUDERDALE,FL 33329
CITI	[redacted]	BYMAILONLY	PO BOX 6241 SIOUX FALLS,SD 57117
DM MANAGEMENT/CBUSA NA	[redacted]	BYMAILONLY	PO BOX 9714 GRAY,TN 37615
DMGT/CBUSA	[redacted]	BYMAILONLY	PO BOX 9714 GRAY,TN 37615
HSBC/RS	[redacted]		90 CHRISTIANA RD NEW CASTLE,DE 19720
MACYS/GEMB	[redacted]	8009496229	9111 DUKE BLVD MASON,OH 45040
MBNA AMERICA	[redacted]	8004212110	POB 17054 WILMINGTON,DE 19884
NATIONAL CITY BANK	[redacted]	4124423873	150 ALLEGHENY CENTER MAL PITTSBURGH,PA 15212
PREMIER AUTO FINANCE	[redacted]	8003469737	230 W MONROE ST STE 1000 CHICAGO,IL 60606
ROBINSONS/MAY	[redacted]	BYMAILONLY	111 BOULDER DR BRIDGETON,MO 63044
SALLIE MAE LOAN SRVCNG	[redacted]	5094594600	W 707 MAIN ST 4TH FLOOR SPOKANE,WA 99201
TIGER FEDERAL CREDIT U	[redacted]	106079100	1990 E GRAND AVE STE 100 EL SEGUNDO,CA 90245
US BANK	[redacted]	8003314738	PO BOX 5227 CINCINNATI,OH 45201

US BANK/NA ND BYMAILONLY 4325 17TH AVE S
FARGO,ND 58125

Credit Grantors' Information ---

Subscriber Name	Subscr#	Telephone	Address City, State Zip
WFFINANCE		7146337861	1132 E KATELLA AVE STE A ORANGE,CA 92867

Address and Social Verification ---

TYPE --- Sub-segment data only
Group Identifier ---

SSN Posted on -- 07/01/2005
SSN Used Count -- 0000
SSN Error -- No error conditions.
Addr Posted on -- 07/01/2005
Addr Used Count -- 0000
Addr Error -- No error conditions.

Credit Score Model: Experian/Fair, Isaac Risk Model
Credit Risk Score = 0753 Score Factor : 05,10,04,06

05 - Number of accounts with balances
10 - Proportion of balance to high credit on bank revolving or all revolving accounts
04 - Too many bank revolving accounts
06 - Number of finance company accounts

Credit Score Model: Experian Bankruptcy Model
Credit Risk Score = 0205 Score Factor : L,U,G

L - New bank revolving accounts
U - Presence of auto finance accounts
G - Age of oldest reported account

TIGER FEDERAL CREDIT UNION
LOAN APPROVAL FINAL DETAIL SHEET

MEMBER NAME: Laura Richardson ACCT # [redacted]

LOAN PROCESSOR: Sherry DATE: 11-30-05

IS LOAN BEING FUNDED TODAY? YES NO HAS MEMBER SIGNED LOAN DOCUMENTS? YES NO

CLOSED END LOANS
(Signature, RV, Auto Loans, C.D. Secured)

CREDIT SCORE A B C D E
LOAN EFF. DATE 11-30-05
LOAN PRODUCT 100% Used
LOAN TYPE L4.1
LOAN AMOUNT $ 9,000.00
LOAN TERM 60 mos (5yrs)
LOAN RATE (APR) 5.74% (fixed) / (variable)
LIFE/DISABILITY INS. None
M.B.I. / GAP INS. None
NEW LOAN AMOUNT WITH MBI/GAP INCL. $ 9,000.
PAYMENT METHOD Payroll
PAYMENT FREQUENCY B/W
DUE DATE REQUESTED 12/9/05 FIRST payment
VEHICLE YEAR 1998
VEHICLE MAKE Ford
VEHICLE MODEL Mustang GT.
% FINANCED 100% 80%
MILEAGE: 84,588
AUTO CLASSIFICATION New Auto Used Auto
VIN # & LICENSE # Vin# License#
AUTO INS. CARRIER Mercury Insu Co. Policy#

OPEN END LOANS
(Ready Cash, Visa, Share Secured)

CREDIT SCORE A B C D E
LOAN EFF. DATE
LOAN PRODUCT
LOAN TYPE
LOAN AMOUNT $
LOAN TERM
LOAN RATE (APR)
LIFE/DISABILITY INS.
PAYMENT METHOD (payroll, auto pay, cash pay)
PAYMENT FREQUENCY (mo, s/m, b/w, weekly)
DUE DATE REQUESTED

KELLEY B.B. VALUE: $ 6575.00 (Wholesale) $ 9,515.00 (Retail)

DEALER NAME Equity

Comments:

CSOC.LRich.FMB.00000681

TIGER FEDERAL CREDIT UNION

MAILING ADDRESS
Tiger Federal Credit Union
P.O. Box 3841
Culver City, CA 90231-3841
(310) 646-3084

LOAN AGREEMENT AND CONSUMER CREDIT DISCLOSURE STATEMENT ("Agreement")

Borrower Account Number	Note Number	Date of Loan
[redacted]	L4.1	30-Nov-05

Borrower (Name, Address)	Co-Borrower (Name, Address)
LAURA RICHARDSON 1645 DATE AVE TORRANCE CA 90503	

TRUTH-IN-LENDING DISCLOSURE

Prepayment: If You pay off early, You will not have to pay a penalty. See Your contract document(s) for any additional information about nonpayment, default, any required repayment in full before the scheduled date. e means an estimate, (n/a) means not applicable

☐ **VARIABLE RATE**

Your loan is subject to a Variable Rate which is based on the One-Year U. S. Treasury Constant Maturity Rate as published in the Federal Reserve Bulletin H .15 (available by calling (415) 974-2659) and will be the rate in effect on the first day of the month immediately preceding the first day of each calendar quarter of each year, rounded up to the nearest 1/4 percentage point, ("Index") plus 0 % ("Margin"). The Index plus the Margin equals the Interest Rate. Changes in the Index will cause changes in the Interest Rate on the first day of each calendar quarter of each year. Increases or decreases in the Interest Rate will cause like increases or decreases in the Finance Charge and will affect the number of Your regularly scheduled payments. Your Interest Rate will never change more than 2.00 percentage points in any given year and is subject to a minimum of 4.00% and a maximum of 18.00%. For example, if Your loan is for $10,000 for 60 months at an interest Rate of 10.00% and the interest Rate increases to 12.00% after 6 months, You would be required to make 4 additional payments.

ANNUAL PERCENTAGE RATE The cost of Your credit as a yearly rate	FINANCE CHARGE The dollar amount the credit will cost You	AMOUNT FINANCED The amount of credit provided to You or on Your behalf	TOTAL OF PAYMENT The amount You will have paid after You have made all payments as scheduled.
5.740 %	$ 1,371.00	$ 9,000.00	$ 10,371.00

Your Payment Schedule is:		When Payments Are Due
No. of Payments	Amount of Payments	
59	$172.85	Monthly, beginning 12/28/05
1	$172.85	ending, 11/28/10
1		

Security: You are giving a security interest in Your Credit Union Account(s) and, If box is checked, in:

☐ The goods or property being purchased. ☑ Your present and future shares and/or deposits and/or certificates in the Credit Union. ☐ Personal property (other than household goods or any dwelling) securing other loans with Us.

☑ Other (describe): SIGNATURE LOAN

Late Charge: If Your payment is more than 10 days late, You will be charged the greater of 3.00% of the payment due or $10.

Property Insurance: If property insurance is required, You may obtain it from anyone You want that is acceptable to Us.	Filing Fee	Non-Filing Insurance
	$	$

☐ **Required Deposit:** The Annual Percentage Rate does not reflect Your required deposit.

ITEMIZATION OF AMOUNT FINANCED

Amount Financed	$ 9,000.00
Amount given to You directly	$ 903.50
Amount paid on Your account	$ 8,096.50
Amount paid to others on Your behalf (a-f):	
a. $	to
b. $	to
c. $	to
d. $	to
e. $	to
f. $	to

COLLATERAL

Titled Property: (Year, Make, Model, Body Style)
1998 FORD MUSTANG GT CPE 2DR/VIN#

Other Property (Describe):
O.D. 84,505/ PLT#

Security Interest: To secure all obligations of the Borrower(s) hereunder to the Credit Union, You give a security interest and lien in and upon the above property, including any and all accessions, related Insurance proceeds or insurance premium refunds.

☑ **Simple Interest Rate of** 5.740 % per Annum. ☐ **The present Variable Rate is** 5.740 % per Annum.

INSURANCE

Insurance: Credit Life Insurance and Credit Disability Insurance are not required to obtain credit and will not be provided unless You agree to pay the additional cost and sign herein. A portion of this amount may be retained by or returned to Us.

	Premium		
Single Credit Life Insurance		☐ You Want	☑ You Do Not Want
Joint Credit Life Insurance		☐ You Want	☑ You Do Not Want
Credit Disability Insurance		☐ You Want	☑ You Do Not Want

Signature: Laura Richardson

SIGNATURES

NOTICE: You understand and agree that by endorsing or negotiating check number _____, that You acknowledge receiving a copy of this Agreement (and Exhibits, if any) that You have read it in its entirety and that You accept and agree to all of the terms thereof including the provisions set forth on the reverse side.

Signature: You have signed this Agreement on the date shown and acknowledge that You have read it, that You understand it, and that You have received a completely filled-in copy of it. Further paragraphs of this Agreement are set forth on the reverse side, and You agree to be bound by all of the provisions of this Agreement.

Date: 11-30-05

Borrower	Borrower	Owner of Collateral (other than Borrower)
(X) Laura Richardson	X	

CO-SIGNER

You understand that You are fully liable to pay any amounts due under this Agreement. The Credit Union does not have to make any demand on any other person obligated under this Agreement, nor take any steps to repossess any collateral before demanding that You pay any amount. You have read this entire Agreement. You understand it, and You agree to be bound by all of the terms.

Name of Co-Signer (Please Print)	Signature of Co-Signer	Date

Street Address	City	County	State	Zip

Copyright Oak Tree Business Systems, Inc. 1990 - 2001 All Rights Reserved.

OTBS 117 TIGR (12/01)

CSOC.LRich.FMB.00000682

ADDITIONAL PROVISIONS OF LOAN AGREEMENT (continued from the reverse side)

1. **PROMISE TO PAY.** You promise to pay the amount borrowed, plus interest, other permitted charges and fees to the order of Tiger Federal Credit Union ("Lender") or order, according to the terms of this Agreement (including those set forth in the Federal Truth-in-Lending Disclosure). Numbers, phrases or words preceded by a are applicable only if the is marked, e.g. X . In this Agreement the use of the words "Credit Union", "We", "Us" and "Our" mean Tiger Federal Credit Union. The Borrower(s) and any Co-Signer(s) of the Agreement, individually and collectively, are sometimes referred to as "You" and "Your".

2. **LIABILITY OF PARTIES.** Each person who signs this Agreement as a Borrower or Co-Signer or who endorses or negotiates the loan proceeds check related to this Agreement (other than a Dealer/Payee) and whose name appears on the front of this Agreement as Borrower agrees to be individually and jointly obligated to pay Your loan in accordance with the terms and conditions of this Agreement. Any person who signs this Agreement or the loan proceeds check related to this Agreement and checks the box preceding "Owner of Collateral (other than Borrower)" does so voluntarily and solely to give a security interest in the Collateral shown in the Security Interest section in this Agreement, but is not personally liable for any indebtedness created by this Agreement.

3. **INTEREST.** Interest will be charged on the unpaid balance of Your loan at the Simple Interest Rate (or at a rate computed according to the Variable Rate provisions) designated in this Agreement until Your balance is paid in full. Any payment may be made early without penalty, and any early payments will have the result of reducing the total amount of interest paid. Any payment made after the due date will have the result of increasing the total amount of interest paid.

4. **PAYMENTS.** Your payments are to be made according to the Payment Schedule (adjustable to correlate to interest rate changes as computed according to the Variable Rate provisions) in this Agreement. If, when You pay Your last scheduled payment, the amount You pay exceeds Your loan balance, then You give the Credit Union permission to deposit the excess to Your share account.

5. **COLLATERAL.** The Credit Union has been granted a security interest or lien in or upon the Collateral designated in this Agreement or in a separate document such as a Security Agreement, Mortgage, Assignment, Pledge, Trust Deed or similar document (the subject matter of such a security interest or lien is referred to as "Collateral" in this Agreement). Except for the Credit Union's security interest or lien, the Collateral is owned free and clear from any adverse claim, security interest or encumbrance other than as now disclosed to the Credit Union. Without the express written consent of the Credit Union, no other liens, security interests or encumbrances will be allowed to attach to the Collateral. You agree to inform the Credit Union immediately if the Collateral is to be moved from Your address shown on the reverse side or from such other address at which You have informed the Credit Union the Collateral is now located. The Collateral shall not be sold or ownership otherwise transferred and at all times the Collateral shall be kept in good repair. The Collateral shall not be used for any unlawful purpose. The Credit Union shall receive the full cooperation of the Borrower, Co-Signer or Owner in obtaining everything that We require to place and/or maintain Our security interest in and/or lien on the Collateral. The Credit Union may examine and inspect the Collateral at any time wherever located. All taxes or assessments on the Collateral shall be paid as they come due, and if not paid, the Credit Union may pay them and shall be entitled to reimbursement or, alternatively, to add any amount so paid to the unpaid balance of Your loan subject to the applicable interest rate.

   Personal property given as Security under this Agreement (other than household goods or any dwelling) secures the repayment of all amounts You may owe Us in the future if that status is reflected in the "Security" section under the "Truth-in-Lending Disclosure" in any particular Loan Agreement evidencing such future debt.

6. **LIEN ON SHARES.** If shares or deposits are pledged as security for this loan, You understand that the balance in Your account(s) on deposit with the Credit Union must be kept at least equal to the balance of Your loan until Your loan is repaid in full. We may, however, permit You to maintain or reduce Your account balances below Your loan balance. If You are in default, the Credit Union may apply all shares (except Keogh Accounts and IRA Accounts) then on deposit to Your loan up to an amount sufficient to repay Your loan.

7. **PROPERTY INSURANCE.** You promise to maintain property insurance in an amount necessary to protect Our security interest in the Collateral with Us named as loss payee for Our protection. Such Insurance shall protect against loss by fire, theft, and collision and will provide "all risks" hull insurance in the case of aircraft or boats and accessories thereto, if any. You may provide the required property insurance through an existing policy or by a policy You independently obtain and pay for from a person of Your own choosing, providing such person is reasonably acceptable to Us. You agree to deliver satisfactory evidence of the insurance policy to Us within any time period specified in any notice from Us or on Our behalf. If You do not get or keep this insurance, We may, at Our sole option, obtain insurance to protect Our interest and add its costs to Your loan and You agree to pay for it (by such means as increasing Your payment or increasing Your loan term). We are under no obligation to obtain Insurance on Your behalf. If We do obtain insurance, the cost of obtaining that insurance may be added to Your loan balance, subject to the applicable interest rate. We have the authority to obtain, adjust, settle or cancel Insurance and may endorse any party's name on any draft.

8. **DEFAULT.** Your loan shall be in default if any of the following things occur: (a) You do not make any payment or perform any obligation under this Agreement or any other agreement that You may have with the Credit Union; or (b) You have made a false or misleading statement in Your credit application and/or in Your representations to the Credit Union while You owe money on this loan; or (c) You should die, or be involved in any insolvency, receivership or custodial proceeding brought by or against You; or (d) a judgement or tax lien should be filed against You or any attachment or garnishment should be issued against any of Your property or rights, specifically including anyone starting an action or proceeding to seize any of Your funds on deposit with the Credit Union; and/or (e) the Credit Union should, in good faith, believe Your ability to repay Your indebtedness hereunder is or soon will be impaired, time being of the very essence.

   Upon any occurrence of default, and to the extent permitted by law, We may declare the entire balance of Your loan immediately due and payable, without prior notice or demand. If the entire balance is not then paid immediately upon default, and if permitted by law, the Collateral shall be voluntarily surrendered to the Credit Union at a time and place acceptable to it. If this is not done, to the extent permitted by law, the Credit Union may enter the premises where the Collateral is located and take possession of it and the Credit Union may assert the defense of a superior right of possession as the holder of a security interest to any offense of alleged wrongful taking and conversion. The Credit Union may sell or dispose of the Collateral in any manner permitted by law, and any resulting deficiency on Your loan shall be immediately paid to the Credit Union. In the event collection efforts are required to obtain payment on this or any other account, You agree, to the extent permitted by law, to pay all court costs, private process server fees, investigation fees or other costs incurred in collection and reasonable attorney fees incurred in the course of collecting any amounts owed under this Agreement or in the recovery of any Collateral. As permitted by law, the Credit Union shall have the right to impress and enforce a statutory lien upon the shares and dividends of any member indebted to it and We may enforce Our right to do so without further notice to You. Additionally, You agree that We may set-off any mutual indebtedness.

9. **ASSUMABILITY.** Your loan is not assumable.

10. **DELAY IN ENFORCEMENT.** We do not lose Our rights under this or any related agreement if We delay enforcing them. We can accept late payments, partial payments, or any other payments, even if they are marked "paid in full" without losing any of Our rights under this Agreement. If any provision of this or any related agreement is determined to be unenforceable or invalid, all other provisions remain in full force and effect.

11. **GOVERNING LAW.** You understand and agree that this Agreement will be governed by the laws of the state in which it is written except to the extent that Federal law controls.

12. **INDEX.** If this is a variable rate loan, the index referred to in this Agreement is an Index used to calculate Your actual Interest Rate. If this Index ceases to exist, We may adopt a new Index which will then be used to figure Your actual Interest Rate.

NOTICE TO BORROWER AND ANY CO-BORROWER

By endorsing or negotiating the loan proceeds check related to this Agreement, (1) You accept and agree to the terms of this Agreement including the provisions designated in this Agreement; and, (2) You grant Us a security interest or lien in or upon any Collateral designated in this Agreement; and, (3) You promise to obtain and maintain property insurance (if applicable) according to the Property Insurance provision above and any "Agreement to Provide Insurance" given to You along with this Agreement.
If You do not agree to any of the terms of this Agreement, do not endorse the loan proceeds check and return this Agreement and check to Us immediately at the address shown on the front of the check.

Copyright Oak Tree Business Systems, Inc., 1996 - 2001 All Rights Reserved

OTBS 112 TIGR (12/01)

TIGER FEDERAL CREDIT UNION
LOAN FUNDING CHECKLIST

Date: 11.30.05 **Member Name:** Laura Richardson

Account No. [redacted] **Loan Type:** 44.1

(Check the box for each item you *verified* is **correct or completed.** *You must verify* ***ALL*** *items.)*

- [x] Due Date
- [x] Payment Amount
- [x] Payment Method
- [x] Payment Frequency
- [x] Annual Interest Rate
- [x] Correct Margin on Note/Disclosure *(Var. Rate Lns.)*
- [x] VIN# Correct
- [x] ALL Signatures Obtained
- [x] Notice To Provide Insurance Forms Completed
- [x] Bluebook/Vehicle Inspection Completed
- [ ] Shares Account Pledged *(Share secured loans)*
- [ ] Promotion: *(Specify promo name/discounts in effect)*

- [ ] Auto Transfer Payment Set Up In Ultrafis
- [x] Request Payment Coupons
- [x] Report Code Loaded In ALPS
- [x] DMV Details Entered In ALPS
- [x] DMV/Collateral Info. Appear On Loan Documents.
- [x] Loan Name Changed In CU59A Program
- [x] DMV Details Entered In CU499 Program
- [ ] Insurance Sales Entered In CU28 Program
- [ ] GL Credited For MBI/GAP Insurance
- [ ] Payroll Forms Completed

[redacted]

Document Stacking Order: (Check the box for *each* item included. **Stack items in the order listed.**)

- [x] Ln. Officer Comment Sheet *(Signed by Ln. Officer)*
- [x] Loan Detail Sheet
- [x] Note & Disclosure
- [x] Notice To Provide Insurance *(Ins. attached to back)*
- [x] Loan Application *(signed and dated)*
- [ ] Co-Signer Notice *(If Applicable)*
- [ ] Credit Life/Disability Insurance Form
- [ ] CIP –Copy of Identification

- [ ] Copy of MBI/GAP Policy Forms
- [x] DMV Forms P/A
- [ ] Photocopy of all DMV Paperwork
- [x] Bluebook/Vehicle Inspection Report
- [ ] Completed TFCU Payroll Form
- [x] Misc. Supporting Documents *(Payck. Stubs Etc.)*

Comments: Equity Loan

Loan Processor: Christy Johnson (Signature) 11-30-05 (Date Submitted)

CSOC.LRich.FMB.00000684

MAILING ADDRESS
Tiger Federal Credit Union
P.O. Box 3641
Culver City, CA 90231-3641
(310) 645-3084

Loan Officer Comment Sheet

Application Number 6	Date of Decision 11/30/05
Member Name LAURA RICHARDSON LAURA RICHARDSON	Loan Number 6
Social Security Number [redacted]	Loan Type L4.1
Amount Requested/Amount Approved $9,000.00 8078.25	Purpose 100% USED - A

Comments:

11/23/2005 10:17 AM LO...PHONE APP...MEMBER WOULD LIKE TO PAY OFF THE SIGNATURE LOAN AND TRANSFER THE LOAN TO A CARD LOAN...SHE WILL BE IN TODAY TO DO THE TRANSACTION...LO... 11/23/2005 10:26 AM MEMBER IS A+ WITH VERY LOW BK SCORE. 11/23/2005 10:29 AM 18 YEARS EMPLOYMENT, 2.5 YEARS HOMEOWNER. EXCELLENT CREDIT HISTORY; 15 YEARS WITH NO DEROGS. GOOD DEBT RATIO. PRE-APPROVED FOR $8078.25 TO PAY OFF L2. USED VEHICLE 100% 60 MONTHS. NO INCOME VERIFICATION NEEDED BASED ON OUTSTANDING CREDITWORTHINESS. 11/23/2005 10:32 AM CONVERTED FROM UNSECURED AND DUE TO EXCELLENT CREDITWORTHINESS, VEHICLE INSPECTION IS WAIVED. 11/30/2005 04:31 PM OH/ OK TO APPROVE MBR FOR $9,000.00, SAME RATE, TERMS AND CONDITIONS...OH *
Member Comments Start * * Member Comments End *

Cherry Johnson

From: support@diginsite.com
Sent: Saturday, July 14, 2007 12:09 PM
To: Direct Lending
Subject: Tiger Federal Credit Union - Loan Response - Application # 3768813

LOAN APPLICATION

07/14/2007 APP#: [redacted] SSN: [redacted] Tiger Federal Credit Union

Enter ID: PS2frmorrow Channel ID: 3 App Status: Joint Application

Disclosure Body: N/A

Primary Applicant Name:	Richardson, Laura	**Source:**	N/A
Branch:	Main Branch	**Disbursement/Type:**	Pick-up at Branch
Loan Purpose:	Purchase Vehicle	**Repayment Type:**	N/A

If you are the coapplicant(s) on a joint application certify with your signature(s) here:

LOAN REQUEST INFORMATION

Loan Type: Used Auto 1yr or newer
Requested Amount: $11000
Requested Term: 60
Payment Frequency: Monthly
Rate Type: Fixed
Down Payment: $0

ADDITIONAL PRODUCT INTEREST

PERSONAL COLLATERAL

Type: Automotive Vehicle
Value: $11000
Year: 2007
Make: Undecided
Model: N/A
VIN: N/A
Mileage: N/A

DEBT CONSOLIDATION

REAL ESTATE COLLATERAL

APPLICANT DATA

Name: Richardson, Laura **SSN:** [redacted]
Acct#: [redacted] **e-mail:** N/A
DOB: 06/28/1962 **Age:** N/A **Employment Status:** Employed
Num of Dependants: 0 **Marital Status:** M
Ethnicity: N/A
Race: N/A
Gender: N/A

RESIDENCE: Current
Current: 1645 Date AV Torrance CA 90503
Status: Mortgage **Yrs:** 4 **Mos:** N/A
Tel: [redacted]
Other: N/A

EMPLOYMENT: Current Employment
Employer: Centinela Hospital **Years:** 20
Type: Employed **Months:** N/A
Direct Deposit: Y **Title / Position:** RN
Address: N/A
Tel: [redacted]
Other: N/A

INCOME

TYPE	DESCRIPTION	AMT/MONTHLY
Wages, Tips, Salary	N/A	80000/A

ASSETS

REAL ESTATE

TYPE	ADDRESS	VALUE

PERSONAL PROPERTY

TYPE	DESCRIPTION	VALUE

LIQUID ASSETS

TYPE	INSTITUTION	AMT

SECURITIES

TYPE	INSTITUTION	UNIT	PRICE VALUE

EXPENSES

LIABILITIES

TYPE	CREDITOR	LIMIT	BALANCE	ORIGINAL PAYMENT	NEW PAYMENT
Mortgage	N/A	N/A	N/A	$3200	$3200/M
Revolving					

7/17/2007

tradeline	HSBC/BSBUY	3000	$996	$10	$10/M
Installment	COLONIAL SAVINGS & LOA	0	$417888	$3276	$3276/M
Revolving tradeline	BANK OF AMERICA	15100	$0	$0	$0/M
Revolving tradeline	HSBC/RS	0	$0	$0	$0/M
Installment	TIGER FEDERAL CREDIT U	0	$6537	$173	$173/M
Revolving tradeline	AMEX	20900	$5786	$173.58	$173.58/M
Revolving tradeline	JJILL/CBSD	1500	$238	$36	$36/M
Revolving tradeline	MCYDSNB	500	$0	$0	$0/M

FEES

TYPE	DESCRIPTION	PAYMENT

SUPPORT

TYPE	DESCRIPTION	TERM/REMAIN'G	PAYMENT

REFERENCES

NOTES / COMMENTS

TYPE	OWNER	DETAILS
Applicant	Richardson, Laura	Application Notes: Appplicant request a preapproval for a used auto new money 11k

FINANCIAL QUESTIONS

Have you ever filed for Bankruptcy?: N/A

Have you ever had a reposession?: N/A

APPLICANT DATA

Name: Richardson, Billy Ray SR **SSN:** [redacted]

Acct#: N/A **e-mail:** N/A

DOB: 07/11/1955 **Age:** N/A **Employment Status:** Employed

Num of Dependants: N/A **Relationship to Primary:** Spouse

Ethnicity: N/A

Race:

N/A

Gender:

N/A

RESIDENCE: Current	**EMPLOYMENT**:Current Employment
Current: 1645 Date DR Torrance CA 90503	**Employer:** PXP **Years:** 16
Status: Mortgage **Yrs:** 4 **Mos:** N/A	**Type:** Employed **Months:** N/A
Tel: [redacted]	**Direct Deposit:** N/A **Title / Position:** BIO TECH
Other: N/A	**Address:** N/A
	Tel: [redacted]
	Other: N/A

INCOME

TYPE	DESCRIPTION	AMT/MONTHLY
Wages, Tips, Salary	N/A	65000/A

ASSETS

REAL ESTATE

TYPE	ADDRESS	VALUE

PERSONAL PROPERTY

TYPE	DESCRIPTION	VALUE

LIQUID ASSETS

TYPE	INSTITUTION	AMT

SECURITIES

TYPE	INSTITUTION	UNIT	PRICE VALUE

EXPENSES

LIABILITIES

TYPE	CREDITOR	LIMIT	BALANCE	ORIGINAL PAYMENT	NEW PAYMENT
Mortgage	N/A	N/A	N/A	$0	$0/M

FEES

TYPE	DESCRIPTION	PAYMENT

SUPPORT

TYPE	DESCRIPTION	TERM/REMAIN'G	PAYMENT

REFERENCES

NOTES / COMMENTS

TYPE	OWNER	DETAILS

FINANCIAL QUESTIONS

Have you ever filed for Bankruptcy?:	N/A
Have you ever had a reposession?:	N/A

BUREAU DATA

TSP1 CRM 1714230 RICHARDSON,LAURA [redacted] DATE AV/TORRANCE CA
90503;Y-1962;E-CENTINELA HOSPITAL;V-07/016/000003;K-PE;CHECK;RM-I;RM-B;
M-37688132477846;PH-3106189738;VERIFY-Y2;OFAC;RR-BOTH;PARSED;

PAGE 1 DATE 7-14-2007 TIME 14:06:13 V401 TCA1

LAURA RICHARDSON
1645 DATE AVE
TORRANCE CA 905036109
RPTD: 4-03 TO 9-06 U 12X
LAST SUB: 3858481

SS: [redacted]
YOB: 1962

E: CENTINELA HOSPITAL
RPTD: 10-05 I

E: CHASSEY COLLAGE
RPTD: 12-02 I

*11440 1/2 NATIONAL BLVD
LOS ANGELES CA 900643729
RPTD: 1-96 TO 3-02 U 3X

*4088 REDWOOD AVE
LOS ANGELES CA 900665102
RPTD: 9-89 TO 7-95 U

*LAURA CARPINTEYRO

---------- FRAUD SHIELD SUMMARY ----------
INPUT SSN ISSUED 1975-1977
FROM 4-01-07 INQ COUNT FOR SSN=0
FROM 4-01-07 INQ COUNT FOR ADDRESS=0

---------- SCORE SUMMARY ----------
EXPERIAN/FAIR, ISAAC SCORE = 774 SCORE FACTORS: 05, 10, 06, 14
EXP/MDS BANKRUPTCY SCORE = 329 SCORE FACTORS: H, N

---------- TRADES ----------

SUBSCRIBER / SUB# KOB TYP TRM ECOA / ACCOUNT #	OPEN / BALDATE / LAST PD	AMT-TYP1 / BALANCE / MONTH PAY	AMT-TYP2 / PYMT LEVEL / PAST DUE	ACCTCOND / MOS REV / MAXIMUM	PYMT STATUS / PYMT HISTORY / BY MONTH
US BANK [redacted] 2	2-04 / 3-31-07 / 3-07	$36,000-L	$35,368-H / 3-07	PAID (38)	CURR ACCT B00000000CCCC CCCCCCCCCCCC
HOME LOAN SERVICES INC [redacted] 2	4-03 / 7-05-06 / 6-06	$76,200-O	7-06	PAID (39)	CURR ACCT BCCCCCCCCCCCC CCCCCCCCCCCC
HOME LOAN SERVICES INC [redacted] 2	4-03 / 7-05-06 / 6-06	$304,800-O	7-06	PAID (39)	CURR ACCT BCCCCCCCCCCCC CCCCCCCCCCCC
TIGER FEDERAL CREDIT U [redacted] 1	10-05 / 12-21-05 / 11-05	$8,000-O	11-05	PAID (2)	CURR ACCT BC

+++++ MORE

TSP1 CRM [redacted] RICHARDSON,LAURA [redacted] CA-1645 DATE AV/TORRANCE CA

PAGE 2 DATE 7-14-2007 TIME 14:06:13 V401 TCA1

SUBSCRIBER / SUB# KOB TYP TRM ECOA / ACCOUNT #	OPEN / BALDATE / LAST PD	AMT-TYP1 / BALANCE / MONTH PAY	AMT-TYP2 / PYMT LEVEL / PAST DUE	ACCTCOND / MOS REV / MAXIMUM	PYMT STATUS / PYMT HISTORY / BY MONTH
WFFINANCE [redacted]	0-03 / 7-11-05	$2,000-L	$2,000-H / 7-05	PAID (23)	CURR ACCT B000000000000

```
1091603688665S1              5-04                                    000CCCCCCC

CITI                         6-90    $7,000-L                PAID      CURR ACCT
                    1  1-14-04                      1-04      (37) BONNNNNNNNO00
                                                                     -NNNNNNNO00-

PREMIER AUTO FINANCE         4-98   $12,710-O                PAID      CURR ACCT
                    1  6-30-03                      6-03      (53) B--CCCCCCC-CC
                                                                     CCCCCCCCCCCC

SALLIE MAE SERVICING         6-95    $2,500-O                PAID      CURR ACCT
                    1  9-30-97                      9-97      (28) BCCCCCCCCCCCC
                                                                     CCCCCCCCCCC

SALLIE MAE SERVICING         6-95    $2,500-O                PAID      CURR ACCT
                    1  9-30-97                      9-97      (28) BCCCCCCCCCCCC
                                                                     CCCCCCCCCCC

HSBC/BSBUY                   3-07    $3,000-L    $1,045-H    OPEN      CURR ACCT
                    2  7-01-07       $996          7-07      ( 4) CCCC
                          6-07        $10

COLONIAL SAVINGS & LOA       8-06  $422,000-O                OPEN      CURR ACCT
                    2  5-29-07  $417,888          6-07      (11) CCCCCCCCCCC
                          6-07     $3,276

BANK OF AMERICA              3-99   $15,100-L    $6,522-H    OPEN      CURR ACCT
                    1  6-28-07        $0          6-06      (99) NNNNNNNNNNNNO
                          4-02                                      NNON-0--0--0

HSBC/RS                      8-05        $0-L    $2,506-H    OPEN      CURR ACCT
                    1  6-28-07        $0          9-06      (26) NNNNNNNNNOCCC
                          8-06       $20                            CCCCCCCCCCC

TIGER FEDERAL CREDIT U      11-05    $9,000-O                OPEN      CURR ACCT
                   -B 1  6-21-07    $6,537          6-07      (19) CCCCCCCCCCC
                          6-07      $159-A                          CCCCCC

+++++ MORE

TSP1 CRM                RICHARDSON,LAURA                ,CA-1645 DATE AV/TORRANCE CA
```

```
PAGE 3   DATE  7-14-2007  TIME 14:06:13  V401  TCA1

SUBSCRIBER                    OPEN    AMT-TYP1    AMT-TYP2 ACCTCOND   PYMT STATUS
SUB#   KOB TYP TRM ECOA BALDATE      BALANCE   PYMT LEVEL MOS REV   PYMT HISTORY
ACCOUNT #                LAST PD    MONTH PAY    PAST DUE  MAXIMUM     BY MONTH

AMEX                         6-01   $20,900-L    $9,360-H    OPEN      CURR ACCT
                    1  6-20-07     $5,786          6-07      ( 1) C
                          6-07        UNK

JJILL/CBSD                  11-03    $1,500-L      $481-H    OPEN      CURR ACCT
                   1  6-19-07        $238          6-07      (44) CCCCCCCCCCCC
                          5-07       $36                            CCCCCCCCCCC

MCYDSNB                      6-95      $500-L      $477-H    OPEN      CURR ACCT
                    1  6-13-07          $0          6-07      (99) 000000000000
                          3-99                                      000000000000

------------------------------ INQUIRIES ------------------------------
CBCINNOVIS              6-05-06  0993840 FR        UNK R/C
LANDSAFE                5-16-06  6905630 FM        UNK R/E
FISERV CREDSTAR         4-13-06  1974941 FR        UNK R/E
TIGER FEDERAL CREDIT U 10-20-05  3758804 FC

------------------------------ MESSAGES ------------------------------
REQUESTED PRODUCT OPTION NOT ALLOWED


DIRECT CHECK
```

SUBCODE	SUBSCRIBER	TELEPHONE	ADDRESS	CITY	ST	ZIP
1229200	AMEX	800.874.2717	PO BOX 297871	FORT LAUDER	FL	33329
1230206	BANK OF AMERICA	800.421.2110	POB 17054	WILMINGTON	DE	19884
0993840	CBCINNOVIS	877.237.8317	PO BOX 1838	COLUMBUS	OH	43216
1260000	CITI	BYMAILONLY	PO BOX 6241	SIOUX FALLS	SD	57117
1858481	COLONIAL SAVINGS	817.390.2000	PO BOX 2988	FORT WORTH	TX	76113
1974941	FISERV CREDSTAR	818.762.6262	5350 LAUREL CANYON B	NORTH HOLLY	CA	91606
2184720	HOME LOAN SERVICE	412.442.1340	150 ALLEGHENY CENTER	PITTSBURGH	PA	15212
1300410	HSBC/BSBUY	BYMAILONLY	PO BOX 15519	WILMINGTON	DE	19850
2156645	HSBC/RS		90 CHRISTIANA RD	NEW CASTLE	DE	19720
2307020	JJILL/CBSD	BYMAILONLY	PO BOX 9714	GRAY	TN	37615
6905630	LANDSAFE	800.475.9516	6400 LEGACY DR PTX-8	PLANO	TX	75024
1362830	MCYDSNB	800.458.6229	9111 DUKE BLVD	MASON	OH	45040
2671858	PREMIER AUTO FINA	800.346.9717	230 N MONROE ST STE	CHICAGO	IL	60606

+++++ MORE

TSP1 CRM [redacted] RICHARDSON,LAURA [redacted] CA-1645 DATE AV/TORRANCE CA

PAGE 4 DATE 7-14-2007 TIME 14:06:13 V401 TCA1

DIRECT CHECK

SUBCODE	SUBSCRIBER	TELEPHONE	ADDRESS	CITY	ST	ZIP
3993259	SALLIE MAE SERVIC	509.459.4600	W 707 MAIN ST 4TH FL	SPOKANE	WA	99201
3758804	TIGER FEDERAL CRE	310.607.9100	1990 E GRAND AVE STE	EL SEGUNDO	CA	90245
1183670	US BANK	800.331.4738	PO BOX 5227	CINCINNATI	OH	45201
3558364	WFFINANCE	714.633.7861	1132 E KATELLA AVE S	ORANGE	CA	92867

END -- EXPERIAN DIRECT CHECK

END -- EXPERIAN

TSP1 CRM [redacted] RICHARDSON,BILLY RAY SR [redacted] DATE DR/TORRANCE

[redacted]

PAGE 1 DATE 7-14-2007 TIME 14:06:24 V801 TCA1

BILLY R RICHARDSON SS: [redacted]
*11440 1/2 NATIONAL BLVD YOB: 1956
LOS ANGELES CA 900643729
RPTD: 6-95 TO 11-06 U 3X
LAST SUB: 3980282
SANTA ANA CA
1645 DATE AVE
TORRANCE CA 905036109
RPTD: 5-03 TO 9-06 U 7X

*11440 12 NATIONAL BLVD
LOS ANGELES CA 90064
RPTD: 6-00 U

B: STOCKER RESOURCES
INGLEWOOD CA
RPTD: 3-95 I

E: CHEMLINK PETROLEUM

RPTD: 9-89 I

BILLY R RICHARDSON SR

---------- FRAUD SHIELD SUMMARY ----------
INPUT SSN ISSUED 1968-1970
INQUIRY/ONFILE CURRENT ADDRESS CONFLICT
FROM 4-01-07 INQ COUNT FOR SSN=0
FROM 4-01-07 INQ COUNT FOR ADDRESS=1

```
------------------------------ SCORE SUMMARY ------------------------------
EXPERIAN/FAIR, ISAAC SCORE          =   737    SCORE FACTORS: 18, 10, 14, 05
EXP/MDS BANKRUPTCY SCORE            =   252    SCORE FACTORS: O, K, I, L

------------------------------ TRADES ------------------------------
SUBSCRIBER                  OPEN    AMT-TYP1    AMT-TYP2 ACCTCOND   PYMT STATUS
SUB#   KOB TYP TRM ECOA BALDATE     BALANCE    PYMT LEVEL MOS REV  PYMT HISTORY
ACCOUNT #                LAST PD   MONTH PAY    PAST DUE  MAXIMUM    BY MONTH

*PROVIDIAN FINANCIAL        6-99    $5,506-L    $1,654-H     PAID    CUR WAS 30
<-------CRC REV   1  5-16-02                     5-02        (35) BCCCCCC1CCCCC
<-------                                                          CCCCCCCCCCCC
** ACCOUNT CLOSED AT CONSUMER,S REQUEST **

US BANK                     2-04   $36,000-L   $35,368-H     PAID     CURR ACCT
<-------H/E LOC   2  3-31-07                     3-07        (38) B00000000CCCC
<-------                   3-07                                   CCCCCCCCCCCC

HOME LOAN SERVICES INC      4-03   $76,200-O                  PAID     CURR ACCT
<-------S 240   2  7-05-06                     7-06        (39) BCCCCCCCCCCCC
<-------                   6-06                                   CCCCCCCCCCCC

+++++ MORE

TSP1 CRM <-------   RICHARDSON,BILLY RAY SR<-------CA 1645 DATE DR/TORRANCE


PAGE 2   DATE  7-14-2007  TIME 14:06:24  V801  TCA1

SUBSCRIBER                  OPEN    AMT-TYP1    AMT-TYP2 ACCTCOND   PYMT STATUS
SUB#   KOB TYP TRM ECOA BALDATE     BALANCE    PYMT LEVEL MOS REV  PYMT HISTORY
ACCOUNT #                LAST PD   MONTH PAY    PAST DUE  MAXIMUM    BY MONTH

HOME LOAN SERVICES INC      4-03   $304,800-O                  PAID     CURR ACCT
<-------30Y   2  7-05-06                     7-06        (39) BCCCCCCCCCCCC
<-------                   6-06                                   CCCCCCCCCCCC

*CAP ONE BK                 8-01    $4,422-H                  PAID     CURR ACCT
<-------1 12 22-04                            12-04        (41) BCCCCCCCCCCCC
<-------                                                          CCCCCCCCCCCC
** ACCOUNT CLOSED AT CONSUMER,S REQUEST **

COUNTY OF RIVERSIDE         8-98        UNK                    PAID     CURR ACCT
<-------1  9-30-00                             9-00        ( 1) B

COUNTY OF RIVERSIDE         8-98        UNK                    PAID     CURR ACCT
<-------1  3-31-99                             3 99        ( 3) BCC

HSBC/BSBUY                  3-07    $3,000-L    $1,045-H     OPEN     CURR ACCT
<-------2  7-03-07          $996                7-07        ( 4) CCCC
<-------                   6-07     $10

COLONIAL SAVINGS & LOA      8-05  $422,000-O                  OPEN     CURR ACCT
<-------2  6-29-07  $417,888                   6-07        (11) CCCCCCCCCCC
<-------                   6-07    $3,276

AMEX                        6-01   $20,900-L    $9,380-H     OPEN     CURR ACCT
1229200 BC CRC REV   3  6-20-07    $5,786                6-07        ( 1) C
<-------                   6-07        UNK

------------------------------ INQUIRIES ------------------------------
CBCINNOVIS                6-05-06  0993840 FR        UNK R/C
LANDSAFE                  5-18-06  6905630 FM        UNK R/E
FISERV CREDSTAR           4-13-06  1974941 FR        UNK R/E

------------------------------ MESSAGES ------------------------------
REQUESTED PRODUCT OPTION NOT ALLOWED

DIRECT CHECK

+++++ MORE
```

TSP1 CRM 1714230 RICHARDSON,BILLY RAY SR [redacted] DATE DR/TORRANCE

PAGE 3 DATE 7-14-2007 TIME 14:06:24 VB01 TCA1

DIRECT CHECK

SUBCODE	SUBSCRIBER	TELEPHONE	ADDRESS	CITY	ST	ZIP
1229200	AMEX	800.874.7717	PO BOX 297871	FORT LAUDER	FL	33329
1270246	CAP ONE BK	BYMAILONLY	PO BOX 85520	RICHMOND	VA	23285
0993840	CBCINNOVIS	877.237.8317	PO BOX 1838	COLUMBUS	OH	43216
3858481	COLONIAL SAVINGS	817.390.2000	PO BOX 2986	FORT WORTH	TX	76113
3997764	COUNTY OF RIVERSI	909.955.4226	2041 IOWA AVE	RIVERSIDE	CA	92507
1974941	FISERV CREDSTAR	818.762.5252	8350 LAUREL CANYON B	NORTH HOLLY	CA	91606
2184720	HOME LOAN SERVICE	412.442.1340	150 ALLEGHENY CENTER	PITTSBURGH	PA	15212
1300410	HSBC/BSBUY	BYMAILONLY	PO BOX 15519	WILMINGTON	DE	19850
6905630	LANDSAFE	800.475.9516	6400 LEGACY DR PTX-8	PLANO	TX	75024
3980282	NCO FIN/35	800.275.0756	PO BOX 41726	PHILADELPHI	PA	19101
3206440	PROVIDIAN FINANCI	800.356.0011	PO BOX 9180	PLEASANTON	CA	94566
1180670	US BANK	800.331.4738	PO BOX 5227	CINCINNATI	OH	45201

END -- EXPERIAN DIRECT CHECK

END -- EXPERIAN

CREDIT ANALYSIS SUMMARY

07/14/2007 App#: [redacted] SSN: [redacted] Tiger Federal Credit Union

Primary Applicant Name:	Richardson, Laura	**Source:**	N/A
Branch:	Main Branch	**Disbursement/Type:**	Pick-up at Branch
Loan Purpose:	Purchase Vehicle	**Repayment Type:**	N/A

CREDIT CRITERION

DECISION LOAN TERMS

Loan Type: Used Auto 1yr or newer
Loan Amt: $11000
Term / Num Pmts: 60
Pmt. Frequency: Monthly
Pmt. Method: Installment
Rate Type: Fixed
Rate Index: N/A
Rate Matrix: 6.99%
Rate Adjustment 0%
Final Int. Rate: 6.99%
Actual Payment: $217.76

FINAL LOAN TERMS

Final Loan Amount: $11000
Product: Auto Loan
Loan Type: Used Auto 1yr or newer
Length of Loan(Months): 60
Payment Frequency: Monthly
Pmt. Method: Installment
Rate Index: N/A
Rate Matrix Rate: N/A
Rate Adjustment: 0%
Total Decision Rate: 6.99%
Monthly Payment: $217.76
Actual Payment: $217.76

FINANCIAL SUMMARY

Additional Products Sold	Payment Method	Premium Amount

DECISION FACTORS

Highest Bureau Score: 774
Bankruptcy - all apps: false
Foreclosure - all apps: false
Repossession - all apps: false
Currently Past Due Trades All: 0
Cons Crd Counsel - all apps: false
Public Record Derogatory All: 0
New Trade Lines Last 6 mths: 1
Total Balance with FI No RE: 17537.0
Highest 2nd Bureau Score: 329
Age of Oldest Trade - all apps: 205
Loan to Value: 100.0
Total Income: 12083.34
Debt Ratio - No Mortgage: 32.16

DECISION DETAIL

DECISION DETAIL

Decision: APPROVED
Source: Decision System
Decision Time: 07/14/2007 12:07:15
Loan Officer: N/A
Rule Path: TTTTTTTTTTTTFFT

LOAN OFFICER COMMENTS

N/A

LOAN CONDITIONS

N/A

ADVERSE ACTIONS

N/A

OVERRIDE REASONS

N/A

TIGER FEDERAL CREDIT UNION

1990 E GRAND AVE STE #100
PO BOX 955
EL SEGUNDO, CA 90245-0955

Attention:
DEPT OF MOTOR VEHICLES
INDUSTRY SERVICE CENTER
621 N LA BREA AVE
INGLEWOOD, CA 90302-3099

Date: 12/05/05

LICENSE PLT# [redacted]
Year/Make Vehicle: 1998 FORD MUSTANGE GT 2DR CPE

VIN NO: [redacted]

PLEASE CHANGE YOUR RECORDS AS FOLLOWS:

New Registered Owner:

LAURA RICHARDSON
BILLY RAY RICHARDSON
1645 DATE AVE
TORRANCE, CA 90503

New Lienholder:

Tiger Federal Credit Union
P.O. BOX 955
EL SEGUNDO, CA 90245-0955

The Documents Checked Below Are Enclosed:

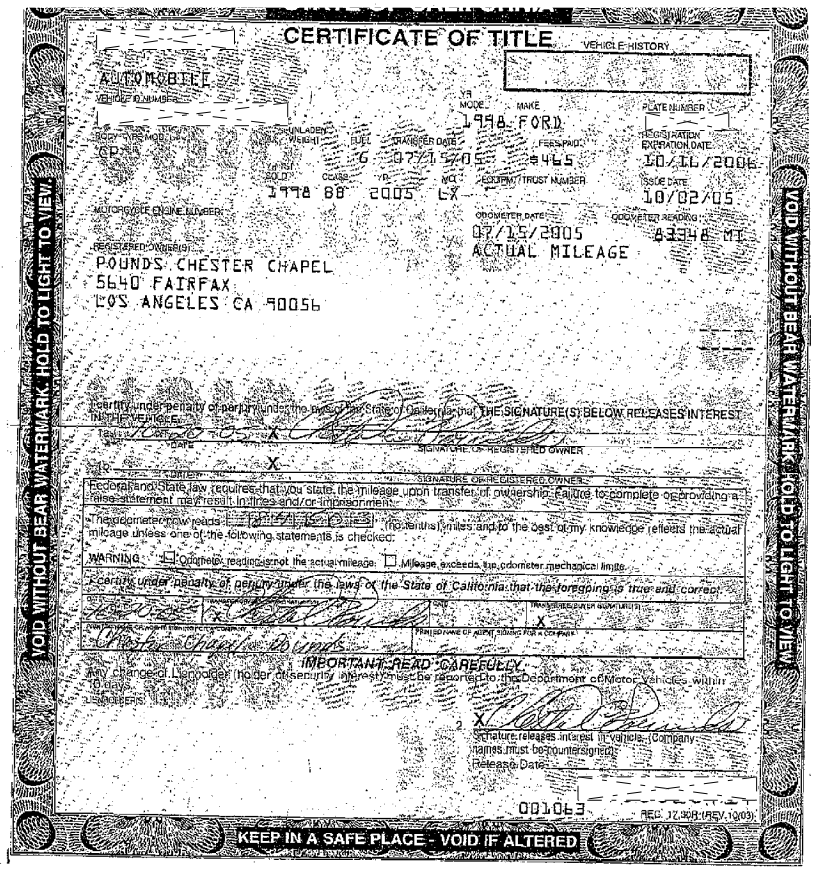
XXX	CA TITLE	____	Application for Duplicate Title
____	Out of State Title	____	Application For Duplicate Registration
XXX	Registration Card Expires: 10/16/06	____	Application For Substitute Plates
XXX	Smog Certificate	____	Bill Of Sale
XXX	Power of Attorney	XXX	**STATEMENT OF FACT:**
XXX	Odometer Disclosure Statement	XXX	OTHER FEES

The Fees Stated Below Are Enclosed Or Have Been Previously Paid:

Transfer Fee: $16.00 CHECK # 343835
Registration Fee
Used Tax: $660.00 CHECK# 343834
License Fee:
Other:

[redacted]

CSOC.LRich.FMB.00000698



CERTIFICATE OF TITLE

VEHICLE HISTORY

AUTOMOBILE

VEHICLE ID NUMBER

YR MODE MAKE
1998 FORD

PLATE NUMBER

BODY TYPE MOD
CP

UNLADEN WEIGHT
FULL
6

TRANSFER DATE
07/15/05

FEES PAID
$465

REGISTRATION EXPIRATION DATE
10/16/2006

YR 1ST SOLD
1998

CLASS
BB

YR
2005

MO
LX

EQUIPMT/TRUST NUMBER

ISSUE DATE
10/02/05

MOTORCYCLE ENGINE NUMBER

ODOMETER DATE
07/15/2005

ODOMETER READING
83348 MI

ACTUAL MILEAGE

REGISTERED OWNER(S)
POUNDS CHESTER CHAPEL
5640 FAIRFAX
LOS ANGELES CA 90056

I certify under penalty of perjury under the laws of the State of California that THE SIGNATURE(S) BELOW RELEASES INTEREST IN THE VEHICLE.

Tax: 10-20-05 X [signature]
DATE SIGNATURE OF REGISTERED OWNER

To: X
DATE SIGNATURE OF REGISTERED OWNER

Federal and State law requires that you state the mileage upon transfer of ownership. Failure to complete or providing a false statement may result in fines and/or imprisonment.

The odometer now reads [illegible] (no tenths) miles and to the best of my knowledge reflects the actual mileage unless one of the following statements is checked:

WARNING: ☐ Odometer reading is not the actual mileage. ☐ Mileage exceeds the odometer mechanical limits.

I certify under penalty of perjury under the laws of the State of California that the foregoing is true and correct.

[illegible] X [signature]
DATE TRANSFEROR OR AUTHORIZED AGENT TRANSFEROR OR AUTHORIZED AGENT
Chester Chapel Pounds
PRINTED NAME OF AGENT SIGNING FOR A COMPANY

IMPORTANT READ CAREFULLY

Any change of Lienholder (holder of security interest) must be reported to the Department of Motor Vehicles within 10 days.

LIENHOLDER(S)

2. X [signature]
Signature releases interest in vehicle. (Company names must be countersigned)
Release Date

001063

REC. 17.30R (REV. 10/03)

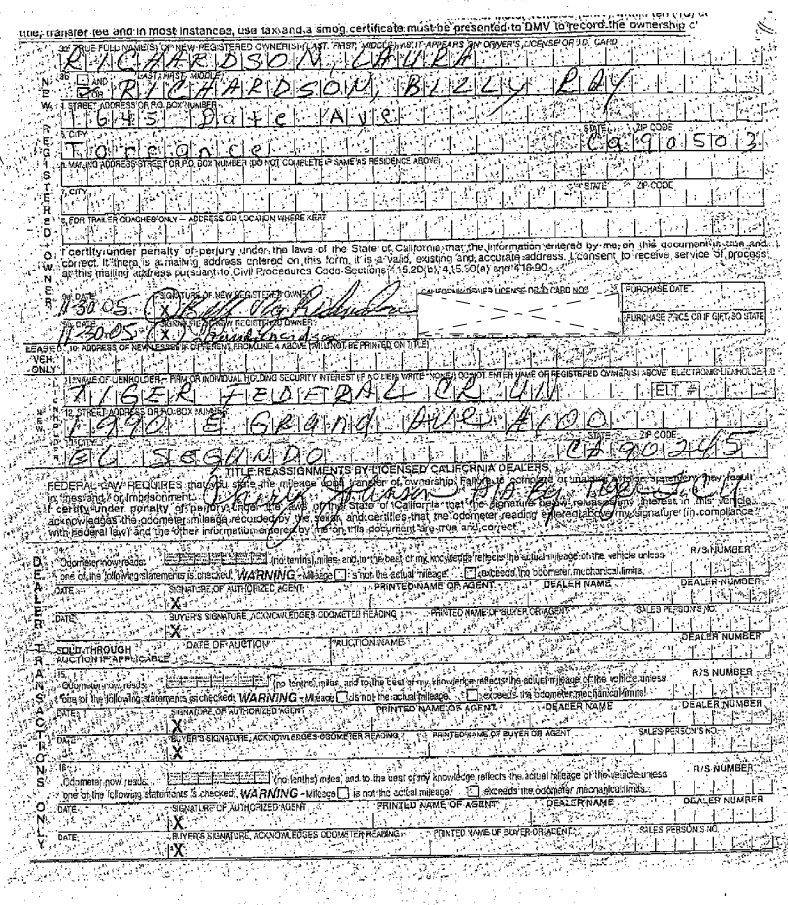
KEEP IN A SAFE PLACE - VOID IF ALTERED

VOID WITHOUT BEAR WATERMARK. HOLD TO LIGHT TO VIEW.

VOID WITHOUT BEAR WATERMARK. HOLD TO LIGHT TO VIEW.

CSOC.LRich.FMB.00000699

CSOC.RICH.001255



title, transfer fee and in most instances, use tax and a smog certificate must be presented to DMV to record the ownership c

1a TRUE FULL NAME(S) OF NEW REGISTERED OWNER(S) (LAST, FIRST, MIDDLE) OR IF APPEARS BY OWNER'S LICENSE OR I.D. CARD

1b ☐ AND LAST, FIRST, MIDDLE

RICHARDSON, CHUCK
RICHARDSON, BILLY RAY

2 STREET ADDRESS OR P.O. BOX NUMBER

1645 Date Ave

3 CITY STATE ZIP CODE

Torrance CA 90501

4 MAILING ADDRESS STREET OR P.O. BOX NUMBER (DO NOT COMPLETE IF SAME AS RESIDENCE ABOVE)

CITY STATE ZIP CODE

5 FOR TRAILER COACH ONLY – ADDRESS OR LOCATION WHERE KEPT

I certify under penalty of perjury under the laws of the State of California that the information entered by me on this document is true and correct. If there is a mailing address entered on this form, it is a valid, existing and accurate address. I consent to receive service of process at this mailing address pursuant to Civil Procedures Code Sections 415.20(b), 415.50(a) and 416.90.

6 DATE SIGNATURE OF NEW REGISTERED OWNER

11-30-05 X

DRIVER'S LICENSE / I.D. CARD NO.

PURCHASE DATE

PURCHASE PRICE OR IF GIFT, FAIR MARKET VALUE

DATE SIGNATURE OF NEW REGISTERED OWNER

11-30-05 X

LEASE/ VEH. ONLY

10 ADDRESS OF NEW LESSEE IF DIFFERENT FROM LINE 4 ABOVE (WILL NOT BE PRINTED ON TITLE)

NEW LIENHOLDER

11 NAME OF LIENHOLDER – FIRM OR INDIVIDUAL HOLDING SECURITY INTEREST IF ACLEAN VEHICLE (NOT EMPLOYER OF REGISTERED OWNER(S) ABOVE) ELECTRONIC LIENHOLDER ID

TIGER FIDELITY LOAN ELT #

12 STREET ADDRESS OR P.O. BOX NUMBER

1990 E Spring Drive #200

13 CITY STATE ZIP CODE

El Segundo CA 90245

14 TITLE REASSIGNMENTS BY LICENSED CALIFORNIA DEALERS

FEDERAL LAW REQUIRES that you state the mileage upon transfer of ownership. Failure to complete or providing a false statement may result in fines and/or imprisonment.

I certify under penalty of perjury under the laws of the State of California that the signature below, reassigning any interest in the vehicle, acknowledges the odometer mileage recorded by the seller, and certifies that the odometer reading entered is the mileage (in compliance with federal law) and the other information entered by me on this document are true and correct.

DEALER

Odometer now reads (no tenths) miles, and to the best of my knowledge reflects the actual mileage of the vehicle unless one of the following statements is checked: WARNING - Mileage ☐ is not the actual mileage ☐ exceeds the odometer mechanical limits.

R/S NUMBER

DATE SIGNATURE OF AUTHORIZED AGENT X PRINTED NAME OF AGENT DEALER NAME DEALER NUMBER

DATE BUYER'S SIGNATURE, ACKNOWLEDGES ODOMETER READING X PRINTED NAME OF BUYER OR AGENT SALES PERSON'S NO. DEALER NUMBER

SOLD THROUGH AUCTION IF APPLICABLE DATE OF AUCTION AUCTION NAME

TRANSACTIONS ONLY

Odometer now reads (no tenths) miles, and to the best of my knowledge reflects the actual mileage of the vehicle unless one of the following statements is checked: WARNING - Mileage ☐ is not the actual mileage ☐ exceeds the odometer mechanical limits.

R/S NUMBER

DATE SIGNATURE OF AUTHORIZED AGENT X PRINTED NAME OF AGENT DEALER NAME DEALER NUMBER

DATE BUYER'S SIGNATURE, ACKNOWLEDGES ODOMETER READING X PRINTED NAME OF BUYER OR AGENT SALES PERSON'S NO.

Odometer now reads (no tenths) miles, and to the best of my knowledge reflects the actual mileage of the vehicle unless one of the following statements is checked: WARNING - Mileage ☐ is not the actual mileage ☐ exceeds the odometer mechanical limits.

R/S NUMBER

DATE SIGNATURE OF AUTHORIZED AGENT X PRINTED NAME OF AGENT DEALER NAME DEALER NUMBER

DATE BUYER'S SIGNATURE, ACKNOWLEDGES ODOMETER READING X PRINTED NAME OF BUYER OR AGENT SALES PERSON'S NO.

CSOC.LRich.FMB.00000700

A Public Service Agency

THIS VALIDATED REGISTRATION CARD OR A FACSIMILE COPY IS TO BE KEPT WITH THE VEHICLE FOR WHICH IT IS ISSUED. THIS REQUIREMENT DOES NOT APPLY WHEN THE VEHICLE IS LEFT UNATTENDED. IT NEED NOT BE DISPLAYED. PRESENT IT TO ANY PEACE OFFICER UPON DEMAND. IF YOU DO NOT RECEIVE A RENEWAL NOTICE, USE THIS FORM TO PAY YOUR RENEWAL FEES OR NOTIFY THE DEPARTMENT OF MOTOR VEHICLES OF THE PLANNED NON-OPERATIONAL STATUS (PNO) OF A STORED VEHICLE. RENEWAL FEES MUST BE PAID ON OR BEFORE THE REGISTRATION EXPIRATION DATE OR PENALTIES WILL BE DUE PURSUANT TO CALIFORNIA VEHICLE CODE SECTIONS 9552 - 9554.

EVIDENCE OF LIABILITY INSURANCE FROM YOUR INSURANCE COMPANY MUST BE PROVIDED TO THE DEPARTMENT WITH THE PAYMENT OF RENEWAL FEES. EVIDENCE OF LIABILITY INSURANCE IS NOT REQUIRED WITH REGISTRATION RENEWAL OF OFF-HIGHWAY VEHICLES, TRAILERS, VESSELS, OR IF YOU FILE A PNO ON THE VEHICLE.

WHEN WRITING TO DMV, ALWAYS GIVE YOUR FULL NAME, PRESENT ADDRESS, AND THE VEHICLE MAKE, LICENSE, AND IDENTIFICATION NUMBERS.

********** DO NOT DETACH - REGISTERED OWNER INFORMATION **********

A Public Service Agency

REGISTRATION CARD VALID FROM: 10/16/2005 TO: 10/16/2006

MAKE	YR MODEL	YR 1ST SOLD	VLF CLASS	YR	TYPE VEH	TYPE LIC	LICENSE NUMBER
FORD	1998	1998	BB	2005	120	11	

VEHICLE ID NUMBER

BODY TYPE MODEL	MP	MO					
CP	G	LW					
TYPE VEHICLE USE		DATE ISSUED	CC/ALCO	DT FEE RECVD	PIC	USE TAX	STICKER ISSUED
AUTOMOBILE		09/22/05	19	09/22/05	3	371	

PR EXP DATE: 10/16/2005

AMOUNT PAID $ 465.00

REGISTERED OWNER
POUNDS CHESTER CHAPEL
5640 FAIRFAX

LOS ANGELES
CA 90056

LIENHOLDER

AMOUNT DUE		AMOUNT RECVD
$ 465.00	CASH :	100.00
	CHCK :	
	CRDT :	386.00
CASH BACK	:	21.00

F01 [redacted] CS F01 [redacted]

CSOC.LRich.FMB.00000701

CSOC.RICH.001257

NOV-16-2005 01:04 PM [illegible] P.01

Vehicle Information

Test Date/Time:	11/11/2005 @ 04:38 PM				
Model-Year:	1998	Make:	FORD	Model:	MUSTANG
License:	N	State:	XX	VIN:	1FAFP42X4WF234128
Engine Size:	4.6L	Type:	PASSENGER CAR	Transmission:	MANUAL
CYLS:		Test Weight:	3625	Cylinders:	08
Odometer:	094321	Certification:	CALIFORNIA	VLT Record #:	50685
Fuel-Type:	GASOLINE	Exhaust:	Single	Inspection Reason:	Initial Registration

Overall Test Results - PASS

Congratulations! Your vehicle passed the enhanced Smog Check inspection, which helps California reach its daily goal of removing an extra 100 tons of smog-forming emissions from the air. Thank you for keeping your vehicle well maintained.

Comprehensive Visual Inspection: PASS Functional Check: PASS Emissions Test: PASS

Smog Check Certificate Number: [redacted]
DMV ID Number: [redacted]

Your Smog Check certificate has been electronically transmitted to DMV.
Your certificate is valid for 90 days from date of issuance.

Please keep this copy for your records.

Emission Control Systems Visual Inspection/Functional Check Results

(Visual/Functional tests are used to assist in the identification of crankcase and cold start emissions which are not measured during the ASM test.)

RESULT	MCS	RESULT	MCS	RESULT	MCS
PASS	PCV	NOT APPL	Thermostatic Air Cleaner	PASS	Fuel Evaporative Controls
PASS	Catalytic Converter	NOT APPL	Air Injection	PASS	Oxygen Sensor
PASS	Exhaust Gas Recirculation	PASS	Spark Controls	PASS	Carb./Fuel Injection
PASS	Wiring to Sensors	PASS	Vacuum Lines to Sensors/Switches	PASS	Other Emission Related Components
PASS	Fuel Cap Visual Test	NOT APPL	Ignition Timing:	PASS	System Malfunction Light
PASS	Fuel Cap Functional Test	NOT APPL	EGR Functional Test	PASS	Liquid Fuel Leaks
NOT APPL	Fuel EVAP Test				
PASS	Fillpipe Restrictor				

ASM Emission Test Results

		%CO2	%O2	HC (PPM)			CO(%)			NO (PPM)			
Test	RPM	MEAS	MEAS	MAX	AVE	MEAS	MAX	AVE	MEAS	MAX	AVE	MEAS	Results
15 mph	1527	14.44	0.00	82	9	52	0.49	0.02	0.28	424	57	0422	PASS
25 mph	1412	14.45	0.00	36	7	28	0.46	0.00	0.29	711	50	0224	PASS

MAX=Maximum Allowable Emissions AVE=Average Emissions For Passing Vehicles MEAS=Amount measured

Smog Check Inspection Station Information

ASM SMOG AND REPAIR
5120 S WESTERN AVE.
LOS ANGELES, CA 90062-00000
(323) 293-0692 Station Number: RH223311

Technician Name/Number: NOQ ASM MANUL /EA312109
Repair Tech Name/Number: N/A
Software Version/ESS Number: 0217/J3040069

Gonzalo Mejia

DMV
A Public Service Agency

VEHICLE/VESSEL TRANSFER FORM

Bill of Sale Odometer Disclosure Power of Attorney

ALL SIGNATURES MUST BE IN INK. INSTRUCTIONS ON REVERSE SIDE

SECTION 1: Vehicle/Vessel Identification

IDENTIFICATION NUMBER	YEAR	MAKE	MODEL	LICENSE PLATE/CF #	MOTORCYCLE ENGINE #
[redacted]	98	FORD	WEST	[redacted]	

SECTION 2: Bill of Sale

I/We CHESTER C. POUNDS (PRINT SELLER'S NAME(S)) sell, transfer, and deliver the above vehicle/vessel to Billy Ray OR LAURA RICHARDSON (PRINT BUYER'S NAME(S)) 11 30 05 (MO DAY YR) for the amount of $ 8,000.00 (SELLING PRICE)

If this was a gift, indicate relationship: _____ (i.e., parents, spouse, friend, etc.) $ _____ (GIFT VALUE)

SECTION 3: Odometer Disclosure Statement

Federal and State Law requires that you state the mileage upon transfer of ownership. Failure to complete or providing a false statement may result in fines and/or imprisonment.

The odometer now reads 84,505 (no tenths) miles, and to the best of my knowledge reflects the actual mileage ***unless one of the following statements is checked.***

WARNING—ODOMETER DISCREPANCY

☐ Mileage exceeds the odometer mechanical limits ☐ Odometer reading is **NOT** the actual mileage

Explain discrepancy: _____

SECTION 4: Power of Attorney

I/We LAURA RICHARDSON OR Billy Ray Richardson TIDER FEDERAL CREDIT UNION (PRINT NAME(S))

as my attorney in fact, to complete all necessary documents, as needed, to transfer ownership as required by law.

Signature required by person appointing Power of Attorney (X) _____ DATE 11-30-05

Signature required by person appointing Power of Attorney (X) Laura Richardson DATE 11-30-05

SECTION 5: Buyer and Seller Information (Individual[s], Company, Dealership, Lessor/Lessee or Trust)

BUYER MUST COMPLETE

I acknowledge the odometer reading and the facts of the transfer. I certify under penalty of perjury under the laws of the State of California that the information I have provided is true and correct.

PRINT NAME	SIGNATURE	DATE	DL ID OR DEALER #
LAURA RICHARDSON	(X) Laura Richardson	11-30-05	
☐ AND / ☐ OR PRINT NAME BILLY RAY RICHARDSON	(X) Billy Ray Richardson	11-30-05	
PRINT NAME ☐ AND ☐ OR	SIGNATURE X	DATE	DL ID OR DEALER #

MAILING ADDRESS 1645 DATE AVE CITY TORRANCE, STATE CA ZIP 90503 DAYTIME PHONE #

SELLER MUST COMPLETE

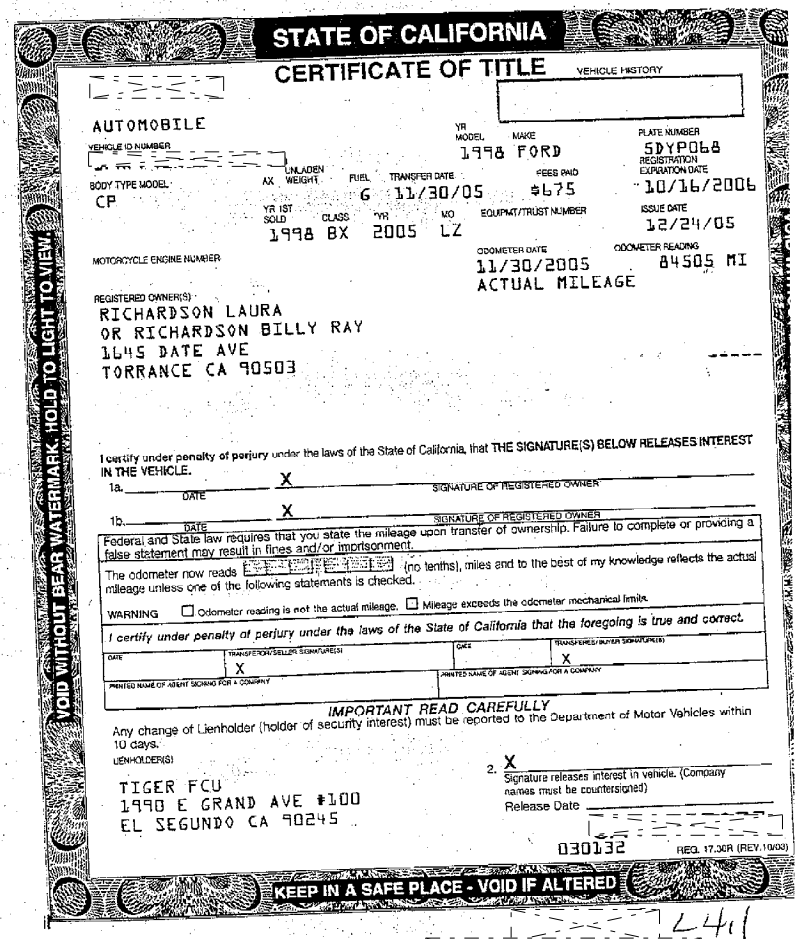
I certify under penalty of perjury under the laws of the State of California that the information I have provided is true and correct.

PRINT NAME	SIGNATURE	DATE	DL ID OR DEALER #
CHESTER C. POUNDS	(X) Chester Pounds	11-30-05	
PRINT NAME	SIGNATURE X	DATE	DL ID OR DEALER #
PRINT NAME	SIGNATURE X	DATE	DL ID OR DEALER #

MAILING ADDRESS 5640 FAIRFAX AVE CITY Los Angeles STATE CA ZIP 90056 DAYTIME PHONE # ( )

REG 262 (REV. 3/98)

CSOC.LRich.FMB.00000703



STATE OF CALIFORNIA

CERTIFICATE OF TITLE

VEHICLE HISTORY

AUTOMOBILE

VEHICLE ID NUMBER

[redacted]

YR MODEL: 1998 MAKE: FORD

PLATE NUMBER: 5DYP068

REGISTRATION EXPIRATION DATE: 10/16/2006

UNLADEN WEIGHT: AX

FUEL: G

TRANSFER DATE: 11/30/05

FEES PAID: $675

BODY TYPE MODEL: CP

YR 1ST SOLD: 1998

CLASS: BX

YR: 2005

MO: LZ

EQUIPMT/TRUST NUMBER

ISSUE DATE: 12/21/05

MOTORCYCLE ENGINE NUMBER

ODOMETER DATE: 11/30/2005

ODOMETER READING: 84505 MI

ACTUAL MILEAGE

REGISTERED OWNER(S)

RICHARDSON LAURA
OR RICHARDSON BILLY RAY
1645 DATE AVE
TORRANCE CA 90503

VOID WITHOUT BEAR WATERMARK: HOLD TO LIGHT TO VIEW

I certify under penalty of perjury under the laws of the State of California, that THE SIGNATURE(S) BELOW RELEASES INTEREST IN THE VEHICLE.

1a. DATE _____ X _____ SIGNATURE OF REGISTERED OWNER

1b. DATE _____ X _____ SIGNATURE OF REGISTERED OWNER

Federal and State law requires that you state the mileage upon transfer of ownership. Failure to complete or providing a false statement may result in fines and/or imprisonment.

The odometer now reads [redacted] (no tenths), miles and to the best of my knowledge reflects the actual mileage unless one of the following statements is checked.

WARNING ☐ Odometer reading is not the actual mileage. ☐ Mileage exceeds the odometer mechanical limits.

I certify under penalty of perjury under the laws of the State of California that the foregoing is true and correct.

DATE	TRANSFEROR/SELLER SIGNATURE(S)	DATE	TRANSFEREE/BUYER SIGNATURE(S)
	X		X
PRINTED NAME OF AGENT SIGNING FOR A COMPANY		PRINTED NAME OF AGENT SIGNING FOR A COMPANY	

IMPORTANT READ CAREFULLY

Any change of Lienholder (holder of security interest) must be reported to the Department of Motor Vehicles within 10 days.

LIENHOLDER(S)

TIGER FCU
1990 E GRAND AVE #100
EL SEGUNDO CA 90245

2. X _____
Signature releases interest in vehicle. (Company names must be countersigned)

Release Date _____

030132 REG. 17.30R (REV. 10/03)

KEEP IN A SAFE PLACE - VOID IF ALTERED

FUNDED 11-30-05

L41

CSOC.LRich.FMB.00000704

TIGER 499 LOAD/ALTER DMV TRACKING DETAILS *00*

0. Member Number [ ] LAURA RICHARDSON
=Loan Type L4.1 USED VEHICLE - FIXED

Date Loaded 05 DEC 05

Last Updated on 05 DEC 05
By Branch# 1 Op# 37

1. Follow-up Date 30 JAN 06
2. Vehicle Year 1998
3. Vehicle Make FORD
4. Seller EQUITY LOAN
5. Insurance STATE FARM INSURANCE COMPANY
6. Finance Details TIGER FEDERAL CREDIT UNION
7. Comment 1 TITLE, STMT FO FACTS, REG 262 FORM & CHECK FOR USE
8. Comment 2 TAX FEES, AND A CHECK FOR TRANSFER FEE IS BEING SENT
9. Comment 3 TO DMV TODAY 12/05/05>.CJ
10. Comment 4
11. Comment 5
12. Vehicle Model MUSTANGE GT 2DR COU
13. Vehicle Id No 1FAFP42X6WF234128
14. Branch Number 1

Enter Field Number, Field Range, ALL, Delete or Save

U.S. Postal Service™
CERTIFIED MAIL™ RECEIPT
(Domestic Mail Only; No Insurance Coverage Provided)

For delivery information visit our website at www.uspo.com®

OFFICIAL USE

Postage	$
Certified Fee	
Return Receipt Fee (Endorsement Required)	
Restricted Delivery Fee (Endorsement Required)	
Total Postage & Fees	$

Postmark Here

Sent To Dept of Motor Vehicles
Street, Apt. No.; or PO Box No. 6217 Ta Brea Ave
City, State, ZIP+4 Sun Leandro, CA 90302

PS Form 3800, June 2002 See Reverse for Instructions

9009 0157 1000 0551 4007

CSOC.LRich.FMB.00000705

1

FIRST CALIFORNIA BANK

Account Holder Name(s): LAURA RICHARDSON
C/O DURKEE & ASSOCIATES
Reporting SSN/TIN:
Mailing Address: 1212 SOUTH VICTORY BLVD, BURBANK, CA 91502
Telephone Number: Work #: (562) 706-4694
Number of Signatures Required: 1 CIF Number:

Account Purpose: Consumer

ACCOUNT TYPE		ACCOUNT NUMBER	
Coastal Personal Checking			
Date Opened	Date Revised	Opened By	Verified By
08-19-08		WIM230	ChexSystems

OWNERSHIP TYPE Joint (No Right of Survivorship)

Signatures of Authorized Individuals. This Agreement is subject to all terms below.

X LAURA RICHARDSON	X KINDE DURKEE
X ADRIAN J GRIER	

(Signatures and printed names of each account signer)

The Authorized Individual(s) signing above agree(s), jointly and severally if multiple signers, to the terms set forth in the Deposit Account Agreement and Disclosure, the Time Certificate of Deposit or Confirmation of Time Deposit Agreement (if applicable), the Rate and Fee Schedule, the Funds Availability Policy Disclosure, the Substitute Check Policy Disclosure, the Electronic Funds Transfer Agreement and Disclosure, (if applicable), and acknowledge receipt of our privacy policy (if applicable), as amended by the Financial Institution from time to time. Each of the Authorized Individual(s) signing also acknowledges that the Financial Institution provided at least one copy of these deposit account documents.

TIN/BACKUP WITHHOLDING Reporting SSN:

Important: Under penalties of perjury, I certify that the number shown above is my correct taxpayer identification number, I am a U.S. person (including a U.S. resident alien), and that (check appropriate box):

☒ I am not subject to backup withholding, because I am exempt from backup withholding, or because I have not been notified by the IRS that I am subject to backup withholding as a result of failure to report all interest or dividends, or because the IRS has notified me that I am no longer subject to backup withholding.

☐ I am subject to backup withholding.

Signature of Authorized Individual: X 12/3/08
Date

The following information may be used to further identify individual(s) for telephone instructions, large transactions, or if a signature varies.
MMN=Mother's Maiden Name

Name: LAURA RICHARDSON SSN:
Street: 717 E VERNON STREET, LONG BEACH, CA 90806
Mailing: 717 E VERNON STREET, LONG BEACH, CA 90806
Phone: (H): (W): (562) 706-4694
Job: CONGRESS WOMAN, U.S. HOUSE OF REPRESENTATIVES
DOB: 04-14-1962, LOS ANGELES
ID: Drivers License MMN: FRITSCHLER

Name: KINDE DURKEE SSN:
Street: 3907 LEWIS AVE, LONG BEACH, CA 90807-3617
Mailing: 3907 LEWIS AVE, LONG BEACH, CA 90807-3617
Phone: (H): (W): (818) 260-0669
Job: BUSINESS MANAGEMENT, DURKEE & ASSOCIATES
DOB: 03-29-1953, OAKLAND CA
ID: Drivers License MMN: KINDE

Name: ADRIAN J GRIER SSN:
Street: 326 S. HEWITT ST #10, LOS ANGELES, CA 90013-0000
Mailing: 326 S. HEWITT ST #10, LOS ANGELES, CA 90013-0000
Phone: (H): (W): (818) 260-0669
Job: POLITICAL CAMPAIGN MGR, DURKEE & ASSOCIATES
DOB: 06-29-1978, VICTORVILLE CA
ID: Drivers License MMN: VARNON

REVIEWED BY: SHEVETTE LARAT
DATE: 12/22/08

DP0157.PRD, Ver. X.P1.2.0/01 Doc. Processing Solutions, Inc. 1996, 2008. All Rights Reserved. CA CA-1.01.0875.33 TH-10016

LAURA RICHARDSON
C/O DURKEE & ASSOCIATES
1212 SOUTH VICTORY BLVD
BURBANK CA 91502

PAGE 1

```
**********************************************************************
*   AS A REMINDER, THE FOLLOWING FEE CHANGES WERE EFFECTIVE ON       *
*  JULY 1,2008: BILL PAYMENT THROUGH E-ACCESS ONLINE BANKING IS      *
*  NOW FREE OF CHARGE, COURIER SERVICE IS NOW AT COST AND FOR        *
*     ACCOUNT ANALYSIS CUSTOMERS ONLY, THE RATE FOR NEGATIVE         *
*          COLLECTED BALANCES IS PRIME PLUS 2 PERCENT.               *
**********************************************************************
```

COASTAL PERSONAL CHECKING

ACCOUNT NO [redacted]
STATEMENT DATE 08/29/2008
LAST STATEMENT DATE

2 STATEMENT PERIOD

PREVIOUS BALANCE	0.00	# OF DAYS-STMT PERIOD	11
2 DEPOSITS/CREDITS	18,500.00		
2 CHECKS/WITHDRAWALS	645.00	AVERAGE BALANCE	13,096.82
ENDING BALANCE	17,855.00		
TOTAL SRV CHG TODAY	0.00	YTD INTEREST	0.00

DEPOSITS

DATE	DESCRIPTION	AMOUNT
08/22/08	TELEPHONE TRANSFER FROM 7001886	12,500.00
08/22/08	DEPOSIT	6,000.00

WITHDRAWALS

DATE	DESCRIPTION	AMOUNT

CHECKS

CHECK NO	AMOUNT	DATE	CHECK NO	AMOUNT	DATE
0	400.00	08/22/08			

DAILY BALANCE SUMMARY

DATE	AMOUNT	DATE	AMOUNT
08/22/2008	18,100.00	08/27/2008	17,855.00

Electronic Deposit Ticket - RemitPlus

First California Bank
Accounts Pet - Urb, Batch No 103
Account Number [redacted]
1 checks totaling $6,000.00
Created on 08-22-2008 at 03:56 PM by admin

Uploaded on 08-22-2008 at 03:56 PM by admin

[redacted]

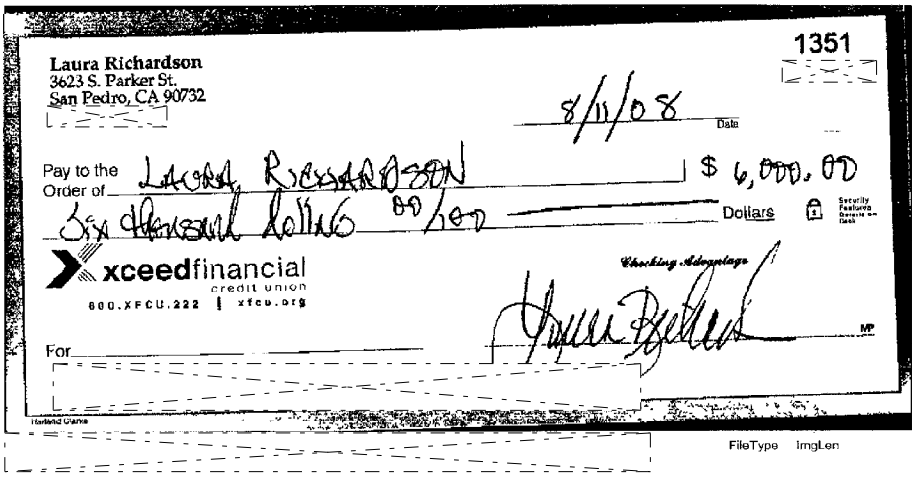
[redacted] FileType ImgLen

[redacted]

Back of Electronic Deposit Ticket

08/22/2008 - 103 - 1

[redacted] First California Bank



Laura Richardson
3623 S. Parker St.
San Pedro, CA 90732

1351

8/11/08
Date

Pay to the Order of LAURA RICHARDSON $ 6,000.00

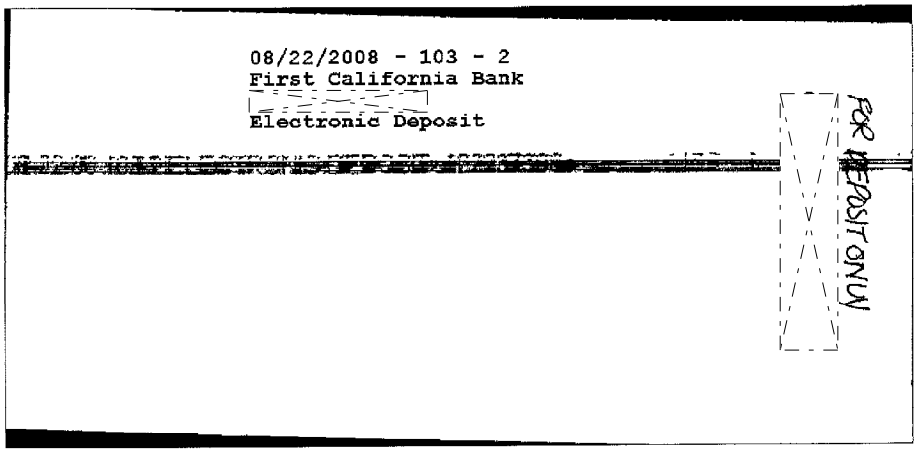
Six thousand dollars 00/100 Dollars

xceedfinancial credit union
800.XFCU.222 | xfcu.org

Checking Advantage

For

FileType ImgLen



08/22/2008 - 103 - 2
First California Bank
Electronic Deposit

FOR DEPOSIT ONLY

LAURA RICHARDSON
C/O DURKEE & ASSOCIATES
1212 SOUTH VICTORY BLVD
BURBANK CA 91502

PAGE 1

COASTAL PERSONAL CHECKING

ACCOUNT NO [redacted]
STATEMENT DATE 09/30/2008
LAST STATEMENT DATE 08/29/2008

14 STATEMENT PERIOD

PREVIOUS BALANCE	17,855.00	# OF DAYS-STMT PERIOD	32
5 DEPOSITS/CREDITS	16,076.40		
16 CHECKS/WITHDRAWALS	35,238.10	AVERAGE BALANCE	7,102.69
ENDING BALANCE	1,306.70-		
TOTAL SRV CHG TODAY	0.00	YTD INTEREST	0.00

DEPOSITS

DATE	DESCRIPTION	AMOUNT
09/08/08	DEPOSIT	76.40
09/17/08	DEPOSIT	5,000.00
09/17/08	DEPOSIT	4,000.00
09/23/08	MISCELLANEOUS CREDIT	4,000.00
09/30/08	DEPOSIT	3,000.00

WITHDRAWALS

DATE	DESCRIPTION	AMOUNT

CHECKS

CHECK NO	AMOUNT	DATE	CHECK NO	AMOUNT	DATE
1	9,417.77	09/09/08	6	1,400.00	09/24/08
2	3,730.00	09/11/08	8	197.63	09/29/08*
3	4,352.32	09/12/08	9	1,500.00	09/25/08
4	3,244.15	09/11/08	10	1,765.10	09/30/08
5	1,500.00	09/10/08	11	30.73	09/29/08

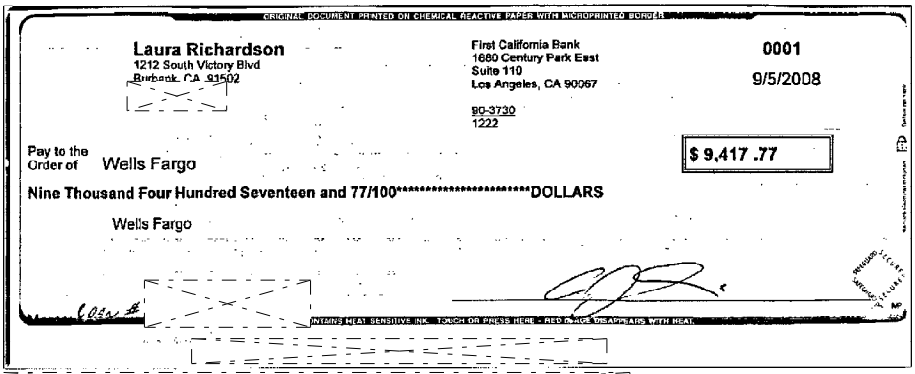
* INDICATES BREAK IN SEQUENCE

LAURA RICHARDSON

ACCOUNT

DAILY BALANCE SUMMARY

DATE	AMOUNT	DATE	AMOUNT
09/08/2008	17,931.40	09/23/2008	4,594.76
09/09/2008	8,513.63	09/24/2008	3,194.76
09/10/2008	7,013.63	09/25/2008	1,694.76
09/11/2008	39.48	09/26/2008	2,313.24-
09/12/2008	4,397.24-	09/29/2008	2,541.60-
09/17/2008	4,602.76	09/30/2008	1,306.70-
09/22/2008	594.76		



ORIGINAL DOCUMENT PRINTED ON CHEMICAL REACTIVE PAPER WITH MICROPRINTED BORDER

Laura Richardson
1212 South Victory Blvd
Burbank, CA 91502

First California Bank
1680 Century Park East
Suite 110
Los Angeles, CA 90067

90-3730
1222

0001

9/5/2008

Pay to the Order of Wells Fargo

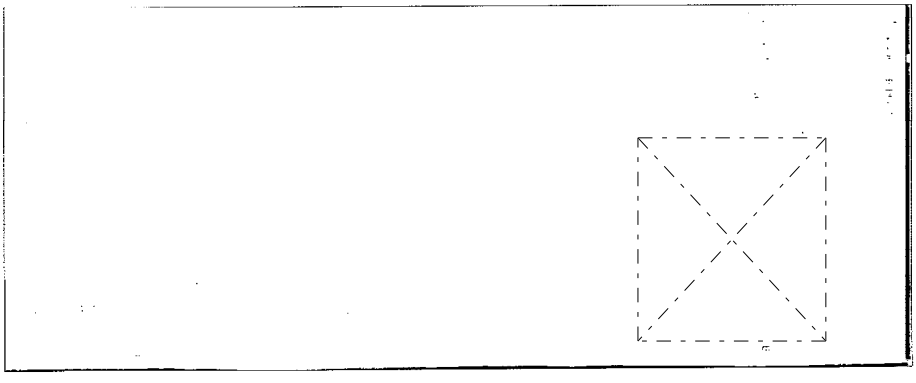
$ 9,417 .77

Nine Thousand Four Hundred Seventeen and 77/100**********DOLLARS

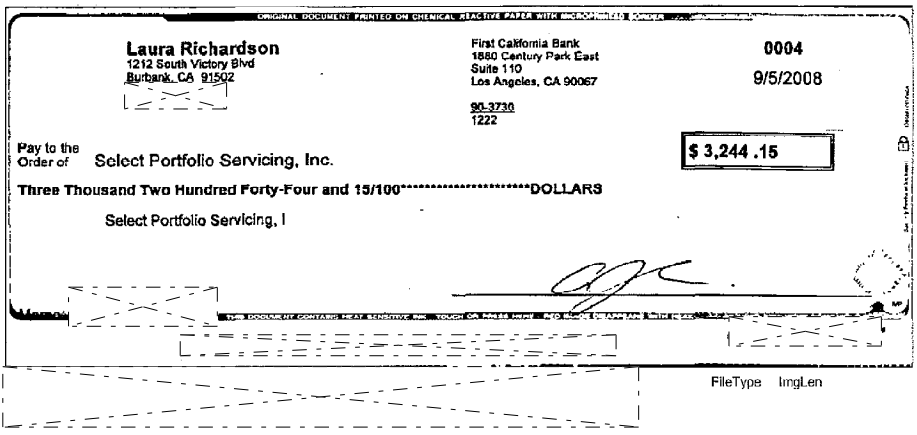
Wells Fargo

INTIMIS HEAT SENSITIVE INK. TOUCH OR PRESS HERE - RED IMAGE DISAPPEARS WITH HEAT.

FileType ImgLen



CSOC.LR.FCB.00000010



ORIGINAL DOCUMENT PRINTED ON CHEMICAL REACTIVE PAPER WITH MICROPRINTED BORDER

Laura Richardson
1212 South Victory Blvd
Burbank, CA 91502

First California Bank
1880 Century Park East
Suite 110
Los Angeles, CA 90067

90-3730
1222

0004
9/5/2008

Pay to the Order of Select Portfolio Servicing, Inc.

$ 3,244 .15

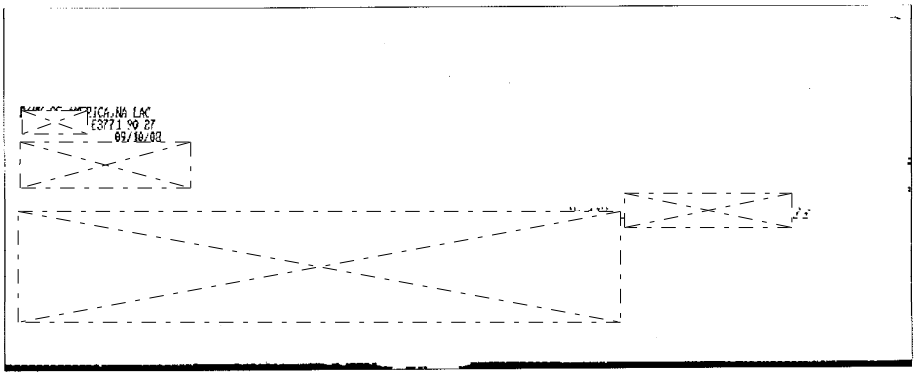
Three Thousand Two Hundred Forty-Four and 15/100**********************DOLLARS**

Select Portfolio Servicing, I

Memo

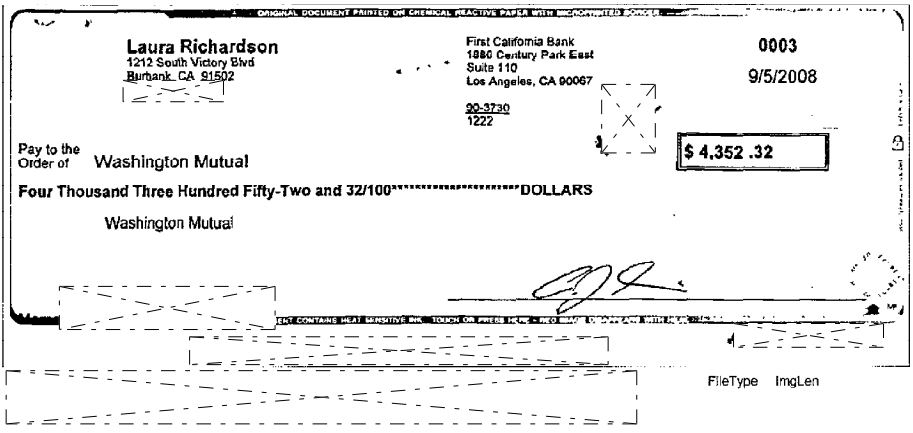
THIS DOCUMENT CONTAINS HEAT SENSITIVE INK. TOUCH OR RAISE WITH RED BLADE DEMARRAIN WITH BLADE

FileType ImgLen



RICA,NA LAC
E3771 90 27
09/10/08

CSOC.LR.FCB.00000013



ORIGINAL DOCUMENT PRINTED ON CHEMICAL REACTIVE PAPER WITH MICROPRINTED BORDER

Laura Richardson
1212 South Victory Blvd
Burbank CA 91502

First California Bank
1880 Century Park East
Suite 110
Los Angeles, CA 90067

90-3730
1222

0003
9/5/2008

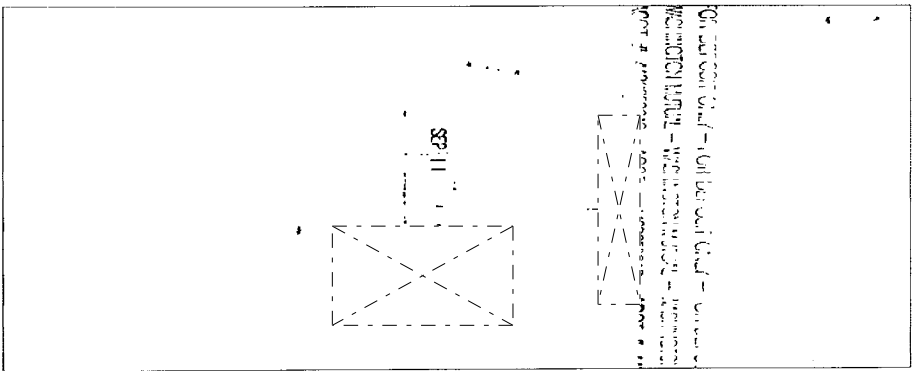
$ 4,352 .32

Pay to the Order of Washington Mutual

Four Thousand Three Hundred Fifty-Two and 32/100**********************DOLLARS**

Washington Mutual

FileType ImgLen



CSOC.LR.FCB.00000014

Electronic Deposit Ticket - RemitPlus

First California Bank
Accounts Pet - Urb, Batch No 107
Account Number [redacted]
1 checks totaling $76.40
Created on 09-08-2008 at 11:09 AM by admin

Uploaded on 09-08-2008 at 11:09 AM by admin

[redacted]

FileType ImgLen

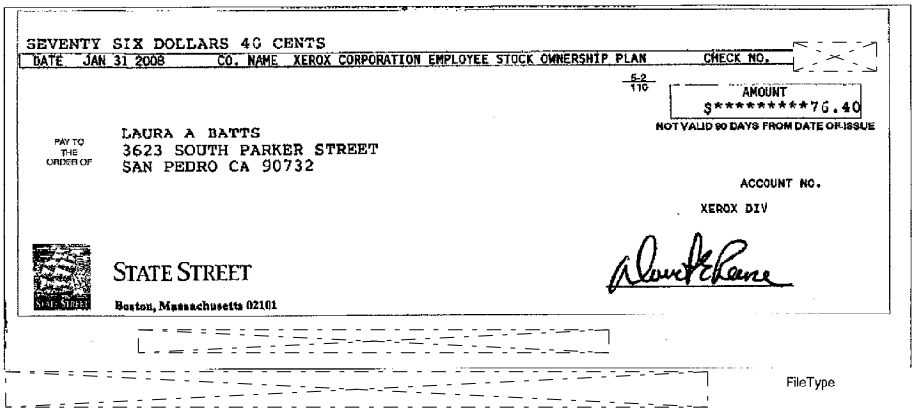
[redacted]

Back of Electronic Deposit Ticket

09/08/2008 - 107 - 1

09-08-08 [redacted] First California Bank

CSOC.LR.FCB.00000021


SEVENTY SIX DOLLARS 40 CENTS

DATE JAN 31 2008 CO. NAME XEROX CORPORATION EMPLOYEE STOCK OWNERSHIP PLAN CHECK NO.

5-2
110

AMOUNT
$*********76.40

NOT VALID 90 DAYS FROM DATE OF ISSUE

PAY TO THE ORDER OF

LAURA A BATTS
3623 SOUTH PARKER STREET
SAN PEDRO CA 90732

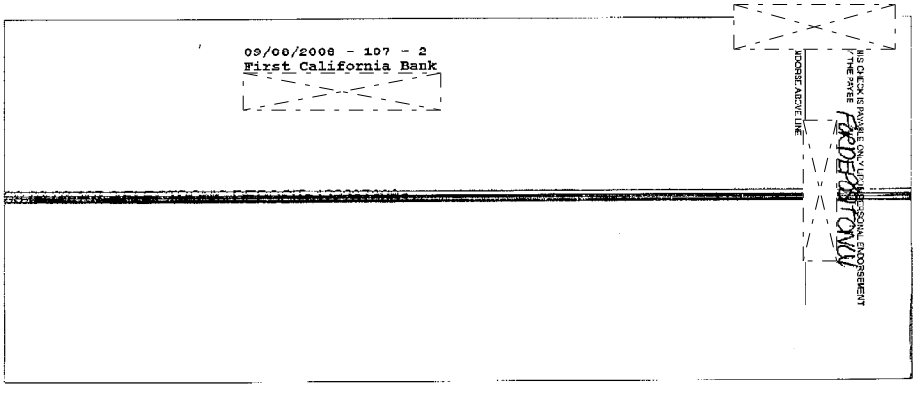
ACCOUNT NO.

XEROX DIV

STATE STREET

Boston, Massachusetts 02101

FileType


09/08/2008 - 107 - 2
First California Bank

THIS CHECK IS PAYABLE ONLY UPON PRESENTATION. ENDORSEMENT BY THE PAYEE

ENDORSE ABOVE LINE

Electronic Deposit Ticket - RemitPlus

First California Bank
Accounts Pet - Urb, Batch No 101
Account Number [redacted]
1 checks totaling $5,000.00
Created on 09-17-2008 at 03:50 PM by admin

Uploaded on 09-17-2008 at 03:51 PM by admin

:[redacted]

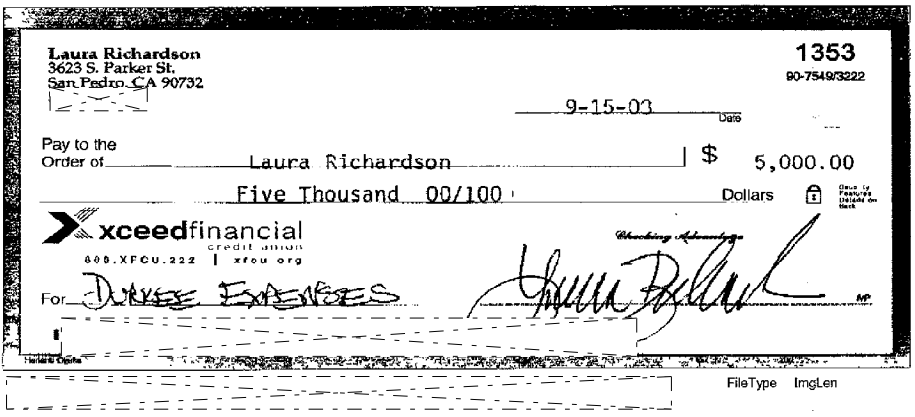
[redacted] FileType ImgLen

[redacted]

Back of Electronic Deposit Ticket

09/17/2008 - 101 - 1

09-17-08 [redacted] First California Bank



Laura Richardson
3623 S. Parker St.
San Pedro, CA 90732

1353
90-7549/3222

9-15-03
Date

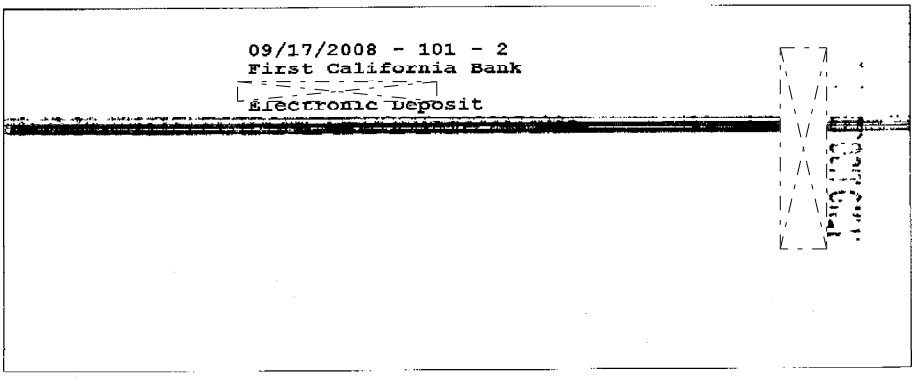
Pay to the
Order of Laura Richardson $ 5,000.00

Five Thousand 00/100 Dollars

xceedfinancial
credit union
800.XFCU.222 | xfcu.org

For Durable Expenses

FileType ImgLen



09/17/2008 - 101 - 2
First California Bank
Electronic Deposit

CSOC.LR.FCB.00000024

Electronic Deposit Ticket - RemitPlus

First California Bank
Accounts Pet - Urb, Batch No 102
Account Number [redacted]
1 checks totaling $4,000.00
Created on 09-17-2008 at 03:50 PM by admin

Uploaded on 09-17-2008 at 03:51 PM by admin

[redacted]

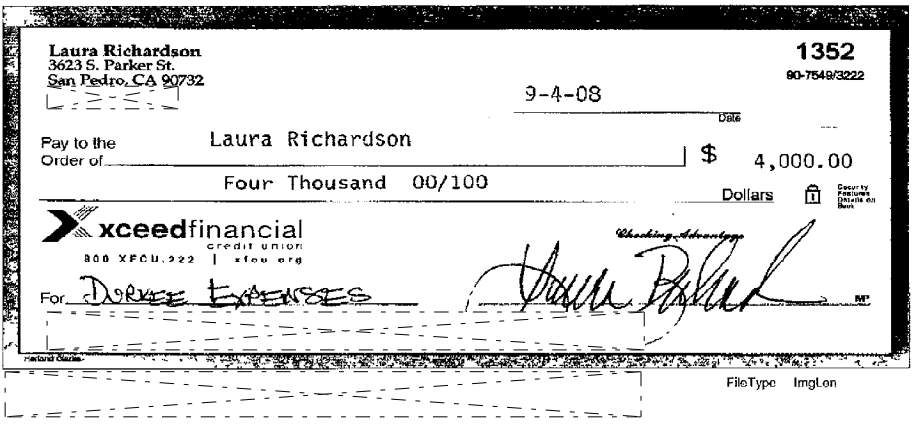
[redacted] FileType ImgLen

[redacted]

Back of Electronic Deposit Ticket

09/17/2008 - 102 - 1

09-17-08 [redacted] First California Bank



Laura Richardson
3623 S. Parker St.
San Pedro, CA 90732

1352
90-7549/3222

9-4-08
Date

Pay to the Order of Laura Richardson $ 4,000.00

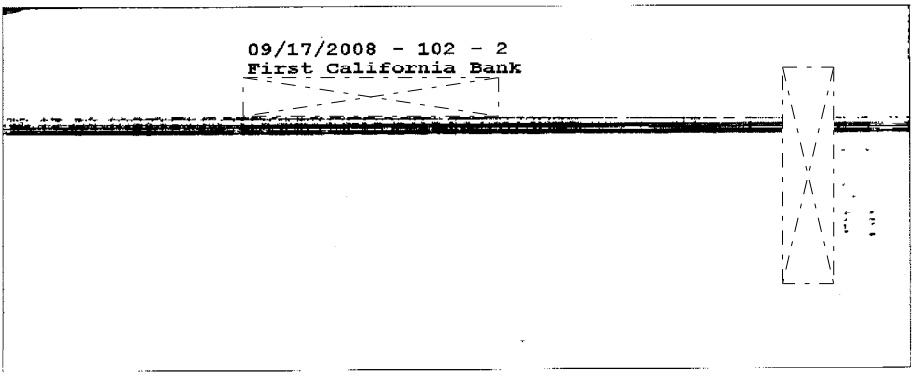
Four Thousand 00/100 Dollars

xceedfinancial credit union
800 XFCU.222 | xfcu.org

Checking Advantage

For DIVORCE EXPENSES

FileType ImgLen



09/17/2008 - 102 - 2
First California Bank

CSOC.LR.FCB.00000026

Electronic Deposit Ticket - RemitPlus

First California Bank
Accounts Pet - Urb, Batch No 110
Account Number [redacted]
1 checks totaling $3,000.00
Created on 09-30-2008 at 02:48 PM by admin

Uploaded on 09-30-2008 at 02:48 PM by admin

[redacted]

FileType ImgLen

[redacted]

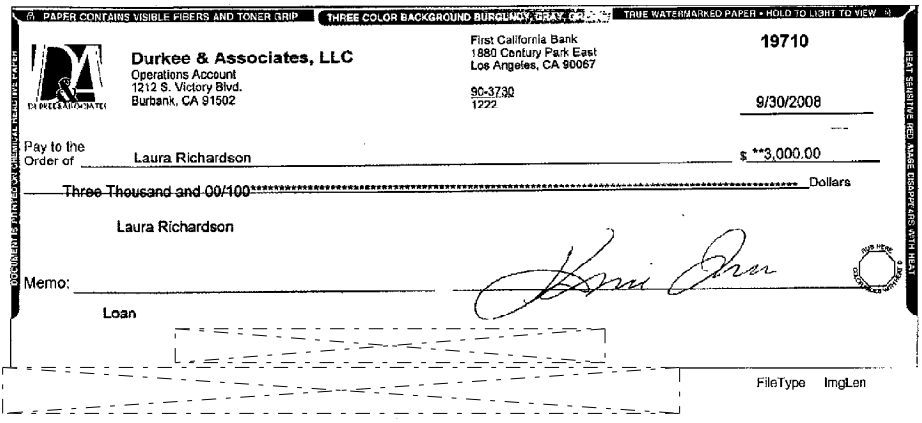
Back of Electronic Deposit Ticket

09/30/2008 - 110 - 1

09-30-08 [redacted] First California Bank

CSOC.LR.FCB.00000027

CSOC.RICH.001286



PAPER CONTAINS VISIBLE FIBERS AND TONER GRIP | THREE COLOR BACKGROUND BURGUNDY, GRAY, GR... | TRUE WATERMARKED PAPER • HOLD TO LIGHT TO VIEW

Durkee & Associates, LLC
Operations Account
1212 S. Victory Blvd.
Burbank, CA 91502

First California Bank
1880 Century Park East
Los Angeles, CA 90067

90-3730
1222

19710

9/30/2008

Pay to the Order of Laura Richardson $ **3,000.00

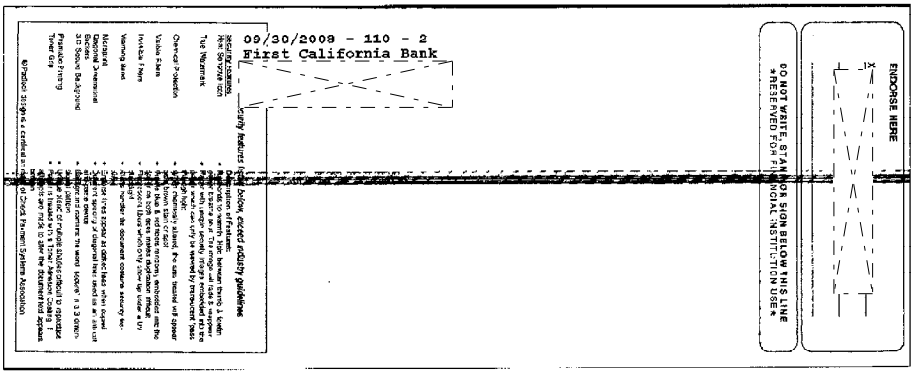
Three Thousand and 00/100********** Dollars

Laura Richardson

Memo: Loan

HEAT SENSITIVE RED ARGYLE DISAPPEARS WITH HEAT

FileType ImgLen



09/30/2009 - 110 - 2
First California Bank

DO NOT WRITE, STAMP OR SIGN BELOW THIS LINE
RESERVED FOR FINANCIAL INSTITUTION USER

ENDORSE HERE

LAURA RICHARDSON
C/O DURKEE & ASSOCIATES
1212 S VICTORY BLVD
BURBANK CA 91502-2551

PAGE 1

COASTAL PERSONAL CHECKING

ACCOUNT NO
STATEMENT DATE 10/17/2008
LAST STATEMENT DATE 09/30/2008

8 STATEMENT PERIOD

PREVIOUS BALANCE	1,306.70-	# OF DAYS-STMT PERIOD	31
1 DEPOSITS/CREDITS	9,000.00		
22 CHECKS/WITHDRAWALS	8,421.13	AVERAGE BALANCE	84.98
ENDING BALANCE	727.83-		
TOTAL SRV CHG TODAY	0.00	YTD INTEREST	0.00

DEPOSITS

DATE	DESCRIPTION	AMOUNT
10/15/08	DEPOSIT	9,000.00

WITHDRAWALS

DATE	DESCRIPTION	AMOUNT

CHECKS

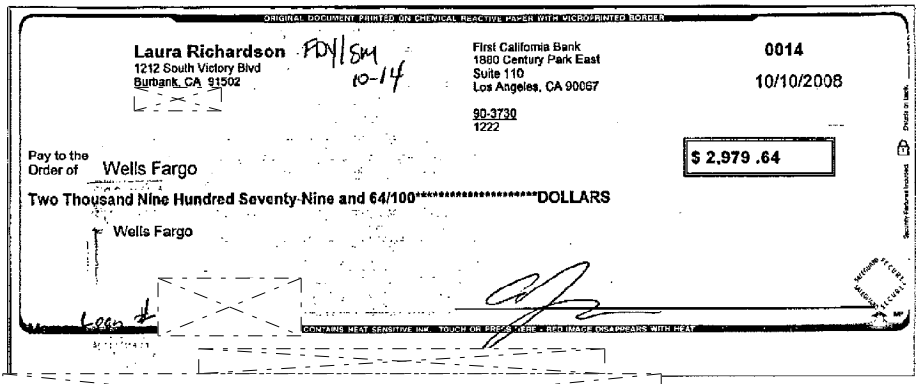
CHECK NO	AMOUNT	DATE	CHECK NO	AMOUNT	DATE
12	21.74	10/01/08	16	3,244.15	10/16/08
13	117.58	10/07/08	17	60.56	10/17/08
14	2,979.64	10/15/08	18	132.46	10/17/08
15	1,790.00	10/15/08			

LAURA RICHARDSON PAGE 2

ACCOUNT

DAILY BALANCE SUMMARY

DATE	AMOUNT	DATE	AMOUNT
10/01/2008	1,328.44-	10/16/2008	499.81-
10/03/2008	1,333.44-	10/17/2008	692.83-
10/06/2008	1,338.44-	10/23/2008	697.83-
10/07/2008	1,461.02-	10/24/2008	702.83-
10/08/2008	1,466.02-	10/27/2008	707.83-
10/09/2008	1,471.02-	10/28/2008	712.83-
10/10/2008	1,476.02-	10/29/2008	717.83-
10/14/2008	1,481.02-	10/30/2008	722.83-
10/15/2008	2,744.34	10/31/2008	727.83-



ORIGINAL DOCUMENT PRINTED ON CHEMICAL REACTIVE PAPER WITH MICROPRINTED BORDER

Laura Richardson
1212 South Victory Blvd
Burbank, CA 91502

FDN/SM
10-14

First California Bank
1880 Century Park East
Suite 110
Los Angeles, CA 90067

90-3730
1222

0014

10/10/2008

Pay to the Order of Wells Fargo

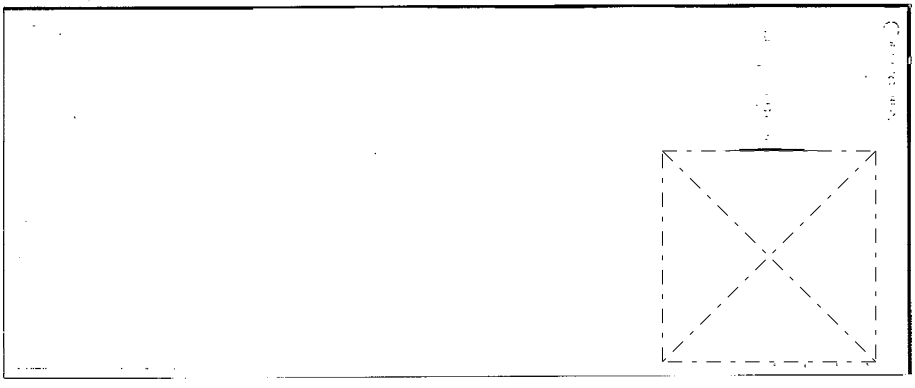
$ 2,979 .64

Two Thousand Nine Hundred Seventy-Nine and 64/100**********DOLLARS

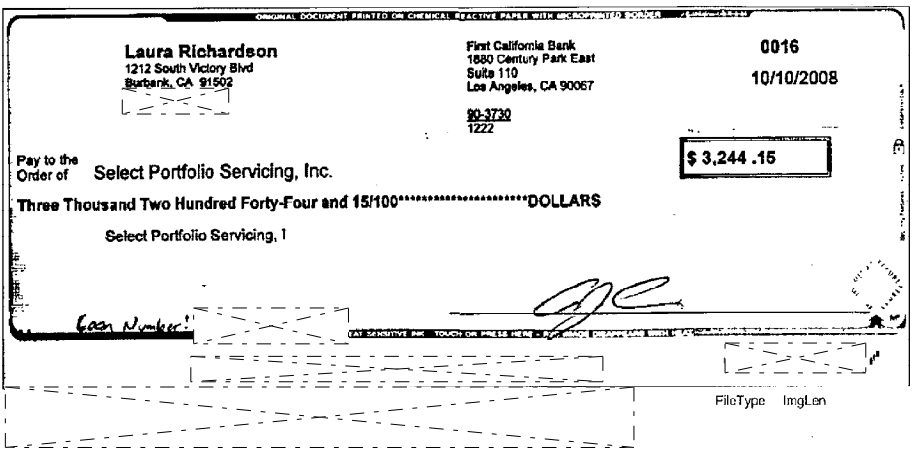
Wells Fargo

CONTAINS HEAT SENSITIVE INK - TOUCH OR PRESS HERE - RED IMAGE DISAPPEARS WITH HEAT

FileType ImgLen



CSOC.LR.FCB.00000034



Laura Richardson
1212 South Victory Blvd
Burbank, CA 91502

First California Bank
1680 Century Park East
Suite 110
Los Angeles, CA 90067

90-3730
1222

0016

10/10/2008

Pay to the Order of Select Portfolio Servicing, Inc.

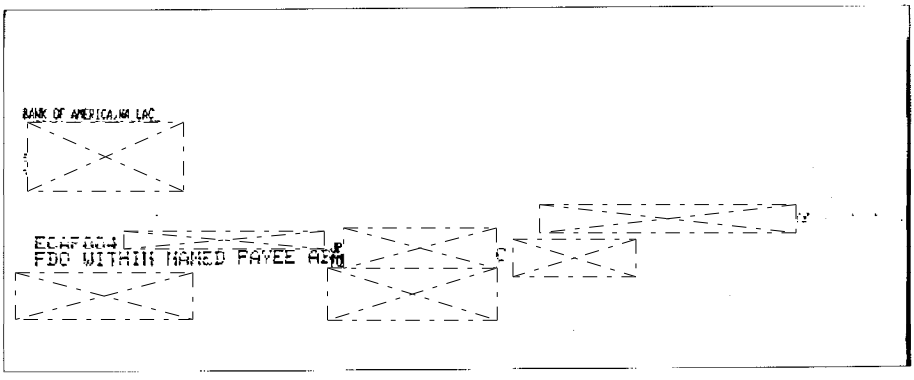
$ 3,244 .15

Three Thousand Two Hundred Forty-Four and 15/100**********DOLLARS

Select Portfolio Servicing, I

Loan Number:

FileType ImgLen

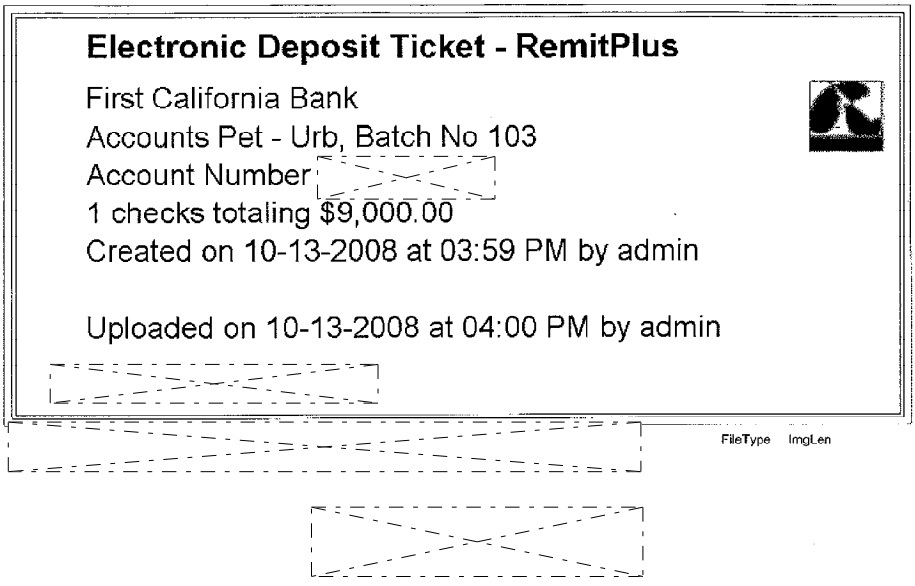


BANK OF AMERICA, NA LAC

ECAF004
FDC WITHIN NAMED PAYEE ACT

CSOC.LR.FCB.00000035

CSOC.RICH.001294



Electronic Deposit Ticket - RemitPlus

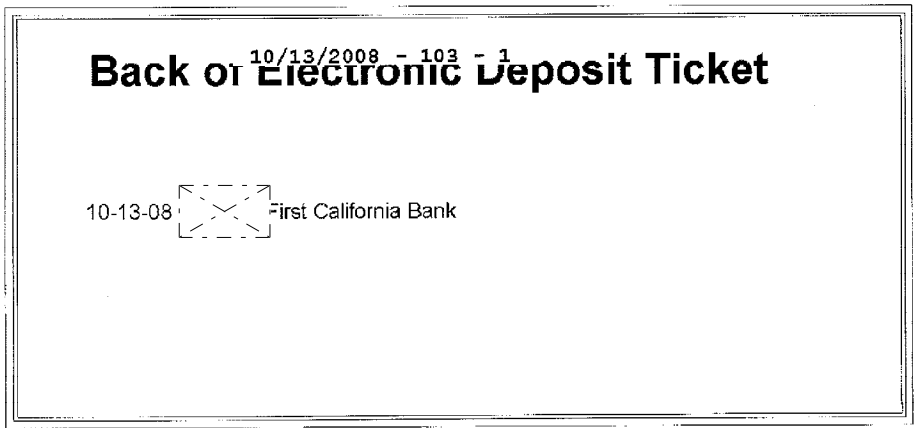
First California Bank
Accounts Pet - Urb, Batch No 103
Account Number [redacted]
1 checks totaling $9,000.00
Created on 10-13-2008 at 03:59 PM by admin

Uploaded on 10-13-2008 at 04:00 PM by admin

[redacted]

FileType ImgLen

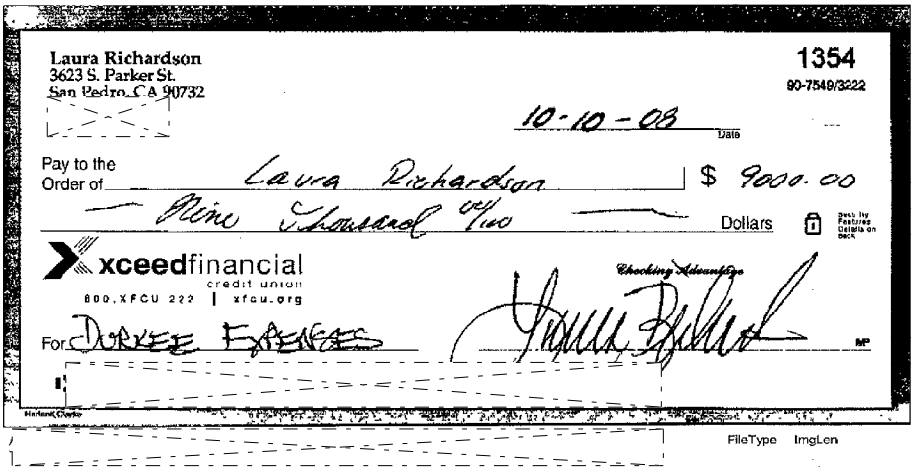
[redacted]



Back of Electronic Deposit Ticket 10/13/2008 - 103 - 1

10-13-08 [redacted] First California Bank

CSOC.LR.FCB.00000038



Laura Richardson
3623 S. Parker St.
San Pedro, CA 90732

1354
90-7549/3222

10-10-08
Date

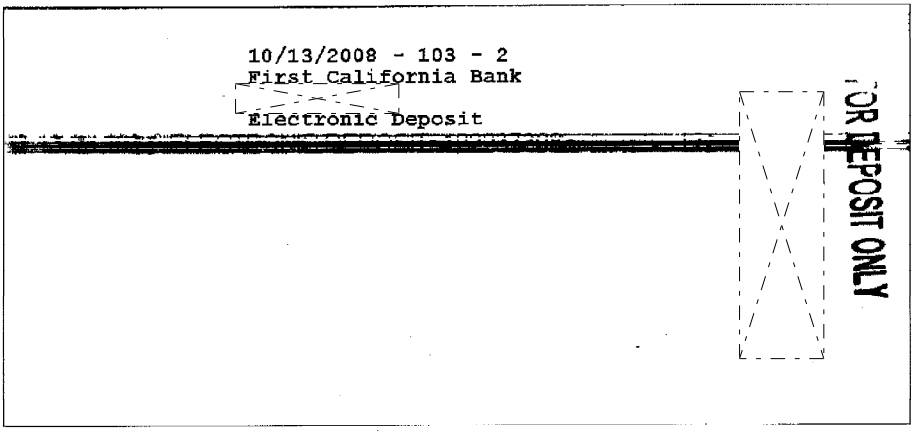
Pay to the Order of Laura Richardson $ 9000.00

Nine Thousand 00/100 Dollars

xceedfinancial credit union
800.XFCU 222 | xfcu.org

For DORREE EXPENSES

FileType ImgLen



10/13/2008 - 103 - 2
First California Bank
Electronic Deposit

FOR DEPOSIT ONLY

CSOC.LR.FCB.00000039

LAURA RICHARDSON
C/O DURKEE & ASSOCIATES
1212 S VICTORY BLVD
BURBANK CA 91502-2551

PAGE 1

COASTAL PERSONAL CHECKING

ACCOUNT NO
STATEMENT DATE 11/28/2008
LAST STATEMENT DATE 10/31/2008

10 STATEMENT PERIOD

PERVIOUS BALANCE	727.83-	# OF DAYS-STMT PERIOD	28
1 DEPOSITS/CREDITS	10,076.40		
12 CHECKS/WITHDRAWALS	9,139.84	AVERAGE BALANCE	2,884.06
ENDING BALANCE	208.73		
TOTAL SRV CHG TODAY	0.00	YTD INTEREST	0.00

DEPOSITS

DATE	DESCRIPTION	AMOUNT
11/04/08	DEPOSIT	10,076.40

WITHDRAWALS

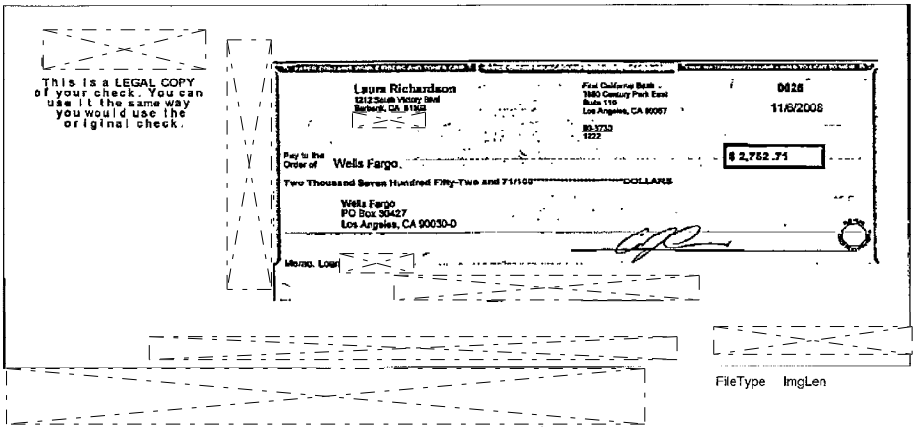
DATE	DESCRIPTION	AMOUNT

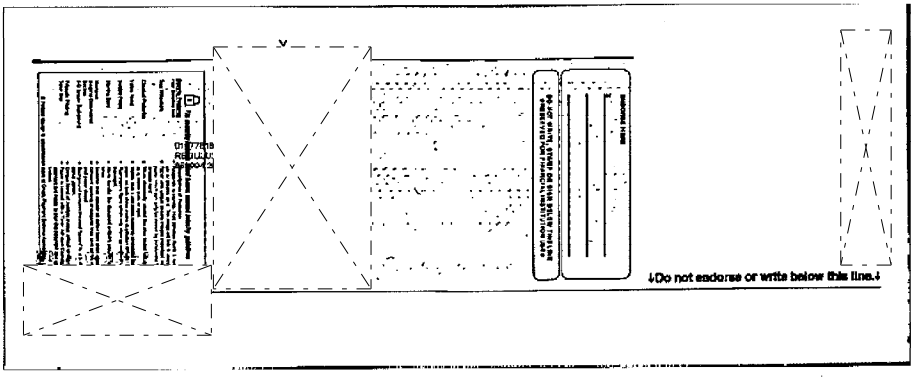
CHECKS

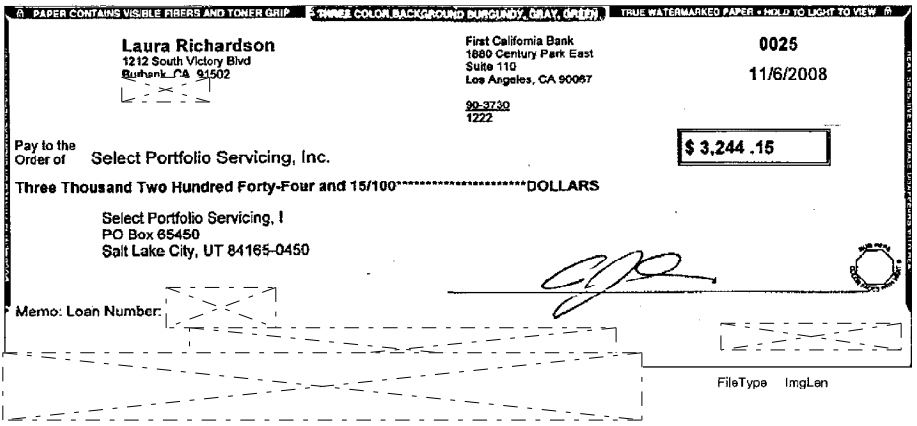
CHECK NO	AMOUNT	DATE	CHECK NO	AMOUNT	DATE
19	220.46	11/03/08	24	60.00	11/17/08
20	93.69	11/06/08	25	3,244.15	11/13/08
21	48.84	11/06/08	26	2,752.71	11/12/08
22	869.35	11/12/08	27	1,790.00	11/13/08
23	20.64	11/14/08			

DAILY BALANCE SUMMARY

DATE	AMOUNT	DATE	AMOUNT
11/03/2008	953.29-	11/13/2008	289.37
11/04/2008	9,088.11	11/14/2008	268.73
11/06/2008	8,945.58	11/17/2008	208.73
11/12/2008	5,323.52		


This is a LEGAL COPY of your check. You can use it the same way you would use the original check.
Laura Richardson
0626
11/6/2008
Pay to the Order of Wells Fargo.
$ 2,752.71
Two Thousand Seven Hundred Fifty-Two and 71/100 DOLLARS
Wells Fargo
PO Box 30427
Los Angeles, CA 90030-0
Memo. Loan
FileType ImgLen


↓Do not endorse or write below this line.↓


PAPER CONTAINS VISIBLE FIBERS AND TONER GRIP | TRUE WATERMARKED PAPER • HOLD TO LIGHT TO VIEW

Laura Richardson
1212 South Victory Blvd
Burbank CA 91502

First California Bank
1880 Century Park East
Suite 110
Los Angeles, CA 90067

90-3730
1222

0025

11/6/2008

Pay to the Order of Select Portfolio Servicing, Inc.

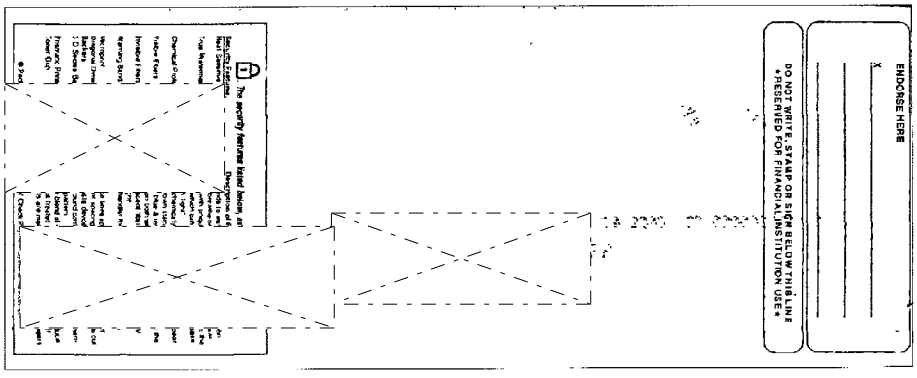
$ 3,244 .15

Three Thousand Two Hundred Forty-Four and 15/100**********DOLLARS

Select Portfolio Servicing, I
PO Box 65450
Salt Lake City, UT 84165-0450

Memo: Loan Number:

FileType ImgLen



CSOC.LR.FCB.00000047

Electronic Deposit Ticket - RemitPlus

First California Bank
Accounts Pet - Urb, Batch No 101
Account Number [redacted]
2 checks totaling $10,076.40
Created on 11-04-2008 at 12:17 PM by admin

Uploaded on 11-04-2008 at 12:18 PM by admin

[redacted]

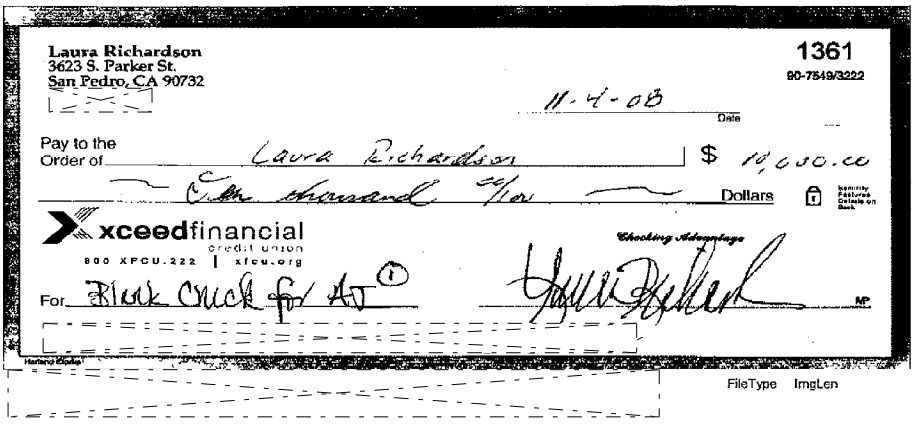
FileType ImgLen

[redacted]

Back of Electronic Deposit Ticket

11/04/2008 - 101 - 1

11-04-08 [redacted] First California Bank



Laura Richardson
3623 S. Parker St.
San Pedro, CA 90732

1361
90-7549/3222

11-4-08
Date

Pay to the Order of Laura Richardson $ 10,000.00

Ten thousand 00/100 Dollars

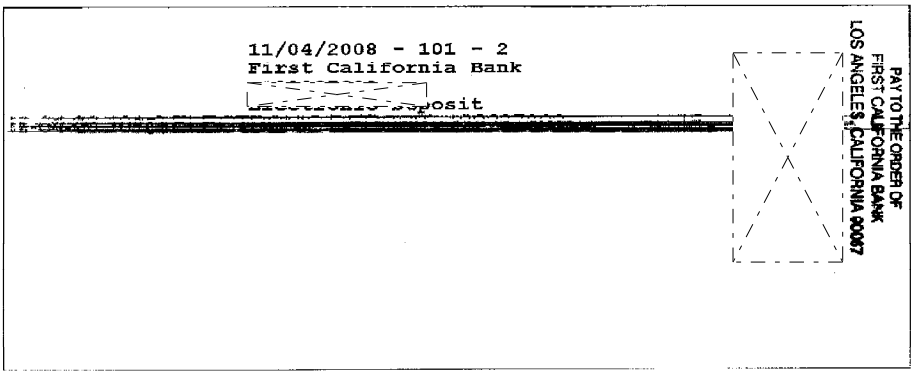
xceedfinancial credit union
800 XFCU.222 | xfcu.org

Checking Advantage

For Block Check for AJ

MP

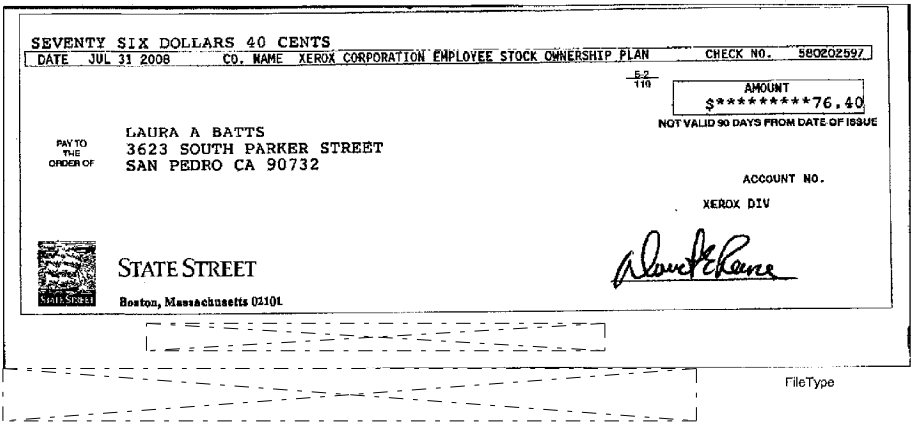
FileType ImgLen



11/04/2008 - 101 - 2
First California Bank
Deposit

PAY TO THE ORDER OF
FIRST CALIFORNIA BANK
LOS ANGELES, CALIFORNIA 90067

CSOC.LR.FCB.00000051



SEVENTY SIX DOLLARS 40 CENTS

DATE JUL 31 2008 CO. NAME XEROX CORPORATION EMPLOYEE STOCK OWNERSHIP PLAN CHECK NO. 580202597

5-2
110

AMOUNT
$**********76.40

NOT VALID 90 DAYS FROM DATE OF ISSUE

PAY TO THE ORDER OF

LAURA A BATTS
3623 SOUTH PARKER STREET
SAN PEDRO CA 90732

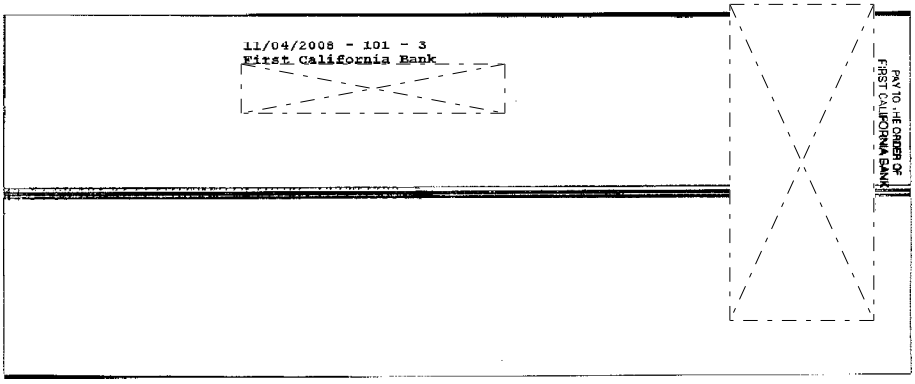
ACCOUNT NO.

XEROX DIV

STATE STREET

Boston, Massachusetts 02101

FileType



11/04/2008 - 101 - 3
First California Bank

PAY TO THE ORDER OF
FIRST CALIFORNIA BANK

CSOC.LR.FCB.00000052

CSOC.RICH.001311

LAURA RICHARDSON
C/O DURKEE & ASSOCIATES
1212 S VICTORY BLVD
BURBANK CA 91502-2551

PAGE 1

COASTAL PERSONAL CHECKING

ACCOUNT NO [redacted]
STATEMENT DATE 12/31/2008
LAST STATEMENT DATE 11/28/2008

16 STATEMENT PERIOD

PREVIOUS BALANCE	208.73	# OF DAYS-STMT PERIOD	33
5 DEPOSITS/CREDITS	17,697.59		
15 CHECKS/WITHDRAWALS	12,780.38	AVERAGE BALANCE	799.62
ENDING BALANCE	5,125.94		
TOTAL SRV CHG TODAY	0.00	YTD INTEREST	0.00

DEPOSITS

DATE	DESCRIPTION	AMOUNT
12/03/08	DEPOSIT	10.73
12/05/08	DEPOSIT	7,786.86
12/11/08	DEPOSIT	500.00
12/15/08	DEPOSIT	4,400.00
12/29/08	DEPOSIT	5,000.00

WITHDRAWALS

DATE	DESCRIPTION	AMOUNT
12/16/08	WAMU BANK LAURA, RICHARDSON ACH DEBIT MORTG PMT 1638586671	4,367.32

CHECKS

CHECK NO	AMOUNT	DATE	CHECK NO	AMOUNT	DATE
29	43.77	12/05/08	35	45.31	12/18/08
30	1,790.00	12/02/08	36	79.95	12/19/08
31	2,752.71	12/04/08	37	60.00	12/18/08
32	3,244.15	12/03/08	38	110.23	12/15/08
33	70.07	12/17/08	39	100.00	12/22/08
34	26.87	12/15/08			

DAILY BALANCE SUMMARY

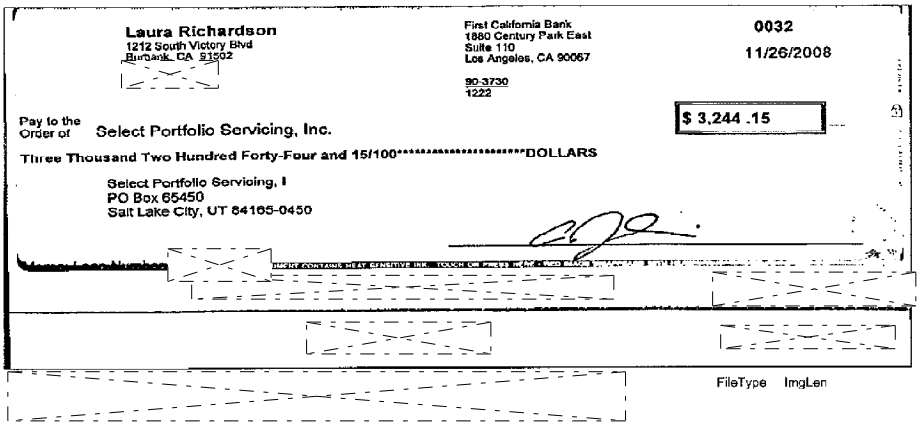
DATE	AMOUNT	DATE	AMOUNT
12/02/2008	1,611.27-	12/04/2008	7,657.40-
12/03/2008	4,874.69-	12/05/2008	85.69

LAURA RICHARDSON

ACCOUNT [redacted]

DAILY BALANCE SUMMARY

DATE	AMOUNT	DATE	AMOUNT
12/11/2008	535.69	12/18/2008	225.94
12/15/2008	4,848.59	12/22/2008	125.94
12/16/2008	181.27	12/29/2008	5,125.94
12/17/2008	411.20		



Laura Richardson
1212 South Victory Blvd
Burbank, CA 91502

First California Bank
1880 Century Park East
Suite 110
Los Angeles, CA 90067

90-3730
1222

0032

11/26/2008

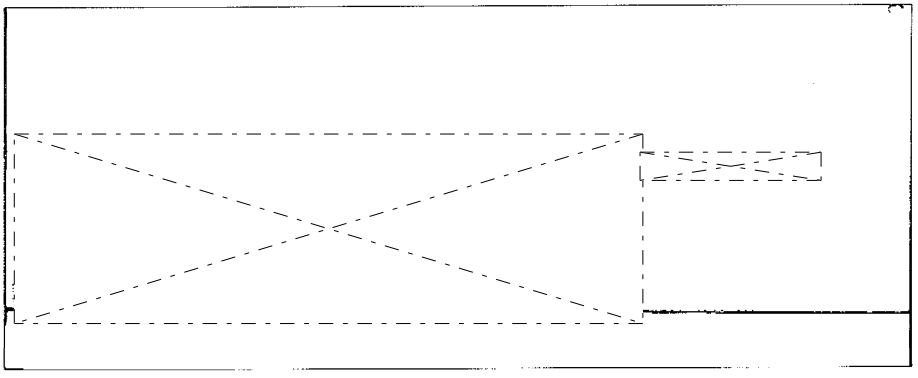
Pay to the Order of Select Portfolio Servicing, Inc.

$ 3,244 .15

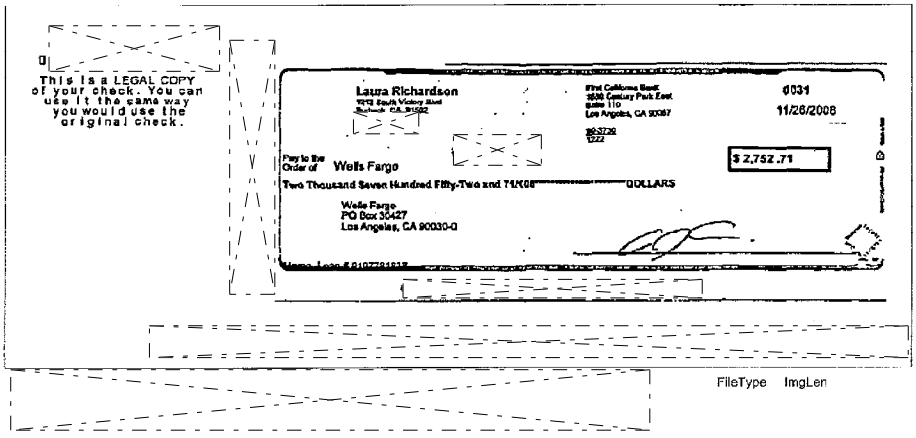
Three Thousand Two Hundred Forty-Four and 15/100**********DOLLARS

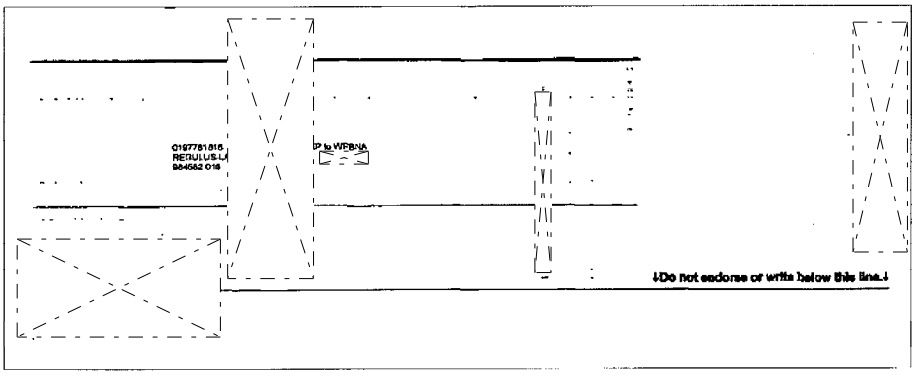
Select Portfolio Servicing, I
PO Box 65450
Salt Lake City, UT 84165-0450

FileType ImgLen



CSOC.LR.FCB.00000056


This is a LEGAL COPY of your check. You can use it the same way you would use the original check.
Laura Richardson
First California Bank
3530 Century Park East
Suite 110
Los Angeles, CA 90067
0031
11/26/2008
Pay to the Order of Wells Fargo
$ 2,752.71
Two Thousand Seven Hundred Fifty-Two and 71/100 DOLLARS
Wells Fargo
PO Box 30427
Los Angeles, CA 90030-0
FileType ImgLen


Do not endorse or write below this line.

Electronic Deposit Ticket - RemitPlus

First California Bank
Accounts Pet - Urb, Batch No 101
Account Number [redacted]
1 checks totaling $10.73
Created on 12-03-2008 at 02:14 PM by admin

Uploaded on 12-03-2008 at 02:14 PM by admin

[redacted]

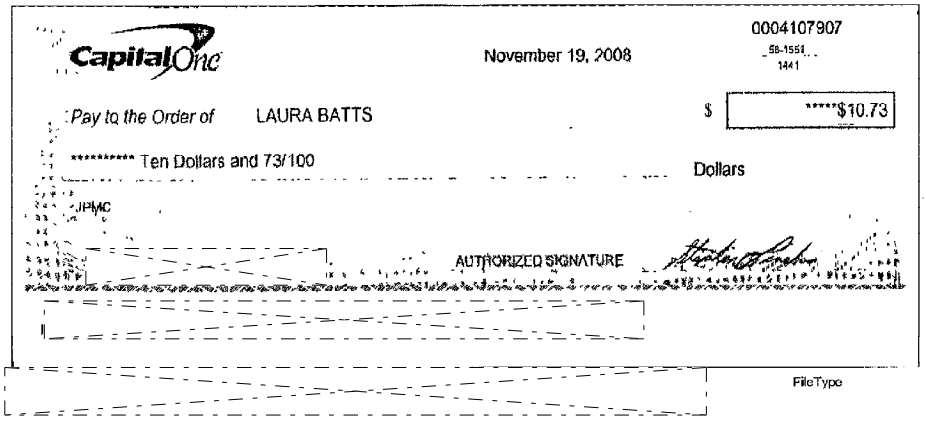
FileType ImgLen

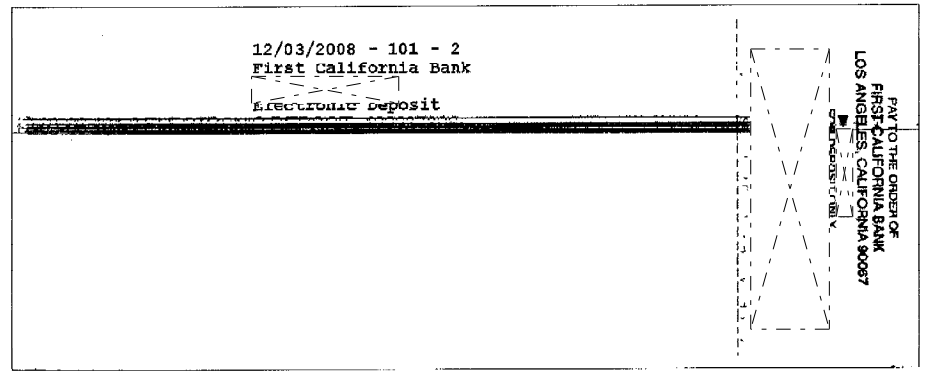
[redacted]

Back of Electronic Deposit Ticket

12/03/2008 - 101 - 1

12-03-08 [redacted] First California Bank


Capital One
November 19, 2008
0004107907
58-1551
1441
Pay to the Order of LAURA BATTS
$ *****$10.73
********** Ten Dollars and 73/100 Dollars
JPMC
AUTHORIZED SIGNATURE
FileType


12/03/2008 - 101 - 2
First California Bank
Electronic Deposit
PAY TO THE ORDER OF
FIRST CALIFORNIA BANK
LOS ANGELES, CALIFORNIA 90067

Electronic Deposit Ticket - RemitPlus

First California Bank
Accounts Pet - Urb, Batch No 101
Account Number [redacted]
1 checks totaling $7,786.86
Created on 12-05-2008 at 10:09 AM by admin

Uploaded on 12-05-2008 at 10:12 AM by admin

[redacted]

FileType ImgLen

[redacted]

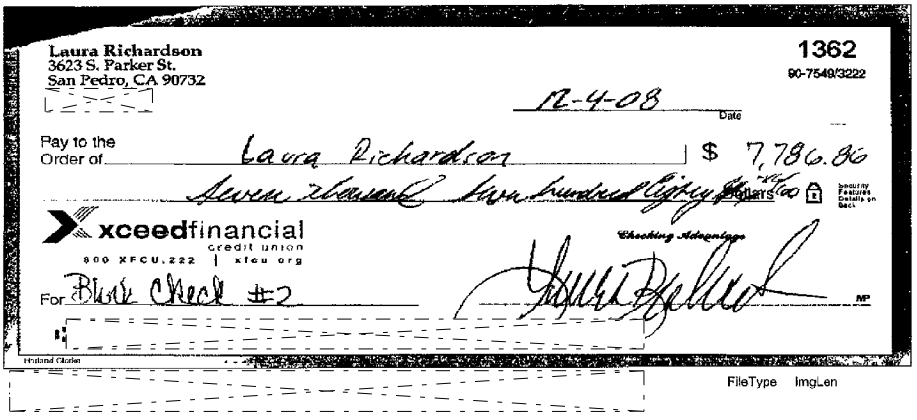
[redacted]

Back of Electronic Deposit Ticket

12/05/2008 - 101 - 1

12-05-08 [redacted] First California Bank

CSOC.LR.FCB.00000068


Laura Richardson
3623 S. Parker St.
San Pedro, CA 90732

1362
90-7549/3222

11-4-08
Date

Pay to the Order of Laura Richardson $ 7,786.86

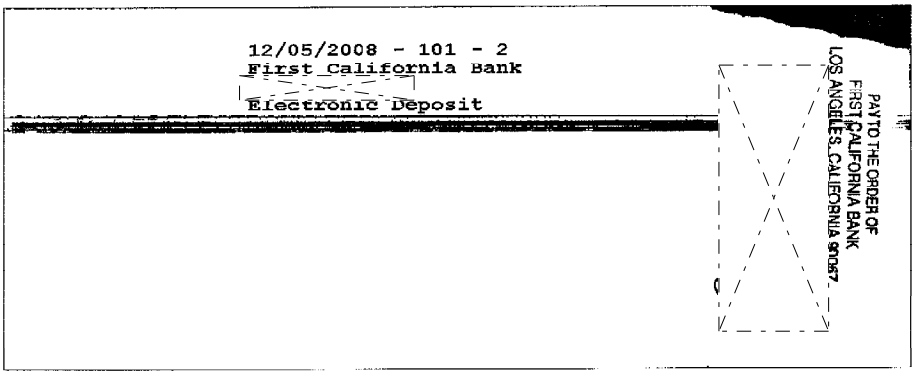
Seven thousand five hundred eighty six and 86/100 Dollars

xceedfinancial credit union
800 XFCU.222 | xfcu.org

Checking Advantage

For Black Check #2

FileType ImgLen


12/05/2008 - 101 - 2
First California Bank
Electronic Deposit

PAY TO THE ORDER OF
FIRST CALIFORNIA BANK
LOS ANGELES, CALIFORNIA 90067

CSOC.LR.FCB.00000069

Electronic Deposit Ticket - RemitPlus

First California Bank
Accounts Pet - Urb, Batch No 103
Account Number [redacted]
1 checks totaling $500.00
Created on 12-11-2008 at 04:28 PM by admin

Uploaded on 12-11-2008 at 04:29 PM by admin

[redacted]

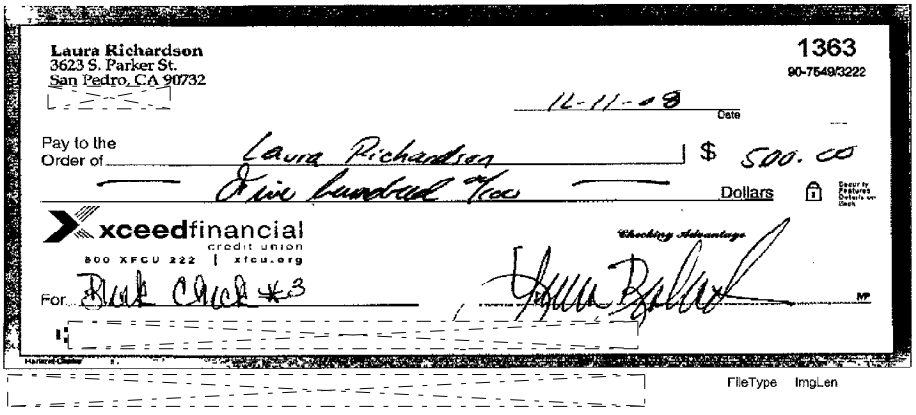
FileType ImgLen

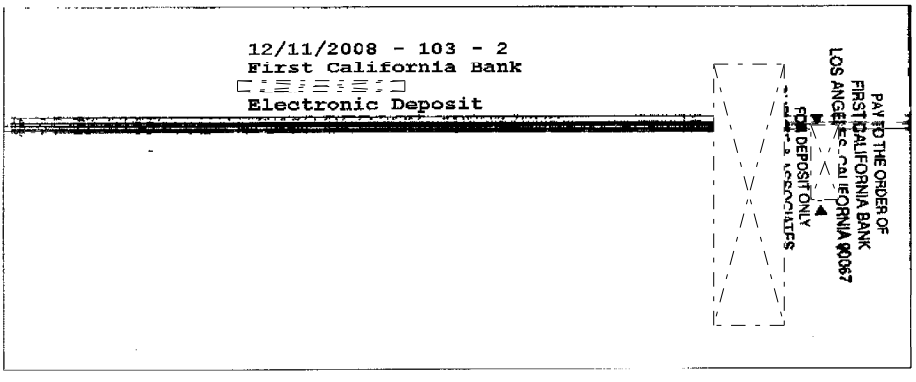
[redacted]

Back of Electronic Deposit Ticket

12/11/2008 [redacted]

12-11-08 [redacted] st California Bank





CSOC.LR.FCB.00000071

CSOC.RICH.001330

Electronic Deposit Ticket - RemitPlus

First California Bank
Accounts Pet - Urb, Batch No 101
Account Number [redacted]
1 checks totaling $4,400.00
Created on 12-15-2008 at 10:31 AM by admin

Uploaded on 12-15-2008 at 10:31 AM by admin

[redacted] FileType ImgLen

[redacted]

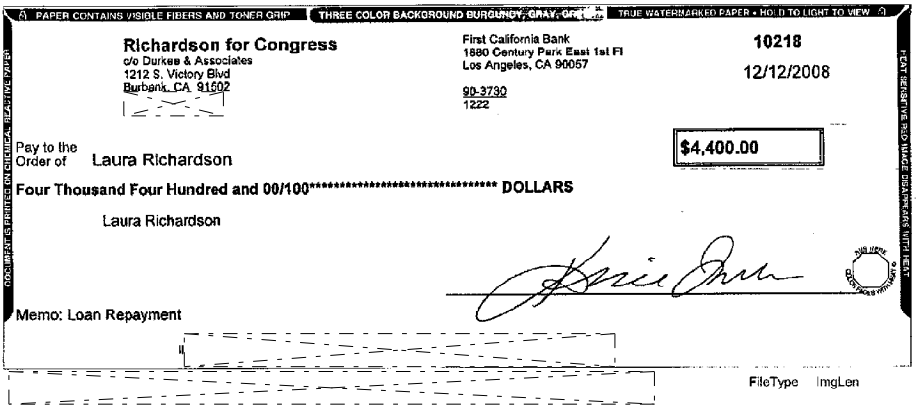
Back of Electronic Deposit Ticket

12/15/2008 - 101 - 1

12-15-08 [redacted] First California Bank

CSOC.LR.FCB.00000072

CSOC.RICH.001331



PAPER CONTAINS VISIBLE FIBERS AND TONER GRIP THREE COLOR BACKGROUND BURGUNDY, GRAY, GRAY TRUE WATERMARKED PAPER • HOLD TO LIGHT TO VIEW

Richardson for Congress
c/o Durkee & Associates
1212 S. Victory Blvd
Burbank, CA 91502

First California Bank
1880 Century Park East 1st Fl
Los Angeles, CA 90057

90-3730
1222

10218

12/12/2008

Pay to the Order of Laura Richardson

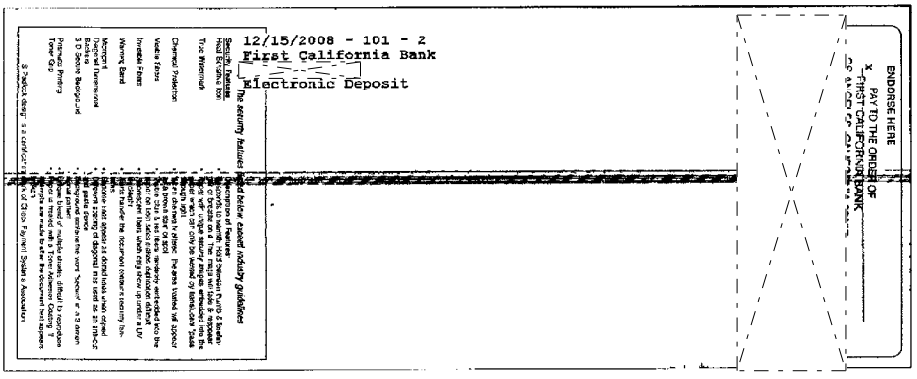
$4,400.00

Four Thousand Four Hundred and 00/100******** DOLLARS**

Laura Richardson

Memo: Loan Repayment

FileType ImgLen



12/15/2008 - 101 - 2
First California Bank
Electronic Deposit

ENDORSE HERE
X
PAY TO THE ORDER OF
FIRST CALIFORNIA BANK

CSOC.LR.FCB.00000073

Electronic Deposit Ticket - RemitPlus

First California Bank
Accounts Pet - Urb. Batch No 103
Account Number
1 checks totaling $5,000.00
Created on 12-29-2008 at 11:33 AM by admin

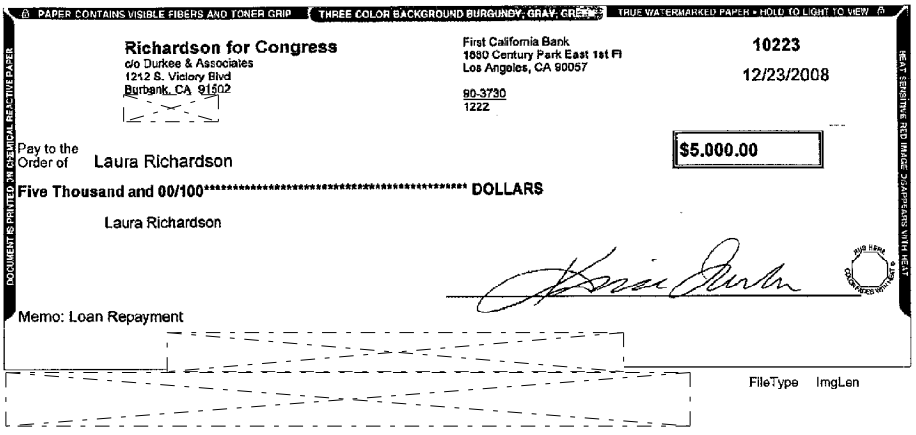
Uploaded on 12-29-2008 at 11:34 AM by admin

FileType ImgLen

Back of Electronic Deposit Ticket

12/29/2008 - 1

12-29-08 First California Bank



PAPER CONTAINS VISIBLE FIBERS AND TONER GRIP | THREE COLOR BACKGROUND BURGUNDY, GRAY, GREEN | TRUE WATERMARKED PAPER • HOLD TO LIGHT TO VIEW

DOCUMENT IS PRINTED ON CHEMICAL REACTIVE PAPER

HEAT SENSITIVE RED IMAGE DISAPPEARS WITH HEAT

Richardson for Congress
c/o Durkee & Associates
1212 S. Victory Blvd
Burbank, CA 91502

First California Bank
1880 Century Park East 1st Fl
Los Angeles, CA 90057

90-3730
1222

10223

12/23/2008

$5,000.00

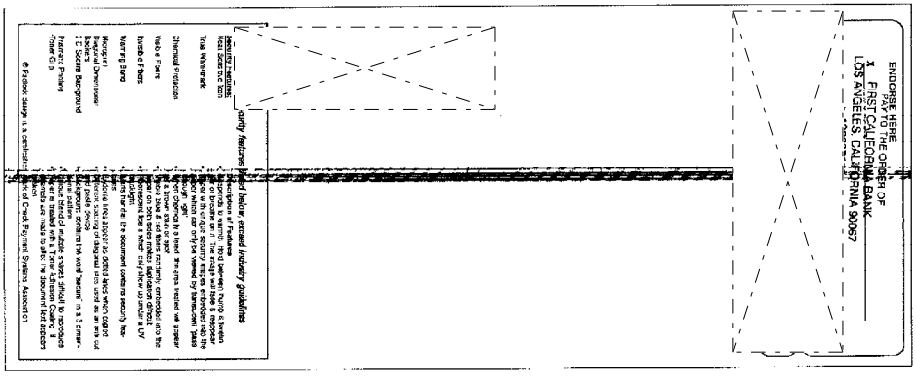
Pay to the Order of Laura Richardson

Five Thousand and 00/100******** DOLLARS**

Laura Richardson

Memo: Loan Repayment

FileType ImgLen



ENDORSE HERE
PAY TO THE ORDER OF
X FIRST CALIFORNIA BANK
LOS ANGELES, CALIFORNIA 90067

security features listed below exceed industry guidelines

Security features:
Heat Sensitive Ink
True Watermark
Chemical Protection
Visible Fibers
Invisible Fibers
Warning Band
Microprint
Regional Dimensions
Bottom
1 Sectors Background
Protect Printing
Tone Grip

© Rodeck Design is a certification

CSOC.LR.FCB.00000075

CSOC.RICH.001334

LAURA RICHARDSON
C/O DURKEE & ASSOCIATES
1212 S VICTORY BLVD
BURBANK CA 91502 2551

PAGE 1

COASTAL PERSONAL CHECKING

ACCOUNT NO
STATEMENT DATE 01/30/2009
LAST STATEMENT DATE 12/31/2008

3 STATEMENT PERIOD

PREVIOUS BALANCE	5,125.94	# OF DAYS-STMT PERIOD	30
1 DEPOSITS/CREDITS	7,500.00		
5 CHECKS/WITHDRAWALS	8,147.66	AVERAGE BALANCE	6,257.80
ENDING BALANCE	4,478.28		
TOTAL SRV CHG TODAY	0.00	YTD INTEREST	0.00

DEPOSITS

DATE	DESCRIPTION	AMOUNT
01/15/09	DEPOSIT	7,500.00

WITHDRAWALS

DATE	DESCRIPTION	AMOUNT
01/20/09	SELECT PORTFOLIO LAURA RICHARDSON ACH DEBIT SPS 0011637303	3,259.15
01/20/09	MORTGAGE PAYMENT ANN RICHARDSON, LAURA ACH DEBIT BFT 0197781818	2,767.71

CHECKS

CHECK NO	AMOUNT	DATE	CHECK NO	AMOUNT	DATE
44	1,799.00	01/22/09	46	199.24	01/20/09*

* INDICATES BREAK IN SEQUENCE

DAILY BALANCE SUMMARY

DATE	AMOUNT	DATE	AMOUNT
01/15/2009	12,625.94	01/22/2009	4,478.28
01/20/2009	6,268.28		

Electronic Deposit Ticket - RemitPlus

First California Bank
Accounts Pet - Urb, Batch No 101
Account Number
2 checks totaling $7,500.00
Created on 01-15-2009 at 01:46 PM by admin

Uploaded on 01-15-2009 at 01:46 PM by admin

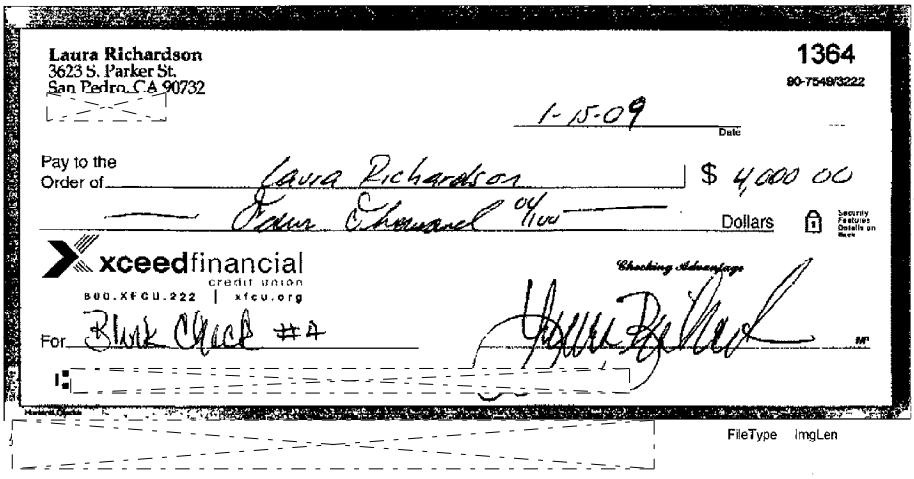
FileType ImgLen

Back of Electronic Deposit Ticket

01/15/2009

01-15-09 First California Bank

CSOC.LR.FCB.00000079



Laura Richardson
3623 S. Parker St.
San Pedro, CA 90732

1364
80-7549/3222

1-15-09
Date

Pay to the Order of Laura Richardson $ 4,000 00

Four Thousand 00/100 Dollars

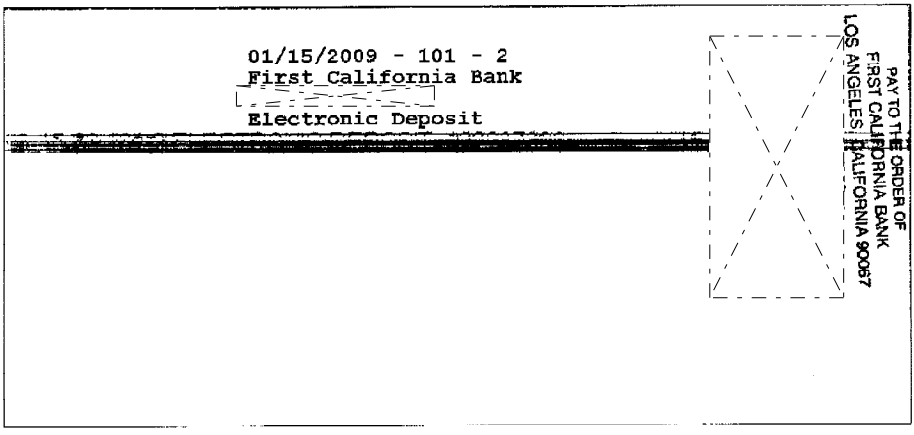
Security Features Details on Back

xceedfinancial credit union
800.XFCU.222 | xfcu.org

Checking Advantage

For Bank Check #4

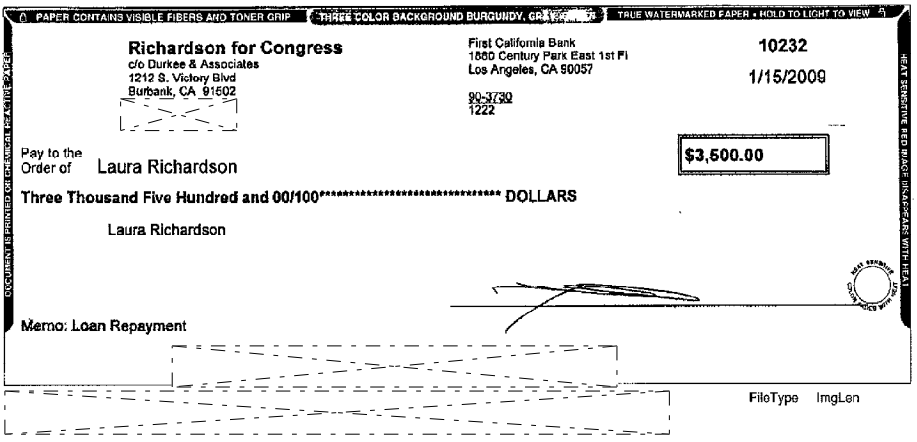
FileType ImgLen



01/15/2009 - 101 - 2
First California Bank
Electronic Deposit

PAY TO THE ORDER OF
FIRST CALIFORNIA BANK
LOS ANGELES, CALIFORNIA 90087

CSOC.LR.FCB.00000080



PAPER CONTAINS VISIBLE FIBERS AND TONER GRIP | THREE COLOR BACKGROUND BURGUNDY, GRAY | TRUE WATERMARKED PAPER • HOLD TO LIGHT TO VIEW

DOCUMENT IS PRINTED ON CHEMICAL PRESSURE SENSITIVE PAPER

HEAT SENSITIVE RED IMAGE DISAPPEARS WITH HEAT

Richardson for Congress
c/o Durkee & Associates
1212 S. Victory Blvd
Burbank, CA 91502

First California Bank
1880 Century Park East 1st Fl
Los Angeles, CA 90057

90-3730
1222

10232

1/15/2009

Pay to the Order of Laura Richardson

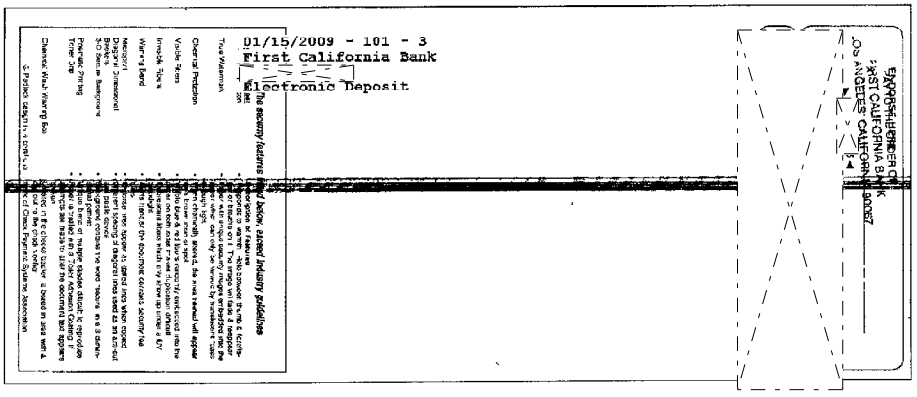
$3,500.00

Three Thousand Five Hundred and 00/100******** DOLLARS**

Laura Richardson

Memo: Loan Repayment

FileType ImgLen



01/15/2009 - 101 - 3
First California Bank
Electronic Deposit

The security features listed below, exceed industry guidelines

EXPORT FILE ORDER OF
FIRST CALIFORNIA BANK
LOS ANGELES, CALIFORNIA 90067

CSOC.LR.FCB.00000081

CSOC.RICH.001340

LAURA RICHARDSON
C/O DURKEE & ASSOCIATES
1212 S VICTORY BLVD
BURBANK CA 91502 2551

PAGE 1

COASTAL PERSONAL CHECKING

ACCOUNT NO [redacted]
STATEMENT DATE 02/27/2009
LAST STATEMENT DATE 01/30/2009

7 STATEMENT PERIOD

PREVIOUS BALANCE	4,478.28	# OF DAYS-STMT PERIOD	28
1 DEPOSITS/CREDITS	3,800.00		
8 CHECKS/WITHDRAWALS	8,130.38	AVERAGE BALANCE	3,955.80
ENDING BALANCE	147.90		
TOTAL SRV CHG TODAY	0.00	YTD INTEREST	0.00

DEPOSITS

DATE	DESCRIPTION	AMOUNT
02/17/09	DEPOSIT	3,800.00

WITHDRAWALS

DATE	DESCRIPTION	AMOUNT
02/18/09	SELECT PORTFOLIO LAURA RICHARDSON ACH DEBIT SPS [redacted]	3,259.15
02/18/09	MORTGAGE PAYMENT GRIER A J ACH DEBIT EFT [redacted]	2,767.71

CHECKS

CHECK NO	AMOUNT	DATE	CHECK NO	AMOUNT	DATE
47	46.50	02/09/09	50	120.52	02/09/09
48	33.00	02/09/09	51	45.50	02/13/09
49	68.00	02/12/09	54	1,790.00	02/27/09*

* INDICATES BREAK IN SEQUENCE

DAILY BALANCE SUMMARY

DATE	AMOUNT	DATE	AMOUNT
02/09/2009	4,278.26	02/17/2009	7,964.76
02/12/2009	4,210.26	02/18/2009	1,937.90
02/13/2009	4,164.76	02/27/2009	147.90

Electronic Deposit Ticket - RemitPlus

First California Bank
Accounts Pet - Urb, Batch No 101
Account Number
1 checks totaling $3,800.00
Created on 02-17-2009 at 03:11 PM by admin

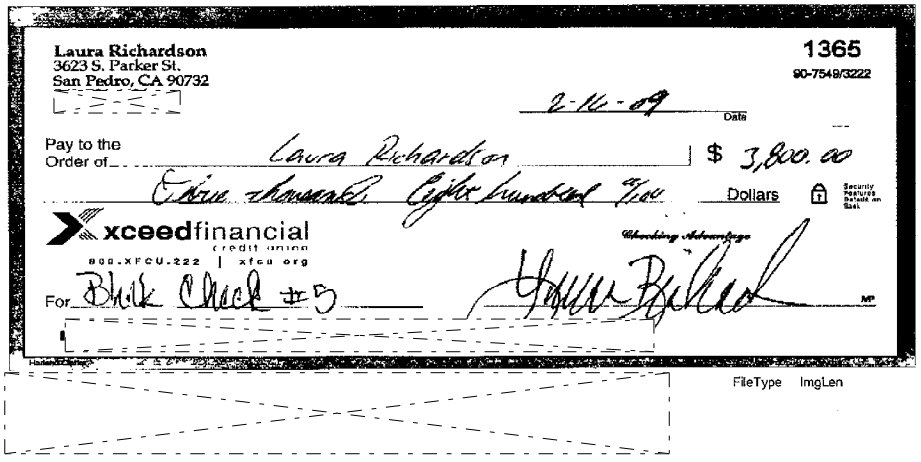
Uploaded on 02-17-2009 at 03:13 PM by admin

FileType ImgLen

Back of Electronic Deposit Ticket

02/17/2009 - 101 - 1

02-17-09 First California Bank



Laura Richardson
3623 S. Parker St.
San Pedro, CA 90732

1365
90-7549/3222

2-16-09
Date

Pay to the Order of Laura Richardson $ 3,800.00

Three thousand, Eight hundred and 00/100 Dollars

Security Features Details on Back

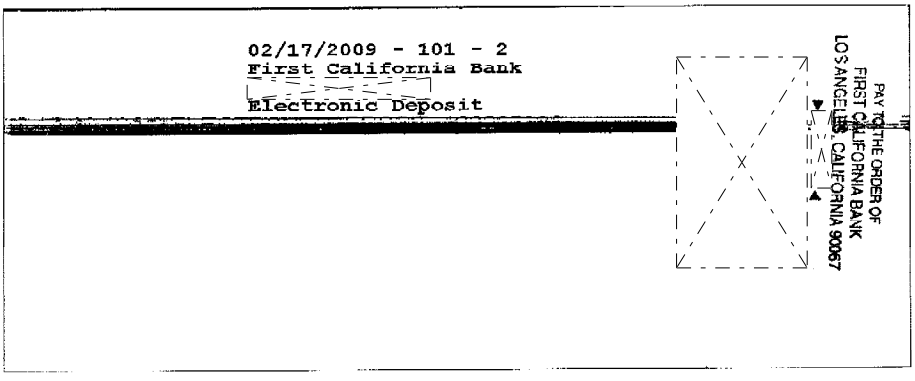
xceedfinancial credit union
800.XFCU.222 | xfcu.org

Checking Advantage

For Bank Check #5

MP

FileType ImgLen



02/17/2009 - 101 - 2
First California Bank
Electronic Deposit

PAY TO THE ORDER OF
FIRST CALIFORNIA BANK
LOS ANGELES, CALIFORNIA 90067

CSOC.LR.FCB.00000090

LAURA RICHARDSON
C/O DURKEE & ASSOCIATES
1212 S VICTORY BLVD
BURBANK CA 91502-2551

PAGE 1

COASTAL PERSONAL CHECKING

ACCOUNT NO [redacted]
STATEMENT DATE 03/31/2009
LAST STATEMENT DATE 02/27/2009

0 STATEMENT PERIOD

PREVIOUS BALANCE	147.90	# OF DAYS-STMT PERIOD	32
0 DEPOSITS/CREDITS	0.00		
1 CHECKS/WITHDRAWALS	37.91	AVERAGE BALANCE	131.31
ENDING BALANCE	109.99		
TOTAL SRV CHG TODAY	0.00	YTD INTEREST	0.00

WITHDRAWALS

DATE	DESCRIPTION	AMOUNT

DAILY BALANCE SUMMARY

DATE	AMOUNT	DATE	AMOUNT
03/18/2009	109.99		

NO CKS
OR
DEPOSITS

CSOC.LR.FCB.00000091

LAURA RICHARDSON
C/O DURKEE & ASSOCIATES
1212 S VICTORY BLVD
BURBANK CA 91502-2551

PAGE 1

****
* PLEASE BE ADVISED THAT OUR ANAHEIM HILLS OFFICE, LOCATED AT *
* 168 S. FAIRMONT BOULEVARD, WILL CLOSE ON JULY 31, 2009. OUR *
* BREA OFFICE LOCATED AT 10 POINTE DRIVE, SUITE 130 IS HERE TO *
* SERVE YOUR BANKING NEEDS GOING FORWARD. *
****

COASTAL PERSONAL CHECKING

ACCOUNT NO
STATEMENT DATE 04/30/2009
LAST STATEMENT DATE 03/31/2009

5 STATEMENT PERIOD

PREVIOUS BALANCE	109.99	# OF DAYS-STMT PERIOD	30
1 DEPOSITS/CREDITS	5,500.00		
5 CHECKS/WITHDRAWALS	3,882.98	AVERAGE BALANCE	1,700.72
ENDING BALANCE	1,727.01		
TOTAL SRV CHG TODAY	0.00	YTD INTEREST	0.00

DEPOSITS

DATE	DESCRIPTION	AMOUNT
04/21/09	DEPOSIT	5,500.00

WITHDRAWALS

DATE	DESCRIPTION	AMOUNT
04/29/09	SELECT PORTFOLIO LAURA RICHARDSON ACH DEBIT SPS	3,259.15

CHECKS

CHECK NO	AMOUNT	DATE	CHECK NO	AMOUNT	DATE
59	100.00	04/30/09	64	135.83	04/29/09*
60	350.00	04/30/09	65	38.00	04/30/09

* INDICATES BREAK IN SEQUENCE

LAURA RICHARDSON

ACCOUNT

DAILY BALANCE SUMMARY

DATE	AMOUNT	DATE	AMOUNT
04/21/2009	5,609.99	04/30/2009	1,727.01
04/29/2009	2,215.01		

Electronic Deposit Ticket - RemitPlus

First California Bank
Accounts Pet - Urb, Batch No 104
Account Number [redacted]
1 checks totaling $5,500.00
Created on 04-21-2009 at 12:20 PM by admin

Uploaded on 04-21-2009 at 12:21 PM by admin

[redacted]

[redacted] FileType ImgLen

[redacted]

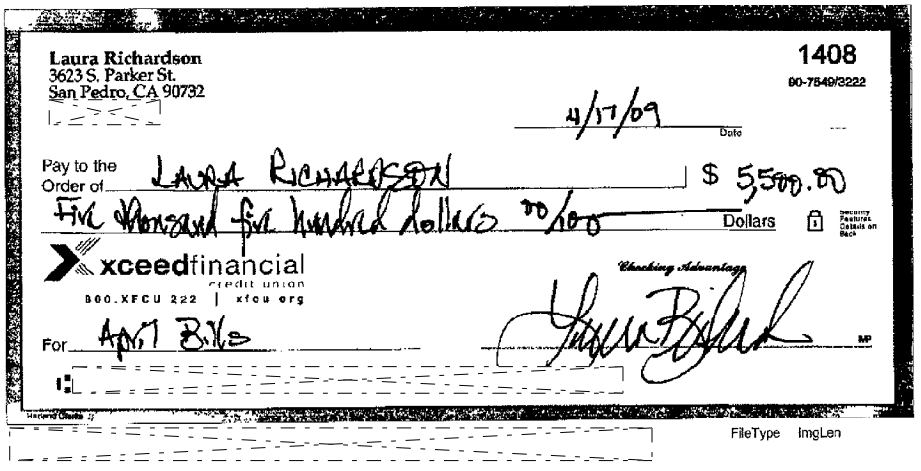
Back of Electronic Deposit Ticket

04/21/2009 - 104 - 1

04-21-09 [redacted] First California Bank

CSOC.LR.FCB.00000098

CSOC.RICH.001357



Laura Richardson
3623 S. Parker St.
San Pedro, CA 90732

1408
90-7549/3222

4/17/09
Date

Pay to the Order of LAURA RICHARDSON $ 5,500.00

Five thousand five hundred dollars 00/100 Dollars

Security Features Details on Back

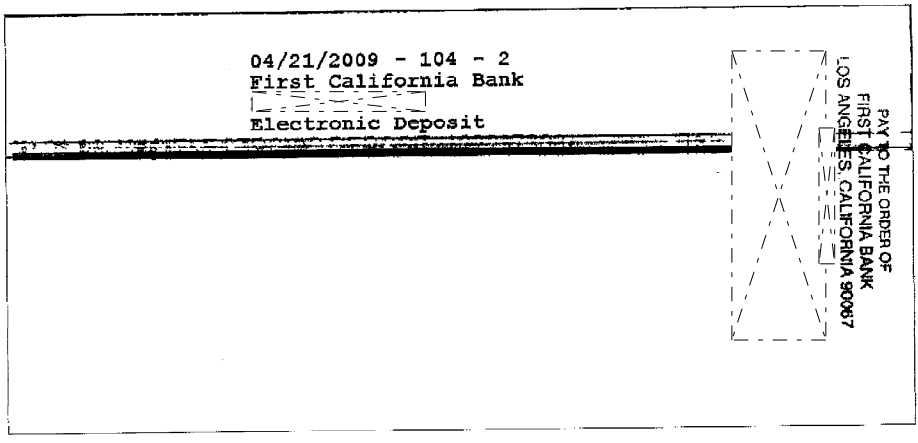
xceedfinancial credit union
800.XFCU 222 | xfcu.org

Checking Advantage

For April Bills

MP

FileType ImgLen



04/21/2009 - 104 - 2
First California Bank

Electronic Deposit

PAY TO THE ORDER OF
FIRST CALIFORNIA BANK
LOS ANGELES, CALIFORNIA 90067

CSOC.LR.FCB.00000099

LAURA RICHARDSON
C/O DURKEE & ASSOCIATES
1212 S VICTORY BLVD
BURBANK CA 91502-2551

PAGE 1

```
**********************************************************************
*  PLEASE BE ADVISED THAT OUR ANAHEIM HILLS OFFICE, LOCATED AT       *
*  158 S. FAIRMONT BOULEVARD, WILL CLOSE ON JULY 31, 2009. OUR       *
*  BREA OFFICE LOCATED AT 10 POINTE DRIVE, SUITE 130 IS HERE TO      *
*  SERVE YOUR BANKING NEEDS GOING FORWARD.                           *
**********************************************************************
```

COASTAL PERSONAL CHECKING

ACCOUNT NO
STATEMENT DATE 05/29/2009
LAST STATEMENT DATE 04/30/2009

6 STATEMENT PERIOD

PREVIOUS BALANCE	1,727.01	# OF DAYS-STMT PERIOD	29
0 DEPOSITS/CREDITS	0.00		
6 CHECKS/WITHDRAWALS	1,213.48	AVERAGE BALANCE	656.99
ENDING BALANCE	513.53		
TOTAL SRV CHG TODAY	0.00	YTD INTEREST	0.00

CHECKS

CHECK NO	AMOUNT	DATE	CHECK NO	AMOUNT	DATE
57	200.00	05/01/09	62	120.46	05/04/09
58	500.00	05/04/09	63	220.00	05/04/09
61	33.02	05/04/09*	66	140.00	05/12/09*

* INDICATES BREAK IN SEQUENCE

DAILY BALANCE SUMMARY

DATE	AMOUNT	DATE	AMOUNT
05/01/2009	1,527.01	05/12/2009	513.53
05/04/2009	653.53		

LAURA RICHARDSON
C/O DURKEE & ASSOCIATES
1212 S VICTORY BLVD
BURBANK CA 91502-2551

PAGE 1

****
* PLEASE BE ADVISED THAT OUR ANAHEIM HILLS OFFICE, LOCATED AT *
* 168 S. FAIRMONT BOULEVARD, WILL CLOSE ON JULY 31, 2009. OUR *
* BREA OFFICE LOCATED AT 10 POINTE DRIVE, SUITE 130 IS HERE TO *
* SERVE YOUR BANKING NEEDS GOING FORWARD. *
****

COASTAL PERSONAL CHECKING

ACCOUNT NO [redacted]
STATEMENT DATE 06/30/2009
LAST STATEMENT DATE 05/29/2009

1 STATEMENT PERIOD

PREVIOUS BALANCE	513.53	# OF DAYS STMT PERIOD	32
0 DEPOSITS/CREDITS	0.00		
2 CHECKS/WITHDRAWALS	408.62	AVERAGE BALANCE	203.21
ENDING BALANCE	104.91		
TOTAL SRV CHG TODAY	0.00	YTD INTEREST	0.00

WITHDRAWALS

DATE	DESCRIPTION	AMOUNT
[illegible]	[illegible]	[illegible]

CHECKS

CHECK NO	AMOUNT	DATE	CHECK NO	AMOUNT	DATE
67	132.96	06/04/09			

DAILY BALANCE SUMMARY

DATE	AMOUNT	DATE	AMOUNT
06/04/2009	380.57	06/08/2009	[illegible].91

LAURA RICHARDSON
C/O DURKEE & ASSOCIATES
1212 S VICTORY BLVD
BURBANK CA 91502-2551

PAGE 1

COASTAL PERSONAL CHECKING

ACCOUNT NO [redacted]
STATEMENT DATE 07/31/2009
LAST STATEMENT DATE 06/30/2009

1 STATEMENT PERIOD

PREVIOUS BALANCE	104.91	# OF DAYS-STMT PERIOD	31
0 DEPOSITS/CREDITS	0.00		
2 CHECKS/WITHDRAWALS	204.49	AVERAGE BALANCE	98.14
ENDING BALANCE	99.58-		
TOTAL SRV CHG TODAY	0.00	YTD INTEREST	0.00

WITHDRAWALS

DATE	DESCRIPTION	AMOUNT
[redacted]		

CHECKS

CHECK NO	AMOUNT	DATE	CHECK NO	AMOUNT	DATE
68	174.49	07/30/09			

DAILY BALANCE SUMMARY

DATE	AMOUNT	DATE	AMOUNT
07/30/2009	99.58-		

LAURA RICHARDSON
C/O DURKEE & ASSOCIATES
1212 S VICTORY BLVD
BURBANK CA 91502-2551

PAGE 1

COASTAL PERSONAL CHECKING

ACCOUNT NO [redacted]
STATEMENT DATE 08/31/2009
LAST STATEMENT DATE 07/31/2009

1 STATEMENT PERIOD

PREVIOUS BALANCE	99.58-	# OF DAYS-STMT PERIOD	31
1 DEPOSITS/CREDITS	200.00		
14 CHECKS/WITHDRAWALS	70.00	AVERAGE BALANCE	3.64
ENDING BALANCE	30.42		
TOTAL SRV CHG TODAY	0.00	YTD INTEREST	0.00

DEPOSITS

DATE	DESCRIPTION	AMOUNT
08/25/09	PRD DEPOSIT	200.00

WITHDRAWALS

DATE	DESCRIPTION	AMOUNT

DAILY BALANCE SUMMARY

DATE	AMOUNT	DATE	AMOUNT
08/06/2009	104.58-	08/17/2009	139.58-
08/07/2009	109.58-	08/18/2009	144.58-
08/10/2009	114.58-	08/19/2009	149.58-
08/11/2009	119.58-	08/20/2009	154.58-
08/12/2009	124.58-	08/21/2009	159.58-
08/13/2009	129.58-	08/24/2009	164.58-
08/14/2009	134.58-	08/25/2009	30.42

Electronic Deposit Ticket - RemitPlus

First California Bank
AJ, Batch No 101
Account Number [redacted]
1 checks totaling $200.00
Created on 08-25-2009 at 11:54 AM by admin

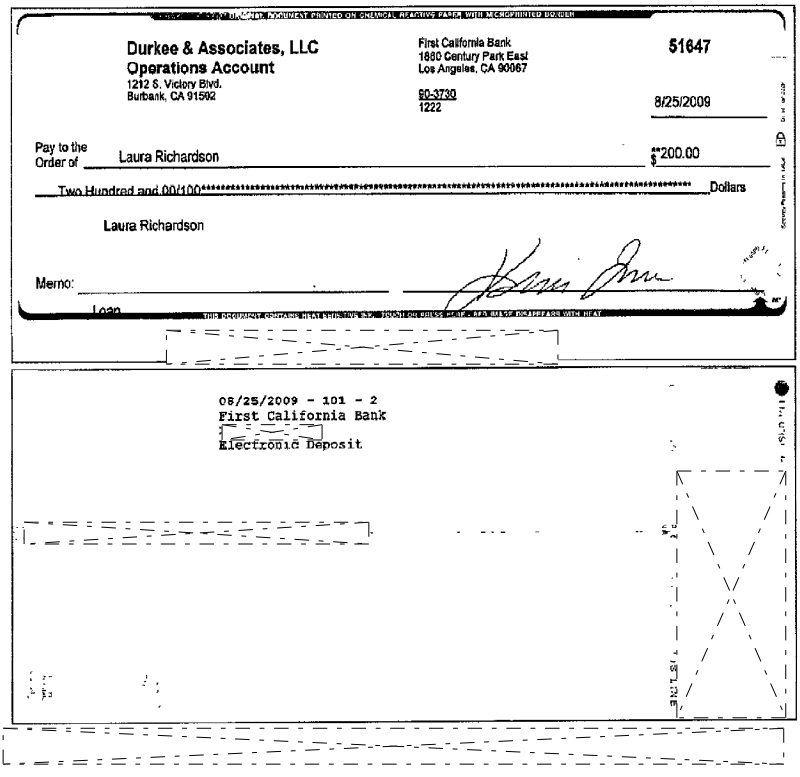
Uploaded on 08-25-2009 at 11:54 AM by admin

[redacted]

Back of Electronic Deposit Ticket

08/25/2009 - 101 - 1

08-25-09 [redacted] rst California Bank



Durkee & Associates, LLC
Operations Account
1212 S. Victory Blvd.
Burbank, CA 91502

First California Bank
1880 Century Park East
Los Angeles, CA 90067

90-3730
1222

51647

8/25/2009

Pay to the Order of Laura Richardson $**200.00

Two Hundred and 00/100********** Dollars

Laura Richardson

Memo: Loan

08/25/2009 - 101 - 2
First California Bank
Electronic Deposit

LAURA RICHARDSON
C/O DURKEE & ASSOCIATES
1212 S VICTORY BLVD
BURBANK CA 91502-2551

PAGE 1

****
* IMPORTANT NOTIFICATION *
* THE FOLLOWING FEE CHANGES WILL BE EFFECTIVE DECEMBER 1, 2009 *
* BUSINESS ACTIVITY CHECKING (ANALYZED ACCOUNTS): *
* NEGATIVE COLLECTED BALANCES - PRIME PLUS 3 PERCENT, *
* PAID CHECKS - $.16, CHECKS DEPOSITED - $.11. *
* ALL ACCOUNTS, STOP PAYMENT ORDER WILL BE $25 *
****

COASTAL PERSONAL CHECKING

ACCOUNT NO [redacted]
STATEMENT DATE 09/30/2009
LAST STATEMENT DATE 08/31/2009

0 STATEMENT PERIOD

PREVIOUS BALANCE	30.42	# OF DAYS-STMT PERIOD	30
0 DEPOSITS/CREDITS	0.00		
0 CHECKS/WITHDRAWALS	0.00	AVERAGE BALANCE	30.42
ENDING BALANCE	30.42		
TOTAL SRV CHG TODAY	0.00	YTD INTEREST	0.00

NO CKS
OR
DEPOSITS

CSOC.LR.FCB.00000114

LAURA RICHARDSON
C/O DURKEE & ASSOCIATES
1212 S VICTORY BLVD
BURBANK CA 91502-2551

PAGE 1

```
**********************************************************************
*                      IMPORTANT NOTIFICATION                        *
*  THE FOLLOWING FEE CHANGES WILL BE EFFECTIVE DECEMBER 1, 2009      *
*     BUSINESS ACTIVITY CHECKING (ANALYZED ACCOUNTS):                *
*       NEGATIVE COLLECTED BALANCES   PRIME PLUS 3 PERCENT,          *
*          PAID CHECKS - $.16, CHECKS DEPOSITED - $.11.              *
*        ALL ACCOUNTS, STOP PAYMENT ORDER WILL BE $25                *
**********************************************************************
```

COASTAL PERSONAL CHECKING

ACCOUNT NO [redacted]
STATEMENT DATE 10/30/2009
LAST STATEMENT DATE 09/30/2009

0 STATEMENT PERIOD

PREVIOUS BALANCE	30.42	# OF DAYS-STMT PERIOD	30
0 DEPOSITS/CREDITS	0.00		
0 CHECKS/WITHDRAWALS	0.00	AVERAGE BALANCE	30.42
ENDING BALANCE	30.42		
TOTAL SRV CHG TODAY	0.00	YTD INTEREST	0.00

NO CKS
OR
DEPOSITS

CSOC.LR.FCB.00000115

CSOC.RICH.001374

LAURA RICHARDSON
C/O DURKEE & ASSOCIATES
1212 S VICTORY BLVD
BURBANK CA 91502-2551

PAGE 1

****
* IMPORTANT NOTIFICATION *
* THE FOLLOWING FEE CHANGES WILL BE EFFECTIVE DECEMBER 1, 2009 *
* BUSINESS ACTIVITY CHECKING (ANALYZED ACCOUNTS): *
* NEGATIVE COLLECTED BALANCES - PRIME PLUS 3 PERCENT, *
* PAID CHECKS - $.16, CHECKS DEPOSITED - $.11. *
* ALL ACCOUNTS, STOP PAYMENT ORDER WILL BE $25 *
****

COASTAL PERSONAL CHECKING

ACCOUNT NO [redacted]
STATEMENT DATE 11/30/2009
LAST STATEMENT DATE 10/30/2009

0 STATEMENT PERIOD

PREVIOUS BALANCE	30.42	# OF DAYS-STMT PERIOD	31
0 DEPOSITS/CREDITS	0.00		
0 CHECKS/WITHDRAWALS	0.00	AVERAGE BALANCE	30.42
ENDING BALANCE	30.42		
TOTAL SRV CHG TODAY	0.00	YTD INTEREST	0.00

NO CKS
OR
DEPOSITS

CSOC.LR.FCB.00000116

CSOC.RICH.001375

LAURA RICHARDSON
C/O DURKEE & ASSOCIATES
1212 S VICTORY BLVD
BURBANK CA 91502-2551

PAGE 1

```
**********************************************************************
*                    IMPORTANT NOTIFICATION                          *
*  THE FOLLOWING FEE CHANGES WILL BE EFFECTIVE DECEMBER 1, 2009      *
*     BUSINESS ACTIVITY CHECKING (ANALYZED ACCOUNTS):                *
*       NEGATIVE COLLECTED BALANCES - PRIME PLUS 3 PERCENT,          *
*          PAID CHECKS - $.16, CHECKS DEPOSITED - $.11.              *
*        ALL ACCOUNTS, STOP PAYMENT ORDER WILL BE $25                *
**********************************************************************
```

COASTAL PERSONAL CHECKING

ACCOUNT NO [redacted]
STATEMENT DATE 12/31/2009
LAST STATEMENT DATE 11/30/2009

0 STATEMENT PERIOD

PREVIOUS BALANCE	30.42	# OF DAYS-STMT PERIOD	31
0 DEPOSITS/CREDITS	0.00		
0 CHECKS/WITHDRAWALS	0.00	AVERAGE BALANCE	30.42
ENDING BALANCE	30.42		
TOTAL SRV CHG TODAY	0.00	YTD INTEREST	0.00

	TOTAL FOR THIS PERIOD	TOTAL YEAR TO DATE
TOTAL OVERDRAFT FEES	0.00	100.00
TOTAL RETURNED ITEM FEES	0.00	0.00

NO CKS OR DEPOSITS

CSOC.LR.FCB.00000117

Wired Funds Information

Washington Mutual
Long Beach Mortgage

ACCOUNTING

Borrower: Laura Richardson

Loan Numbe [redacted]

Wire Funds Today: N

Time: 01:21 PM

Date of Wire Request: 01/10/2007

Funding Date: 01/10/2007

Bank ABA Number [redacted]	Entry Remark
Receiver Name comerica bank	Type/Sub-Type
Additional Credit To	TCB Confirmation Number
Originator Avenue Mortgage Inc	A/C [redacted]
Total Funds Wired 531,275.22	RFB
Approved By Monique Bailon	Final Wire Approval
Beneficiary Stewart Title Of Sacramento	Transmit to Accounting
Beneficiary CSZ Sacramento , CA 95816	OBI

For Accounting Use Only

Account	Sub	Amount	R/C

WIRE1 (0605) - WIRED FUNDS REPORT

[redacted]

JPMC- 000001
CONFIDENTIAL

CSOC.RICH.001433

Washington Mutual
Long Beach Mortgage

Auto Pay - Enrollment Form

YES, please sign me/us up for Auto Pay, the convenient service that automatically deducts my/our mortgage loan payment from the designated Bank account each month in accordance with the Terms and Conditions on page 2, and other provisions of this Enrollment Form.

My/Our Washington Mutual Loan Number is: [redacted]

The name(s) on the account is/are as follows:
Laura Richardson

Borrower Name

Co-Borrower Name (if applicable)

(562) 706-[redacted]

Daytime Phone Number

Evening Phone Number

Select a payment date
Your payment will automatically be deducted from your Bank account each month on the Deduction Date you choose below. The Deduction Date must be at least one day prior to the last day of your late-charge grace period under the terms of your loan documents. If you choose a Deduction Date that is on or after the last day of your late-charge grace period, or if you do not choose a Deduction Date at all, the deduction will occur on the payment due date. If the Deduction Date falls on a weekend or a legal or business holiday, the deduction will occur on the following business day. If you would like additional information about your available draft dates, please call us toll free at 1-866-926-8937.

☐ I choose the following Deduction Date: The _____ day of each month.

Choose a Payment Option

If you have a fixed-rate loan or an adjustable rate loan (other than an Option ARM), please choose from the following payment options:

☐ Minimum Monthly Payment Only

☐ Minimum Monthly Payment, together with an additional amount of $_____, for a total payment of $_____.

This additional amount will be deducted from the designated Bank account and applied each month to pay down the principal balance of your loan. If you have an adjustable rate loan, see the Terms and Conditions regarding changes in your monthly payments.

If you have an Option ARM loan, please choose from the following payment options:

Option 1: Minimum Payment
This amount pays the interest and, if applicable, principal that is currently due under your loan note. This amount may not be sufficient to pay all of the accrued interest for the previous month or to pay the loan in full over the remaining scheduled term. Negative amortization may result, which means that any unpaid interest will be added to the principal loan balance and will accrue additional interest.

Option 2: Interest Only Payment
This amount pays all of the accrued interest for the previous month (including the amount that exceeds the Minimum Payment). However, no portion of the payment will be applied to reduce the principal balance of your loan.

Option 3: Full Principal and Interest Payment (based on the remaining scheduled term of your loan)
This amount pays all of the accrued interest for the previous month (including the amount that exceeds the Minimum Payment) and a sufficient amount of principal to pay off your loan based on the remaining scheduled term under your loan documents.

Option 4: Full Principal and Interest Payment (based on a 15-year term)
This amount pays all of the accrued interest for the previous month (including the amount that exceeds the Minimum Payment) and a sufficient amount of principal to pay off your loan based on a 15-year term.

The Minimum Payment is the LEAST amount that you must pay. One or more of the other options may not be available each month. If other options are available, the payment amounts for those options will always be equal to or greater than the Minimum Payment.

If you do not select one of the above payment options, only the Minimum Payment will be deducted. If the selected payment option is not available or is less than your Minimum Payment in a given month, the Minimum Payment will be deducted. In any event, other amounts described in the Terms and Conditions will also be deducted. Payment amounts for all of the Option ARM loan payment options listed above are subject to change, as described in the Terms and Conditions.

In addition to the Option ARM loan payment option you have chosen above, you may also have an additional fixed amount deducted from your Bank account each month and applied to pay down the principal balance of your loan.

☐ Yes, please deduct the additional amount of $_____ each month and apply it to pay down the principal balance of the loan.

Provide account information

Please choose one of the following accounts from which your home loan payment will be deducted each month:

☐ Checking Account OR ☐ Savings Account

Please provide the following information about your designated checking or savings account:

Financial Institution: _____

Account Number: _____

Nine-Digit Transit/ABA Routing Number: _____

(You will find these numbers at the bottom left-hand corner of your check or savings account deposit slip.)

If you have selected a checking account, please enclose a voided check with this form. If you have selected a savings account, please include a deposit slip (if available) with this form. If a deposit slip is not available, contact your financial institution for its Transit/ABA Routing Number.

Sign
By signing below, I/we authorize Washington Mutual to debit mortgage payments (in the amount indicated) for the referenced loan number each month from the Bank account noted above. I/We have reviewed and accepted the Terms and Conditions and other provisions of this Enrollment Form.

X _____ Date

X _____ Date

Signature

Signature

Your signature is required to process this automatic payment request. If the checking or savings account requires multiple signatures, please include all necessary signatures.

Note: It is important to make your loan payment directly to Washington Mutual until you have received an Auto Pay confirmation letter, which will indicate the start date of Auto Pay.

If you have questions about Auto Pay, please call us toll free at 1-866-926-8937.

JPMC- 000002
CONFIDENTIAL

CSOC.RICH.001434

Terms and Conditions

The monthly deductions from the designated account at your financial institution ("Bank") will include all principal, interest, escrow payments (such as taxes, property insurance and mortgage insurance) and payments for optional products with respect to your loan, as the same may change from time to time under the terms of the governing documents, plus any additional payments that you authorize, on the monthly dates ("Deduction Dates") as indicated. You agree to maintain sufficient available funds in the account on the business day prior to each Deduction Date to cover the amount of the deduction. If there are insufficient funds in the account to cover the deduction, Washington Mutual Bank, FA ("Washington Mutual") has the right to assess a rejection fee as well as any late charge that may be due, and it is authorized to attempt to make the deduction at any later time(s). Washington Mutual reserves the right to change its rejection fee at any time without notice. You are responsible for any fees that may be imposed by your Bank. In any event, if the automated deduction is not made, you remain responsible for making your payment on time by remitting a check to Washington Mutual for the full payment due. You also remain responsible for paying directly to Washington Mutual any late charges and other fees and amounts due with respect to your loan. Washington Mutual is not liable for any losses incurred by reason of any failure in the automated deduction process. If your loan is not current, Washington Mutual may suspend the automated deductions from your Bank account and you will be responsible for making your payments directly. If your loan is paid ahead, the drafting of your next payment will occur after your prepaid amount has been used. You acknowledge that your receipt of the loan was not conditioned upon your agreement to authorize these automated deductions. You will continue to pay your loan payments directly to Washington Mutual until you have received a confirmation letter that advises you of the commencement date of the automated deductions. You may change your automated deductions online or by notifying Washington Mutual in writing, and the changes will be effective within ten (10) business days after the date the notice is received. You may terminate your authorization for automated deductions by notifying Washington Mutual in writing, and the termination will be effective ten (10) business days after the date the notice is received. You will need to terminate the automated deduction service once your loan is paid off. Washington Mutual may modify or terminate the automated deduction service by notifying you in writing at the address set forth in its loan records. Following the effective date of any termination by Washington Mutual or you, you will be responsible for making your payments directly and in a timely manner. These Terms and Conditions and the other provisions of this Enrollment Form shall be governed by and interpreted in accordance with the laws of the United States of America and, to the extent that the laws of the United States of America are not applicable, with the internal laws of the State of California (without giving effect to any choice of law or rule that would cause the application of the laws of any jurisdiction other than the United States of America or the State of California to the rights and duties of the parties). By signing and returning the Enrollment Form, you agree to these Terms and Conditions and the other provisions of the Enrollment Form. If Washington Mutual so agrees, then, in accordance with Washington Mutual's instructions, either you or Washington Mutual may fax documents to the other, and the faxed documents and any signature(s) thereon shall be regarded as the same as original(s).

Please retain a copy of the completed, signed Enrollment Form for your records.

JPMC- 000003
CONFIDENTIAL

CSOC.RICH.001435

01-08-07 11:05am From-Stewart Title / Alhambra 916 492 7220 T-902 P.030/030 F-940

RECEIPT NO. 5406

Stewart Title of Sacramento
730 Alhambra Blvd., Suite 202
Sacramento, CA 95811
(916) 492-7220

ESCROW NO. [redacted]

DATE
12/26/2006

Property: 3521 West Curtis Drive
Sacramento, CA 95818

RECEIVED OF Laura Richardson

AMOUNT
$******5,000.00

FIVE THOUSAND AND 00/100 DOLLARS

	ABA Number	Check Number	Description
CASH			
CHECK			
CASHIER'S CHECK	[redacted]	170379	buyer closing funds
DRAFT			
OTHER			

Checking Account Number [redacted]

Received on behalf of BUYER/BORROWER

BY _____
ND

LBS FINANCIAL Credit Union
562.598.9007 • 714.893.5111
PO Box 4980, Long Beach, CA 90804-0980
www.lbsfcu.org

No. 170379

CASHIER'S CHECK

Pay To The Order of ********STEWART TITLE********** Date 12/22/2006

Five and 00/100 Dollars $ 5,000.00

Re: Laura Richardson [redacted]

Authorized Signature

WARNING
AN ARTIFICIAL WATERMARK - IN - DIVERSCROSS PATTERN - IS PRESENT ON THE REAR SIDE - TO VIEW WATERMARK HOLD AT AN ANGLE

WestCorp
San Diego, CA

Two Signatures required for amounts of $10,000 or over

[redacted]

3957N

01-08-07 11:30am From-Stewart Title / Alhambra 916 492 7220 T-802 P.005/030 F-640

RECEIPT NO. 5406

Stewart Title of Sacramento
730 Alhambra Blvd., Suite 202
Sacramento, CA 95816
(916) 492-7220

ESCROW NO. [redacted]

DATE
12/26/2006

Property: 3622 West Curtis Drive
Sacramento, CA 95816

RECEIVED OF Laura Richardson

AMOUNT
$******5,000.00

FIVE THOUSAND AND 00/100 DOLLARS

	ABA Number	Check Number	Description
CASH			
CHECK			
CASHIER'S CHECK	[redacted]	170379	buyer closing funds
DRAFT			
OTHER			

Checking Account Number [redacted]

Received on behalf of BUYER/BORROWER

BY _____
ND

FILE COPY

PAGE 5/30 * RCVD AT 1/8/2007 1:04:31 PM [Central Standard Time] * SVR:FAXWDAL0003 * DNIS:9256 * CSID:9164927220 * DURATION (mm-ss):06-02

JPMC- 000005
CONFIDENTIAL

CSOC.RICH.001437

01-08-07 11:31am From-Stewart Title / Alhambra 916 492 7220 T-802 P.006/030 F-840

RECEIPT NO. 5381

Stewart Title of Sacramento
730 Alhambra Blvd., Suite 202
Sacramento, CA 95816
(916) 492-7220

ESCROW NO [redacted]

DATE
12/07/2006

Property: 3622 West Curtis Drive
Sacramento, CA 95818

RECEIVED OF Laura Richardson

AMOUNT
$******1,000.00

ONE THOUSAND AND 00/100 DOLLARS

	ABA Number	Check Number	Description
CASH			
CHECK	[redacted]	1361	B Deposit
CASHIER'S CHECK			
DRAFT			
OTHER			

Checking Account Number [redacted]

Received on behalf of BUYER/BORROWER

BY: _____
HP

ORIGINAL

PAGE 030 * RCVD AT 1/8/2007 1:04:31 PM [Central Standard Time] * SVR:FAXHDAL0003 * DNIS:3256 * CSID:9164927220 * DURATION (mm-ss):01-02

JPMC- 000006
CONFIDENTIAL

CSOC.RICH.001438

01-09-07 11:30am From-Stewart Title / Alhambra 916 492 7220 T-802 P.004/030 F-840

RECEIPT NO. 5405

Stewart Title of Sacramento
730 Alhambra Blvd., Suite 202
Sacramento, CA 95816
(916) 492-7220

ESCROW NO. [redacted]

DATE
12/26/2006

Property: 3622 West Curtis Drive
Sacramento, CA 95818

RECEIVED OF Laura Richardson

AMOUNT
$*****22,172.22

TWENTY-TWO THOUSAND ONE HUNDRED SEVENTY-TWO AND 22/100 DOLLARS

	ABA Number	Check Number	Description
CASH			
CHECK			
CASHIER'S CHECK	[redacted]	145600	buyer closing funds
DRAFT			
OTHER			

Checking Account Number [redacted]

Received on behalf of BUYER/BORROWER

BY _____
ND

145600

F&M Farmers & Merchants Bank

Main Office
302 Pine Avenue
Long Beach, CA 90802
(562) 437-0011

DATE 12/22/06

PAY TO THE ORDER OF STEWART TITLE

EXACTLY **22,172 AND 22/100 DOLLARS $ $22,172.22

CASHIER'S CHECK

THE PURCHASE OF AN INDEMNITY BOND WILL BE REQUIRED BEFORE ANY CASHIER'S CHECK OF THIS BANK WILL BE REPLACED OR REFUNDED IN THE EVENT IT IS LOST, MISPLACED OR STOLEN.

FARMERS & MERCHANTS BANK
AUTHORIZED SIGNATURE

COMMENT AL [redacted] ND 3622 W. Curtis Drive

3957nl

PAGE 4/30 * RCVD AT 1/8/2007 1:04:31 PM [Central Standard Time] * SVR:FAXHDAL008/3 * DNIS:9256 * CSID:9164927229 * DURATION (mm-ss):06-02

JPMC- 000007
CONFIDENTIAL

CSOC.RICH.001439

Washington Mutual
Long Beach Mortgage

Applicant Identification Verification

Loan No.:

AIV

IDENTIFICATION INFORMATION

Fax, Mail, Telephone, or Internet Submitted Applications: If your application was submitted by mail, telephone, or through the Internet, please provide the following information for each loan applicant and return.

Face to Face Applications: If your application was taken in person, the Loan Consultant or broker captures the identification information requested below. Please verify that information provided is complete and accurate. If not, make any needed corrections and return.

Applicant's Name: Laura Richardson	**Co-Applicant's Name:**
Date of Birth:	Date of Birth:
U.S. Citizens / Permanent Resident Aliens (check one): ☐ Driver's License ☐ State ID ☐ Military / Government ☐ Passport	U.S. Citizens / Permanent Resident Aliens (check one): ☐ Driver's License ☐ State ID ☐ Military / Government ID ☐ Passport
Nonpermanent Resident / Nonresident Aliens: ☐ Passport	Nonpermanent Resident / Nonresident Aliens: ☐ Passport
Number:	Number:
Issue Date:	Issue Date:
Expiration Date:	Expiration Date:
Country/State Issue Authority:	Country/State Issue Authority:

Co-Applicant's Name:	**Co-Applicant's Name:**
Date of Birth:	Date of Birth:
U.S. Citizens / Permanent Resident Aliens (check one): ☐ Driver's License ☐ State ID ☐ Military / Government ID ☐ Passport	U.S. Citizens / Permanent Resident Aliens (check one): ☐ Driver's License ☐ State ID ☐ Military / Government ID ☐ Passport
Nonpermanent Resident / Nonresident Aliens: ☐ Passport	Nonpermanent Resident / Nonresident Aliens: ☐ Passport
Number:	Number:
Issue Date:	Issue Date:
Expiration Date:	Expiration Date:
Country/State Issue Authority:	Country/State Issue Authority:

CERTIFICATION OF RESIDENT ALIEN STATUS
(Required for Verification of Permanent Resident Aliens in addition to the above)
From the front of the Resident Alien Card, complete the following information:

Applicant's Name:	**Co-Applicant's Name:**
Resident Alien Card No.:	Resident Alien Card No.:
Issue Date:	Issue Date:
Expiration Date:	Expiration Date:

Co-Applicant's Name:	**Co-Applicant's Name:**
Resident Alien Card No.:	Resident Alien Card No.:
Issue Date:	Issue Date:
Expiration Date:	Expiration Date:

CERTIFICATION OF IMMIGRATION STATUS
(Required for Verification of Nonpermanent Resident and Nonresident Aliens in addition to the above)

Applicant's Name:	**Co-Applicant's Name:**
Visa Classification in passport? ☐ Yes ☐ No	Visa Classification in passport? ☐ Yes ☐ No
Visa Classification No.:	Visa Classification No.:
Valid Through Date:	Valid Through Date:
I-94 Admitted Until Date:	I-94 Admitted Until Date:

Co-Applicant's Name:	**Co-Applicant's Name:**
Visa Classification in passport? ☐ Yes ☐ No	Visa Classification in passport? ☐ Yes ☐ No
Visa Classification No.:	Visa Classification No.:
Valid Through Date:	Valid Through Date:
I-94 Admitted Until Date:	I-94 Admitted Until Date:

Instructions to the Closing Agent, Signing Service Agent or Loan Closer:
This form must be completed and returned prior to loan funding. If the information above has been provided by the lender, obtain the identification documents from the applicant and compare it to what is listed and verify the accuracy. If the information has not been completed, obtain one of the identification types indicated above and complete the form. Provide your signature indicating that you have verified and completed the form.

If the lender provided ID information is different from what has been provided by the borrower, contact the Loan Coordinator immediately, do not proceed with the loan signing.

Please sign below to acknowledge viewing the identification indicated above.

Closing Agent/Signing Service Agent/Loan Officer _____ Date _____

JPMC- 000008
CONFIDENTIAL

CSOC.RICH.001440

Washington Mutual
Long Beach Mortgage

Applicant Identification Verification

Loan No.: [redacted]

IDENTIFICATION INFORMATION

Fax, Mail, Telephone, or Internet Submitted Applications: If your application was submitted by mail, telephone, or through the Internet, please provide the following information for each loan applicant and return.

Face to Face Applications: If your application was taken in person, the Loan Consultant or broker captures the identification information requested below. Please verify that information provided is complete and accurate. If not, make any needed corrections and return.

Applicant's Name:	Co-Applicant's Name:
Laura Richardson	
Date of Birth: 4-14-62	Date of Birth:
U.S. Citizens / Permanent Resident Aliens (check one): ☑ Driver's License ☐ State ID ☐ Military / Government ☐ Passport	U.S. Citizens / Permanent Resident Aliens (check one): ☐ Driver's License ☐ State ID ☐ Military / Government ID ☐ Passport
Nonpermanent Resident / Nonresident Aliens: ☐ Passport	Nonpermanent Resident / Nonresident Aliens: ☐ Passport
Number: [redacted]	Number:
Issue Date: 8/8/03	Issue Date:
Expiration Date: 4/14/08	Expiration Date:
Country/State Issue Authority: CA DMV	Country/State Issue Authority:

Co-Applicant's Name:	Co-Applicant's Name:
Date of Birth:	Date of Birth:
U.S. Citizens / Permanent Resident Aliens (check one): ☐ Driver's License ☐ State ID ☐ Military / Government ID ☐ Passport	U.S. Citizens / Permanent Resident Aliens (check one): ☐ Driver's License ☐ State ID ☐ Military / Government ID ☐ Passport
Nonpermanent Resident / Nonresident Aliens: ☐ Passport	Nonpermanent Resident / Nonresident Aliens: ☐ Passport
Number:	Number:
Issue Date:	Issue Date:
Expiration Date:	Expiration Date:
Country/State Issue Authority:	Country/State Issue Authority:

CERTIFICATION OF RESIDENT ALIEN STATUS
(Required for Verification of Permanent Resident Aliens in addition to the above)
From the front of the Resident Alien Card, complete the following information:

Applicant's Name:	Co-Applicant's Name:
Resident Alien Card No.:	Resident Alien Card No.:
Issue Date:	Issue Date:
Expiration Date:	Expiration Date:

Co-Applicant's Name:	Co-Applicant's Name:
Resident Alien Card No.:	Resident Alien Card No.:
Issue Date:	Issue Date:
Expiration Date:	Expiration Date:

CERTIFICATION OF IMMIGRATION STATUS
(Required for Verification of Nonpermanent Resident and Nonresident Aliens in addition to the above)

Applicant's Name:	Co-Applicant's Name:
Visa Classification in passport? ☐ Yes ☐ No	Visa Classification in passport? ☐ Yes ☐ No
Visa Classification No.:	Visa Classification No.:
Valid Through Date:	Valid Through Date:
I-94 Admitted Until Date:	I-94 Admitted Until Date:

Co-Applicant's Name:	Co-Applicant's Name:
Visa Classification in passport? ☐ Yes ☐ No	Visa Classification in passport? ☐ Yes ☐ No
Visa Classification No.:	Visa Classification No.:
Valid Through Date:	Valid Through Date:
I-94 Admitted Until Date:	I-94 Admitted Until Date:

Instructions to the Closing Agent, Signing Service Agent or Loan Closer:
This form must be completed and returned prior to loan funding. If the information above has been provided by the lender, obtain the identification documents from the applicant and compare it to what is listed and verify the accuracy. If the information has not been completed, obtain one of the identification types indicated above and complete the form. Provide your signature indicating that you have verified and completed the form.

If the lender provided ID information is different from what has been provided by the borrower, contact the Loan Coordinator immediately, do not proceed with the loan signing.

Please sign below to acknowledge viewing the identification indicated above.

[signature] 1-4-07

Closing Agent/Signing Service Agent/Loan Officer Date

4140507 (0604) - APPLICANT VERIFICATION INFORMATION 0729942433

JPMC- 000009
CONFIDENTIAL

PAGE 2/3 * RCVD AT 1/8/2007 3:02:45 PM [Eastern Standard Time] * SVR:FAXMDM-0/7/15 * DNIS:8256 * CSID:1 562 [redacted]50 * DURATION (mm-ss):07-06

Uniform Residential Loan Application

This application is designed to be completed by the applicant(s) with the Lender's assistance. Applicants should complete this form as "Borrower" or "Co-Borrower", as applicable. Co-Borrower information must also be provided (and the appropriate box checked) when ☐ the income or assets of a person other than the "Borrower" (including the Borrower's spouse) will be used as a basis for loan qualification or ☐ the income or assets of the Borrower's spouse or other person who has community property rights pursuant to state law will not be used as a basis for loan qualification, but his or her liabilities must be considered because the spouse or other person has community property rights pursuant to applicable law and Borrower resides in a community property state, the security property is located in a community property state, or the Borrower is relying on other property located in a community property state as a basis for repayment of the loan.

If this is an application for joint credit, Borrower and Co-Borrower each agree that we intend to apply for joint credit (sign below):

Borrower [signature] Co-Borrower

APPLICATION

I. TYPE OF MORTGAGE AND TERMS OF LOAN

Mortgage Applied for:	Agency Case Number	Lender Case Number
☐ VA ☐ FHA ☑ Conventional ☐ USDA/Rural Housing Service ☐ Other (explain):		

Amount	Interest Rate	No. of Months	Amortization Type:	
$ 535,001	6.500 %	360/360	☑ Fixed Rate ☐ GPM ☐ Other (explain): ☐ ARM (type):	

II. PROPERTY INFORMATION AND PURPOSE OF LOAN

Subject Property Address (street, city, state, & ZIP): 3622 CURTIS DR., Sacramento, CA 95618 County: Sacramento — No. of Units: 1

Legal Description of Subject Property (attach description if necessary): PLEASE SEE PRELIM REPORT — Year Built:

Purpose of Loan: ☑ Purchase ☐ Refinance ☐ Construction ☐ Construction-Permanent ☐ Other (explain): — Property will be: ☑ Primary Residence ☐ Secondary Residence ☐ Investment

Complete this line if construction or construction-permanent loan.

Year Lot Acquired	Original Cost	Amount Existing Liens	(a) Present Value of Lot	(b) Cost of Improvements	Total (a+b)
	$	$	$	$	$

Complete this line if this is a refinance loan.

Year Acquired	Original Cost	Amount Existing Liens	Purpose of Refinance	Describe Improvements	
	$	$		Cost: $	☐ made ☐ to be made

Title will be held in what Name(s)	Manner in which Title will be held	Estate will be held in:
LAURA RICHARDSON	A SINGLE WOMAN	☑ Fee Simple ☐ Leasehold (show expiration date)

Source of Down Payment, Settlement Charges and/or Subordinate Financing (explain): Checking/Savings

III. BORROWER INFORMATION

Borrower	Co-Borrower
Borrower's Name (include Jr. or Sr. if applicable): LAURA RICHARDSON	Co-Borrower's Name (include Jr. or Sr. if applicable):
Social Security Number: [redacted] Home Phone (incl. area code): [redacted] DOB (mm/dd/yyyy): 04/04/1958 Yrs. School: 18	Social Security Number: Home Phone (incl. area code): DOB (mm/dd/yyyy): Yrs. School:
☐ Married ☑ Unmarried (include single, divorced, widowed) ☐ Separated — Dependents (not listed by Co-Borrower): no. ages	☐ Married ☐ Unmarried (include single, divorced, widowed) ☐ Separated — Dependents (not listed by Borrower): no. ages
Present Address (street, city, state, ZIP): 717 E. VERNON ST. Long Beach, CA 90806 ☑ Own ☐ Rent ____ No. Yrs.	Present Address (street, city, state, ZIP): ☐ Own ☐ Rent ____ No. Yrs.
Mailing Address, if different from Present Address:	Mailing Address, if different from Present Address:
If residing at present address for less than two years, complete the following:	
Former Address (street, city, state, ZIP): ☐ Own ☐ Rent ____ No. Yrs.	Former Address (street, city, state, ZIP): ☐ Own ☐ Rent ____ No. Yrs.
Former Address (street, city, state, ZIP): ☐ Own ☐ Rent ____ No. Yrs.	Former Address (street, city, state, ZIP): ☐ Own ☐ Rent ____ No. Yrs.

JAN-09-2007 MON 02:10 PM AVENUE MORTGAGE FAX NO. 1 562 229 7650 P. 02

JPMC- 000010
CONFIDENTIAL

CSOC.RICH.001442

PAGE 3/3 * RCVD AT 9/2/2007 3:02:45 PM [Central Standard Time] * SVR:FAXMODULE01/15 * DNIS:5256 * CSID:1 562 229 7650 * DURATION (mm-ss):01-08

IV. EMPLOYMENT INFORMATION

Borrower		Co-Borrower	
Name & Address of Employer ☐ Self Employed	Yrs. on this job	Name & Address of Employer ☐ Self Employed	Yrs. on this job
STATE OF CALIFORNIA STATE CAPITAL 1020 N. STREET STE., 300 Sacramento, CA 95814	2 yr(s) Yrs. employed in this line of work/profession 10		Yrs. employed in this line of work/profession
Position/Title/Type of Business	Business Phone (incl. area code)	Position/Title/Type of Business	Business Phone (incl. area code)
STATE ASSEMBLY REP.	916-319-3700		
If employed in current position for less than two years or if currently employed in more than one position, complete the following:			
Name & Address of Employer ☐ Self Employed	Dates (from-to) 1999 - 2006 Monthly Income $ 3,037.80	Name & Address of Employer ☐ Self Employed	Dates (from-to) Monthly Income $
CITY OF LONG BEACH 333 W. OCEAN BLVD. Long Beach, CA 90802			
Position/Title/Type of Business	Business Phone (incl. area code)	Position/Title/Type of Business	Business Phone (incl. area code)
CITY COUNCIL REP.	562-570-6685		
Name & Address of Employer ☐ Self Employed	Dates (from-to) Monthly Income $	Name & Address of Employer ☐ Self Employed	Dates (from-to) Monthly Income $
Position/Title/Type of Business	Business Phone (incl. area code)	Position/Title/Type of Business	Business Phone (incl. area code)
Name & Address of Employer ☐ Self Employed	Dates (from-to) Monthly Income $	Name & Address of Employer ☐ Self Employed	Dates (from-to) Monthly Income $
Position/Title/Type of Business	Business Phone (incl. area code)	Position/Title/Type of Business	Business Phone (incl. area code)
Name & Address of Employer ☐ Self Employed	Dates (from-to) Monthly Income $	Name & Address of Employer ☐ Self Employed	Dates (from-to) Monthly Income $
Position/Title/Type of Business	Business Phone (incl. area code)	Position/Title/Type of Business	Business Phone (incl. area code)

V. MONTHLY INCOME AND COMBINED HOUSING EXPENSE INFORMATION

Gross Monthly Income	Borrower	Co-Borrower	Total	Combined Monthly Housing Expense	Present	Proposed
Base Empl. Income*	$ 9,428.83	$	$ 9,428.83	Rent	$	
Overtime				First Mortgage (P&I)		$ 4,227.87
Bonuses				Other Financing (P&I)		
Commissions				Hazard Insurance		158.04
Dividends/Interest				Real Estate Taxes		557.39
Net Rental Income				Mortgage Insurance		
Other (before completing, see the notice in "describe other income," below)	3,037.80		3,037.80	Homeowner Assn. Dues		
				Other:		
Total	$ 12,466.63	$	$ 12,466.63	Total	$	$ 4,941.30

* Self Employed Borrower(s) may be required to provide additional documentation such as tax returns and financial statements.

Describe Other Income *Notice:* Alimony, child support, or separate maintenance income need not be revealed if the Borrower (B) or Co-Borrower (C) does not choose to have it considered for repaying this loan.

B/C		Monthly Amount
		$

JAN-08-2007 MON 02:10 PM AVENUE MORTGAGE FAX NO. 1 562 229 7650 P. 03
JPMC- 000011
CONFIDENTIAL

PAGE 2/3 * RCVD AT 1/2/2007 1:48:49 PM [Central Standard Time] * SVR:FAXNOAL08/22 * DNIS:8255 * CSID:1 562 [redacted]650 * DURATION (mm-ss):01-06

Uniform Residential Loan Application

This application is designed to be completed by the applicant(s) with the Lender's assistance. Applicants should complete this form as "Borrower" or "Co-Borrower", as applicable. Co-Borrower information must also be provided (and the appropriate box checked) when ☐ the income or assets of a person other than the "Borrower" (including the Borrower's spouse) will be used as a basis for loan qualification or ☐ the income or assets of the Borrower's spouse or other person who has community property rights pursuant to state law will not be used as a basis for loan qualification, but his or her liabilities must be considered because the spouse or other person has community property rights pursuant to applicable law and Borrower resides in a community property state, the security property is located in a community property state, or the Borrower is relying on other property located in a community property state as a basis for repayment of the loan.

If this is an application for joint credit, Borrower and Co-Borrower each agree that we intend to apply for joint credit (sign below):

Borrower _____ Co-Borrower _____

I. TYPE OF MORTGAGE AND TERMS OF LOAN

Mortgage Applied for:	☐ VA ☐ FHA	☑ Conventional ☐ USDA/Rural Housing Service	☐ Other (explain):	Agency Case Number	Lender Case Number

Amount	Interest Rate	No. of Months	Amortization Type:	
$ 535,001	8.800 %	360/360	☑ Fixed Rate ☐ GPM	☐ Other (explain): ☐ ARM (type):

II. PROPERTY INFORMATION AND PURPOSE OF LOAN

Subject Property Address (street, city, state, & ZIP): 3622 CURTIS DR., Sacramento, CA 95816 County: Sacramento — No. of Units: 1

Legal Description of Subject Property (attach description if necessary): PLEASE SEE PRELIM REPORT — Year Built:

Purpose of Loan: ☑ Purchase ☐ Refinance ☐ Construction ☐ Construction-Permanent ☐ Other (explain):

Property will be: ☑ Primary Residence ☐ Secondary Residence ☐ Investment

Complete this line if construction or construction-permanent loan.

Year Lot Acquired	Original Cost	Amount Existing Liens	(a) Present Value of Lot	(b) Cost of Improvements	Total (a+b)
	$	$	$	$	$

Complete this line if this is a refinance loan.

Year Acquired	Original Cost	Amount Existing Liens	Purpose of Refinance	Describe Improvements	
	$	$		Cost: $	☐ made ☐ to be made

Title will be held in what Name(s): LAURA RICHARDSON

Manner in which Title will be held: A SINGLE WOMAN

Estate will be held in: ☑ Fee Simple ☐ Leasehold (show expiration date)

Source of Down Payment, Settlement Charges and/or Subordinate Financing (explain): Checking/Savings

III. BORROWER INFORMATION

Borrower:	Co-Borrower:
Borrower's Name (include Jr. or Sr. if applicable): LAURA RICHARDSON	Co-Borrower's Name (include Jr. or Sr. if applicable):
Social Security Number: [redacted] Home Phone (incl. area code): [redacted] DOB (mm/dd/yyyy): 04/04/1963 Yrs. School: 18	Social Security Number: Home Phone (incl. area code): DOB (mm/dd/yyyy): Yrs. School:
☐ Married ☐ Separated ☑ Unmarried (include single, divorced, widowed) Dependents (not listed by Co-Borrower): no. ages	☐ Married ☐ Separated ☐ Unmarried (include single, divorced, widowed) Dependents (not listed by Borrower): no. ages
Present Address (street, city, state, ZIP): ☑ Own ☐ Rent ____ No. Yrs. 717 E. VERNON ST. Long Beach, CA 90806	Present Address (street, city, state, ZIP): ☐ Own ☐ Rent ____ No. Yrs.
Mailing Address, if different from Present Address	Mailing Address, if different from Present Address

If residing at present address for less than two years, complete the following:

Former Address (street, city, state, ZIP): ☐ Own ☐ Rent ____ No. Yrs.	Former Address (street, city, state, ZIP): ☐ Own ☐ Rent ____ No. Yrs.
Former Address (street, city, state, ZIP): ☐ Own ☐ Rent ____ No. Yrs.	Former Address (street, city, state, ZIP): ☐ Own ☐ Rent ____ No. Yrs.

JAN-08-2007 MON 12:57 PM AVENUE MORTGAGE FAX NO. 1 562 229 7850 P. 02

JPMC- 000012
CONFIDENTIAL

CSOC.RICH.001444

PAGE 30 : RCVD AT 1/8/2007 1:43:49 PM [Central Standard Time] : SNRFAXMODAL:0022 : DNIS:9256 : CSID:1 562 [illegible] : DURATION (mm-ss):01-16

Borrower	IV. EMPLOYMENT INFORMATION	Co-Borrower
Name & Address of Employer ☐ Self employed STATE OF CALIFORNIA STATE CAPITAL 1020 N. STREET STE., 300 Sacramento, CA 95814	Yrs. on this job 2 yr(s) Yrs. employed in this line of work/profession 19	Name & Address of Employer ☐ Self Employed	Yrs. on this job Yrs. employed in this line of work/profession
Position/Title/Type of Business STATE ASSEMBLY REP.	Business Phone (incl. area code) 916-319-3700	Position/Title/Type of Business	Business Phone (incl. area code)
If employed in current position for less than two years or if currently employed in more than one position, complete the following:			
Name & Address of Employer ☐ Self Employed CITY OF LONG BEACH 333 W. OCEAN BLVD. Long Beach, CA 90802	Dates (from-to) 2002 - 2006 Monthly Income $ 3,037.89	Name & Address of Employer ☐ Self Employed	Dates (from-to) Monthly Income $
Position/Title/Type of Business CITY COUNCIL REP.	Business Phone (incl. area code) 562-570-6555	Position/Title/Type of Business	Business Phone (incl. area code)
Name & Address of Employer ☐ Self Employed	Dates (from-to) Monthly Income $	Name & Address of Employer ☐ Self Employed	Dates (from-to) Monthly Income $
Position/Title/Type of Business	Business Phone (incl. area code)	Position/Title/Type of Business	Business Phone (incl. area code)
Name & Address of Employer ☐ Self Employed	Dates (from-to) Monthly Income $	Name & Address of Employer ☐ Self Employed	Dates (from-to) Monthly Income $
Position/Title/Type of Business	Business Phone (incl. area code)	Position/Title/Type of Business	Business Phone (incl. area code)
Name & Address of Employer ☐ Self Employed	Dates (from-to) Monthly Income $	Name & Address of Employer ☐ Self Employed	Dates (from-to) Monthly Income $
Position/Title/Type of Business	Business Phone (incl. area code)	Position/Title/Type of Business	Business Phone (incl. area code)

V. MONTHLY INCOME AND COMBINED HOUSING EXPENSE INFORMATION

Gross Monthly Income	Borrower	Co-Borrower	Total	Combined Monthly Housing Expense	Present	Proposed
Base Empl. Income*	$ 9,428.83	$	$ 9,428.83	Rent	$	
Overtime				First Mortgage (P&I)		$ 4,227.97
Bonuses				Other Financing (P&I)		
Commissions				Hazard Insurance		156.04
Dividends/Interest				Real Estate Taxes		997.39
Net Rental Income				Mortgage Insurance		
Other (before completing, see the notice in "describe other income," below)	3,037.89		3,037.89	Homeowner Assn. Dues		
				Other:		
Total	$ 12,466.63	$	$ 12,466.63	Total	$	$ 4,941.30

* Self Employed Borrower(s) may be required to provide additional documentation such as tax returns and financial statements.

Describe Other Income Notice: Alimony, child support, or separate maintenance income need not be revealed if the Borrower (B) or Co-Borrower (C) does not choose to have it considered for repaying this loan.

B/C		Monthly Amount
		$

JAN-08-2007 MON 12:57 PM AVENUE MORTGAGE FAX NO. 1 562 229 7850 P. 03
JPMC-000013
CONFIDENTIAL
CSOC.RICH.001445

Uniform Residential Loan Application

This application is designed to be completed by the applicant(s) with the Lender's assistance. Applicants should complete this form as "Borrower" or "Co-Borrower", as applicable. Co-Borrower information must also be provided (and the appropriate box checked) when ☐ the income or assets of a person other than the "Borrower" (including the Borrower's spouse) will be used as a basis for loan qualification or ☐ the income or assets of the Borrower's spouse or other person who has community property rights pursuant to state law will not be used as a basis for loan qualification, but his or her liabilities must be considered because the spouse or other person has community property rights pursuant to applicable law and Borrower resides in a community property state, the security property is located in a community property state, or the Borrower is relying on other property located in a community property state as a basis for repayment of the loan.

If this is an application for joint credit, Borrower and Co-Borrower each agree that we intend to apply for joint credit (sign below):

Borrower _____ Co-Borrower _____

I. TYPE OF MORTGAGE AND TERMS OF LOAN

Mortgage Applied for: ☐ VA ☐ FHA ☑ Conventional ☐ USDA/Rural Housing Service ☐ Other (explain):

Agency Case Number | Lender Case Number

Amount: $ 535,001 | Interest Rate: 8.000 % | No. of Months: 360/360 | Amortization Type: ☑ Fixed Rate ☐ GPM ☐ Other (explain): ☐ ARM (type):

II. PROPERTY INFORMATION AND PURPOSE OF LOAN

Subject Property Address (street, city, state, & ZIP): 3822 CURTIS DR., Sacramento, CA 95610 County: Sacramento | No. of Units: 1

Legal Description of Subject Property (attach description if necessary): PLEASE SEE PRELIM REPORT | Year Built

Purpose of Loan: ☑ Purchase ☐ Refinance ☐ Construction ☐ Construction-Permanent ☐ Other (explain):

Property will be: ☑ Primary Residence ☐ Secondary Residence ☐ Investment

Complete this line if construction or construction-permanent loan.

Year Lot Acquired	Original Cost	Amount Existing Liens	(a) Present Value of Lot	(b) Cost of Improvements	Total (a+b)
	$	$	$	$	$

Complete this line if this is a refinance loan.

Year Acquired	Original Cost	Amount Existing Liens	Purpose of Refinance	Describe Improvements	
	$	$		Cost: $	☐ made ☐ to be made

Title will be held in what Name(s): LAURA RICHARDSON

Manner in which Title will be held: A SINGLE MAN

Estate will be held in: ☑ Fee Simple ☐ Leasehold (show expiration date)

Source of Down Payment, Settlement Charges and/or Subordinate Financing (explain)

III. BORROWER INFORMATION

Borrower	Co-Borrower
Borrower's Name (include Jr. or Sr. if applicable): LAURA RICHARDSON	Co-Borrower's Name (include Jr. or Sr. if applicable):
Social Security Number: [redacted] Home Phone (incl. area code): ( ) DOB (mm/dd/yyyy): 04/04/1983 Yrs. School: 16	Social Security Number: Home Phone (incl. area code): DOB (mm/dd/yyyy): Yrs. School:
☐ Married ☑ Unmarried (include single, divorced, widowed) ☐ Separated Dependents (not listed by Co-Borrower): no. ages	☐ Married ☐ Unmarried (include single, divorced, widowed) ☐ Separated Dependents (not listed by Borrower): no. ages
Present Address (street, city, state, ZIP): 117 E. VERNON ST. Long Beach, CA 90805 ☑ Own ☐ Rent ____ No. Yrs.	Present Address (street, city, state, ZIP): ☐ Own ☐ Rent ____ No. Yrs.
Mailing Address, if different from Present Address:	Mailing Address, if different from Present Address:

If residing at present address for less than two years, complete the following:

Former Address (street, city, state, ZIP): ☐ Own ☐ Rent ____ No. Yrs.	Former Address (street, city, state, ZIP): ☐ Own ☐ Rent ____ No. Yrs.
Former Address (street, city, state, ZIP): ☐ Own ☐ Rent ____ No. Yrs.	Former Address (street, city, state, ZIP): ☐ Own ☐ Rent ____ No. Yrs.

JPMC- 000014
CONFIDENTIAL

JAN-04-2007 THU 04:08 PM AVENUE MORTGAGE FAX NO. 1 562 228 7650 P. 02

IV. EMPLOYMENT INFORMATION

Borrower		Co-Borrower	
Name & Address of Employer: STATE OF CALIFORNIA STATE CAPITAL, 1020 N. STREET STE., 300, Sacramento, CA 95814	☐ Self Employed	Name & Address of Employer	☐ Self Employed
Yrs. on this job: 2 yr(s)		Yrs. on this job	
Yrs. employed in this line of work/profession: 10		Yrs. employed in this line of work/profession	
Position/Title/Type of Business: STATE ASSEMBLY REP.	Business Phone (incl. area code): 916-319-2055	Position/Title/Type of Business	Business Phone (incl. area code)

If employed in current position for less than two years or if currently employed in more than one position, complete the following:

Name & Address of Employer: CITY OF LONG BEACH, 333 W. OCEAN BLVD., Long Beach, CA 90802	☐ Self Employed	Name & Address of Employer	☐ Self Employed
Dates (from-to): 2002 - PRESENT		Dates (from-to)	
Monthly Income: $ 3,037.80		Monthly Income: $	
Position/Title/Type of Business: CITY COUNCIL REP.	Business Phone (incl. area code): 562-570-6555	Position/Title/Type of Business	Business Phone (incl. area code)
Name & Address of Employer	☐ Self Employed	Name & Address of Employer	☐ Self Employed
Dates (from-to)		Dates (from-to)	
Monthly Income: $		Monthly Income: $	
Position/Title/Type of Business	Business Phone (incl. area code)	Position/Title/Type of Business	Business Phone (incl. area code)
Name & Address of Employer	☐ Self Employed	Name & Address of Employer	☐ Self Employed
Dates (from-to)		Dates (from-to)	
Monthly Income: $		Monthly Income: $	
Position/Title/Type of Business	Business Phone (incl. area code)	Position/Title/Type of Business	Business Phone (incl. area code)
Name & Address of Employer	☐ Self Employed	Name & Address of Employer	☐ Self Employed
Dates (from-to)		Dates (from-to)	
Monthly Income: $		Monthly Income: $	
Position/Title/Type of Business	Business Phone (incl. area code)	Position/Title/Type of Business	Business Phone (incl. area code)

V. MONTHLY INCOME AND COMBINED HOUSING EXPENSE INFORMATION

Gross Monthly Income	Borrower	Co-Borrower	Total	Combined Monthly Housing Expense	Present	Proposed
Base Empl. Income*	$ 9,428.83	$	$ 9,428.83	Rent	$	
Overtime				First Mortgage (P&I)		$ 4,227.97
Bonuses				Other Financing (P&I)		
Commissions				Hazard Insurance		158.64
Dividends/Interest				Real Estate Taxes		657.29
Net Rental Income				Mortgage Insurance		
Other (before completing, see the notice in "describe other income," below)	3,037.80		3,037.80	Homeowner Assn. Dues		
				Other:		
Total	$ 12,466.63	$	$ 12,466.63	Total	$	$ 4,941.30

* Self Employed Borrower(s) may be required to provide additional documentation such as tax returns and financial statements.

Describe Other Income *Notice:* Alimony, child support, or separate maintenance income need not be revealed if the Borrower (B) or Co-Borrower (C) does not choose to have it considered for repaying this loan.

B/C		Monthly Amount
		$

JPMC-000015
CONFIDENTIAL

JAN-04-2007 THU 04:08 PM AVENUE MORTGAGE FAX NO. 1 562 229 7850 P. 03

VI. ASSETS AND LIABILITIES

This Statement and any applicable supporting schedules may be completed jointly by both married and unmarried Co-Borrowers if their assets and liabilities are sufficiently joined so that the Statement can be meaningfully and fairly presented on a combined basis; otherwise, separate Statements and Schedules are required. If the Co-Borrower section was completed about a non-applicant spouse or other person, this Statement and supporting schedules must be completed by that spouse or other person also.

Completed ☑ Jointly ☐ Not Jointly

ASSETS Description	Cash or Market Value
Cash deposit toward purchase held by: KELLER WILLIAMS	$ 1,000
List checking and savings accounts below	
Name and address of Bank, S&L, or Credit Union: FARMERS & MERCHANTS	
Acct. no.	$ 40,000
Name and address of Bank, S&L, or Credit Union	
Acct. no.	$
Name and address of Bank, S&L, or Credit Union	
Acct. no.	$
Stocks & Bonds (Company name/number description)	$
Life insurance net cash value	$
Face amount: $ 250,000	
Subtotal Liquid Assets	$ 41,000
Real estate owned (enter market value from schedule of real estate owned)	$ 1,080,000
Vested interest in retirement fund	$
Net worth of business(es) owned (attach financial statement)	$
Automobiles owned (make and year)	$
Other Assets (itemize) PERSONAL ITEMS	$ 35,000
Total Assets a.	**$ 1,126,000**

LIABILITIES	Monthly Payment & Months Left to Pay	Unpaid Balance
Name and address of Company: OPTION ONE	$ Payment/Months	$
Acct. no.	(2,592)	445,335
Name and address of Company: WELLS FARGO	$ Payment/Months	$
Acct. no.	(2,475)	353,188
Name and address of Company: XEROX	$ Payment/Months	$
Acct. no.	133 /60	1,582
Name and address of Company: CAP ONE	$ Payment/Months	$
Acct. no.	29 /60	841
Name and address of Company	$ Payment/Months	$
Acct. no.		
Name and address of Company	$ Payment/Months	$
Acct. no.		
Alimony/Child Support/Separate Maintenance Payments Owed to:	$	
Job-Related Expense (child care, union dues, etc.)	$	
Total Monthly Payments	**$ 182**	
Net Worth (a minus b) =>	$ 325,044	**Total Liabilities b.** $ 800,956

Liabilities and Pledged Assets. List the creditor's name, address and account number for all outstanding debts, including automobile loans, revolving charge accounts, real estate loans, alimony, child support, stock pledges, etc. Use continuation sheet, if necessary. Indicate by (*) those liabilities which will be satisfied upon sale of real estate owned or upon refinancing of the subject property.

Schedule of Real Estate Owned (If additional properties are owned, use continuation sheet)

Property Address (enter S if sold, PS if pending sale or R if rental being held for income)	Type of Property	Present Market Value	Amount of Mortgages & Liens	Gross Rental Income	Mortgage Payments	Insurance, Maintenance, Taxes & Misc.	Net Rental Income
3823 S. PARKER ST. SAN PEDRO, CA 90731	R SFR	$ 550,000	$ 353,000	$ 2,000	$ 2,474	$ IMP	$ -674
717 E. VERNON ST. LONG BEACH, CA 90805	R SFR	500,000	448,103	2,250	2,692	IMP	-567
	Totals	$ 1,050,000	$ 796,103	$ 4,250	$ 5,066	$	$ -1,241

List any additional names under which credit has previously been received and indicate appropriate creditor name(s) and account number(s):

Alternate Name	Creditor Name	Account Number

JPMC- 000016
CONFIDENTIAL

JAN-04-2007 THU 04:08 PM AVENUE MORTGAGE FAX NO. 1 562 229 7850 P. 04

VII. DETAILS OF TRANSACTION

a. Purchase price	$ 575,921.00
b. Alterations, improvements, repairs	
c. Land (if acquired separately)	
d. Refinance (incl. debts to be paid off)	
e. Estimated prepaid items	1,901.67
f. Estimated closing costs	15,808.39
g. PMI, MIP, Funding Fee	
h. Discount (if Borrower will pay)	
i. Total costs (add items a through h)	593,671.02
j. Subordinate financing	
k. Borrower's closing costs paid by Seller	
l. Other Credits (explain)	
Cash Deposit	1,000.00
Seller Credit	15,000.00
m. Loan amount (exclude PMI, MIP, Funding Fee financed)	535,001.00
n. PMI, MIP, Funding Fee financed	
o. Loan amount (add m & n)	535,001.00
p. Cash from/to Borrower (subtract k, l & o from i)	1,670.02

VIII. DECLARATIONS

If you answer "Yes" to any questions a through i, please use continuation sheet for explanation.

	Borrower Yes	Borrower No	Co-Borrower Yes	Co-Borrower No
a. Are there any outstanding judgments against you?	☐	☑	☐	☐
b. Have you been declared bankrupt within the past 7 years?	☐	☑	☐	☐
c. Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years?	☐	☑	☐	☐
d. Are you a party to a lawsuit?	☐	☑	☐	☐
e. Have you directly or indirectly been obligated on any loan which resulted in foreclosure, transfer of title in lieu of foreclosure, or judgment? (This would include such loans as home mortgage loans, SBA loans, home improvement loans, educational loans, manufactured (mobile) home loans, any mortgage, financial obligation, bond, or loan guarantee. If "Yes," provide details, including date, name and address of Lender, FHA or VA case number, if any, and reasons for the action.)	☐	☑	☐	☐
f. Are you presently delinquent or in default on any Federal debt or any other loan, mortgage, financial obligation, bond, or loan guarantee? If "Yes," give details as described in the preceding question.	☐	☑	☐	☐
g. Are you obligated to pay alimony, child support, or separate maintenance?	☐	☑	☐	☐
h. Is any part of the down payment borrowed?	☐	☑	☐	☐
i. Are you a co-maker or endorser on a note?	☐	☑	☐	☐
j. Are you a U. S. citizen?	☑	☐	☐	☐
k. Are you a permanent resident alien?	☐	☐	☐	☐
l. Do you intend to occupy the property as your primary residence? If "Yes," complete question m below.	☑	☐	☐	☐
m. Have you had an ownership interest in a property in the last three years?	☑	☐	☐	☐

(1) What type of property did you own–principal residence (PR), second home (SH), or investment property (IP)? PR

(2) How did you hold title to the home–solely by yourself (S), jointly with your spouse (SP), or jointly with another person (O)? S

IX. ACKNOWLEDGEMENT AND AGREEMENT

Each of the undersigned specifically represents to Lender and to Lender's actual or potential agents, brokers, processors, attorneys, insurers, servicers, successors and assigns and agrees and acknowledges that: (1) the information provided in this application is true and correct as of the date set forth opposite my signature and that any intentional or negligent misrepresentation of this information contained in this application may result in civil liability, including monetary damages, to any person who may suffer any loss due to reliance upon any misrepresentation that I have made on this application, and/or in criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Sec. 1001, et seq.; (2) the loan requested pursuant to this application (the "Loan") will be secured by a mortgage or deed of trust on the property described in this application; (3) the property will not be used for any illegal or prohibited purpose or use; (4) all statements made in this application are made for the purpose of obtaining a residential mortgage loan; (5) the property will be occupied as indicated in this application; (6) the Lender, its servicers, successors or assigns may retain the original and/or an electronic record of this application, whether or not the Loan is approved; (7) the Lender and its agents, brokers, insurers, servicers, successors and assigns may continuously rely on the information contained in the application, and I am obligated to amend and/or supplement the information provided in this application if any of the material facts that I have represented herein should change prior to closing of the Loan; (8) in the event that my payments on the Loan become delinquent, the Lender, its servicers, successors or assigns may, in addition to any other rights and remedies that it may have relating to such delinquency, report my name and account information to one or more consumer reporting agencies; (9) ownership or the Loan and/or administration of the Loan account may be transferred with such notice as may be required by law; (10) neither Lender nor its agents, brokers, insurers, servicers, successors or assigns has made any representation or warranty, express or implied, to me regarding the property or the condition or value of the property; and (11) my transmission of this application as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or my facsimile transmission of this application containing a facsimile of my signature, shall be as effective, enforceable and valid as if a paper version of this application were delivered containing my original written signature.

Acknowledgement. Each of the undersigned hereby acknowledges that any owner of the Loan, its servicers, successors and assigns, may verify or reverify any information contained in this application or obtain any information or data relating to the Loan, for any legitimate purpose through any source, including a source named in this application or a consumer reporting agency.

Borrower's Signature	Date	Co-Borrower's Signature	Date
X	1/4/07	X	

X. INFORMATION FOR GOVERNMENT MONITORING PURPOSES

The following information is requested by the Federal Government for certain types of loans related to a dwelling in order to monitor the lender's compliance with equal credit opportunity, fair housing and home mortgage disclosure laws. You are not required to furnish this information, but are encouraged to do so. The law provides that a Lender may not discriminate either on the basis of this information, or on whether you choose to furnish it. If you furnish the information, please provide both ethnicity and race. For race, you may check more than one designation. If you do not furnish ethnicity, race, or sex, under Federal regulations, this lender is required to note the information on the basis of visual observation and surname if you have made this application in person. If you do not wish to furnish the information, please check the box below. (Lender must review the above material to assure that the disclosures satisfy all requirements to which the lender is subject under applicable state law for the particular type of loan applied for.)

BORROWER		CO-BORROWER	
☐ I do not wish to furnish this information		☐ I do not wish to furnish this information	
Ethnicity:	☐ Hispanic or Latino ☐ Not Hispanic or Latino	Ethnicity:	☐ Hispanic or Latino ☐ Not Hispanic or Latino
Race:	☐ American Indian or Alaska Native ☐ Asian ☐ Black or African American ☐ Native Hawaiian or Other Pacific Islander ☐ White	Race:	☐ American Indian or Alaska Native ☐ Asian ☐ Black or African American ☐ Native Hawaiian or Other Pacific Islander ☐ White
Sex:	☑ Female ☐ Male	Sex:	☐ Female ☐ Male

To be Completed by Interviewer This application was taken by: ☐ Face-to-face interview ☐ Mail ☑ Telephone ☐ Internet	Interviewer's Name (print or type) CHARLES THOMAS Interviewer's Signature Date Interviewer's Phone Number (incl. area code)	Name and Address of Interviewer's Employer AVENUE MORTGAGE, INC 14241 E FIRESTONE BLVD STE 110 LA MIRADA, CA 90638 (P) 562-229-9399 (F) 562-229-9544

JPMC- 000017
CONFIDENTIAL

JAN-04-2007 THU 04:07 PM AVENUE MORTGAGE FAX NO. 1 562 229 7860 P. 05

Uniform Residential Loan Application

This application is designed to be completed by the applicant(s) with the Lender's assistance. Applicants should complete this form as "Borrower" or "Co-Borrower", as applicable. Co-Borrower information must also be provided (and the appropriate box checked) when ☐ the income or assets of a person other than the "Borrower" (including the Borrower's spouse) will be used as a basis for loan qualification or ☐ the income or assets of the Borrower's spouse or other person who has community property rights pursuant to state law will not be used as a basis for loan qualification, but his or her liabilities must be considered because the spouse or other person has community property rights pursuant to applicable law and Borrower resides in a community property state, the security property is located in a community property state, or the Borrower is relying on other property located in a community property state as a basis for repayment of the loan.

If this is an application for joint credit, Borrower and Co-Borrower each agree that we intend to apply for joint credit (sign below):

Borrower _____ Co-Borrower _____

I. TYPE OF MORTGAGE AND TERMS OF LOAN

Mortgage Applied for:	Agency Case Number	Lender Case Number
☐ VA ☑ Conventional ☐ Other (explain): ☐ FHA ☐ USDA/Rural Housing Service		

Amount	Interest Rate	No. of Months	Amortization Type:	
$ 650,001	6.000 %	360/360	☑ Fixed Rate ☐ GPM	☐ Other (explain): ☐ ARM (type):

II. PROPERTY INFORMATION AND PURPOSE OF LOAN

Subject Property Address (street, city, state, & ZIP)	No. of Units
7022 LURLINE DR., Sacramento, CA 95610 County: Sacramento	1
Legal Description of Subject Property (attach description if necessary) PLEASE SEE PRELIM REPORT	Year Built

Purpose of Loan: ☑ Purchase ☐ Refinance ☐ Construction ☐ Construction-Permanent ☐ Other (explain):

Property will be: ☑ Primary Residence ☐ Secondary Residence ☐ Investment

Complete this line if construction or construction-permanent loan.

Year Lot Acquired	Original Cost	Amount Existing Liens	(a) Present Value of Lot	(b) Cost of Improvements	Total (a+b)
	$	$	$	$	$

Complete this line if this is a refinance loan.

Year Acquired	Original Cost	Amount Existing Liens	Purpose of Refinance	Describe Improvements	☐ made ☐ to be made
	$	$		Cost: $	

Title will be held in what Name(s)	Manner in which Title will be held	Estate will be held in:
LAURA RICHARDSON	A SINGLE MAN	☑ Fee Simple ☐ Leasehold (show expiration date)

Source of Down Payment, Settlement Charges and/or Subordinate Financing (explain)

III. BORROWER INFORMATION

Borrower

Borrower's Name (include Jr. or Sr. if applicable)			
LAURA RICHARDSON			
Social Security Number	Home Phone (incl. area code)	DOB (mm/dd/yyyy)	Yrs. School
[redacted]	[redacted]	04/04/1963	13

Married ☑ Unmarried (include single, divorced, widowed) ☐ Separated	Dependents (not listed by Co-Borrower) no.	ages

Present Address (street, city, state, ZIP)	☑ Own ☐ Rent	No. Yrs.
717 E. VERNON ST. LONG BEACH, CA 90805		

Mailing Address, if different from Present Address

If residing at present address for less than two years, complete the following:

Former Address (street, city, state, ZIP) ☐ Own ☐ Rent No. Yrs.

Former Address (street, city, state, ZIP) ☐ Own ☐ Rent No. Yrs.

Co-Borrower

Co-Borrower's Name (include Jr. or Sr. if applicable)			
Social Security Number	Home Phone (incl. area code)	DOB (mm/dd/yyyy)	Yrs. School

☐ Married ☐ Unmarried (include single, divorced, widowed) ☐ Separated	Dependents (not listed by Borrower) no.	ages

Present Address (street, city, state, ZIP)	☐ Own ☐ Rent	No. Yrs.

Mailing Address, if different from Present Address

Former Address (street, city, state, ZIP) ☐ Own ☐ Rent No. Yrs.

Former Address (street, city, state, ZIP) ☐ Own ☐ Rent No. Yrs.

JPMC- 000018
CONFIDENTIAL

JAN-04-2007 THU 03:40 PM AVENUE MORTGAGE FAX NO. 1 502 229 7650 P. 02

Uniform Residential Loan Application

This application is designed to be completed by the applicant(s) with the Lender's assistance. Applicants should complete this form as "Borrower" or "Co-Borrower", as applicable. Co-Borrower information must also be provided (and the appropriate box checked) when ☐ the income or assets of a person other than the "Borrower" (including the Borrower's spouse) will be used as a basis for loan qualification or ☐ the income or assets of the Borrower's spouse or other person who has community property rights pursuant to state law will not be used as a basis for loan qualification, but his or her liabilities must be considered because the spouse or other person has community property rights pursuant to applicable law and Borrower resides in a community property state, the security property is located in a community property state, or the Borrower is relying on other property located in a community property state as a basis for repayment of the loan.

If this is an application for joint credit, Borrower and Co-Borrower each agree that we intend to apply for joint credit (sign below):

Borrower _____ Co-Borrower _____

I. TYPE OF MORTGAGE AND TERMS OF LOAN

Mortgage Applied for:	Agency Case Number	Lender Case Number
☐ VA ☐ FHA ☑ Conventional ☐ USDA/Rural Housing Service ☐ Other (explain):		

Amount	Interest Rate	No. of Months	Amortization Type:	
$ 535,001	9.500 %	360/360	☑ Fixed Rate ☐ GPM	☐ Other (explain): ☐ ARM (type):

II. PROPERTY INFORMATION AND PURPOSE OF LOAN

Subject Property Address (street, city, state, & ZIP) — No. of Units: 1

3822 CURTIS DR., Sacramento, CA 95618 County: Sacramento

Legal Description of Subject Property (attach description if necessary) — Year Built

PLEASE SEE PRELIM REPORT

Purpose of Loan: ☑ Purchase ☐ Refinance ☐ Construction ☐ Construction-Permanent ☐ Other (explain):

Property will be: ☑ Primary Residence ☐ Secondary Residence ☐ Investment

Complete this line if construction or construction-permanent loan.

Year Lot Acquired	Original Cost	Amount Existing Liens	(a) Present Value of Lot	(b) Cost of Improvements	Total (a+b)
	$	$	$	$	$

Complete this line if this is a refinance loan.

Year Acquired	Original Cost	Amount Existing Liens	Purpose of Refinance	Describe Improvements	☐ made ☐ to be made
	$	$		Cost: $	

Title will be held in what Name(s)	Manner in which Title will be held	Estate will be held in:
LAURA RICHARDSON	A SINGLE MAN	☑ Fee Simple ☐ Leasehold (show expiration date)

Source of Down Payment, Settlement Charges and/or Subordinate Financing (explain)

III. BORROWER INFORMATION

Borrower	Co-Borrower
Borrower's Name (include Jr. or Sr. if applicable): LAURA RICHARDSON	Co-Borrower's Name (include Jr. or Sr. if applicable)
Social Security Number: [redacted] Home Phone (incl. area code): [redacted] DOB (mm/dd/yyyy): 04/04/1983 Yrs. School: 16	Social Security Number: Home Phone (incl. area code): DOB (mm/dd/yyyy): Yrs. School:
☐ Married ☐ Separated ☑ Unmarried (include single, divorced, widowed) Dependents (not listed by Co-Borrower): no. ages	☐ Married ☐ Separated ☐ Unmarried (include single, divorced, widowed) Dependents (not listed by Borrower): no. ages
Present Address (street, city, state, ZIP): ☑ Own ☐ Rent _____ No. Yrs. 717 E. VERNON ST. Long Beach, CA 90806	Present Address (street, city, state, ZIP): ☐ Own ☐ Rent _____ No. Yrs.
Mailing Address, if different from Present Address	Mailing Address, if different from Present Address
If residing at present address for less than two years, complete the following:	
Former Address (street, city, state, ZIP): ☐ Own ☐ Rent _____ No. Yrs.	Former Address (street, city, state, ZIP): ☐ Own ☐ Rent _____ No. Yrs.
Former Address (street, city, state, ZIP): ☐ Own ☐ Rent _____ No. Yrs.	Former Address (street, city, state, ZIP): ☐ Own ☐ Rent _____ No. Yrs.

PAGE 3/6 * RCVD AT 1/4/2007 2:31:29 PM [Central Standard Time] * SVR:FAXMDAL008/14 * DNIS:9568 * CSID:1 562 229 7650 * DURATION (mm-ss):01-52

JPMC- 000019
CONFIDENTIAL

CSOC.RICH.001451

IV. EMPLOYMENT INFORMATION

Borrower			Co-Borrower		
Name & Address of Employer / Self Employed	Yrs. on this job	Yrs. employed in this line of work/profession	Name & Address of Employer / Self Employed	Yrs. on this job	Yrs. employed in this line of work/profession
STATE OF CALIFORNIA STATE CAPITAL 1020 N. STREET STE., 300 Sacramento, CA 95814	2 yr(s)	10			
Position/Title/Type of Business	Business Phone (incl. area code)		Position/Title/Type of Business	Business Phone (incl. area code)	
STATE ASSEMBLY REP.	916-319-3700				
If employed in current position for less than two years or if currently employed in more than one position, complete the following:					
Name & Address of Employer / Self Employed	Dates (from-to)	Monthly Income	Name & Address of Employer / Self Employed	Dates (from-to)	Monthly Income
CITY OF LONG BEACH 333 W. OCEAN BLVD. Long Beach, CA 90802	2002 - PRESENT	$ 3,037.50			$
Position/Title/Type of Business	Business Phone (incl. area code)		Position/Title/Type of Business	Business Phone (incl. area code)	
CITY COUNCIL REP.	562-570-6586				
Name & Address of Employer / Self Employed	Dates (from-to)	Monthly Income	Name & Address of Employer / Self Employed	Dates (from-to)	Monthly Income
		$			$
Position/Title/Type of Business	Business Phone (incl. area code)		Position/Title/Type of Business	Business Phone (incl. area code)	
Name & Address of Employer / Self Employed	Dates (from-to)	Monthly Income	Name & Address of Employer / Self Employed	Dates (from-to)	Monthly Income
		$			$
Position/Title/Type of Business	Business Phone (incl. area code)		Position/Title/Type of Business	Business Phone (incl. area code)	
Name & Address of Employer / Self Employed	Dates (from-to)	Monthly Income	Name & Address of Employer / Self Employed	Dates (from-to)	Monthly Income
		$			$
Position/Title/Type of Business	Business Phone (incl. area code)		Position/Title/Type of Business	Business Phone (incl. area code)	

V. MONTHLY INCOME AND COMBINED HOUSING EXPENSE INFORMATION

Gross Monthly Income	Borrower	Co-Borrower	Total	Combined Monthly Housing Expense	Present	Proposed
Base Empl. Income*	$ 9,428.83	$	$ 9,428.83	Rent	$	
Overtime				First Mortgage (P&I)		$ 4,498.58
Bonuses				Other Financing (P&I)		
Commissions				Hazard Insurance		166.04
Dividends/Interest				Real Estate Taxes		557.20
Net Rental Income				Mortgage Insurance		
Other (before completing, see the notice in "describe other income," below)	3,037.80		3,037.80	Homeowner Assn. Dues		
				Other:		
Total	$ 12,466.63	$	$ 12,466.63	Total	$	$ 5,219.81

* Self-Employed Borrower(s) may be required to provide additional documentation such as tax returns and financial statements.

Describe Other Income **Notice:** Alimony, child support, or separate maintenance income need not be revealed if the Borrower (B) or Co-Borrower (C) does not choose to have it considered for repaying this loan.

B/C		Monthly Amount
		$

PAGE 4/6 * RCVD AT 1/4/2007 2:31:29 PM [Central Standard Time] * SVR:FAXMDAL009/14 * DNIS:9593 * CSID:1 562 229 7650 * DURATION (mm-ss):01-52

JAN-04-2007 THU 01:39 PM AVENUE MORTGAGE FAX NO. 1 [redacted]229 7650 P. 05/06

VI. ASSETS AND LIABILITIES

This Statement and any applicable supporting schedules may be completed jointly by both married and unmarried Co-Borrowers if their assets and liabilities are sufficiently joined so that the Statement can be meaningfully and fairly presented on a combined basis; otherwise, separate Statements and Schedules are required. If the Co-Borrower section was completed about a non-applicant spouse or other person, this Statement and supporting schedules must be completed by that spouse or other person also.

Completed ☑ Jointly ☐ Not Jointly

ASSETS Description	Cash or Market Value
Cash deposit toward purchase held by: KELLER WILLIAMS	$ 1,000
List checking and savings accounts below	
Name and address of Bank, S&L, or Credit Union: FARMERS & MERCHANTS	
Acct. no.	$ 40,000
Name and address of Bank, S&L, or Credit Union	
Acct. no.	$
Name and address of Bank, S&L, or Credit Union	
Acct. no.	$
Stocks & Bonds (Company name/number description)	$
Life Insurance net cash value	$
Face amount: $ 250,000	
Subtotal Liquid Assets	$ 41,000
Real estate owned (enter market value from schedule of real estate owned)	$ 1,050,000
Vested interest in retirement fund	$
Net worth of business(es) owned (attach financial statement)	$
Automobiles owned (make and year)	$
Other Assets (Itemize) PERSONAL ITEMS	$ 35,000
Total Assets a.	$ 1,126,000

Liabilities and Pledged Assets. List the creditor's name, address and account number for all outstanding debts, including automobile loans, revolving charge accounts, real estate loans, alimony, child support, stock pledges, etc. Use continuation sheet, if necessary. Indicate by (*) those liabilities which will be satisfied upon sale of real estate owned or upon refinancing of the subject property.

LIABILITIES	Monthly Payment & Months Left to Pay	Unpaid Balance
Name and address of Company: OPTION ONE	$ Payment/Months	$
Acct. no.	(2,882)	445,335
Name and address of Company: WELLS FARGO	$ Payment/Months	$
Acct. no.	(2,475)	353,196
Name and address of Company: XEROX	$ Payment/Months	$
Acct. no.	133 /(R)	1,882
Name and address of Company: CAP ONE	$ Payment/Months	$
Acct. no.	29 /(R)	841
Name and address of Company	$ Payment/Months	$
Acct. no.		
Name and address of Company	$ Payment/Months	$
Acct. no.		
Alimony/Child Support/Separate Maintenance Payments Owed to:	$	
Job-Related Expense (child care, union dues, etc.)	$	
Total Monthly Payments	$ 162	
Net Worth (a minus b)	$ 325,044	Total Liabilities b. $ 800,956

Schedule of Real Estate Owned (If additional properties are owned, use continuation sheet)

Property Address (enter S if sold, PS if pending sale or R if rental being held for income)		Type of Property	Present Market Value	Amount of Mortgages & Liens	Gross Rental Income	Mortgage Payments	Insurance, Maintenance, Taxes & Misc.	Net Rental Income
3623 S. PARKER ST. SAN PEDRO, CA 90731	R	SFR	$ 550,000	$ 353,000	$ 2,000	$ 2,474	$ IMP	$ -674
717 E. VERNON ST. LONG BEACH, CA 90806	R	SFR	500,000	445,103	2,250	2,592	IMP	-567
		Totals	$ 1,050,000	$ 798,103	$ 4,250	$ 5,066	$	$ -1,241

List any additional names under which credit has previously been received and indicate appropriate creditor name(s) and account number(s):

Alternate Name	Creditor Name	Account Number

PAGE 5/6 * RCVD AT 1/4/2007 2:31:29 PM [Central Standard Time] * SVR:FAXWDAL008/14 * DNIS:3598 * CSID:1 562 229 7650 * DURATION (mm-ss):01-52

JPMC- 000021
CONFIDENTIAL

CSOC.RICH.001453

VII. DETAILS OF TRANSACTION

a. Purchase price	$ 636,001.00
b. Alterations, improvements, repairs	
c. Land (if acquired separately)	
d. Refinance (incl. debts to be paid off)	
e. Estimated prepaid items	2,117.71
f. Estimated closing costs	16,906.35
g. PMI, MIP, Funding Fee	
h. Discount (if Borrower will pay)	
i. Total costs (add items a through h)	653,027.06
j. Subordinate financing	
k. Borrower's closing costs paid by Seller	
l. Other Credits (explain)	
Cash Deposit	1,000.00
Seller Credit	15,000.00
m. Loan amount (exclude PMI, MIP, Funding Fee financed)	636,001.00
n. PMI, MIP, Funding Fee financed	
o. Loan amount (add m & n)	636,001.00
p. Cash from/to Borrower (subtract j, k, l & o from i)	2,026.06

VIII. DECLARATIONS

If you answer "Yes" to any questions a through i, please use continuation sheet for explanation.

	Borrower Yes	Borrower No	Co-Borrower Yes	Co-Borrower No
a. Are there any outstanding judgments against you?	☐	☑	☐	☐
b. Have you been declared bankrupt within the past 7 years?	☐	☑	☐	☐
c. Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years?	☐	☑	☐	☐
d. Are you a party to a lawsuit?	☐	☑	☐	☐
e. Have you directly or indirectly been obligated on any loan which resulted in foreclosure, transfer of title in lieu of foreclosure, or judgment? (This would include such loans as home mortgage loans, SBA loans, home improvement loans, educational loans, manufactured (mobile) home loans, any mortgage, financial obligation, bond, or loan guarantee. If "Yes," provide details, including date, name and address of Lender, FHA or VA case number, if any, and reasons for the action.)	☐	☑	☐	☐
f. Are you presently delinquent or in default on any Federal debt or any other loan, mortgage, financial obligation, bond, or loan guarantee? If "Yes," give details as described in the preceding question.	☐	☑	☐	☐
g. Are you obligated to pay alimony, child support, or separate maintenance?	☐	☑	☐	☐
h. Is any part of the down payment borrowed?	☐	☑	☐	☐
i. Are you a co-maker or endorser on a note?	☐	☑	☐	☐
j. Are you a U. S. citizen?	☑	☐	☐	☐
k. Are you a permanent resident alien?	☐	☐	☐	☐
l. Do you intend to occupy the property as your primary residence? If "Yes," complete question m below.	☑	☐	☐	☐
m. Have you had an ownership interest in a property in the last three years?	☑	☐	☐	☐
(1) What type of property did you own-principal residence (PR), second home (SH), or investment property (IP)?	PR			
(2) How did you hold title to the home-solely by yourself (S), jointly with your spouse (SP), or jointly with another person (O)?	S			

IX. ACKNOWLEDGEMENT AND AGREEMENT

Each of the undersigned specifically represents to Lender and to Lender's actual or potential agents, brokers, processors, attorneys, insurers, servicers, successors and assigns and agrees and acknowledges that: (1) the information provided in this application is true and correct as of the date set forth opposite my signature and that any intentional or negligent misrepresentation of the information contained in this application may result in civil liability, including monetary damages, to any person who may suffer any loss due to reliance upon any misrepresentation that I have made on this application, and/or in criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Sec. 1001, et seq.; (2) the loan requested pursuant to this application (the "Loan") will be secured by a mortgage or deed of trust on the property described in this application; (3) the property will not be used for any illegal or prohibited purpose or use; (4) all statements made in this application are made for the purpose of obtaining a residential mortgage loan; (5) the property will be occupied as indicated in this application; (6) the Lender, its servicers, successors or assigns may retain the original and/or an electronic record of this application, whether or not the Loan is approved; (7) the Lender and its agents, brokers, insurers, servicers, successors and assigns may continuously rely on the information contained in the application, and I am obligated to amend and/or supplement the information provided in this application if any of the material facts that I have represented herein should change prior to closing of the Loan; (8) in the event that my payments on the Loan become delinquent, the Lender, its servicers, successors or assigns may, in addition to any other rights and remedies that it may have relating to such delinquency, report my name and account information to one or more consumer reporting agencies; (9) ownership of the Loan and/or administration of the Loan account may be transferred with such notice as may be required by law; (10) neither I nor the Lender nor its agents, brokers, insurers, servicers, successors or assigns has made any representation or warranty, express or implied, to me regarding the property or the condition or value of the property; and (11) my transmission of this application as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or my facsimile transmission of this application containing a facsimile of my signature, shall be as effective, enforceable and valid as if a paper version of this application were delivered containing my original written signature.

Acknowledgement. Each of the undersigned hereby acknowledges that any owner of the Loan, its servicers, successors and assigns, may verify or reverify any information contained in this application or obtain any information or data relating to the Loan, for any legitimate purpose through any source, including a source named in this application or a consumer reporting agency.

Borrower's Signature	Date	Co-Borrower's Signature	Date
X		X	

X. INFORMATION FOR GOVERNMENT MONITORING PURPOSES

The following information is requested by the Federal Government for certain types of loans related to a dwelling in order to monitor the lender's compliance with equal credit opportunity, fair housing and home mortgage disclosure laws. You are not required to furnish this information, but are encouraged to do so. The law provides that a lender may not discriminate either on the basis of this information, or on whether you choose to furnish it. If you furnish the information, please provide both ethnicity and race. For race, you may check more than one designation. If you do not furnish ethnicity, race, or sex, under Federal regulations, this lender is required to note the information on the basis of visual observation and surname if you have made this application in person. If you do not wish to furnish the information, please check the box below. (Lender must review the above material to assure that the disclosures satisfy all requirements to which the lender is subject under applicable state law for the particular type of loan applied for.)

BORROWER	CO-BORROWER
☑ I do not wish to furnish this information	☐ I do not wish to furnish this information
Ethnicity: ☐ Hispanic or Latino ☐ Not Hispanic or Latino	Ethnicity: ☐ Hispanic or Latino ☐ Not Hispanic or Latino
Race: ☐ American Indian or Alaska Native ☐ Asian ☐ Black or African American ☐ Native Hawaiian or Other Pacific Islander ☐ White	Race: ☐ American Indian or Alaska Native ☐ Asian ☐ Black or African American ☐ Native Hawaiian or Other Pacific Islander ☐ White
Sex: ☑ Female ☐ Male	Sex: ☐ Female ☐ Male

To be Completed by Interviewer	Interviewer's Name (print or type)	Name and Address of Interviewer's Employer
This application was taken by:	CHARLES THOMAS	AVENUE MORTGAGE, INC
☐ Face-to-face interview	Interviewer's Signature / Date	14241 E FIRESTONE BLVD STE 110
☐ Mail		LA MIRADA, CA 90638
☑ Telephone	Interviewer's Phone Number (incl. area code)	(P) 562-229-9299
☐ Internet		(F) 562-229-9554

Fannie Mae Form 1003 07/05 — Freddie Mac Form 65 07/05

CALYX Form: Loanapp1.frm 09/05

PAGE 6/6 * RCVD AT 1/4/2007 2:31:29 PM [Central Standard Time] * SVR:FAXMDAL008/14 * DNIS:9568 * CSID:1 562 229 7650 * DURATION (mm-ss):01-52

PAGE 2/5 * RCVD AT 1/3/2007 7:10:34 PM [Central Standard Time] * SVR:FAXMODL007/10 * DNIS:9538 * CSID:1 562 229 7850 * DURATION (mm-ss):01-38

Uniform Residential Loan Application

This application is designed to be completed by the applicant(s) with the Lender's assistance. Applicants should complete this form as "Borrower" or "Co-Borrower", as applicable. Co-Borrower information must also be provided (and the appropriate box checked) when ☐ the income or assets of a person other than the "Borrower" (including the Borrower's spouse) will be used as a basis for loan qualification or ☐ the income or assets of the Borrower's spouse or other person who has community property rights pursuant to state law will not be used as a basis for loan qualification, but his or her liabilities must be considered because the spouse or other person has community property rights pursuant to applicable law and Borrower resides in a community property state, the security property is located in a community property state, or the Borrower is relying on other property located in a community property state as a basis for repayment of the loan.

If this is an application for joint credit, Borrower and Co-Borrower each agree that we intend to apply for joint credit (sign below):

Borrower _____ Co-Borrower _____

I. TYPE OF MORTGAGE AND TERMS OF LOAN

Mortgage Applied for:	Agency Case Number	Lender Case Number
☐ VA ☐ FHA ☑ Conventional ☐ USDA/Rural Housing Service ☐ Other (explain):		

Amount	Interest Rate	No. of Months	Amortization Type:	
$ 535,000	9.500 %	360/360	☑ Fixed Rate ☐ GPM ☐ ARM (type):	☐ Other (explain):

II. PROPERTY INFORMATION AND PURPOSE OF LOAN

Subject Property Address (street, city, state, & ZIP) — No. of Units: 1

3622 CURTIS DR., Sacramento, CA 95818 County: Sacramento — Year Built:

Legal Description of Subject Property (attach description if necessary)

PLEASE SEE PRELIM REPORT

Purpose of Loan: ☑ Purchase ☐ Refinance ☐ Construction ☐ Construction-Permanent ☐ Other (explain):

Property will be: ☑ Primary Residence ☐ Secondary Residence ☐ Investment

Complete this line if construction or construction-permanent loan.

Year Lot Acquired	Original Cost	Amount Existing Liens	(a) Present Value of Lot	(b) Cost of Improvements	Total (a+b)
	$	$	$	$	$

Complete this line if this is a refinance loan.

Year Acquired	Original Cost	Amount Existing Liens	Purpose of Refinance	Describe Improvements	
	$	$		Cost: $	☐ made ☐ to be made

Title will be held in what Name(s): LAURA RICHARDSON

Manner in which Title will be held: A SINGLE MAN

Estate will be held in: ☑ Fee Simple ☐ Leasehold (show expiration date)

Source of Down Payment, Settlement Charges and/or Subordinate Financing (explain)

III. BORROWER INFORMATION

Borrower	Co-Borrower
Borrower's Name (include Jr. or Sr. if applicable): LAURA RICHARDSON	Co-Borrower's Name (include Jr. or Sr. if applicable):
Social Security Number: [redacted]	Social Security Number:
Home Phone (incl. area code): [redacted]	Home Phone (incl. area code):
DOB (mm/dd/yyyy): 04/04/1983	DOB (mm/dd/yyyy):
Yrs. School: 16	Yrs. School:
☐ Married ☐ Separated ☑ Unmarried (include single, divorced, widowed)	☐ Married ☐ Separated ☐ Unmarried (include single, divorced, widowed)
Dependents (not listed by Co-Borrower): no. ages	Dependents (not listed by Borrower): no. ages
Present Address (street, city, state, ZIP) ☑ Own ☐ Rent _____ No. Yrs.: 717 E. VERNON ST. Long Beach, CA 90806	Present Address (street, city, state, ZIP) ☐ Own ☐ Rent _____ No. Yrs.
Mailing Address, if different from Present Address	Mailing Address, if different from Present Address
If residing at present address for less than two years, complete the following:	
Former Address (street, city, state, ZIP) ☐ Own ☐ Rent _____ No. Yrs.	Former Address (street, city, state, ZIP) ☐ Own ☐ Rent _____ No. Yrs.
Former Address (street, city, state, ZIP) ☐ Own ☐ Rent _____ No. Yrs.	Former Address (street, city, state, ZIP) ☐ Own ☐ Rent _____ No. Yrs.

JAN-03-2007 WED 06:27 PM AVENUE MORTGAGE FAX NO. 1 562 229 7850 P. 02

JPMC- 000023
CONFIDENTIAL

PAGE 3/6 * RCVD AT 1/23/2007 7:19:34 PM [Central Standard Time] * SVR:FAXMODAL/8270 * DNIS:3568 * CSID:1 562 229 7650 * DURATION (mm-ss):01-08

IV. EMPLOYMENT INFORMATION

Borrower		Co-Borrower	
Name & Address of Employer: STATE OF CALIFORNIA STATE CAPITAL, 1020 N. STREET STE., 300, Sacramento, CA 95814	☐ Self Employed	Name & Address of Employer	☐ Self Employed
Yrs. on this job: 2 yr(s)		Yrs. on this job	
Yrs. employed in this line of work/profession: 10		Yrs. employed in this line of work/profession	
Position/Title/Type of Business: STATE ASSEMBLY REP.	Business Phone (incl. area code): 916-319-3700	Position/Title/Type of Business	Business Phone (incl. area code)

If employed in current position for less than two years or if currently employed in more than one position, complete the following:

Name & Address of Employer: CITY OF LONG BEACH, 333 W. OCEAN BLVD, Long Beach, CA 90802	☐ Self Employed	Name & Address of Employer	☐ Self Employed
Dates (from-to): 2002 - PRESENT		Dates (from-to)	
Monthly Income: $ 3,037.50		Monthly Income	
Position/Title/Type of Business: CITY COUNCIL REP.	Business Phone (incl. area code): 562-570-6565	Position/Title/Type of Business	Business Phone (incl. area code)
Name & Address of Employer	☐ Self Employed	Name & Address of Employer	☐ Self Employed
Dates (from-to)		Dates (from-to)	
Monthly Income: $		Monthly Income: $	
Position/Title/Type of Business	Business Phone (incl. area code)	Position/Title/Type of Business	Business Phone (incl. area code)
Name & Address of Employer	☐ Self Employed	Name & Address of Employer	☐ Self Employed
Dates (from-to)		Dates (from-to)	
Monthly Income: $		Monthly Income: $	
Position/Title/Type of Business	Business Phone (incl. area code)	Position/Title/Type of Business	Business Phone (incl. area code)
Name & Address of Employer	☐ Self Employed	Name & Address of Employer	☐ Self Employed
Dates (from-to)		Dates (from-to)	
Monthly Income: $		Monthly Income: $	
Position/Title/Type of Business	Business Phone (incl. area code)	Position/Title/Type of Business	Business Phone (incl. area code)

V. MONTHLY INCOME AND COMBINED HOUSING EXPENSE INFORMATION

Gross Monthly Income	Borrower	Co-Borrower	Total	Combined Monthly Housing Expense	Present	Proposed
Base Empl. Income*	$ 9,428.63	$	$ 9,428.63	Rent	$	
Overtime				First Mortgage (P&I)		$ 4,488.87
Bonuses				Other Financing (P&I)		
Commissions				Hazard Insurance		156.04
Dividends/Interest				Real Estate Taxes		557.29
Net Rental Income				Mortgage Insurance		
Other (before completing, see the notice in "describe other income," below)	3,037.50		3,037.50	Homeowner Assn. Dues		
				Other:		
Total	$ 12,466.63	$	$ 12,466.63	Total	$	$ 5,211.90

* Self Employed Borrower(s) may be required to provide additional documentation such as tax returns and financial statements.

Describe Other Income **Notice:** Alimony, child support, or separate maintenance income need not be revealed if the Borrower (B) or Co-Borrower (C) does not choose to have it considered for repaying this loan.

B/C		Monthly Amount
		$

JAN-03-2007 WED 06:27 PM AVENUE MORTGAGE FAX NO. 1 562 229 7650 P. 03
JPMC- 000024
CONFIDENTIAL
CSOC.RICH.001456

PAGE 4/5 * RCVD AT 1/3/2007 7:19:34 PM [Central Standard Time] * SVR:FAXMODAL007/10 * DNIS:3538 * CSID:1 562 229 7650 * DURATION (mm-ss):01-38

VI. ASSETS AND LIABILITIES

This Statement and any applicable supporting schedules may be completed jointly by both married and unmarried Co-Borrowers if their assets and liabilities are sufficiently joined so that the Statement can be meaningfully and fairly presented on a combined basis; otherwise, separate Statements and Schedules are required. If the Co-Borrower section was completed about a non-applicant spouse or other person, this Statement and supporting schedules must be completed by that spouse or other person also.

Completed ☒ Jointly ☐ Not Jointly

ASSETS Description	Cash or Market Value
Cash deposit toward purchase held by: KELLER WILLIAMS	$ 1,000
List checking and savings accounts below	
Name and address of Bank, S&L, or Credit Union FARMERS & MERCHANTS	
Acct. no.	$ 40,000
Name and address of Bank, S&L, or Credit Union	
Acct. no.	$
Name and address of Bank, S&L, or Credit Union	
Acct. no.	$
Stocks & Bonds (Company name/number description)	$
Life insurance net cash value Face amount: $ 250,000	$
Subtotal Liquid Assets	$ 41,000
Real estate owned (enter market value from schedule of real estate owned)	$ 1,020,000
Vested interest in retirement fund	$
Net worth of business(es) owned (attach financial statement)	$
Automobiles owned (make and year)	$
Other Assets (itemize) PERSONAL ITEMS	$ 36,000
Total Assets a.	$ 1,126,000

LIABILITIES	Monthly Payment & Months Left to Pay	Unpaid Balance
Name and address of Company OPTION ONE	$ Payment/Months	$
Acct. no.	(2,592)	445,335
Name and address of Company WELLS FARGO	$ Payment/Months	$
Acct. no.	(2,475)	333,198
Name and address of Company XEROX	$ Payment/Months	$
Acct. no.	133 (R)	1,582
Name and address of Company CAF ONE	$ Payment/Months	$
Acct. no.	28 (R)	941
Name and address of Company	$ Payment/Months	$
Acct. no.		
Name and address of Company	$ Payment/Months	$
Acct. no.		
Alimony/Child Support/Separate Maintenance Payments Owed to:	$	
Job-Related Expense (child care, union dues, etc.)	$	
Total Monthly Payments	$ 162	
Net Worth (a minus b) ⇒ $ 325,044	Total Liabilities b.	$ 800,956

Schedule of Real Estate Owned (If additional properties are owned, use continuation sheet)

Property Address (enter S if sold, PS if pending sale or R if rental being held for income)		Type of Property	Present Market Value	Amount of Mortgages & Liens	Gross Rental Income	Mortgage Payments	Insurance, Maintenance, Taxes & Misc.	Net Rental Income
3623 S. PARKER ST. SAN PEDRO, CA 90731	R	SFR	$ 590,000	$ 382,000	$ 2,000	$ 2,474	$ IMP	$ -674
717 E. VERNON ST. LONG BEACH, CA 90806	R	SFR	530,000	445,193	2,250	2,892	IMP	-567
		Totals	$ 1,050,000	$ 788,193	$ 4,250	$ 5,058	$	$ -1,241

List any additional names under which credit has previously been received and indicate appropriate creditor name(s) and account number(s):

Alternate Name	Creditor Name	Account Number

JAN-03-2007 WED 06:27 PM AVENUE MORTGAGE FAX NO. 1 562 229 7650 P. 04
JPMC- 000025
CONFIDENTIAL
CSOC.RICH.001457

PAGE 5/5 * RCVD AT 1/3/2007 7:19:34 PM [Central Standard Time] * SVR:FAXWDALJ02/10 * DNIS:9598 * CSID:1 562 229 7850 * DURATION (mm-ss):01-38

VII. DETAILS OF TRANSACTION

a. Purchase price	$ 535,000.00
b. Alterations, improvements, repairs	
c. Land (if acquired separately)	
d. Refinance (incl. debts to be paid off)	
e. Estimated prepaid items	2,117.71
f. Estimated closing costs	15,908.33
g. PMI, MIP, Funding Fee	
h. Discount (if Borrower will pay)	
i. Total costs (add items a through h)	553,026.04
j. Subordinate financing	
k. Borrower's closing costs paid by Seller	
l. Other Credits (explain)	
Cash Deposit	1,000.00
Seller Credit	15,000.00
m. Loan amount (exclude PMI, MIP, Funding Fee financed)	535,000.00
n. PMI, MIP, Funding Fee financed	
o. Loan amount (add m & n)	535,000.00
p. Cash from/to Borrower (subtract j, k, l & o from i)	2,026.04

VIII. DECLARATIONS

If you answer "Yes" to any questions a through i, please use continuation sheet for explanation.

	Borrower Yes	Borrower No	Co-Borrower Yes	Co-Borrower No
a. Are there any outstanding judgments against you?	☐	☑	☐	☐
b. Have you been declared bankrupt within the past 7 years?	☐	☑	☐	☐
c. Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years?	☐	☑	☐	☐
d. Are you a party to a lawsuit?	☐	☑	☐	☐
e. Have you directly or indirectly been obligated on any loan which resulted in foreclosure, transfer of title in lieu of foreclosure, or judgment? (This would include such loans as home mortgage loans, SBA loans, home improvement loans, educational loans, manufactured (mobile) home loans, any mortgage, financial obligation, bond, or loan guarantee. If "Yes," provide details, including date, name and address of Lender, FHA or VA case number, if any, and reasons for the action.)	☐	☑	☐	☐
f. Are you presently delinquent or in default on any Federal debt or any other loan, mortgage, financial obligation, bond, or loan guarantee? If "Yes," give details as described in the preceding question.	☐	☑	☐	☐
g. Are you obligated to pay alimony, child support, or separate maintenance?	☐	☑	☐	☐
h. Is any part of the down payment borrowed?	☐	☑	☐	☐
i. Are you a co-maker or endorser on a note?	☐	☑	☐	☐
j. Are you a U. S. citizen?	☑	☐	☐	☐
k. Are you a permanent resident alien?	☐	☐	☐	☐
l. Do you intend to occupy the property as your primary residence? If "Yes," complete question m below.	☑	☐	☐	☐
m. Have you had an ownership interest in a property in the last three years?	☑	☐	☐	☐
(1) What type of property did you own-principal residence (PR), second home (SH), or investment property (IP)?	PR			
(2) How did you hold title to the home-solely by yourself (S), jointly with your spouse (SP), or jointly with another person (O)?	S			

IX. ACKNOWLEDGEMENT AND AGREEMENT

Each of the undersigned specifically represents to Lender and to Lender's actual or potential agents, brokers, processors, attorneys, insurers, servicers, successors and assigns and agrees and acknowledges that: (1) the information provided in this application is true and correct as of the date set forth opposite my signature and that any intentional or negligent misrepresentation of this information contained in this application may result in civil liability, including monetary damages, to any person who may suffer any loss due to reliance upon any misrepresentation that I have made on this application, and/or in criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Sec. 1001, et seq.; (2) the loan requested pursuant to this application (the "Loan") will be secured by a mortgage or deed of trust on the property described in this application; (3) the property will not be used for any illegal or prohibited purpose or use; (4) all statements made in this application are made for the purpose of obtaining a residential mortgage loan; (5) the property will be occupied as indicated in this application; (6) the Lender, its servicers, successors or assigns may retain the original and/or an electronic record of this application, whether or not the Loan is approved; (7) the Lender and its agents, brokers, insurers, servicers, successors and assigns may continuously rely on the information contained in the application, and I am obligated to amend and/or supplement the information provided in this application if any of the material facts that I have represented herein should change prior to closing of the Loan; (8) in the event that my payments on the Loan become delinquent, the Lender, its servicers, successors or assigns may, in addition to any other rights and remedies that it may have relating to such delinquency, report my name and account information to one or more consumer reporting agencies; (9) ownership of the Loan and/or administration of the Loan account may be transferred with such notice as may be required by law; (10) neither Lender nor its agents, brokers, insurers, servicers, successors or assigns has made any representation or warranty, express or implied, to me regarding the property or the condition or value of the property; and (11) my transmission of this application as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or my facsimile transmission of this application containing a facsimile of my signature, shall be as effective, enforceable and valid as if a paper version of this application were delivered containing my original written signature.

Acknowledgement. Each of the undersigned hereby acknowledges that any owner of the Loan, its servicers, successors and assigns, may verify or reverify any information contained in this application or obtain any information or data relating to the Loan, for any legitimate purpose through any source, including a source named in this application or a consumer reporting agency.

Borrower's Signature	Date	Co-Borrower's Signature	Date
X		X	

X. INFORMATION FOR GOVERNMENT MONITORING PURPOSES

The following information is requested by the Federal Government for certain types of loans related to a dwelling in order to monitor the lender's compliance with equal credit opportunity, fair housing and home mortgage disclosure laws. You are not required to furnish this information, but are encouraged to do so. The law provides that a Lender may not discriminate either on the basis of this information, or on whether you choose to furnish it. If you furnish the information, please provide both ethnicity and race. For race, you may check more than one designation. If you do not furnish ethnicity, race, or sex, under Federal regulations, this lender is required to note the information on the basis of visual observation and surname if you have made this application in person. If you do not wish to furnish the information, please check the box below. (Lender must review the above material to assure that the disclosures satisfy all requirements to which the lender is subject under applicable state law for the particular type of loan applied for.)

BORROWER		CO-BORROWER	
☑ I do not wish to furnish this information		☐ I do not wish to furnish this information	
Ethnicity:	☐ Hispanic or Latino ☐ Not Hispanic or Latino	Ethnicity:	☐ Hispanic or Latino ☐ Not Hispanic or Latino
Race:	☐ American Indian or Alaska Native ☐ Asian ☐ Black or African American ☐ Native Hawaiian or Other Pacific Islander ☐ White	Race:	☐ American Indian or Alaska Native ☐ Asian ☐ Black or African American ☐ Native Hawaiian or Other Pacific Islander ☐ White
Sex:	☑ Female ☐ Male	Sex:	☐ Female ☐ Male

To be Completed by Interviewer
This application was taken by:
☐ Face-to-face interview
☐ Mail
☑ Telephone
☐ Internet

Interviewer's Name (print or type): CHARLES THOMAS
Interviewer's Signature: Date
Interviewer's Phone Number (incl. area code):

Name and Address of Interviewer's Employer:
AVENUE MORTGAGE, INC
14241 E FIRESTONE BLVD STE 110
LA MIRADA, CA 90638
(P) 562-229-9390
(F) 562-229-9584

JAN-03-2007 WED 06:27 PM AVENUE MORTGAGE FAX NO. 1 562 229 7850 P. 06

JPMC- 000026
CONFIDENTIAL

CSOC.RICH.001458

Uniform Residential Loan Application

This application is designed to be completed by the applicant(s) with the Lender's assistance. Applicants should complete this form as "Borrower" or "Co-Borrower", as applicable. Co-Borrower information must also be provided (and the appropriate box checked) when ☐ the income or assets of a person other than the "Borrower" (including the Borrower's spouse) will be used as a basis for loan qualification or ☐ the income or assets of the Borrower's spouse or other person who has community property rights pursuant to state law will not be used as a basis for loan qualification, but his or her liabilities must be considered because the spouse or other person has community property rights pursuant to applicable law and Borrower resides in a community property state, the security property is located in a community property state, or the Borrower is relying on other property located in a community property state as a basis for repayment of the loan.

If this is an application for joint credit, Borrower and Co-Borrower each agree that we intend to apply for joint credit (sign below):

Borrower _____ Co-Borrower _____

I. TYPE OF MORTGAGE AND TERMS OF LOAN

Mortgage Applied for:	Agency Case Number	Lender Case Number
☐ VA ☐ FHA ☑ Conventional ☐ USDA/Rural Housing Service ☐ Other (explain):		

Amount	Interest Rate	No. of Months	Amortization Type:	
$ 535,000	9.500 %	360/360	☑ Fixed Rate ☐ GPM	☐ Other (explain): ☐ ARM (type):

II. PROPERTY INFORMATION AND PURPOSE OF LOAN

Subject Property Address (street, city, state, & ZIP)	No. of Units
3622 Curtis Dr., Sacramento, CA 95618 County: Sacramento	1
Legal Description of Subject Property (attach description if necessary)	Year Built

Purpose of Loan: ☑ Purchase ☐ Construction ☐ Other (explain): ☐ Refinance ☐ Construction-Permanent

Property will be: ☑ Primary Residence ☐ Secondary Residence ☐ Investment

Complete this line if construction or construction-permanent loan.

Year Lot Acquired	Original Cost	Amount Existing Liens	(a) Present Value of Lot	(b) Cost of Improvements	Total (a+b)
	$	$	$	$	$

Complete this line if this is a refinance loan.

Year Acquired	Original Cost	Amount Existing Liens	Purpose of Refinance	Describe Improvements	
	$	$		Cost: $	☐ made ☐ to be made

Title will be held in what Name(s)	Manner in which Title will be held	Estate will be held in:
Laura Richardson	Single woman	☑ Fee Simple ☐ Leasehold (show expiration date)

Source of Down Payment, Settlement Charges and/or Subordinate Financing (explain)
Seller Credit/Savings

III. BORROWER INFORMATION

Borrower	Co-Borrower
Borrower's Name (include Jr. or Sr. if applicable)	Co-Borrower's Name (include Jr. or Sr. if applicable)
Laura Richardson	
Social Security Number: [redacted] Home Phone (incl. area code): [redacted] DOB (mm/dd/yyyy): 04/14/1952 Yrs. School: 17	Social Security Number Home Phone (incl. area code) DOB (mm/dd/yyyy) Yrs. School
☐ Married ☐ Separated ☑ Unmarried (include single, divorced, widowed) Dependents (not listed by Co-Borrower) no. ages	☐ Married ☐ Separated ☐ Unmarried (include single, divorced, widowed) Dependents (not listed by Borrower) no. ages
Present Address (street, city, state, ZIP) ☑ Own ☐ Rent 3 No. Yrs. 717 E. Vernon St. Long Beach, CA 90806	Present Address (street, city, state, ZIP) ☐ Own ☐ Rent _____ No. Yrs.
Mailing Address, if different from Present Address	Mailing Address, if different from Present Address
If residing at present address for less than two years, complete the following:	
Former Address (street, city, state, ZIP) ☐ Own ☐ Rent _____ No. Yrs.	Former Address (street, city, state, ZIP) ☐ Own ☐ Rent _____ No. Yrs.
Former Address (street, city, state, ZIP) ☐ Own ☐ Rent _____ No. Yrs.	Former Address (street, city, state, ZIP) ☐ Own ☐ Rent _____ No. Yrs.

JPMC- 000027
CONFIDENTIAL

IV. EMPLOYMENT INFORMATION

Borrower			Co-Borrower		
Name & Address of Employer ☐ Self Employed	Yrs. on this job		Name & Address of Employer ☐ Self Employed	Yrs. on this job	
State of California State Capital 1020 N Street, Ste 300 Sacramento, CA 95814	10 yr(s) Yrs. employed in this line of work/profession 2			Yrs. employed in this line of work/profession	
Position/Title/Type of Business	Business Phone (incl. area code)		Position/Title/Type of Business	Business Phone (incl. area code)	
State Assembly Rep.	916-319-3700				

If employed in current position for less than two years or if currently employed in more than one position, complete the following:

Name & Address of Employer ☐ Self Employed	Dates (from-to)		Name & Address of Employer ☐ Self Employed	Dates (from-to)	
City of Long Beach 333 W. Ocean Blvd. Long Beach, CA 90802	2002 - present Monthly Income $ 2,500.00			Monthly Income $	
Position/Title/Type of Business	Business Phone (incl. area code)		Position/Title/Type of Business	Business Phone (incl. area code)	
City Council Rep.	562-570-6555				
Name & Address of Employer ☐ Self Employed	Dates (from-to) Monthly Income $		Name & Address of Employer ☐ Self Employed	Dates (from-to) Monthly Income $	
Position/Title/Type of Business	Business Phone (incl. area code)		Position/Title/Type of Business	Business Phone (incl. area code)	
Name & Address of Employer ☐ Self Employed	Dates (from-to) Monthly Income $		Name & Address of Employer ☐ Self Employed	Dates (from-to) Monthly Income $	
Position/Title/Type of Business	Business Phone (incl. area code)		Position/Title/Type of Business	Business Phone (incl. area code)	
Name & Address of Employer ☐ Self Employed	Dates (from-to) Monthly Income $		Name & Address of Employer ☐ Self Employed	Dates (from-to) Monthly Income $	
Position/Title/Type of Business	Business Phone (incl. area code)		Position/Title/Type of Business	Business Phone (incl. area code)	

V. MONTHLY INCOME AND COMBINED HOUSING EXPENSE INFORMATION

Gross Monthly Income	Borrower	Co-Borrower	Total	Combined Monthly Housing Expense	Present	Proposed
Base Empl. Income*	$ 9,424.83	$	$ 9,424.83	Rent	$	
Overtime				First Mortgage (P&I)		$ 4,498.57
Bonuses				Other Financing (P&I)		
Commissions				Hazard Insurance		
Dividends/Interest				Real Estate Taxes		
Net Rental Income				Mortgage Insurance		
Other (before completing, see the notice in "describe other income," below)	3,037.50		3,037.50	Homeowner Assn. Dues		
				Other:		
Total	$ 12,462.33	$	$ 12,462.33	Total	$	$ 4,498.57

* Self Employed Borrower(s) may be required to provide additional documentation such as tax returns and financial statements.

Describe Other Income *Notice:* Alimony, child support, or separate maintenance income need not be revealed if the Borrower (B) or Co-Borrower (C) does not choose to have it considered for repaying this loan.

B/C		Monthly Amount
B	City of Long Beach -per Diem	$ 3,037.50

JPMC- 000028
CONFIDENTIAL

CSOC.RICH.001460

VI. ASSETS AND LIABILITIES

This Statement and any applicable supporting schedules may be completed jointly by both married and unmarried Co-borrowers if their assets and liabilities are sufficiently joined so that the Statement can be meaningfully and fairly presented on a combined basis; otherwise, separate Statements and Schedules are required. If the Co-Borrower section was completed about a non-applicant spouse or other person, this Statement and supporting schedules must be completed by that spouse or other person also.

Completed ☑ Jointly ☐ Not Jointly

ASSETS Description	Cash or Market Value
Cash deposit toward purchase held by: Keller Williams	$ 1,000
List checking and savings accounts below	
Name and address of Bank, S&L, or Credit Union: Farmers & Merchants (Checkings)	
Acct. no. 3465640	$ 40,000
Name and address of Bank, S&L, or Credit Union	
Acct. no.	$
Name and address of Bank, S&L, or Credit Union	
Acct. no.	$
Stocks & Bonds (Company name/number description)	$
Life insurance net cash value	$
Face amount: $ 250,000	
Subtotal Liquid Assets	$ 41,000
Real estate owned (enter market value from schedule of real estate owned)	$ 1,050,000
Vested interest in retirement fund	$
Net worth of business(es) owned (attach financial statement)	$
Automobiles owned (make and year)	$
Other Assets (itemize) Personal Items	$ 35,000
Total Assets a.	$ 1,126,000

Liabilities and Pledged Assets. List the creditor's name, address and account number for all outstanding debts, including automobile loans, revolving charge accounts, real estate loans, alimony, child support, stock pledges, etc. Use continuation sheet, if necessary. Indicate by (*) those liabilities which will be satisfied upon sale of real estate owned or upon refinancing of the subject property.

LIABILITIES	Monthly Payment & Months Left to Pay	Unpaid Balance
Name and address of Company: Option One	$ Payment/Months	$
Acct. no.	2,592	445,334
Name and address of Company: Wells Fargo	$ Payment/Months	$
Acct. no.	2,475	353,198
Name and address of Company: Xerox	$ Payment/Months	$
Acct. no.	133	1,582
Name and address of Company: Bally's	$ Payment/Months	$
Acct. no.	29	841
Name and address of Company: Cap One	$ Payment/Months	$
Acct. no.	15	92
Name and address of Company	$ Payment/Months	$
Acct. no.		
Alimony/Child Support/Separate Maintenance Payments Owed to:	$	
Job-Related Expense (child care, union dues, etc.)	$	
Total Monthly Payments	$ 5,244	
Net Worth (a minus b) => $ 324,953	**Total Liabilities b.**	$ 601,047

Schedule of Real Estate Owned (if additional properties are owned, use continuation sheet)

Property Address (enter S if sold, PS if pending sale or R if rental being held for income)	Type of Property	Present Market Value	Amount of Mortgages & Liens	Gross Rental Income	Mortgage Payments	Insurance, Maintenance, Taxes & Misc.	Net Rental Income
3823 S. Parker St. San Pedro, CA 90731	R SFR	$ 550,000	$ 353,000	$ 2,000	$ 2,474	$ IMP	$ -2,474
717 E. Vernon St. Long Beach, CA	R SFR	500,000	445,103	2,250	2,592	IMP	-2,592
	Totals	$ 1,050,000	$ 798,103	$ 4,250	$ 5,066	$	$ -5,066

List any additional names under which credit has previously been received and indicate appropriate creditor name(s) and account number(s):

Alternate Name | Creditor Name | Account Number

JPMC- 000029
CONFIDENTIAL

CSOC.RICH.001461

VII. DETAILS OF TRANSACTION

a. Purchase price	$ 538,000.00
b. Alterations, improvements, repairs	
c. Land (if acquired separately)	
d. Refinance (incl. debts to be paid off)	
e. Estimated prepaid items	1,965.90
f. Estimated closing costs	8,993.33
g. PMI, MIP, Funding Fee	
h. Discount (if Borrower will pay)	5,350.00
i. Total costs (add items a through h)	555,249.23
j. Subordinate financing	
k. Borrower's closing costs paid by Seller	
l. Other Credits (explain) **Cash Deposit**	1,000.00
m. Loan amount (exclude PMI, MIP, Funding Fee financed)	535,000.00
n. PMI, MIP, Funding Fee financed	
o. Loan amount (add m & n)	535,000.00
p. Cash from/to Borrower (subtract j, k, l & o from i)	19,249.23

VIII. DECLARATIONS

If you answer "Yes" to any questions a through i, please use continuation sheet for explanation.

	Borrower Yes	Borrower No	Co-Borrower Yes	Co-Borrower No
a. Are there any outstanding judgments against you?	☐	☑	☐	☐
b. Have you been declared bankrupt within the past 7 years?	☐	☑	☐	☐
c. Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years?	☐	☑	☐	☐
d. Are you a party to a lawsuit?	☐	☑	☐	☐
e. Have you directly or indirectly been obligated on any loan which resulted in foreclosure, transfer of title in lieu of foreclosure, or judgment? (This would include such loans as home mortgage loans, SBA loans, home improvement loans, educational loans, manufactured (mobile) home loans, any mortgage, financial obligation, bond, or loan guarantee. If "Yes," provide details, including date, name and address of Lender, FHA or VA case number, if any, and reasons for the action.)	☐	☑	☐	☐
f. Are you presently delinquent or in default on any Federal debt or any other loan, mortgage, financial obligation, bond, or loan guarantee? If "Yes," give details as described in the preceding question.	☐	☑	☐	☐
g. Are you obligated to pay alimony, child support, or separate maintenance?	☐	☑	☐	☐
h. Is any part of the down payment borrowed?	☐	☑	☐	☐
i. Are you a co-maker or endorser on a note?	☐	☑	☐	☐
j. Are you a U. S. citizen?	☑	☐	☐	☐
k. Are you a permanent resident alien?	☐	☐	☐	☐
l. Do you intend to occupy the property as your primary residence? If "Yes," complete question m below.	☑	☐	☐	☐
m. Have you had an ownership interest in a property in the last three years?	☑	☐	☐	☐
(1) What type of property did you own-principal residence (PR), second home (SH), or investment property (IP)?	PR			
(2) How did you hold title to the home-solely by yourself (S), jointly with your spouse (SP), or jointly with another person (O)?	S			

IX. ACKNOWLEDGEMENT AND AGREEMENT

Each of the undersigned specifically represents to Lender and to Lender's actual or potential agents, brokers, processors, attorneys, insurers, servicers, successors and assigns and agrees and acknowledges that: (1) the information provided in this application is true and correct as of the date set forth opposite my signature and that any intentional or negligent misrepresentation of this information contained in this application may result in civil liability, including monetary damages, to any person who may suffer any loss due to reliance upon any misrepresentation that I have made on this application, and/or in criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Sec. 1001, et seq.; (2) the loan requested pursuant to this application (the "Loan") will be secured by a mortgage or deed of trust on the property described in this application; (3) the property will not be used for any illegal or prohibited purpose or use; (4) all statements made in this application are made for the purpose of obtaining a residential mortgage loan; (5) the property will be occupied as indicated in this application; (6) the Lender, its servicers, successors or assigns may retain the original and/or an electronic record of this application, whether or not the Loan is approved; (7) the Lender and its agents, brokers, insurers, servicers, successors and assigns may continuously rely on the information contained in the application, and I am obligated to amend and/or supplement the information provided in this application if any of the material facts that I have represented herein should change prior to closing of the Loan; (8) in the event that my payments on the Loan become delinquent, the Lender, its servicers, successors or assigns may, in addition to any other rights and remedies that it may have relating to such delinquency, report my name and account information to one or more consumer reporting agencies; (9) ownership of the Loan and/or administration of the Loan account may be transferred with such notice as may be required by law; (10) neither Lender nor its agents, brokers, insurers, servicers, successors or assigns has made any representation or warranty, express or implied, to me regarding the property or the condition or value of the property; and (11) my transmission of this application as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or my facsimile transmission of this application containing a facsimile of my signature, shall be as effective, enforceable and valid as if a paper version of this application were delivered containing my original written signature.

Acknowledgment. Each of the undersigned hereby acknowledges that any owner of the Loan, its servicers, successors and assigns, may verify or reverify any information contained in this application or obtain any information or data relating to the Loan, for any legitimate purpose through any source, including a source named in this application or a consumer reporting agency.

Borrower's Signature	Date	Co-Borrower's Signature	Date
X		X	

X. INFORMATION FOR GOVERNMENT MONITORING PURPOSES

The following information is requested by the Federal Government for certain types of loans related to a dwelling in order to monitor the lender's compliance with equal credit opportunity, fair housing and home mortgage disclosure laws. You are not required to furnish this information, but are encouraged to do so. The law provides that a Lender may not discriminate either on the basis of this information, or on whether you choose to furnish it. If you furnish the information, please provide both ethnicity and race. For race, you may check more than one designation. If you do not furnish ethnicity, race, or sex, under Federal regulations, this lender is required to note the information on the basis of visual observation and surname if you have made this application in person. If you do not wish to furnish the information, please check the box below. (Lender must review the above material to assure that the disclosures satisfy all requirements to which the lender is subject under applicable state law for the particular type of loan applied for.)

BORROWER	CO-BORROWER
☑ I do not wish to furnish this information	☐ I do not wish to furnish this information
Ethnicity: ☐ Hispanic or Latino ☐ Not Hispanic or Latino	Ethnicity: ☐ Hispanic or Latino ☐ Not Hispanic or Latino
Race: ☐ American Indian or Alaska Native ☐ Asian ☐ Black or African American ☐ Native Hawaiian or Other Pacific Islander ☐ White	Race: ☐ American Indian or Alaska Native ☐ Asian ☐ Black or African American ☐ Native Hawaiian or Other Pacific Islander ☐ White
Sex: ☐ Female ☐ Male	Sex: ☐ Female ☐ Male

To be Completed by Interviewer	Interviewer's Name (print or type)	Name and Address of Interviewer's Employer
This application was taken by:	Charles Thomas	
☐ Face-to-face interview	Interviewer's Signature / Date	
☐ Mail		
☑ Telephone	Interviewer's Phone Number (incl. area code)	
☐ Internet		

JPMC- 000030
CONFIDENTIAL

CSOC.RICH.001462

Form **W-9** (Rev. November 2005) Department of the Treasury Internal Revenue Service

Request for Taxpayer Identification Number and Certification

Give form to the requester. Do not send to the IRS.

Name (as shown on your income tax return)
Laura Richardson

Business name, if different from above

Check appropriate box: ☐ Individual/Sole proprietor ☐ Corporation ☐ Partnership ☐ Other ☐ Exempt from backup withholding

Address (number, street, and apt. or suite no.)
717 E Vernon St

Requester's name and address (optional)

City, state, and ZIP code
Long Beach, CA 90806

List account number(s) here (optional)

Part I Taxpayer Identification Number (TIN)

Enter your TIN in the appropriate box. The TIN provided must match the name given on Line 1 to avoid backup withholding. For individuals, this is your social security number (SSN). However, for a resident alien, sole proprietor, or disregarded entity, see the Part I instructions on page 3. For other entities, it is your employer identification number (EIN). If you do not have a number, see *How to get a TIN* on page 3.

Note. If the account is in more than one name, see the chart on page 4 for guidelines on whose number to enter.

Social security number
[redacted]

Or

Employer identification number

Part II Certification

Under penalties of perjury, I certify that:

1. The number shown on this form is my correct taxpayer identification number (or I am waiting for a number to be issued to me), and
2. I am not subject to backup withholding because: (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding, and
3. I am a U.S. person (including a U.S. resident alien).

Certification instructions. You must cross out item 2 above if you have been notified by the IRS that you are currently subject to backup withholding because you have failed to report all interest and dividends on your tax return. For real estate transactions, item 2 does not apply. For mortgage interest paid, acquisition or abandonment of secured property, cancellation of debt, contributions to an individual retirement arrangement (IRA), and generally, payments other than interest and dividends, you are not required to sign the Certification, but you must provide your correct TIN. (See the instructions on page 4.)

Sign Here Signature of U.S. person [signature] Date 1/9/07

Purpose of Form

A person who is required to file an information return with the IRS, must obtain your correct taxpayer identification number (TIN) to report, for example, income paid to you, real estate transactions, mortgage interest you paid, acquisition or abandonment of secured property, cancellation of debt, or contributions you made to an IRA.

U.S. person. Use Form W-9 only if you are a U.S. person (including a resident alien), to provide your correct TIN to the person requesting it (the requester) and, when applicable, to:

1. Certify that the TIN you are giving is correct (or you are waiting for a number to be issued),
2. Certify that you are not subject to backup withholding, or
3. Claim exemption from backup withholding if you are a U.S. exempt payee.

In 3 above, if applicable, you are also certifying that as a U.S. person, your allocable share of any partnership income from a U.S. trade or business is not subject to the withholding tax on foreign partners' share of effectively connected income.

Note. If a requester gives you a form other than Form W-9 to request your TIN, you must use the requester's form if it is substantially similar to this Form W-9.

For federal tax purposes you are considered a person if you are:

- An individual who is a citizen or resident of the United States,
- A partnership, corporation, company, or association created or organized in the United States or under the laws of the United States, or
- Any estate (other than a foreign estate) or trust. See Regulations sections 301.7701-6(a) and 7(a) for additional information.

Special rules for partnerships. Partnerships that conduct a trade or business in the United States are generally required to pay a withholding tax on any foreign partners' share of income from such business. Further, in certain cases where a Form W-9 has not been received, a partnership is required to presume that a partner is a foreign person, and pay the withholding tax. Therefore, if you are a U.S. person that is a partner in a partnership conducting a trade or business in the United States, provide Form W-9 to the partnership to establish your U.S. status and avoid withholding on your share of partnership income.

The person who gives Form W-9 to the partnership for purpose of establishing its U.S. status and avoiding withholding on its allocable share of net income from the partnership conducting a trade or business in the United States is in the following cases:

- The U.S. owner of a disregarded entity and not the entity,
- The U.S. grantor or the other owner of a grantor trust and not the trust, and

JPMC- 000031
CONFIDENTIAL

CSOC.RICH.001463

- The U.S. trust (other than a grantor trust) and not the beneficiaries of the trust.

Foreign person. If you are a foreign person, do not use Form W-9. Instead, use the appropriate Form W-8 (see Publication 515, Withholding of Tax on Nonresident Aliens and Foreign Entities).

Nonresident alien who becomes a resident alien. Generally, only a nonresident alien individual may use the terms of a tax treaty to reduce or eliminate U.S. tax on certain types of income. However, most tax treaties contain a provision known as a "saving clause." Exceptions specified in the saving clause may permit an exemption from tax to continue for certain types of income even after the recipient has otherwise become a U.S. resident alien for tax purposes.

If you are a U.S. resident alien who is relying on an exception contained in the saving clause of a tax treaty to claim an exemption from U.S. tax on certain types of income, you must attach a statement to Form W-9 that specifies the following five items:

1. The treaty country. Generally, this must be the same treaty under which you claimed exemption from tax as a nonresident alien.
2. The treaty article addressing the income.
3. The article number (or location) in the tax treaty that contains the saving clause and its exceptions.
4. The type and amount of income that qualifies for the exemption from tax.
5. Sufficient facts to justify the exemption from tax under the terms of the treaty article.

Example. Article 20 of the U.S.-China income tax treaty allows an exemption from tax for scholarship income received by a Chinese student temporarily present in the United States. Under U.S. law, this student will become a resident alien for tax purposes if his or her stay in the United States exceeds 5 calendar years. However, paragraph 2 of the first Protocol to the U.S.-China treaty (dated April 30, 1984) allows the provisions of Article 20 to continue to apply even after the Chinese student becomes a resident alien of the United States. A Chinese student who qualifies for this exception (under paragraph 2 of the first protocol) and is relying on this exception to claim an exemption from tax on his or her scholarship or fellowship income would attach to Form W-9 a statement that includes the information described above to support that exemption.

If you are a nonresident alien or a foreign entity not subject to backup withholding, give the requester the appropriate completed Form W-8.

What is backup withholding? Persons making certain payments to you must under certain conditions withhold and pay to the IRS 28% of such payments (after December 31, 2002). This is called "backup withholding." Payments that may be subject to backup withholding include interest, dividends, broker and barter exchange transactions, rents, royalties, nonemployee pay, and certain payments from fishing boat operators. Real estate transactions are not subject to backup withholding.

You will not be subject to backup withholding on payments you receive if you give the requester your correct TIN, make the proper certifications, and report all your taxable interest and dividends on your tax return.

Payments you receive will be subject to backup withholding if:

1. You do not furnish your TIN to the requester,

2. You do not certify your TIN when required (see the Part II instructions on page 4 for details),

3. The IRS tells the requester that you furnished an incorrect TIN,

4. The IRS tells you that you are subject to backup withholding because you did not report all your interest and dividends on your tax return (for reportable interest and dividends only), or

5. You do not certify to the requester that you are not subject to backup withholding under 4 above (for reportable interest and dividend accounts opened after 1983 only).

Certain payees and payments are exempt from backup withholding. See the instructions below and the separate Instructions for the Requester of Form W-9.

Also see *Special rules regarding partnerships* on page 1.

Penalties

Failure to furnish TIN. If you fail to furnish your correct TIN to a requester, you are subject to a penalty of $50 for each such failure unless your failure is due to reasonable cause and not to willful neglect.

Civil penalty for false information with respect to withholding. If you make a false statement with no reasonable basis that results in no backup withholding, you are subject to a $500 penalty.

Criminal penalty for falsifying information. Willfully falsifying certifications or affirmations may subject you to criminal penalties including fines and/or imprisonment.

Misuse of TINs. If the requester discloses or uses TINs in violation of federal law, the requester may be subject to civil and criminal penalties.

Specific Instructions

Name

If you are an individual, you must generally enter the name shown on your income tax return. However, if you have changed your last name, for instance, due to marriage without informing the Social Security Administration of the name change, enter your first name, the last name shown on your social security card, and your new last name.

If the account is in joint names, list first, and then circle, the name of the person or entity whose number you entered in Part I of the form.

Sole proprietor. Enter your individual name as shown on your income tax return on the "Name" line. You may enter your business, trade, or "doing business as (DBA)" name on the "Business name" line.

Limited liability company (LLC). If you are a single-member LLC (including a foreign LLC with a domestic owner) that is disregarded as an entity separate from its owner under Treasury regulations section 301.7701-3, enter the owner's name on the "Name" line. Enter the LLC's name on the "Business name" line. Check the appropriate box for your filing status (sole proprietor, corporation, etc.), then check the box for "Other" and enter "LLC" in the space provided.

Other entities. Enter your business name as shown on required Federal tax documents on the "Name" line. This name should match the name shown on the charter or other legal document creating the entity. You may enter any business, trade, or DBA name on the "Business name" line.

Note. You are requested to check the appropriate box for your status (individual/sole proprietor, corporation, etc.).

Exempt From Backup Withholding

If you are exempt, enter your name as described above and check the appropriate box for your status, then check the "Exempt from backup withholding" box in the line following the business name, sign and date the form.

JPMC- 000032
CONFIDENTIAL

CSOC.RICH.001464

Generally, individuals (including sole proprietors) are not exempt from backup withholding. Corporations are exempt from backup withholding for certain payments, such as interest and dividends.

Note. If you are exempt from backup withholding, you should still complete this form to avoid possible erroneous backup withholding.

Exempt payees. Backup withholding is not required on any payments made to the following payees:

1. An organization exempt from tax under section 501(a), any IRA, or a custodial account under section 403(b)(7) if the account satisfies the requirements of section 401(f)(2),

2. The United States or any of its agencies or instrumentalities,

3. A state, the District of Columbia, a possession of the United States, or any of their political subdivisions or instrumentalities,

4. A foreign government or any of its political subdivisions, agencies, or instrumentalities, or

5. An international organization or any of its agencies or instrumentalities.

Other payees that may be exempt from backup withholding include:

6. A corporation,

7. A foreign central bank of issue,

8. A dealer in securities or commodities required to register in the United States, the District of Columbia, or a possession of the United States,

9. A futures commission merchant registered with the Commodity Futures Trading Commission,

10. A real estate investment trust,

11. An entity registered at all times during the tax year under the Investment Company Act of 1940,

12. A common trust fund operated by a bank under section 584(a),

13. A financial institution,

14. A middleman known in the investment community as a nominee or custodian, or

15. A trust exempt from tax under section 664 or described in section 4947.

The chart below shows types of payments that may be exempt from backup withholding. The chart applies to the exempt recipients listed above, 1 through 15.

IF the payment is for . . .	THEN the payment is exempt for . . .
Interest and dividend payments	All exempt recipients except for 9
Broker transactions	Exempt recipients 1 through 13. Also, a person registered under the Investment Advisers Act of 1940 who regularly acts as a broker
Barter exchange transactions and patronage dividends	Exempt recipients 1 through 5
Payments over $600 required to be reported and direct sales over $5,000[1]	Generally, exempt recipients 1 through 7[2]

[1] See Form 1099-MISC, Miscellaneous Income, and its instructions.

[2] However, the following payments made to a corporation (including gross proceeds paid to an attorney under section 6045(f), even if the attorney is a corporation) and reportable on Form 1099-MISC are not exempt from backup withholding: medical and health care payments, attorneys' fees, and payments for services paid by a Federal executive agency.

Part I. Taxpayer Identification Number (TIN)

Enter your TIN in the appropriate box. If you are a resident alien and you do not have and are not eligible to get an SSN, your TIN is your IRS individual taxpayer identification number (ITIN). Enter it in the social security number box. If you do not have an ITIN, see *How to get a TIN* below.

If you are a sole proprietor and you have an EIN, you may enter either your SSN or EIN. However, the IRS prefers that you use your SSN.

If you are a single-owner LLC that is disregarded as an entity separate from its owner (see *Limited liability company (LLC)* on page 2), enter your SSN (or EIN, if you have one). If the LLC is a corporation, partnership, etc., enter the entity's EIN.

Note. See the chart on page 4 for further clarification of name and TIN combinations.

How to get a TIN. If you do not have a TIN, apply for one immediately. To apply for an SSN, get Form SS-5, Application for a Social Security Card, from your local Social Security Administration office or get this form on-line at *www.socialsecurity.gov*. You may also get this form by calling 1-800-772-1213. Use Form W-7, Application for IRS Individual Taxpayer Identification Number, to apply for an ITIN, or Form SS-4, Application for Employer Identification Number, to apply for an EIN. You can apply for an EIN online by accessing the IRS website at *www.irs.gov/businesses* and clicking on Employer ID Numbers under Related Topics. You can get Forms W-7 and SS-4 from the IRS by visiting *www.irs.gov* or by calling 1-800-TAX-FORM (1-800-829-3676).

If you are asked to complete Form W-9 but do not have a TIN, write "Applied For" in the space for the TIN, sign and date the form, and give it to the requester. For interest and dividend payments, and certain payments made with respect to readily tradable instruments, generally you will have 60 days to get a TIN and give it to the requester before you are subject to backup withholding on payments. The 60-day rule does not apply to other types of payments. You will be subject to backup withholding on all such payments until you provide your TIN to the requester.

Note. Writing "Applied For" means that you have already applied for a TIN or that you intend to apply for one soon.

Caution: *A disregarded domestic entity that has a foreign owner must use the appropriate Form W-8.*

JPMC-000033
CONFIDENTIAL

CSOC.RICH.001465

Part II. Certification

To establish to the withholding agent that you are a U.S. person, or resident alien, sign Form W-9. You may be requested to sign by the withholding agent even if items 1, 4, and 5 below indicate otherwise.

For a joint account, only the person whose TIN is shown in Part I should sign (when required). Exempt recipients, see *Exempt From Backup Withholding* on page 2.

Signature requirements. Complete the certification as indicated in 1 through 5 below.

1. Interest, dividend, and barter exchange accounts opened before 1984 and broker accounts considered active during 1983. You must give your correct TIN, but you do not have to sign the certification.

2. Interest, dividend, broker, and barter exchange accounts opened after 1983 and broker accounts considered inactive during 1983. You must sign the certification or backup withholding will apply. If you are subject to backup withholding and you are merely providing your correct TIN to the requester, you must cross out item 2 in the certification before signing the form.

3. Real estate transactions. You must sign the certification. You may cross out item 2 of the certification.

4. Other payments. You must give your correct TIN, but you do not have to sign the certification unless you have been notified that you have previously given an incorrect TIN. "Other payments" include payments made in the course of the requester's trade or business for rents, royalties, goods (other than bills for merchandise), medical and health care services (including payments to corporations), payments to a nonemployee for services, payments to certain fishing boat crew members and fishermen, and gross proceeds paid to attorneys (including payments to corporations).

5. Mortgage interest paid by you, acquisition or abandonment of secured property, cancellation of debt, qualified tuition program payments (under section 529), IRA, Coverdell ESA, Archer MSA or HSA contributions or distributions, and pension distributions. You must give your correct TIN, but you do not have to sign the certification.

What Name and Number To Give the Requester

For this type of account:	Give name and SSN of:
1. Individual	The individual
2. Two or more individuals (joint account)	The actual owner of the account or, if combined funds, the first individual on the account [1]
3. Custodian account of a minor (Uniform Gift to Minors Act)	The minor [2]
4. a. The usual revocable savings trust (grantor is also trustee)	The grantor-trustee [1]
b. So-called trust account that is not a legal or valid trust under state law	The actual owner [1]
5. Sole proprietorship or single-owner LLC	The owner [3]
For this type of account:	**Give name and EIN of:**
6. Sole proprietorship or single-owner LLC	The owner [3]
7. A valid trust, estate, or pension trust	Legal entity [4]
8. Corporate or LLC electing corporate status on Form 8832	The corporation
9. Association, club, religious, charitable, educational, or other tax-exempt organization	The organization
10. Partnership or multi-member LLC	The partnership
11. A broker or registered nominee	The broker or nominee
12. Account with the Department of Agriculture in the name of a public entity (such as a state or local government, school district, or prison) that receives agricultural program payments	The public entity

[1] List first and circle the name of the person whose number you furnish. If only one person on a joint account has an SSN, that person's number must be furnished.

[2] Circle the minor's name and furnish the minor's SSN.

[3] You must show your individual name and you may also enter your business or "DBA" name on the second name line. You may use either your SSN or EIN (if you have one). If you are a sole proprietor, IRS encourages you to use your SSN.

[4] List first and circle the name of the legal trust, estate, or pension trust. (Do not furnish the TIN of the personal representative or trustee unless the legal entity itself is not designated in the account title.) Also see *Special rules regarding partnerships* on page 1.

Note. If no name is circled when more than one name is listed, the number will be considered to be that of the first name listed.

Privacy Act Notice

Section 6109 of the Internal Revenue Code requires you to provide your correct TIN to persons who must file information returns with the IRS to report interest, dividends, and certain other income paid to you, mortgage interest you paid, the acquisition or abandonment of secured property, cancellation of debt, or contributions you made to an IRA, or Archer MSA or HSA. The IRS uses the numbers for identification purposes and to help verify the accuracy of your tax return. The IRS may also provide this information to the Department of Justice for civil and criminal litigation, and to cities, states, and the District of Columbia, and U.S. possessions to carry out their tax laws. We may also disclose this information to other countries under a tax treaty, to federal and state agencies to enforce federal nontax criminal laws, or to federal law enforcement and intelligence agencies to combat terrorism.

You must provide your TIN whether or not you are required to file a tax return. Payers must generally withhold 28% of taxable interest, dividend, and certain other payments to a payee who does not give a TIN to a payer. Certain penalties may also apply.

JPMC-000034
CONFIDENTIAL

CSOC.RICH.001466

File No. 411001990

APPRS OTHER

********* INVOICE *********

File Number:

H&R Block Mortgage

Borrower : Laura Richardson

Invoice # :
Order Date :
Reference/Case # :
PO Number :

3622 W Curtis Drive
Sacramento, CA 95818

	$	350.00
	$	
Invoice Total	$	350.00
State Sales Tax @	$	0.00
Deposit	($	)
Deposit	($	)
Amount Due	$	350.00

Terms: The appraisal fee was paid by the borrower at the time of the inspection

Please Make Check Payable To:

Sean B. Gallagher
1515 42nd Street
Sacramento, CA 95819

Fed. I.D. #:

JPMC- 000035
CONFIDENTIAL

File No. 411001999

********** INVOICE **********

File Number:

H&R Block Mortgage

Borrower: Laura Richardson

Invoice # :
Order Date :
Reference/Case # :
PO Number :

3622 W Curtis Drive
Sacramento, CA 95818

	$	350.00
	$	
Invoice Total	$	350.00
State Sales Tax @	$	0.00
Deposit	($	)
Deposit	($	)
Amount Due	$	350.00

Terms: The appraisal fee was paid by the borrower at the time of the inspection

Please Make Check Payable To:

Sean B. Gallagher
1515 42nd Street
Sacramento, CA 95819

Fed. I.D. #:

JPMC- 000036
CONFIDENTIAL

CSOC.RICH.001468

Washington Mutual
Long Beach Mortgage

Washington Mutual Appraisal Management
Long Beach Mortgage
UNDERWRITER APPRAISAL CHECKLIST (UWAC)

Address: 3622 Curtis Dr City: Sacramento State: CA

Loan Number:

SECTION 1 – Complete the following checklist.
- If you answer "No", consult with your local Appraisal representative (APA or Senior Appraiser) for resolution. See the attached Job Aid for action required by Underwriter if the response to any question below is No
- If you answer "Yes" to ALL the following items, the appraisal report is acceptable.

Note: ONLY licensed Appraisers may make changes to the appraisal or appraised value.

Yes	No		
All Transactions			
☑	☐	1.	Is the age of the appraisal report within 3 months of the date of submission and within 4 months of the date of closing? If the appraisal is over 4 months but less than 6 months, is a compliant Appraisal Update included? If the original appraisal is over 6 months, a new report is needed. Appraiser/supervising appraiser is not on the WaMu Ineligible Appraiser List.
☑	☐	2.	Does the property address and legal description on the appraisal report match the Title Commitment or Prelim?
☑	☐	3.	Does the proposed occupancy status in FITECH match what is determined on the appraisal. (primary residence, second home, investment property)?
☑	☐	4.	If the site has excessive acreage does it meet guidelines? (Refer to State Specific Manual)
☑	☐	5.	Is the property legal and conforming?
☑	☐	6.	Is there public road access to the property?
☑	☐	7.	Is the site clear of any apparent adverse site conditions? (e.g. easements, encroachments, slide areas, special assessments, limitations on use, etc.)
☑	☐	8.	Is the roof clear of any problems?
☑	☐	9.	Is the ratio of land to total value typical to area and supported by comps?
☑	☐	10.	Does the appraisal report indicate the property is clear of any probable or known pest problems?
☐	☐	11.	Is the subject at least 75% complete at the time of the appraisal? Note: This % estimate is based on underwriting analysis of the information provided. Current policy does NOT require the appraiser to provide a % of completion as part of the reporting process. ξ The property should be 100% complete at funding. **IF LESS THAN 75% COMPLETE DO NOT ACCEPT APPRAISAL REPORT**
☐	☑	12.	If the value is </=$40,000 is the home typical for the area? (For Piggybacks $50,000)
Condominiums			
☐	☑	13.	Does the appraisal provide the condominium project information?
☐	☑	14.	Does the subject please meet the requirements for the requested product?
Purchases		For all Purchase transactions, review the term of the purchase contract before completing the checklist.	
☑	☐	15.	Does the borrower on the appraisal report match the buyer on the purchase contract/FITECH?
☑	☐	16.	Does the current owner on the appraisal match the seller on the purchase contract/prelim or title commitment/FITECH?
☑	☐	17.	Does the transaction appear to be an "arms-length transactions"? (no excessive concessions or below market sale terms and the parties involved are not related by a conflict of interest)

SECTION 2 – AFTER COMPLETION OF CHECKLIST, SIGN AND INSERT THIS CHECKLIST INTO THE LOAN FILE.

Employee Signature: Sandra Watson Date: 11/07

Print Name: Sandra Watson

☑ Underwriter
☐ Other

JPMC- 000037
CONFIDENTIAL

CSOC.RICH.001469

01-08-07 11:31am From-Stewart Title / Alhambra 916 492 7229 T-802 P.008/030 F-940

WOOD DESTROYING PESTS AND ORGANISMS INSPECTION REPORT

Building No.	Street	City	Zip	Date of Inspection	Number of Pages
3622	W. Curtis Drive	Sacramento	95818	12/11/2006	

Bouey Termite Service, Inc
3639 4th Avenue
Sacramento CA 95817
Tel (916) 733-0520 Fax (916) 733-0520

Report #: 20913
Registration #: [illegible]
Escrow #:

Ordered by:	Property Owner and/or Party of Interest:	Report sent to:
Sharon Kulmar 3622 W. Curtis Drive Sacramento, CA 95816	Sharon Kulmar Cook Realty FX 451-2754 Martin Pierucci	

COMPLETE REPORT [X] LIMITED REPORT [ ] SUPPLEMENTAL REPORT [ ] REINSPECTION REPORT [ ]

GENERAL DESCRIPTION: 2 Story framed residence on raised foundation

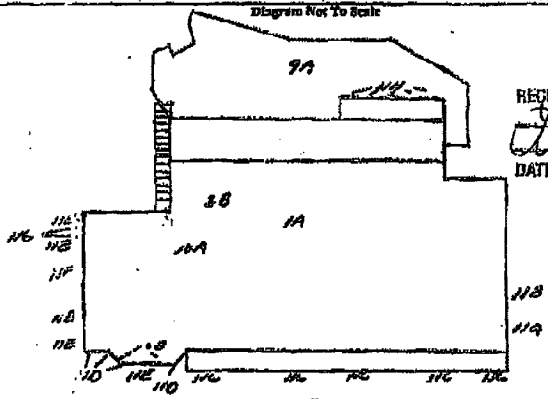
Inspection Tag Posted:
Other Tags Posted:

An inspection has been made of the structure(s) shown on the diagram in accordance with the Structural Pest Control Act. Detached porches, detached steps, detached decks and any other structures not on the diagram were not inspected.

Subterranean Termites [ ] Drywood Termites [ ] Fungus / Dryrot [X] Other Findings [X] Further Inspection [X]

If any of the above boxes are checked, it indicates that there were visible problems in accessible areas. Read the report for details on checked

Diagram Not To Scale



Front

RECEIVED & READ:
DATE: 12/22/06

Inspected by: Shawn K. Bouey State Licence No. OPS 0099 Signature:

You are entitled to obtain copies of all reports and completion notices on this property referred to the Structural Pest Control Board during the preceding two years. Obtain copies contact Structural Pest Control Board, 4448 Howe Avenue, Suite 18, Sacramento, California, 95826-3104.

NOTE: Questions or problems concerning the above report should be directed to the manager of the company. Unresolved questions or problems with the inspection may be directed to the Structural Pest Control Board at (916) 561-8704, (800) 737-8188 or www.pestboard.ca.gov.

Condition

JPMC- 000038
CONFIDENTIAL

JAN-03-2007 WED 12:49 PM FAX NO. P. 19/19

Jan 02 2007 4:42PM LYON Real Estate 916452-2221 p.2

12/20/2006 15:54 FAX 8105185548 @007
12/28/2006 15:08 FAX 626 967 44[illegible] KINGS CROSSROADS @007

Dec 27 2006 2:14PM LYON Real Estate 916452-2221 p.2

STANDARD NOTICE OF WORK COMPLETED AND NOT COMPLETED

NOTICE - All recommendations may not have been completed - See below - Recommendations not completed.
This form is prescribed by the Structural Pest Control Board.

Address	Unit	City	Zip	Date Inspected
2429	W. Curtis Drive	Sacramento	95816	

Bewey Termite Service, Inc
2438 4th Avenue
Sacramento CA 95817
Tel (916) 736-2438 Fax (916) 736-2439

Report #: 16258
Registration #PR 8016
Business #:

Ordered By	Property Owner and/or Party of Interest	Completion Sent To
Steven Reimer 2429 W. Curtis Drive Sacramento, CA 95816	Steven Reimer Occupant Phone #: 916-[illegible] Contact: Jim Slaight	

The following recommendations on the above designated property, as outlined in Wood Destroying Pests and Organisms Inspection Report No. A8838, dated 12/22/06, have been and/or have not been completed.

Recommendations completed by the firm that are in accordance with the Structural Pest Control Boards Rules and Regulations:
1b, 1B, 1L.1

Recommendations completed by the firm that are not in accordance with the Structural Pest Control Boards Rules and Regulations including payment regarding discovery thereof.

Cost of work completed. RECEIVED 8 DEC Cost $ [illegible]
Inspection Fee $ $ 175.00
Other $
TOTAL $ $ 175.00
DATE 12/28/06

Recommendations not completed at this time:
NA

Estimated Cost:

Remarks:
The fumigation recommendations is in compliance with the Structural Pest Control Act, Section 8538 of the Business and Professions Code, and pursuant to the Florida and Immediate access discovered on the date of our Original Inspection, Report, and Supplemental Inspection Reports, if any, and does not imply the absence or presence of infestation or infection in areas which further inspection was recommended and not completed. This is to certify that the structures described herein is now free of evidence of active infestations or infection in visible, accessible areas.

Signature

Dec 27 2006 2:15PM BOBBY PEST CONTROL 86-7428 P.3/3

PAGE 19/19 * RCVD AT 1/3/2007 2:45:45 PM [Central Standard Time] * SVR:FAXINDIAL/0035 * DNIS:9598 * CSID: * DURATION (mm-ss):04-16

JPMC-000039
CONFIDENTIAL

CSOC.RICH.001471

File No. 411001990

********* INVOICE *********

File Number: [redacted]

H&R Block Mortgage

Borrower : Laura Richardson

Invoice # :
Order Date :
Reference/Case # :
PO Number :

3822 W Curtis Drive
Sacramento, CA 95816

	$	350.00
	$	
Invoice Total	$	350.00
State Sales Tax @	$	0.00
Deposit	($	)
Deposit	($	)
Amount Due	$	350.00

Terms: The appraisal fee was paid by the borrower at the time of the inspection

Please Make Check Payable To:

Sam B. Gallagher
1515 42nd Street
Sacramento, CA 95819

Fed. I.D. #:

JPMC- 000040
CONFIDENTIAL

(#4)

JAN-03-2007 WED 06:25 PM AVENUE MORTGAGE FAX NO. 1 562 228 7850 P. 02

Items 1 through 11 relate to locations, accessibility, conditions, infestations, and infections noted at the time of this inspection. Although we make a visual inspection, there are areas, which are inaccessible for inspection. These include areas to which there is no access without defacing or tearing out lumber, masonry, or finished work. We do not move furniture, appliances, or raised floor coverings, under concrete slabs, the interiors of the hollow walls, bay windows, Porte cohères, columns, or abutments. Unless there are specific areas noted in the body of this report, any further inspection other than set forth in this report would be impractical.
This inspection only pertains to the structure(s) indicated on the diagram. This report is a statement of conditions at the time of this inspection only. BOUEY TERMITE SERVICE, INC. does not certify the water integrity of roofs.
Please read all of the information contained with this report. We recommend all items in our report be completed. If work is performed by others we cannot be responsible to certify absence or presence of infestations or infections if this company is not contacted to reinspect prior to closing any areas. BOUEY TERMITE SERVICE, INC. will not guarantee work performed by others.
This report is not to be used to satisfy escrow requirements unless our inspection fee is paid. See the attached work order for the cost of recommended items. An authorized signature is necessary before any work can be performed.

REINSPECTIONS

This company will reinspect repairs done by others within four months of the original inspection. A charge, if any, can be no greater than the original inspection fee for each reinspection. The reinspection must be done within two (10) working days of request. The reinspection is a visual inspection and if inspection of concealed areas is desired, inspection of work in progress will be necessary. Any guarantees must be received from parties performing repairs.

GUARANTEES

BOUEY TERMITE SERVICE, INC. operators are licensed and regulated by the Structural Pest Control Board, and apply pesticides which are registered and approved for use by the California Department of Food and Agriculture and the United States Environmental Protection Agency. Registration is granted when the State finds that, based on the existing scientific evidence, there are no appreciable risks if proper use conditions are followed or that the risks are outweighed by the benefits. The degree of risk depends upon the degree of exposure should be minimized.
BOUEY TERMITE SERVICE, INC. guarantees the work completed by this company for a period of one (1) year from the date of completion unless otherwise stated in the body of this Report with the exception of plumbing, grouting, caulking, resetting of toilets, resetting of enclosures, or floor covering, which are guaranteed for thirty (30) days, as these are Owner maintenance areas.
If within twenty-four (24) hours following application you experience symptoms similar to common seasonal illness or upsetable fin, contact your physician or Poison Control Center (listed below) and you pest control operator immediately. For further information, contact any of the following: you local office of BOUEY TERMITE SERVICE, INC; for health questions, your County Health Department (listed below); for applicant information, you County Agricultural Commissioner (listed below); and for regulatory information, the Structural Pest Control Board at (916) 561-8708, 1418 Howe Avenue Ste. 18, Sacramento, CA 95825

POISON CONTROL CENTER

Sacramento 1-800-876-4766

California County Agricultural Commissioner

Sacramento (916) 875-6693 El Dorado (530) 621-5520

Placer (530) 889-7372 Yolo (530) 666-8140

PESTICIDES THAT MAY BE USED ON YOUR PROPERTY DURING THE COURSE OF OUR WORK:
The number of materials actually used during each visit will be on the Completion Notice or the Invoice/Service slip. Active ingredients will be shown below in parenthesis:
TIMBOR (Sodium Borate) PREMISE 75 (Imidacloprid)
FUMIGANTS: CHLOROPICRIN, VIKANE (Sulfuryl Fluoride)
Effects of overexposure to this material can include nasal and respiratory irritation, dizziness, headache and fatigue.
Effects of overexposure to this material will cause teary eyes.
Effects of overexposure to this material can include poor coordination, slurring words, and confusion

Bonay Termite Service, Inc

Page 2 of 5 of Standard Inspection Report

1812 W. Curtis Drive Sacramento CA 95818
Address of Property Inspected City State Zip

11/11/06 26013
Billing No. Date of Inspection Co. Report No. Escrow No.

NOTICE: The Structural Pest Control Board encourages competitive business practices among registered companies. Reports on this structure prepared by various registered companies should list the same findings, (i.e., termite infestations, termite damage, fungus damage, etc.). However, recommendations to correct these findings may vary from company to company. You have a right to seek a second opinion from another company.

Under the California Mechanics Lien Law, any Structural Pest Control Operator who contracts to do work for any contractor, subcontractor, laborer, supplier, or other person who helps to improve your property but has not been paid for his work or supplies, has a right to enforce a claim against your property. This means that after a hearing, your property could be sold by a court officer and the proceeds of the sale used to satisfy the debt. This can happen even if you paid your contractor in full if the subcontractors, laborers, or suppliers remain unpaid. We reserve the right to file a claim or lien against your property. Certain claimants, such as subcontractors or material suppliers are required to provide you with a document entitled "Preliminary Notice". General contractors and laborers for wages do not provide this notice. A "Preliminary Notice" is not a lien against the property. Its' purpose is to notify you of persons who may have a right to file a lien against your property for debts that are not paid.

Bonay Pest Control cannot certify the roof nor do we offer any opinion as to its' quality.

The exterior surface of the roof will not be inspected. If you want the water tightness of the roof determined, you should contact a roofing contractor who is licensed by the Contractor's State License Board.

Most exposed areas repaired will be painted or primed with one (1) coat of paint or primer. No guarantee is given on color match or quality of painting.

If damage extends into inaccessible areas, a Supplemental Inspection will be made and Report issued outlining our findings, recommendations, and additional costs.

This is a separated report which is defined as Section I/Section II conditions evident on the date of the inspection. Section I contains items where there is visible evidence of active infestation, infection or conditions that have resulted in or from infestation or infection. Section II items are conditions deemed likely to lead to infestation or infection but where no visible evidence of such was found. Further inspection items are defined as recommendations to inspect area(s) which during the original inspection did not allow the inspector access to complete the inspection and cannot be defined as Section I or Section II.

All work performed by others must be seen in progress.

MOLD DISCLAIMER: BONAY PEST CONTROL cannot inspect, certify or identify molds, nor do we offer any opinion as to the type of condition of a mold. If there is a mold problem, the home owner or interested parties should contact a qualified expert in this field of work to outline findings and recommendations.

Bonay Pest Control does not inspect tub and shower enclosures for water tightness.

Bouey Termite Service, Inc

Page 4 of 5 of Standard Inspection Report

3632 N Curtis Drive	Sacramento	CA	95010
Address of Property Inspected	City	State	Zip

Sticker No.	12/13/05	26811	
	Date of Inspection	Co. Report No.	Escrow No.

1 SUBSTRUCTURE

FINDING 1A: Cellulose debris noted in the subarea.
RECOMMENDATION 1A: Remove cellulose debris.
SECTION 2.

1B NOTE Addition built over concrete slyper floor.

2 STALL SHOWER

2A NOTE Upstairs stall shower not water tested due to finished ceiling below. No water stain noted. If water test of upstairs shower is desired, it will be done at Owner's responsibility and expense by opening the ceiling beneath the shower. A Supplemental Inspection will be made and Report issued outlining our findings, recommendations, and additional cost.

FINDING 2B: Cracked or missing grout noted at shower and tub.
RECOMMENDATION 2B: Grout areas as necessary. As part of routine maintenance, keep area grouted to prevent possible damage.
SECTION 2.

9 DECK

FINDING 9A: Deck is inaccessible for inspection due to no access.
RECOMMENDATION 9A: Pull decking as needed to make area accessible for inspection. A Supplemental Inspection will be made and Report issued outlining our findings, recommendations, and additional cost.
FURTHER INSPECTION ITEM.

10 INTERIOR

FINDING 10A: Toilet at half bath downstairs noted to be loose.
RECOMMENDATION 10A: Remove toilet. Install new seal and reset the toilet.

If damage extends into the subfloor or if plumbing requiring repairs is disclosed, a Supplemental Inspection will be made and Report issued outlining our findings, recommendations, and additional cost.
SECTION 2.

FINDING 10B: Fungus infection and damage noted at two (2) four lite windows.
RECOMMENDATION 10B: Remove and replace two (2) windows.
SECTION 1.

10C NOTE Cracked tile and missing grout at kitchen counter.

11 EXTERIOR

FINDING 11A: Fungus infection and damage noted at 2nd story corner trim.
RECOMMENDATION 11A: Remove and replace trim.
SECTION 1.

Bouey Termite Service, Inc

3623 W. Curtis Drive Sacramento CA 95819
Address of Property Inspected City State Zip

Stamp No 11/13/06 26813
Date of Inspection Co. Report No. Escrow No.

FINDING 11B: Fungus infection and damage noted at trim and sill at vent.
RECOMMENDATION 11B: Remove and replace trim and sills.
SECTION 1.

FINDING 11C: Fungus infection and damage noted at trim around posts.
RECOMMENDATION 11C: Remove and replace trim.
SECTION 1.

FINDING 11D: Fungus infection and damage noted at corner trim.
RECOMMENDATION 11D: Remove and replace trim.
SECTION 1.

FINDING 11E: Fungus infection and damage noted at window trim and jambs.
RECOMMENDATION 11E: Remove and replace trim and jambs.
SECTION 1.

11F NOTE Board siding.

FINDING 11G: Fungus infection and damage noted at rafter tails.
RECOMMENDATION 11G: Remove and replace rafter tails.
SECTION 1.

FINDING 11H: Fungus infection and damage noted at trim at screen area.
RECOMMENDATION 11H: Remove and replace trim.
SECTION 1.

01-08-07 11:32am From-Stewart Title / Alhambra 916 492 7220 T-802 P.013/030 F-940

Bouey Termite Service, Inc

3630 4th Avenue
Sacramento CA 95817
Tel (916) 733-0520 Fax (916) 733-0520

AGREEMENT

No work will be performed until a signed copy of this agreement has been received.

Address of Property: 3623 N. Curtis Drive
City: Sacramento
State/Zip: CA 95819

The inspection report of the company dated 12/18/06 is incorporated herein by reference as though fully set forth.

The company is authorized to proceed with the work outlined in the items circled below from the Termite Inspection Report for the property inspected, for a total sum of $ _____. This total amount is due and payable within Ten (10) days from completion repair work and/or chemical application.

THE COMPANY AGREES

To guarantee all repairs done and by this company for one year from date of completion except for caulking, grouting or plumbing, which is guaranteed for a total of Ninety (90) days. We can use no responsibility for work performed by others, to be bound to perform this work for the price quoted in our seal breakdown for period not to exceed 30 days. To use reasonable care in the performance of our work but to assume no responsibility for damage to any hidden piece, wiring, other facilities or to any shrubs, plants or roots.

THE OWNER OR OWNER'S AGENT AGREES

To pay for services rendered in any additional services requested upon completion of work to pay a service charge of one and one-half percent (1 1/2%) interest per month, or portion of any month, annual interest rate of eighteen percent (18%) on accounts exceeding the ten (10) day full payment schedule. The Other grants to The Company a security interest in the property to secure payment sum for work and inspection fee completed. In case of non-payment by The Owner reasonable attorney fees and costs of collection shall be paid by owner, whether suit be filed or not.

ALL PARTIES AGREE

If any additional work is deemed necessary by the local building inspector, said work will not be performed without additional authorization from owner or owner agent. This contract price does not include the charge of any Inspection Report fees. Circle the items you wish performed by The Company, before and after the general above.

NOTICE TO OWNER

Under the California Mechanic's Lien Law any structural pest control company which contracts to do work for you, any contractor, subcontractor, laborer, supplier or other person who helps to improve your property, but is not paid for his or her work or supplies, has a right to enforce a claim against your property. This means that after a court hearing, your property could be sold by a court officer and the proceeds of the sale used to satisfy the indebtedness. This can happen even if you have paid your structural pest control company in full if the subcontractor, laborers or suppliers remain unpaid.
To preserve their right to file a claim or lien against your property, certain claimants such as subcontractors or material suppliers are required to provide you with document entitled "Preliminary Notice." Prime contractors and laborers for wages do not have to provide this notice. A Preliminary Notice is not a lien against your property. Its purpose is to notify you or persons who may have a right to file a lien against your property if they are not paid.

ITEMS

SECTION 1 ITEM(S)#	10B.....$	415.00	SECTION 2 ITEM(S)#	1A.....$	80.00
	11A.....$	110.00		2B.....$	90.00
	11B.....$	330.00		10A.....$	65.00
	11C.....$	305.00			
	11D.....$	240.00		TOTAL...$	240.00
	11E.....$	270.00			
	11G.....$	265.00			
	11H.....$	235.00	FURTHER INSPECTION ITEM(S)#	5A.....$	180.00
	TOTAL...$	2250.00		TOTAL...$	

RECEIVED & READ:
[signature]
DATE: 12/22/06

MINIMUM JOB PRICE...$ 250.00

If all items on Report are not completed by Bouey price per item may be reprinted

$ 50.00 - Cancellation fee will be assessed for any scheduled appts if not notified within 24 hours during business hours

Property Owner _____ Date: _____ Inspected By: [signature] Date: _____

Owners Agent _____ Date: _____

PAGE 13/30 * RCVD AT 1/8/2007 1:04:31 PM [Central Standard Time] * SVR:FAXNDAL008/3 * DNIS:9256 * CSID:9164027220 * DURATION (mm-ss):06-02

JPMC- 000045
CONFIDENTIAL

01-06-07 11:32am From-Stewart Title / Alhambra 916 492 7229 T-002 P.014/039 F-940

WOOD DESTROYING PESTS AND ORGANISMS INSPECTION REPORT

Building No.	Street	City	Zip	Date of Inspection	Number of Pages
3622	W. Curtis Drive	Sacramento	95818	12/13/2005	1

Bouey Termite Service, Inc
3639 4th Avenue
Sacramento CA 95817
Tel (916) 733-0530 Fax (916) 733-0525

Report #: 36813
Registration #: [illegible]
Escrow #:

Ordered by	Property Owner and/or Party of Interest:	Report sent to:
Sharon Kalmar 3622 W. Curtis Drive Sacramento, CA 95818	Sharon Kalmar Cook Realty FR 461-2754 Martin Diarnoci	

COMPLETE REPORT ☐ LIMITED REPORT ☒ SUPPLEMENTAL REPORT ☐ REINSPECTION REPORT ☐

GENERAL DESCRIPTION: Garage

Inspection Tag Posted:

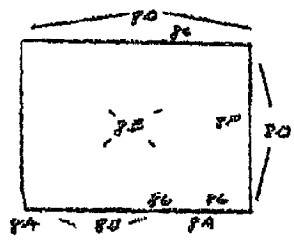
Other Tags Posted:

An inspection has been made of the structure(s) shown on the diagram in accordance with the Structural Pest Control Act. Detached porches, detached steps, detached decks and any other structures not on the diagram were not inspected.

Subterranean Termites ☐ Drywood Termites ☐ Fungus / Dryrot ☒ Other Findings ☒ Further Inspection ☒

If any of the above boxes are checked, it indicates that there were visible problems in accessible areas. Read the report for details on checked.

Diagram Not To Scale



RECEIVED & REAL:

DATE: 12/22/05

Front

Inspected By: Shawn K. Bouey State License No. OPR 9099 Signature:

You are entitled to obtain copies of all reports and completion notices on this property reported to the Structural Pest Control Board during the preceding two years. To obtain copies contact Structural Pest Control Board, 1418 Howe Avenue, Suite 18, Sacramento, California, 95825-3204.
NOTE: Questions or problems concerning the above report should be directed to the manager of the company. Unresolved questions or problems with services performed may be directed to the Structural Pest Control Board at (916) 561-8708, (800) 737-6151 or www.pestboard.ca.gov. 42M-41 (Rev. 10/01)

PAGE 14/39 * RCVD AT 1/8/2007 1:04:31 PM [Central Standard Time] * SVR:FAXWDAL008/3 * DNIS:9258 * CSID:9164927229 * DURATION (mm-ss):06-02

JPMC- 000046
CONFIDENTIAL

DISCLAIMER PAGE 2

Items 1 through 11 relate to locations, accessibility, conditions, infestations, and infections noted at the time of this inspection. Although we make a visual inspection, there are areas, which are inaccessible for inspection. These include areas to which there is no access without defacing or tearing out lumber, masonry, or finished work. We do not move furniture, appliances, or raised floor coverings, under concrete slabs, the interiors of the hollow walls, bay windows, Ports coheres, columns, or abutments. Unless there are specific areas noted in the body of this report, any further inspection other than set forth in this report would be impractical.
This inspection only pertains to the structure(s) indicated on the diagram. This report is a statement of conditions at the time of this inspection only. BOUEY TERMITE SERVICE, INC. does not certify the water integrity of roofs.
Please read all of the information contained with this report. We recommend all items in our report be completed. If work is performed by others we cannot be responsible to certify absence or presence of infestations or infections if this company is not contacted to reinspect prior to closing any areas. BOUEY TERMITE SERVICE, INC. will not guarantee work performed by others.
This report is not to be used to satisfy escrow requirements unless our inspection fee is paid. See the attached work order for the cost of recommended items. An authorized signature is necessary before any work can be performed.

REINSPECTIONS

This company will reinspect repairs done by others within four months of the original inspection. A charge, if any, can be no greater than the original inspection fee for each reinspection. The reinspection must be done within ten (10) working days of request. The reinspection is a visual inspection and if inspection of concealed areas is desired, inspection of work in progress will be necessary. Any guarantees must be received from parties performing repairs.

GUARANTEES

BOUEY TERMITE SERVICE, INC. operators are licensed and regulated by the Structural Pest Control Board and apply pesticides which are registered and approved for use by the California Department of Food and Agriculture and the United States Environmental Protection Agency. Registration is granted when the State finds that, based on the existing scientific evidence, there are no appreciable risks if proper use conditions are followed or that the risks are outweighed by the benefits. The degree of risk depends upon the degree of exposure should be minimized.
BOUEY TERMITE SERVICE, INC. guarantees the work completed by this company for a period of one (1) year from the date of completion unless otherwise stated in the body of this Report with the exception of plumbing, grouting, caulking, resetting of toilets, resetting of enclosures, or floor covering, which are guaranteed for thirty (30) days, as these are Owner maintenance areas.
If within twenty-four (24) hours following application you experience symptoms similar to common seasonal illness comparable to, contact your physician or Poison Control Center (listed below) and you pest control operator immediately. For further information, contact any of the following: you local office of BOUEY TERMITE SERVICE, INC; for health questions, your County Health Department (listed below); for application information, you County Agricultural Commissioner (listed below); and for regulatory information, the Structural Pest Control Board at (916) 561-8705, 1418 Howe Avenue Ste. 18, Sacramento, CA 95615

POISON CONTROL CENTER

Sacramento 1-800-876-4766

California County Agricultural Commissioner

Sacramento (916) 875-5803 El Dorado (530) 621-5520

Placer (530) 889-7372 Yolo (530) 666-8140

PESTICIDES THAT MAY BE USED ON YOUR PROPERTY DURING THE COURSE OF OUR WORK:
The names of materials actually used during each visit will be on the Completion Notice or the Invoice Service slip. Active ingredients will be shown below in parenthesis:
TIMBOR (Sodium Borate) PREMISE 75 (Imidacloprid)
FUMIGANTS: CHLOROPICRIN, VIKANE (Sulfuryl Fluoride)
Effects of overexposure to this material can include nasal and respiratory irritation, dizziness, headache, and fatigue.
Effects of overexposure to this material will cause teary eyes.
Effects of overexposure to this material can include poor coordination, slurring words, and confusion.

01-08-07 11:32am From-Stewart Title / Alhambra 818 402 7228 T-802 P.016/033 F-840

Bouey Termite Service, Inc

Page 3 of 6 of Standard Inspection Report

3622 N. Curtis Drive — Sacramento — CA — 95819
Address of Property Inspected — City — State — Zip

Stamp No. — 12/13/06 Date of Inspection — 26514 Co. Report No. — Escrow No.

"NOTICE" The Structural Pest Control Board encourages competitive business practices among registered companies. Reports on this structure prepared by various registered companies should list the same findings. (i.e., termite infestations, termite damage, fungus damage etc.). However, recommendations to correct those findings may vary from company to company. You have a right to seek a second opinion from another company.

Under the California Mechanics Lien Law, any Structural Pest Control Operator who contracts to do work for any contractor, subcontractor, laborer, supplier, or other person who helps to improve your property but has not been paid for his work or supplies, has the right to enforce a claim against your property. This means that after a hearing, your property could be sold by a court officer and the proceeds of the sale used to satisfy the debt. This can happen even if you paid your contractor in full if the subcontractor, laborers, or suppliers remain unpaid. We reserve the right to file a claim or lien against your property. Certain claimants, such as subcontractors or material suppliers are required to provide you with a document entitled 'Preliminary Notice'. General contractors and laborers for wages do not provide this notice. A 'Preliminary Notice' is not a lien against the property. Its' purpose is to notify you of persons who may have a right to file a lien against your property for debts that are not paid.

Bouey Pest Control cannot certify the roof nor do we offer any opinion as to its' quality.

The exterior surface of the roof will not be inspected. If you want the water tightness of the roof determined, you should contact a roofing contractor who is licensed by the Contractor's State License Board.

Most exposed areas repaired will be painted or primed with one (1) coat of paint or primer. No guarantee is given on color match or quality of painting.

If damage extends into inaccessible areas, a Supplemental Inspection will be made and Report issued outlining our findings, recommendations, and additional cost.

Structure is constructed on a concrete slab with finished walls on the interior and exterior. These areas are inaccessible for inspection and interior conditions are not known.

This is a separated report which is defined as Section I/Section II conditions evident on the date of the inspection. Section I contains items where there is visible evidence of active infestation, infection or conditions that have resulted in or from infestation or infection. Section II items are conditions deemed likely to lead to infestation or infection but where no visible evidence of such was found. Further inspection items are defined as recommendations to inspect area(s) which during the original inspection did not allow the inspector access to complete the inspection and cannot be defined as evidence of Section II.

All work performed by others must be seen in progress.

MOLD DISCLAIMER: BOUEY PEST CONTROL cannot inspect, certify or identify molds, nor do we offer any opinion as to the type of condition of a mold. If there is a mold present, the home owner or interested parties should contact a qualified expert in this field of work to outline findings and recommendations.

This is a Limited Inspection and Report at the request of Sharon Nelson and pertains to garage only. We recommend a complete inspection of this property.

Bousy Termite Service, Inc

Page 4 of 4 of Structural Inspection Report

1623 N. Curtis Drive Sacramento CA 95811
Address of Property Inspected City State Zip

Stamp No. 12/11/06 Date of Inspection 25816 Co. Report No. Escrow No.

8 GARAGE

FINDING 8A: Fungus infection and damage noted at trim.
RECOMMENDATION 8A: Remove and replace trim.
SECTION 1.

FINDING 8B: Fungus infection and damage noted at doors.
RECOMMENDATION 8B: Remove and replace base of doors as needed.
SECTION 1.

FINDING 8C: Broken siding.
RECOMMENDATION 8C: Remove and replace siding.
SECTION 2.

FINDING 8D: Fungus infection noted in siding.
RECOMMENDATION 8D: Remove surface fungus and treat area with the registered fungicide, Timbor (Sodium Borate).
SECTION 1.

FINDING 8E: 1st and 2nd story garages are partially inaccessible for inspection due to storage.
RECOMMENDATION 8E: Homeowner to make area accessible for inspection. A Supplemental Inspection will be made and Report issued outlining our findings, recommendations, and additional cost.
FURTHER INSPECTION ITEM.

FINDING 8F: Fungus infection and damage noted at two (2) windows.
RECOMMENDATION 8F: Remove and replace two (2) windows.
SECTION 1.

FINDING 8G: Fungus infection and damage noted at door jambs.
RECOMMENDATION 8G: Remove and replace sections of jambs.
SECTION 1.

01-09-07 11:33am From-Stewart Title / Alhambra 916 492 7229 T-902 P.018/030 F-949

Bouey Termite Service, Inc

3639 4th Avenue
Sacramento CA 95817
Tel (916) 733-6528 Fax (916) 736-0629

AGREEMENT

No work will be performed until a signed copy of this agreement has been received.

Address of Property: 3623 W. Curtis Drive
City: Sacramento
State/Zip: CA 95818

The inspection report of the company dated 12/18/06 is incorporated herein by reference as though fully set forth.

The company is authorized to proceed with the work outlined in the items circled below from the Termite Inspection Report for the property inspected, for a total sum of $ _____. This total amount is due and payable within Ten (10) days from completion repair work and/or chemical application.

THE COMPANY AGREES

To guarantee all repair completed by this company for one year from date of completion except for caulking, grouting or plumbing, which is guaranteed for a period of Ninety (90) days. We assume no responsibility for work performed by others, to be found to perform this work for the price quoted in our cost breakdown for period not to exceed 30 days, to use reasonable care in the performance of our work but to assume no responsibility for damage to any injured plant, [illegible] other facilities or to any [illegible], pipes or roof.

THE OWNER OR OWNER'S AGENT AGREES

To pay for services rendered in any additional services requested upon completion of work to pay a service charge of one and one-half percent (1 1/2%) interest per month, or portion of any month, annual interest rate of eighteen percent (18%) on accounts exceeding the ten (10) day full payment schedule. The same grants to The Company a security interest in the property to secure payment sum for work and inspection fee completed. In case of non-payment by The Owner, reasonable attorney fees and costs of collection shall be paid by owner, whether suit be filed or not.

ALL PARTIES AGREE

If any additional work is deemed necessary by the local building inspector, said work will not be performed without additional authorization from owner or owner's agent. This contract price does not include the charge of any inspection Report fees. Circle the items you wish performed by The Company, below and enter the amount above.

NOTICE TO OWNER

Under the California Mechanic's Lien Law any structural pest control company which contracts to do work for you, any contractor, subcontractor, laborer, supplier or other person who helps to improve your property, but is not paid for his or her work or supplies, has a right to enforce a claim against your property. This means that after a court hearing, your property could be sold by a court officer and the proceeds of the sale used to satisfy the indebtedness. This can happen even if you have paid your structural pest control company in full if the subcontractor, laborers or suppliers remain unpaid.
To preserve their right to file a claim or lien against your property, certain claimants such as subcontractors or material suppliers are required to provide you with a document entitled "Preliminary Notice." Prime contractors and laborers for wages do not have to provide this notice. A Preliminary Notice is not a lien against your property. Its purpose is to notify you of persons who may have a right to file a lien against your property if they are not paid.

ITEMS

SECTION 1 ITEM(S)#	8A.....$	195.00	SECTION 2 ITEM(S)#	8C.....$	55.00
	8B.....$	480.00			
	8D.....$	130.00		TOTAL...$	55.00
	8F.....$	310.00			
	8G.....$	190.00			
	TOTAL...$	1305.00	FURTHER INSPECTION ITEM(S)#	8E.....$	Homeowner

MINIMUM JOB PRICE...$ 290.00

If all items on Report are not completed by Bouey price per item may be repriced

$ 50.00 - Cancellation fee will be assessed for any scheduled appts if not notified within 24 hours during business hours

RECEIVED & READ: [signature]

DATE: 12/27/06

Property Owner: _____ Date: _____ Inspected by: [signature] Date: _____

Owner's Agent: _____ Date: _____

PAGE 18/30 * RCVD AT 1/8/2007 1:04:31 PM [Central Standard Time] * SVR:FAXNDAL008/3 * DNIS:9256 * CSID:9164927229 * DURATION (mm-ss):06-02

JPMC- 000050
CONFIDENTIAL

01-09-07 11:38am From-Stewart Title / Alhambra 916 492 7229 T-902 P.010/030 F-040

STANDARD NOTICE OF WORK COMPLETED AND NOT COMPLETED

NOTICE - All recommendations may not have been completed - See below - Recommendations not completed.
This form is prescribed by the Structural Pest Control Board.

Building No.	Street	City	Zip	Date of Completion
3633	W. Curtis Drive	Sacramento	95819	2/10/05

Bouey Termite Service, Inc
3639 4th Avenue
Sacramento CA 95817
Tel (916) 733-0520 Fax (916) 732-0629

Report #: 36813
Registration Expires:
Escrow #:

Ordered By:	Property Owner and/or Party of Interest	Completion Sent To:
Sharon Helmer 3633 W. Curtis Drive Sacramento, CA 95819	Sharon Helmer Cook Realty FX 451-2764 Martin Pierucci	

The following recommendations on the above designated property, as outlined in Wood Destroying Pests and Organisms Inspection Report No. 26813, dated 12/13/05, have been and/or have not been completed.

Recommendations completed by this firm that are in accordance with the Structural Pest Control Board's Rules and Regulations:
1A, 2B, 10A, 10B, 11A, 11B, 11C, 11D, 11E, 11G, and 11H.

Recommendations completed by this firm that are considered secondary and substandard measures under Section 1005 of the Structural Pest Control Board's Rules and Regulations including person requesting secondary measure.

Cost of work completed:

THIS IS A BILL

Cost: $	$ 2,490.00
Inspection Fee: $	
Other: $	
Total: $	$ 2,490.00

Recommendations not completed by this firm:
2A - Further Inspection Item

RECEIVED & DEAD

Estimated Cost: DATE 12/22/06

Remarks
The following certification is in compliance with the Structural Pest Control Act, Section 8519, of the Business and Professions Code, and pertains to the visible and accessible areas inspected on the date of our Original Inspection Report, and Supplemental Inspection Reports, if any, and does not imply the absence or presence of infestation or infection in areas where further inspection was recommended and not completed. This is to certify that the structure described herein is now free of evidence of active infestation or infection in visible, accessible areas.

Signature

You are entitled to obtain copies of all reports and completion notices on this property reported to the Board during the preceding two year upon payment of [illegible] fee to: Structural Pest Control Board, 1515 Hawk Ave., Ste. 1B, Sacramento, California, 95832-0304.
NOTE: Questions or problems concerning the above report should be directed to the manager of this company. Unresolved questions or problems with [illegible] performed may be directed to the Structural Pest Control Board at (916) 561-0705, (800) 737-8188 or www.pestcontrol.ca.gov.

PAGE 10/30 * RCVD AT 1/8/2007 1:04:31 PM [Central Standard Time] * SVR:FAXNOAL008/3 * DNIS:9256 * CSID:9164927229 * DURATION (mm-ss):06-02

JPMC- 000051
CONFIDENTIAL

CSOC.RICH.001483

01-08-07 11:34am From-Stewart Title / Alhambra 916 492 7228 T-902 P.021/038 F-940

Dec 27 2003 2:14PM LYON Real Estate 916452-2221 P.2

STANDARD NOTICE OF WORK COMPLETED AND NOT COMPLETED

NOTICE - All recommendations may not have been completed - See below - Recommendations not completed

This form is prescribed by the Structural Pest Control Board.

Building No.	Street	City	Zip	Page Number
3812	W. Curtis Drive	Sacramento	95819	

Bouey Termite Service, Inc
5838 4th Avenue
Sacramento CA 95817
Tel (916) 733-0181 Fax (916) 736-0820

Report # 28238
Registration # L-
Reserve #:

Ordered By	Property Owner and/or Party of Interest	Completion Sent To
Shawn Balmer 3812 W. Curtis Drive Sacramento, CA 95819	Shawn Balmer Dunnigan Realtors FX 452-2211 Charlene Bigley	

The following are recommendations on the above designated property, as outlined in Wood Destroying Pests and Organisms Inspection Report No. 28238 dated 12/29/04, have been and/or have not been completed.

Recommendations completed by this firm that are in accordance with the Structural Pest Control Board's Rules and Regulations:

1A, 1B, 11A

Recommendations not carried out by this firm but are considered secondary and unessential measures under Section 1999 of the Structural Pest Control Board's Rules and Regulations including persons requiring attendant measures.

Cost of work completed: RECEIVED & READ:

Cost $	$ 320.00
Inspection Fee: $	$ 178.00
Other: $	
Total: $	$ 498.00

Recommendations not completed by this firm:
NA

Estimated Cost

Remarks:
The following certification is in compliance with the Structural Pest Control Act, Section 8519 of the Business and Professions Code, and pertains to the visible and accessible areas inspected on the date of the original Inspection Report, and Supplemental Inspection Reports, if any, and does not imply the absence or presence of infestation or infection in areas where further inspection was recommended and not completed. This is to certify that the structure described herein is now free of evidence of active infestation or infection in visible, accessible areas.

Signature

You are entitled to obtain a copy of all reports and completion notices on file in any agency relevant to the work listed in this report and to receive it prior to the transfer of title. You may request copies from the Structural Pest Control Board, 1418 Howe Ave., Ste. 18, Sacramento, California, 95825-3629.
If this Structure or portion is occupied, the occupant should be given a copy of this report. Unresolved questions or problems may be addressed first to a local Wood Destroying Pest Control Operator and then to the Structural Pest Control Board at (916) 561-8704, (800) 737-8188 or www.pestboard.ca.gov

Dec-27-2003 4:51PM BOUEY PEST CONTROL P.7/8 8/8

PAGE 21/38 * RCVD AT 1/8/2007 1:04:31 PM [Central Standard Time] * SVR:FAXMODAL/0013 * DNIS:3256 * CSID:9164927239 * DURATION (mm-ss):08-42

JPMC- 000052
CONFIDENTIAL

CSOC.RICH.001484

01-01-07 11:34am From-Stewart Title / Alhambra 916 452 7229 T-929 P.021/030 F-140

Dec 27 2007 2:14PM LYON Real Estate 9164582221 p.9

WOOD DESTROYING PESTS AND ORGANISMS INSPECTION REPORT

Ordering No.	Street	City	Zip	Date of Inspection	Schedule A
3823	W. Curtis Drive	Sacramento	95838	12/22/2007	A

Bovey Termite Service, Inc
3939 4th Avenue
Sacramento CA 95817
Tel (916) 737-0329 Fax (916) 733-0329

Report #: 30946
Registration #: Ins 9016
Requestor:

Co. Name for:
Shireh Rahmat
3823 W. Curtis Drive
Sacramento, CA 95838

Property Owner/Owner Party of Interest
Shireh Rahmat

Domingan Realtors Ph 491-2331
Charlene Bingley

Report sent to:

COMPLETE REPORT [X] LIMITED REPORT [ ] SUPPLEMENTAL REPORT [ ] REINSPECTION REPORT [ ]

Structure(s) Inspected: 2 Story Stucco residence on raised foundation

Estimated Fee:

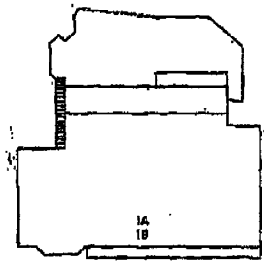
Date Tag Posted:

An inspection has been made of the structure(s) shown on this report in accordance with the Structural Pest Control Act. Detached porches, decks, attached garages and any other structures not on the diagram were not inspected.

Subterranean Termites [ ] Drywood Termites [ ] Fungus / Dryrot [X] Other Findings [X] Further Inspection [X]

If any of the above boxes are checked, it indicates that there were visible problems in accessible areas. Read this report for details on these items.

Diagram Not To Scale



RECEIVED & READ:
X
DATE 12/27/07

Inspected by: Owen L. Bovey State License No. FR 16918 Signature:

You are entitled to receive copies of all reports and completion notices on this property reported to the Structural Pest Control Board during the previous two years. To obtain copies request them from Pest Control Board, 1418 Howe Avenue, Suite 18, Sacramento, California, 95825-3236.
NOTE: Questions or problems concerning the above report should be directed to the company. Unresolved questions or problems may be addressed to the Structural Pest Control Board at (916) 561-8708, (800) 737-8188 or www.pestboard.ca.gov. 433-81 (Rev. 10/01)

Dec.27. 2007 8:50AM BOVEY PEST CONTROL No.7428 P 2/8

PAGE 22/30 * RCVD AT 1/8/2007 1:04:51 PM [Central Standard Time] * SVR:FAXMDAL01/29 * DNIS:8258 * CSID:9164827229 * DURATION (mm-ss):06-02

JPMC- 000053
CONFIDENTIAL

CSOC.RICH.001485

DISCLAIMER PAGE 2

I and I through 24 relate to locations, accessibility, conditions, obstructions, and infections noted at the time of the inspection. Although we make a visual inspection, there are areas, which are inaccessible for inspection. These include areas in which there is no access without cutting or tearing out lumber, masonry, or finished work. We do not move furniture, appliances, or take up floor coverings, or for concrete slabs, the inspection of the floor walls, bay windows, fireplaces, columns, or alcoves. Unless there are specific areas noted in the body of this report, any further inspection other than set forth in this report would be impractical. The inspection only pertains to the structure(s) indicated on the diagram. This report is a statement of opinion at the time of this inspection only. BOXEY TERMITE SERVICE, INC. does not modify the report in reliance on it.

Please read all of the information contained with this report. We recommend all items in our report be completed. If work is performed by others we cannot be responsible to strictly absolve or guarantee of the inspection or infestation if this company is not contacted to reinspect prior to closing any areas. BOXEY TERMITE SERVICE, INC. will not guarantee work performed by others.

The report is not to be used to satisfy escrow requirements unless our inspection fee is paid. See the attached work sheet for the cost of recommended items. An authorized signature is necessary before any work can be performed.

REINSPECTIONS

If a company will reinspect repairs done by others within four months of the original inspection. A charge, if any, can be greater than the original inspection fee for such reinspection. This reinspection must be done within ten (10) working days of request. The reinspection is a visual inspection and if inspector of concealed or so is desired, inspection of work in progress will be mandatory. And guarantees must be received from this company before obtaining repairs.

GUARANTEES

BOXEY TERMITE SERVICE, INC. operators are licensed and regulated by the Structural Pest Control Board, and apply pesticides which are registered and approved for use by the California Department of Food and Agriculture and the United States Environmental Protection Agency. The likelihood is greatest when the label is used, based on the existing scientific evidence, there are no appreciable risks if proper site conditions do not exist or that the risks are outweighed by the benefits. The degree of risk depends upon the degree of exposure should be minimized.

BOXEY TERMITE SERVICE, INC. guarantees the work completed by this company for a period of one (1) year from the date of completion unless otherwise noted in the body of this Report with the exception of the wiring, grounding, caulking, recaulking of joints, recaulking of baseboards, or floor coverings, which are guaranteed for thirty (30) days, as these are Owner maintenance items.

If within twenty-four (24) hours following application you experience symptoms similar to common cases and like as comparable this contact your physician or Poison Control Center (listed below) and you must notify us prior immediately. For further information, contact any of the literature you took notice of BOXEY TERMITE SERVICE, INC. for health questions, your County Health Department listed below) for any toxics information, Yolo County Agricultural Commissioner (listed below), and for regulatory information, the Structural Pest Control Board at (916) 561-8705, 1418 Howe Avenue Ste. 18, Sacramento, CA 95825

POISON CONTROL CENTER

Sacramento 1-800-876-4766
California County Agricultural Commissioner
Sacramento (916) 875-6801 El Dorado (530) 621-5520
Placer (530) 889-7372 Yolo (530) 666-8140

PESTICIDES THAT MAY BE USED ON YOUR PROPERTY DURING THE COURSE OF OUR WORK

The names of materials actually used during each visit will be on the Completion Notice or the Last Inspection slip. Active ingredients will be shown below in parenthesis:

TIM BOR (Sodium Borate) PREMISE 75 (Imidacloprid)
KNOCKDOWN: CRISAR/CYFLUTHRIN, VULCAN (Sulfuryl Fluoride)

Effects of overexposure to this material can include nasal and respiratory irritation, dizziness, headache, and fatigue.

Exposure to overexposure to this material will cause watery eyes.

Effects of overexposure to this material can include poor coordination, slurring words, and coma.

JPMC- 000054
CONFIDENTIAL

CSOC.RICH.001486

Bonny Termite Service, Inc

Page 3 of 4 of Wood Destroying Pest and Organism Inspection Report

3429 W. Curtis Drive		Sacramento	CA	95834
Address of Property Inspected		City	State	Zip
Escrow No.	12/22/06	25218		
	Date of Inspection	Co. Report No.		

NOTICE: If a Structural Pest Control Board encourages competitive business practices among registered companies. Reports on this structure prepared by various registered companies should list the same findings, i.e., termite infestations, termite damage, fungus damage, etc.). However, recommendations to correct these findings may vary from company to company. You have a right to seek a second opinion from another company.

Under the California Mechanics Lien Law, any Structural Pest Control Operator who contracts to do work for any contractor, subcontractor, laborer, supplier, or other person who helps to improve your property but has not been paid for his work or supplies, has a right to enforce a claim against your property. This means that after a hearing, your property could be sold by a court officer and the proceeds of the sale used to satisfy the debt. This can happen even if you paid your contractor in full if the subcontractor, laborers, or suppliers remain unpaid. We reserve the right to file a claim of lien against your property. Certain claimants, such as subcontractors or material suppliers are required to provide you with a document entitled "Preliminary Notice". General contractors and laborers for wages do not provide this notice. A "Preliminary Notice" is not a lien against the property. Its' purpose is to notify you of persons who may have a right to file a lien against your property for debts that are not paid.

Bonny Pest Control cannot certify the roof nor do we offer any opinion as to its' quality.

The exterior surface of the roof will not be inspected. If you want the water tightness of the roof determined, you should contact a roofing contractor who is licensed by the Contractor's State License Board.

Most exposed areas repaired will be painted or primed with one (1) coat of paint or primer. No guarantee is given on color match or quality of painting.

If damage extends into inaccessible areas, a Supplemental Inspection will be made and Report issued outlining our findings, recommendations, and additional cost.

This is a separated report which is defined as Section I/Section II conditions evident on the date of the inspection. Section I contains items where there is visible evidence of active infestation, infection or conditions that have resulted in or from infestation or infection. Section II items are conditions deemed likely to lead to infestation or infection but where no visible evidence of such was found. Further inspection items are defined as recommendations to inspect area(s) which during the original inspection did not allow the inspector access to complete the inspection and cannot be defined as Section I or Section II.

All work performed by others must be seen in progress.

MOLD DISCLAIMER: BONNY PEST CONTROL cannot inspect, certify or identify mold. Nor do we offer any opinion as to the type of condition of a mold. If there is a mold problem, the home owner or interested parties should contact a qualified expert in this field of work to outline findings and recommendations.

Due to the age of the structure, replacement material may not be available in the same dimension or quality and substitute material will be used.

Bonny Pest Control does not inspect tub and shower enclosures for water tightness.

01-08-07 11:34am From-Stewart Title / Alhambra 916 492 7229 T-882 P.025/030 F-940

Dec 27 2006 2:16PM LYON Real Estate 918482-2221 p.8

Bouey Termite Service, Inc

Page 4 of 4 of Standard Inspection Report

1622	W. Curtis Drive	Sacramento	CA	95810
Address of Property Inspected		City	State	Zip

12/22/06	28825	
Date of Inspection	Co. Report No.	Escrow No.

1 SUBSTRUCTURE

FINDING 1A: Fungus infection noted in stairjack base.
RECOMMENDATION 1A: Remove and replace with pressure treat.
SECTION 1.

FINDING 1B: Fungus infection noted in post base.
RECOMMENDATION 1B: Remove and replace post base.
SECTION 1.

*1 NOTE: A raised wood floor has been constructed over a concrete slab, making the wood under the flooring inaccessible for inspection. No visible evidence of active infestation or infection noted to warrant further inspection.

2 STALL

*2 NOTE: Upstairs stall shower not water tested due to finished ceiling below. No water stains noted. If water test of upstairs shower is desired, it will be done at Owner's responsibility and expense by opening the ceiling beneath the shower. A Supplemental Inspection will be made and Report issued outlining our findings, recommendations, and additional cost.

9 DECK

FINDING 9A: Deck is inaccessible for inspection due to no access.
RECOMMENDATION 9A: Remove decking as needed to make area accessible for inspection. A Supplemental Inspection will be made and Report issued outlining our findings, recommendations, and additional cost.
FURTHER INSPECTION ITEM.

11 EXTERIOR

FINDING 11A: Fungus infection and damage noted in trim.
RECOMMENDATION 11A: Remove and replace trim.
SECTION 1.

Dec. 27. 2006 8:51AM BOUEY PEST CONTROL No. 7428 P 5/8

PAGE 25/30 * RCVD AT 1/8/2007 1:04:31 PM [Central Standard Time] * SVR:FAXNDAL008/3 * DNIS:9256 * CSID:9164927229 * DURATION (mm-ss):06-02

JPMC- 000056
CONFIDENTIAL

CSOC.RICH.001488

01-08-07 11:35am From-Stewart Title / Alhambra 916 492 7229 T-802 P.026/030 F-040

Dec 27 2006 2:18PM LYON Real Estate 918452-2221 P.7

Bouey Termite Service, Inc

3638 4th Avenue
Sacramento CA 95817
Tel (916) 733-0820 Fax (916) 733-0820

AGREEMENT

No work will be performed until a signed copy of this agreement has been received.

Address of Property: 3523 N. Curtis Drive
City: Sacramento
State/Zip: CA 95818

The inspection report of the company dated, 12/22/06 is incorporated herein by reference as though fully set forth.

The company is authorized to proceed with the work outlined in the items circled below from the Termite Inspection Report for the property inspected, for a total sum of $ _____. This total amount is due and payable within Ten (10) days from completion report upon and/or chemical application.

THE COMPANY AGREES

To guarantee all repair completed by this company for one year from date of completion except for caulking, grading or plumbing, which is guaranteed for a period of ninety (90) days. We assume no responsibility for work performed by others, to be bound to perform this work for the price quoted in our bond for thirteen (13) or period not to exceed 30 days, to use reasonable care in the performance of our work but to assume no responsibility for damage to any hidden pipes, wiring, or other facilities or wiring, shrubs, grants or roof.

THE OWNER OR OWNER'S AGENT AGREES

To pay for services referred in any additional services requested upon completion of work to pay a service charge of one and one-half percent (1 1/2%) interest per month, or portion of any month, annual interest rate of eighteen percent (18%) on accounts exceeding the ten (10) day full payment schedule. The Owner grants to The Company a security interest in the property to secure payment sum for work and inspection fee completed. In case of non-payment by the Owner, reasonable attorney fees and costs of collection shall be paid by owner, whether suit be filed or not.

ALL PARTIES AGREE

If any additional work is deemed necessary by the local building inspector, said work will not be performed without additional authorization from owner or owner's agent. This contract will also does not include the charge of any Inspection Report fees. Circle the items you wish performed by The Company, before and other total amount above.

NOTICE TO OWNER

Under the California Mechanics Lien Law any contractor, your control company which contracts to do work for you, any contractor, subcontractor, laborer, supplier or other person who has to improve your property, and is not paid for his or her work or supplies, has a right to enforce a claim against your property. Under certain that after a court hearing, your property could be sold by a court officer and the proceeds of the sale used to satisfy the indebtedness. This can happen even if you have paid your contractor. Pass control company in full if the subcontractor, laborers or suppliers remain unpaid.
To preserve their right to file a claim or lien against your property, certain claimants such as subcontractors or material suppliers are required to provide you with a document entitled "Preliminary Notice." Prime contractors and laborers for wages do not have to provide this notice. A Preliminary Notice is not a lien against your property. Its purpose is to notify you of persons who may have a right to file a lien against your property if they are not paid.

ITEMS

SECTION 1 ITEM(S) 1R, 1B, & 11A.....$ 290.00

TOTAL...$ 290.00

MINIMUM JOB PRICE...$ 290.00

$ 90.00 - Cancellation fee will be assessed for any scheduled appts if not notified within 24 hours during business hours

Property Owner _____ Date _____ Inspector Tel _____ Date _____

Owner's Agent _____ Date _____

Dec. 27. 2006 6:51AM BOUEY PEST CONTROL No.7428 P. 8/8

PAGE 26/30 * RCVD AT 1/8/2007 1:04:31 PM [Central Standard Time] * SVR:FAXNDAL0003 * DNIS:9256 * CSID:9164927229 * DURATION (mm-ss):06-02

JPMC- 000057
CONFIDENTIAL

Dec-16-08 02:28pm From- [redacted] T-442 P.003/048 F-271

Nov 29 2006 8:03PM Dunnigan Realtors 918-452-2221 p.12

11/29/2006 14:59 KELLER WILLIAMS REALTY + 4825221 NO.844 P010

11/29/2006 14:16 KELLER WILLIAMS REALTY + 12139977186

CALIFORNIA ASSOCIATION of REALTORS®

BUYER'S INSPECTION ADVISORY

(C.A.R. Form BIA, Revised 10/06)

Property Address: 3622 [illegible] Road, Sacramento, CA _____ ("Property").

A. IMPORTANCE OF PROPERTY INVESTIGATION: The physical condition of the land and improvements being purchased is not guaranteed by either Seller or Brokers. For this reason, you should conduct thorough investigations of the Property personally and with professionals who should provide written reports of their investigations. A general physical inspection typically does not cover all aspects of the Property nor items affecting the Property that are not physically located on the Property. If the professionals recommend further investigations, including a recommendation by a pest control operator to inspect inaccessible areas of the Property, you should contact qualified experts to conduct such additional investigations.

B. BUYER RIGHTS AND DUTIES: You have an affirmative duty to exercise reasonable care to protect yourself, including discovery of the legal, practical and technical implications of disclosed facts, and the investigation and verification of information and facts that you know or that are within your diligent attention and observation. This purchase agreement gives you the right to investigate the Property. If you exercise this right, and you should, you must do so in accordance with the terms of that agreement. This is the best way for you to protect yourself. It is extremely important for you to read all written reports provided by professionals and to discuss the results of inspections with the professionals who conducted the inspection. You have the right to request that Seller make repairs, corrections or take other action based upon items discovered in your investigations or disclosed by Seller. If Seller is unwilling or unable to satisfy your requests, or you do not want to purchase the Property in its disclosed and discovered condition, you have the right to cancel the agreement if you act within specific time periods. If you do not cancel the agreement in a timely and proper manner, you may be in breach of contract.

C. SELLER RIGHTS AND DUTIES: Seller is required to disclose to you material facts known to him/her that affect the value or desirability of the Property. However, Seller may not be aware of some Property defects or conditions. Seller does not have an obligation to inspect the Property for your benefit nor is Seller obligated to repair, correct or otherwise cure known defects that are disclosed to you or previously unknown defects that are discovered by you or your inspectors during escrow. The purchase agreement obligates Seller to make the Property available to you for investigations.

D. BROKER OBLIGATIONS: Brokers do not have expertise in all areas and therefore cannot advise you on many items, such as soil stability, geologic or environmental conditions, hazardous or illegal controlled substances, structural conditions of the foundation or other improvements, or the condition of the roof, plumbing, heating, air conditioning, electrical, sewer, septic, waste disposal, or other systems. The only way to accurately determine the condition of the Property is through an inspection by an appropriate professional selected by you. If Seller gives you referrals to such professionals, Broker does not guarantee their performance. You may select any professional of your choosing. In some transactions, Brokers may refer you to certain companies that perform inspections. Brokers may receive a fee for referrals. Brokers have a duty to make a diligent visual inspection of the accessible areas of the Property and to disclose the results of that inspection. However, as some Property defects or conditions may not be discoverable from a visual inspection, it is possible Brokers are not aware of them. If you have entered into a written agreement with a Broker, the specific terms of that agreement will determine the nature and extent of that Broker's duty to you. **YOU ARE STRONGLY ADVISED TO INVESTIGATE THE CONDITION AND SUITABILITY OF ALL ASPECTS OF THE PROPERTY. IF YOU DO NOT DO SO, YOU ARE ACTING AGAINST THE ADVICE OF BROKERS.**

E. YOU ARE ADVISED TO CONDUCT INVESTIGATIONS OF THE ENTIRE PROPERTY, INCLUDING, BUT NOT LIMITED TO THE FOLLOWING:

1. **GENERAL CONDITION OF THE PROPERTY, ITS SYSTEMS AND COMPONENTS:** Foundation, roof, plumbing, heating, air conditioning, electrical, mechanical, security, pools/spas, other structural and non-structural systems and components, fixtures, built-in appliances, any personal property included in the sale, and energy efficiency of the Property. (Structural engineers are best suited to determine possible design or construction defects, and whether improvements are structurally sound.)
2. **SQUARE FOOTAGE, AGE, BOUNDARIES:** Square footage, room dimensions, lot size, age of improvements and boundaries. Any numerical statements regarding these items are APPROXIMATIONS ONLY and have not been verified by Seller and cannot be verified by Brokers. Permits, records, verify existing room and other additions or construction behind walls or ceilings do not necessarily identify the Property boundaries. Professionals such as engineers, architects, surveyors and tax engineers are best suited to determine square footage, dimensions and boundaries of the Property.)
3. **WOOD DESTROYING PESTS:** Presence of, or conditions likely to lead to the presence of wood destroying pests and organisms and other infestation or infection. Inspection reports covering these items can be separated into two sections: Section 1 identifies areas where infestation or infection is evident. Section 2 identifies areas where there are conditions likely to lead to infestation or infection. A registered structural pest control company is best suited to perform these inspections.
4. **DOG, STRUCTURAL:** Existence of dry or concealed rot, dryness or cracking of soil, excessive settling or movement, and the adequacy of drainage. (Geotechnical engineers are best suited to determine such conditions, causes and remedies.)

The copyright laws of the United States (Title 17 U.S. Code) forbid the unauthorized reproduction of this form, or any portion thereof, by photocopy machine or any other means, including facsimile or computerized formats. Copyright © 1991-2006, CALIFORNIA ASSOCIATION OF REALTORS®, INC. ALL RIGHTS RESERVED.

BIA REVISED 10/06 (PAGE 1 OF 2)

Buyer's Initials ( ) ( )

Seller's Initials ( ) ( )

Reviewed by _____ Date _____

EQUAL HOUSING OPPORTUNITY

BUYER'S INSPECTION ADVISORY (BIA PAGE 1 OF 2)

Agent: Keller Williams Realty Phone: (916) 364-6400 Fax: (916) 364-6500 Prepared using WINForms® software

Broker: Keller Williams Realty 520 Main Av., Sacramento CA 95838

Dec 16 08 02:28p

JPMC- 000058
CONFIDENTIAL

CSOC.RICH.001490

Page: 1 01/04/2007 08:53:44 PT

APPRAISAL

Washington Mutual — Collateral Valuation Report

Originating Office:	ORANGE LFC-SPECIALTY HOME LOANS/LB	**Originating Phone:**	714-939-5273
Consultant/Acct. Mgr.:	CHRISTINA PALMQUIST	**Consultant/Acct. Mgr. Phone:**	714-937-4831
Coordinator/Team:	DONNA PLASCENCIA	**Coordinator/Team Phone:**	714-939-5281
LFC Name:	ORANGE LFC-SPECIALTY HOME LOANS/LB	**LFC Phone:**	714-939-5273
Service Provider:	SEAN B. GALLAGHER	**Service Provider Phone:**	

*** Refer to Underwriter:**	Yes
Loan Number:	00-[redacted]
Job Number:	SW-070104-0185-2
Borrower:	LAURA RICHARDSON
Property Address:	3622 W CURTIS DR, SACRAMENTO, SACRAMENTO County, CA 95818
Property Type:	SINGLE FAMILY
Service Type:	COLLATERAL APPROVAL-WHOLESALE
Date of Service:	06-Dec-2006 00:00:00
Valuation Report Date:	04-Jan-2007 09:52:56
Date of Signature and Report:	03-Jan-2007 00:00:00
Year Built:	n/a
Assessor's Parcel #:	013-0363-001-0000
Foundation Walls:	CONCRETE/AVG
Exterior Walls:	WOOD/AVG
Non Owner Occupied:	No
Occupancy:	n/a

Unit	BR	Rent
	2	

This Appraisal is Made:
AS-IS

Purchase – There is financial assistance by someone other than the borrower.

Required repairs, required inspections, or additional reviewer comments:

Cordra Watson

All required repairs/conditions/inspections must be completed in a workmanlike manner and in conformance with Bank policy.

Appraised Value: Appraiser Value $543,000.00

Billing

		Fee	Cost Center
Inspected By:	SEAN B. GALLAGHER	$0.00	0003332

We have charged the appropriate cost center for the above charges. Please reconcile the GL account at closing.

04-Jan-2007 09:53:03

CONDITION # ____

JPMC- 000059
CONFIDENTIAL

Uniform Residential Appraisal Report

File No. 411001990

The purpose of this summary appraisal report is to provide the lender/client with an accurate, and adequately supported, opinion of the market value of the subject property.

Property Address 3622 W Curtis Drive | City Sacramento | State CA | Zip Code 95618
Borrower Laura Richardson | Owner of Public Record | County Sacramento
Legal Description Lot 259 South Curtis Oaks 06
Assessor's Parcel # | Tax Year 2005 | R.E. Taxes $ 933.00
Neighborhood Name Curtis Park | Map Reference 317-E2 | Census Tract 25.00
Occupant [ ] Owner [ ] Tenant [X] Vacant | Special Assessments $ N/A | [ ] PUD | HOA $ N/A | [ ] per year [ ] per month
Property Rights Appraised [X] Fee Simple [ ] Leasehold [ ] Other (describe)
Assignment Type [X] Purchase Transaction [ ] Refinance Transaction [ ] Other (describe)
Lender/Client H&R Block Mortgage Corporation | Address 6561 Irvine Center Drive Irvine, CA 92618, CA
Is the subject property currently offered for sale or has it been offered for sale in the twelve months prior to the effective date of this appraisal? [X] Yes [ ] No
Report data source(s) used, offering price(s), and date(s). Subject was originally listed on 2/27/06 for $649,000 and withdrawn/cancelled on 6/7/06. The subject was listed again on 7/3/06 for $569000 and withdrawn/cancelled on 10/13/06. Current listing date:10/24/06.
I [X] did [ ] did not analyze the contract for sale for the subject purchase transaction. Explain the results of the analysis of the contract for sale or why the analysis was not performed.
Seller to credit buyer $15000 towards closing costs and upgrades.

Contract Price $ 535,000 | Date of Contract 12-1-06 | Is the property seller the owner of public record? [X] Yes [ ] No | Data Source(s) MLS
Is there any financial assistance (loan charges, sale concessions, gift or downpayment assistance, etc.) to be paid by any party on behalf of the borrower? [X] Yes [ ] No
If Yes, report the total dollar amount and describe the items to be paid. $ 15,000 Seller to credit buyer $15000 in escrow towards closing costs and upgrades.

Note: Race and the racial composition of the neighborhood are not appraisal factors.

Neighborhood Characteristics				One-Unit Housing Trends				One-Unit Housing			Present Land Use %
Location	[ ] Urban	[X] Suburban	[ ] Rural	Property Values	[ ] Increasing	[X] Stable	[ ] Declining	PRICE	AGE	One-Unit	85 %
Built-Up	[X] Over 75%	[ ] 25-75%	[ ] Under 25%	Demand/Supply	[ ] Shortage	[X] In Balance	[ ] Over Supply	$(000)	(yrs)	2-4 Unit	2 %
Growth	[ ] Rapid	[X] Stable	[ ] Slow	Marketing Time	[X] Under 3 mths	[ ] 3-6 mths	[ ] Over 6 mths	319 Low	46	Multi-Family	%
Neighborhood Boundaries	Franklin Blvd to the east, Sutterville Road to the south. A lightrail line to the west. Broadway to the north.							842 High	108	Commercial	%
								600 Pred.	76	Other	%

Neighborhood Description Neighborhood is located in area known as Curtis Park. The neighborhood consists of older good quality built sfrs all of varying but compatible styles, sizes and ages. The neighborhood has large park called Curtis Park. Schools and shopping facilities are all located nearby the neighborhood.
Market Conditions (including support for the above conclusions) Property values are stabilizing to new market conditions as supply of available sfrs have increased faster than demand.

Dimensions Normal | Area .11 ac | Shape Rectangular | View None
Specific Zoning Classification R1 | Zoning Description Single Family
Zoning Compliance [X] Legal [ ] Legal Nonconforming (Grandfathered Use) [ ] No Zoning [ ] Illegal (describe)
Is the highest and best use of the subject property as improved (or as proposed per plans and specifications) the present use? [X] Yes [ ] No If No, describe.

Utilities	Public	Other (describe)		Public	Other (describe)	Off-site Improvements—Type	Public	Private
Electricity	[X]		Water	[X]		Street Asphalt	[X]	[ ]
Gas	[X]		Sanitary Sewer	[X]		Alley	[ ]	[ ]

FEMA Special Flood Hazard Area [X] Yes [ ] No FEMA Flood Zone AR FEMA Map # 0602660025F FEMA Map Date 7/8/98
Are the utilities and off-site improvements typical for the market area? [X] Yes [ ] No If No, describe.
Are there any adverse site conditions or external factors (easements, encroachments, environmental conditions, land uses, etc.)? [ ] Yes [X] No If Yes, describe.

GENERAL DESCRIPTION			FOUNDATION			EXTERIOR DESCRIPTION materials/condition		INTERIOR materials/condition	
Units	[X] One	[ ] One with Accessory Unit	[X] Concrete Slab	[X] Crawl Space		Foundation Walls	Concrete/Avg	Floors	Cp/Wd/Vn/T/A
# of Stories	Two		[ ] Full Basement	[X] Partial Basement		Exterior Walls	Wood/Avg	Walls	Plaster/Avg
Type	[X] Det.	[ ] Att.	[ ] S-Det./Fnd Unit	Basement Area	0 sq. ft.	Roof Surface	Comp/Rolled/Avg	Trim/Finish	Wd/Avg
[X] Existing	[ ] Proposed	[ ] Under Const.	Basement Finish		100 %	Gutters & Downspouts	G./Avg	Bath Floor	Tile/Vn/Avg
Design (Style)	Two Story		[ ] Outside Entry/Exit	[X] Sump Pump		Window Type	Wood/Avg	Bath Wainscot	Tile/Avg
Year Built	1926		Evidence of [ ] Infestation			Storm Sash/Insulated	None	Car Storage	[X] None
Effective Age (Yrs)	46		[ ] Dampness	[ ] Settlement		Screens	None	[X] Driveway	# of Cars 2
Attic	[ ] None		Heating [X] FWA	[ ] HW/B	[ ] Radiant	Amenities	[ ] Woodstove(s) #	Driveway Surface	Concrete
[ ] Drop Stair	[ ] Stairs		[ ] Other	Fuel Gas		[X] Fireplace(s) #	[X] Patio	[ ] Garage	# of Cars
[ ] Floor	[X] Scuttle		Cooling	[X] Central Air Conditioning		[X] Pool/Deck	[ ] Porch	[ ] Carport	# of Cars
[ ] Finished	[ ] Heated		[ ] Individual	[ ] Other		[ ] Pool	[ ] Other	[X] Att.	[ ] Det. [ ] Built-In

Appliances [ ] Refrigerator [X] Range/Oven [X] Dishwasher [X] Disposal [ ] Microwave [ ] Washer/Dryer [ ] Other (describe)
Finished area above grade contains: 6 Rooms | 2 Bedrooms | 1.5 Bath(s) | 1,918 Square Feet of Gross Living Area Above Grade
Additional features (special energy efficient items, etc.): Detached storage room was once a garage. Hobby room located above garage has carpet, finished walls, wall ac and no heat. Inside laundry room. Above ground spa not included in value.
Describe the condition of the property (including needed repairs, deferred maintenance, renovations, remodeling, etc.): Kitchen and bathrooms have no evidence of recent updating. Overall condition of the improvements are rated average.

Are there any physical deficiencies or adverse conditions that affect the livability, soundness, or structural integrity of the property? [ ] Yes [X] No If Yes, describe.

Does the property generally conform to the neighborhood (functional utility, style, condition, use, construction, etc.)? [X] Yes [ ] No If No, describe.

JPMC- 000060
CONFIDENTIAL

CSOC.RICH.001492

Uniform Residential Appraisal Report

File No. 411001990

There are 22 comparable properties currently offered for sale in the subject neighborhood ranging in price from $ 283,500 to $ 849,000

There are 58 comparable sales in the subject neighborhood within the past twelve months ranging in sale price from $ 319,000 to $ 842,000

FEATURE	SUBJECT	COMPARABLE SALE NO. 1	COMPARABLE SALE NO. 2	COMPARABLE SALE NO. 3
Address	3822 W Curtis Drive Sacramento	3646 W Curtis Drive Sacramento	2776 Marty Way Sacramento	2750 3rd Avenue Sacramento
Proximity to Subject		0.03 miles S	1.26 miles NW	0.77 miles N
Sale Price	$ 535,000	$ 529,000	$ 542,000	$ 615,000
Sale Price/Gross Liv. Area	$ 278.84 sq. ft.	$ 376.71 sq. ft.	$ 352.18 sq. ft.	$ 313.30 sq. ft.
Data Source(s)		MLS#60093503	MLS#90069929	MLS#90101932
Verification Source(s)		Tax Records Doc#1758	Tax Records Doc#1425	Tax Records Doc#1932
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION +(-) $ Adjustment	DESCRIPTION +(-) $ Adjustment	DESCRIPTION +(-) $ Adjustment
Sale or Financing Concessions	15000	Conv	Conv	Conv
Date of Sale/Time	12-1-06	10/06	7/06	10/06
Location	Suburban	Suburban	Suburban	Suburban
Leasehold/Fee Simple	Fee Simple	Fee Simple	Fee Simple	Fee Simple
Site	.11 ac	.09 ac	.12 ac	.12 ac
View	None	None	None	None
Design (Style)	Two Story/Gd	Two Story/Gd	Two Story/Gd	Two Story/Gd+ -20,000
Quality of Construction	Average	Average	Average	Average
Actual Age	80 Years	67 yrs	66 yrs	78 yrs
Condition	Average	Average	Good -10,000	Average
Above Grade Room Count	Total 6 Bdrms. 2 Baths 1.5	Total 6 Bdrms. 3 Baths 2 -1,500	Total 6 Bdrms. 2 Baths 1.5	Total 6 Bdrms. 3 Baths 2.5 -3,000
Gross Living Area	1,918 sq. ft.	1,408 sq. ft. +13,000	1,539 sq. ft. +11,000	1,963 sq. ft.
Basement & Finished Rooms Below Grade	Partial Basement	Partial Basement	Partial Basement	Partial Basement
Functional Utility	Average	Average	Average	Average
Heating/Cooling	FWA C/Air	FWA C/Air	FWA C/Air	FWA C/Air
Energy Efficient Items	None	None	None	None
Garage/Carport	None	None	None	None
Porch/Patio/Deck	Patio/Deck	Similar	Similar	Similar
	F/P	F/P	F/P	F/P
	Storage Room	Conv. Garage	1-Garage -1,500	2-Garage -3,000
	Bonus Room	None +1,000	None +1,000	None +1,000
Net Adjustment (Total)		[X] + [ ] - $ 10,800	[X] + [ ] - $ 500	[ ] + [X] - $ 27,000
Adjusted Sale Price of Comparables		Net Adj. 2.0% Gross Adj. 3.3% $ 539,800	Net Adj. 0.1% Gross Adj. 4.3% $ 542,500	Net Adj. -4.4% Gross Adj. 4.7% $ 588,000

[X] did [ ] did not research the sale or transfer history of the subject property and comparable sales. If not, explain

My research [ ] did [X] did not reveal any prior sales or transfers of the subject property for the three years prior to the effective date of this appraisal.

Data source(s) MLS Tax Records

My research [ ] did [X] did not reveal any prior sales or transfers of the comparable sales for the year prior to the date of sale of the comparable sale.

Data source(s) MLS Tax Records

Report the results of the research and analysis of the prior sale or transfer history of the subject property and comparable sales (report additional prior sales on page 2).

ITEM	SUBJECT	COMPARABLE SALE NO. 1	COMPARABLE SALE NO. 2	COMPARABLE SALE NO. 3
Date of Prior Sale/Transfer	N/A	N/A	N/A	N/A
Price of Prior Sale/Transfer				
Data Source(s)				
Effective Date of Data Source(s)				

Analysis of prior sale or transfer history of the subject property and comparable sales N/A

Summary of Sales Comparison Approach Equal consideration given to all three comparables. Comparable #1 is located nearest to the subject. Comparable #2 has a similar bedroom/bathroom count and comparable #3 required no square footage adjustment. Comparable #3 is located further than a mile from the subject but still in the subjects market area. Comparable #3 is adjusted down for superior design due to having a brick exterior.

Indicated Value by Sales Comparison Approach $ 543,000

Indicated Value by: Sales Comparison Approach $ 543,000 Cost Approach (if developed) $ N/A Income Approach (if developed) $ N/A

Greatest weight given to the Sales Comparison Approach best indicator of well informed buyers and sellers. Cost Approach not developed due to difficulty is estimating depreciation. Income Approach not developed due to sfrs in the area are mostly owner occupied thus the Income Approach is not applicable.

This appraisal is made [X] "as is," [ ] subject to completion per plans and specifications on the basis of a hypothetical condition that the improvements have been completed, [ ] subject to the following repairs or alterations on the basis of a hypothetical condition that the repairs or alterations have been completed, or [ ] subject to the following required inspection based on the extraordinary assumption that the condition or deficiency does not require alteration or repair:

Based on a complete visual inspection of the interior and exterior areas of the subject property, defined scope of work, statement of assumptions and limiting conditions, and appraiser's certification, my (our) opinion of the market value, as defined, of the real property that is the subject of this report is $ 543,000 as of December 6,2006, which is the date of inspection and the effective date of this appraisal.

Freddie Mac Form 70 MARCH 2005 Page 1 of 6 Fannie Mae Form 1004 MARCH 2005

Sean Gallagher

JPMC- 000061
CONFIDENTIAL

CSOC.RICH.001493

Uniform Residential Appraisal Report File No. 411001990

COST APPROACH TO VALUE (not required by Fannie Mae)

Provide adequate information for the lender/client to replicate the below cost figures and calculations.

Support for the opinion of site value (summary of comparable land sales or other methods for estimating site value)

ESTIMATED ☐ REPRODUCTION OR ☐ REPLACEMENT COST NEW	OPINION OF SITE VALUE	= $
Source of cost data	Dwelling 1,818 Sq. Ft. @ $	= $ 0
Quality rating from cost service Effective date of cost data	Barrit: 100 Sq.Ft. Sq. Ft. @ $	= $ 0
Comments on Cost Approach (gross living area calculations, depreciation, etc.)		
	Garage/Carport 0 Sq. Ft. @ $	= $ 0
	Total Estimate of Cost-New	= $ 0
	Less Physical / Functional / External	
	Depreciation	= $ (0)
	Depreciated Cost of Improvements	= $ 0
	"As-is" Value of Site Improvements	= $
Estimated Remaining Economic Life (HUD and VA only) 40 Years	INDICATED VALUE BY COST APPROACH	= $ 0

INCOME APPROACH TO VALUE (not required by Fannie Mae)

Estimated Monthly Market Rent $ X Gross Rent Multiplier = $ Indicated Value by Income Approach

Summary of Income Approach (including support for market rent and GRM)

PROJECT INFORMATION FOR PUDs (if applicable)

Is the developer/builder in control of the Homeowners' Association (HOA)? ☐ Yes ☐ No Unit type(s) ☐ Detached ☐ Attached

Provide the following information for PUDs ONLY if the developer/builder is in control of the HOA and the subject property is an attached dwelling unit.

Legal name of project

Total number of phases Total number of units Total number of units sold

Total number of units rented Total number of units for sale Data source(s)

Was the project created by the conversion of an existing building(s) into a PUD? ☐ Yes ☐ No If Yes, date of conversion.

Does the project contain any multi-dwelling units? ☐ Yes ☐ No Data source(s)

Are the units, common elements, and recreation facilities complete? ☐ Yes ☐ No If No, describe the status of completion.

Are the common elements leased to or by the Homeowners' Association? ☐ Yes ☐ No If Yes, describe the rental terms and options.

Describe common elements and recreational facilities.

Freddie Mac Form 70 March 2005 Page 3 of 6 Fannie Mae Form 1004 March 2005

JPMC- 000062
CONFIDENTIAL

CSOC.RICH.001494

Uniform Residential Appraisal Report

File No. 411001990

This report form is designed to report an appraisal of a one-unit property or a one-unit property with an accessory unit; including a unit in a planned unit development (PUD). This report form is not designed to report an appraisal of a manufactured home or a unit in a condominium or cooperative project.

This appraisal report is subject to the following scope of work, intended use, intended user, definition of market value, statement of assumptions and limiting conditions, and certifications. Modifications, additions, or deletions to the intended use, intended user, definition of market value, or assumptions and limiting conditions are not permitted. The appraiser may expand the scope of work to include any additional research or analysis necessary based on the complexity of this appraisal assignment. Modifications or deletions to the certifications are also not permitted. However, additional certifications that do not constitute material alterations to this appraisal report, such as those required by law or those related to the appraiser's continuing education or membership in an appraisal organization, are permitted.

SCOPE OF WORK: The scope of work for this appraisal is defined by the complexity of this appraisal assignment and the reporting requirements of this appraisal report form, including the following definition of market value, statement of assumptions and limiting conditions, and certifications. The appraiser must, at a minimum: (1) perform a complete visual inspection of the interior and exterior areas of the subject property, (2) inspect the neighborhood, (3) inspect each of the comparable sales from at least the street, (4) research, verify, and analyze data from reliable public and/or private sources, and (5) report his or her analysis, opinions, and conclusions in this appraisal report.

INTENDED USE: The intended use of this appraisal report is for the lender/client to evaluate the property that is the subject of this appraisal for a mortgage finance transaction.

INTENDED USER: The intended user of this appraisal report is the lender/client.

DEFINITION OF MARKET VALUE: The most probable price which a property should bring in a competitive and open market under all conditions requisite to a fair sale, the buyer and seller, each acting prudently, knowledgeably and assuming the price is not affected by undue stimulus. Implicit in this definition is the consummation of a sale as of a specified date and the passing of title from seller to buyer under conditions whereby: (1) buyer and seller are typically motivated; (2) both parties are well informed or well advised, and each acting in what he or she considers his or her own best interest; (3) a reasonable time is allowed for exposure in the open market; (4) payment is made in terms of cash in U. S. dollars or in terms of financial arrangements comparable thereto; and (5) the price represents the normal consideration for the property sold unaffected by special or creative financing or sales concessions* granted by anyone associated with the sale.

*Adjustments to the comparables must be made for special or creative financing or sales concessions. No adjustments are necessary for those costs which are normally paid by sellers as a result of tradition or law in a market area; these costs are readily identifiable since the seller pays these costs in virtually all sales transactions. Special or creative financing adjustments can be made to the comparable property by comparisons to financing terms offered by a third party institutional lender that is not already involved in the property or transaction. Any adjustment should not be calculated on a mechanical dollar for dollar cost of the financing or concession but the dollar amount of any adjustment should approximate the market's reaction to the financing or concessions based on the appraiser's judgment.

STATEMENT OF ASSUMPTIONS AND LIMITING CONDITIONS: The appraiser's certification in this report is subject to the following assumptions and limiting conditions:

1. The appraiser will not be responsible for matters of a legal nature that affect either the property being appraised or the title to it, except for information that he or she became aware of during the research involved in performing this appraisal. The appraiser assumes that the title is good and marketable and will not render any opinions about the title.

2. The appraiser has provided a sketch in this appraisal report to show the approximate dimensions of the improvements. The sketch is included only to assist the reader in visualizing the property and understanding the appraiser's determination of its size.

3. The appraiser has examined the available flood maps that are provided by the Federal Emergency Management Agency (or other data sources) and has noted in this appraisal report whether any portion of the subject site is located in an identified Special Flood Hazard Area. Because the appraiser is not a surveyor, he or she makes no guarantees, express or implied, regarding this determination.

4. The appraiser will not give testimony or appear in court because he or she made an appraisal of the property in question, unless specific arrangements to do so have been made beforehand, or as otherwise required by law.

5. The appraiser has noted in this appraisal report any adverse conditions (such as needed repairs, deterioration, the presence of hazardous wastes, toxic substances, etc.) observed during the inspection of the subject property or that he or she became aware of during the research involved in performing this appraisal. Unless otherwise stated in this appraisal report, the appraiser has no knowledge of any hidden or unapparent physical deficiencies or adverse conditions of the property (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) that would make the property less valuable, and has assumed that there are no such conditions and makes no guarantees or warranties, express or implied. The appraiser will not be responsible for any such conditions that do exist or for any engineering or testing that might be required to discover whether such conditions exist. Because the appraiser is not an expert in the field of environmental hazards, this appraisal report must not be considered as an environmental assessment of the property.

6. The appraiser has based his or her appraisal report and valuation conclusion for an appraisal that is subject to satisfactory completion, repairs, or alterations on the assumption that the completion, repairs, or alterations of the subject property will be performed in a professional manner.

JPMC- 000063
CONFIDENTIAL

Uniform Residential Appraisal Report

File No. 411001990

APPRAISER'S CERTIFICATION: The Appraiser certifies and agrees that:

1. I have, at a minimum, developed and reported this appraisal in accordance with the scope of work requirements stated in this appraisal report.

2. I performed a complete visual inspection of the interior and exterior areas of the subject property. I reported the condition of the improvements in factual, specific terms. I identified and reported the physical deficiencies that could affect the livability, soundness, or structural integrity of the property.

3. I performed this appraisal in accordance with the requirements of the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.

4. I developed my opinion of the market value of the real property that is the subject of this report based on the sales comparison approach to value. I have adequate comparable market data to develop a reliable sales comparison approach for this appraisal assignment. I further certify that I considered the cost and income approaches to value but did not develop them, unless otherwise indicated in this report.

5. I researched, verified, analyzed, and reported on any current agreement for sale for the subject property, any offering for sale of the subject property in the twelve months prior to the effective date of this appraisal, and the prior sales of the subject property for a minimum of three years prior to the effective date of this appraisal, unless otherwise indicated in this report.

6. I researched, verified, analyzed, and reported on the prior sales of the comparable sales for a minimum of one year prior to the date of sale of the comparable sale, unless otherwise indicated in this report.

7. I selected and used comparable sales that are locationally, physically, and functionally the most similar to the subject property.

8. I have not used comparable sales that were the result of combining a land sale with the contract purchase price of a home that has been built or will be built on the land.

9. I have reported adjustments to the comparable sales that reflect the market's reaction to the differences between the subject property and the comparable sales.

10. I verified, from a disinterested source, all information in this report that was provided by parties who have a financial interest in the sale or financing of the subject property.

11. I have knowledge and experience in appraising this type of property in this market area.

12. I am aware of, and have access to, the necessary and appropriate public and private data sources, such as multiple listing services, tax assessment records, public land records and other such data sources for the area in which the property is located.

13. I obtained the information, estimates, and opinions furnished by other parties and expressed in this appraisal report from reliable sources that I believe to be true and correct.

14. I have taken into consideration the factors that have an impact on value with respect to the subject neighborhood, subject property, and the proximity of the subject property to adverse influences in the development of my opinion of market value. I have noted in this appraisal report any adverse conditions (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) observed during the inspection of the subject property or that I became aware of during the research involved in performing this appraisal. I have considered these adverse conditions in my analysis of the property value, and have reported on the effect of the conditions on the value and marketability of the subject property.

15. I have not knowingly withheld any significant information from this appraisal report and, to the best of my knowledge, all statements and information in this appraisal report are true and correct.

16. I stated in this appraisal report my own personal, unbiased, and professional analysis, opinions, and conclusions, which are subject only to the assumptions and limiting conditions in this appraisal report.

17. I have no present or prospective interest in the property that is the subject of this report, and I have no present or prospective personal interest or bias with respect to the participants in the transaction. I did not base, either partially or completely, my analysis and/or opinion of market value in this appraisal report on the race, color, religion, sex, age, marital status, handicap, familial status, or national origin of either the prospective owners or occupants of the subject property or of the present owners or occupants of the properties in the vicinity of the subject property or on any other basis prohibited by law.

18. My employment and/or compensation for performing this appraisal or any future or anticipated appraisals was not conditioned on any agreement or understanding, written or otherwise, that I would report (or present analysis supporting) a predetermined specific value, a predetermined minimum value, a range or direction in value, a value that favors the cause of any party, or the attainment of a specific result or occurrence of a specific subsequent event (such as approval of a pending mortgage loan application).

19. I personally prepared all conclusions and opinions about the real estate that were set forth in this appraisal report. If I relied on significant real property appraisal assistance from any individual or individuals in the performance of this appraisal or the preparation of this appraisal report, I have named such individual(s) and disclosed the specific tasks performed in this appraisal report. I certify that any individual so named is qualified to perform the tasks. I have not authorized anyone to make a change to any item in this appraisal report; therefore, any change made to this appraisal is unauthorized and I will take no responsibility for it.

20. I identified the lender/client in this appraisal report who is the individual, organization, or agent for the organization that ordered and will receive this appraisal report.

JPMC- 000064
CONFIDENTIAL

Uniform Residential Appraisal Report

File No. 4110001990

21. The lender/client may disclose or distribute this appraisal report to: the borrower; another lender at the request of the borrower; the mortgagee or its successors and assigns; mortgage insurers; government sponsored enterprises; other secondary market participants; data collection or reporting services; professional appraisal organizations; any department, agency, or instrumentality of the United States; and any state, the District of Columbia, or other jurisdictions; without having to obtain the appraiser's or supervisory appraiser's (if applicable) consent. Such consent must be obtained before this appraisal report may be disclosed or distributed to any other party (including, but not limited to, the public through advertising, public relations, news, sales, or other media).

22. I am aware that any disclosure or distribution of this appraisal report by me or the lender/client may be subject to certain laws and regulations. Further, I am also subject to the provisions of the Uniform Standards of Professional Appraisal Practice that pertain to disclosure or distribution by me.

23. The borrower, another lender at the request of the borrower, the mortgagee or its successors and assigns, mortgage insurers, government sponsored enterprises, and other secondary market participants may rely on this appraisal report as part of any mortgage finance transaction that involves any one or more of these parties.

24. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.

25. Any intentional or negligent misrepresentation(s) contained in this appraisal report may result in civil liability and/or criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Section 1001, et seq., or similar state laws.

SUPERVISORY APPRAISER'S CERTIFICATION: The Supervisory Appraiser certifies and agrees that:

1. I directly supervised the appraiser for this appraisal assignment, have read the appraisal report, and agree with the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.

2. I accept full responsibility for the contents of this appraisal report including, but not limited to, the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.

3. The appraiser identified in this appraisal report is either a sub-contractor or an employee of the supervisory appraiser (or the appraisal firm), is qualified to perform this appraisal, and is acceptable to perform this appraisal under the applicable state law.

4. This appraisal report complies with the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.

5. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.

APPRAISER

Signature _____
Name Sean B. Gallagher
Company Name Sean B. Gallagher Appraiser
Company Address 1515 42nd Street
Sacramento, CA 95819
Telephone Number 916-454-0695
Email Address _____
Date of Signature and Report 12/08/2006
Effective Date of Appraisal December 6,2006
State Certification # AR002720
or State License # _____
or Other (describe) _____ State # _____
State CA
Expiration Date of Certification or License 12/12/08

SUPERVISORY APPRAISER (ONLY IF REQUIRED)

Signature _____
Name _____
Company Name _____
Company Address _____
Telephone Number _____
Email Address _____
Date of Signature _____
State Certification # _____
or State License # _____
State _____
Expiration Date of Certification or License _____

ADDRESS OF PROPERTY APPRAISED
3622 W Curtis Drive
Sacramento, CA 95816

APPRAISED VALUE OF SUBJECT PROPERTY $ 543,000

LENDER/CLIENT
Name _____
Company Name H&R Block Mortgage Corporation
Company Address 8561 Irvine Center Drive Irvine, CA 92618
CA
Email Address _____

SUBJECT PROPERTY
☐ Did not inspect subject property
☐ Did inspect exterior of subject property from street
Date of Inspection _____
☐ Did inspect interior and exterior of subject property
Date of Inspection _____

COMPARABLE SALES
☐ Did not inspect exterior of comparable sales from street
☐ Did inspect exterior of comparable sales from street
Date of Inspection _____

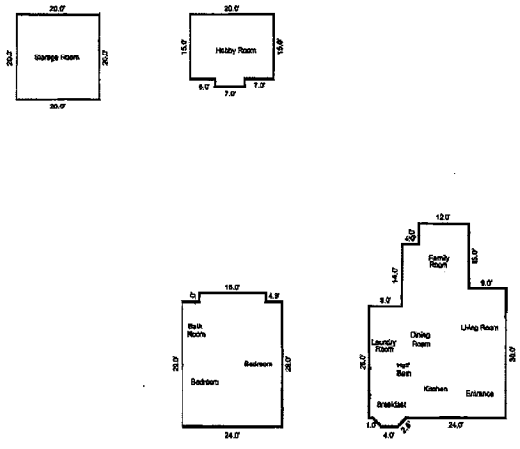
Sean Gallagher

JPMC- 000065
CONFIDENTIAL

CSOC.RICH.001497

FLOORPLAN

Borrower: Laura Richardson | File No.: 411001990
Property Address: 3822 W Curtis Drive | Case No.:
City: Sacramento | State: CA | Zip: 95818
Lender: H&R Block Mortgage Corporation



Comments:

AREA CALCULATIONS SUMMARY

Code	Description	Size	Net Totals
GLA1	First Floor	1190.00	1190.00
GLA2	Second Floor	728.00	728.00
OTH	Storage	400.00	
	Hobby Room	314.00	714.00
TOTAL LIVABLE	(rounded)		1918

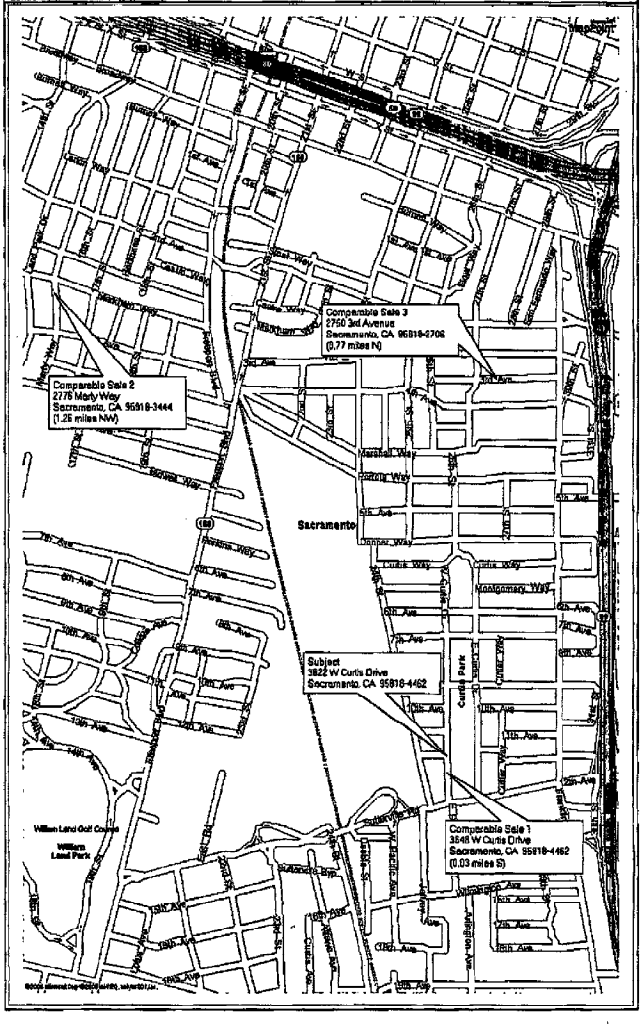
LIVING AREA BREAKDOWN

	Breakdown			Subtotals
First Floor				
	9.0	x	26.0	234.00
	2.0	x	4.0	8.00
0.5 x	2.0	x	2.0	2.00
0.5 x	2.0	x	2.0	2.00
	1.0	x	14.0	14.00
	13.0	x	45.0	540.00
	9.0	x	30.0	270.00
	3.0	x	40.0	120.00
Second Floor				
	2.0	x	16.0	32.00
	24.0	x	29.0	696.00
10 Calculations Total (rounded)				1918

JPMC- 000066
CONFIDENTIAL

LOCATION MAP

Borrower: Laura Richardson | File No.: 411001990
Property Address: 3822 W Curtis Drive | Case No.:
City: Sacramento | State: CA | Zip: 95818
Lender: H&R Block Mortgage Corporation



JPMC- 000067
CONFIDENTIAL

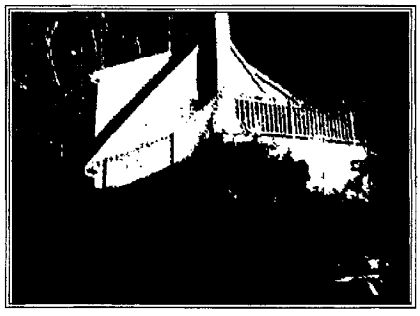
CSOC.RICH.001499

SUBJECT PROPERTY PHOTO ADDENDUM

Borrower: Laura Richardson	File No.: 411001980
Property Address: 3622 W Curtis Drive	Case No.:
City: Sacramento	State: CA Zip: 95818
Lender: H&R Block Mortgage Corporation	

FRONT VIEW OF
SUBJECT PROPERTY

Appraised Date: December 6, 2006
Appraised Value: $ 543,000



REAR VIEW OF
SUBJECT PROPERTY

STREET SCENE

JPMC- 000068
CONFIDENTIAL

COMPARABLE PROPERTY PHOTO ADDENDUM

Borrower: Laura Richardson	File No.: 411001990
Property Address: 3822 W Curtis Drive	Case No.:
City: Sacramento	State: CA Zip: 95618
Lender: H&R Block Mortgage Corporation	

COMPARABLE SALE #1

3648 W Curtis Drive
Sacramento
Sale Date: 10/08
Sale Price: $ 529,000

COMPARABLE SALE #2

2776 Marty Way
Sacramento
Sale Date: 7/08
Sale Price: $ 542,000

COMPARABLE SALE #3

2750 3rd Avenue
Sacramento
Sale Date: 10/08
Sale Price: $ 615,000

Borrower: Laura Richardson	File No.: 411001990
Property Address: 3622 W Curtis Drive	Case No.:
City: Sacramento State: CA	Zip: 95816
Lender: H&R Block Mortgage Corporation	

Detached storage room and hobby room

Uniform Residential Appraisal Report

File No. 411001090

The purpose of this summary appraisal report is to provide the lender/client with an accurate, and adequately supported, opinion of the market value of the subject property.

Property Address 3822 W Curtis Drive | City Sacramento | State CA | Zip Code 95816
Borrower Laura Richardson | Owner of Public Record | County Sacramento
Legal Description Lot 259 South Curtis Oaks 06
Assessor's Parcel # | Tax Year 2008 | R.E. Taxes $ 803.00
Neighborhood Name Curtis Park | Map Reference 317-EZ | Census Tract 25.09
Occupant [ ] Owner [ ] Tenant [X] Vacant | Special Assessments $ N/A | [ ] PUD | HOA $ N/A | [ ] per year [ ] per month
Property Rights Appraised [X] Fee Simple [ ] Leasehold [ ] Other (describe)
Assignment Type [X] Purchase Transaction [ ] Refinance Transaction [ ] Other (describe)
Lender/Client H&R Block Mortgage Corporation | Address 6561 Irvine Center Drive Irvine, CA 92618, CA
Is the subject property currently offered for sale or has it been offered for sale in the twelve months prior to the effective date of this appraisal? [X] Yes [ ] No
Report data source(s) used, offering price(s), and date(s). Subject was originally listed on 2/27/08 for $649,000 and withdrawn/cancelled on 6/7/08. The subject was listed again on 7/3/08 for $568,000 and withdrawn/cancelled on 10/13/08. Current listing date:10/24/08.
I [X] did [ ] did not analyze the contract for sale for the subject purchase transaction. Explain the results of the analysis of the contract for sale or why the analysis was not performed.
Seller to credit buyer $16000 towards closing costs and upgrades.

Contract Price $ 535,000 | Date of Contract 12-1-08 | Is the property seller the owner of public record? [X] Yes [ ] No | Data Source(s) MLS
Is there any financial assistance (loan charges, sale concessions, gift or downpayment assistance, etc.) to be paid by any party on behalf of the borrower? [X] Yes [ ] No
If Yes, report the total dollar amount and describe the items to be paid. $ 15,000 Seller to credit buyer $15000 in escrow towards closing costs and upgrades.

Note: Race and the racial composition of the neighborhood are not appraisal factors.

Location	[ ] Urban	[X] Suburban	[ ] Rural	Property Values	[ ] Increasing	[X] Stable	[ ] Declining	PRICE	AGE	One-Unit	98 %
Built-Up	[X] Over 75%	[ ] 25-75%	[ ] Under 25%	Demand/Supply	[ ] Shortage	[X] In Balance	[ ] Over Supply	$(000)	(yrs)	2-4 Unit	2 %
Growth	[ ] Rapid	[X] Stable	[ ] Slow	Marketing Time	[X] Under 3 mths	[ ] 3-6 mths	[ ] Over 6 mths	319 Low	46	Multi-Family	%
Neighborhood Boundaries Franklin Blvd to the east. Sutterville Road to the south. A lightrail line to the west. Broadway to the north.								642 High	106	Commercial	%
								600 Pred.	76	Other	%

Neighborhood Description Neighborhood is located in area known as Curtis Park. The neighborhood consists of older good quality built sfrs all of varying but compatible styles, sizes and ages. The neighborhood has large park called Curtis Park. Schools and shopping facilities are all located nearby the neighborhood.
Market Conditions (including support for the above conclusions) Property values are stabilizing to new market conditions as supply of available sfrs have increased faster than demand.

Dimensions Normal | Area .11 ac | Shape Rectangular | View None
Specific Zoning Classification R1 | Zoning Description Single Family
Zoning Compliance [X] Legal [ ] Legal Nonconforming (Grandfathered Use) [ ] No Zoning [ ] Illegal (describe)
Is the highest and best use of the subject property as improved (or as proposed per plans and specifications) the present use? [X] Yes [ ] No If No, describe.

Utilities	Public	Other (describe)		Public	Other (describe)	Off-site Improvements—Type	Public	Private
Electricity	[X]	[ ]	Water	[X]	[ ]	Street Asphalt	[X]	[ ]
Gas	[X]	[ ]	Sanitary Sewer	[X]	[ ]	Alley	[ ]	[ ]

FEMA Special Flood Hazard Area [X] Yes [ ] No | FEMA Flood Zone AR | FEMA Map # 0602680025F | FEMA Map Date 7/6/98
Are the utilities and off-site improvements typical for the market area? [X] Yes [ ] No If No, describe.
Are there any adverse site conditions or external factors (easements, encroachments, environmental conditions, land uses, etc.)? [ ] Yes [X] No If Yes, describe.

Units [X] One [ ] One with Accessory Unit	[X] Concrete Slab [X] Crawl Space	Foundation Walls Concrete/Avg	Floors Cpt/Vnl/Vn/TIA
# of Stories Two	[ ] Full Basement [X] Partial Basement	Exterior Walls Wood/Avg	Walls Plaster/Avg
Type [X] Det. [ ] Att. [ ] S-Det./End Unit	Basement Area 0 sq. ft.	Roof Surface Comp/Rolled/Avg	Trim/Finish Wd/Avg
[X] Existing [ ] Proposed [ ] Under Const.	Basement Finish 100 %	Gutters & Downspouts G.I./Avg	Bath Floor Tile/Vn/Avg
Design (Style) Two Story	[ ] Outside Entry/Exit [X] Sump Pump	Window Type Wood/Avg	Bath Wainscot Tile/Avg
Year Built 1926	Evidence of [ ] Infestation	Storm Sash/Insulated None	Car Storage [X] None
Effective Age (Yrs) 46	[ ] Dampness [ ] Settlement	Screens None	[X] Driveway # of Cars 2
Attic [ ] None	Heating [X] FWA [ ] HWBB [ ] Radiant	Amenities Wood Stove(s) #	Driveway Surface Concrete
[ ] Drop Stair [ ] Stairs	[ ] Other Fuel Gas	[X] Fireplace(s) # [X] Fence	[ ] Garage # of Cars
[ ] Floor [X] Scuttle	Cooling [X] Central Air Conditioning	[X] Patio/Deck [ ] Porch	[ ] Carport # of Cars
[ ] Finished [ ] Heated	[ ] Individual [ ] Other	[ ] Pool [ ] Other	[ ] Att. [ ] Det. [ ] Built-In

Appliances [ ] Refrigerator [X] Range/Oven [X] Dishwasher [X] Disposal [ ] Microwave [ ] Washer/Dryer [ ] Other (describe)
Finished area above grade contains: 6 Rooms | 2 Bedrooms | 1.5 Bath(s) | 1,916 Square Feet of Gross Living Area Above Grade
Additional features (special energy efficient items, etc.) Detached storage room was once a garage. Hobby room located above garage has carpet, finished walls, wall ac and no heat. Inside laundry room. Above ground spa not included in value.
Describe the condition of the property (including needed repairs, deterioration, renovations, remodeling, etc.). Kitchen and bathrooms have no evidence of recent updating. Overall condition of the improvements are rated average.

Are there any physical deficiencies or adverse conditions that affect the livability, soundness, or structural integrity of the property? [ ] Yes [X] No If Yes, describe.

Does the property generally conform to the neighborhood (functional utility, style, condition, use, construction, etc.)? [X] Yes [ ] No If No, describe.

JPMC- 000071
CONFIDENTIAL

CSOC.RICH.001503

Uniform Residential Appraisal Report

File No. 411001990

There are 22 comparable properties currently offered for sale in the subject neighborhood ranging in price from $ 283,500 to $ 849,000

There are 56 comparable sales in the subject neighborhood within the past twelve months ranging in sale price from $ 319,000 to $ 642,000

FEATURE	SUBJECT	COMPARABLE SALE NO. 1	COMPARABLE SALE NO. 2	COMPARABLE SALE NO. 3
Address	3822 W Curtis Drive Sacramento	3648 W Curtis Drive Sacramento	2776 Marty Way Sacramento	2750 3rd Avenue Sacramento
Proximity to Subject		0.03 miles S	1.98 miles NW	0.77 miles N
Sale Price	$ 635,000	$ 525,000	$ 542,000	$ 615,000
Sale Price/Gross Liv. Area	$ 278.94 sq. ft.	$ 376.71 sq. ft.	$ 352.18 sq. ft.	$ 313.30 sq. ft.
Data Source(s)		MLS#80083503	MLS#80069929	MLS#80101932
Verification Source(s)		Tax Records Doc#1758	Tax Records Doc#1425	Tax Records Doc#1932
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION +(-) $ Adjustment	DESCRIPTION +(-) $ Adjustment	DESCRIPTION +(-) $ Adjustment
Sale or Financing Concessions		Conv	Conv	Conv
Date of Sale/Time		10/06	7/06	10/06
Location	Suburban	Suburban	Suburban	Suburban
Leasehold/Fee Simple	Fee Simple	Fee Simple	Fee Simple	Fee Simple
Site	.11 ac	.09 ac	.12 ac	.12 ac
View	None	None	None	None
Design (Style)	Two Story/Gd	Two Story/Gd	Two Story/Gd	Two Story/Gd+ -20,000
Quality of Construction	Average	Average	Average	Average
Actual Age	83 Years	67 yrs	66 yrs	78 yrs
Condition	Average	Average	Good -10,000	Average
Above Grade Room Count	Total 6 Bdrms 2 Baths 1.5	Total 6 Bdrms 3 Baths 2 -2,000 -1,500	Total 6 Bdrms 2 Baths 1.5 +11,000	Total 6 Bdrms 3 Baths 2.5 -2,000 -3,000
Gross Living Area	1,016 sq. ft.	1,408 sq. ft. +13,000	1,539 sq. ft.	1,963 sq. ft.
Basement & Finished Rooms Below Grade	Partial Basement	Partial Basement	Partial Basement	Partial Basement
Functional Utility	Average	Average	Average	Average
Heating/Cooling	FWA C/Air	FWA C/Air	FWA C/Air	FWA C/Air
Energy Efficient Items	None	None	None	None
Garage/Carport	None	None	None	None
Porch/Patio/Deck	Patio/Deck	Similar	Similar	Similar
	F/P	F/P	F/P	F/P
	Storage Room	Conv. Garage	1-Garage -1,500	2-Garage -3,000
	Bonus Room	None +1,000	None +1,000	None +1,000
Net Adjustment (Total)		[X] + [ ] - $ 10,500	[X] + [ ] - $ 500	[ ] + [X] - $ 27,000
Adjusted Sale Price of Comparables		Net Adj. 2.0% Gross Adj. 3.3% $ 538,500	Net Adj. 0.1% Gross Adj. 4.3% $ 542,500	Net Adj. -4.4% Gross Adj. 4.7% $ 588,000

I [X] did [ ] did not research the sale or transfer history of the subject property and comparable sales. If no, explain

My research [ ] did [X] did not reveal any prior sales or transfers of the subject property for the three years prior to the effective date of this appraisal.

Data source(s) MLS Tax Records

My research [ ] did [X] did not reveal any prior sales or transfers of the comparable sales for the year prior to the date of sale of the comparable sale.

Data source(s) MLS Tax Records

Report the results of the research and analysis of the prior sale or transfer history of the subject property and comparable sales (report additional prior sales on page 3).

ITEM	SUBJECT	COMPARABLE SALE NO. 1	COMPARABLE SALE NO. 2	COMPARABLE SALE NO. 3
Date of Prior Sale/Transfer	N/A	N/A	N/A	N/A
Price of Prior Sale/Transfer				
Data Source(s)				
Effective Date of Data Source(s)				

Analysis of prior sale or transfer history of the subject property and comparable sales N/A

Summary of Sales Comparison Approach. Equal consideration given to all three comparables. Comparable #1 is located nearest to the subject. Comparable #2 has a similar bedroom/bathroom count and comparable #3 required no square footage adjustment. Comparable #3 is located further than a mile from the subject but still in the subjects market area. Comparable #3 is adjusted down for superior design due to having a brick exterior.

Indicated Value by Sales Comparison Approach $ 543,000

Indicated Value by: Sales Comparison Approach $ 543,000 Cost Approach (if developed) $ N/A Income Approach (if developed) $ N/A

Greatest weight given to the Sales Comparison Approach best indicator of well informed buyers and sellers. Cost Approach not developed due to difficulty is estimating depreciation. Income Approach not developed due to site in the area are mostly owner occupied thus the income Approach is not applicable.

This appraisal is made [X] "as is," [ ] subject to completion per plans and specifications on the basis of a hypothetical condition that the improvements have been completed, [ ] subject to the following repairs or alterations on the basis of a hypothetical condition that the repairs or alterations have been completed, or [ ] subject to the following required inspection based on the extraordinary assumption that the condition or deficiency does not require alteration or repair:

Based on a complete visual inspection of the interior and exterior areas of the subject property, defined scope of work, statement of assumptions and limiting conditions, and appraiser's certification, my (our) opinion of the market value, as defined, of the real property that is the subject of this report is $ 543,000

as of December 6,2006 , which is the date of inspection and the effective date of this appraisal.

Fannie Mae Form 1004 March 2005 Produced using ACI software, 800.234.0231 www.aciweb.com Page 1 of 6 Fannie Mae Form 1004 March 2005

Sean Gallagher

JPMC- 000072
CONFIDENTIAL

Uniform Residential Appraisal Report

File No. WCurtis

COST APPROACH TO VALUE (not required by Fannie Mae)

Provide adequate information for the lender/client to replicate the below cost figures and calculations.

Support for the opinion of site value (summary of comparable land sales or other methods for estimating site value) Land value is estimated by the Abstraction Approach.

ESTIMATED ☐ REPRODUCTION OR ☒ REPLACEMENT COST NEW				OPINION OF SITE VALUE	= $ 260,000
Source of cost data Marshall Swift				Dwelling 1,918 Sq. Ft. @ $ 160.00	= $ 306,880
Quality rating from cost service	Effective date of cost data			Bsmt. 100 Sq.Ft. Sq. Ft. @ $ 20.00	= $ 2,000
Comments on Cost Approach (gross living area calculations, depreciation, etc.)				Storage Room/Bonus Room	14,000
				Garage/Carport 0 Sq. Ft. @ $	= $ 0
				Total Estimate of Cost-New	= $ 322,880
		Physical	Functional	External	
		Depreciation $50,000	$0	$0	= $ (50,000)
				Depreciated Cost of Improvements	= $ 272,880
				"As-is" Value of Site Improvements	= $ 10,000
Estimated Remaining Economic Life (HUD and VA only)	40 Years			INDICATED VALUE BY COST APPROACH	= $ 542,900

INCOME APPROACH TO VALUE (not required by Fannie Mae)

Estimated Monthly Market Rent $ X Gross Rent Multiplier = $ Indicated Value by Income Approach

Summary of Income Approach (including support for market rent and GRM)

PROJECT INFORMATION FOR PUDs (if applicable)

Is the developer/builder in control of the Homeowners' Association (HOA)? ☐ Yes ☐ No Unit type(s) ☐ Detached ☐ Attached

Provide the following information for PUDs ONLY if the developer/builder is in control of the HOA and the subject property is an attached dwelling unit.

Legal name of project

Total number of phases Total number of units Total number of units sold

Total number of units rented Total number of units for sale Data source(s)

Was the project created by the conversion of an existing building(s) into a PUD? ☐ Yes ☐ No If Yes, date of conversion.

Does the project contain any multi-dwelling units? ☐ Yes ☐ No Data source(s)

Are the units, common elements, and recreation facilities complete? ☐ Yes ☐ No If No, describe the status of completion.

Are the common elements leased to or by the Homeowners' Association? ☐ Yes ☐ No If Yes, describe the rental terms and options.

Describe common elements and recreational facilities.

CONFIDENTIAL

JPMC- 000073
CONFIDENTIAL

WaMu®

JULY 15, 2008

LAURA RICHARDSON
717 E VERNON ST
LONG BEACH CA 90806

Via FEDEX

WE ARE A DEBT COLLECTOR. THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

WE HAVE TOLD A CREDIT BUREAU ABOUT A LATE PAYMENT, MISSED PAYMENT, OR OTHER DEFAULT ON YOUR ACCOUNT. THIS INFORMATION MAY BE REFLECTED IN YOUR CREDIT REPORT.

RE: Washington Mutual Loan No. [redacted]
Property Address: **3622 W CURTIS DRIVE**
SACRAMENTO, CALIFORNIA 95818

Dear **LAURA RICHARDSON**

Thank you for your continued interest in our Homeownership Preservation Program. Enclosed is your proposed Loan Modification Agreement ("Agreement") (three identical sets of documents). The Agreement was prepared consistent with the terms you discussed with a loan workout specialist. The Agreement will not be binding or effective until is has been signed by both you and the lender in compliance with the instructions and conditions in this letter.

Please review the Agreement carefully and if you so desire, consult your own attorney. When you are satisfied with the Agreement and if you wish to proceed with the loan modification, sign all the documents **in black ink, in the presence of a notary** and keep one for your records and return two signed originals to Washington Mutual Bank in the envelope provided. *Please sign your name exactly as it is printed under the signature line. Where appropriate, witness signatures must be from two different individuals and require their printed name under their signature.*

Along with the signed Agreement, you must also send a **certified check or cashier's check** in the amount of $ **0.00** . This amount includes charges for the modification fee and necessary advances including but not limited to recording fees, attorney fees and costs, returned check fees and late charge fees, if any. Additional sums may become due as a result of the timing of this letter and Agreement. Nothing in this letter or Agreement precludes our collections of additional advances.

The signed Agreement and certified or cashier's check must be received by Washington Mutual Bank at the following address on or before **JULY 30, 2008**.

JPMC-000634
CONFIDENTIAL

WASHINGTON MUTUAL BANK
7255 BAYMEADOWS WAY
JACKSONVILLE, FLORIDA 32256

A title search and endorsement to the original title policy or new title policy must be obtained prior to recording the Agreement.

There is no Agreement if:

- clear title is not confirmed to the satisfaction of the lender;
- the mortgage insurer does not approve; or
- there are any material adverse changes in the circumstances or property condition.

Failure to comply with the requirements and conditions within the specified time period may result in the resumption of normal collection and foreclosure efforts, without further notice.

Upon the Agreement becoming binding and effective, the principal and interest amount of your monthly payments will be $ **4,267.58** . Your first payment including taxes and insurance (if applicable) is due **SEPTEMBER 1, 2008** , the total payment amount is $ **4,352.32** . This payment amount is subject to change upon escrow analysis, if applicable.

If you are currently in an active bankruptcy, or have been discharged from a bankruptcy previously, then this letter and Agreement does not in any way mean that Washington Mutual Bank, the Trust, or anyone acting on their behalf is attempting to hold you personally liable for the loan. This notice is intended to inform you of your rights as they refer to the lender's ability to foreclose on your property per the loan documents if the loan is not timely brought current.

If you have any further questions please consult with your Washington Mutual Homeowner's Assistance representative by calling the toll-free phone number below.

Sincerely,

Homeowner's Assistance Department

1-866-WAMU-YES (1-866-926-8937)

JPMC-000635
CONFIDENTIAL

WHEN RECORDED MAIL TO:
FIRST AMERICAN TITLE
P.O. BOX 27670
SANTA ANA, CA 92799-7670
ATTN: LMTS

PREPARED BY:
ORISKA HAYWOOD
WASHINGTON MUTUAL BANK
7255 BAYMEADOWS WAY
JACKSONVILLE, FLORIDA 32256
ATTN: LMTS

Tax Parcel No.:

Loan No. SPACE ABOVE THIS LINE FOR RECORDER'S USE

LOAN MODIFICATION AGREEMENT
PROVIDING FOR DEFERRED PAYMENT OF ARREARS AND FIXED RATE

This Loan Modification Agreement ("Agreement") is effective this 1ST day of AUGUST, 2008, ("Effective Date") between LAURA RICHARDSON, AN UNMARRIED WOMAN

(hereinafter, "the Borrower"), and
Washington Mutual Bank

(the "Trust"), the note holder and mortgagee c/o Washington Mutual Bank. Together, the Borrower and the Trust are referred to herein as "the Parties".

RECITALS

The Parties enter into this Agreement with reference to the following stipulated facts:

A. On 01/04/2007, Borrower purchased, re-financed or otherwise obtained an interest in a certain real property in SACRAMENTO County, CALIFORNIA. In connection with the acquisition of the real property the Borrower delivered a certain promissory note dated 01/04/2007, in the original principal amount of $ 535,001.00 ("Note").

JPMC-000636
CONFIDENTIAL

B. The Note was and is secured by a deed of trust, mortgage, applicable riders, addenda or other security instrument ("Security Instrument"), dated 01/04/2007, and recorded 01/10/2007, in Book or Liber 20070110, Page(s) 1818 in the official records of SACRAMENTO County as a lien against the real property described in the Security Instrument, and located at 3622 W CURTIS DRIVE, SACRAMENTO, CALIFORNIA 95818 (the "Subject Property"), and is more particularly described as:

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

TAX ID #:

C. Borrower is the current owner of record of the Subject Property. No other persons or business entities have ownership, management or control of the Subject Property. Borrower has not assigned, transferred, mortgaged or hypothecated the Subject Property, or any fee estate therein, nor the rents, income and profits of the Subject Property as may be described in the Security Instrument, except as set forth in these recitals.

D. Borrower has failed to make one or more payments on the Note before expiration of the applicable grace period. Borrower has requested that the terms of the Note and Security Instrument be modified. The Parties have agreed to do so pursuant to the terms and conditions stated in this Agreement.

AGREEMENT

NOW, THEREFORE, In consideration of the mutual promises and agreements exchanged, the Parties hereto agree as follows:

1. **Incorporation of Recitals.** The Recitals are an integral part of this Agreement and are incorporated by reference herein.

2. **Unpaid Principal Balance.** The Parties agree that the unpaid principal balance of the Note and Security Instrument prior to signing this Agreement was $ 533,455.31. ("Unpaid Principal Balance.")

JPMC-000637
CONFIDENTIAL

CSOC.RICH.001509

3. **Capitalization.** The Borrower acknowledges that interest on the Unpaid Principal Balance has accrued but has not been paid and the Trust, or the servicer on behalf of the Trust, has incurred, paid or otherwise advanced taxes, insurance premiums and other expenses necessary to protect the interest of the Note holder or mortgagee and that such accrued and unpaid interest, costs and expenses in the total amount of $ 63,875.45 (the "Capitalized Amount") has been added to the indebtedness under the terms of the Note and Security Instrument, as of 08/01/2008. The Capitalized Amount shall be due and payable on the Maturity Date.

4. **Modified Principal Balance.** When payments resume on 09/01/2008, the new balance due on the loan will be $ 597,330.76 ("Modified Principal Balance"), which consists of $ 533,455.31 plus $ 63,875.45. The Borrower does not have any defenses, offsets or counterclaims to the Modified Principal Balance.

5. **Reamortization.** The Modified Principal Balance will be reamortized over 480 months.

6. **Interest Rate.** Currently the interest rate is 8.800 %. The interest rate is hereby modified and fixed to 8.254 % ("Modified Interest Rate"). Therefore, Borrower will pay the Modified Interest Rate on the Modified Principal Balance each month until the Modified Principal Balance, interest, and any other amounts due under the Note, Security Instrument, or this Agreement are paid in full.

7. **Monthly Payments.** Beginning with the payment due on 09/01/2008 the Borrower promises to pay monthly payments in the amount of $ 4,267.58 and each month thereafter pursuant to this Agreement.

8. **Maturity Date.** The maturity date under the Note and Security Instrument remain unchanged. Borrower acknowledges and understands that, as a result of this Agreement which may defer payment of an arrearage, or extend the loan amortization period, or both, a lump sum payment may be due on the Maturity Date. All amounts due an owing under the Note, Security Instrument and this Agreement are due in full on the Maturity Date.

9. **Delivery of Payments.** The Borrower promises to make the periodic Monthly Payments described in this Agreement and any other amounts due under the Note and Security Instrument, to the order of Washington Mutual Bank. Borrower(s) shall make the Monthly Payments described herein as follows, or at such other place that Washington Mutual may designate:

Washington Mutual Bank
7301 Baymeadows Way
Jacksonville, FL 32256

JPMC-000638
CONFIDENTIAL

CSOC.RICH.001510

10. **Acceleration Upon Unauthorized Transfer.** If all or any part of the Subject Property or any interest is sold or transferred (or if a beneficial interest in the Borrower is sold or transferred and the Borrower is not a natural person) without the Note holder and mortgagee's prior written consent, the Note holder may, at its option require immediate payment in full of all sums due under the Note, Security Instrument and this Agreement. If the Note holder exercises this option, the Note holder shall give the Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is mailed within which the Borrower must pay all sums due under the Note, Security Instrument and this Agreement. If the Borrower fails to pay these sums prior to the expiration of the 30 day period, the Note holder may invoke any remedies permitted by the Note, Security Instrument and applicable law.

11. **Effect of this Agreement.** Except to the extent that they are modified by this Agreement, the Borrower(s) hereby reaffirm all of the covenants, agreements and requirements of the Note and Security Instrument, including (without limitation, the Borrower's covenants and agreements to make all payments of taxes, insurance premiums, assessments, escrow items, impounds, and all other payments that the Borrower is obliged to make under the Security Instrument. Borrower(s) further agree to be bound by the terms and provisions of the Note and Security Instrument, as modified hereby.

12. **No Release.** Nothing in this Agreement shall be understood or construed to be a satisfaction or release in whole or in part of the Note and/or Security Instrument. Except as expressly provided in this Agreement, all of the terms, covenants agreements and the Note and Security Instrument will remain unchanged and the Parties will be bound by, and comply with, all of the terms and provisions of the instruments, as amended by this Agreement.

13. **Warranties.** Borrower does hereby state and warrant that the above described Note is valid and enforceable in all respects and is not subject to any claims, defenses or right of offset or credit except as herein specifically provided. Borrower does further hereby extend all liens and security interests on all of the Subject Property and any other rights and interests which now or hereafter secure said Note until said Note as modified hereby has been fully paid, and agree that this modification and extension will in no manner impair the Note or any of the liens and security interests securing the same and that all of the liens, equities, rights, remedies and security interests securing said Note shall remain in full force and effect and shall not in any manner be waived. Borrower further agrees that all of the terms, covenants, warranties and provisions contained in the original Note and Security Instrument are now and shall be and remain in full force and effect as therein written, except as otherwise expressly provided herein, until the Note is paid in full and all other obligations under the Security Instrument and this Agreement are fulfilled.

14. **Further Assurances.** Borrower does further state and warrant that all of the recitals, statements and agreements contained herein are true and correct and that Borrower is the sole owner of the fee simple title to all of the Subject Property securing the Note.

JPMC-000639
CONFIDENTIAL

CSOC.RICH.001511

15. ~~**Acknowledgment by Borrower.** As part of the consideration for this Agreement, Borrower agrees to release and waive all claims Borrower might assert against the Trust and or its agents, and arising from any act or omission to act on the part of the Trust or it's agents, officers, directors, attorneys, employees and any predecessor in interest to the Note and Security Instrument, and which Borrower contends caused Borrower damage or injury, or which Borrower contends renders the Note or the Security Instrument void, voidable, or unenforceable. This release extends to any claims arising from any judicial foreclosure proceedings or power of sale proceedings if any, conducted prior to the date of this Agreement. Borrowers have and claim no defenses, counterclaims or rights of offset of any kind against Lender or against collection of the Loan.~~

16. **Bankruptcy Considerations.** Notwithstanding anything to the contrary contained in this Agreement, the Parties hereto acknowledge the effect of a discharge in bankruptcy that may have been granted to the Borrower prior to the execution hereof and that the Note holder may not pursue the Borrower for personal liability. However, the Parties acknowledge that the mortgagee/beneficiary retains certain rights, including but not limited to the right to foreclose its lien against the Subject Property under appropriate circumstances. Nothing herein shall be construed to be an attempt to collect against the Borrower personally or an attempt to revive personal liability, if the Borrower has obtained a discharge of that liability from a United States Bankruptcy Court.

[signature pages follow]

JPMC-000640
CONFIDENTIAL

CSOC.RICH.001512

BORROWER(S):

Date: August 8, 2008

LAURA RICHARDSON

STATE OF California)
)ss:
COUNTY OF Los Angeles)

On August 08, 2008, before me, JANA CURRY, NOTARY PUBLIC
personally appeared LAURA RICHARDSON

who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Jana Curry
Signature of Notary
My commission expires: Aug. 12, 2009

JANA CURRY
COMM. # 1600540
Notary Public — California
LOS ANGELES COUNTY
MY COMMISSION EXPIRES AUGUST 12, 2009

TRUST:
Washington Mutual Bank

Date: 8/28/08

BY: **Washington Mutual Bank, its Attorney-in-fact**

(Name) **CHRISTINA M. LOPEZ**
VICE PRESIDENT
(title)

Witness Signature
Print Name

Witness Signature
Print Name

STATE OF **FLORIDA**)
)ss:
COUNTY OF **DUVAL**)

On 8/28/08, before me, Clarence W. Herring
personally appeared **CHRISTINA M. LOPEZ**
who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrumentand acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Signature of Notary
My commission expires: 5-11-09

CLARENCE W. HERRING
MY COMMISSION # DD428367
EXPIRES: May 11, 2009
(407) 398-0153 Florida Notary Service.com

JPMC-000642
CONFIDENTIAL

CSOC.RICH.001514

RICHARDSON
3622 W CURTIS DRIVE
SACRAMENTO, CALIFORNIA 95818
WASHINGTON MUTUAL BANK

NOTICE OF NO ORAL AGREEMENTS

THIS WRITTEN LOAN AGREEMENT REPRESENTS THE FINAL AGREEMENT BETWEEN THE PARTIES AND MAY NOT BE CONTRADICTED BY EVIDENCE OF PRIOR, CONTEMPORANEOUS OR SUBSEQUENT ORAL AGREEMENTS OF THE PARTIES.

THERE ARE NO UNWRITTEN ORAL AGREEMENTS BETWEEN THE PARTIES.

Receipt of Notice. The undersigned hereby admit to having each received and read a copy of this Notice on or before execution of the Loan Agreement. "Loan Agreement" means one or more promises, promissory notes, agreements, undertakings, security agreements, deeds of trust or other documents, or commitments, or any combination of those actions or documents, pursuant to which a financial institution loans or delays repayment of or agrees to loan or delay repayment of money, goods or anything of value or to otherwise extend credit or make a financial accommodation.

Borrower LAURA RICHARDSON — Date August 8, 2008

Borrower — Date

Borrower — Date

Borrower — Date

Borrower — Date

Borrower — Date

FAND# FAND033 Rev. 06-11-02

JPMC-000643
CONFIDENTIAL

CSOC.RICH.001515

RICHARDSON
3622 W CURTIS DRIVE
SACRAMENTO, CALIFORNIA 95818
WASHINGTON MUTUAL BANK

ERRORS AND OMISSIONS COMPLIANCE AGREEMENT

In consideration of
WASHINGTON MUTUAL BANK

(the "Lender") agreeing to modify the referenced loan (the "Loan") to the Borrower, the Borrower agrees that if requested by the Lender, the Borrower will correct, or cooperate in the correction of, any clerical errors made in any document or agreement entered into in connection with the modification of the Loan, if deemed necessary or desirable in the reasonable discretion of the Lender, to enable Lender to sell, convey, seek guaranty or market the Loan to any entity, including without limitation, the Federal National Mortgage Association, the Federal Home Loan Mortgage Corporation, the Government National Mortgage Association, the Federal Housing Authority, the Department of Veterans Affairs or any municipal bond authority.

The Borrower agrees to comply with all such requests made by the Lender within 30 days of receipt of written request from the Lender. Borrower agrees to assume all costs that may be incurred by the Lender, including without limitation, actual expenses, legal fees and marketing losses, as a result of the Borrower's failure to comply with all such requests within such 30 day time period.

The Borrower makes this agreement in order to assure that the documents and agreements executed in connection with the modification of the Loan will conform to and be acceptable in the marketplace in the event the Loan is transferred, conveyed, guaranteed or marketed by the Lender.

LAURA RICHARDSON — August 8, 2008 — Date

Date

Date

Date

Date

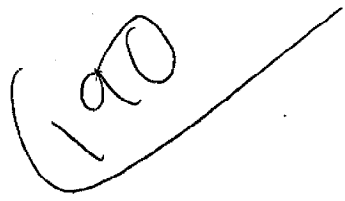
Date

FAND# FAND034 Rev. 06-18-02

WaMu®

JULY 15, 2008

LAURA RICHARDSON
717 E VERNON ST
LONG BEACH CA 90806



Via FEDEX

WE ARE A DEBT COLLECTOR. THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

WE HAVE TOLD A CREDIT BUREAU ABOUT A LATE PAYMENT, MISSED PAYMENT, OR OTHER DEFAULT ON YOUR ACCOUNT. THIS INFORMATION MAY BE REFLECTED IN YOUR CREDIT REPORT.

RE: Washington Mutual Loan No.
Property Address: **3622 W CURTIS DRIVE**
SACRAMENTO, CALIFORNIA 95818

Dear **LAURA RICHARDSON**

Thank you for your continued interest in our Homeownership Preservation Program. Enclosed is your proposed Loan Modification Agreement ("Agreement") (three identical sets of documents). The Agreement was prepared consistent with the terms you discussed with a loan workout specialist. The Agreement will not be binding or effective until is has been signed by both you and the lender in compliance with the instructions and conditions in this letter.

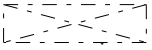
Please review the Agreement carefully and if you so desire, consult your own attorney. When you are satisfied with the Agreement and if you wish to proceed with the loan modification, sign all the documents **in black ink, in the presence of a notary** and keep one for your records and return two signed originals to Washington Mutual Bank in the envelope provided. *Please sign your name exactly as it is printed under the signature line. Where appropriate, witness signatures must be from two different individuals and require their printed name under their signature.*

Along with the signed Agreement, you must also send a **certified check or cashier's check** in the amount of **$ 0.00** . This amount includes charges for the modification fee and necessary advances including but not limited to recording fees, attorney fees and costs, returned check fees and late charge fees, if any. Additional sums may become due as a result of the timing of this letter and Agreement. Nothing in this letter or Agreement precludes our collections of additional advances.

The signed Agreement and certified or cashier's check must be received by Washington Mutual Bank at the following address on or before **JULY 30, 2008** .

JPMC-000645
CONFIDENTIAL

CSOC.RICH.001517



WASHINGTON MUTUAL BANK
7255 BAYMEADOWS WAY
JACKSONVILLE, FLORIDA 32256

A title search and endorsement to the original title policy or new title policy must be obtained prior to recording the Agreement.

There is no Agreement if:

- clear title is not confirmed to the satisfaction of the lender;
- the mortgage insurer does not approve; or
- there are any material adverse changes in the circumstances or property condition.

Failure to comply with the requirements and conditions within the specified time period may result in the resumption of normal collection and foreclosure efforts, without further notice.

Upon the Agreement becoming binding and effective, the principal and interest amount of your monthly payments will be $ **4,267.58** . Your first payment including taxes and insurance (if applicable) is due **SEPTEMBER 1, 2008** , the total payment amount is $ **4,352.32** . This payment amount is subject to change upon escrow analysis, if applicable.

If you are currently in an active bankruptcy, or have been discharged from a bankruptcy previously, then this letter and Agreement does not in any way mean that Washington Mutual Bank, the Trust, or anyone acting on their behalf is attempting to hold you personally liable for the loan. This notice is intended to inform you of your rights as they refer to the lender's ability to foreclose on your property per the loan documents if the loan is not timely brought current.

If you have any further questions please consult with your Washington Mutual Homeowner's Assistance representative by calling the toll-free phone number below.

Sincerely,

Homeowner's Assistance Department

1-866-WAMU-YES (1-866-926-8937)

JPMC-000646
CONFIDENTIAL

CSOC.RICH.001518

WHEN RECORDED MAIL TO:
FIRST AMERICAN TITLE
P.O. BOX 27670
SANTA ANA, CA 92799-7670
ATTN: LMTS

PREPARED BY:
ORISKA HAYWOOD
WASHINGTON MUTUAL BANK
7255 BAYMEADOWS WAY
JACKSONVILLE, FLORIDA 32256
ATTN: LMTS

Tax Parcel No.:

Loan No. SPACE ABOVE THIS LINE FOR RECORDER'S USE

LOAN MODIFICATION AGREEMENT
PROVIDING FOR DEFERRED PAYMENT OF ARREARS AND FIXED RATE

This Loan Modification Agreement ("Agreement") is effective this 1ST day of AUGUST, 2008 , ("Effective Date") between
LAURA RICHARDSON, AN UNMARRIED WOMAN

(hereinafter, "the Borrower"), and
Washington Mutual Bank

(the "Trust"), the note holder and mortgagee c/o Washington Mutual Bank. Together, the Borrower and the Trust are referred to herein as "the Parties".

RECITALS

The Parties enter into this Agreement with reference to the following stipulated facts:

A. On 01/04/2007 , Borrower purchased, re-financed or otherwise obtained an interest in a certain real property in SACRAMENTO County, CALIFORNIA . In connection with the acquisition of the real property the Borrower delivered a certain promissory note dated 01/04/2007 , in the original principal amount of $ 535,001.00 ("Note").

JPMC-000647
CONFIDENTIAL

CSOC.RICH.001519

B. The Note was and is secured by a deed of trust, mortgage, applicable riders, addenda or other security instrument ("Security Instrument"), dated **01/04/2007**, and recorded **01/10/2007**, **in Book or Liber 20070110**, **Page(s) 1818** in the official records of **SACRAMENTO** County as a lien against the real property described in the Security Instrument, and located at **3622 W CURTIS DRIVE, SACRAMENTO, CALIFORNIA 95818** (the "Subject Property"), and is more particularly described as:

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

TAX ID #:

C. Borrower is the current owner of record of the Subject Property. No other persons or business entities have ownership, management or control of the Subject Property. Borrower has not assigned, transferred, mortgaged or hypothecated the Subject Property, or any fee estate therein, nor the rents, income and profits of the Subject Property as may be described in the Security Instrument, except as set forth in these recitals.

D. Borrower has failed to make one or more payments on the Note before expiration of the applicable grace period. Borrower has requested that the terms of the Note and Security Instrument be modified. The Parties have agreed to do so pursuant to the terms and conditions stated in this Agreement.

AGREEMENT

NOW, THEREFORE, In consideration of the mutual promises and agreements exchanged, the Parties hereto agree as follows:

1. **Incorporation of Recitals.** The Recitals are an integral part of this Agreement and are incorporated by reference herein.

2. **Unpaid Principal Balance.** The Parties agree that the unpaid principal balance of the Note and Security Instrument prior to signing this Agreement was **$ 533,455.31** . ("Unpaid Principal Balance.")

JPMC-000648
CONFIDENTIAL

CSOC.RICH.001520

3. **Capitalization.** The Borrower acknowledges that interest on the Unpaid Principal Balance has accrued but has not been paid and the Trust, or the servicer on behalf of the Trust, has incurred, paid or otherwise advanced taxes, insurance premiums and other expenses necessary to protect the interest of the Note holder or mortgagee and that such accrued and unpaid interest, costs and expenses in the total amount of $ **63,875.45** (the "Capitalized Amount") has been added to the indebtedness under the terms of the Note and Security Instrument, as of **08/01/2008**. The Capitalized Amount shall be due and payable on the Maturity Date.

4. **Modified Principal Balance.** When payments resume on **09/01/2008**, the new balance due on the loan will be $ **597,330.76** ("Modified Principal Balance"), which consists of $ **533,455.31** plus $ **63,875.45**. The Borrower does not have any defenses, offsets or counterclaims to the Modified Principal Balance.

5. **Reamortization.** The Modified Principal Balance will be reamortized over **480** months.

6. **Interest Rate.** Currently the interest rate is **8.800** %. The interest rate is hereby modified and fixed to **8.254** % ("Modified Interest Rate"). Therefore, Borrower will pay the Modified Interest Rate on the Modified Principal Balance each month until the Modified Principal Balance, interest, and any other amounts due under the Note, Security Instrument, or this Agreement are paid in full.

7. **Monthly Payments.** Beginning with the payment due on **09/01/2008** the Borrower promises to pay monthly payments in the amount of $ **4,267.58** and each month thereafter pursuant to this Agreement.

8. **Maturity Date.** The maturity date under the Note and Security Instrument remain unchanged. Borrower acknowledges and understands that, as a result of this Agreement which may defer payment of an arrearage, or extend the loan amortization period, or both, a lump sum payment may be due on the Maturity Date. All amounts due an owing under the Note, Security Instrument and this Agreement are due in full on the Maturity Date.

9. **Delivery of Payments.** The Borrower promises to make the periodic Monthly Payments described in this Agreement and any other amounts due under the Note and Security Instrument, to the order of Washington Mutual Bank. Borrower(s) shall make the Monthly Payments described herein as follows, or at such other place that Washington Mutual may designate:

Washington Mutual Bank
7301 Baymeadows Way
Jacksonville, FL 32256

JPMC-000649
CONFIDENTIAL

CSOC.RICH.001521

10. **Acceleration Upon Unauthorized Transfer.** If all or any part of the Subject Property or any interest is sold or transferred (or if a beneficial interest in the Borrower is sold or transferred and the Borrower is not a natural person) without the Note holder and mortgagee's prior written consent, the Note holder may, at its option require immediate payment in full of all sums due under the Note, Security Instrument and this Agreement. If the Note holder exercises this option, the Note holder shall give the Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is mailed within which the Borrower must pay all sums due under the Note, Security Instrument and this Agreement. If the Borrower fails to pay these sums prior to the expiration of the 30 day period, the Note holder may invoke any remedies permitted by the Note, Security Instrument and applicable law.

11. **Effect of this Agreement.** Except to the extent that they are modified by this Agreement, the Borrower(s) hereby reaffirm all of the covenants, agreements and requirements of the Note and Security Instrument, including without limitation, the Borrower's covenants and agreements to make all payments of taxes, insurance premiums, assessments, escrow items, impounds, and all other payments that the Borrower is obliged to make under the Security Instrument. Borrower(s) further agree to be bound by the terms and provisions of the Note and Security Instrument, as modified hereby.

12. **No Release.** Nothing in this Agreement shall be understood or construed to be a satisfaction or release in whole or in part of the Note and/or Security Instrument. Except as expressly provided in this Agreement, all of the terms, covenants agreements and the Note and Security Instrument will remain unchanged and the Parties will be bound by, and comply with, all of the terms and provisions of the instruments, as amended by this Agreement.

13. **Warranties.** Borrower does hereby state and warrant that the above described Note is valid and enforceable in all respects and is not subject to any claims, defenses or right of offset or credit except as herein specifically provided. Borrower does further hereby extend all liens and security interests on all of the Subject Property and any other rights and interests which now or hereafter secure said Note until said Note as modified hereby has been fully paid, and agree that this modification and extension will in no manner impair the Note or any of the liens and security interests securing the same and that all of the liens, equities, rights, remedies and security interests securing said Note shall remain in full force and effect and shall not in any manner be waived. Borrower further agrees that all of the terms, covenants, warranties and provisions contained in the original Note and Security Instrument are now and shall be and remain in full force and effect as therein written, except as otherwise expressly provided herein, until the Note is paid in full and all other obligations under the Security Instrument and this Agreement are fulfilled.

14. **Further Assurances.** Borrower does further state and warrant that all of the recitals, statements and agreements contained herein are true and correct and that Borrower is the sole owner of the fee simple title to all of the Subject Property securing the Note.

JPMC-000650
CONFIDENTIAL

CSOC.RICH.001522

~~15. Acknowledgment by Borrower. As part of the consideration for this Agreement, Borrower agrees to release and waive all claims Borrower might assert against the Trust and or its agents, and arising from any act or omission to act on the part of the Trust or it's agents, officers, directors, attorneys, employees and any predecessor in interest to the Note and Security Instrument, and which Borrower contends caused Borrower damage or injury, or which Borrower contends renders the Note or the Security Instrument void, voidable, or unenforceable. This release extends to any claims arising from any judicial foreclosure proceedings or power of sale proceedings if any, conducted prior to the date of this Agreement. Borrowers have and claim no defenses, counterclaims or rights of offset of any kind against Lender or against collection of the Loan.~~

16. **Bankruptcy Considerations.** Notwithstanding anything to the contrary contained in this Agreement, the Parties hereto acknowledge the effect of a discharge in bankruptcy that may have been granted to the Borrower prior to the execution hereof and that the Note holder may not pursue the Borrower for personal liability. However, the Parties acknowledge that the mortgagee/beneficiary retains certain rights, including but not limited to the right to foreclose its lien against the Subject Property under appropriate circumstances. Nothing herein shall be construed to be an attempt to collect against the Borrower personally or an attempt to revive personal liability, if the Borrower has obtained a discharge of that liability from a United States Bankruptcy Court.

[signature pages follow]

JPMC-000651
CONFIDENTIAL

CSOC.RICH.001523

BORROWER(S):

Date: August 8, 2008

LAURA RICHARDSON

STATE OF California)
)ss:
COUNTY OF Los Angeles)

On August 08, 2008, before me, JANA CURRY, NOTARY PUBLIC, personally appeared LAURA RICHARDSON,

who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrumentand acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Signature of Notary

My commission expires: Aug 12, 2009

JANA CURRY
COMM. # 1800645
Notary Public – California
LOS ANGELES COUNTY
MY COMMISSION EXPIRES AUGUST 12, 2009

TRUST:
Washington Mutual Bank

Date: 8/28/08

BY: **Washington Mutual Bank, its Attorney-in-fact**

(Name) CHRISTINA M. LOPEZ
VICE PRESIDENT
(title)

Witness Signature
Print Name: Ondra Haywood

Witness Signature
Print Name: Elizabeth Matthews

STATE OF **FLORIDA**)
)ss:
COUNTY OF **DUVAL**)

On 8/28/08, before me, Clarence W. Herring,
personally appeared **CHRISTINA M. LOPEZ**,
who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrumentand acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Signature of Notary
My commission expires: 5/11/09

CLARENCE W. HERRING
MY COMMISSION # DD428367
EXPIRES: May 11, 2009
Florida Notary Service.com

RICHARDSON
3622 W CURTIS DRIVE
SACRAMENTO, CALIFORNIA 95818
WASHINGTON MUTUAL BANK

NOTICE OF NO ORAL AGREEMENTS

THIS WRITTEN LOAN AGREEMENT REPRESENTS THE FINAL AGREEMENT BETWEEN THE PARTIES AND MAY NOT BE CONTRADICTED BY EVIDENCE OF PRIOR, CONTEMPORANEOUS OR SUBSEQUENT ORAL AGREEMENTS OF THE PARTIES.

THERE ARE NO UNWRITTEN ORAL AGREEMENTS BETWEEN THE PARTIES.

Receipt of Notice. The undersigned hereby admit to having each received and read a copy of this Notice on or before execution of the Loan Agreement. "Loan Agreement" means one or more promises, promissory notes, agreements, undertakings, security agreements, deeds of trust or other documents, or commitments, or any combination of those actions or documents, pursuant to which a financial institution loans or delays repayment of or agrees to loan or delay repayment of money, goods or any other thing of value or to otherwise extend credit or make a financial accommodation.

Borrower LAURA RICHARDSON — August 8, 2008 — Date

Borrower — Date

Borrower — Date

Borrower — Date

Borrower — Date

Borrower — Date

FAND# FAND033 Rev. 06-11-02

JPMC-000654
CONFIDENTIAL

CSOC.RICH.001526

RICHARDSON
3622 W CURTIS DRIVE
SACRAMENTO, CALIFORNIA 95818
WASHINGTON MUTUAL BANK

ERRORS AND OMISSIONS COMPLIANCE AGREEMENT

In consideration of
WASHINGTON MUTUAL BANK

(the "Lender") agreeing to modify the referenced loan (the "Loan") to the Borrower, the Borrower agrees that if requested by the Lender, the Borrower will correct, or cooperate in the correction of, any clerical errors made in any document or agreement entered into in connection with the modification of the Loan, if deemed necessary or desirable in the reasonable discretion of the Lender, to enable Lender to sell, convey, seek guaranty or market the Loan to any entity, including without limitation, the Federal National Mortgage Association, the Federal Home Loan Mortgage Corporation, the Government National Mortgage Association, the Federal Housing Authority, the Department of Veterans Affairs or any municipal bond authority.

The Borrower agrees to comply with all such requests made by the Lender within 30 days of receipt of written request from the Lender. Borrower agrees to assume all costs that may be incurred by the Lender, including without limitation, actual expenses, legal fees and marketing losses, as a result of the Borrower's failure to comply with all such requests within such 30 day time period.

The Borrower makes this agreement in order to assure that the documents and agreements executed in connection with the modification of the Loan will conform to and be acceptable in the marketplace in the event the Loan is transferred, conveyed, guaranteed or marketed by the Lender.

LAURA RICHARDSON — August 8 2008 — Date

_____ Date

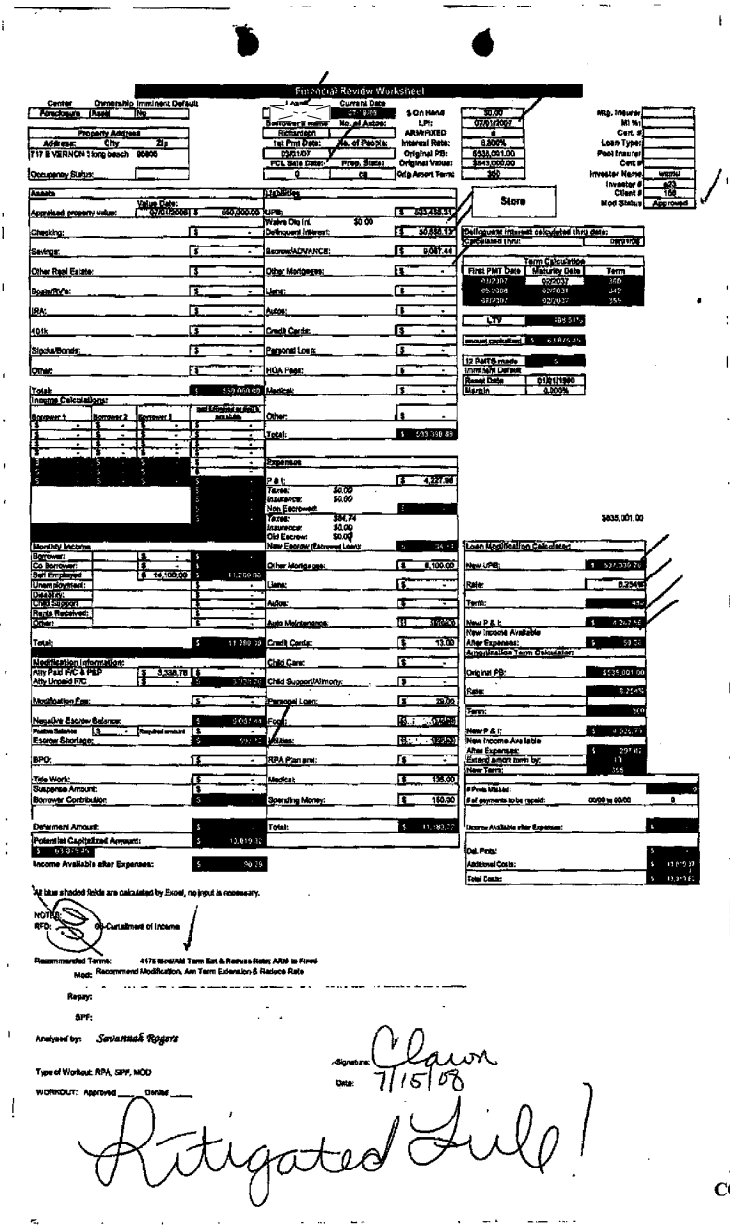
_____ Date

_____ Date

_____ Date

_____ Date

FAND# FAND034 Rev. 06-18-02



Financial Review Worksheet

Center: Foreclosure | Owner/No: Resid | Imminent Default: No

Property Address: Address: 717 S VERNON 1 long beach | City: | Zip: 90806

Occupancy Status:

Current Date: 07/15/08

Borrower's name: Richardson | No. of Autos:

1st Pmt Date: 03/01/07 | No. of Pack/s:

FCL Sale Date:: 0 | Prep. Status: 08

$ On Hand: $0.00
LP: 07/01/2007
ARM/FIXED:
Interest Rate: 6.500%
Original PB: $533,001.00
Original Value: $843,000.00
Orig Amort Term: 360

Mtg. Insurer:
MI %:
Cert. #:
Loan Type:
Pool Insurer:
Cert #:
Investor Name: wamu
Investor #: 403
Client #: 156
Mod Status: Approved

Store

Assets

Value Date: 07/01/2008

Appraised property value:		$ 850,000.00
Checking:		$ -
Savings:		$ -
Other Real Estate:		$ -
Boats/RV's:		$ -
IRA:		$ -
401k		$ -
Stocks/Bonds:		$ -
Other:		$ -
Total:		$ 850,000.00

Income Calculations:

	Borrower 1	Borrower 2	Borrower 1	net Effective to Rent % are Made
	$ -	$ -	$ -	
	$ -	$ -	$ -	
	$ -	$ -	$ -	
			$ -	
			$ -	
			$ -	
			$ -	

Monthly Income

Borrower:	$ -	$ -
Co Borrower:	$ -	$ -
Self Employed	$ 14,166.00	$ 11,250.00
Unemployment:		$ -
Disability:		$ -
Child Support:		$ -
Rents Received:		$ -
Other:		$ -
Total:		$ 11,250.00

Modification Information:

Atty Paid F/C & P&P	$ 3,338.78	$ -
Atty Unpaid F/C	$ -	$ 3,000.00
Modification Fee:		$ -
Negative Escrow Balance:		$ 9,081.44
Positive Balance	$ - Required amount	$ -
Escrow Shortage:		$ 900.00
BPO:		$ -
Title Work:		$ -
Suspense Amount:		$ -
Borrower Contribution:		$ -
Deferment Amount:		$ -
Potential Capitalized Amount:		$ 13,819.16
$ 913,819.16		
Income Available after Expenses:		$ 90.29

Liabilities

Liens:		$ 833,458.84
Waive Dlq Int	$0.00	
Delinquent Interest:		$ 30,880.13
Escrow/ADVANCE:		$ 9,081.44
Other Mortgages:		$ -
Liens:		$ -
Autos:		$ -
Credit Cards:		$ -
Personal Loans:		$ -
HOA Fees:		$ -
Medical:		$ -
Other:		$ -
Total:		$ 873,420.41

Expenses

P & I:		$ 4,227.84
Taxes:	$0.00	
Insurance:	$0.00	
Non Escrowed:		$ -
Taxes:	$84.74	
Insurance:	$0.00	
Old Escrow:	$0.00	
New Escrow (Escrowed Loans):		$ 84.74
Other Mortgages:		$ 6,100.00
Liens:		$ -
Autos:		$ -
Auto Maintenance:		$ 350.00
Credit Cards:		$ 10.00
Child Care:		$ -
Child Support/Alimony:		$ -
Personal Loan:		$ 20.00
Food:		$ 1,000.00
Misc:		$ 1,000.00
RPA Payment:		$ -
Medical:		$ 150.00
Spending Money:		$ 150.00
Totals:		$ 13,292.58

$835,001.00

Loan Modification Calculator:

New UPB:	$ 827,339.63
Rate:	6.234%
Term:	480
New P & I:	$ 4,827.84
New Income Available After Expenses:	$ 90.29
Amortization Term Calculator:	
Original PB:	$835,001.00
Rate:	6.234%
Term:	360
New P & I:	$ 4,827.84
New Income Available After Expenses:	$ 90.29
Extend amort term by:	11
New Term:	359

# Pmts Missed	8
# of payments to be repaid:	00/00 to 00/00
Income Available after Expenses:	$ -
Dal. Fees:	$ -
Additional Costs:	$ 11,819.16
Total Costs:	$ 11,819.16

All blue shaded fields are calculated by Excel, no input is necessary.

NOTES:

RFD: 09-Curtailment of Income

Recommended Terms: 417S Rec/Mill Term Ext & Reduce Rate; ARM to Fixed

Mod: Recommend Modification, Am Term Extension & Reduce Rate

Repay:

SPF:

Analyzed by: Savannah Rogers

Signature: Shawn

Date: 7/15/08

Type of Workout: RPA, SPF, MOD

WORKOUT: Approved ___ Denied ___

Ritigated File!

JPMC-000656
CONFIDENTIAL

CSOC.RICH.001528

LOAN MODIFICATION / PARTIAL CLAIM WORKSHEET

LOAN NUMBER [redacted]

Unpaid Principal Balance: $ [redacted]

Delinquent Interest: From: [redacted] To: [redacted]

Delinquent interest dates:	Interest Rate:	Interest:	PC Payment:	Capitalized / PC Amount	Borrowers Funds
	0.000%		$ -		
	0.000%		$ -		
	0.000%		$ -		
	0.000%		$ -		
	0.000%		$ -		
	0.000%		$ -		
	0.000%		$ -		
	0.000%		$ -		
	0.000%		$ -		
	0.000%		$ -	# of months	
	0.000%		$ -		
Total:		$ 50,856.13	$ -	$ 50,856.13	$ -
Escrow Adv/ Funding:		$ 9,680.56		$ 9,680.56	$ -
Foreclosure Fees:		$ 3,338.76		$ 3,338.76	$ -
Attorney Fees:		$ -		$ -	$ -
Modification Fees:		$ -		$ -	$ -
Title/Recording:		$ -		$ -	$ -
BPO or other value		$ -		$ -	$ -
Property & Preservation		$ -		$ -	$ -
Suspense balance		$ -		$ -	$ -
Total:		$ 63,875.45		$ 63,875.45	$ -
				Total Amount due with Dues:	$ -

New Principal Balance: $ [redacted]

LOAN WORKOUT TERMS

		Current:		Modified:
Due Date:	FROM:	[redacted]	TO:	[redacted]
Unpaid Principal Balance:	FROM:	$ 537,455.31	TO:	$ 597,330.76
Interest Rate:	FROM:	[redacted]	TO:	[redacted]
Remaining Term:	FROM:	355	TO:	180
P & I Payment:	FROM:	$ 4,227.98	TO:	$ 4,367.58
Escrow:	FROM:	$0.00	TO:	$ 84.72
Maturity date		02/01/2037		02/01/2037
TOTAL PAYMENT (PITI):	FROM:	$ 4,227.98	TO:	$ 4,452.12
Workout Effective Dates:	FROM:	[redacted]	TO:	[redacted]
Deferment Amount:		$ -		

Comments: MARITAL STATUS Unmarried

ADDED CO SIGNERS		Waive Delinquent Interest	$0.00
STATE	[redacted]	Arm Rate Extension	
MI COMPANY	[redacted]	Interest Rate % to be extended	
RECORD ALTA		Date to resume ARM:	
RECORD MPG		AM Term Ext/Balloon	Yes
ASSIGNMENT		Amort Term 480	
DO NOT RECORD	x	Maturity Term 342	
PREV BNK & CHP		Interest Only :	No
PREV MOD	no	New PB:	
ARM/FIXED	[redacted]	Interest Rate:	
Modify Code	4175 Mod/AM Term Ext & Reduce Rate; ARM to Fixed	New Term:	
		Modified Int. Pmt:	[redacted]
		Escrow Payment:	
		New Payment:	
		IO Maturity Date	

Step Rate:	Year 1	Year 2	Year 3	Year 4
Rate:	[redacted]			
Term:				
P&I :				
1st pyt date:				

Prepared by: Savannah Rogers 07/10/2008

COMMITTEE APPROVAL

JPMC-000657
CONFIDENTIAL

CSOC.RICH.001529

Abbreviated MOD Checklist

Last updated 06/30/08

Loan Number_____ Mtgr's Name_____

- ✓ Verify Negotiator U ID is on LMT3
- ✓ Loan Number
- ✓ Verify Investor
- ✓ Verify MI & approval is in file if required
- ✓ Verify LPI
- ✓ Verify Current Interest Rate on FRW in the Mod Calculator Box & Mod Wrksht
- ✓ Verify 1st Payment Date
- ✓ Verify Current UPB on FRW & Mod Wrksht
- ✓ Delinquent Interest thru Date
- ✓ Delinquent interest
- ✓ Current Escrow Payment on Mod wrksht
- ✓ New Escrow Payment on FRW & Mod wrksht
- ✓ Current Maturity Date on FRW & Mod wrksht
- ✓ Current Due Date & Modified Due Date on Mod wkst
- ✓ Escrow Advance/Balance
- ✓ Escrow Shortage
- ✓ Verify Contribution (if contribution must be on both FRW & Mod wrksht)

Verify **Optimizer** to **FRW** to **Mod wrksht** to **AM Sched** to **Sys Adj Form**

- ✓ Modified Principal Balance (matches FRW/Mod wrksht/AM Sched)
- ✓ New Interest Rate
- ✓ Amortization Term
- ✓ New P&I Amount & Current P&I
- ___ Modified Maturity Date (Should only be different from original maturity date for balloon mods)

Modification Worksheet

- ✓ Validate marital status
- ✓ Verify if recording/not recording, if recording, LMT3 M84 step added with date
- ✓ arm to fixed, arm to arm, step NOTE: ALL SP MODS MUST RESULT IN A FIXED RATE
- ✓ modify code (See modify code matrix)
- ✓ verify if arm rate extension (WE WILL NOT BE DOING THIS MOD TYPE)
  - ✓ interest rate
  - ✓ date to resume arm
- ✓ verify if arm term ext/balloon
  - ✓ amortization term
  - ✓ maturity term
- ___ verify if step rate
  - validate steps against amortization schedule

QA REVIEWED: Clarissa DATE: 7/15/08

JPMC-000658
CONFIDENTIAL

FYI
After much discussion regarding recording Kentucky workouts the extend the term or increase the modified UPB past the origination amount First American states the following " Most Counties in KY WILL record loan modifications, however, Fayette County and a handful of others small Counties will not record loan modifications, Lydia will then contact the county to verify if the workout can be recorded. Lydia will then email the outcome to the negotiator

Litigated File

Shipping Label - Pointandship Software Inc. Page 1 of 1

From: Origin ID: ZPHA (866)926-8937
OrlskaHaywood
Washington Mutual (5602)
7255 Baymeadows WAY

Jacksonville, FL 32256

FedEx Express

Ship Date: 23JUL08
ActWgt: 1 LB
System#: 4486045/ESDS0400
Account#: S ********

Delivery Address Bar Code

SHIP TO: (562)706-4684 BILL SENDER
LAURA RICHARSON
*
[redacted]
WASHINGTON, DC 20003

Ref # none
Invoice # 20009945
PO # none
Dept #

THU - 24JUL A1
STANDARD OVERNIGHT

TRK# 0201 7989 8483 7921

20003
DC-US
IAD

XC XSMA

FEDEX SHIPPING LABEL

To prepare your package for shipment, you need to do the following:

1. Use the Print button in your browser to print this page to your laser printer.
2. Fold the first printed page in half and use as the shipping label. The second page is for your records, and contains both the terms and conditions of shipping, and information useful for tracking your package.
3. After printing the label, place it in a waybill pouch and affix it to your shipment so that the barcode portion of the label can be read and scanned.

Legal Terms and Conditions

Tendering packages by using this system constitutes your agreement to the service conditions for the transportation of your shipments as found in the applicable FedEx Service Guide, available upon request. FedEx will not be responsible for any claim in excess of the applicable declared value, whether the result of loss, damage, delay, non-delivery, misdelivery, or misinformation, unless you declare a higher value, pay an additional charge, document your actual loss and file a timely claim. Limitations found in the applicable FedEx Service Guide apply. Your right to recover from FedEx for any loss, including intrinsic value of the package, loss of sales, income interest, profit, attorney's fees, costs, and other forms of damage whether direct, incidental, consequential, or special is limited to the greater of $100 or the authorized declared value. Recovery cannot exceed actual documented loss. Maximum for items of extraordinary value is $500, e.g. jewelry, precious metals, negotiable insturments and other items listed in our Service Guide. Written claims must be filed within strict time limits, see applicable FedEx Service Guide. FedEx will not be liable for loss or damage to prohibited items in any event or for your acts or omissions, including, without limitation, improper or insufficient packaging, securing, marking or addressing, or the acts or omissions of the recipient or anyone else with an interest in the package. See the applicable FedEx Service Guide for complete terms and conditions. To obtain information regarding how to file a claim or to obtain a Service Guide, please call 1-800-GO-FEDEX (1-800-463-3339).

JPMC-000659
CONFIDENTIAL

From: Origin ID: ZPHA (866)926-8937
AMY NURVELL
WASHINGTON MUTUAL BANK
7255 BAYMEADOWS WAY
ATTN: LOSS MITIGATION
JACKSONVILLE, FL 32256

FedEx Express

Ship Date: 23JUL08
ActWgt: 1 LB
System#: 446604/ESDS0400
Account#: S *********

Delivery Address Bar Code

SHIP TO: (866)926-8937 BILL SENDER
ORISKA HAYWOOD
WASHINGTON MUTUAL BANK
7255 BAYMEADOWS WAY

JACKSONVILLE, FL 32256

Ref # none
Invoice # 21001275
PO # none
Dept #

THU - 24JUL A2
TRK# 0201 7905 4976 8659 PRIORITY OVERNIGHT

32256
FL-US
JAX

31 ZPHA

FEDEX SHIPPING LABEL

To prepare your package for shipment, you need to do the following:

1. Use the Print button in your browser to print this page to your laser printer.
2. Fold the first printed page in half and use as the shipping label. The second page is for your records, and contains both the terms and conditions of shipping, and information useful for tracking your package.
3. After printing the label, place it in a waybill pouch and affix it to your shipment so that the barcode portion of the label can be read and scanned.

Legal Terms and Conditions

Tendering packages by using this system constitutes your agreement to the service conditions for the transportation of your shipments as found in the applicable FedEx Service Guide, available upon request. FedEx will not be responsible for any claims in excess of the applicable declared value, whether the result of loss, damage, delay, non-delivery, misdelivery, or misinformation, unless you declare a higher value, pay an additional charge, document your actual loss and file a timely claim. Limitations found in the applicable FedEx Service Guide apply. Your right to recover from FedEx for any loss, including intrinsic value of the package, loss of sales, income interest, profit, attorney's fees, costs, and other forms of damage whether direct, incidental, consequential, or special is limited to the greater of $100 or the authorized declared value. Recovery cannot exceed actual documented loss. Maximum for items of extraordinary value is $500, e.g. jewelry, precious metals, negotiable instruments and other items listed in our Service Guide. Written claims must be filed within strict time limits, see applicable FedEx Service Guide. FedEx will not be liable for loss or damage to prohibited items in any event or for your acts or omissions, including, without limitation, improper or insufficient packaging, securing, marking or addressing, or the acts or omissions of the recipient or anyone else with an interest in the package. See the applicable FedEx Service Guide for complete terms and conditions. To obtain information regarding how to file a claim or to obtain a Service Guide, please call 1-800-GO-FEDEX (1-800-463-3339).

WaMu®

JULY 15, 2008

LAURA RICHARDSON
717 E VERNON ST
LONG BEACH CA 90806

Via FEDEX

WE ARE A DEBT COLLECTOR. THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

WE HAVE TOLD A CREDIT BUREAU ABOUT A LATE PAYMENT, MISSED PAYMENT, OR OTHER DEFAULT ON YOUR ACCOUNT. THIS INFORMATION MAY BE REFLECTED IN YOUR CREDIT REPORT.

RE: Washington Mutual Loan No. [redacted]
Property Address: **3622 W CURTIS DRIVE**
SACRAMENTO, CALIFORNIA 95818

Dear **LAURA RICHARDSON**

Thank you for your continued interest in our Homeownership Preservation Program. Enclosed is your proposed Loan Modification Agreement ("Agreement") (three identical sets of documents). The Agreement was prepared consistent with the terms you discussed with a loan workout specialist. The Agreement will not be binding or effective until is has been signed by both you and the lender in compliance with the instructions and conditions in this letter.

Please review the Agreement carefully and if you so desire, consult your own attorney. When you are satisfied with the Agreement and if you wish to proceed with the loan modification, sign all the documents **in black ink, in the presence of a notary** and keep one for your records and return two signed originals to Washington Mutual Bank in the envelope provided. *Please sign your name exactly as it is printed under the signature line. Where appropriate, witness signatures must be from two different individuals and require their printed name under their signature.*

Along with the signed Agreement, you must also send a **certified check or cashier's check** in the amount of $ **0.00** . This amount includes charges for the modification fee and necessary advances including but not limited to recording fees, attorney fees and costs, returned check fees and late charge fees, if any. Additional sums may become due as a result of the timing of this letter and Agreement. Nothing in this letter or Agreement precludes our collections of additional advances.

The signed Agreement and certified or cashier's check must be received by Washington Mutual Bank at the following address on or before **JULY 30, 2008** .

WASHINGTON MUTUAL BANK
7255 BAYMEADOWS WAY
JACKSONVILLE, FLORIDA 32256

A title search and endorsement to the original title policy or new title policy must be obtained prior to recording the Agreement.

There is no Agreement if:

- clear title is not confirmed to the satisfaction of the lender;
- the mortgage insurer does not approve; or
- there are any material adverse changes in the circumstances or property condition.

Failure to comply with the requirements and conditions within the specified time period may result in the resumption of normal collection and foreclosure efforts, without further notice.

Upon the Agreement becoming binding and effective, the principal and interest amount of your monthly payments will be $ **4,267.58** . Your first payment including taxes and insurance (if applicable) is due **SEPTEMBER 1, 2008** , the total payment amount is $ **4,352.32** . This payment amount is subject to change upon escrow analysis, if applicable.

If you are currently in an active bankruptcy, or have been discharged from a bankruptcy previously, then this letter and Agreement does not in any way mean that Washington Mutual Bank, the Trust, or anyone acting on their behalf is attempting to hold you personally liable for the loan. This notice is intended to inform you of your rights as they refer to the lender's ability to foreclose on your property per the loan documents if the loan is not timely brought current.

If you have any further questions please consult with your Washington Mutual Homeowner's Assistance representative by calling the toll-free phone number below.

Sincerely,

Homeowner's Assistance Department

1-866-WAMU-YES (1-866-926-8937)

JPMC- 000662
CONFIDENTIAL

CSOC.RICH.001534

WHEN RECORDED MAIL TO:
FIRST AMERICAN TITLE
P.O. BOX 27670
SANTA ANA, CA 92799-7670
ATTN: LMTS

PREPARED BY:
ORISKA HAYWOOD
WASHINGTON MUTUAL BANK
7255 BAYMEADOWS WAY
JACKSONVILLE, FLORIDA 32256
ATTN: LMTS

Tax Parcel No.: [redacted]

Loan No. [redacted] SPACE ABOVE THIS LINE FOR RECORDER'S USE

LOAN MODIFICATION AGREEMENT
PROVIDING FOR DEFERRED PAYMENT OF ARREARS AND FIXED RATE

This Loan Modification Agreement ("Agreement") is effective this **1ST** day of **AUGUST, 2008** , ("Effective Date") between **LAURA RICHARDSON, AN UNMARRIED WOMAN**

(hereinafter, "the Borrower"), and
Washington Mutual Bank

(the "Trust"), the note holder and mortgagee c/o Washington Mutual Bank. Together, the Borrower and the Trust are referred to herein as "the Parties".

RECITALS

The Parties enter into this Agreement with reference to the following stipulated facts:

A. On **01/04/2007** , Borrower purchased, re-financed or otherwise obtained an interest in a certain real property in **SACRAMENTO** County, **CALIFORNIA** . In connection with the acquisition of the real property the Borrower delivered a certain promissory note dated **01/04/2007** , in the original principal amount of $ **535,001.00** ("Note").

B. The Note was and is secured by a deed of trust, mortgage, applicable riders, addenda or other security instrument ("Security Instrument"), dated **01/04/2007**, and recorded **01/10/2007**, **in Book or Liber 20070110**, **Page(s) 1818** in the official records of **SACRAMENTO** County as a lien against the real property described in the Security Instrument, and located at **3622 W CURTIS DRIVE, SACRAMENTO, CALIFORNIA 95818** (the "Subject Property"), and is more particularly described as:

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

TAX ID #:

C. Borrower is the current owner of record of the Subject Property. No other persons or business entities have ownership, management or control of the Subject Property. Borrower has not assigned, transferred, mortgaged or hypothecated the Subject Property, or any fee estate therein, nor the rents, income and profits of the Subject Property as may be described in the Security Instrument, except as set forth in these recitals.

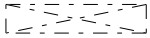
D. Borrower has failed to make one or more payments on the Note before expiration of the applicable grace period. Borrower has requested that the terms of the Note and Security Instrument be modified. The Parties have agreed to do so pursuant to the terms and conditions stated in this Agreement.

AGREEMENT

NOW, THEREFORE, In consideration of the mutual promises and agreements exchanged, the Parties hereto agree as follows:

1. **Incorporation of Recitals.** The Recitals are an integral part of this Agreement and are incorporated by reference herein.

2. **Unpaid Principal Balance.** The Parties agree that the unpaid principal balance of the Note and Security Instrument prior to signing this Agreement was **$ 533,455.31**. ("Unpaid Principal Balance.")



3. **Capitalization.** The Borrower acknowledges that interest on the Unpaid Principal Balance has accrued but has not been paid and the Trust, or the servicer on behalf of the Trust, has incurred, paid or otherwise advanced taxes, insurance premiums and other expenses necessary to protect the interest of the Note holder or mortgagee and that such accrued and unpaid interest, costs and expenses in the total amount of **$ 63,875.45** (the "Capitalized Amount") has been added to the indebtedness under the terms of the Note and Security Instrument, as of **08/01/2008**. The Capitalized Amount shall be due and payable on the Maturity Date.

4. **Modified Principal Balance.** When payments resume on **09/01/2008**, the new balance due on the loan will be **$ 597,330.76** ("Modified Principal Balance"), which consists of **$ 533,455.31** plus **$ 63,875.45**. The Borrower does not have any defenses, offsets or counterclaims to the Modified Principal Balance.

5. **Reamortization.** The Modified Principal Balance will be reamortized over **480** months.

6. **Interest Rate.** Currently the interest rate is **8.800** %. The interest rate is hereby modified and fixed to **8.254** % ("Modified Interest Rate"). Therefore, Borrower will pay the Modified Interest Rate on the Modified Principal Balance each month until the Modified Principal Balance, interest, and any other amounts due under the Note, Security Instrument, or this Agreement are paid in full.

7. **Monthly Payments.** Beginning with the payment due on **09/01/2008** the Borrower promises to pay monthly payments in the amount of **$ 4,267.58** and each month thereafter pursuant to this Agreement.

8. **Maturity Date.** The maturity date under the Note and Security Instrument remain unchanged. Borrower acknowledges and understands that, as a result of this Agreement which may defer payment of an arrearage, or extend the loan amortization period, or both, a lump sum payment may be due on the Maturity Date. All amounts due an owing under the Note, Security Instrument and this Agreement are due in full on the Maturity Date.

9. **Delivery of Payments.** The Borrower promises to make the periodic Monthly Payments described in this Agreement and any other amounts due under the Note and Security Instrument, to the order of Washington Mutual Bank. Borrower(s) shall make the Monthly Payments described herein as follows, or at such other place that Washington Mutual may designate:

Washington Mutual Bank
7301 Baymeadows Way
Jacksonville, FL 32256

JPMC- 000665
CONFIDENTIAL

CSOC.RICH.001537

10. **Acceleration Upon Unauthorized Transfer.** If all or any part of the Subject Property or any interest is sold or transferred (or if a beneficial interest in the Borrower is sold or transferred and the Borrower is not a natural person) without the Note holder and mortgagee's prior written consent, the Note holder may, at its option require immediate payment in full of all sums due under the Note, Security Instrument and this Agreement. If the Note holder exercises this option, the Note holder shall give the Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is mailed within which the Borrower must pay all sums due under the Note, Security Instrument and this Agreement. If the Borrower fails to pay these sums prior to the expiration of the 30 day period, the Note holder may invoke any remedies permitted by the Note, Security Instrument and applicable law.

11. **Effect of this Agreement.** Except to the extent that they are modified by this Agreement, the Borrower(s) hereby reaffirm all of the covenants, agreements and requirements of the Note and Security Instrument, including without limitation, the Borrower's covenants and agreements to make all payments of taxes, insurance premiums, assessments, escrow items, impounds, and all other payments that the Borrower is obliged to make under the Security Instrument. Borrower(s) further agree to be bound by the terms and provisions of the Note and Security Instrument, as modified hereby.

12. **No Release.** Nothing in this Agreement shall be understood or construed to be a satisfaction or release in whole or in part of the Note and/or Security Instrument. Except as expressly provided in this Agreement, all of the terms, covenants agreements and the Note and Security Instrument will remain unchanged and the Parties will be bound by, and comply with, all of the terms and provisions of the instruments, as amended by this Agreement.

13. **Warranties.** Borrower does hereby state and warrant that the above described Note is valid and enforceable in all respects and is not subject to any claims, defenses or right of offset or credit except as herein specifically provided. Borrower does further hereby extend all liens and security interests on all of the Subject Property and any other rights and interests which now or hereafter secure said Note until said Note as modified hereby has been fully paid, and agree that this modification and extension will in no manner impair the Note or any of the liens and security interests securing the same and that all of the liens, equities, rights, remedies and security interests securing said Note shall remain in full force and effect and shall not in any manner be waived. Borrower further agrees that all of the terms, covenants, warranties and provisions contained in the original Note and Security Instrument are now and shall be and remain in full force and effect as therein written, except as otherwise expressly provided herein, until the Note is paid in full and all other obligations under the Security Instrument and this Agreement are fulfilled.

14. **Further Assurances.** Borrower does further state and warrant that all of the recitals, statements and agreements contained herein are true and correct and that Borrower is the sole owner of the fee simple title to all of the Subject Property securing the Note.

JPMC- 000666
CONFIDENTIAL

CSOC.RICH.001538

15. **Acknowledgment by Borrower.** As part of the consideration for this Agreement, Borrower agrees to release and waive all claims Borrower might assert against the Trust and or its agents, and arising from any act or omission to act on the part of the Trust or it's agents, officers, directors, attorneys, employees and any predecessor-in-interest to the Note and Security Instrument, and which Borrower contends caused Borrower damage or injury, or which Borrower contends renders the Note or the Security Instrument void, voidable, or unenforceable. This release extends to any claims arising from any judicial foreclosure proceedings or power of sale proceedings if any, conducted prior to the date of this Agreement. Borrowers have and claim no defenses, counterclaims or rights of offset of any kind against Lender or against collection of the Loan.

16. **Bankruptcy Considerations.** Notwithstanding anything to the contrary contained in this Agreement, the Parties hereto acknowledge the effect of a discharge in bankruptcy that may have been granted to the Borrower prior to the execution hereof and that the Note holder may not pursue the Borrower for personal liability. However, the Parties acknowledge that the mortgagee/beneficiary retains certain rights, including but not limited to the right to foreclose its lien against the Subject Property under appropriate circumstances. Nothing herein shall be construed to be an attempt to collect against the Borrower personally or an attempt to revive personal liability, if the Borrower has obtained a discharge of that liability from a United States Bankruptcy Court.

[signature pages follow]

JPMC- 000667
CONFIDENTIAL

CSOC.RICH.001539

BORROWER(S):

Date:

LAURA RICHARDSON

STATE OF _____)
)ss:
COUNTY OF _____)

On _____, before me, _____
personally appeared LAURA RICHARDSON

who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrumentand acknowledged to me that he/she/they executed the same in his/hur/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.

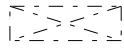
WITNESS my hand and official seal.

Signature of Notary

My commission expires: _____

JPMC- 000668
CONFIDENTIAL

CSOC.RICH.001540



TRUST:
Washington Mutual Bank

Date: _____

BY: **Washington Mutual Bank, its Attorney-in-fact**

_____
(Name) **CHRISTINA M. LOPEZ**
VICE PRESIDENT
(title)

_____ _____
Witness Signature **Witness Signature**

_____ _____
Print Name Print Name

STATE OF **FLORIDA**)
)ss:
COUNTY OF **DUVAL**)

On _____, before me, _____
personally appeared **CHRISTINA M. LOPEZ** ,
who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrumentand acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.

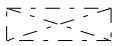
WITNESS my hand and official seal.

_____
Signature of Notary

My commission expires: _____

JPMC- 000669
CONFIDENTIAL

CSOC.RICH.001541



RICHARDSON
3622 W CURTIS DRIVE
SACRAMENTO, CALIFORNIA 95818
WASHINGTON MUTUAL BANK

NOTICE OF NO ORAL AGREEMENTS

THIS WRITTEN LOAN AGREEMENT REPRESENTS THE FINAL AGREEMENT BETWEEN THE PARTIES AND MAY NOT BE CONTRADICTED BY EVIDENCE OF PRIOR, CONTEMPORANEOUS OR SUBSEQUENT ORAL AGREEMENTS OF THE PARTIES.

THERE ARE NO UNWRITTEN ORAL AGREEMENTS BETWEEN THE PARTIES.

Receipt of Notice. The undersigned hereby admit to having each received and read a copy of this Notice on or before execution of the Loan Agreement. "Loan Agreement" means one or more promises, promissory notes, agreements, undertakings, security agreements, deeds of trust or other documents, or commitments, or any combination of those actions or documents, pursuant to which a financial institution loans or delays repayment of or agrees to loan or delay repayment of money, goods or any other thing of value or to otherwise extend credit or make a financial accommodation.

Borrower Date
LAURA RICHARDSON

Borrower Date

Borrower Date

Borrower Date

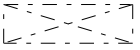
Borrower Date

Borrower Date

FAND# FAND033 Rev. 06-11-02

JPMC- 000670
CONFIDENTIAL

RICHARDSON
3622 W CURTIS DRIVE
SACRAMENTO, CALIFORNIA 95818
WASHINGTON MUTUAL BANK



ERRORS AND OMISSIONS COMPLIANCE AGREEMENT

In consideration of
WASHINGTON MUTUAL BANK

(the "Lender") agreeing to modify the referenced loan (the "Loan") to the Borrower, the Borrower agrees that if requested by the Lender, the Borrower will correct, or cooperate in the correction of, any clerical errors made in any document or agreement entered into in connection with the modification of the Loan, if deemed necessary or desirable in the reasonable discretion of the Lender, to enable Lender to sell, convey, seek guaranty or market the Loan to any entity, including without limitation, the Federal National Mortgage Association, the Federal Home Loan Mortgage Corporation, the Government National Mortgage Association, the Federal Housing Authority, the Department of Veterans Affairs or any municipal bond authority.

The Borrower agrees to comply with all such requests made by the Lender within 30 days of receipt of written request from the Lender. Borrower agrees to assume all costs that may be incurred by the Lender, including without limitation, actual expenses, legal fees and marketing losses, as a result of the Borrower's failure to comply with all such requests within such 30 day time period.

The Borrower makes this agreement in order to assure that the documents and agreements executed in connection with the modification of the Loan will conform to and be acceptable in the marketplace in the event the Loan is transferred, conveyed, guaranteed or marketed by the Lender.

LAURA RICHARDSON _____ Date

_____ Date

_____ Date

_____ Date

_____ Date

_____ Date

FAND# FAND034 Rev. 06-18-02

JPMC- 000671
CONFIDENTIAL

PAYMENT CALCULATOR & AMORTIZATION SCHEDULE

Mortgagor	Richardson
Investor	wamu
Principal Bal	$ 597,330.76
Interest Rate	8.254%
Term	480
Payment Amt	$4,267.58
First Payment Dat	September-08

Step Rate:
Rate:
Term:
P&I :
1st pyt date:

		Prin App	Interest App
	$597,330.76		
Sep-08	$597,171.82	$158.94	$4,108.64
Oct-08	$597,011.79	$160.03	$4,107.55
Nov-08	$596,850.66	$161.13	$4,106.45
Dec-08	$596,688.42	$162.24	$4,105.34
Jan-09	$596,525.07	$163.35	$4,104.22
Feb-09	$596,360.59	$164.48	$4,103.10
Mar-09	$596,194.98	$165.61	$4,101.97
Apr-09	$596,028.23	$166.75	$4,100.83
May-09	$595,860.34	$167.90	$4,099.68
Jun-09	$595,691.29	$169.05	$4,098.53
Jul-09	$595,521.07	$170.21	$4,097.36
Aug-09	$595,349.69	$171.38	$4,096.19
Sep-09	$595,177.13	$172.56	$4,095.01
Oct-09	$595,003.38	$173.75	$4,093.83
Nov-09	$594,828.43	$174.94	$4,092.63
Dec-09	$594,652.28	$176.15	$4,091.43
Jan-10	$594,474.92	$177.36	$4,090.22
Feb-10	$594,296.34	$178.58	$4,089.00
Mar-10	$594,116.54	$179.81	$4,087.77
Apr-10	$593,935.49	$181.04	$4,086.53
May-10	$593,753.20	$182.29	$4,085.29
Jun-10	$593,569.66	$183.54	$4,084.03
Jul-10	$593,384.85	$184.81	$4,082.77
Aug-10	$593,198.77	$186.08	$4,081.50
Sep-10	$593,011.42	$187.36	$4,080.22
Oct-10	$592,822.77	$188.65	$4,078.93
Nov-10	$592,632.83	$189.94	$4,077.63
Dec-10	$592,441.57	$191.25	$4,076.33
Jan-11	$592,249.01	$192.57	$4,075.01
Feb-11	$592,055.12	$193.89	$4,073.69
Mar-11	$591,859.89	$195.22	$4,072.35
Apr-11	$591,663.33	$196.57	$4,071.01

May-11	$591,465.41	$197.92	$4,069.68
Jun-11	$591,266.13	$199.28	$4,068.30
Jul-11	$591,065.48	$200.65	$4,066.93
Aug-11	$590,863.45	$202.03	$4,065.55
Sep-11	$590,660.03	$203.42	$4,064.16
Oct-11	$590,455.21	$204.82	$4,062.76
Nov-11	$590,248.98	$206.23	$4,061.35
Dec-11	$590,041.33	$207.65	$4,059.93
Jan-12	$589,832.25	$209.08	$4,058.50
Feb-12	$589,621.74	$210.51	$4,057.06
Mar-12	$589,409.78	$211.96	$4,055.61
Apr-12	$589,196.36	$213.42	$4,054.16
May-12	$588,981.47	$214.89	$4,052.69
Jun-12	$588,765.11	$216.37	$4,051.21
Jul-12	$588,547.25	$217.85	$4,049.72
Aug-12	$588,327.90	$219.35	$4,048.22
Sep-12	$588,107.04	$220.86	$4,046.72
Oct-12	$587,884.66	$222.38	$4,045.20
Nov-12	$587,660.75	$223.91	$4,043.67
Dec-12	$587,435.30	$225.45	$4,042.13
Jan-13	$587,208.30	$227.00	$4,040.58
Feb-13	$586,979.74	$228.56	$4,039.01
Mar-13	$586,749.60	$230.13	$4,037.44
Apr-13	$586,517.88	$231.72	$4,035.86
May-13	$586,284.57	$233.31	$4,034.27
Jun-13	$586,049.66	$234.92	$4,032.66
Jul-13	$585,813.13	$236.53	$4,031.04
Aug-13	$585,574.97	$238.16	$4,029.42
Sep-13	$585,335.17	$239.80	$4,027.78
Oct-13	$585,093.72	$241.45	$4,026.13
Nov-13	$584,850.62	$243.11	$4,024.47
Dec-13	$584,605.84	$244.78	$4,022.80
Jan-14	$584,359.38	$246.46	$4,021.11
Feb-14	$584,111.22	$248.16	$4,019.42
Mar-14	$583,861.35	$249.86	$4,017.71
Apr-14	$583,609.77	$251.58	$4,015.99
May-14	$583,356.46	$253.31	$4,014.26
Jun-14	$583,101.40	$255.06	$4,012.52
Jul-14	$582,844.59	$256.81	$4,010.77
Aug-14	$582,586.01	$258.58	$4,009.00
Sep-14	$582,325.66	$260.36	$4,007.22
Oct-14	$582,063.51	$262.15	$4,005.43
Nov-14	$581,799.56	$263.95	$4,003.63
Dec-14	$581,533.79	$265.77	$4,001.81

Jan-15	$581,266.20	$267.59	$3,999.98
Feb-15	$580,996.77	$269.43	$3,998.14
Mar-15	$580,725.48	$271.29	$3,996.29
Apr-15	$580,452.33	$273.15	$3,994.42
May-15	$580,177.29	$275.03	$3,992.54
Jun-15	$579,900.37	$276.92	$3,990.65
Jul-15	$579,621.54	$278.83	$3,988.75
Aug-15	$579,340.80	$280.75	$3,986.83
Sep-15	$579,058.12	$282.68	$3,984.90
Oct-15	$578,773.50	$284.62	$3,982.95
Nov-15	$578,486.92	$286.58	$3,981.00
Dec-15	$578,198.37	$288.55	$3,979.03
Jan-16	$577,907.83	$290.54	$3,977.04
Feb-16	$577,615.30	$292.53	$3,975.04
Mar-16	$577,320.75	$294.55	$3,973.03
Apr-16	$577,024.18	$296.57	$3,971.00
May-16	$576,725.57	$298.61	$3,968.96
Jun-16	$576,424.90	$300.67	$3,966.91
Jul-16	$576,122.17	$302.73	$3,964.84
Aug-16	$575,817.35	$304.82	$3,962.76
Sep-16	$575,510.44	$306.91	$3,960.66
Oct-16	$575,201.42	$309.02	$3,958.55
Nov-16	$574,890.27	$311.15	$3,956.43
Dec-16	$574,576.98	$313.29	$3,954.29
Jan-17	$574,261.53	$315.44	$3,952.13
Feb-17	$573,943.92	$317.61	$3,949.96
Mar-17	$573,624.12	$319.80	$3,947.78
Apr-17	$573,302.12	$322.00	$3,945.58
May-17	$572,977.91	$324.21	$3,943.36
Jun-17	$572,651.46	$326.44	$3,941.13
Jul-17	$572,322.77	$328.69	$3,938.89
Aug-17	$571,991.82	$330.95	$3,936.63
Sep-17	$571,658.60	$333.23	$3,934.35
Oct-17	$571,323.08	$335.52	$3,932.06
Nov-17	$570,985.25	$337.83	$3,929.75
Dec-17	$570,645.10	$340.15	$3,927.43
Jan-18	$570,302.62	$342.49	$3,925.09
Feb-18	$569,957.77	$344.85	$3,922.73
Mar-18	$569,610.55	$347.22	$3,920.36
Apr-18	$569,260.95	$349.61	$3,917.97
May-18	$568,908.94	$352.01	$3,915.57
Jun-18	$568,554.51	$354.43	$3,913.15
Jul-18	$568,197.64	$356.87	$3,910.71
Aug-18	$567,838.31	$359.32	$3,908.25

Sep-18	$567,476.52	$361.80	$3,905.78
Oct-18	$567,112.24	$364.28	$3,903.29
Nov-18	$566,745.45	$366.79	$3,900.79
Dec-18	$566,376.13	$369.31	$3,898.26
Jan-19	$566,004.28	$371.85	$3,895.72
Feb-19	$565,629.87	$374.41	$3,893.17
Mar-19	$565,252.88	$376.99	$3,890.59
Apr-19	$564,873.31	$379.58	$3,888.00
May-19	$564,491.12	$382.19	$3,885.39
Jun-19	$564,106.30	$384.82	$3,882.76
Jul-19	$563,718.83	$387.47	$3,880.11
Aug-19	$563,328.70	$390.13	$3,877.45
Sep-19	$562,935.89	$392.81	$3,874.76
Oct-19	$562,540.37	$395.52	$3,872.06
Nov-19	$562,142.14	$398.24	$3,869.34
Dec-19	$561,741.16	$400.98	$3,866.60
Jan-20	$561,337.43	$403.73	$3,863.84
Feb-20	$560,930.92	$406.51	$3,861.07
Mar-20	$560,521.61	$409.31	$3,858.27
Apr-20	$560,109.49	$412.12	$3,855.45
May-20	$559,694.53	$414.96	$3,852.62
Jun-20	$559,276.72	$417.81	$3,849.77
Jul-20	$558,856.03	$420.68	$3,846.89
Aug-20	$558,432.46	$423.58	$3,844.00
Sep-20	$558,005.96	$426.49	$3,841.08
Oct-20	$557,576.54	$429.43	$3,838.15
Nov-20	$557,144.16	$432.38	$3,835.20
Dec-20	$556,708.81	$435.35	$3,832.22
Jan-21	$556,270.46	$438.35	$3,829.23
Feb-21	$555,829.10	$441.36	$3,826.21
Mar-21	$555,384.70	$444.40	$3,823.18
Apr-21	$554,937.24	$447.46	$3,820.12
May-21	$554,486.71	$450.53	$3,817.04
Jun-21	$554,033.08	$453.63	$3,813.94
Jul-21	$553,576.32	$456.75	$3,810.82
Aug-21	$553,116.43	$459.89	$3,807.68
Sep-21	$552,653.37	$463.06	$3,804.52
Oct-21	$552,187.13	$466.24	$3,801.33
Nov-21	$551,717.68	$469.45	$3,798.13
Dec-21	$551,245.00	$472.68	$3,794.90
Jan-22	$550,769.07	$475.93	$3,791.65
Feb-22	$550,289.87	$479.20	$3,788.37
Mar-22	$549,807.37	$482.50	$3,785.08
Apr-22	$549,321.55	$485.82	$3,781.76

May-22	$548,832.39	$489.16	$3,778.42
Jun-22	$548,339.87	$492.52	$3,775.05
Jul-22	$547,843.96	$495.91	$3,771.66
Aug-22	$547,344.63	$499.32	$3,768.25
Sep-22	$546,841.88	$502.76	$3,764.82
Oct-22	$546,335.66	$506.22	$3,761.36
Nov-22	$545,825.96	$509.70	$3,757.88
Dec-22	$545,312.76	$513.20	$3,754.37
Jan-23	$544,796.02	$516.73	$3,750.84
Feb-23	$544,275.74	$520.29	$3,747.29
Mar-23	$543,751.87	$523.87	$3,743.71
Apr-23	$543,224.40	$527.47	$3,740.11
May-23	$542,693.30	$531.10	$3,736.48
Jun-23	$542,158.55	$534.75	$3,732.83
Jul-23	$541,620.12	$538.43	$3,729.15
Aug-23	$541,077.99	$542.13	$3,725.44
Sep-23	$540,532.13	$545.86	$3,721.71
Oct-23	$539,982.51	$549.62	$3,717.96
Nov-23	$539,429.11	$553.40	$3,714.18
Dec-23	$538,871.91	$557.20	$3,710.37
Jan-24	$538,310.87	$561.04	$3,706.54
Feb-24	$537,745.98	$564.89	$3,702.68
Mar-24	$537,177.20	$568.78	$3,698.80
Apr-24	$536,604.51	$572.69	$3,694.88
May-24	$536,027.88	$576.63	$3,690.94
Jun-24	$535,447.28	$580.60	$3,686.98
Jul-24	$534,862.69	$584.59	$3,682.98
Aug-24	$534,274.07	$588.61	$3,678.96
Sep-24	$533,681.41	$592.66	$3,674.92
Oct-24	$533,084.67	$596.74	$3,670.84
Nov-24	$532,483.83	$600.84	$3,666.73
Dec-24	$531,878.86	$604.98	$3,662.60
Jan-25	$531,269.72	$609.14	$3,658.44
Feb-25	$530,656.39	$613.33	$3,654.25
Mar-25	$530,038.85	$617.54	$3,650.03
Apr-25	$529,417.06	$621.79	$3,645.78
May-25	$528,790.99	$626.07	$3,641.51
Jun-25	$528,160.61	$630.38	$3,637.20
Jul-25	$527,525.90	$634.71	$3,632.86
Aug-25	$526,886.82	$639.08	$3,628.50
Sep-25	$526,243.35	$643.47	$3,624.10
Oct-25	$525,595.45	$647.90	$3,619.68
Nov-25	$524,943.09	$652.36	$3,615.22
Dec-25	$524,286.25	$656.84	$3,610.73

Jan-26	$523,624.89	$661.36	$3,606.22
Feb-26	$522,958.98	$665.91	$3,601.67
Mar-26	$522,288.49	$670.49	$3,597.09
Apr-26	$521,613.39	$675.10	$3,592.47
May-26	$520,933.64	$679.75	$3,587.83
Jun-26	$520,249.22	$684.42	$3,583.16
Jul-26	$519,560.09	$689.13	$3,578.45
Aug-26	$518,866.22	$693.87	$3,573.71
Sep-26	$518,167.58	$698.64	$3,568.93
Oct-26	$517,464.13	$703.45	$3,564.13
Nov-26	$516,755.85	$708.29	$3,559.29
Dec-26	$516,042.69	$713.16	$3,554.42
Jan-27	$515,324.63	$718.06	$3,549.51
Feb-27	$514,601.62	$723.00	$3,544.57
Mar-27	$513,873.65	$727.98	$3,539.60
Apr-27	$513,140.67	$732.98	$3,534.59
May-27	$512,402.64	$738.02	$3,529.55
Jun-27	$511,659.54	$743.10	$3,524.48
Jul-27	$510,911.33	$748.21	$3,519.36
Aug-27	$510,157.97	$753.36	$3,514.22
Sep-27	$509,399.43	$758.54	$3,509.04
Oct-27	$508,635.68	$763.76	$3,503.82
Nov-27	$507,866.66	$769.01	$3,498.57
Dec-27	$507,092.36	$774.30	$3,493.28
Jan-28	$506,312.74	$779.63	$3,487.95
Feb-28	$505,527.75	$784.99	$3,482.59
Mar-28	$504,737.36	$790.39	$3,477.19
Apr-28	$503,941.54	$795.82	$3,471.75
May-28	$503,140.24	$801.30	$3,466.28
Jun-28	$502,333.43	$806.81	$3,460.77
Jul-28	$501,521.07	$812.36	$3,455.22
Aug-28	$500,703.12	$817.95	$3,449.63
Sep-28	$499,879.55	$823.57	$3,444.00
Oct-28	$499,050.31	$829.24	$3,438.34
Nov-28	$498,215.37	$834.94	$3,432.63
Dec-28	$497,374.68	$840.69	$3,426.89
Jan-29	$496,528.21	$846.47	$3,421.11
Feb-29	$495,675.92	$852.29	$3,415.29
Mar-29	$494,817.77	$858.15	$3,409.42
Apr-29	$493,953.72	$864.05	$3,403.52
May-29	$493,083.72	$870.00	$3,397.58
Jun-29	$492,207.74	$875.98	$3,391.59
Jul-29	$491,325.73	$882.01	$3,385.57
Aug-29	$490,437.65	$888.07	$3,379.50

Sep-29	$489,543.47	$894.18	$3,373.39
Oct-29	$488,643.14	$900.33	$3,367.24
Nov-29	$487,736.61	$906.53	$3,361.05
Dec-29	$486,823.85	$912.76	$3,354.81
Jan-30	$485,904.81	$919.04	$3,348.54
Feb-30	$484,979.45	$925.36	$3,342.22
Mar-30	$484,047.72	$931.73	$3,335.85
Apr-30	$483,109.59	$938.13	$3,329.44
May-30	$482,165.00	$944.59	$3,322.99
Jun-30	$481,213.91	$951.08	$3,316.49
Jul-30	$480,256.29	$957.63	$3,309.95
Aug-30	$479,292.07	$964.21	$3,303.36
Sep-30	$478,321.23	$970.85	$3,296.73
Oct-30	$477,343.70	$977.52	$3,290.05
Nov-30	$476,359.46	$984.25	$3,283.33
Dec-30	$475,368.44	$991.02	$3,276.56
Jan-31	$474,370.61	$997.83	$3,269.74
Feb-31	$473,365.91	$1,004.70	$3,262.88
Mar-31	$472,354.30	$1,011.61	$3,255.97
Apr-31	$471,335.73	$1,018.57	$3,249.01
May-31	$470,310.16	$1,025.57	$3,242.00
Jun-31	$469,277.54	$1,032.63	$3,234.95
Jul-31	$468,237.81	$1,039.73	$3,227.85
Aug-31	$467,190.93	$1,046.88	$3,220.70
Sep-31	$466,136.84	$1,054.08	$3,213.49
Oct-31	$465,075.51	$1,061.33	$3,206.24
Nov-31	$464,006.88	$1,068.63	$3,198.94
Dec-31	$462,930.90	$1,075.98	$3,191.59
Jan-32	$461,847.51	$1,083.38	$3,184.19
Feb-32	$460,756.68	$1,090.84	$3,176.74
Mar-32	$459,658.34	$1,098.34	$3,169.24
Apr-32	$458,552.45	$1,105.89	$3,161.68
May-32	$457,438.95	$1,113.50	$3,154.08
Jun-32	$456,317.79	$1,121.16	$3,146.42
Jul-32	$455,188.92	$1,128.87	$3,138.71
Aug-32	$454,052.28	$1,136.64	$3,130.94
Sep-32	$452,907.83	$1,144.45	$3,123.12
Oct-32	$451,755.50	$1,152.33	$3,115.25
Nov-32	$450,595.25	$1,160.25	$3,107.32
Dec-32	$449,427.02	$1,168.23	$3,099.34
Jan-33	$448,250.75	$1,176.27	$3,091.31
Feb-33	$447,066.39	$1,184.36	$3,083.22
Mar-33	$445,873.89	$1,192.50	$3,075.07
Apr-33	$444,673.18	$1,200.71	$3,066.87

May-33	$443,464.22	$1,208.97	$3,058.61
Jun-33	$442,246.93	$1,217.28	$3,050.29
Jul-33	$441,021.28	$1,225.65	$3,041.92
Aug-33	$439,787.19	$1,234.09	$3,033.49
Sep-33	$438,544.62	$1,242.57	$3,025.00
Oct-33	$437,293.50	$1,251.12	$3,016.46
Nov-33	$436,033.77	$1,259.73	$3,007.85
Dec-33	$434,765.38	$1,268.39	$2,999.19
Jan-34	$433,488.27	$1,277.12	$2,990.46
Feb-34	$432,202.37	$1,285.90	$2,981.68
Mar-34	$430,907.62	$1,294.74	$2,972.83
Apr-34	$429,603.97	$1,303.65	$2,963.93
May-34	$428,291.36	$1,312.62	$2,954.96
Jun-34	$426,969.71	$1,321.65	$2,945.93
Jul-34	$425,638.97	$1,330.74	$2,936.84
Aug-34	$424,299.08	$1,339.89	$2,927.69
Sep-34	$422,949.98	$1,349.11	$2,918.47
Oct-34	$421,591.59	$1,358.39	$2,909.19
Nov-34	$420,223.86	$1,367.73	$2,899.85
Dec-34	$418,846.73	$1,377.14	$2,890.44
Jan-35	$417,460.12	$1,386.61	$2,880.97
Feb-35	$416,063.97	$1,396.15	$2,871.43
Mar-35	$414,658.22	$1,405.75	$2,861.83
Apr-35	$413,242.80	$1,415.42	$2,852.16
May-35	$411,817.65	$1,425.15	$2,842.42
Jun-35	$410,382.69	$1,434.96	$2,832.62
Jul-35	$408,937.86	$1,444.83	$2,822.75
Aug-35	$407,483.10	$1,454.77	$2,812.81
Sep-35	$406,018.32	$1,464.77	$2,802.80
Oct-35	$404,543.48	$1,474.85	$2,792.73
Nov-35	$403,058.49	$1,484.99	$2,782.58
Dec-35	$401,563.28	$1,495.21	$2,772.37
Jan-36	$400,057.79	$1,505.49	$2,762.09
Feb-36	$398,541.94	$1,515.85	$2,751.73
Mar-36	$397,015.67	$1,526.27	$2,741.30
Apr-36	$395,478.90	$1,536.77	$2,730.81
May-36	$393,931.56	$1,547.34	$2,720.24
Jun-36	$392,373.58	$1,557.98	$2,709.59
Jul-36	$390,804.88	$1,568.70	$2,698.88
Aug-36	$389,225.39	$1,579.49	$2,688.09
Sep-36	$387,635.03	$1,590.35	$2,677.22
Oct-36	$386,033.74	$1,601.29	$2,666.28
Nov-36	$384,421.43	$1,612.31	$2,655.27
Dec-36	$382,798.03	$1,623.40	$2,644.18

Jan-37	$381,163.47	$1,634.56	$2,633.01
Feb-37	$379,517.66	$1,645.81	$2,621.77
Mar-37	$377,860.53	$1,657.13	$2,610.45
Apr-37	$376,192.01	$1,668.53	$2,599.05
May-37	$374,512.00	$1,680.00	$2,587.57
Jun-37	$372,820.45	$1,691.56	$2,576.02
Jul-37	$371,117.25	$1,703.19	$2,564.38
Aug-37	$369,402.35	$1,714.91	$2,552.67
Sep-37	$367,675.64	$1,726.70	$2,540.87
Oct-37	$365,937.06	$1,738.58	$2,529.00
Nov-37	$364,186.52	$1,750.54	$2,517.04
Dec-37	$362,423.94	$1,762.58	$2,505.00
Jan-38	$360,649.24	$1,774.70	$2,492.87
Feb-38	$358,862.33	$1,786.91	$2,480.67
Mar-38	$357,063.12	$1,799.20	$2,468.37
Apr-38	$355,251.55	$1,811.58	$2,456.00
May-38	$353,427.51	$1,824.04	$2,443.54
Jun-38	$351,590.92	$1,836.58	$2,430.99
Jul-38	$349,741.71	$1,849.22	$2,418.36
Aug-38	$347,879.77	$1,861.94	$2,405.64
Sep-38	$346,005.03	$1,874.74	$2,392.83
Oct-38	$344,117.39	$1,887.64	$2,379.94
Nov-38	$342,216.77	$1,900.62	$2,366.95
Dec-38	$340,303.07	$1,913.70	$2,353.88
Jan-39	$338,376.21	$1,926.86	$2,340.72
Feb-39	$336,436.10	$1,940.11	$2,327.46
Mar-39	$334,482.64	$1,953.46	$2,314.12
Apr-39	$332,515.75	$1,966.89	$2,300.68
May-39	$330,535.33	$1,980.42	$2,287.15
Jun-39	$328,541.28	$1,994.04	$2,273.53
Jul-39	$326,533.52	$2,007.76	$2,259.82
Aug-39	$324,511.95	$2,021.57	$2,246.01
Sep-39	$322,476.48	$2,035.48	$2,232.10
Oct-39	$320,427.00	$2,049.48	$2,218.10
Nov-39	$318,363.43	$2,063.57	$2,204.00
Dec-39	$316,285.66	$2,077.77	$2,189.81
Jan-40	$314,193.60	$2,092.06	$2,175.52
Feb-40	$312,087.16	$2,106.45	$2,161.13
Mar-40	$309,966.22	$2,120.94	$2,146.64
Apr-40	$307,830.69	$2,135.53	$2,132.05
May-40	$305,680.48	$2,150.21	$2,117.36
Jun-40	$303,515.48	$2,165.00	$2,102.57
Jul-40	$301,335.58	$2,179.90	$2,087.68
Aug-40	$299,140.69	$2,194.89	$2,072.69

Sep-40	$296,930.70	$2,209.99	$2,057.59
Oct-40	$294,705.51	$2,225.19	$2,042.39
Nov-40	$292,465.02	$2,240.49	$2,027.08
Dec-40	$290,209.12	$2,255.90	$2,011.67
Jan-41	$287,937.69	$2,271.42	$1,996.16
Feb-41	$285,650.65	$2,287.05	$1,980.53
Mar-41	$283,347.87	$2,302.78	$1,964.80
Apr-41	$281,029.26	$2,318.62	$1,948.96
May-41	$278,694.69	$2,334.56	$1,933.01
Jun-41	$276,344.07	$2,350.62	$1,916.96
Jul-41	$273,977.28	$2,366.79	$1,900.79
Aug-41	$271,594.21	$2,383.07	$1,884.51
Sep-41	$269,194.75	$2,399.46	$1,868.12
Oct-41	$266,778.79	$2,415.97	$1,851.61
Nov-41	$264,346.20	$2,432.58	$1,834.99
Dec-41	$261,896.89	$2,449.32	$1,818.26
Jan-42	$259,430.73	$2,466.16	$1,801.41
Feb-42	$256,947.60	$2,483.13	$1,784.45
Mar-42	$254,447.40	$2,500.21	$1,767.37
Apr-42	$251,929.99	$2,517.40	$1,750.17
May-42	$249,395.27	$2,534.72	$1,732.86
Jun-42	$246,843.12	$2,552.15	$1,715.42
Jul-42	$244,273.42	$2,569.71	$1,697.87
Aug-42	$241,686.03	$2,587.38	$1,680.19
Sep-42	$239,080.85	$2,605.18	$1,662.40
Oct-42	$236,457.75	$2,623.10	$1,644.48
Nov-42	$233,816.61	$2,641.14	$1,626.44
Dec-42	$231,157.31	$2,659.31	$1,608.27
Jan-43	$228,479.71	$2,677.60	$1,589.98
Feb-43	$225,783.69	$2,696.02	$1,571.56
Mar-43	$223,069.13	$2,714.56	$1,553.02
Apr-43	$220,335.90	$2,733.23	$1,534.34
May-43	$217,583.86	$2,752.03	$1,515.54
Jun-43	$214,812.90	$2,770.96	$1,496.61
Jul-43	$212,022.88	$2,790.02	$1,477.55
Aug-43	$209,213.67	$2,809.21	$1,458.36
Sep-43	$206,385.13	$2,828.54	$1,439.04
Oct-43	$203,537.14	$2,847.99	$1,419.59
Nov-43	$200,669.56	$2,867.58	$1,400.00
Dec-43	$197,782.26	$2,887.30	$1,380.27
Jan-44	$194,875.09	$2,907.16	$1,360.41
Feb-44	$191,947.93	$2,927.16	$1,340.42
Mar-44	$189,000.64	$2,947.29	$1,320.28
Apr-44	$186,033.07	$2,967.57	$1,300.01

May-44	$183,045.09	$2,987.98	$1,279.60
Jun-44	$180,036.56	$3,008.53	$1,259.05
Jul-44	$177,007.33	$3,029.23	$1,238.35
Aug-44	$173,957.27	$3,050.06	$1,217.52
Sep-44	$170,886.23	$3,071.04	$1,196.54
Oct-44	$167,794.07	$3,092.16	$1,175.41
Nov-44	$164,680.63	$3,113.43	$1,154.14
Dec-44	$161,545.79	$3,134.85	$1,132.73
Jan-45	$158,389.38	$3,156.41	$1,111.17
Feb-45	$155,211.25	$3,178.12	$1,089.45
Mar-45	$152,011.27	$3,199.98	$1,067.59
Apr-45	$148,789.28	$3,221.99	$1,045.58
May-45	$145,545.13	$3,244.15	$1,023.42
Jun-45	$142,278.66	$3,266.47	$1,001.11
Jul-45	$138,989.72	$3,288.94	$978.64
Aug-45	$135,678.16	$3,311.56	$956.02
Sep-45	$132,343.82	$3,334.34	$933.24
Oct-45	$128,986.55	$3,357.27	$910.30
Nov-45	$125,606.19	$3,380.36	$887.21
Dec-45	$122,202.57	$3,403.62	$863.96
Jan-46	$118,775.55	$3,427.03	$840.55
Feb-46	$115,324.95	$3,450.60	$816.98
Mar-46	$111,850.62	$3,474.33	$793.24
Apr-46	$108,352.39	$3,498.23	$769.35
May-46	$104,830.09	$3,522.29	$745.28
Jun-46	$101,283.57	$3,546.52	$721.06
Jul-46	$97,712.66	$3,570.91	$696.66
Aug-46	$94,117.18	$3,595.48	$672.10
Sep-46	$90,496.97	$3,620.21	$647.37
Oct-46	$86,851.87	$3,645.11	$622.47
Nov-46	$83,181.69	$3,670.18	$597.40
Dec-46	$79,486.26	$3,695.43	$572.15
Jan-47	$75,765.42	$3,720.84	$546.73
Feb-47	$72,018.98	$3,746.44	$521.14
Mar-47	$68,246.77	$3,772.21	$495.37
Apr-47	$64,448.62	$3,798.15	$469.42
May-47	$60,624.34	$3,824.28	$443.30
Jun-47	$56,773.76	$3,850.58	$416.99
Jul-47	$52,896.69	$3,877.07	$390.51
Aug-47	$48,992.96	$3,903.74	$363.84
Sep-47	$45,062.37	$3,930.59	$336.99
Oct-47	$41,104.75	$3,957.62	$309.95
Nov-47	$37,119.91	$3,984.84	$282.73
Dec-47	$33,107.65	$4,012.25	$255.32

Jan-48	$29,067.80	$4,039.85	$227.73
Feb-48	$25,000.16	$4,067.64	$199.94
Mar-48	$20,904.55	$4,095.62	$171.96
Apr-48	$16,780.76	$4,123.79	$143.79
May-48	$12,628.61	$4,152.15	$115.42
Jun-48	$8,447.89	$4,180.71	$86.86
Jul-48	$4,238.42	$4,209.47	$58.11
Aug-48	$0.00	$4,238.42	$29.15

Mathis, Julie A.

From: Lyman, Daryl W.
Sent: Wednesday, July 09, 2008 1:38 PM
To: Thom, Ann; Rogers, Savannah L.
Cc: Coker, Darlene; Mathis, Julie A.; Beal, Pamela S.; Battaglia, Paul J.
Subject: RE: [redacted] Richardson

Okay good. I looked at Savannah's numbers and the math adds up, so you're good to go forward and prepare the mod documents based on these numbers. If not already done, I recommend someone make a call to Richardson to inform her that the taxes are included (capitalized) in the MOD and documents are on the way. From her e-mail to Julie and Ann yesterday she is inquiring about the taxes.

-Daryl

From: Thom, Ann
Sent: Wednesday, July 09, 2008 10:31 AM
To: Lyman, Daryl W.; Rogers, Savannah L.; Battaglia, Paul J.
Cc: Coker, Darlene; Mathis, Julie A.; Beal, Pamela S.
Subject: RE: [redacted] Richardson

Taxes are included and new mod figs need to be communicated to richardson to let her know that taxes are now included, but we amended the interest and maturity to keep payments the same as originally communicated.
I talked with Paul about this and he was fine

Ann Thorn, FVP
Washington Mutual
National Asset Recovery Manager
office: 904-462-2150
cell: 414-418-8174

For Internal Use Only

From: Lyman, Daryl W.
Sent: Wednesday, July 09, 2008 1:24 PM
To: Thom, Ann; Rogers, Savannah L.; Battaglia, Paul J.
Cc: Coker, Darlene; Mathis, Julie A.; Beal, Pamela S.
Subject: RE: [redacted] Richardson

Ann: Yes. Per my voice mail message, I'm trying to understand the MOD terms as they were communicated to Richardson. Are the terms the same as listed below by Savannah? Or does the recently discovered tax advance crate an issue?

Daryl W. Lyman
First Vice President & Senior Counsel

Washington Mutual
Legal Department

JPMC- 000684
CONFIDENTIAL

1301 Second Avenue, WMC 3501
Seattle, WA 98101

206.500.4260 direct | 206.377.2784 fax
daryl.lyman@wamu.net

This communication may contain privileged or other confidential information. If you have received it in error, please advise the sender by reply e-mail and immediately delete the message and any attachments without copying or disclosing the contents. Thank you.

From: Thorn, Ann
Sent: Tuesday, July 08, 2008 5:44 AM
To: Rogers, Savannah L.; Battaglia, Paul J.; Lyman, Daryl W.
Cc: Coker, Darlene; Mathis, Julie A.; Beal, Pamela S.
Subject: RE: [redacted]

Daryl, not sure if you are covering for Paul in his absence....

Ann Thorn, FVP
Washington Mutual
National Asset Recovery Manager
office: 904-462-2150
cell: 414-418-8174

For Internal Use Only

From: Rogers, Savannah L.
Sent: Tuesday, July 08, 2008 8:42 AM
To: Battaglia, Paul J.
Cc: Thorn, Ann; Coker, Darlene; Mathis, Julie A.; Beal, Pamela S.
Subject: RE: [redacted] Richardson

Paul,
These are the new terms that will be communicated to the mortgagor once you approve them so the documents can be sent out.

Current UPB $533,455.31
Capitalized Amount $73,314.03
  Delinquent Interest 07/07-08/08 $50,858.13
  Escrow (Taxes) $19,119.14
  Foreclosure Fees $3,338.76
New Modified UPB $606,769.34
1st payment date 9/1/08 $4,060.73
New P&I $2,627.62
New Escrow $1,433.11
Amortization term 480; Maturity term 342

Step Rate Extending Amortization Term (Balloon will be due at the Maturity date 2/1/2037)

Step Rate:	*Year 1*	*Year 2*	*Year 3*	*Year 4*
Rate:	4.241%	4.241%	5.241%	6.241%
Term:	480	468	456	444

JPMC- 000685
CONFIDENTIAL

CSOC.RICH.001557

P&I :	$2,627.62	$2,627.62	$3,009.88	$3,407.00
1st pyt date:	9/1/08	9/1/09	9/1/10	9/1/11

Please let me know if you have any questions on the terms.

Savannah Rogers
Homeownership Preservation
Washington Mutual
Toll Free 866 926 8037
Direct fax 469 549 5978
This communication may contain privileged or other confidential information. If you have received it in error, please advise the sender by reply email and immediately delete the message and any attachments without copying or disclosing the contents.

From: Thorn, Ann
Sent: Monday, July 07, 2008 6:12 PM
To: Thomas, Michelle M.; Pound, Robert A.; Rogers, Savannah L.
Cc: Coker, Darlene; Mathis, Julie A.
Subject: RE: [redacted]Richardson

thank you for your help.

Savannah, let's get our part done tomorrow and get copies of new documents out and communicated to Richardson

From: Thomas, Michelle M.
Sent: Mon 07/07/2008 05:00 PM
To: Thorn, Ann; Pound, Robert A.
Cc: Coker, Darlene
Subject: RE: [redacted]Richardson

Done

Michelle M. Thomas
Real Estate Tax Associate Sr.
1-800-353-3860 ext. 4726
email: michelle.m.thomas@wamu.net

From: Thorn, Ann
Sent: Monday, July 07, 2008 5:33 PM
To: Pound, Robert A.
Cc: Coker, Darlene; Thomas, Michelle M.
Subject: RE: [redacted]Richardson

Remove the stop and pay the taxes

From: Pound, Robert A.
Sent: Mon 07/07/2008 04:16 PM
To: Thorn, Ann

Cc: Coker, Darlene; Thomas, Michelle M.
Subject: RE: [redacted] Richardson

Ann,

In regards to your request, we have reached out to several people to have the disbursement stop 1 removed and have been unsuccessful. If you give me permission to remove the stop, we will be able to disburse taxes.

Thanks

Robert Pound
Washington Mutual
LS Section Manager I
843-673-4007

From: Thorn, Ann
Sent: Monday, July 07, 2008 3:50 PM
To: Rogers, Savannah L.; Thomas, Michelle M.
Cc: Battaglia, Paul J.; Beal, Pamela S.; Mathis, Julie A.; Pound, Robert A.; Coker, Darlene
Subject: RE: [redacted] Richardson

Michelle, can you please get this changed today as this is a highly escalated matter.
Thank you.

Ann Thorn, FVP
Washington Mutual
National Asset Recovery Manager
office: 904-462-2150
cell: 414-418-8174

For Internal Use Only

From: Rogers, Savannah L.
Sent: Monday, July 07, 2008 3:39 PM
To: Thomas, Michelle M.
Cc: Thorn, Ann; Battaglia, Paul J.; Beal, Pamela S.; Mathis, Julie A.; Pound, Robert A.
Subject: FW: [redacted] Richardson
Importance: High

Michelle,
Please request the disbursement stop be removed so we can get this file out immediately. Ann Thorn is requesting we escalate this issue... in case you are not getting a response.

Please let us know this has been taken care of so Loss Mit can proceed.

Thank you,

Savannah Rogers
Homeownership Preservation

JPMC- 000687
CONFIDENTIAL

Washington Mutual
Toll Free 866 926 8937
Direct fax 469 549 5978
This communication may contain privileged or other confidential information. If you have received it in error, please advise the sender by reply email and immediately delete the message and any attachments without copying or disclosing the contents.

From: Thomas, Michelle M.
Sent: Thursday, July 03, 2008 10:51 AM
To: Rogers, Savannah L.
Cc: Thom, Ann; Battaglia, Paul J.; Beal, Pamela S.; Mathis, Julie A.; Pound, Robert A.
Subject: RE: [redacted] Richardson

Savannah

There is now a disbursement stop 1 preventing me from disbursing these taxes. I am attempting to contact the appropriate person to have that stop removed. Also California tax offices are adding redemption amounts to their tax roll. I have to verify with them the new amount to be paid for the month of July after it becomes available.

Michelle M. Thomas
Real Estate Tax Associate Sr.
1-800-353-3860 ext. 4726
email: michelle.m.thomas@wamu.net
<< OLE Object: Picture (Metafile) >>

From: Rogers, Savannah L.
Sent: Thursday, July 03, 2008 10:38 AM
To: Thomas, Michelle M.
Cc: Thom, Ann; Battaglia, Paul J.; Beal, Pamela S.; Mathis, Julie A.
Subject: FW: [redacted] Richardson

Hi Michelle,
Can you give us an idea on how long it will take for the escrow to appear? Can this be done today or will it take until Monday to see the changes in the system?

Thank you very much-

Savannah Rogers
Homeownership Preservation
Washington Mutual
Toll Free 866 926 8937
Direct fax 469 549 5978
This communication may contain privileged or other confidential information. If you have received it in error, please advise the sender by reply email and immediately delete the message and any attachments without copying or disclosing the contents.

From: Thom, Ann
Sent: Thursday, July 03, 2008 10:19 AM
To: Rogers, Savannah L.; Battaglia, Paul J.
Cc: Beal, Pamela S.; Mathis, Julie A.
Subject: RE: [redacted] Richardson

Ok, that is probably going to be a problem.....

What are the new numbers and what changes are being made? Paul, fyi.....

Ann Thorn, FVP
Washington Mutual
National Asset Recovery Manager
904-462-2150

For Internal Use Only

From: Rogers, Savannah L.
Sent: Thursday, July 03, 2008 9:56 AM
To: Thorn, Ann
Cc: Beal, Pamela S.; Mathis, Julie A.
Subject: RE: [redacted] Richardson

Yes, you are correct.

Savannah Rogers
Homeownership Preservation
Washington Mutual
Toll Free 866 926 8937
Direct fax 469 549 5978
This communication may contain privileged or other confidential information. If you have received it in error, please advise the sender by reply e-mail and immediately delete the message and any attachments without copying or disclosing the contents.

From: Thorn, Ann
Sent: Thursday, July 03, 2008 9:03 AM
To: Rogers, Savannah L.; Mathis, Julie A.
Cc: Beal, Pamela S.
Subject: RE: [redacted] Richardson
Importance: High

Ok, I need to understand something. We already talked to Richardson and told her the terms of the Modification as I understood. Then we realized taxes/insurance were not paid by Red Rock and now need to pay 2-3 weeks later and get back to her with new figures? Is that the case?

I need to understand this because it is my impression that Richardson thinks she has a new deal.....please clarify.

**********Please note my phone number has changed to **904-462-2150**

Ann Thorn, FVP
Washington Mutual

JPMC- 000689
CONFIDENTIAL

National Asset Recovery Manager
904-462-2150

For Internal Use Only

From: Rogers, Savannah L.
Sent: Thursday, July 03, 2008 8:55 AM
To: Thom, Ann
Cc: Mathis, Julie A.; Beal, Pamela S.; Thomas, Michelle M.
Subject: RE: [redacted] Richardson

Ann.
Once the taxes are disbursed and the escrow is set up I will work up the Modification terms. We will contact the mortgagor to verify the terms and have the documents sent.

Thanks.

Savannah Rogers
Homeownership Preservation
Washington Mutual
Toll Free 866 926 8937
Direct fax 469 549 5978
This communication may contain privileged or other confidential information. If you have received it in error, please advise. Please do not reply, email and immediately delete the message and any attachments without copying or disclosing the contents.

From: Thom, Ann
Sent: Thursday, July 03, 2008 8:47 AM
To: Rogers, Savannah L.; Thomas, Michelle M.
Cc: Mathis, Julie A.; Beal, Pamela S.
Subject: RE: [redacted] Richardson

What is going on with the Mod?

**********Please note my phone number has changed to **904-462-2150**

Ann Thom, FVP
Washington Mutual
National Asset Recovery Manager
904-462-2150

For Internal Use Only

From: Rogers, Savannah L.
Sent: Thursday, July 03, 2008 8:36 AM
To: Thomas, Michelle M.
Cc: Thom, Ann; Mathis, Julie A.; Beal, Pamela S.

Subject: FW: [redacted] Richardson

Hi Michelle,
Please see below, the foeclosure stop 7 has been removed. Please disburse the tax payment so we can proceed with the Mod.

Thanks

Savannah Rogers
Homeownership Preservation
Washington Mutual
Toll Free 866 926 8937
Direct fax 469 549 5978
This communication may contain privileged or other confidential information. If you have received it in error, please advise the sender by reply email and immediately delete the message and any attachments without copying or disclosing the contents.

From: Thorn, Ann
Sent: Wednesday, July 02, 2008 3:39 PM
To: Mathis, Julie A.; Beal, Pamela S.; Rogers, Savannah L.
Subject: FW: [redacted] Richardson

**********Please note my phone number has changed to **904-462-2150**

Ann Thorn, FVP
Washington Mutual
National Asset Recovery Manager
904-462-2150

For Internal Use Only

From: Boulton, Elizabeth A.
Sent: Wednesday, July 02, 2008 3:37 PM
To: Thorn, Ann
Subject: RE: [redacted] Richardson

Done.

Thank you,

Beth

From: Thorn, Ann
Sent: Wednesday, July 02, 2008 1:01 PM
To: Boulton, Elizabeth A.

RE: [redacted] Richardson

Subject: FW: [redacted] Richardson
Importance: High

Can you change back to presale stop code

**********Please note my phone number has changed to 904-462-2150**

Ann Thom, FVP
Washington Mutual
National Asset Recovery Manager
904-462-2150

For Internal Use Only

From: Mathis, Julie A.
Sent: Wednesday, July 02, 2008 12:01 PM
To: Thom, Ann
Cc: Rogers, Savannah L.; Beal, Pamela S.
Subject: FW: [redacted] Richardson
Importance: High

Ann, do you know how we can have the FC stop 7 removed?

From: Rogers, Savannah L.
Sent: Wednesday, July 02, 2008 10:57 AM
To: Mathis, Julie A.
Cc: Beal, Pamela S.
Subject: RE: [redacted] Richardson

I sent an email to Chrissy 6/26/08 but didn't hear anything back. Do you know how/when the fc stop 7 will be removed? That is preventing us from getting the taxes disbursed and escrow set up.

<< Message: RE: [redacted] Richardson >>
Thank you,
Savannah Rogers
Homeownership Preservation
Washington Mutual
Toll Free 866 926 8937
Direct fax 469 549 5978
This communication may contain privileged or other confidential information. If you have received it in error, please advise the sender by reply email and immediately delete the message and any attachments without copying or disclosing the contents.

From: Mathis, Julie A.
Sent: Tuesday, July 01, 2008 9:20 PM
To: Rogers, Savannah L.
Cc: Beal, Pamela S.
Subject: FW: [redacted] Richardson

Are we ok with this one?

Thanks!

Julie

From: Thomas, Michelle M.
Sent: Thursday, June 26, 2008 11:03 AM
To: Rogers, Savannah L.; Lopez, Christina; Haywood, Oriska S.; Mathis, Julie A.
Cc: Springs, Sonya E.; Pound, Robert A.
Subject: RE: [redacted] Richardson

Please see tax notes on the above reference loan number indicating I will not be able to disburse tax payment until the foreclosure stop 7 has been removed. I will monitor the account for the removal of the foreclosure stop.

Michelle M. Thomas
Real Estate Tax Associate Sr.
1-800-353-3860 ext. 4726
email: michelle.m.thomas@wamu.net
<< OLE Object: Picture (Metafile) >>

From: Thomas, Michelle M.
Sent: Thursday, June 26, 2008 9:57 AM
To: Rogers, Savannah L.; Lopez, Christina; Haywood, Oriska S.; 'Jullie.Mathis@wamu.net'
Cc: Springs, Sonya E.; Pound, Robert A.
Subject: RE: [redacted] Richardson

Michelle M. Thomas
Real Estate Tax Associate Sr.
1-800-353-3860 ext. 4726
email: michelle.m.thomas@wamu.net
<< OLE Object: Picture (Metafile) >>

From: Springs, Sonya E.
Sent: Wednesday, June 25, 2008 2:27 PM
To: Thomas, Michelle M.
Subject: FW: [redacted] Richardson

Michelle,

I am copying you on this email so you can respond to the original parties on the email.

Thanks,
Sonya Springs
<< OLE Object: Picture (Metafile) >>
Tax Mitigation Specialist, Senior
Phone (843)673-3706
Fax (843) 673-4728
Mailstop FSC0211

JPMC- 000693
CONFIDENTIAL

RE: [redacted] Richardson

Sonya.Springs@Wamu.net

"The information above shall be treated as confidential and is intended solely for the named recipient(s). Without Washington Mutual's prior written consent, this information shall not be disclosed to any person other than an officer or employee of the recipient(s) company with a need to know the information. If you are not the intended recipient(s), any review, dissemination, distribution, disclosure, or copying of this message is strictly prohibited. If you have received this communication in error, please notify the sender immediately by reply e-mail, and delete the original message."

Please refer to tax notes dated 06-26-08. I will not be able to disburse tax payment for the delinquent taxes until the foreclosure stop =7 is removed. I will monitor account for the removal of the stop.

From: Pound, Robert A.
Sent: Wednesday, June 25, 2008 2:23 PM
To: Springs, Sonya E.; Morris, Linda
Cc: Kirby, Louise L.
Subject: RE: [redacted] Richardson

I have reassigned this to Michelle Thomas. But until the FCL Stop 7 is removed she will not be able to pay taxes.

Robert Pound

From: Springs, Sonya E.
Sent: Wednesday, June 25, 2008 2:08 PM
To: Morris, Linda
Cc: Pound, Robert A.; Kirby, Louise L.
Subject: RE: [redacted] Richardson
Importance: High

Louise,
There is already a NON123 task open and its assigned to Linda Morris.

Linda,
Can you go ahead and research this loan? Then e-mail a response to the all parties the e-mail below.

Thanks,
Sonya Springs
<< OLE Object: Picture (Metafile) >>
Tax Mitigation Specialist, Senior
Phone (843)673-3706
Fax (843) 673-4728
Mailstop FSC0211

Sonya.Springs@Wamu.net

"The information above shall be treated as confidential and is intended solely for the named recipient(s). Without Washington Mutual's prior written consent, this information shall not be disclosed to any person other than an officer or employee of the recipient(s) company with a need to know the information. If you are not the intended recipient(s), any review, dissemination, distribution, disclosure, or copying of this message is strictly prohibited. If you have received this communication in error, please notify the sender immediately by reply e-mail, and delete the original message."

From: Kirby, Louise L.
Sent: Wednesday, June 25, 2008 12:02 PM

To: Lopez, Christina; Rogers, Savannah L.
Cc: Springs, Sonya E.
Subject: RE: [redacted] Richardson

Sonya,
Please assign this account to someone on the non/esc team to follow up and respond to Savannah and Christina.

Thanks.

LOUISE KIRBY
LS Section Manager II
Tax Mitigation
(843) 673-4737 (phone)
(843) 673-4728 (fax)

From: Lopez, Christina
Sent: Wednesday, June 25, 2008 9:16 AM
To: Rogers, Savannah L.
Cc: Kirby, Louise L.
Subject: RE: [redacted] Richardson

Louise,

Loss Mit only blocks taxes on short sales. This is not a short sale and it doesn't appear that we placed the disbursement stop. Per SAF1, processor EDC placed the block on there on 5/14/08. It appears her name is Veronica McNeil-Ellis. Can you check with her to determine if the block can be removed?

Thanks

From: Rogers, Savannah L.
Sent: Wednesday, June 25, 2008 8:56 AM
To: Lopez, Christina
Cc: Kirby, Louise L.
Subject: RE: [redacted] Richardson

Chrissy,
This fc sale was rescinded...what should I do to get this moving? Do you know if the fc dept should remove their stops?

Thanks,

Savannah Rogers
Homeownership Preservation
Washington Mutual
Toll Free 866 926 8937
Direct fax 469 549 5978
This communication may contain privileged or other confidential information. If you have received it in error, please advise the sender by reply email and immediately delete the message and any attachments without copying or disclosing the contents.

From: Kirby, Louise L.
Sent: Wednesday, June 25, 2008 8:50 AM
To: Rogers, Savannah L.
Subject: RE: [redacted] Richardson

Savannah,
Per instructions we have received by Christina Lopez dated 12/3/07, we cannot disburse tax if the man code is "w" with disbursement stop 1.

So with the codes that are on the account now, we are not able to pay any tax payments.

Also there is a foreclosure code 7--conveyed, which also prevents us from paying.

LOUISE KIRBY
LS Section Manager II
Tax Mitigation
(843) 673-4737 (phone)
(843) 673-4728 (fax)

From: Rogers, Savannah L.
Sent: Wednesday, June 25, 2008 8:35 AM
To: Kirby, Louise L.
Subject: FW: [redacted] Richardson
Importance: High

Louise,
Management is requesting we get this Mod out asap. I just want to make sure I asked the right person (Wonza) to help me set up the escrow - property taxes are delinquent. There is a note on the loan from 5/20/08 saying the taxes were not going to be paid because of the mancode. Now that the mancode is W - can this be taken care of? Do you have a timeframe for completion so I can let managament know?

Thanks,

Savannah Rogers
Homeownership Preservation
Washington Mutual
Toll Free 866 926 8937
Direct fax 469 549 5978
This communication may contain privileged or other confidential information. If you have received it in error, please advise the sender by reply e-mail and immediately delete the message and any attachments without copying or disclosing the contents.

From: Rogers, Savannah L.
Sent: Tuesday, June 24, 2008 9:39 AM
To: Johnson, Wonza L.

RE: [redacted] Richardson

Cc: Haywood, Oriska S.; Mathis, Julie A.
Subject: [redacted] Richardson
Importance: High

Hi Wonza,
There were two checks returned 4/21/08 for delinquent property taxes $8109.81 + $405.49. This loan went to fc sale which has been rescinded and we will be modifying this loan. Who can send the task to set up the escrow for these taxes and possibly research if those taxes are still delinquent since the checks came back from Sacramento County?

Thanks,

Savannah Rogers
Homeownership Preservation
Washington Mutual
Toll Free 866 926 8937
Direct fax 469 549 5978
This communication may contain privileged or other confidential information. If you have received it in error, please advise the sender by reply email and immediately delete the message and any attachments without copying or disclosing the contents.

Merge(1)

Prepared By:

TransUnion.

6200 Oak Tree Bv., Suite 140
Independence, OH 44131
800-362-7255 Fax: 800-804-4058

Prepared For:
Washington Mutual
7255 Bay Meadows Way
Jacksonville, FL 32256

Report ID: 18347075
Customer Code: TU04085
Requested By: mwid04085

Ordered	Released	Reissued	Price	Repositories Requested
06/08/2008	06/08/2008		$1.50	TransUnion

Applicant				Co-Applicant			
Name	Social Security Number	Age	Dependents / Marital Status	Name	Social Security Number	Age	Dependents / Marital Status
Laura Richardson							
Current Address	Former Address			Current Address	Former Address		
3622 West Curtis Dr Sacramento, CA 95816							
Employer	Former Employer			Employer	Former Employer		
State of Calif Lit Gov Off Los Angeles, CA							
Position							
Director							

Repository Files

Name	Social Security Number	Repository	Score(s)	Pulled	File ID
Laura A. Richardson		TransUnion	526	06/08/2008	TUC-A1

Credit History

Summary

Number of Accounts	Number of Open Accounts	Number of Delinquent Accounts	Credit Limit	High Credit	Past Due	Payment	Balance
23	10	6	$10,100	$2879851	$63,809	$10,014	$1,327,838

WSHNGTN MUTL *

Account Number:

ECOA	Opened	Last Activity	Closed	Reported	Credit Limit	High Credit
Individual	01/2007	10/2007		04/2008A		$535,001

Account Type	Collateral	Terms	Reported On	Maximum Delinquency	Manner of Payment
Mortgage	Conventional Re Mortgage	360 Months	TUC-A1	09/2007, $16,911, 120-149 Days Late	120-149 Days Late (M05)

Months Reviewed	30-59 Days Late	60-59 Days Late	90+ Days Late
15	1 Time 06/2007	1 Time 07/2007	8 Times 03/2008, 02/2008, 01/2008, 12/2007, 11/2007, 10/2007, 09/2007, 08/2007

Past Due	Payment	Balance
$38,051	$4,228	$533,455

Comment: FORECLOSURE INITIATED

LITTON LOAN *

Account Number:

ECOA	Opened	Last Activity	Closed	Reported	Credit Limit	High Credit
Individual	05/2006	04/2008		04/2008A		$448,250

Account Type	Collateral	Terms	Reported On	Maximum Delinquency	Manner of Payment
Mortgage	Conventional Re Mortgage	360 Months	TUC-A1	04/2007, 120-149 Days Late	120-149 Days Late (M05)

Months Reviewed	30-59 Days Late	60-59 Days Late	90+ Days Late
21	2 Times 05/2007, 01/2007	2 Times 06/2007, 02/2007	11 Times 03/2008, 02/2008, 01/2008, 12/2007, 11/2007, 10/2007, 09/2007, 08/2007, 07/2007, 04/2007, 03/2007

Past Due	Payment	Balance
$10,914	$2,594	$441,985

Comment: FORECLOSURE INITIATED

JPMC- 000698
CONFIDENTIAL

Merge(1)

Applicant	Applicant's SSN	Co-Applicant	Co-Applicant's SSN	Loan Number	Report ID
Laura Richardson	[redacted]				18347075

Credit History (continued)

WLSFGR HMMTG *

ECOA	Opened	Last Activity	Closed	Reported	Credit Limit	High Credit
Individual	05/2005	11/2007		03/2008A		$350,000

Account Type	Collateral	Terms	Reported On	Maximum Delinquency	Manner of Payment
Mortgage	Conventional Re Mortgage	360 Months	TUC-A1	10/2007, $9,975, 120-149 Days Late	120-149 Days Late (M05)

Months Reviewed	30-59 Days Late	60-89 Days Late	90+ Days Late	Past Due	Payment	Balance
30	4 Times 07/2007, 06/2006, 04/2006, 12/2005	2 Times 12/2007, 08/2007	5 Times 02/2008, 01/2008, 11/2007, 10/2007, 09/2007	$12,473	$2,495	$348,926

Comment: FORECLOSURE INITIATED / FRD261355686

WACHDLRSERV *

ECOA	Opened	Last Activity	Historic	Reported	Credit Limit	High Credit
Individual	12/2003	10/2005	02/2006	05/2008A		$29,540

Account Type	Collateral	Terms	Reported On	Manner of Payment
Installment	Automobile	69 Months	TUC-A1	Charged Off (I09)

Agency: WESTERN FINL SV

Comment: PROFIT AND LOSS WRITEOFF

Past Due	Payment	Balance
$2,371	$655	$2,371

Account Number: [redacted]

SEARS / CBSD

ECOA	Opened	Last Activity	Closed	Reported	Credit Limit	High Credit
Authorized User	12/2002	04/2008		05/2008A	$2,700	$1,898

Account Type	Collateral	Terms	Reported On	Manner of Payment
Revolving	Credit Card		TUC-A1	Current (R01)

Months Reviewed	30-59 Days Late	60-89 Days Late	90+ Days Late	Past Due	Payment (Min.)	Balance
48	0 Times	0 Times	0 Times	$0	$13	$448

Account Number: [redacted]

BALLYS

ECOA	Opened	Last Activity	Closed	Reported	Credit Limit	High Credit
Individual	03/2006	01/2008		01/2008A		$1,044

Account Type	Collateral	Terms	Reported On	Manner of Payment
Installment	Installment Sales Contrac	36 Months	TUC-A1	Current (I01)

Months Reviewed	30-59 Days Late	60-89 Days Late	90+ Days Late	Past Due	Payment	Balance
21	0 Times	0 Times	0 Times	$0	$29	$435

Account Number: [redacted]

CRD PRT ASSO *

ECOA	Opened	Last Activity	Closed	Reported	Credit Limit	High Credit
Individual	12/2007			03/2008A		$218

Account Type	Collateral	Terms	Reported On	Manner of Payment
Open			TUC-A1	Collection (O9B)

Agency: CREDIT PROTECTION

Comment: PLACED FOR COLLECTION / CREDITOR: COMCAST COMM SACRAMENTO

Past Due	Payment	Balance
$0		$218

Account Number: [redacted]

AMERIQUEST

ECOA	Opened	Last Activity	Closed	Reported	Credit Limit	High Credit
Individual	07/2000	07/2000	07/2000	07/2000A		$214,500

Account Type	Collateral	Terms	Reported On	Manner of Payment
Mortgage	Conventional Re Mortgage	360 Months	TUC-A1	Current (M01)

Past Due	Payment	Balance
$0	$2,561	$0

Account Number: [redacted]

AUTO ONE

ECOA	Opened	Last Activity	Closed	Reported	Credit Limit	High Credit
Joint	08/1997	01/2003	01/2003	01/2003A		$38,397

Account Type	Collateral	Terms	Reported On	Manner of Payment
Installment	Unknown	72 Months	TUC-A1	Current (I01)

Months Reviewed	30-59 Days Late	60-89 Days Late	90+ Days Late	Past Due	Payment	Balance
30	0 Times	0 Times	0 Times	$0	$725	$0

Comment: CLOSED

Account Number: [redacted]

Merge(1)

Applicant	Applicant's SSN	Co-Applicant	Co-Applicant's SSN	Loan Number	Report ID
Laura Richardson	[redacted]				18347075

Credit History (continued)

CAP ONE *

ECOA	Opened	Last Activity	Paid	Reported	Credit Limit	High Credit
Individual	10/1995	03/2007	03/2007	06/2007A		$826

Account Type	Collateral	Terms	Reported On	Maximum Delinquency	Manner of Payment
Revolving	Credit Card		TUC-A1	09/2006, 120-149 Days Late	Current (R01)

Months Reviewed	30-59 Days Late	60-89 Days Late	90+ Days Late
48	8 Times 06/2006, 03/2006, 06/2005, 07/2004, 02/2004	3 Times 07/2006, 03/2004, 06/2003	4 Times 09/2006, 08/2006, 04/2004, 07/2003

Past Due	Payment	Balance
$0		$0

CHEVRON

ECOA	Opened	Last Activity	Closed	Reported	Credit Limit	High Credit
Individual	06/2004	10/2007	03/2005	03/2005A	$200	$377

Account Type	Collateral	Terms	Reported On	Manner of Payment
Revolving	Credit Card		TUC-A1	Current (R01)

Months Reviewed	30-59 Days Late	60-89 Days Late	90+ Days Late
42	0 Times	0 Times	0 Times

Comment: PURCHASED BY ANOTHER LENDER

Past Due	Payment	Balance
$0		$0

CITI AUTO *

ECOA	Opened	Last Activity	Frozen	Reported	Credit Limit	High Credit
Joint	01/1998	08/2004	08/2004	08/2004A		$41,527

Account Type	Collateral	Terms	Reported On	Manner of Payment
Installment	Automobile	72 Months	TUC-A1	Charged Off (I09)

Comment: PROFIT AND LOSS WRITEOFF

Past Due	Payment	Balance
$0	$0	$0

DOWNEY AUTO

ECOA	Opened	Last Activity	Closed	Reported	Credit Limit	High Credit
Joint	06/1997	04/2000	05/2000	05/2000A		$38,397

Account Type	Collateral	Terms	Reported On	Manner of Payment
Installment	Automobile	72 Months	TUC-A1	Current (01)

Months Reviewed	30-59 Days Late	60-89 Days Late	90+ Days Late
1	0 Times	0 Times	0 Times

Comment: TRANSFER

Past Due	Payment	Balance
$0	$725	$0

DOWNEY S & L

ECOA	Opened	Last Activity	Closed	Reported	Credit Limit	High Credit
Individual	04/1994	07/2001	07/2001	07/2001A		$190,400

Account Type	Collateral	Terms	Reported On	Manner of Payment
Mortgage	Conventional Re Mortgage	360 Months	TUC-A1	Current (M01)

Months Reviewed	30-59 Days Late	60-89 Days Late	90+ Days Late
6	0 Times	0 Times	0 Times

Comment: CLOSED

Past Due	Payment	Balance
$0	$0	$0

GEMB / CHEVRON *

ECOA	Opened	Last Activity	Closed	Reported	Credit Limit	High Credit
Individual	08/2004	10/2007	05/2007	05/2006A	$200	$120

Account Type	Collateral	Terms	Reported On	Maximum Delinquency	Manner of Payment
Revolving	Charge Account		TUC-A1	06/2007, 90-119 Days Late	Current (R01)

Months Reviewed	30-59 Days Late	60-89 Days Late	90+ Days Late
13	2 Times 06/2007, 04/2007	2 Times 09/2007, 05/2007	1 Time 06/2007

Comment: ACCOUNT CLOSED BY CREDIT GRANTOR

Past Due	Payment	Balance
$0		$0

GEMB / GECAF

ECOA	Opened	Last Activity	Paid	Reported	Credit Limit	High Credit
Individual	04/1994	10/1998	08/1998	01/1999A	$2,000	$2,098

Account Type	Collateral	Terms	Reported On	Manner of Payment
Revolving			TUC-A1	Current (R01)

Past Due	Payment	Balance
$0		$0

Applicant: Laura Richardson | Applicant's SS# | Co-Applicant | Co-Applicant's SS# | Loan Number | Report ID: 16347078

Credit History (continued)

LITTON LOAN

ECOA	Opened	Last Activity	Closed	Reported	Credit Limit	High Credit
Individual	06/2001	05/2005	06/2005	05/2005A		$245,000

Account Type	Collateral	Terms	Reported On	Maximum Delinquency	Manner of Payment
Mortgage	Conventional Re Mortgage	360 Months	TUC-A1	09/2002, 60-89 Days Late	Current (M01)

Months Reviewed	30-59 Days Late	60-89 Days Late	90+ Days Late
37	6 Times 01/2005, 07/2004, 04/2004, 10/2003, 07/2003, 10/2002, 08/2002, 07/2002	1 Time 09/2002	0 Times

Comment: CLOSED

Past Due	Payment	Balance
$0	$2,422	$0

OPTION ONE

ECOA	Opened	Last Activity	Closed	Reported	Credit Limit	High Credit
Individual	05/2006	01/2007	03/2007	03/2007A		$446,250

Account Type	Collateral	Terms	Reported On	Manner of Payment
Mortgage	Conventional Re Mortgage	480 Months	TUC-A1	Current (M01)

Months Reviewed	30-59 Days Late	60-89 Days Late	90+ Days Late
6	0 Times	0 Times	0 Times

Comment: TRANSFERRED TO ANOTHER LENDER

Past Due	Payment	Balance
$0	$2,592	$0

RCS INC

ECOA	Opened	Last Activity	Closed	Reported	Credit Limit	High Credit
Individual	06/2001	01/2002	01/2002	01/2002A		$245,000

Account Type	Collateral	Terms	Reported On	Manner of Payment
Mortgage	Conventional Re Mortgage	360 Months	TUC-A1	Current (M01)

Months Reviewed	30-59 Days Late	60-89 Days Late	90+ Days Late
8	4 Times 12/2001, 10/2001, 09/2001, 08/2001	0 Times	0 Times

Comment: TRANSFERRED TO ANOTHER LENDER

Past Due	Payment	Balance
$0	$2,426	$0

WILSHIRE CRD

ECOA	Opened	Last Activity	Closed	Reported	Credit Limit	High Credit
Individual	10/1996	07/2001	07/2001	07/2001A		$25,000

Account Type	Collateral	Terms	Reported On	Manner of Payment
Mortgage	Conventional Re Mortgage	240 Months	TUC-A1	Current (M01)

Months Reviewed	30-59 Days Late	60-89 Days Late	90+ Days Late
1	0 Times	0 Times	0 Times

Comment: CLOSED

Past Due	Payment	Balance
$0	$0	$0

XCEED FIN CU

ECOA	Opened	Last Activity	Closed	Reported	Credit Limit	High Credit
Individual	03/1990	10/2006	10/2006	10/2006A		$1,999

Account Type	Collateral	Terms	Reported On	Maximum Delinquency	Manner of Payment
Installment	Line of Credit	945 Months	TUC-A1	07/2006, 60-89 Days Late	30-59 Days Late (02)

Months Reviewed	30-59 Days Late	60-89 Days Late	90+ Days Late
30	3 Times 09/2006, 08/2006, 06/2006	1 Time 07/2006	0 Times

Comment: CLOSED

Past Due	Payment	Balance
$0	$134	$0

LA NEIGH HSE

ECOA	Opened	Last Activity	Closed	Reported	Credit Limit	High Credit
Participant	05/1999	06/2002		06/2002A		$108,000

Account Type	Collateral	Terms	Reported On	Maximum Delinquency	Manner of Payment
Mortgage	Real Estate	360 Months	TUC-A1	01/2002, 90-119 Days Late	Current (M01)

Months Reviewed	30-59 Days Late	60-89 Days Late	90+ Days Late
12	3 Times 07/2002, 12/2001, 10/2001	1 Time 11/2001	1 Time 01/2002

Past Due	Payment	Balance
$0	$1,007	

Merge(1)

Applicant	Applicant's SSN	Co-Applicant	Co-Applicant's SSN	Loan Number	Report ID
Laura Richardson	[redacted]				15347075

Credit History (continued)

XCEED FIN CU	ECOA: Individual	Opened: 03/1990	Last Activity: 02/2006	Closed:	Reported: 04/2005A	Credit Limit: $5,000	High Credit: $5,000			*
Account Number: [redacted]	Account Type: Line of Credit	Collateral: Line of Credit	Terms:	Reported On: TUC-A1	Maximum Delinquency: 02/2006, $287, 60-89 Days Late	Manner of Payment: 30-59 Days Late (CO2)		Past Due: $0	Payment:	Balance:
	Months Reviewed: 48	30-59 Days Late: 18 Times 01/2006, 12/2005, 10/2005, 08/2005, 06/2005, 04/2005, 02/2005, 11/2004, 10/2004, 09/2004, 07/2004, 05/2004, 12/2003, 07/2003, 06/2003, 05/2003, 10/2002, 09/2002		60-89 Days Late: 1 Time 02/2006		90+ Days Late: 0 Times				

Public Records

THE REPORTING BUREAU CERTIFIES THAT: public records have been checked for judgments, foreclosures, bankruptcies, tax liens, and other legal actions involving the subject(s) were obtained directly through the repositories used, or by direct searches, or a public records search firm other than the repository, or by all methods with the following results:
PUBLIC RECORDS LEARNED: NONE

Inquiries

Date	Name	Subscriber Code	Reported On	ECOA
06/02/2006	CRTFD CRDT	Z 7183086	TUC-A1	Individual
05/27/2006	RFC	Q 1201029	TUC-A1	Individual

Fraud Messages

Date	Reported On	Comment
06/06/2006	TUC-A1	HIGH RISK FRAUD ALERT: HIGH RISK FRAUD ALERT SYSTEM ACCESS NOT AUTHORIZED
06/06/2006	TUC-A1	OFAC NAME SCREEN - CLEAR

Invoice

Date	Description	Price
06-06-2006	Merge Ind (TU)	$1.50
	Total Charges:	$1.50
	*Total Tax:	$0.00
	Total Credits:	$0.00
	Total:	$1.50

Credit Repositories

TransUnion
P. O. Box 1000
Chester, PA 19022
800-888-4213
www.transunion.com/direct

Credit Bureau certifies that this Merged Mortgage Credit Report (M&MCR) meets the guidelines as set forth by the Consumer Data Industry Association (CDIA). This report contains information supplied by the repositories listed on the report and may also contain duplicate information.

End of Report

JUN. 19. 2008 7:55PM 20[redacted]57926 NO. 7752 P. 1/3

6/19/08

To: Ann Thorn
Julie Mathis

From: Laura Richardson

Pages: 2 + cover

JPMC- 000703
CONFIDENTIAL

CSOC.RICH.001575

JUN. 19. 2008 7:56PM 2022257926 NO. 7752 P. 2/3

WaMu

Borrower Assistance Form

We're Chris. We're in this with you. We offer options for resolving your home loan issues.

You can help by answering the questions below as completely and accurately as possible. If you have a co-borrower, please fill in his or her information, too.

Due to the volume of applications we receive, it may take us 30 days to process your application and notify you of our decision.

You can type your answers right into this form and fax or mail it in. See the instructions on the next page.

1. To help us locate your loan, please provide your name(s).
   Borrower Name: LAURA RICHARDSON
   Co-borrower Name:

2. What are your current phone numbers?
   Borrower Home Phone: ( ) —
   Co-borrower Home Phone:
   Borrower Work Phone: ( ) —
   Co-borrower Work Phone:
   Borrower Mobile Phone: ( ) —
   Co-borrower Mobile Phone:

3. Do you have your WaMu loan number?
   ☐ Yes, it is: ☐ No

4. What is the address of your property?
   Street Address: 3622 CURTIS DRIVE
   Apartment Number:
   City: SACRAMENTO State: CALIFORNIA Zip: 95818

5. Do you (or your co-borrower) have a different mailing address?
   ☒ Yes ☐ No

6. Please enter any additional mailing addresses.
   Borrower Street Address: 711 E. VERNON STREET
   Apartment Number:
   City: LONG BEACH State: CA Zip: 90805
   Co-borrower Street Address:
   Apartment Number:
   City: State: Zip:

7. How many people live at your address?
   ☒ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 ☐ 6 or more

8. How many of the people living at this address are dependents?
   ☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 ☐ 6 or more

9. What is the reason you are having trouble with your home loan payments?
   I HAVE EXPERIENCED THREE EMPLOYMENT CHANGES WITHIN ONE YEAR, TWO DELAYS OF INCOME FOR OVER THREE MONTHS, UNEXPECTED ILLNESS AND SUBSEQUENT DEATH OF MY FATHER.

10. Would you prefer to keep your home or sell it?
    ☒ Keep my home ☐ Sell it

11. If you want to sell, is it listed for sale?
    ☐ Currently listed ☐ Was listed previously ☒ Was never listed

12. Do you have any other loans on the home?
    ☐ Yes ☒ No

13. If you have other loans on the home, approximately how much do you owe on all other loans combined?

JPMC- 000704
CONFIDENTIAL

Page 1 of 2

JUN. 19. 2008 7:56PM 2022[illegible]7926 NO. 7752 P. 3/3

14. Have you already spoken to a debt counseling service?
☒ Yes ☐ No

15. How many cars do you own?
☒ 1 ☐ 2 ☐ 3 ☐ 4 or more

16. Please enter how much you pay for the items below each month, and total them in the last row.

EXPENSE	BORROWER	CO-BORROWER
Other Home Loans, Rent & Liens	$ 6,100	$
Auto Loan(s)	$ —	$
Auto Insurance & Other Expenses	$ 150	$
Credit Cards & Installment Loans	$ —	$
Health Insurance	$ 155	$
Medical Expenses	$ —	$
Child Care, Child Support & Alimony	$ —	$
Food & Miscellaneous Spending Money	$ 175	$
Utilities	$ 125	$
Other	$	$
Other	$	$
TOTAL	$ 6,685	$

17. Please enter your income details below and total them in the last row.

INCOME	BORROWER	CO-BORROWER
Gross Wages	$ 14,100	$
Other Income (unemployment, child support, etc.)	$	$
Other [illegible]	$ 1500-2000	$
Other	$	$
TOTAL	$ 15,600-16,100	$

11280.00

18. Please enter how much money you have in the assets below, and total them in the last row.

ASSET	BORROWER	CO-BORROWER
Checking Account(s)	$ 4,000	$
Savings & Money Market Account(s)	$ 200	$
Stocks, Bonds & CDs	$ —	$
Retirement Account(s)	$ 100,000	$
Home Equity San Pedro	$ 200,000	$
Other Real Estate Equity Lake Beach	$ 150,000	$
Cars (with no loan payments)	$ 65,000	$
Other Personal Loan	$ 50,000	$
TOTAL	$ 567,200	$

I (we) agree that the financial information provided is an accurate statement of my (our) financial status. I (we) understand and acknowledge that any action taken by the lender of my (our) home loan on my (our) behalf will be made in strict reliance on the financial information provided. My (our) signature(s) below grants the holder of my (our) home loan the authority to confirm the information I (we) have disclosed in this financial statement, to verify that it is accurate by ordering a credit report and to contact my (our) real estate agent and or credit counseling representative (if applicable). By signing below, I (we) advise you that if I (we) should hereafter agree to a repayment plan for my (our) home loan, reinstate my (our) home loan, or pay off my (our) home loan in full, then by doing so and without the necessity of any further action on my (our) part, I (we) hereby expressly withdraw this request for a loan workout. In that event, I (we) hereby direct you to take no further action to process this request for a workout.

X [signature] 6/19/08
Borrower Date

X
Co-borrower Date

WaMu Cares

Borrower Assistance Checklist

Thank you for taking steps to resolve your home loan issues.

We'll contact you soon!

DON'T FORGET! DID YOU...

☐ Fully complete all questions?
Remember: If you have a co-borrower, we need his or her information, too.

☐ Sign and date this form?

☐ Include copies of your:
- ☐ Checking account statement(s)
- ☐ Savings account statement(s)
- ☐ Income history:
  - *If you are self-employed*—your past six months' profit-and-loss statements and most recent Federal tax return
  - *If you receive regular paychecks*—your two most recent pay stubs

☐ Copy the completed form for yourself?

GREAT!

Now, either fax or mail your information to WaMu.

- Fax: 904-886-1328 or 904-886-1329
- Mail: WaMu Home Ownership Preservation, 7255 Baymeadows Way, JAXA2000, Jacksonville, FL 32256

JPMC- 000705
CONFIDENTIAL

LOAN MODIFICATION SYSTEM REQUEST FORM

	[illegible]	MORTGAGOR NAME:	Richardson

REQUESTOR:	0	[redacted]	0	DEPARTMENT:	LOSS MITIGATION/ HOMEOWNERS ASSISTANCE
REQUESTOR'S EMAIL:	0			REQUEST DATE:	July 10, 2008
CENTER:	Foreclosure				Mafd Lien 0
INVESTOR NAME:	wamu	INVESTOR NO.:	a23		1st or 2nd 0

			GROSS AMOUNT	APPLY FROM SUSPENSE (ENTER AS A POSITIVE)	
CURRENT UNPAID PRINCIPAL BALANCE:					$ 533,456.31
+ CAPITALIZED INTEREST FROM	07/01/07	08/01/08	$ 50,856.13	[redacted]	
+ CAPITALIZED ESCROW:			$ 9,686.68		
+ CAPITALIZED FORECLOSURE FEE: 05/13 ATTY			$ 3,338.78		
[redacted]			$ -		
			$ -		
			$ -		
+ OTHER CAPITALIZED FEES (payee code):	0		$ -		
MODIFIED UNPAID PRINCIPAL BALANCE:					$ 597,330.78

[redacted]

FIELDS TO BE ADJUSTED	FROM:	TO:	REMAINS THE SAME (CHECK MARK, IF APPLICABLE)
INTEREST RATE:	8.200%	6.294%	☐
MATURITY DATE:	02/01/37	02/01/37	☐
PAID TO DATE:	07/01/07	08/01/08	☐
P & I:	$ 4,227.98	$4,207.58	☐
LOAN SUBTYPE (FIXED, ARM, STEP):	0	0	☐
Interest Only:	No	[redacted]	
New PB:	$0.00		
Interest Rate:	0.000%		
New Term:	0		
Modified Int. Pmt:	$0.00		
Escrow Payment:	$0.00		
New Payment:	$0.00		
IO Expiration Date:	01/00/1900		

☐	STEP RATE MODIFICATION: ☐	Number of step changes:	0

IF YES, COMPLETE THE NECESSARY INFORMATION

NUMBER OF STEP CHANGES	DATE OF INTEREST CHANGE (mm/dd/yy)	INTEREST RATE	PAYMENT DUE DATE (mm/dd/yy)	PRINCIPAL & INTEREST AMOUNT
1	01/00/1900	0.000%	01/00/1900	$0.00
2	01/00/1900	0.000%	01/00/1900	$0.00
3	01/00/1900	0.000%	01/00/1900	$0.00
4	01/00/1900	0.000%	01/00/1900	$0.00

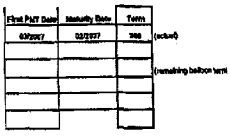
☐	ARM EXTENSION:				
FOR LOANS REMAINING ARM, SKIP NEXT RATE & PAYMENT CHANGE. Skips ARM changes.		Int Rate being extended:	0%	Date to resume ARM:	1/0/00

☐	AM TERM EXTENSION / DEFERMENT:		
Is this a Deferrment? Delinquent balance is being added to the end of the loan.		Amount to Defer:	$ -

☐	BALLOON:		
Is this a balloon mod? The balance is amortized over the remaining term to keep the P&I the same but makes it due in 3, 5 or 7 years.		Date balloon due:	12/7/06

COMMENTS OR SPECIAL INSTRUCTIONS:	
Modify Code:	4175 Mod/AM Term Ext & Reduce Rate; ARM to Fixed

JPMC- 000706
CONFIDENTIAL



First P&I Date	Maturity Date	Term	
03/2007	02/2037	360	(actual)
			(remaining balloon term

Optimizer Results

Hierarchy of Options

Option	NPV
Mod - Am Term Extension & Reduce Rate	$507,368
Mod - Reduce Rate	$498,012
Mod - Step Rate & Am Term Extension	$483,597
Mod - Step Rate	$483,349
Short Sale	$428,152
Deed-in-lieu	$428,459
Foreclosure	$411,682
Mod - Balloon with Writedown	See Warning
Mod - Arm Rate Extension	See Warning
Mod - Balloon	See Warning
Mod - Am Term Extension	See Warning
Mod - 12mo Arm Rate Extension (ID)	See Warning

	07/10/2008
BPO	$550,000
Target Price	$467,500
LTV	109%

Warnings

Borrower needs to come up with a higher payment for a [Mod - Am Term Extension] to be economic
Borrower needs to come up with a higher payment for a [Mod - Arm Rate Extension] to be economic
[Mod - Balloon with Writedown] is disabled
[Mod - 12mo Arm Rate Extension (ID)] is only available for Imminent Default
[Mod - Balloon] is not needed

Servicing Decision/Notes:

Mod - Am Term Extension & Reduce Rate

Mod - Am Term Extension & Reduce Rate

Loan Modification Terms

	New	Prior
Balance	$597,330.76	$533,455.31
Advances		$63,875.45
Interest Rate	5.264%	5.820%
Remaining Term	342	342
Remaining Amortization	480	342
Remaining IO	-	-
Balloon (estimate)	$303,563	
Monthly PR payment	$4,267.76	$4,227.98
Monthly Tax payment	$84.74	$84.74
Monthly Insurance pmt	$0.00	$0.00
Total Payment	$4,352.50	$4,312.72

Modisative for rate (>=5%) and amortization based on max affordable P&I

Highlights

Keep your home

Capitalized $63,875 of advances; contribution of $0
Interest rate reduction of 5.55%

Amortization extension of 138 months

Balloon payment of ~$303,563
Monthly payment based on max affordable P&I

JPMC-000708
CONFIDENTIAL

CSOC.RICH.001580

Washington Mutual
Long Beach Mortgage

Loss Modification Analysis

Step 1: Inputs

Loan Ownership

	Imminent Default	No
	Loan Ownership	Asset
	Center	Foreclosure
1	Is this a subprime loan?	Yes
2	Data As of Date (mm/dd/yy)	08/01/08
3	Wamu servicing ID	[redacted]
4	Borrower Name	Richardson
5	Property Street Address	717 E VERNON ST
6	City	long beach
7	State	CA
8	Zip Code	90806
9	Lien	1
10	Number of Dwelling Units (1-4)	1
11	Updated Property Value (BPO)	550,000.00
12	Date of Updated Property Value	07/01/08
13	Original Property Value	543,000.00
14	Unpaid Principal Balance (Actual)	533,455.31
15	Escrow Advances	9,680.56
16	Recoverable Servicing Advances	3,338.76
17	Last Paid Installment	07/01/07
18	First Payment Due Date	03/01/07
19	Maturity Term (months)	360
20	Amortization Term (months)	360
21	Fixed Period Term (months; 999 - Fixed)	24
22	IO Term	0
23	Original FICO	584
24	Current Interest Rate	8.800%
25	Monthly property taxes	85
26	Monthly home insurance	[redacted]
27	Current Monthly PI payment	4,227.68
28	Loan Purpose (Purchase; Other - Refi, Cashout)	Purchase
29	Margin	0.00%
30	Days Until Reset	0

Credit Information Available from Credit Bureau

30	Current FICO	526
31	Date of Credit Report	05/08/08
32	Worst delinquency status of any outstanding mortgage	5
33	# of credit accounts opened in the last 12 months	1
34	Default Pattern Field	DQ within last 6mo.
35	Total number of active mortgage trades	2
36	Age of oldest active trade on file	240+
37	$ Penalty for DQ loan payments	4
38	Number of bank revolving trades with utilization >75%	Default*
39	Status Indicator: Status on an active Mtg or HE trade	Other
40	Newly opened trades indicator	Other
41	Public records indicator	Default*
42	Autopay indicator	Autopay
43	NSF indicator	NSF Payment within 3mo.

New Financial Information

44	New Surplus Income (excluding P&I)	4,318.26
	This is the maximum out of pocket from borrower	
45	Contribution	0.00
46	Mod Balance (after Contribution)	597,330.76
47	Mod Date (mm/dd/yy)	09/01/08
48	Suspense Amount	0.00

Step 2: Borrower Payment Analysis

Financial Analysis

		Mod - Arm Term Extension & Reduce Rate	Prior
1	Current Interest Rate	3.254%	8.800%
2	Loan Balance	$ 597,330.76	$ 533,455.31
3	Advances	$ -	$ 83,875.45
4	Remaining Term	342	342
5	Remaining Amortization	480	342
6	Remaining IO	0	0
7	Balloon (estimate)	$ 303,563.49	
8	Current Principal and Interest Payment	$ 4,267.76	$ 4,227.68
9	Monthly Taxes	$ 84.74	$ 84.74
10	Monthly Insurance	$ -	$ -
11	Total payment	$ 4,352.50	$ 4,312.72
12	Maximum P&I payment that borrower can make	$ 4,318.26	

JPMC-000709
CONFIDENTIAL

CSOC.RICH.001581

806

Washington Mutual

Step 3: Loss Mitigation Optimizer
Optimizer Results

	NPV	Coupon	P&I	Maturity	Amort	Balance
1 Foreclosure	$ 411,982.17					
2 Modification	$ 507,049.21	8.25%	$ 4,267.76	342	480	597,331
3 Short Sale	$ 428,751.78					
4 Deed-in-lieu of Foreclosure	$ 428,469.00					

Step 4: Modification Optimizer Results

	Balance	Coupon	P&I	Maturity	Amort	NPV
Mod - Reduce Rate	$ 597,330.76	7.58%	$ 4,267.76	342	342	$ 488,012.21
Mod - 12mo Arm Rate Extension (ID)	$ 597,330.76	8.89%	$ 4,772.64	342	342	$ 514,861.47
Mod- Arm Term Extension	$ 597,330.76	8.80%	$ 4,515.82	342	480	$ 514,742.54
Mod - Arm Term Extension & Reduce F	$ 597,330.76	8.25%	$ 4,267.76	342	480	$ 597,049.21
Mod - Step Rate & Arm Term Extensio	$ 597,330.76	7.30%	$ 3,840.98	342	480	$ 483,986.59
Mod - Balloon	$ 597,330.76	8.25%	$ 4,267.76	84	480	$ 593,249.89
Mod - Step Rate	$ 597,330.76	6.50%	$ 3,940.88	342	342	$ 483,994.15
Mod - Arm Rate Extension	$ 597,330.76	8.80%	$ 4,772.64	342	342	$ 514,861.47
Mod - Reform with Writedown	$ 597,330.76	8.25%	$ 4,267.76	84	480	$ 593,249.89
Repayment Plan	N/A					

Step 5: Final Decision

Servicing Decision/Notes: Mod - Arm Term Extension & Reduce Rate 4
D

JPMC- 000710
CONFIDENTIAL

Page: 1 Document Name: untitled

PAY4 [redacted] AS-OF 08/01/08 PAYOFF CALCULATION TOTALS 07/14/08 08:22:35
NAME L RICHARDS CONTACT NAME LAURA RICHARDSON

PRINCIPAL BALANCE	533,455.31	---------- RATE CHANGES ----------			
INTEREST 08/01/08	50,856.13	CALC INT FROM	RATE	AMOUNT	
PRO RATA MIP/PMI	.00	07/01/07	8.80000	50,856.13	
ESCROW ADVANCE	9,087.44	08/01/08			
ESCROW BALANCE	.00				
SUSPENSE BALANCE	.00				
HUD BALANCE	.00				
REPLACEMENT RESERVE	.00				
RESTRICTED ESCROW	.00				
TOTAL-FEES	86.00				
ACCUM LATE CHARGES	253.68				
ACCUM NSF CHARGES	.00				
OTHER FEES DUE	46.80				
PENALTY INTEREST	.00				
FLAT/OTHER PENALTY FEE	.00	TOTAL INTEREST		50,856.13	
CR LIFE/ORIG FEE RBATE	.00	TOTAL TO PAYOFF		697,124.12	
RECOVERABLE BALANCE	103,338.76	NUMBER OF COPIES: 1	PRESS PF1 TO PRINT		

Date: 07/15/2008 Time: 8:22:40 AM

Page: 1 Document Name: untitled

ANA1 [redacted] 08/08 _____ ESCROW ANALYSIS RESPA 002 07/14/08 08:22:44
L RICHARDS DUE 08/07 CONV RES ARM MTH MAN W BRANCH
3622 W CURTIS DR, SACRAMENTO CA 95818 LAST ANA 00/**/00 GROUP A__
~TRIA----------* TRIAL *----------
TYP SQ EXPENSE ITEM DUE TM PRESENT EST NEXT DISB NEW DEP
312 TOTAL COUNTY .01 00 1016.82 84.74 INIT ESC ST
312 21 COUNTY TAX 11-08 12 00 508.41 DATE CODE
312 22 COUNTY TAX 03-09 12 00 508.41 01/18/07 9

SHORTAGE ADJ 12 00 9680.43 806.70

P&I 4,227.98 COMP DATE 03/08 ESCROW BAL 9,087.31-
ESCROW PMT 84.74 84.73
+ SHORTAGE 806.70 12 MOS - REQUIRED 593.12
REP RES .00
A&H .00 ESTIMATE (N/P/R) I = SHORTAGE 9,680.43-
LIFE .00 LATE CHG (C/F/N/Y) N SHORTAGE (L/S) S MO
MISC + BSC .00 ANALYSIS TYP (I/C/L) C DLQ OVG (L/R/S) L MO
TOTAL PMT 5,119.42 891.43 MIN BAL ALLOWED 2.0000
----------* ADDITIONAL MESSAGES *----------
PRESS PF14 FOR MEMOS
LIFE-OF-LOAN: LEGAL ACTION: ROUTINE LITIGATION
ACTIVE LOSS MITIGATION LMT/REO SALE COMPLETED 05/19/08

Page: 1 Document Name: untitled

P190 LN _ LOAN STATUS 1 07/14/08
NAME L RICHARDS DUE 08-01-07 TYPE 13-A
BR 40 MAN W P-TYPE 1 INT .0880000 FIRST PB 533,455.31 2ND PB .00
PDYTD INT .00 PRIN .00 TAX 7704.32 HAZ .00 TERM 360
RECON 139 GUAR MIP .00 LIEN 1383.12 MAT 02-37
BILL LAURA RICHARDSON CONTRACT/POOL NO
NAME TAX NAME LAURA RICHARDSON
& 717 E VERNON ST PROPERTY 3622 W CURTIS DR
ADDR LONG BEACH CA 90806 ADDRESS SACRAMENTO CA 95818
BALANCES PAYMENT STOPS OTHER
ESCROW .00 P&I 4227.98 PROCESS L LEVEL SF .00
ADVANCE 9087.44 2ND P&I .00 BAD CK 0 SF RATE .00000000
SUSPENSE .00 ESCROW .01 PIF 0
LC DUE 253.68 REPL .00 FC 3 LAST ANAL 00-00
REPL RES .00 MISC .00 NOTICE L LOAN DATE 01-10-07
RES ESC .00 LIFE .00 ANALYZE 0 INT/ESC
INT DUE .00 A&H .00 A&H 0 TEL 1 562-706-4694
HUD .00 BSC .00 LIFE 0 TEL 2 000-000-0000
DEFICIT 8515.30- TOTAL 4227.99 DISB 1 TEL CD C
DISC BAL .00 HUD-P .00 CASHIER 5 TIMES DELQ 5
ORIG DIS .00 NET PMT 4227.99 ACCRUAL 3 BILL MODE 8
ORIG LOAN 535001 PMT FREQUENCY 12 L/C 1 FC TRACK S
SEE MEMO PAD/LOL MEM10729942433 SEE SCREEN P192

Page: 1 Document Name: untitled

```
SER1 [redacted]_____ CUSTOMER SERVICE INV A23/258 07/14/08 08:23:11
LAURA RICHARDSON [redacted]0C TYPE CONV. RES.  ARM     MAN W
                000-00-0000   IR 8.80000 BR 40 [redacted]
3622 W CURTIS DR      SACRAMENTO CA 95818-0000          C 000-000-0000
_ _____ < EMLD ANN THORNE, KENT MILLER, SHELBY SAMUELS &    >: 07/10/08
----~LOAN-------------------* LOAN INFORMATION *-----------------------------
---- 08/01/07 PMT --- LAST PAID DATE   DUE     AMOUNT (13 MONTHS)
 1ST P&I    4227.98  PAYMENT 10/31/07 07/07    4227.98 WU: P
 COUNTY       .01  HAZARD
 TOT PMT    4227.99  COUNTY  07/07/08 11/07    8109.81-
              LIEN   07/07/08 11/07     977.63-
              TAX DEP 04/22/08 08/07    8109.81 CI       .00
                                  ANALYZED COUP MO
                                  00/00     03

 LC DUE     253.68  ------- BALANCES -------        BILL AND  BILL PROD
OTH FEES     46.80  PRINCIPAL    533,455.31              10/31/07
 TOT DUE   51036.36   ESCROW    . 9,087.44-     YTD PRN        .00
-- OLD TOT PAYMENT --  SUSPENSE          .00     YTD TAX     7,704.32
        4227.98   RES ESC        .00     YTD INT        .00
---* PF2 FOR ADDL MESSAGES *-----------------------------------------------
PRESS PF14 FOR MEMOS
LIFE-OF-LOAN: LEGAL ACTION: ROUTINE LITIGATION
ACTIVE LOSS MITIGATION            LMT/REO SALE COMPLETED 05/19/08
```

Date: 07/15/2008 Time: 8:23:15 AM

JPMC- 000714
CONFIDENTIAL

Page: 1 Document Name: untitled

DDCH CORPORATE ADVANCE HISTORY SCREEN A23/258 07/14/08 08:23:18
L RICHARDS L:A F:S B: R: 08/01/07 TYPE CONV. RES. ARM MAN W
3622 W CURTIS DR SACRAMENTO CA 95818-0000
---------- * MORE *-------
____ C/A PAYEE ___ TRAN ____ RSN ___ USR _____ ESC PAYEE
_ SORT _ SORT _ SORT _ SORT _ SORT
DATE RANGE: _____ THRU _____

TRN	USR	DATE	C/A TRAN AMT	ESC PAYEE	PAYEE RSN	DESCRIPTION	ORIG DSB
633	K$A	07/09/08	100,000.00	REDROCKMTG	95R21	MISC MISC ADVANCE	
633	K$A	05/30/08	141,190.05	TRCRC	95R21	SPRO SALES PROCEEDS	
633	K$A	05/30/08	250,000.00	TRCRC	95R21	SPRO SALES PROCEEDS	
710	EDC	05/19/08	388,000.01-		95R21	SPRO SALES PROCEEDS	
745	###	05/15/08	486.54-		95R13	SUSP SUSP BAL	
745	###	05/15/08	999.99-		95R13	SUSP SUSP BAL	
745	###	05/15/08	999.99-		95R13	SUSP SUSP BAL	
632	3AE	05/09/08	25.00	TLFIDELITY	95R13	CORT COURT COSTS	
632	3AE	05/09/08	100.00	CRCFEES	95R13	TTEE TRUSTEES FEES	
632	NIV	05/07/08	8.00	POFIDNA	95R13	OTHE OTHER EXPENSE	

Date: 07/15/2008 Time: 8:23:20 AM

Page: 1 Document Name: untitled

DLQ1 Q9 D E L I N Q U E N C Y OWNR EBR 07/14/08 08:23:22
13-A CONV. RES. ARM PER/CLS/OFF W/AA/40 AGE: 1Y 6M IR: 8.80000 INV: A23
DUE(12) 50,735.88 DUE 08/01/07(3)(10/31) ASSUM: ACQ:
LATE CHRG 253.68 PAYMT 4,227.99 P: 3622 W CURTIS DR
BAD CK FEES .00 L/C AMT 253.68 SACRAMENTO CA 95818
OTHER FEES 46.80 PAYMT + LC 4,481.67 M:
TOT DUE 51,036.36* PRIN BAL 533,455.31
SUSPENSE .00 P&I 4,227.98 717 E VERNON ST
NET DUE 51,036.36 DLQ 5 TIME,PAY 35 DAY LONG BEACH CA 90806
C/S 129 LAURA RICHARDSON 562-706-4694
C/D 07/08
FINANC'L
---------- * ADDITIONAL MESSAGES * ----------WU: P ----
PRESS PF14 FOR MEMOS
LIFE-OF-LOAN: LEGAL ACTION: ROUTINE LITIGATION
-----RECO----------* RECOVERABLE *----------

TOT DUE	$ 51,036.36
SUSPENSE	$ .00
NET DUE	$ 51,036.36
RECOVERABLE CORP ADV BAL	$ 103,338.76
NET DUE WITH REC CORP ADV	$ 154,375.12

Page: 1 Document Name: untitled

```
MAS1 LOAN [illegible]    MSP LOAN MASTER MAINT. & DISPLAY    07/07/08   08:20:30
     NAME L  RICHARDS   TYPE 13 1ST MTG,CONVEN W/O INS    (ARM)          GROUP
-- NOT1 -- NOTE, CLOSING ----------------------------------------------------

 INTEREST        PRINCIPAL   ORIG. MORTGAGE      LOAN      NEXT PAYMENT  LOAN
  RATE %          BALANCE        AMOUNT          TERM         NUMBER      TYPE
  8.80000       533455.31       535001           360           006       1 3
                              (WHOLE DOLLARS)   (MONTHS) CRD DEC LDR (Y/N) _
 CHARGE-OFF BAL                  CHARGE-OFF DATE MMDDYY
 CLOSING              NOTE  MATURITY  PAYMENT  1ST PAYMT
  DATE                DATE    DATE   DUE DATE     DATE
 011007              010407   0237    080107    030107
(MMDDYY)            (MMDDYY) (MMYY)  (MMDDYY)  (MMDDYY)

INTEREST DUE    ESCROW DUE    ORIGINATION                RECOURSE        PAYOFF
FROM CLOSING   FROM CLOSING       FEE                   FLAG   DATE     EFF DATE
       .00            .00                                 _     ____     MM/DD/YY
                                                         (S,P) (MMYY)

---------------------------* ADDITIONAL MESSAGES *---(PF8: RATE REDUCTION DATA)
PRESS PF14 FOR MEMOS
LIFE-OF-LOAN: LEGAL ACTION: ROUTINE LITIGATION
    NON123:  NON ESCROW TASK INTERNAL TAX DEPT USE ONLY
```

Date: 07/08/2008 Time: 8:22:04 AM

JPMC- 000717
CONFIDENTIAL

CSOC.RICH.001589

Page: 1 Document Name: untitled

MAS1 LOAN [redacted] MSP LOAN MASTER MAINT. & DISPLAY 07/07/08 08:33:23
NAME L RICHARDS TYPE 13 1ST MTG,CONVEN W/O INS (ARM) GROUP
-- APR1 -- APPRAISAL INFO

	--- DATES ---	---- COMBINED LAND/PROP ----	--- LAND ONLY ---
ORIG:	01/04/07	543,000 (PROPERTY VALUE)	(LAND APPR)
CURRENT:	07/01/08 (APPR DATE)	550,000 (CURR PROP VALUE)	(CURR LAND APPR)

----------* ADDITIONAL MESSAGES *----------
LAST UPDATED BY MZ3 07-02-08 14:08
PRESS PF14 FOR MEMOS
LIFE-OF-LOAN: LEGAL ACTION: ROUTINE LITIGATION

Date: 07/08/2008 Time: 8:33:34 AM

Page: 1 Document Name: untitled

MAS1 LOAN [redacted] MSP LOAN MASTER MAINT. & DISPLAY 07/07/08 08:33:27
NAME L RICHARDS TYPE 13 1ST MTG,CONVEN W/O INS (ARM) GROUP

-- USR1 -- USER FIELDS----------

MODIFY DATE	DATE APPRASD	APP DATE	ASB VRM MAT DTE	SWAP LN % OWNED	PREPAY BALNCE%	OLD LN NUMBER
_____	010207	010207	____	000	000	[redacted]
(MMDDYY)	(MMDDYY)	(MMDDYY)	(MMYY)	(%)	(%)	

CREDIT SCORE	LOAN PROCSSR	# OF UNITS	PC SITE	3-POS-FLD-3	BR OF ORIGIN	SL PEGA ID
_____	_____	001	LBM	___	411	052107110PTARM

INSRD STATUS	UNDRWRT REQUIRD	TWO DEC INT RTE	PREPAY CODE	LOAN AUDITED	ASSUMPT TYPE	LOAN ORIGNTR	SC 30YR P&I
_	_	_	8	_	_	0209272	000000000

CRA CODE	DEBT RATIO	ORIGIN CHANNEL	APPRASL TYPE	DOC CODE	CREDIT CLASS	UNDER-WRITER	LOAN CLOSER
__	45	54	C	00	A-	0000000	000000000

----------* ADDITIONAL MESSAGES *----------

PRESS PF14 FOR MEMOS
LIFE-OF-LOAN: LEGAL ACTION: ROUTINE LITIGATION
NON123: NON ESCROW TASK INTERNAL TAX DEPT USE ONLY

Date: 07/08/2008 Time: 8:33:38 AM

JPMC- 000719
CONFIDENTIAL

CSOC.RICH.001591

Page: 1 Document Name: untitled

MAS1 LOAN [redacted] MSP LOAN MASTER MAINT. & DISPLAY 07/07/08 08:33:30
NAME L RICHARDS TYPE 13 1ST MTG,CONVEN W/O INS (ARM) GROUP
-- USR2 -- EXPANDED USER FIELDS ----------

BKR/COR NUMBER	ASB VRM TERM	PROGRAM CODE	RISK SCORE	WITHHLD AMOUNT	SCRA END DTE	RECOUR EXP DT (MMDDYY)	RECOURS OPT CDE
829000	___	___	837.00	.00	_____	_____	A

FNMA LOAN NO	FAIR ISAAC	SALABLE CODE	COMBIND LTV	CASH TO FROMBWR	SCRA ACT DT	PLEDGE DATE (MMDDYY)	BALLOON LOANS
_____	584	TR7	100.00	18884.13-	_____	_____	-

OLD ARM PLAN	REIMBRS MTG INS	OE ELIG DOCTYPE	SQUARE FOOTAGE	FNMA LENDER	FNMA POOL NO	FNMA PERCENT (%)	SPECL HANDLNG
1SS1	___	___	0	_____	_____	___	___

LN SALE TAG	MODIFY CODE	REF SCORE	HUD HLDR	DEFENDR CODE	SCRA EXT DT	PERCENT FLD-4 (%)	EXEMPT CD OWNR
_____	_____	_____	_____	000000000	_____	___	___

----------* ADDITIONAL MESSAGES *----------
PRESS PF14 FOR MEMOS
LIFE-OF-LOAN: LEGAL ACTION: ROUTINE LITIGATION
NON123: NON ESCROW TASK INTERNAL TAX DEPT USE ONLY

Date: 07/08/2008 Time: 8:33:40 AM

Page: 1 Document Name: untitled

```
MAS1 LOAN [redacted]    MSP LOAN MASTER MAINT. & DISPLAY    07/07/08   08:33:32
     NAME L  RICHARDS   TYPE 13 1ST MTG,CONVEN W/O INS   (ARM)        GROUP
-- USR3 -- EXPANDED USER FIELDS ----------------------------------------------
FHLMCTD                                          INSTR#                REPRCH
IND                                                                     REASN
_____________________________________________ ____________________ __

HURR GT                          ESC AUD    FALMS CAPTV  LOSS PRVCY   HLDBK
PROGRAM                           IT DT            IND   SVTY  FLAG    STAT
_____________________________________ 012407  _     _     _     0       __
                                 (MMDDYY)

50 POS                                           BRANCH              YEAR
FLD 2 A                                          EXPNBR                BLT1
SPASSET                                          ____________________ ____

ALSS                             HLDBK    OLD   DSTR  AFLN   LEGAL    LBMC
1098 03                           DATE    AQN#  INV   BLCK    ACTION   IOE
_____________________________________ ____  ___   ___   ___   LARTLTGN04 ____
                                 (MMDDYY)

---------------------------* ADDITIONAL MESSAGES *------- PF8: PAGE TWO -------
PRESS PF14 FOR MEMOS
LIFE-OF-LOAN: LEGAL ACTION: ROUTINE LITIGATION
    NON123:  NON ESCROW TASK INTERNAL TAX DEPT USE ONLY
```

Date: 07/08/2008 Time: 8:33:42 AM

JPMC- 000721
CONFIDENTIAL

CSOC.RICH.001593

Page: 1 Document Name: untitled

```
MAS1 LOAN [redacted]    MSP LOAN MASTER MAINT. & DISPLAY     07/07/08   08:33:34
     NAME L  RICHARDS   TYPE 13 1ST MTG,CONVEN W/O INS    (ARM)         GROUP
-- USR4 -- EXPANDED USER FIELDS ----------------------------------------------
PARTL   PPP     LOAN    MAP     BUYDN   CELL    VACUT   PPP     FULFL   DOCMT   FLDMN
CLAIM   TERM    SRCE    FLAG    DISP    LEASE   OFFDT   EXPDT   CENTR   CUST    CODE
          2       IM                                    010409  00000   DC274
S D O   A O C   CORSP   P I W   TAX     FNMA    NAMC    IOID    ASSET   GOVT    UCC
AUDIT   LOAN    REPST           EXMPT   TRUST   PLC       #1    NPLVL   UNINS   DATE
                        N
BRWD    PART    REPUR   6 POS   BLDR    INVST   PART    COOPS     ALSS      FLEET
DATE    CLAMT   DATE    FLD6A   NUMB    CODE    CLMDT   ORDR        LC      REFI
EMPLY   APID    4-POS   FCBK    MECA    PRGM    INTRT     NAT     CORR      IOPCT
DISC    CODE    FLD3A   VENDR           CD 2    LOCK      DSTER   ID          #1
                        FMIN
RISK
 MIT

---------------------------* ADDITIONAL MESSAGES *-----------------------------
PRESS PF14 FOR MEMOS
LIFE-OF-LOAN: LEGAL ACTION: ROUTINE LITIGATION
    NON123:  NON ESCROW TASK INTERNAL TAX DEPT USE ONLY
```

Page: 1 Document Name: untitled

```
BNK1                          BNK SETUP      . HNM A23/258   07/07/08  08:33:40
L  RICHARDS    CHAPTER              08/01/07 TYPE CONV. RES.    ARM       M:W F:3
3622 W CURTIS DR SACRAMENTO CA 95818-0000                                 GRP
-STAT-----------------------------* STATUS *-----------------------------------
STAT    PROC    CHAP    FILING DT    BANKRUPTCY CASE #       COURT         TEMPLATE
        HNM
 NOTICE      CREDITOR     PF OF CLM    CONFIRM     REPAY    STAY   PMTS    ASSET
RECEIVED     MEETING       FILING      HEARING      PER     LIFT  INSIDE   CASE
 070808                                                      N      N       Y
 TRUSTEE       MTG CO ATTY    DEBTOR ATTY       REGION CODE
                                                    00
----------------------------* ADDITIONAL MESSAGES *----------------------------
*** LOAN IS SUSPENDED FORECLOSURE ***  PRESS PF14 FOR MEMOS
LIFE-OF-LOAN: LEGAL ACTION: ROUTINE LITIGATION
    NON123:  NON ESCROW TASK INTERNAL TAX DEPT USE ONLY
-----~DESC-------------------* BNK DESCRIPTIONS *-----------------------------
 BNK STATUS:                                RMVL REAS:
    CHAPTER:                                RMVL DATE:
FOR1 STATUS:  SUSPEND                       PREPT DUE:
   TEMPLATE:  ***          NOT FOUND ***    PSTPT DUE:
MTG CO ATTY:                                BNK SETUP:
                                            FILING DT:
  PROP INSP:                                PROCESSOR:
```

Date: 07/08/2008 Time: 8:33:50 AM

Page: 1 Document Name: untitled

```
LMT1 [redacted]  ____        LMT SETUP      A HNM A23/258   07/07/08  08:33:41
L  RICHARDS    * STAGE DESC NFD *   08/01/07 TYPE CONV. RES.    ARM      M:W F:3
3622 W CURTIS DR SACRAMENTO CA 95818-0000                                GRP
-STAT-----------------------------* STATUS *-----------------------------------
                                                                FILE      L/M
 STAT   TEMPLATE  PROC   EXT   STAGE  TYPE    REFERRAL     LOCATION    IND
   A    LMSPMOD   HNM           L__   ____    _____          JAX        1

              COMP/REMV   APPROVED/              MOD     PREV  CLAIM
   SETUP        DATE       DENIED      REASON    EFF     MOD    TYP  DFLT
   062308      MMDDYY      MMDDYY        __      MMYY    MMYY   __    06
----------------------------* ADDITIONAL MESSAGES *----------------------------
PRESS PF14 FOR MEMOS
LIFE-OF-LOAN: LEGAL ACTION: ROUTINE LITIGATION
    NON123:  NON ESCROW TASK INTERNAL TAX DEPT USE ONLY
-----DESC-------------------* LMT DESCRIPTIONS *-----------------------------
 LMT STATUS:  ACTIVE           06-23-08 A/D REASN:
  LOSS TYPE:                            RMVL DATE:
   REFERRAL:                            APRV/DENY:
   TEMPLATE:  SP MOD                    CLAIM TYP:
   ATTORNEY:                            PROP DAMG:
                                        LMT SETUP:  06-23-08
 PROP INSP:                             PROCESSOR:  SAVANNAH ROGERS
```

Date: 07/08/2008 Time: 8:33:52 AM

JPMC- 000724
CONFIDENTIAL

Page: 1 Document Name: untitled

LMT3 [redacted] LMT TRACKING HNM A23/258 07/07/08 08:33:44
L RICHARDS L:A F:S B: R: 08/01/07 TYPE CONV. RES. ARM M:W F:3
3622 W CURTIS DR SACRAMENTO CA 95818-0000 GUAR

<MORE>

ACT	SCHED	ACTUAL	STEP	STEP DESCRIPTION	PRED	FLT	COST	G	R	C	L	F	P	T
	062308	062308	W01	PACKAGE RECEIVED		0	2218.96			*	1			
	062308		M98	RECEIVED PHONE REFERRAL	W01	0				*				
	062308		M99	FILE TO OPENER	M98	0				*				
	062608		M81	SOLICITATION/REFERRAL	W01	3				*				
	062508		W03	REQ MISSING INFO	W01	2								
	070508		W02	RCVD ADD INFO	W03	10								
	062508		W11	DOCS ORDERED	W01	2								
	062508		L09	DOCUMENTS RECEIVED	W11	0								
	070608		M59	2ND REQ ATTY F/C	L09	11				*				
	070808		M60	2ND REQUEST ATTY F/C RECD	M59	2				*				
	063008		W87	OPENERS REVIEW COMPLETE	W01	7				*				
	070508		W04	PACKAGE REJECTED	W03	10				*	9			
	070208	062308	W18	ASSIGNED TO NEGOTIATOR	W87	2				*	2			
	070308	062308	L91	INITIAL REVIEW COMPLETE	W18	10				*				
	062308		L92	REQ INFO FROM MGTR	L91	0				*				
	070408		M63	NEGO RECD INFO FROM MGTR	L92	11				*				
	070408		L42	BPO REQUESTED	L91	11								

JPMC-000725
CONFIDENTIAL

CSOC.RICH.001597

Rogers, Savannah L.

From: Thorn, Ann
Sent: Wednesday, July 02, 2008 1:01 PM
To: Mathis, Julie A.
Cc: Rogers, Savannah L.; Beal, Pamela S.
Subject: RE: [redacted] Richardson

I think we can

Did we talk with her again about the tax/insurance and did that change her modification?

**********Please note my phone number has changed to **904-462-2150**

Ann Thorn, FVP
Washington Mutual
National Asset Recovery Manager
904-462-2150

For Internal Use Only

From: Mathis, Julie A.
Sent: Wednesday, July 02, 2008 12:01 PM
To: Thorn, Ann
Cc: Rogers, Savannah L.; Beal, Pamela S.
Subject: FW: [redacted] Richardson
Importance: High

Ann, do you know how we can have the FC stop 7 removed?

From: Rogers, Savannah L.
Sent: Wednesday, July 02, 2008 10:57 AM
To: Mathis, Julie A.
Cc: Beal, Pamela S.
Subject: RE: [redacted] Richardson

I sent an email to Chrissy 6/26/08 but didn't hear anything back. Do you know how/when the fc stop 7 will be removed? That is preventing us from getting the taxes disbursed and escrow set up.

<< Message: RE: [redacted] Richardson >>
Thank you,
Savannah Rogers
Homeownership Preservation
Washington Mutual
Toll Free 866 926 8937
Direct fax 469 549 5978
This communication may contain privileged or other confidential information. If you have received it in error, please advise the sender by reply email and immediately delete the message and any attachments without copying or disclosing the contents.

From: Mathis, Julie A.
Sent: Tuesday, July 01, 2008 9:20 PM
To: Rogers, Savannah L.
Cc: Beal, Pamela S.
Subject: FW: [redacted] Richardson

Are we ok with this one?

JPMC- 000726
CONFIDENTIAL

CSOC.RICH.001598

Thanks!

Julie

From: Thomas, Michelle M.
Sent: Thursday, June 26, 2008 11:03 AM
To: Rogers, Savannah L.; Lopez, Christina; Haywood, Oriska S.; Mathis, Julie A.
Cc: Springs, Sonya E.; Pound, Robert A.
Subject: RE: [redacted] Richardson

Please see tax notes on the above reference loan number indicating I will not be able to disburse tax payment until the foreclosure stop 7 has been removed. I will monitor the account for the removal of the foreclosure stop.

Michelle M. Thomas
Real Estate Tax Associate Sr.
1-800-353-3860 ext. 4726
email: michelle.m.thomas@wamu.net

<< OLE Object: Picture (Metafile) >>

From: Thomas, Michelle M.
Sent: Thursday, June 26, 2008 9:57 AM
To: Rogers, Savannah L.; Lopez, Christina; Haywood, Oriska S.; 'Julie.Mathis@wamu.net'
Cc: Springs, Sonya E.; Pound, Robert A.
Subject: RE: [redacted] Richardson

Michelle M. Thomas
Real Estate Tax Associate Sr.
1-800-353-3860 ext. 4726
email: michelle.m.thomas@wamu.net

<< OLE Object: Picture (Metafile) >>

From: Springs, Sonya E.
Sent: Wednesday, June 25, 2008 2:27 PM
To: Thomas, Michelle M.
Subject: FW: [redacted] Richardson

Michelle,

I am copying you on this email so you can respond to the original parties on the email.

Thanks,

Sonya Springs
<< OLE Object: Picture (Metafile) >>

Tax Mitigation Specialist, Senior

Phone (843)673-3708
Fax (843) 673-4728
Mailstop FSC0211

Sonya.Springs@wamu.net

"The information above shall be treated as confidential and is intended solely for the named recipient(s). Without Washington Mutual's prior

JPMC- 000727
CONFIDENTIAL

CSOC.RICH.001599

written consent, this information shall not be disclosed to any person other than an officer or employee of the recipient(s) company with a need to know the information. If you are not the intended recipient(s), any review, dissemination, distribution, disclosure, or copying of this message is strictly prohibited. If you have received this communication in error, please notify the sender immediately by reply e-mail, and delete the original message."

Please refer to tax notes dated 06-26-08. I will not be able to disburse tax payment for the delinquent taxes until the foreclosure stop =7 is removed. I will monitor account for the removal of the stop.

From: Pound, Robert A.
Sent: Wednesday, June 25, 2008 2:23 PM
To: Springs, Sonya E.; Morris, Linda
Cc: Kirby, Louise L.
Subject: RE: [redacted] Richardson

I have reassigned this to Michelle Thomas. But until the FCL Stop 7 is removed she will not be able to pay taxes.

Robert Pound

From: Springs, Sonya E.
Sent: Wednesday, June 25, 2008 2:08 PM
To: Morris, Linda
Cc: Pound, Robert A.; Kirby, Louise L.
Subject: RE: [redacted] Richardson
Importance: High

Louise,
There is already a NON123 task open and its assigned to Linda Morris.

Linda,
Can you go ahead and research this loan? Then e-mail a response to the all parties the e-mail below.

Thanks,

Sonya Springs
<< OLE Object: Picture (Metafile) >>

Tax Mitigation Specialist, Senior

Phone (843)673-3708
Fax (843) 673-4728
Mailstop FSC0211

Sonya.Springs@wamu.net

"The information above shall be treated as confidential and is intended solely for the named recipient(s). Without Washington Mutual's prior written consent, this information shall not be disclosed to any person other than an officer or employee of the recipient(s) company with a need to know the information. If you are not the intended recipient(s), any review, dissemination, distribution, disclosure, or copying of this message is strictly prohibited. If you have received this communication in error, please notify the sender immediately by reply e-mail, and delete the original message."

From: Kirby, Louise L.
Sent: Wednesday, June 25, 2008 12:02 PM
To: Lopez, Christina; Rogers, Savannah L.
Cc: Springs, Sonya E.
Subject: RE: [redacted] Richardson

Sonya,
Please assign this account to someone on the non/esc team to follow up and respond to Savannah and Christina.

Thanks.

LOUISE KIRBY
LS Section Manager II
Tax Mitigation

JPMC- 000728
CONFIDENTIAL

CSOC.RICH.001600

(843) 673-4737 (phone)
(843) 673-4728 (fax)

From: Lopez, Christina
Sent: Wednesday, June 25, 2008 9:16 AM
To: Rogers, Savannah L.
Cc: Kirby, Louise L.
Subject: RE: [redacted] Richardson

Louise,

Loss Mit only blocks taxes on short sales. This is not a short sale and it doesn't appear that we placed the disbursement stop. Per SAF1, processor EDC placed the block on there on 5/14/08. It appears her name is Veronica McNeil-Ellis. Can you check with her to determine if the block can be removed?

Thanks

From: Rogers, Savannah L.
Sent: Wednesday, June 25, 2008 8:56 AM
To: Lopez, Christina
Cc: Kirby, Louise L.
Subject: RE: [redacted] Richardson

Chrissy,
This fc sale was rescinded...what should I do to get this moving? Do you know if the fc dept should remove their stops?

Thanks,

Savannah Rogers
Homeownership Preservation
Washington Mutual
Toll Free 866 926 8937
Direct fax 469 549 5978
This communication may contain privileged or other confidential information. If you have received it in error, please advise the sender by reply email and immediately delete the message and any attachments without copying or disclosing the contents.

From: Kirby, Louise L.
Sent: Wednesday, June 25, 2008 8:50 AM
To: Rogers, Savannah L.
Subject: RE: [redacted] Richardson

Savannah,
Per instructions we have received by Christina Lopez dated 12/3/07, we cannot disburse tax if the man code is "w" with disbursement stop 1.

So with the codes that are on the account now, we are not able to pay any tax payments.

Also there is a foreclosure code 7--conveyed, which also prevents us from paying.

LOUISE KIRBY
LS Section Manager II
Tax Mitigation
(843) 673-4737 (phone)
(843) 673-4728 (fax)

JPMC- 000729
CONFIDENTIAL

From: Rogers, Savannah L.
Sent: Wednesday, June 25, 2008 8:35 AM
To: Kirby, Louise L.
Subject: FW: [redacted] Richardson
Importance: High

Louise,
Management is requesting we get this Mod out asap. I just want to make sure I asked the right person (Wonza) to help me set up the escrow - property taxes are delinquent. There is a note on the loan from 5/20/08 saying the taxes were not going to be paid because of the mancode. Now that the mancode is W - can this be taken care of? Do you have a timeframe for completion so I can let managament know?

Thanks,

Savannah Rogers
Homeownership Preservation
Washington Mutual
Toll Free 866 926 8937
Direct fax 469 549 5978
This communication may contain privileged or other confidential information. If you have received it in error, please advise the sender by reply email and immediately delete the message and any attachments without copying or disclosing the contents.

From: Rogers, Savannah L.
Sent: Tuesday, June 24, 2008 9:39 AM
To: Johnson, Wonza L.
Cc: Haywood, Oriska S.; Mathis, Julie A.
Subject: [redacted] Richardson
Importance: High

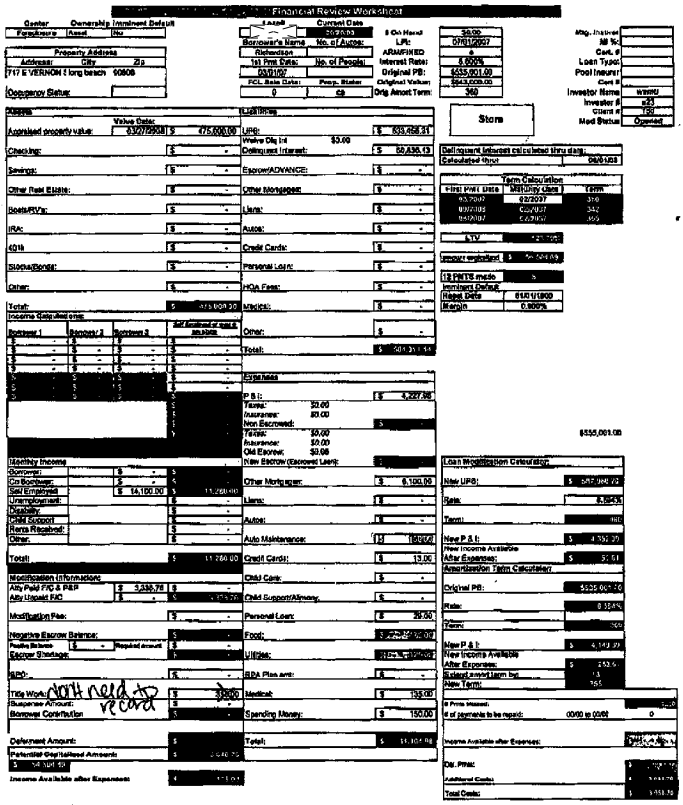
Hi Wonza,
There were two checks returned 4/21/08 for delinquent property taxes $8109.81 + $405.49. This loan went to fc sale which has been rescinded and we will be modifying this loan. Who can send the task to set up the escrow for these taxes and possibly research if those taxes are still delinquent since the checks came back from Sacramento County?

Thanks,

Savannah Rogers
Homeownership Preservation
Washington Mutual
Toll Free 866 926 8937
Direct fax 469 549 5978
This communication may contain privileged or other confidential information. If you have received it in error, please advise the sender by reply email and immediately delete the message and any attachments without copying or disclosing the contents.

JPMC- 000730
CONFIDENTIAL

CSOC.RICH.001602



Financial Review Worksheet

Center: Ownership: Imminent Default
Foreclosure: Asset: No

Property Address
Address: City: Zip
717 E VERNON t long beach 90806

Occupancy Status:

Assets

Value Date:
Appraised property value: 6/27/2008 $ 475,000.00

Checking: $ -
Savings: $ -
Other Real Estate: $ -
Boats/RVs: $ -
IRA: $ -
401k $ -
Stocks/Bonds: $ -
Other: $ -
Total: $ 475,000.00

Income Calculations

Borrower 1	Borrower 2	Borrower 3	Self Employed or not eligible
$ -	$ -	$ -	$ -
$ -	$ -	$ -	$ -
$ -	$ -	$ -	$ -
$ -	$ -	$ -	$ -
$ -	$ -	$ -	$ -
$ -	$ -	$ -	$ -

Monthly Income

Borrower:	$ -	$ -
Co Borrower:	$ -	$ -
Self Employed	$ 14,100.00	$ 13,200.00
Unemployment:		$ -
Disability:		$ -
Child Support		$ -
Rents Received:		$ -
Other:		$ -
Total:		$ 13,200.00

Modification Information

Atty Paid PFG & PEF	$ 5,335.75	$ -
Atty Unpaid FMC	$ -	$ 1,335.75
Modification Fee:		$ -
Negative Escrow Balance:		$ -
Positive Balance	$ -	Required amount
Escrow Shortage:		$ -
SPD:		$ -
Title Work:		$ 3,000
Suspense Amount:		$ -
Borrower Contribution		$ -
Deferment Amount:		$ -
Potential Deferred Amounts		$ 2,000.75
		$ 58,391.50
Income Available after Expenses		$ 1,151.01

Loan Terms

Loan# Current Date
06/2008

Borrower's Name No. of Acces:
Retention
1st Pmt Date: No. of People:
05/01/07
PCL Rate Date: Prepy. Rider
0 08

$ On Hand: 38.00
LPI: 07/01/2037
ARM/FIXED 6
Interest Rate: 6.000%
Original PB: $533,001.00
Original Value: $643,000.00
Orig Amort Term: 360

Store

Delinquent interest calculated thru dang...
Calculated thru: 06/01/08

Term Calculation

First Pmt Date	Maturity Date	Term
05/2007	02/2037	358
06/2007	02/2037	357
04/2007	02/2037	359

LTV

Amount capitalized $ 58,391.50

12 PMTS made
Imminent Default
Appl. Date 01/01/2008
Margin 0.000%

Loan Modification Calculation

New UPB: $ 587,392.75
Rate: 6.50%
Term: 480
New P & I: $ 3,820.20
New Income Available
After Expenses: $ 10.01
Amortization Term Calculation
Original PB: $535,001.00
Rate: 6.50%
Term: 360
New P & I: $ 3,447.27
New Income Available
After Expenses: $ 383.94
Subject amortization
New Term: 395

Pmts Missed: 0
of payments to be repaid: 00/00 to 00/00 0

Income Available after Expenses:

Def. Princ: $ 58,391.50
Additional Costs: $ 2,000.75
Total Costs: $ 3,953.75

All blue shaded fields are calculated by Excel, no input is necessary.

NOTES:
RFD: 08-Curtailment of Income

Recommended Terms: 0
Mod: Recommend Modification, Are Term Extension & Reduce Rate

Repay:
SPP:

Analyzed by: Savannah Rogers

Signature:
Date:

Type of Workout: RPA, SPF, MOD

WORKOUT: Approved ___ Denied ___

JPMC- 000731
CONFIDENTIAL

Optimizer Results

Hierarchy of Options

Option	NPV
Mod - Am Term Extension & Reduce Rate	$483,281
Mod - Reduce Rate	$475,426
Mod - Step Rate & Am Term Extension	$470,767
Mod - Step Rate	$461,842
Short Sale	$389,999
Deed-in-lieu	$357,764
Foreclosure	$353,891
Mod - Balloon with Writedown	See Warning
Mod - Arm Rate Extension	See Warning
Mod - Balloon	See Warning
Mod - Am Term Extension	See Warning
Mod - 12mo Arm Rate Extension (ID)	See Warning

	06/20/2008
BPO	$475,000
Target Price	$403,750
LTV	124%

Warnings

Borrower needs to come up with a higher payment for a [Mod - Am Term Extension] to be economic
Borrower needs to come up with a higher payment for a [Mod - Arm Rate Extension] to be economic
[Mod - Balloon with Writedown] is disabled
[Mod - 12mo Arm Rate Extension (ID)] is only available for Imminent Default
[Mod - Balloon] is not needed

Servicing Decision/Notes:

Mod - Am Term Extension & Reduce Rate

Mod - Am Term Extension & Reduce Rate

Loan Modification Terms

	New	Prior
Balance	$587,960.20	$533,455.31
Advances		$54,504.89
Interest Rate	8.594%	8.659%
Remaining Term	342	342
Remaining Amortization	480	342
Remaining IO	-	-
Balloon (estimate)	$299,037	
Monthly P/I payment	$4,352.50	$4,227.98
Monthly Tax payment (estimate)	$608.35	$608.35
Monthly Insurance pmt (estimate)	$36.65	$36.65
Total Payment (estimate)	$4,995.50	$4,870.98

Mod/solve for rate (>=5%) and amortization based on max affordable P&I

Highlights

Keep your home

Capitalized $54,506 of advances; contribution of $0
Interest rate reduction of 0.06%

Amortization extension of 138 months

Balloon payment of ~$299,037
Monthly payment based on max affordable P&I

JPMC- 000732
CONFIDENTIAL

Washington Mutual
Long Beach Mortgage

Loss Modification Analysis

Step 1: Inputs

Loan Ownership

	Imminent Default	No
	Loan Ownership	Asset
	Center	Foreclosure
1	Is this a subprime loan?	Yes
2	Data As of Date (mm/dd/yy)	08/01/08
3	Wamu servicing ID	[redacted]
4	Borrower Name	Hernandez
5	Property Street Address	717 E VERNON ST
6	City	long beach
7	State	CA
8	Zip Code	90806
9	Lien	1
10	Number of Dwelling Units (1-4)	1
11	Updated Property Value (BPO)	475,000.00
12	Date of Updated Property Value	03/27/08
13	Original Property Value	543,000.00
14	Unpaid Principal Balance (Actual)	533,455.31
15	Escrow Advances	0.00
16	Recoverable Servicing Advances	3,648.76
17	Last Paid Installment	07/01/07
18	First Payment Due Date	03/01/07
19	Maturity Term (months)	360
20	Amortization Term (months)	360
21	Fixed Period Term (months; 999 - Fixed)	24
22	IO Term	0
23	Original FICO	584
24	Current Interest Rate	8.659%
25	Monthly property taxes (Assumed; not escrowed)	606
26	Monthly hoese insurance (Assumed; not escrowed)	37
27	Current Monthly P/I payment	4,227.98
28	Loan Purpose (Purchase; Oper - Refi, Cashout)	Purchase
29	Margin	0.00%
30	Days Until Reset	0

Credit Information Available from Credit Bureau

30	Current FICO	526
31	Date of Credit Report	06/08/08
32	Worst delinquency status of any outstanding mortgage	5
33	# of credit accounts opened in the last 12 months	1
34	Default Pattern Field	DQ within last 6mo.
35	Total number of active mortgage trades	2
36	Age of oldest active trade on file	240+
37	$ Penalty for DQ loan payments	4
38	Number of bank revolving trades with utilization >75%	Default*
39	Status Indicator: Status on an active Mtg or HE trade	Other
40	Newly opened trades indicator	Other
41	Public records indicator	Default*
42	Autopay indicator	Autopay
43	NSF indicator	NSF Payment within 3mo.

New Financial Information

44	New Surplus Income (excluding P&I)	4,403.00
	This is the maximum out of pocket from borrower	
45	Contribution	0.00
46	Mod Balance (after Contribution)	567,960.20
47	Mod Date (mm/dd/yy)	09/01/08
48	Suspense Amount	0.00

Step 1: Borrower Payment Analysis

Financial Analysis

		Mod - Arm Term Extension & Reduce Rate	Prior
1	Current Interest Rate	3.594%	8.659%
2	Loan Balance	$ 567,960.20	$ 533,455.31
3	Advances	$ -	$ 54,584.89
4	Remaining Term	342	342
5	Remaining Amortization	480	342
6	Remaining IO	0	0
7	Balloon (estimate)	$ 299,336.56	
8	Current Principal and Interest Payment	$ 4,352.50	$ 4,227.98
9	Monthly Taxes	$ 606.35	$ 606.35
10	Monthly Insurance	$ 36.65	$ 36.65
11	Total payment	$ 4,995.50	$ 4,870.98
12	Maximum P&I payment that borrower can make	$ 4,403.00	

JPMC- 000733
CONFIDENTIAL

CSOC.RICH.001605

830

Washington Mutual
Long Beach Mortgage

Step 3: Loss Mitigation Optimizer
Optimizer Results

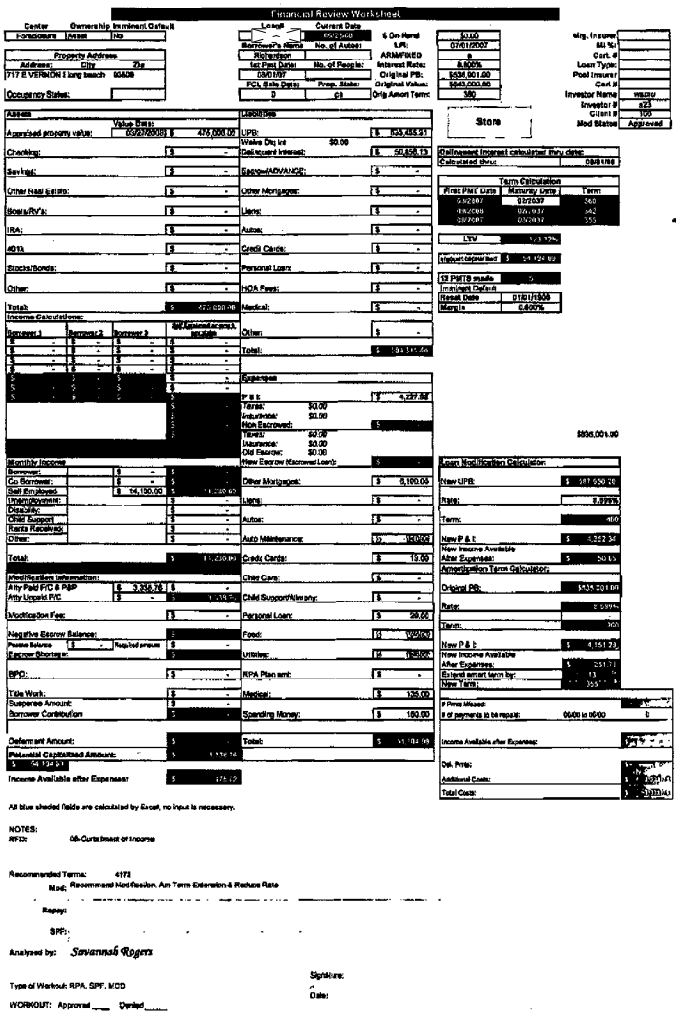
	NPV	Coupon	P&I	Maturity	Amort	Balance
1 Foreclosure	$ 353,861.37					
2 Modification	$ 483,251.15	8.59%	$ 4,352.50	342	480	587,900
3 Short Sale	$ 369,898.86					
4 Deed-In-lieu of Foreclosure	$ 367,764.04					

Step 4: Modification Optimizer Results

	Balance	Coupon	P&I	Maturity	Amort	NPV
Mod - Reduce Rate	$ 587,900.20	7.86%	$ 4,352.50	342	342	$ 475,425.71
Mod - 12mo Arm Rate Extension (IO)	$ 587,900.20	8.59%	$ 4,038.40	342	342	$ 484,182.53
Mod - Arm Term Extension	$ 587,900.20	8.86%	$ 4,381.58	342	480	$ 494,075.51
Mod - Arm Term Extension & Reduce F	$ 587,900.20	8.59%	$ 4,352.50	342	480	$ 483,251.15
Mod - Step Rate & Arm Term Extension	$ 587,900.20	7.81%	$ 3,917.25	342	480	$ 470,788.85
Mod - Balloon	$ 587,900.20	8.59%	$ 4,352.50	84	480	$ 480,240.24
Mod - Step Rate	$ 587,900.20	6.86%	$ 3,917.25	342	342	$ 451,941.60
Mod - Arm Rate Extension	$ 587,900.20	8.59%	$ 4,038.40	342	342	$ 464,153.53
Mod - Balloon with Writedown	$ 587,900.20	8.59%	$ 4,352.50	84	480	$ 480,240.24
Repayment Plan	N/A					

Step 5: Final Decision

Servicing Decision:	Mod - Arm Term Extension & Reduce Rate	4
0		



Financial Review Worksheet

Center: Foreclosure | Ownership: Investor | Imminent Default: No

Property Address — Address: 717 E VERNON | City: Long Beach | Zip: 90806

Occupancy Status:

Loan# | Current Date | Borrower's Name | No. of Autos: Richardson | 1st Past Date: 09/01/07 | No. of People: | PCL Rate Date: 9 | Prop. Make: CA

$ On Hand: $0.00 | LR: 07/01/2007 | ARM/FIXED: A | Interest Rate: 6.000% | Original PB: $536,001.00 | Original Value: $540,000.00 | Orig Amort Term: 360

Store

orig. Insurer | MI %: | Cert. # | Loan Type: | Pool Insurer | Cert # | Investor Name: wamu | Investor #: a23 | Client #: 105 | Mod Status: Approved

Assets — Value Date: 03/27/2008 — Appraised property value: $ 475,000.00

Checking:	$ -	UPB:	$ 535,455.31
Savings:	$ -	Wake Dly Int: $0.00	
Other Real estate:	$ -	Delinquent Interest:	$ 50,858.13
Boats/RV's:	$ -	Other Mortgages:	$ -
IRA:	$ -	Liens:	$ -
401k	$ -	Autos:	$ -
Stocks/Bonds:	$ -	Credit Cards:	$ -
Other:	$ -	Personal Loans:	$ -
Total:	$ 475,000.00	HOA Fees:	$ -
		Medical:	$ -
		Other:	$ -
		Total:	$ 586,313.44

Delinquent Interest calculated thru date: Calculated short: 08/01/08

Term Calculation

First PMT Date	Maturity Date	Term
5/1/2007	03/2037	360
6/1/2007	05/2037	342
7/1/2007	06/2037	335

LTV: 121.32%

Interest deferred: $ 24,924.82

12 PMTS made: 0 | Imminent Default | Reset Date: 01/01/1900 | Margin: 0.000%

Income Calculations:

Borrower 1	Borrower 2	Borrower 3	Self Employed wages & net data
$ -	$ -	$ -	$ -
$ -	$ -	$ -	$ -
$ -	$ -	$ -	$ -
$ -	$ -	$ -	$ -
$ -	$ -	$ -	$ -
$ -	$ -	$ -	$ -
$ -	$ -	$ -	$ -

Expenses

P & I:		$ 4,237.58
Taxes:	$0.00	
Insurance:	$0.00	
Non Escrowed:		$ -
Water:	$0.00	
Insurance:	$0.00	
Old Escrow:	$0.00	
New Escrow (Escrowed Loans):		$ -
Other Mortgages:		$ 5,100.00
Liens:		$ -
Autos:		$ -
Auto Maintenance:	10	150.00
Credit Cards:	$	10.00
Child Care:	$	-
Child Support/Alimony:	$	-
Personal Loans:	$	50.00
Food:	10	400.00
Utilities:	10	1,200.00
RPA Plan amt:	$	-
Medical:	$	135.00
Spending Money:	$	100.00
Total:	$	11,382.58

Monthly Income

Borrower:	$ -	$ -
Co Borrower:	$ -	$ -
Self Employed:	$ 14,100.00	$ 11,382.58
Unemployment:		$ -
Disability:		$ -
Child Support		$ -
Rents Received:		$ -
Other:		$ -
Total:		$ 11,382.58

Modifications Information:

Atty Paid P/C & P&P	$ 3,356.76	$ -
Atty Unpaid P/C	$ -	$ 1,335.00
Modification Fee:		$ -
Negative Escrow Balance:		$ -
Positive Balance	$ -	Required amount: $ -
Escrow Shortage:		$ -
BPO:		$ -
Title Work:		$ -
Suspense Amount:		$ -
Borrower Contribution		$ -
Deferment Amount:		$ -
Potential Capitalized Amount:		$ 1,335.00
$ 54,924.82		
Income Available after Expenses:		$ 171.12

Loan Modification Calculation:

New UPB:	$ 587,950.28
Rate:	8.999%
Term:	480
New P & I:	$ 4,922.34
New Income Available	
After Expenses:	$ 50.83
Amortization Term Calculator:	
Original PB:	$535,001.00
Rate:	8.999%
Term:	360
New P & I:	$ 4,151.73
New Income Available	
After Expenses:	$ 231.13
Extend amort term by:	13
New Term:	353
# Pmts Missed:	12
# of payments to be repaid:	09/08 to 08/09 — 0
Income Available after Expenses:	$ 179.13
Ok Pmts:	12
Additional Costs:	$ 1,335.00
Total Costs:	$ 55,924.82

All blue shaded fields are calculated by Excel, no input is necessary.

NOTES:
RPS: 08-Curtailment of Income

Recommended Terms: 4172
Mod: Recommend Modification. Am Term Extension & Reduce Rate

Repay:

SPF:

Analyzed by: Savannah Rogers

Signature:

Type of Workout: RPA, SPF, MOD

Date:

WORKOUT: Approved ___ Denied ___

JPMC- 000735
CONFIDENTIAL

CSOC.RICH.001607

LOAN MODIFICATION SYSTEM REQUEST FORM

		MORTGAGOR NAME:	Richardson
REQUESTOR:	0 [redacted]	0	DEPARTMENT: LOSS MITIGATION/HOMEOWNER ASSISTANCE
REQUESTOR'S EMAIL:	0		REQUEST DATE: June 23, 2008
CENTER:	Foreclosure		Short Lien 0
INVESTOR NAME:	[redacted]	INVESTOR NO.:	x33 1st or 2nd 0

		GROSS AMOUNT	APPLY FROM SUSPENSE (ENTER AS A POSITIVE)	
CURRENT UNPAID PRINCIPAL BALANCE:				$ 533,455.31
+ CAPITALIZED INTEREST FROM	07/01/07	08/01/08	$ 50,855.13 [redacted]	
+ CAPITALIZED ESCROW:			$ -	
+ CAPITALIZED FORECLOSURE FEES: 95/13 ATTY			$ 2,239.76	
[redacted]			$ -	
			$ -	
+ OTHER CAPITALIZED FEES (payee code):	0		$ -	
MODIFIED UNPAID PRINCIPAL BALANCE:			[redacted]	$ 587,550.20

FIELDS TO BE ADJUSTED	FROM:	TO:	REMAINS THE SAME (CHECK MARK, IF APPLICABLE)
INTEREST RATE:	8.500%	8.499%	☐
MATURITY DATE:	02/01/37	02/01/37	☐
PAID TO DATE:	07/01/07	08/01/08	☐
P & I:	$ 4,227.98	$4,352.34	☐
LOAN SUBTYPE (FIXED, ARM, STEP):	0	0	☐
Interest Only:	No	[redacted]	
New PB:	$0.00		
Interest Rate:	0.000%		
New Term:	0		
Modified Int. Pmt:	$0.00		
Escrow Payment:	$0.00		
New Payment:	$0.00		
IO Expiration Date:	01/00/1900		

☐ **STEP RATE MODIFICATION:** ☐ Number of step changes: 0

IF YES, COMPLETE THE NECESSARY INFORMATION

NUMBER OF STEP CHANGES	DATE OF INTEREST CHANGE (mm/dd/yy)	INTEREST RATE	PAYMENT DUE DATE (mm/dd/yy)	PRINCIPAL & INTEREST AMOUNT
1	01/00/1900	0.000%	01/00/1900	$0.00
2	01/00/1900	0.000%	01/00/1900	$0.00
3	01/00/1900	0.000%	01/00/1900	$0.00
4	01/00/1900	0.000%	01/00/1900	$0.00

☐ **ARM EXTENSION:**

FOR LOANS REMAINING ARM, SKIP NEXT RATE & PAYMENT CHANGE. Skips ARM changes. | Int Rate being extended: 0% | Date to resume ARM: 1/0/00

☐ **ARM TERM EXTENSION / DEFERMENT:**

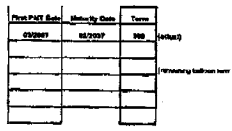
Is this a Deferment? Delinquent balance is being added to the end of the loan. | Amount to Defer: $ -

☐ **BALLOON:**

Is this a balloon mod? The balance is amortized over the remaining term to keep the P&I the same but makes it due in 3, 5 or 7 years. | Date balloon due: 12/7/00

COMMENTS OR SPECIAL INSTRUCTIONS:	
Modify Code:	4172

JPMC- 000736
CONFIDENTIAL



First P&I Date	Maturity Date	Term
07/2007	06/2037	360 (actual)

Optimizer Results

Hierarchy of Options

Option	NPV
Mod - Am Term Extension & Reduce Rate	$482,293
Mod - Reduce Rate	$474,833
Mod - Step Rate & Am Term Extension	$469,858
Mod - Step Rate	$469,998
Short Sale	$369,669
Deed-in-lieu	$367,655
Foreclosure	$353,710
Mod - Balloon with Writedown	See Warning
Mod - Arm Rate Extension	See Warning
Mod - Balloon	See Warning
Mod - Am Term Extension	See Warning
Mod - 12mo Arm Rate Extension (ID)	See Warning

	04/23/2008
BPO	$475,000
Target Price	$403,750
LTV	124%

Warnings

Borrower needs to come up with a higher payment for a [Mod - Am Term Extension] to be economic
Borrower needs to come up with a higher payment for a [Mod - Arm Rate Extension] to be economic
[Mod - Balloon with Writedown] is disabled
[Mod - 12mo Arm Rate Extension (ID)] is only available for Imminent Default
[Mod - Balloon] is not needed

Servicing Decision/Notes:

Mod - Am Term Extension & Reduce Rate

Mod - Am Term Extension & Reduce Rate

Loan Modification Terms

	New	Prior
Balance	$587,650.20	$533,455.31
Advances		$54,194.89
Interest Rate	8.500%	8.000%
Remaining Term	342	342
Remaining Amortization	480	342
Remaining IO	-	-
Balloon (estimate)	$298,879	
Monthly P/I payment	$4,382.50	$4,227.68
Monthly Tax payment (estimate)	$606.35	$606.35
Monthly Insurance pmt (estimate)	$36.65	$36.65
Total Payment (estimate)	$4,995.50	$4,970.68

Mod/waive for rate (>=5%) and amortization based on max affordable P&I

Highlights

Keep your home

Capitalized $54,195 of advances; contribution of $0
Interest rate reduction of 0.2%

Amortization extension of 138 months

Balloon payment of ~$298,879
Monthly payment based on max affordable P&I

JPMC- 000738
CONFIDENTIAL

CSOC.RICH.001610

Washington Mutual
Long Beach Mortgage

Loss Modification Analysis

Step 1: Inputs

Loan Ownership

	Imminent Default	No
	Loan Ownership	Asset
	Center	Foreclosure
1	Is this a subprime loan?	Yes
2	Data As of Date (mm/dd/yy)	08/01/08
3	Wamu servicing ID	[redacted]
4	Borrower Name	Richardson
5	Property Street Address	717 E VERNON ST
6	City	long beach
7	State	CA
8	Zip Code	90806
9	Lien	1
10	Number of Dwelling Units (1-4)	1
11	Updated Property Value (BPO)	475,000.00
12	Date of Updated Property Value	03/27/08
13	Original Property Value	643,000.00
14	Unpaid Principal Balance (Actual)	533,455.31
15	Escrow Advances	0.00
16	Recoverable Servicing Advances	3,338.76
17	Last Paid Installment	07/01/07
18	First Payment Due Date	03/01/07
19	Maturity Term (months)	360
20	Amortization Term (months)	360
21	Fixed Period Term (months; 999 - Fixed)	24
22	IO Term	0
23	Original FICO	584
24	Current Interest Rate	8.800%
25	Monthly property taxes (Assumed; not escrowed)	606
26	Monthly home insurance (Assumed; not escrowe	37
27	Current Monthly P/I payment	4,227.98
28	Loan Purpose (Purchase; Other - Refi. Cashout)	Purchase
29	Margin	0.00%
30	Days Until Reset	0

Credit Information Available from Credit Bureau

30	Current FICO	529
31	Date of Credit Report	08/06/08
32	Worst delinquency status of any outstanding mortgage	5
33	# of credit accounts opened in the last 12 months	1
34	Default Pattern Field	DQ within last 6mo.
35	Total number of active mortgage trades	2
36	Age of oldest active trade on file	240+
37	$ Penalty for DQ loan payments	4
38	Number of bank revolving trades with utilization >75%	Default*
39	Status Indicator: Status on an active Mtg or HE trade	Other
40	Newly opened trades indicator	Other
41	Public records indicator	Default*
42	Autopay indicator	Autopay
43	NSF indicator	NSF Payment within 3mo.

New Financial Information

44	New Surplus Income (excluding P&I)	4,403.00
	This is the maximum out of pocket from borrower	
45	Contribution	0.00
46	Mod Balance (after Contribution)	587,650.20
47	Mod Date (mm/dd/yy)	09/01/08
48	Suspense Amount	0.00

Step 2: Borrower Payment Analysis

Financial Analysis

		Mod - Am Term Extension & Reduce Rate	Prior
1	Current Interest Rate	8.599%	8.800%
2	Loan Balance	$ 587,650.20	$ 533,455.31
3	Advances	$ -	$ 54,194.89
4	Remaining Term	342	342
5	Remaining Amortization	480	342
6	Remaining IO	0	0
7	Balloon (estimate)	$ 298,878.89	
8	Current Principal and Interest Payment	$ 4,352.50	$ 4,227.98
9	Monthly Taxes	$ 606.35	$ 606.35
10	Monthly Insurance	$ 38.65	$ 38.65
11	Total payment	$ 4,996.50	$ 4,870.98
12	Maximum P&I payment that borrower can make	$ 4,403.00	

JPMC- 000739
CONFIDENTIAL

CSOC.RICH.001611

836

Washington Mutual
Long Beach Mortgage

Step 3: Loss Mitigation Optimizer
Optimizer Results

		NPV	Coupon		P&I	Maturity	Amort		Balance
1 Foreclosure	$	353,715.83							
2 Modification	$	482,293.19	8.60%	$	4,352.50	342	480		587,850
3 Short Sale	$	389,869.22							
4 Deed-in-lieu of Foreclosure	$	387,535.36							

Step 4: Modification Optimizer Results

		Balance	Coupon		P&I	Maturity	Amort		NPV
Mod - Reduce Rate	$	587,850.20	7.96%	$	4,352.50	342	342	$	474,533.39
Mod - 12mo Arm Rate Extension (ID)	$	587,850.20	8.60%	$	4,895.29	342	342	$	484,943.31
Mod - Am Term Extension	$	587,850.20	8.60%	$	4,442.63	342	480	$	484,838.79
Mod - Am Term Extension & Reduce F	$	587,850.20	8.60%	$	4,352.50	342	480	$	482,293.19
Mod - Step Rate & Am Term Extensio	$	587,850.20	7.62%	$	3,917.25	342	480	$	469,849.89
Mod - Balloon	$	587,850.20	8.60%	$	4,352.50	84	480	$	478,964.56
Mod - Step Rate	$	587,850.20	6.86%	$	3,917.25	342	342	$	460,907.75
Mod - Arm Rate Extension	$	587,850.20	8.60%	$	4,895.29	342	342	$	484,943.31
Mod - Balloon with Writedown	$	587,850.20	8.60%	$	4,352.50	84	480	$	478,964.56
Repayment Plan	N/A								

Step 5: Final Decision
Servicing Decision/Notes: Mod - Am Term Extension & Reduce Rate 4
0

JPMC- 000740
CONFIDENTIAL

Page: 1 Document Name: untitled

PAY4 [redacted] AS-OF 08/01/08 PAYOFF CALCULATION TOTALS 06/21/08 16:22:38
NAME L RICHARDS CONTACT NAME LAURA RICHARDSON

PRINCIPAL BALANCE	533,455.31		---------- RATE CHANGES ----------		
INTEREST 08/01/08	50,856.13	CALC	INT FROM	RATE	AMOUNT
PRO RATA MIP/PMI	.00		07/01/07	8.80000	50,856.13
ESCROW ADVANCE	.00		08/01/08		
ESCROW BALANCE	.00				
SUSPENSE BALANCE	.00				
HUD BALANCE	.00				
REPLACEMENT RESERVE	.00				
RESTRICTED ESCROW	.00				
TOTAL-FEES	86.00				
ACCUM LATE CHARGES	253.68				
ACCUM NSF CHARGES	.00				
OTHER FEES DUE	46.80				
PENALTY INTEREST	.00				
FLAT/OTHER PENALTY FEE	.00		TOTAL INTEREST		50,856.13
CR LIFE/ORIG FEE RBATE	.00		TOTAL TO PAYOFF		588,036.68
RECOVERABLE BALANCE	3,338.76	NUMBER OF COPIES: 1		PRESS PF1 TO PRINT	

Date: 06/23/2008 Time: 4:22:49 PM

Page: 1 Document Name: untitled

ANA1 [redacted] 08/08 _____ ESCROW ANALYSIS RESPA 002 06/21/08 16:22:51
L RICHARDS DUE 08/07 CONV RES ARM MTH MAN L BRANCH
3622 W CURTIS DR, SACRAMENTO CA 95818 LAST ANA 00/**/00 GROUP A__
-TRIA----------* TRIAL *----------
TYP SQ EXPENSE ITEM DUE TM PRESENT EST NEXT DISB NEW DEP

						INIT ESC ST DATE CODE
						01/18/07 9
P&I	4,227.98	COMP DATE 03/08		ESCROW BAL		.00
ESCROW PMT	.00	.00				
SPREAD AMT	.00	0 MOS		- REQUIRED		.00
REP RES	.00					
A&H	.00	ESTIMATE (N/P/R)		I = OVER/SHT		.00
LIFE	.00	LATE CHG (C/F/N/Y)		N SHORTAGE (L/S)	S	MO
MISC + BSC	.00	ANALYSIS TYP (I/C/L)		C DLQ OVG (L/R/S)	L	MO
TOTAL PMT	4,227.98	.00		MIN BAL ALLOWED	2.0000	

----------* ADDITIONAL MESSAGES *----------
PRESS PF14 FOR MEMOS
LIFE-OF-LOAN: LEGAL ACTION: ROUTINE LITIGATION
NON123: NON ESCROW TASK INTERNAL TAX DEPT USE ONLY

Page: 1 Document Name: un[illegible]tled

```
 P190 LN [illegible]          L O A N   S T A T U S  1                          06/21/08
NAME L  RICHARDS  INV-LN [illegible] DUE 08-01-07 TYPE 13-A
BR 40 MAN L P-TYPE 1 INT .0880000 FIRST PB    533,455.31  2ND PB          .00
PDYTD INT          .00 PRIN          .00 TAX     405.49-HAZ        .00 TERM 360
RECON 139          GUAR                  MIP        .00 LIEN   405.49 MAT 02-37
BILL  LAURA RICHARDSON                 CONTRACT/POOL NO
NAME                                   TAX NAME LAURA      RICHARDSON
&     717 E VERNON ST                  PROPERTY 3622       W CURTIS DR
ADDR  LONG BEACH            CA 90806   ADDRESS  SACRAMENTO              CA 95818
BALANCES                PAYMENT                STOPS        OTHER
ESCROW          .00     P&I          4227.98   PROCESS 0    LEVEL SF        .00
ADVANCE         .00     2ND P&I          .00   BAD CK  0    SF RATE  .00000000
SUSPENSE        .00     ESCROW           .00   PIF     0
LC DUE       253.68     REPL             .00   FC      7    LAST ANAL     00-00
REPL RES        .00     MISC             .00   NOTICE  L    LOAN DATE 01-10-07
RES ESC         .00     LIFE             .00   ANALYZE 0    INT/ESC
INT DUE         .00     A&H              .00   A&H     0    TEL 1 562-706-4694
HUD             .00     BSC              .00   LIFE    0    TEL 2 000-000-0000
DEFICIT     8515.30-    TOTAL        4227.98   DISB    1    TEL CD            C
DISC BAL        .00     HUD-P            .00   CASHIER 5    TIMES DELQ        5
ORIG DIS        .00     NET PMT      4227.98   ACCRUAL 3    BILL MODE         8
ORIG LOAN    535001     PMT FREQUENCY     12   L/C     1    FC TRACK          A
              SEE MEMO/LOL/TSK    MEM10729942433     SEE SCREEN P192
```

Date: 06/23/2008 Time: 4:22:53 PM

JPMC- 000743
CONFIDENTIAL

CSOC.RICH.001615

```
Page: 1 Document Name: untitled

SER1 [redacted]          CUSTOMER SERVICE  INV A23/258  06/21/08  16:22:58
LAURA RICHARDSON          573-55-3258 OC  TYPE CONV. RES.    ARM        MAN L
                          000-00-0000      IR  8.80000  BR 40     562-706-4694
3622 W CURTIS DR        SACRAMENTO CA 95818-0000                C 000-000-0000
_   LEGAL    < * STRICTLY CONFIDENTIAL * LEGAL ACTION *           >: 06/12/08
-----LOAN--------------------* LOAN INFORMATION *-----------------------------
---- 08/01/07 PMT ---   LAST PAID  DATE     DUE        AMOUNT   (13 MONTHS)
 1ST P&I      4227.98   PAYMENT  10/31/07  07/07      4227.98  WU: R
 TOT PMT      4227.98   HAZARD
                        TAX DEP  04/22/08  08/07      8109.81
                        COUNTY   02/20/08  03/08      8109.81-
                        LIEN     02/20/08  03/08       405.49- CI          .00
                                                                ANALYZED COUP MO
                                                                00/00       03

  LC DUE       253.68   ------- BALANCES -------          BILL AND  BILL PROD
OTH FEES        46.80   PRINCIPAL     533,455.31                    10/31/07
 TOT DUE     46808.26     ESCROW            .00       YTD PRN            .00
                        SUSPENSE            .00       YTD TAX         405.49-
                         RES ESC            .00       YTD INT            .00
---* PF2 FOR ADDL MESSAGES *-------------------------------------------------
PRESS PF14 FOR MEMOS
LIFE-OF-LOAN: LEGAL ACTION: ROUTINE LITIGATION
ACTIVE FORECLOSURE                    LMT/REO SALE COMPLETED 05/19/08
```

Page: 1 Document Name: untitled

```
SER1 [illegible]                CUSTOMER SERVICE  INV A23/258  06/21/08  16:23:00
LAURA RICHARDSON              573-55-3258 0C  TYPE CONV. RES.    ARM       MAN L
                              000-00-0000      IR  8.80000  BR 40    562-706-4694
3622 W CURTIS DR            SACRAMENTO CA 95818-0000                C 000-000-0000
_   LEGAL    < * STRICTLY CONFIDENTIAL * LEGAL ACTION *              >: 06/12/08
-----ARM1-----------------------* ARM TYPE *-----------------------------------
PLAN  IR INDX  INDEX NAME                LEAD TIME   -------- ORIGINAL ---------
L6TR  1  3601 6 MONTH LIBOR                0 /  45          4227.98  : P&I
LONG BEACH: IR/PI SIMI-ANN AFTER 24MT                      03/01/09  : IR  CHG DT
NEXT PEND DATE PER(PMTS)  ORIG IR:  8.80000                03/01/09  : P&I CHG DT
 IR: 03/01/09  006      INIT INDEX:  5.36000                    360  : TERM
P&I: 03/01/09  006         INIT IR:  8.80000            535,001.00  : PRIN BAL
LTR/TAP                     MARGIN:  4.99000         --CURR PRIN BAL/DUE DATE---
MAX PB:                      ROUND:   .12500  N         533,455.31  : 08/01/07
-------------------------* ARM LOAN CHANGE HISTORY *-------------------------
 CHANGE  IR CALC                        PAYMENT          P&I     IR CARRY
  DATE   METHOD     INDEX   INT RATE  CALC RATE       PAYMENT  OVER BAL
03/01/09   1                -UNAVAIL-                -UNAVAIL-
03/01/07   1       5.36000   8.80000                   4227.98

---* PF2 FOR ADDL MESSAGES *---------------------* PF4 FOR ARM INDEX TABLE *---
PRESS PF14 FOR MEMOS
LIFE-OF-LOAN: LEGAL ACTION: ROUTINE LITIGATION
ACTIVE FORECLOSURE                        LMT/REO SALE COMPLETED 05/19/08
```

Date: 06/23/2008 Time: 4:23:01 PM

JPMC- 000745
CONFIDENTIAL

CSOC.RICH.001617

Page: 1 Document Name: untitled

DDCH [redacted] CORPORATE ADVANCE HISTORY SCREEN A23/258 06/21/08 16:23:02
L RICHARDS L:R F:A B: R: 08/01/07 TYPE CONV. RES. ARM MAN L
3622 W CURTIS DR SACRAMENTO CA 95818-0000

* MORE *

C/A PAYEE	TRAN	RSN	USR	ESC PAYEE
SORT	SORT	SORT	SORT	SORT

DATE RANGE: _____ THRU _____

TRN	USR	DATE	TRAN AMT	ESC PAYEE	C/A PAYEE	RSN	DESCRIPTION	ORIG DSB
633	K$A	05/30/08	141,190.05	TRCRC	95R21	SPRO	SALES PROCEEDS	
633	K$A	05/30/08	250,000.00	TRCRC	95R21	SPRO	SALES PROCEEDS	
710	EDC	05/19/08	388,000.01-		95R21	SPRO	SALES PROCEEDS	
745	###	05/15/08	486.54-		95R13	SUSP	SUSP BAL	
745	###	05/15/08	999.99-		95R13	SUSP	SUSP BAL	
745	###	05/15/08	999.99-		95R13	SUSP	SUSP BAL	
632	3AE	05/09/08	25.00	TLFIDELITY	95R13	CORT	COURT COSTS	
632	3AE	05/09/08	100.00	CRCFEES	95R13	TTEE	TRUSTEES FEES	
632	NIV	05/07/08	8.00	POFIDNA	95R13	OTHE	OTHER EXPENSE	
632	NIV	05/07/08	105.00	POFIDNA	95R13	YARD	YARD MAINTENANCE	

JPMC- 000746
CONFIDENTIAL

CSOC.RICH.001618

Page: 1 Document Name: untitled

DDCH CORPORATE ADVANCE HISTORY SCREEN A23/258 06/21/08 16:23:04
L RICHARDS L:R F:A B: R: 08/01/07 TYPE CONV. RES. ARM MAN L
3622 W CURTIS DR SACRAMENTO CA 95818-0000

* MORE *

C/A PAYEE	TRAN	RSN	USR	ESC PAYEE
SORT	SORT	SORT	SORT	SORT

DATE RANGE: _____ THRU _____

TRN	USR	DATE	TRAN AMT	ESC PAYEE	C/A PAYEE	RSN	DESCRIPTION	ORIG DSB
632	NIV	04/29/08	8.00	POFIDNA	95R13	OTHE	OTHER EXPENSE	
632	NIV	04/29/08	175.00	POFIDNA	95R13	YARD	YARD MAINTENANCE	
633	NIV	04/21/08	285.00	APLSI	95R13	APPR	APPRAISAL	
633	NIV	04/08/08	100.00	APLSI	95R13	BPOS	BPO FEES	
632	QAL	04/04/08	21.42	CRCPOSTAGE	95R13	CORT	COURT COSTS	
632	QAL	04/04/08	200.00	CRCFEES	95R13	TTEE	TRUSTEES FEES	
632	QAL	04/04/08	120.00	PRIORITY02	95R13	CORT	COURT COSTS	
632	QAL	04/04/08	330.00	PRIORITY02	95R13	CORT	COURT COSTS	
632	QAL	01/11/08	20.82	CRCPOSTAGE	95R13	CORT	COURT COSTS	
632	QAL	01/11/08	300.00	CRCFEES	95R13	TTEE	TRUSTEES FEES	

Page: 1 Document Name: untitled

DDCH [redacted] CORPORATE ADVANCE HISTORY SCREEN A23/258 06/21/08 16:23:06
L RICHARDS L:R F:A B: R: 08/01/07 TYPE CONV. RES. ARM MAN L
3622 W CURTIS DR SACRAMENTO CA 95818-0000

* END *

C/A PAYEE	TRAN	RSN	USR	ESC PAYEE
SORT	SORT	SORT	SORT	SORT

DATE RANGE: THRU

TRN	USR	DATE	TRAN AMT	ESC PAYEE	C/A PAYEE	RSN	DESCRIPTION	ORIG DSB
632	QAL	01/11/08	837.00	TLFIDELITY	95R13	CORT	COURT COSTS	

** BEGINNING CORP ADV BALANCE: 0.00
** TOTAL OF TRANS DISPLAYED ON DDCH: 3,338.76
** OUTSTANDING CORP ADV BALANCE: 3,338.76

Date: 06/23/2008 Time: 4:23:07 PM

Page: 1 Document Name: untitled

```
DLQ1 [redacted]  ____ QX   D E L I N Q U E N C Y  OWNR n/a 06/21/08  16:23:12
13-A CONV. RES. ARM     PER/CLS/OFF  L/AA/40 AGE:  1Y  5M IR:  8.80000 INV: A23
DUE( 11)     46,507.78  DUE 08/01/07(  3)(10/31)  ASSUM:          ACQ:
LATE CHRG       253.68  PAYMT          4,227.98 P: 3622 W CURTIS DR
BAD CK FEES        .00  L/C AMT          253.68    SACRAMENTO CA 95818
OTHER FEES       46.80  PAYMT + LC     4,481.66 M:
TOT DUE      46,808.26* PRIN BAL     533,455.31
SUSPENSE           .00  P&I            4,227.98    717 E VERNON ST
NET DUE      46,808.26  DLQ  5 TIME,PAY 35 DAY    LONG BEACH CA 90806
C/S 111    LAURA RICHARDSON                                562-706-4694
C/D 06/08
                        *FINANC'L*
--------------------------- * ADDITIONAL MESSAGES * ----------------WU: R ----
PRESS PF14 FOR MEMOS
LIFE-OF-LOAN: LEGAL ACTION: ROUTINE LITIGATION
-----RECO----------------------* RECOVERABLE *---------------------------------
     TOT DUE                          $     46,808.26
     SUSPENSE                         $          .00
     NET DUE                          $     46,808.26
     RECOVERABLE CORP ADV BAL         $      3,338.76
     NET DUE WITH REC CORP ADV        $     50,147.02
```


JPMC-000749
CONFIDENTIAL

Page: 1 Document Name: untitled

```
BNK1 [illegible]          BNK SETUP      . HNM A23/258   06/21/08  16:23:25
L  RICHARDS   CHAPTER              08/01/07 TYPE CONV. RES.    ARM      M:L F:7
3622 W CURTIS DR SACRAMENTO CA 95818-0000                                GRP
-STAT-----------------------------* STATUS *-----------------------------------
STAT   PROC   CHAP   FILING DT   BANKRUPTCY CASE #      COURT         TEMPLATE
       HNM
 NOTICE      CREDITOR     PF OF CLM   CONFIRM    REPAY   STAY   PMTS   ASSET
RECEIVED     MEETING       FILING     HEARING     PER    LIFT  INSIDE  CASE
 062308                                                   N      N      Y
 TRUSTEE       MTG CO ATTY   DEBTOR ATTY      REGION CODE
                                                  00
----------------------------* ADDITIONAL MESSAGES *----------------------------
*** LOAN IS ACTIVE FORECLOSURE ***     PRESS PF14 FOR MEMOS
LIFE-OF-LOAN: LEGAL ACTION: ROUTINE LITIGATION
    NON123:  NON ESCROW TASK INTERNAL TAX DEPT USE ONLY
-----DESC--------------------* BNK DESCRIPTIONS *------------------------------
 BNK STATUS:                              RMVL REAS:
    CHAPTER:                              RMVL DATE:
FOR1 STATUS:  ACTIVE                      PREPT DUE:
   TEMPLATE:  ***          NOT FOUND ***  PSTPT DUE:
MTG CO ATTY:                              BNK SETUP:
                                          FILING DT:
  PROP INSP:                              PROCESSOR:
```

Date: 06/23/2008 Time: 4:23:27 PM

JPMC- 000750
CONFIDENTIAL

Page: 1 Document Name: untitled

PCH1 PAYMENT CHANGES 06/23/08 16:23:29

NAME L RICHARDS TYPE 13 1ST MTG,CONVEN W/O INS GROUP

* PAYMENT DATA *

DUE		CURRENT		PENDING	EFF DATE	COUPONS	CM: 03
08/07	COUNTY	.00			ESC	0	
	CITY	.00					
	HAZARD	.00					
	MI	.00					
	LIEN	.00			STOP DATE		
	O/S	.00					
	MISC	.00	0				
	BSC	.00					
	1ST P&I	4227.98					
	2ND P&I	.00					
	A&H	.00					
	LIFE	.00					
	REPL	.00	0				
	HUD	.00	.00				DELETE
	NET	4227.98					MAINT?
	1ST INT RATE	8.80000					CURR N
	2ND INT RATE	0.00000					PEND N

* ADDITIONAL MESSAGES *

PRESS PF14 FOR MEMOS

LIFE-OF-LOAN: LEGAL ACTION: ROUTINE LITIGATION

Page: 1 Document Name: untitled

```
MAS1 LOAN [redacted]    MSP LOAN MASTER MAINT. & DISPLAY    06/21/08   16:23:34
     NAME L  RICHARDS   TYPE 13 1ST MTG,CONVEN W/O INS   (ARM)        GROUP
-- NOT1 -- NOTE, CLOSING ----------------------------------------------------

 INTEREST        PRINCIPAL    ORIG. MORTGAGE       LOAN      NEXT PAYMENT  LOAN
  RATE %          BALANCE         AMOUNT           TERM          NUMBER     TYPE
  8.80000       533455.31         535001           360           006       1 3
                                (WHOLE DOLLARS)   (MONTHS) CRD DEC LDR (Y/N) _
 CHARGE-OFF BAL                CHARGE-OFF DATE MMDDYY
 CLOSING              NOTE  MATURITY  PAYMENT  1ST PAYMT
  DATE                DATE    DATE   DUE DATE    DATE
 011007              010407   0237    080107     030107
(MMDDYY)            (MMDDYY) (MMYY)  (MMDDYY)   (MMDDYY)

INTEREST DUE    ESCROW DUE     ORIGINATION                RECOURSE        PAYOFF
FROM CLOSING    FROM CLOSING       FEE                  FLAG   DATE     EFF DATE
       .00             .00                                                MM/DD/YY
                                                        (S,P)  (MMYY)

----------------------------* ADDITIONAL MESSAGES *---(PF8: RATE REDUCTION DATA)
PRESS PF14 FOR MEMOS
LIFE-OF-LOAN: LEGAL ACTION: ROUTINE LITIGATION
    CA2006:  DELINQUENT TAXES-2006  (INTERNAL TAX DEPT USE ONLY)
```

Page: 1 Document Name: untitled

MAS1 LOAN [redacted] MSP LOAN MASTER MAINT. & DISPLAY 06/21/08 16:23:37
NAME L RICHARDS TYPE 13 1ST MTG,CONVEN W/O INS (ARM) GROUP

-- USR1 -- USER FIELDS--

MODIFY DATE	DATE APPRASD	APP DATE	ASB VRM MAT DTE	SWAP LN % OWNED	PREPAY BALNCE%	OLD LN NUMBER
	010207	010207		000	000	074110729942433
(MMDDYY)	(MMDDYY)	(MMDDYY)	(MMYY)	(%)	(%)	

CREDIT SCORE	LOAN PROCSSR	# OF UNITS	PC SITE	3-POS-FLD-3	BR OF ORIGIN	SL PEGA ID
		001	LBM		411	05210711OPTARM

INSRD STATUS	UNDRWRT REQUIRD	TWO DEC INT RTE	PREPAY CODE	LOAN AUDITED	ASSUMPT TYPE	LOAN ORIGNTR	SC 30YR P&I
-	-	-	8	-	-	0209272	000000000

CRA CODE	DEBT RATIO	ORIGIN CHANNEL	APPRASL TYPE	DOC CODE	CREDIT CLASS	UNDER-WRITER	LOAN CLOSER
__	45	54	C	00	A-	0000000	000000000

----------* ADDITIONAL MESSAGES *----------
PRESS PF14 FOR MEMOS
LIFE-OF-LOAN: LEGAL ACTION: ROUTINE LITIGATION
CA2006: DELINQUENT TAXES-2006 (INTERNAL TAX DEPT USE ONLY)

Date: 06/23/2008 Time: 4:23:38 PM

Page: 1 Document Name: untitled

MAS1 LOAN [illegible] MSP LOAN MASTER MAINT. & DISPLAY 06/21/08 16:23:39
NAME L RICHARDS TYPE 13 1ST MTG,CONVEN W/O INS (ARM) GROUP

-- USR2 -- EXPANDED USER FIELDS

BKR/COR NUMBER	ASB VRM TERM	PROGRAM CODE	RISK SCORE	WITHHLD AMOUNT	SCRA END DTE	RECOUR EXP DT	RECOURS OPT CDE
829000				.00		(MMDDYY)	A

FNMA LOAN NO	FAIR ISAAC	SALABLE CODE	COMBIND LTV	CASH TO FROMBWR	SCRA ACT DT	PLEDGE DATE	BALLOON LOANS
	584	TR7	100.00	18884.13-		(MMDDYY)	-

OLD ARM PLAN	REIMBRS MTG INS	OE ELIG DOCTYPE	SQUARE FOOTAGE	FNMA LENDER	FNMA POOL NO	FNMA PERCENT	SPECL HANDLNG
1SS1			0			(%)	

LN SALE TAG	MODIFY CODE	REF SCORE	HUD HLDR	DEFENDR CODE	SCRA EXT DT	PERCENT FLD-4	EXEMPT CD OWNR
				000000000		(%)	

----------* ADDITIONAL MESSAGES *----------

PRESS PF14 FOR MEMOS
LIFE-OF-LOAN: LEGAL ACTION: ROUTINE LITIGATION
CA2006: DELINQUENT TAXES-2006 (INTERNAL TAX DEPT USE ONLY)

Date: 06/23/2008 Time: 4:23:40 PM

JPMC- 000754
CONFIDENTIAL

Page: 1 Document Name: untitled

MAS1 LOAN [redacted] MSP LOAN MASTER MAINT. & DISPLAY 06/21/08 16:23:41
NAME L RICHARDS TYPE 13 1ST MTG,CONVEN W/O INS (ARM) GROUP
-- USR3 -- EXPANDED USER FIELDS ----------

FHLMCTD IND	INSTR#	REPRCH REASN

HURR GT PROGRAM	ESC AUD IT DT	FALMS	CAPTV IND	LOSS SVTY	PRVCY FLAG	HLDBK STAT
	012407 (MMDDYY)				0	

50 POS FLD 2 A SPASSET	BRANCH EXPNBR	YEAR BLT1

ALSS 1098 03	HLDBK DATE	OLD AQN#	DSTR INV	AFLN BLCK	LEGAL ACTION	LBMC IOE
	(MMDDYY)				LARTLTGN04	

----------* ADDITIONAL MESSAGES *------- PF8: PAGE TWO -------
PRESS PF14 FOR MEMOS
LIFE-OF-LOAN: LEGAL ACTION: ROUTINE LITIGATION
CA2006: DELINQUENT TAXES-2006 (INTERNAL TAX DEPT USE ONLY)

Date: 06/23/2008 Time: 4:23:42 PM

JPMC- 000755
CONFIDENTIAL

CSOC.RICH.001627

Page: 1 Document Name: untitled

```
MAS1 LOAN [redacted]    MSP LOAN MASTER MAINT. & DISPLAY    06/21/08   16:23:44
     NAME L  RICHARDS   TYPE 13 1ST MTG,CONVEN W/O INS   (ARM)         GROUP
-- USR4 -- EXPANDED USER FIELDS ----------------------------------------------
PARTL   PPP     LOAN    MAP     BUYDN   CELL    VACUT   PPP     FULFL   DOCMT   FLDMN
CLAIM   TERM    SRCE    FLAG    DISP    LEASE   OFFDT   EXPDT   CENTR   CUST    CODE
        2       IM                                      010409  00000.  DC274
S D O   A O C   CORSP   P I W   TAX     FNMA    NAMC    IOID    ASSET   GOVT    UCC
AUDIT   LOAN    REPST           EXMPT   TRUST   PLC       #1    NPLVL   UNINS   DATE
                        N
BRWD    PART    REPUR   6 POS   BLDR    INVST   PART    COOPS   ALSS    FLEET
DATE    CLAMT   DATE    FLD6A   NUMB    CODE    CLMDT   ORDR      LC    REFI

EMPLY   APID    4-POS   FCBK    MECA    PRGM    INTRT     NAT   CORR    IOPCT
DISC    CODE    FLD3A   VENDR           CD 2    LOCK    DSTER   ID      #1
                        FMIN
RISK
 MIT

----------------------* ADDITIONAL MESSAGES *-------------------------------
PRESS PF14 FOR MEMOS
LIFE-OF-LOAN: LEGAL ACTION: ROUTINE LITIGATION
    CA2006:  DELINQUENT TAXES-2006  (INTERNAL TAX DEPT USE ONLY)
```

Date: 06/23/2008 Time: 4:23:45 PM

Page: 1 Document Name: untitled

LMT3 LMT TRACKING E@F A23/258 06/21/08 16:35:21
L RICHARDS L:R F:A B: R: 08/01/07 TYPE CONV. RES. ARM M:L F:7
3622 W CURTIS DR SACRAMENTO CA 95818-0000 GUAR

<MORE>

ACT	SCHED	ACTUAL	STEP	STEP DESCRIPTION	PRED	FLT	COST	G	R	C	L	F	P	T
	020508	020508	W01	PACKAGE RECEIVED		0	4860.64			*	1			
	020508		M98	RECEIVED PHONE REFERRAL	W01	0				*				
	020508		M99	FILE TO OPENER	M98	0				*				
	020808		M81	SOLICITATION/REFERRAL	W01	3				*				
	020708		W03	REQ MISSING INFO	W01	2								
	020708		W11	DOCS ORDERED	W01	2								
	020708		L09	DOCUMENTS RECEIVED	W11	0								
	021808		M59	2ND REQ ATTY F/C	L09	11				*				
	022008		M60	2ND REQUEST ATTY F/C RECD	M59	2				*				
	021208	020608	W87	OPENERS REVIEW COMPLETE	W01	7				*				
	021708		W04	PACKAGE REJECTED	W03	10				*	9			
	020808	020608	W18	ASSIGNED TO NEGOTIATOR	W87	2	4865.39			*	2			
	021608	031408	L91	INITIAL REVIEW COMPLETE	W18	10				*				
	031408		L92	REQ INFO FROM MGTR	L91	0				*				
	032508		M63	NEGO RECD INFO FROM MGTR	L92	11				*				
	032508		L42	BPO REQUESTED	L91	11								
	033008		W14	BPO RECEIVED	L42	5								

Page: 1 Document Name: untitled

LMT3 [redacted] LMT TRACKING E@F A23/258 06/21/08 16:35:22
L RICHARDS L:R F:A B: R: 08/01/07 TYPE CONV. RES. ARM M:L F:7
3622 W CURTIS DR SACRAMENTO CA 95818-0000 GUAR

<MORE>

ACT	SCHED	ACTUAL	STEP	STEP DESCRIPTION	PRED	FLT	COST	G	R	C	L	F	P	T
	032508		W41	ORDER TITLE	L91	11								
	040408		W42	RECV/RVW TITLE	W41	10								
	040308	031408	W19	COMPLETE WORKOUT ANALYSIS	L91	20								
	031408		M84	RECORDING REQUIRED	W19	0				*				
	031408		M87	ASSIGNMENT NEEDED	W19	0				*				
	031408		L44	NEGOTIATOR TO QA	W19	0								
	031608		L45	QA REVIEW COMPLETE	L44	2				*				
	031708		W22	APPROVE FILE	L45	1				*	3			
	031708		033	FCLR HOLD TASK OPENED	W22	0				*				
	031608	031408	W23	DENY FILE	W19	2	1700.41			*	9			
	031808		W25	ASSIGN TO CLOSER	W22	1								
	032008		W43	PREPARE MOD/SUB	W25	2								
	032108		L46	CLOSER TO QA	W43	1								
	032308		L47	QA RETURN TO CLOSER	L46	2								
	032208		W44	MAIL DOCS	W43	2								
	033008		W94	MODIFICATION RECEIVED	W43	10				*				
	040908		L24	CONTRIBUTION RECEIVED	W94	10								

Page: 1 Document Name: untitled

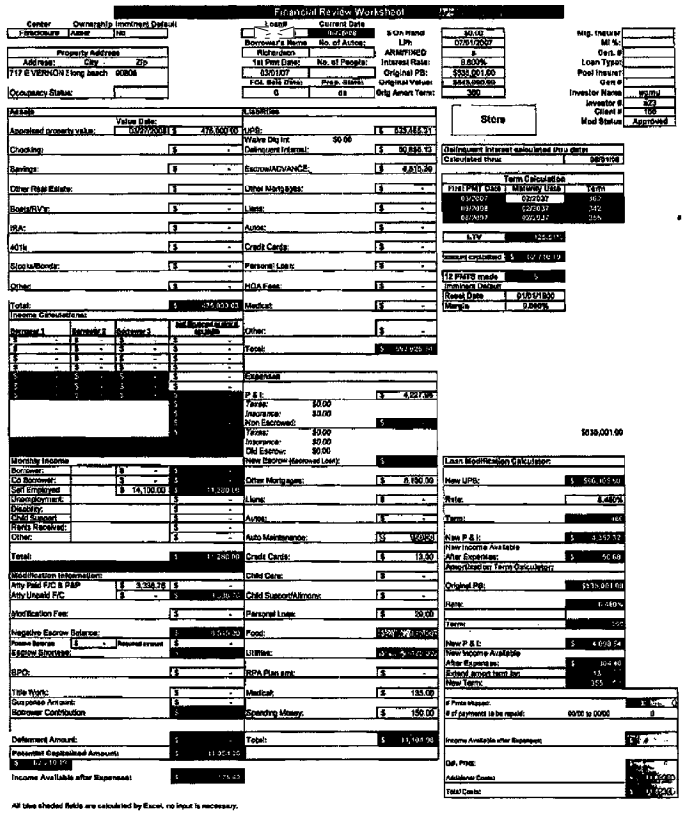
```
LMT1                          LMT SETUP      R E@F A23/258   06/21/08  16:35:16
L  RICHARDS   * STAGE DESC NFD *   08/01/07 TYPE CONV. RES.    ARM       M:L F:7
3622 W CURTIS DR SACRAMENTO CA 95818-0000                                GRP
-STAT-----------------------------* STATUS *-----------------------------------
                                                                FILE      L/M
 STAT   TEMPLATE  PROC   EXT   STAGE  TYPE    REFERRAL     LOCATION    IND
   R    LMSPMOD   E@F    8926                                  JAX       9

              COMP/REMV   APPROVED/            MOD    PREV  CLAIM
   SETUP        DATE       DENIED     REASON   EFF    MOD    TYP  DFLT
   020508      031408      031408       D5                          16
----------------------------* ADDITIONAL MESSAGES *----------------------------
PRESS PF14 FOR MEMOS
LIFE-OF-LOAN: LEGAL ACTION: ROUTINE LITIGATION
    NON123:  NON ESCROW TASK INTERNAL TAX DEPT USE ONLY
-----DESC--------------------* LMT DESCRIPTIONS *------------------------------
 LMT STATUS:  REMOVAL          03-14-08 A/D REASN:  INABILITY TO PAY
  LOSS TYPE:                            RMVL DATE:  03-14-08
   REFERRAL:                            APRV/DENY:  03-14-08
   TEMPLATE:  SP MOD                    CLAIM TYP:
   ATTORNEY:                            PROP DAMG:
                                        LMT SETUP:  02-05-08
 PROP INSP:                             PROCESSOR:  STEPHANIE STEPHENS   8926
```

Date: 06/23/2008 Time: 4:35:19 PM

JPMC- 000759
CONFIDENTIAL

CSOC.RICH.001631



Financial Review Worksheet

Center: Foreclosure | Ownership: Asset | Imminent Default: No

Property Address: Address: 717 E VERNON | City: Long Beach | Zip: 90806

Occupancy Status:

Loan#: | Current Date: 11/1/2006

Borrower's Name: Richardson | No. of Acres:

1st Pmt Date: 03/01/07 | No. of People: 0

FCL Sale Date: 0 | Prop. Status: 69

$ On Hand: 30,032 | LPI: 07/01/2027 | ARM/FIXED: F | Interest Rate: 8.500% | Original PB: $535,001.00 | Original Value: $645,000.00 | Orig Amort Term: 360

Mtg. Insurer: | MI %: | Occ. #: | Loan Type: | Pool Insurer: | Gen #: | Investor Name: Wells | Investor #: 823 | Client #: 166 | Mod Status: Approved

Store

Assets

Value Date: 03/07/2006

Appraised property value:	$	478,500.00
Checking:	$	-
Savings:	$	-
Other Real Estate:	$	-
Boats/RV's:	$	-
IRA:	$	-
401k	$	-
Stocks/Bonds:	$	-
Other:	$	-
Total:	$	478,500.00

Liabilities

UPB:	$	535,001.00
Waive Dlq Int		90.00
Delinquent Interest:	$	50,896.13
Escrow/ADVANCE:	$	6,810.39
Other Mortgages:	$	-
Liens:	$	-
Autos:	$	-
Credit Cards:	$	-
Personal Loan:	$	-
HOA Fees:	$	-
Medical:	$	-
Other:	$	-
Total:	$	592,707.52

Delinquent Interest calculated thru: 08/31/08

Calculated thru: 08/31/08

Term Calculation

First PMT Date	Maturity Date	Term
03/2007	02/2037	360
03/2008	02/2037	348
02/2013	02/2037	288

LTV: 125.14%

Amount capitalized: $ 57,176.13

12 PMTS made: 5

Imminent Default

Reset Date: 01/01/1900

Margin: 0.0000%

Income Calculations:

Borrower 1	Borrower 2	Borrower 3	Self Employed Income Details
$ -	$ -	$ -	$ -
$ -	$ -	$ -	$ -
$ -	$ -	$ -	$ -
$ -	$ -	$ -	$ -
$ -	$ -	$ -	$ -
$ -	$ -	$ -	$ -
$ -	$ -	$ -	$ -
$ -	$ -	$ -	$ -
$ -	$ -	$ -	$ -
$ -	$ -	$ -	$ -
$ -	$ -	$ -	$ -
$ -	$ -	$ -	$ -

Expenses

P & I:	$	4,291.96
Taxes:	0.00	
Insurance:	0.00	
Non Escrowed:	$	-
Taxes:	0.00	
Insurance:	0.00	
Old Escrow:	0.00	
New Escrow (escrowed Loan):	$	-
Other Mortgages:	$	8,150.00
Liens:	$	-
Autos:	$	-
Auto Maintenance:	$	100.00
Credit Cards:	$	10.00
Child Care:	$	-
Child Support/Alimony:	$	-
Personal Loan:	$	20.00
Food:	$	450.00
Utilities:	$	1,150.00
RPA Plan amt:	$	-
Medical:	$	135.00
Spending Money:	$	150.00
Total:	$	13,456.96

$539,001.00

Monthly Income

Borrower:	$ -	$ -
Co Borrower:	$ -	$ -
Self Employed	$ 14,100.00	$ 11,289.04
Unemployment:	$ -	$ -
Disability:	$ -	$ -
Child Support	$ -	$ -
Rents Received:	$ -	$ -
Other:	$ -	$ -
Total:	$ 14,100.00	$ 11,289.04

Modifications Information:

Arty Fees F/C & P&P	$ 9,238.76	$ -
Arty Unpaid F/C	$ -	$ 1,000.00
Modification Fee:		$ -
Negative Escrow Balance:		$ 6,810.39
Escrow Balance:	$ - Required amount	$ -
Escrow Shortage:		$ 6,810.39
BPO:		$ -
Title Work:		$ -
Guarantee Amount:		$ -
Borrower Contribution		$ -
Deferment Amount:		$ -
Potential Capitalized Amounts:		$ 11,304.26
$ 6,210.39		
Income Available after Expenses:		$ 175.43

Loan Modification Calculation:

New UPB:	$	592,183.52
Rate:		4.480%
Term:		480
New P & I:	$	2,357.57
New Income Available After Expenses:	$	50.68
Amortization Term Calculator:		
Original PB:		$535,001.00
Rate:		8.500%
Term:		360
New P & I:	$	4,093.54
New Income Available After Expenses:	$	304.46
Extend amort term by:		13
New Term:		353
# Pmts Skipped:		0
# of payment to be repaid:	09/08 to 09/08	0
Income Available after Expenses:		$ 304.46
Def. PRIN:		$ -
Additional Costs:		$ 1,000.00
Total Costs:		$ 1,000.00

All blue shaded fields are calculated by Excel, no input is necessary.

NOTES:

RFD: 06-Curtailment of Income

Recommended Terms: 4472

Mod: Recommend Modification, Am Term Extension & Reduce Rate

Repay:

SPF:

Analyzed by: *Savannah Rogers*

Signature:

Date:

Type of Workout: RPA, SPF, MOD

WORKOUT: Approved ____ Denied ____

JPMC- 000760
CONFIDENTIAL

CSOC.RICH.001632

Optimizer Results

Hierarchy of Options

Option	NPV
Mod - Arm Term Extension & Reduce Rate	$485,373
Mod - Reduce Rate	$477,426
Mod - Step Rate & Arm Term Extension	$473,012
Mod - Step Rate	$463,966
Short Sale	$369,389
Deed-in-lieu	$357,635
Foreclosure	$353,716
Mod - Balloon with Writedown	See Warning
Mod - Arm Rate Extension	See Warning
Mod - Balloon	See Warning
Mod - Arm Term Extension	See Warning
Mod - 12mo Arm Rate Extension (ID)	See Warning

	06/25/2008
BPO	$475,000
Target Price	$463,750
LTV	126%

Warnings

Borrower needs to come up with a higher payment for a [Mod - Arm Term Extension] to be economic
Borrower needs to come up with a higher payment for a [Mod - Arm Rate Extension] to be economic
[Mod - Balloon with Writedown] is disabled
[Mod - 12mo Arm Rate Extension (ID)] is only available for Imminent Default
[Mod - Balloon] is not needed

Servicing Decision/Notes:

Mod - Arm Term Extension & Reduce Rate

Mod - Arm Term Extension & Reduce Rate

Loan Modification Terms

	New	Prior
Balance	$596,185.50	$533,455.31
Advances		$62,710.19
Interest Rate	8.460%	8.800%
Remaining Term	342	342
Remaining Amortization	480	342
Remaining ID	-	-
Balloon (estimate)	$303,091	
Monthly P/I payment	$4,352.50	$4,227.98
Monthly Tax payment (estimate)	$606.35	$606.35
Monthly Insurance pmt (estimate)	$38.65	$38.65
Total Payment (estimate)	$4,995.50	$4,870.98

Mod/solve for rate (>=5%) and amortization based on max affordable P&I

Highlights

Keep your home

Capitalized $62,710 of advances; contribution of $0
Interest rate reduction of 0.34%

Amortization extension of 138 months

Balloon payment of ~$303,091
Monthly payment based on max affordable P&I

JPMC- 000761
CONFIDENTIAL

CSOC.RICH.001633

Washington Mutual
Long Beach Mortgage

Loss Modification Analysis

Step 1: Inputs

Loan Ownership

	Imminent Default	No
	Loan Ownership	Asset
	Center	Foreclosure
1	Is this a subprime loan?	Yes
2	Data As of Date (mm/dd/yy)	08/01/06
3	Wamu servicing ID	[redacted]
4	Borrower Name	Richardson
5	Property Street Address	717 E VERNON ST
6	City	long beach
7	State	CA
8	Zip Code	90806
9	Lien	1
10	Number of Dwelling Units (1-4)	1
11	Updated Property Value (BPO)	475,000.00
12	Date of Updated Property Value	03/27/06
13	Original Property Value	543,000.00
14	Unpaid Principal Balance (Actual)	533,455.31
15	Escrow Advances	8,515.30
16	Recoverable Servicing Advances	3,338.76
17	Last Paid Installment	07/01/07
18	First Payment Due Date	03/01/07
19	Maturity Term (months)	360
20	Amortization Term (months)	360
21	Fixed Period Term (months; 999 - Fixed)	24
22	IO Term	0
23	Original FICO	564
24	Current Interest Rate	8.500%
25	Monthly property taxes (Assumed; not escrowed)	806
26	Monthly home insurance (Assumed; not escrowed)	37
27	Current Monthly PAI payment	4,227.98
28	Loan Purpose (Purchase; Other - Refi, Cashout)	Purchase
29	Margin	0.00%
30	Days Until Reset	0

Credit Information Available from Credit Bureau

30	Current FICO	526
31	Date of Credit Report	08/06/06
32	Worst delinquency status of any outstanding mortgage	5
33	# of credit accounts opened in the last 12 months	1
34	Default Pattern Field	DQ within last 6mo.
35	Total number of active mortgage trades	2
36	Age of oldest active trade on file	240+
37	$ Penalty for DQ loan payments	4
38	Number of bank revolving trades with utilization >75%	Default*
39	Status Indicator: Status on an active Mtg or HE trade	Other
40	Newly opened trades indicator	Other
41	Public records indicator	Default*
42	Autopay indicator	Autopay
43	NSF indicator	NSF Payment within 3mo.

New Financial Information

44	New Surplus Income (excluding P&I)	4,463.00
	This is the maximum out of pocket from borrower	
45	Contribution	0.00
46	Mod Balance (after Contribution)	596,185.50
47	Mod Date (mm/dd/yy)	09/01/06
48	Suspense Amount	0.00

Step 2: Borrower Payment Analysis

Financial Analysis

		Mod - Am Term Extension & Reduce Rate	Prior
1	Current Interest Rate	8.450%	8.500%
2	Loan Balance	$ 596,185.50	$ 533,455.31
3	Advances	$ -	$ 62,710.19
4	Remaining Term	342	342
5	Remaining Amortization	480	342
6	Remaining IO	0	0
7	Balloon (estimate)	$ 303,090.54	
8	Current Principal and Interest Payment	$ 4,362.50	$ 4,227.98
9	Monthly Taxes	$ 806.35	$ 806.35
10	Monthly Insurance	$ 36.65	$ 36.65
11	Total payment	$ 4,995.50	$ 4,870.98
12	Maximum P&I payment that borrower can make	$ 4,463.00	

859

JPMC-000762
CONFIDENTIAL

CSOC.RICH.001634

Washington Mutual
Long Beach Mortgage

Step 3: Loss Mitigation Optimizer
Optimizer Results

		NPV	Coupon	P&I	Maturity	Amort	Balance
1 Foreclosure	$	353,715.63					
2 Modification	$	485,372.55	8.46%	$ 4,352.50	342	480	595,199
3 Short Sale	$	380,968.22					
4 Deed-in-Lieu of Foreclosure	$	367,835.36					

Step 4: Modification Optimizer Results

		Balance	Coupon	P&I	Maturity	Amort		NPV
Mod - Reduce Rate	$	595,195.50	7.81%	$ 4,352.50	342	342	$	477,405.70
Mod - Yrfxd Arm Rate Extension (40)	$	595,195.50	8.80%	$ 4,763.33	342	342	$	490,894.64
Mod - Arm Term Extension	$	595,195.50	8.80%	$ 4,507.01	342	480	$	488,700.20
Mod - Arm Term Extension & Reduce F	$	595,195.50	8.46%	$ 4,352.50	342	480	$	485,372.55
Mod - Step Rate & Arm Term Extensior	$	595,195.50	7.45%	$ 3,917.26	342	480	$	473,012.33
Mod - Balloon	$	595,195.50	8.46%	$ 4,352.50	84	480	$	481,640.33
Mod - Step Rate	$	595,195.50	7.72%	$ 3,917.26	342	342	$	463,956.40
Mod - Arm Rate Extension	$	595,195.50	8.80%	$ 4,763.33	342	342	$	488,894.64
Mod - Balloon w/o Writedown	$	595,195.50	8.46%	$ 4,352.50	84	480	$	481,640.33
Repayment Plan	N/A							

Step 5: Final Decision
Servicing Decision/Action: Mod - Arm Term Extension & Reduce Rate 4
0

JPMC- 000763
CONFIDENTIAL

CSOC.RICH.001635

LOAN MODIFICATION / PARTIAL CLAIM WORKSHEET

LOAN NUMBER [redacted]

Unpaid Principal Balance: $ [redacted]

Delinquent Interest: From: [redacted] To: [redacted]

Delinquent interest dates:	Interest Rate:	Interest:	PC Payment:	Capitalized / PC Amount	Borrowers Funds
	0.000%		$ -		
	0.000%		$ -		
	0.000%		$ -		
	0.000%		$ -		
	0.000%		$ -		
	0.000%		$ -		
	0.000%		$ -		
	0.000%		$ -		
	0.000%		$ -		
	0.000%		$ -	# of months	
	0.000%		$ -		
Total:		$ 50,856.13	$ -	$ 50,856.13	$ -
Escrow Adv/ Funding:		$ -		$ -	$ -
Foreclosure Fees:		$ 3,338.76		$ 3,338.76	$ -
Attorney Fees:		$ -		$ -	$ -
Modification Fees:		$ -		$ -	$ -
Title/Recording:		$ -		$ -	$ -
BPO or other value		$ -		$ -	$ -
Property & Preservation		$ -		$ -	$ -
Suspense balance		$ -		$ -	$ -
Total:		$ 54,194.89		$ 54,194.89	$ -
				Total Amount due with Bors:	$ [illegible]

New Principal Balance: $ [redacted] 587,650.20

LOAN WORKOUT TERMS

		Current:		Modified:
Due Date:	FROM:	[redacted]	TO:	[redacted]
Unpaid Principal Balance:	FROM:	$ 535,455.31	TO:	$ 587,650.20
Interest Rate:	FROM:	8.800%	TO:	8.800%
Remaining Term:	FROM:	355	TO:	480
P & I Payment:	FROM:	$ 4,227.98	TO:	$ 4,352.34
Escrow:	FROM:	$0.00	TO:	$ -
Maturity date		02/01/2037		02/01/2037
TOTAL PAYMENT (PITI):	FROM:	$ 4,227.98	TO:	$ 4,352.34
Workout Effective Dates:	FROM:	[redacted]	TO:	[redacted]
Deferment Amount:		$ -		

Comments: MARITAL STATUS Unmarried

ADDED CO SIGNERS		Waive Delinquent Interest	$0.00
STATE	[redacted]	Arm Rate Extension	
MI COMPANY	[redacted]	Interest Rate % to be extended	
RECORD ALTA		Date to resume ARM:	
RECORD MPG		AM Term Ext/Balloon	Yes
ASSIGNMENT		Amort Term 480	
DO NOT RECORD	x	Maturity Term 342	
PREV BNK & CHP		Interest Only:	No
PREV MOD	no	New PB:	
ARM/FIXED	[redacted]	Interest Rate:	
Modify Code	4172	New Term:	
		Modified Int. Pmts	[redacted]
		Escrow Payment:	
		New Payment:	
		IO Maturity Date	

Step Rate:	Year 1	Year 2	Year 3	Year 4
Rate:	[redacted]	[redacted]	[redacted]	[redacted]
Term:	[redacted]	[redacted]	[redacted]	[redacted]
P&I:	[redacted]	[redacted]	[redacted]	[redacted]
1st pyt date:	[redacted]	[redacted]	[redacted]	[redacted]

Prepared by: Savannah Rogers 06/23/2008

COMMITTEE APPROVAL

JPMC- 000764
CONFIDENTIAL

PAYMENT CALCULATOR & AMORTIZATION SCHEDULE

Mortgagor	Richardson
Investor	wamu
Principal Bal	$ 587,650.20
Interest Rate	8.599%
Term	480
Payment Amt	$4,352.34
First Payment Dat	September-08

Step Rate:
Rate:
Term:
P&I :
1st pyt date:

		Prin App	Interest App
	$587,650.20		
Sep-08	$587,508.86	$141.34	$4,211.00
Oct-08	$587,366.52	$142.35	$4,209.99
Nov-08	$587,223.16	$143.37	$4,208.97
Dec-08	$587,078.75	$144.40	$4,207.94
Jan-09	$586,933.32	$145.43	$4,206.91
Feb-09	$586,786.85	$146.47	$4,205.87
Mar-09	$586,639.33	$147.52	$4,204.82
Apr-09	$586,490.75	$148.58	$4,203.76
May-09	$586,341.11	$149.64	$4,202.69
Jun-09	$586,190.39	$150.72	$4,201.62
Jul-09	$586,038.60	$151.80	$4,200.54
Aug-09	$585,885.71	$152.88	$4,199.45
Sep-09	$585,731.73	$153.98	$4,198.36
Oct-09	$585,576.65	$155.08	$4,197.26
Nov-09	$585,420.46	$156.19	$4,196.14
Dec-09	$585,263.14	$157.31	$4,195.03
Jan-10	$585,104.70	$158.44	$4,193.90
Feb-10	$584,945.13	$159.58	$4,192.76
Mar-10	$584,784.41	$160.72	$4,191.62
Apr-10	$584,622.54	$161.87	$4,190.47
May-10	$584,459.51	$163.03	$4,189.31
Jun-10	$584,295.31	$164.20	$4,188.14
Jul-10	$584,129.93	$165.38	$4,186.96
Aug-10	$583,963.37	$166.56	$4,185.78
Sep-10	$583,795.62	$167.75	$4,184.58
Oct-10	$583,626.66	$168.96	$4,183.38
Nov-10	$583,456.49	$170.17	$4,182.17
Dec-10	$583,285.11	$171.39	$4,180.95
Jan-11	$583,112.49	$172.61	$4,179.72
Feb-11	$582,938.64	$173.85	$4,178.49
Mar-11	$582,763.54	$175.10	$4,177.24
Apr-11	$582,587.19	$176.35	$4,175.99

JPMC- 000765
CONFIDENTIAL

CSOC.RICH.001637

May-11	$582,409.57	$177.62	$4,174.72
Jun-11	$582,230.69	$178.89	$4,173.45
Jul-11	$582,050.52	$180.17	$4,172.17
Aug-11	$581,869.05	$181.46	$4,170.88
Sep-11	$581,686.29	$182.76	$4,169.58
Oct-11	$581,502.22	$184.07	$4,168.27
Nov-11	$581,316.83	$185.39	$4,166.95
Dec-11	$581,130.11	$186.72	$4,165.62
Jan-12	$580,942.05	$188.06	$4,164.28
Feb-12	$580,752.65	$189.40	$4,162.93
Mar-12	$580,561.89	$190.76	$4,161.58
Apr-12	$580,369.76	$192.13	$4,160.21
May-12	$580,176.25	$193.51	$4,158.83
Jun-12	$579,981.36	$194.89	$4,157.45
Jul-12	$579,785.07	$196.29	$4,156.05
Aug-12	$579,587.38	$197.70	$4,154.64
Sep-12	$579,388.27	$199.11	$4,153.23
Oct-12	$579,187.73	$200.54	$4,151.80
Nov-12	$578,985.75	$201.98	$4,150.36
Dec-12	$578,782.33	$203.42	$4,148.92
Jan-13	$578,577.45	$204.88	$4,147.46
Feb-13	$578,371.10	$206.35	$4,145.99
Mar-13	$578,163.27	$207.83	$4,144.51
Apr-13	$577,953.95	$209.32	$4,143.02
May-13	$577,743.14	$210.82	$4,141.52
Jun-13	$577,530.81	$212.33	$4,140.01
Jul-13	$577,316.96	$213.85	$4,138.49
Aug-13	$577,101.58	$215.38	$4,136.96
Sep-13	$576,884.65	$216.92	$4,135.41
Oct-13	$576,666.18	$218.48	$4,133.86
Nov-13	$576,446.13	$220.04	$4,132.29
Dec-13	$576,224.51	$221.62	$4,130.72
Jan-14	$576,001.30	$223.21	$4,129.13
Feb-14	$575,776.49	$224.81	$4,127.53
Mar-14	$575,550.07	$226.42	$4,125.92
Apr-14	$575,322.03	$228.04	$4,124.30
May-14	$575,092.35	$229.68	$4,122.66
Jun-14	$574,861.03	$231.32	$4,121.02
Jul-14	$574,628.05	$232.98	$4,119.36
Aug-14	$574,393.40	$234.65	$4,117.69
Sep-14	$574,157.07	$236.33	$4,116.01
Oct-14	$573,919.04	$238.02	$4,114.31
Nov-14	$573,679.31	$239.73	$4,112.61
Dec-14	$573,437.86	$241.45	$4,110.89

Jan-15	$573,194.69	$243.18	$4,109.16
Feb-15	$572,949.76	$244.92	$4,107.42
Mar-15	$572,703.09	$246.68	$4,105.66
Apr-15	$572,454.64	$248.44	$4,103.89
May-15	$572,204.42	$250.22	$4,102.11
Jun-15	$571,952.40	$252.02	$4,100.32
Jul-15	$571,698.58	$253.82	$4,098.52
Aug-15	$571,442.94	$255.64	$4,096.70
Sep-15	$571,185.47	$257.47	$4,094.86
Oct-15	$570,926.15	$259.32	$4,093.02
Nov-15	$570,664.97	$261.18	$4,091.16
Dec-15	$570,401.92	$263.05	$4,089.29
Jan-16	$570,136.99	$264.93	$4,087.41
Feb-16	$569,870.16	$266.83	$4,085.51
Mar-16	$569,601.41	$268.74	$4,083.59
Apr-16	$569,330.74	$270.67	$4,081.67
May-16	$569,058.13	$272.61	$4,079.73
Jun-16	$568,783.57	$274.56	$4,077.78
Jul-16	$568,507.04	$276.53	$4,075.81
Aug-16	$568,228.53	$278.51	$4,073.83
Sep-16	$567,948.02	$280.51	$4,071.83
Oct-16	$567,665.50	$282.52	$4,069.82
Nov-16	$567,380.96	$284.54	$4,067.80
Dec-16	$567,094.38	$286.58	$4,065.76
Jan-17	$566,805.74	$288.63	$4,063.70
Feb-17	$566,515.04	$290.70	$4,061.64
Mar-17	$566,222.26	$292.79	$4,059.55
Apr-17	$565,927.37	$294.88	$4,057.45
May-17	$565,630.37	$297.00	$4,055.34
Jun-17	$565,331.25	$299.13	$4,053.21
Jul-17	$565,029.98	$301.27	$4,051.07
Aug-17	$564,726.55	$303.43	$4,048.91
Sep-17	$564,420.95	$305.60	$4,046.74
Oct-17	$564,113.16	$307.79	$4,044.55
Nov-17	$563,803.16	$310.00	$4,042.34
Dec-17	$563,490.94	$312.22	$4,040.12
Jan-18	$563,176.48	$314.46	$4,037.88
Feb-18	$562,859.78	$316.71	$4,035.63
Mar-18	$562,540.80	$318.98	$4,033.36
Apr-18	$562,219.53	$321.26	$4,031.07
May-18	$561,895.96	$323.57	$4,028.77
Jun-18	$561,570.06	$325.89	$4,026.45
Jul-18	$561,241.86	$328.22	$4,024.12
Aug-18	$560,911.28	$330.57	$4,021.77

Sep-18	$560,578.34	$332.94	$4,019.40
Oct-18	$560,243.02	$335.33	$4,017.01
Nov-18	$559,905.28	$337.73	$4,014.61
Dec-18	$559,565.13	$340.15	$4,012.19
Jan-19	$559,222.55	$342.59	$4,009.75
Feb-19	$558,877.50	$345.04	$4,007.30
Mar-19	$558,529.99	$347.52	$4,004.82
Apr-19	$558,179.98	$350.01	$4,002.33
May-19	$557,827.47	$352.51	$3,999.82
Jun-19	$557,472.43	$355.04	$3,997.30
Jul-19	$557,114.84	$357.58	$3,994.75
Aug-19	$556,754.70	$360.15	$3,992.19
Sep-19	$556,391.97	$362.73	$3,989.61
Oct-19	$556,026.64	$365.33	$3,987.01
Nov-19	$555,658.70	$367.94	$3,984.39
Dec-19	$555,288.12	$370.58	$3,981.76
Jan-20	$554,914.88	$373.24	$3,979.10
Feb-20	$554,538.97	$375.91	$3,976.43
Mar-20	$554,160.37	$378.60	$3,973.73
Apr-20	$553,779.05	$381.32	$3,971.02
May-20	$553,395.00	$384.05	$3,968.29
Jun-20	$553,008.20	$386.80	$3,965.54
Jul-20	$552,618.62	$389.57	$3,962.76
Aug-20	$552,226.26	$392.37	$3,959.97
Sep-20	$551,831.08	$395.18	$3,957.16
Oct-20	$551,433.07	$398.01	$3,954.33
Nov-20	$551,032.21	$400.86	$3,951.48
Dec-20	$550,628.48	$403.73	$3,948.60
Jan-21	$550,221.85	$406.63	$3,945.71
Feb-21	$549,812.31	$409.54	$3,942.80
Mar-21	$549,399.83	$412.48	$3,939.86
Apr-21	$548,984.40	$415.43	$3,936.91
May-21	$548,566.00	$418.41	$3,933.93
Jun-21	$548,144.59	$421.41	$3,930.93
Jul-21	$547,720.16	$424.43	$3,927.91
Aug-21	$547,292.70	$427.47	$3,924.87
Sep-21	$546,862.17	$430.53	$3,921.81
Oct-21	$546,428.55	$433.62	$3,918.72
Nov-21	$545,991.83	$436.72	$3,915.62
Dec-21	$545,551.98	$439.85	$3,912.49
Jan-22	$545,108.97	$443.00	$3,909.33
Feb-22	$544,662.79	$446.18	$3,906.16
Mar-22	$544,213.42	$449.38	$3,902.96
Apr-22	$543,760.82	$452.60	$3,899.74

May-22	$543,304.98	$455.84	$3,896.50
Jun-22	$542,845.88	$459.11	$3,893.23
Jul-22	$542,383.48	$462.40	$3,889.94
Aug-22	$541,917.77	$465.71	$3,886.63
Sep-22	$541,448.73	$469.05	$3,883.29
Oct-22	$540,976.32	$472.41	$3,879.93
Nov-22	$540,500.53	$475.79	$3,876.55
Dec-22	$540,021.33	$479.20	$3,873.14
Jan-23	$539,538.69	$482.64	$3,869.70
Feb-23	$539,052.60	$486.09	$3,866.24
Mar-23	$538,563.02	$489.58	$3,862.76
Apr-23	$538,069.93	$493.09	$3,859.25
May-23	$537,573.31	$496.62	$3,855.72
Jun-23	$537,073.14	$500.18	$3,852.16
Jul-23	$536,569.38	$503.76	$3,848.58
Aug-23	$536,062.00	$507.37	$3,844.97
Sep-23	$535,551.00	$511.01	$3,841.33
Oct-23	$535,036.33	$514.67	$3,837.67
Nov-23	$534,517.97	$518.36	$3,833.98
Dec-23	$533,995.90	$522.07	$3,830.27
Jan-24	$533,470.08	$525.81	$3,826.53
Feb-24	$532,940.50	$529.58	$3,822.76
Mar-24	$532,407.13	$533.38	$3,818.96
Apr-24	$531,869.93	$537.20	$3,815.14
May-24	$531,328.88	$541.05	$3,811.29
Jun-24	$530,783.96	$544.92	$3,807.41
Jul-24	$530,235.13	$548.83	$3,803.51
Aug-24	$529,682.37	$552.76	$3,799.58
Sep-24	$529,125.64	$556.72	$3,795.62
Oct-24	$528,564.93	$560.71	$3,791.63
Nov-24	$528,000.20	$564.73	$3,787.61
Dec-24	$527,431.42	$568.78	$3,783.56
Jan-25	$526,858.57	$572.85	$3,779.49
Feb-25	$526,281.61	$576.96	$3,775.38
Mar-25	$525,700.52	$581.09	$3,771.25
Apr-25	$525,115.27	$585.26	$3,767.08
May-25	$524,525.82	$589.45	$3,762.89
Jun-25	$523,932.14	$593.67	$3,758.66
Jul-25	$523,334.21	$597.93	$3,754.41
Aug-25	$522,732.00	$602.21	$3,750.13
Sep-25	$522,125.47	$606.53	$3,745.81
Oct-25	$521,514.60	$610.87	$3,741.46
Nov-25	$520,899.35	$615.25	$3,737.09
Dec-25	$520,279.69	$619.66	$3,732.68

Jan-26	$519,655.59	$624.10	$3,728.24
Feb-26	$519,027.01	$628.57	$3,723.77
Mar-26	$518,393.93	$633.08	$3,719.26
Apr-26	$517,756.32	$637.61	$3,714.72
May-26	$517,114.14	$642.18	$3,710.16
Jun-26	$516,467.35	$646.78	$3,705.55
Jul-26	$515,815.93	$651.42	$3,700.92
Aug-26	$515,159.85	$656.09	$3,696.25
Sep-26	$514,499.06	$660.79	$3,691.55
Oct-26	$513,833.53	$665.52	$3,686.81
Nov-26	$513,163.24	$670.29	$3,682.05
Dec-26	$512,488.14	$675.10	$3,677.24
Jan-27	$511,808.21	$679.93	$3,672.40
Feb-27	$511,123.40	$684.81	$3,667.53
Mar-27	$510,433.69	$689.71	$3,662.63
Apr-27	$509,739.03	$694.66	$3,657.68
May-27	$509,039.40	$699.63	$3,652.70
Jun-27	$508,334.75	$704.65	$3,647.69
Jul-27	$507,625.06	$709.70	$3,642.64
Aug-27	$506,910.28	$714.78	$3,637.56
Sep-27	$506,190.37	$719.90	$3,632.43
Oct-27	$505,465.31	$725.06	$3,627.28
Nov-27	$504,735.05	$730.26	$3,622.08
Dec-27	$503,999.56	$735.49	$3,616.85
Jan-28	$503,258.80	$740.76	$3,611.58
Feb-28	$502,512.73	$746.07	$3,606.27
Mar-28	$501,761.31	$751.42	$3,600.92
Apr-28	$501,004.51	$756.80	$3,595.54
May-28	$500,242.29	$762.22	$3,590.11
Jun-28	$499,474.60	$767.69	$3,584.65
Jul-28	$498,701.41	$773.19	$3,579.15
Aug-28	$497,922.69	$778.73	$3,573.61
Sep-28	$497,138.38	$784.31	$3,568.03
Oct-28	$496,348.45	$789.93	$3,562.41
Nov-28	$495,552.86	$795.59	$3,556.75
Dec-28	$494,751.57	$801.29	$3,551.05
Jan-29	$493,944.54	$807.03	$3,545.31
Feb-29	$493,131.73	$812.81	$3,539.52
Mar-29	$492,313.09	$818.64	$3,533.70
Apr-29	$491,488.59	$824.50	$3,527.83
May-29	$490,658.17	$830.41	$3,521.93
Jun-29	$489,821.81	$836.36	$3,515.97
Jul-29	$488,979.45	$842.36	$3,509.98
Aug-29	$488,131.06	$848.39	$3,503.95

Sep-29	$487,276.59	$854.47	$3,497.87
Oct-29	$486,415.99	$860.60	$3,491.74
Nov-29	$485,549.23	$866.76	$3,485.58
Dec-29	$484,676.25	$872.97	$3,479.36
Jan-30	$483,797.02	$879.23	$3,473.11
Feb-30	$482,911.49	$885.53	$3,466.81
Mar-30	$482,019.62	$891.88	$3,460.46
Apr-30	$481,121.35	$898.27	$3,454.07
May-30	$480,216.65	$904.70	$3,447.64
Jun-30	$479,305.46	$911.19	$3,441.15
Jul-30	$478,387.75	$917.72	$3,434.62
Aug-30	$477,463.46	$924.29	$3,428.05
Sep-30	$476,532.54	$930.91	$3,421.42
Oct-30	$475,594.96	$937.59	$3,414.75
Nov-30	$474,650.65	$944.30	$3,408.03
Dec-30	$473,699.58	$951.07	$3,401.27
Jan-31	$472,741.69	$957.89	$3,394.45
Feb-31	$471,776.94	$964.75	$3,387.59
Mar-31	$470,805.28	$971.66	$3,380.67
Apr-31	$469,826.65	$978.63	$3,373.71
May-31	$468,841.02	$985.64	$3,366.70
Jun-31	$467,848.31	$992.70	$3,359.64
Jul-31	$466,848.50	$999.82	$3,352.52
Aug-31	$465,841.52	$1,006.98	$3,345.36
Sep-31	$464,827.32	$1,014.20	$3,338.14
Oct-31	$463,805.86	$1,021.46	$3,330.88
Nov-31	$462,777.08	$1,028.78	$3,323.56
Dec-31	$461,740.92	$1,036.16	$3,316.18
Jan-32	$460,697.34	$1,043.58	$3,308.76
Feb-32	$459,646.28	$1,051.06	$3,301.28
Mar-32	$458,587.69	$1,058.59	$3,293.75
Apr-32	$457,521.52	$1,066.18	$3,286.16
May-32	$456,447.70	$1,073.82	$3,278.52
Jun-32	$455,366.19	$1,081.51	$3,270.83
Jul-32	$454,276.93	$1,089.26	$3,263.08
Aug-32	$453,179.87	$1,097.07	$3,255.27
Sep-32	$452,074.94	$1,104.93	$3,247.41
Oct-32	$450,962.09	$1,112.84	$3,239.49
Nov-32	$449,841.27	$1,120.82	$3,231.52
Dec-32	$448,712.42	$1,128.85	$3,223.49
Jan-33	$447,575.48	$1,136.94	$3,215.40
Feb-33	$446,430.40	$1,145.09	$3,207.25
Mar-33	$445,277.10	$1,153.29	$3,199.05
Apr-33	$444,115.55	$1,161.56	$3,190.78

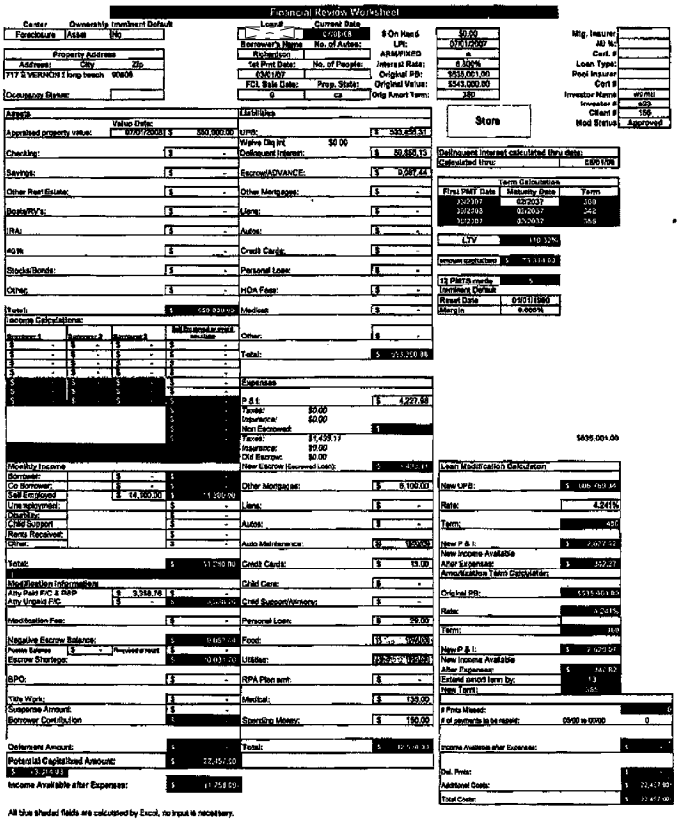
May-33	$442,945.67	$1,169.88	$3,182.46
Jun-33	$441,767.40	$1,178.26	$3,174.07
Jul-33	$440,580.69	$1,186.71	$3,165.63
Aug-33	$439,385.48	$1,195.21	$3,157.13
Sep-33	$438,181.71	$1,203.78	$3,148.56
Oct-33	$436,969.31	$1,212.40	$3,139.94
Nov-33	$435,748.22	$1,221.09	$3,131.25
Dec-33	$434,518.38	$1,229.84	$3,122.50
Jan-34	$433,279.73	$1,238.65	$3,113.69
Feb-34	$432,032.20	$1,247.53	$3,104.81
Mar-34	$430,775.73	$1,256.47	$3,095.87
Apr-34	$429,510.26	$1,265.47	$3,086.87
May-34	$428,235.72	$1,274.54	$3,077.80
Jun-34	$426,952.05	$1,283.67	$3,068.67
Jul-34	$425,659.18	$1,292.87	$3,059.47
Aug-34	$424,357.04	$1,302.14	$3,050.20
Sep-34	$423,045.57	$1,311.47	$3,040.87
Oct-34	$421,724.71	$1,320.86	$3,031.47
Nov-34	$420,394.38	$1,330.33	$3,022.01
Dec-34	$419,054.52	$1,339.86	$3,012.48
Jan-35	$417,705.05	$1,349.46	$3,002.87
Feb-35	$416,345.92	$1,359.13	$2,993.20
Mar-35	$414,977.05	$1,368.87	$2,983.47
Apr-35	$413,598.36	$1,378.68	$2,973.66
May-35	$412,209.80	$1,388.56	$2,963.78
Jun-35	$410,811.29	$1,398.51	$2,953.83
Jul-35	$409,402.76	$1,408.53	$2,943.81
Aug-35	$407,984.13	$1,418.63	$2,933.71
Sep-35	$406,555.34	$1,428.79	$2,923.55
Oct-35	$405,116.31	$1,439.03	$2,913.31
Nov-35	$403,666.96	$1,449.34	$2,903.00
Dec-35	$402,207.24	$1,459.73	$2,892.61
Jan-36	$400,737.05	$1,470.19	$2,882.15
Feb-36	$399,256.32	$1,480.72	$2,871.61
Mar-36	$397,764.99	$1,491.33	$2,861.00
Apr-36	$396,262.97	$1,502.02	$2,850.32
May-36	$394,750.19	$1,512.78	$2,839.55
Jun-36	$393,226.56	$1,523.62	$2,828.71
Jul-36	$391,692.02	$1,534.54	$2,817.80
Aug-36	$390,146.48	$1,545.54	$2,806.80
Sep-36	$388,589.87	$1,556.61	$2,795.72
Oct-36	$387,022.10	$1,567.77	$2,784.57
Nov-36	$385,443.09	$1,579.00	$2,773.34
Dec-36	$383,852.78	$1,590.32	$2,762.02

Jan-37	$382,251.06	$1,601.71	$2,750.63
Feb-37	$380,637.87	$1,613.19	$2,739.15
Mar-37	$379,013.12	$1,624.75	$2,727.59
Apr-37	$377,376.73	$1,636.39	$2,715.94
May-37	$375,728.61	$1,648.12	$2,704.22
Jun-37	$374,068.68	$1,659.93	$2,692.41
Jul-37	$372,396.85	$1,671.82	$2,680.51
Aug-37	$370,713.05	$1,683.80	$2,668.53
Sep-37	$369,017.18	$1,695.87	$2,656.47
Oct-37	$367,309.16	$1,708.02	$2,644.32
Nov-37	$365,588.89	$1,720.26	$2,632.08
Dec-37	$363,856.30	$1,732.59	$2,619.75
Jan-38	$362,111.30	$1,745.00	$2,607.33
Feb-38	$360,353.79	$1,757.51	$2,594.83
Mar-38	$358,583.69	$1,770.10	$2,582.24
Apr-38	$356,800.90	$1,782.79	$2,569.55
May-38	$355,005.34	$1,795.56	$2,556.78
Jun-38	$353,196.91	$1,808.43	$2,543.91
Jul-38	$351,375.52	$1,821.39	$2,530.95
Aug-38	$349,541.08	$1,834.44	$2,517.90
Sep-38	$347,693.49	$1,847.59	$2,504.75
Oct-38	$345,832.67	$1,860.82	$2,491.51
Nov-38	$343,958.51	$1,874.16	$2,478.18
Dec-38	$342,070.92	$1,887.59	$2,464.75
Jan-39	$340,169.80	$1,901.12	$2,451.22
Feb-39	$338,255.07	$1,914.74	$2,437.60
Mar-39	$336,326.61	$1,928.46	$2,423.88
Apr-39	$334,384.33	$1,942.28	$2,410.06
May-39	$332,428.13	$1,956.20	$2,396.14
Jun-39	$330,457.92	$1,970.21	$2,382.12
Jul-39	$328,473.59	$1,984.33	$2,368.01
Aug-39	$326,475.03	$1,998.55	$2,353.79
Sep-39	$324,462.16	$2,012.87	$2,339.47
Oct-39	$322,434.86	$2,027.30	$2,325.04
Nov-39	$320,393.04	$2,041.82	$2,310.51
Dec-39	$318,336.59	$2,056.46	$2,295.88
Jan-40	$316,265.39	$2,071.19	$2,281.15
Feb-40	$314,179.36	$2,086.03	$2,266.31
Mar-40	$312,078.38	$2,100.98	$2,251.36
Apr-40	$309,962.34	$2,116.04	$2,236.30
May-40	$307,831.14	$2,131.20	$2,221.14
Jun-40	$305,684.67	$2,146.47	$2,205.87
Jul-40	$303,522.82	$2,161.85	$2,190.49
Aug-40	$301,345.47	$2,177.34	$2,174.99

Sep-40	$299,152.53	$2,192.95	$2,159.39
Oct-40	$296,943.86	$2,208.66	$2,143.68
Nov-40	$294,719.38	$2,224.49	$2,127.85
Dec-40	$292,478.95	$2,240.43	$2,111.91
Jan-41	$290,222.46	$2,256.48	$2,095.86
Feb-41	$287,949.81	$2,272.65	$2,079.69
Mar-41	$285,660.87	$2,288.94	$2,063.40
Apr-41	$283,355.53	$2,305.34	$2,047.00
May-41	$281,033.67	$2,321.86	$2,030.48
Jun-41	$278,695.17	$2,338.50	$2,013.84
Jul-41	$276,339.92	$2,355.26	$1,997.08
Aug-41	$273,967.79	$2,372.13	$1,980.21
Sep-41	$271,578.66	$2,389.13	$1,963.21
Oct-41	$269,172.40	$2,406.25	$1,946.09
Nov-41	$266,748.91	$2,423.49	$1,928.84
Dec-41	$264,308.05	$2,440.86	$1,911.48
Jan-42	$261,849.70	$2,458.35	$1,893.99
Feb-42	$259,373.73	$2,475.97	$1,876.37
Mar-42	$256,880.02	$2,493.71	$1,858.63
Apr-42	$254,368.44	$2,511.58	$1,840.76
May-42	$251,838.87	$2,529.58	$1,822.76
Jun-42	$249,291.16	$2,547.70	$1,804.64
Jul-42	$246,725.20	$2,565.96	$1,786.38
Aug-42	$244,140.86	$2,584.35	$1,767.99
Sep-42	$241,537.99	$2,602.87	$1,749.47
Oct-42	$238,916.47	$2,621.52	$1,730.82
Nov-42	$236,276.17	$2,640.30	$1,712.04
Dec-42	$233,616.95	$2,659.22	$1,693.12
Jan-43	$230,938.67	$2,678.28	$1,674.06
Feb-43	$228,241.20	$2,697.47	$1,654.87
Mar-43	$225,524.40	$2,716.80	$1,635.54
Apr-43	$222,788.13	$2,736.27	$1,616.07
May-43	$220,032.26	$2,755.88	$1,596.46
Jun-43	$217,256.63	$2,775.62	$1,576.71
Jul-43	$214,461.12	$2,795.51	$1,556.82
Aug-43	$211,645.57	$2,815.55	$1,536.79
Sep-43	$208,809.85	$2,835.72	$1,516.62
Oct-43	$205,953.81	$2,856.04	$1,496.30
Nov-43	$203,077.30	$2,876.51	$1,475.83
Dec-43	$200,180.18	$2,897.12	$1,455.22
Jan-44	$197,262.30	$2,917.88	$1,434.46
Feb-44	$194,323.51	$2,938.79	$1,413.55
Mar-44	$191,363.66	$2,959.85	$1,392.49
Apr-44	$188,382.60	$2,981.06	$1,371.28

May-44	$185,380.18	$3,002.42	$1,349.92
Jun-44	$182,356.25	$3,023.94	$1,328.40
Jul-44	$179,310.64	$3,045.60	$1,306.73
Aug-44	$176,243.21	$3,067.43	$1,284.91
Sep-44	$173,153.81	$3,089.41	$1,262.93
Oct-44	$170,042.26	$3,111.55	$1,240.79
Nov-44	$166,908.41	$3,133.84	$1,218.49
Dec-44	$163,752.11	$3,156.30	$1,196.04
Jan-45	$160,573.20	$3,178.92	$1,173.42
Feb-45	$157,371.50	$3,201.70	$1,150.64
Mar-45	$154,146.86	$3,224.64	$1,127.70
Apr-45	$150,899.11	$3,247.75	$1,104.59
May-45	$147,628.09	$3,271.02	$1,081.32
Jun-45	$144,333.63	$3,294.46	$1,057.88
Jul-45	$141,015.56	$3,318.07	$1,034.27
Aug-45	$137,673.72	$3,341.84	$1,010.49
Sep-45	$134,307.92	$3,365.79	$986.55
Oct-45	$130,918.01	$3,389.91	$962.43
Nov-45	$127,503.81	$3,414.20	$938.14
Dec-45	$124,065.15	$3,438.67	$913.67
Jan-46	$120,601.84	$3,463.31	$889.03
Feb-46	$117,113.71	$3,488.13	$864.21
Mar-46	$113,600.59	$3,513.12	$839.22
Apr-46	$110,062.29	$3,538.30	$814.04
May-46	$106,498.64	$3,563.65	$788.69
Jun-46	$102,909.46	$3,589.19	$763.15
Jul-46	$99,294.55	$3,614.91	$737.43
Aug-46	$95,653.74	$3,640.81	$711.53
Sep-46	$91,986.84	$3,666.90	$685.44
Oct-46	$88,293.66	$3,693.18	$659.16
Nov-46	$84,574.02	$3,719.64	$632.70
Dec-46	$80,827.73	$3,746.30	$606.04
Jan-47	$77,054.59	$3,773.14	$579.20
Feb-47	$73,254.41	$3,800.18	$552.16
Mar-47	$69,427.00	$3,827.41	$524.93
Apr-47	$65,572.16	$3,854.84	$497.50
May-47	$61,689.70	$3,882.46	$469.88
Jun-47	$57,779.42	$3,910.28	$442.06
Jul-47	$53,841.12	$3,938.30	$414.04
Aug-47	$49,874.60	$3,966.52	$385.82
Sep-47	$45,879.66	$3,994.95	$357.39
Oct-47	$41,856.08	$4,023.57	$328.77
Nov-47	$37,803.68	$4,052.40	$299.93
Dec-47	$33,722.23	$4,081.44	$270.89

Jan-48	$29,611.54	$4,110.69	$241.65
Feb-48	$25,471.40	$4,140.15	$212.19
Mar-48	$21,301.58	$4,169.81	$182.52
Apr-48	$17,101.89	$4,199.69	$152.64
May-48	$12,872.10	$4,229.79	$122.55
Jun-48	$8,612.00	$4,260.10	$92.24
Jul-48	$4,321.37	$4,290.63	$61.71
Aug-48	$0.00	$4,321.37	$30.97



Financial Review Worksheet

Center: Foreclosure | Ownership: Assa | Investment Default: No

Property Address: 717 S VERNON 2 long beach 90806

Occupancy Status:

Loan#: | Current Rate: 5.000%

Borrower's Name: Richardson | No. of Autos:

1st Pmt Date: 6/06/07 | No. of People:

FDL Sale Date: 0 | Prop. State: CA

$ On Hand: $0.00
LPI: 07/01/2007
ARM/FIXED:
Interest Rate: 6.300%
Original PB: $553,061.00
Original Value: $543,000.00
Orig Amort Term: 360

Mtg. Insurer:
MI %:
Cert. #
Loan Type:
Pool Insurer
Pool #
Investor Name: wamu
Investor #: 000
Client #: 156
Mod Status: Approved

Store

Assets

Appraised property value: 07/07/2006 $ 550,000.00

Checking: $ -

Savings: $ -

Other Real Estate: $ -

Bonds/MF's: $ -

IRA: $ -

401k: $ -

Stocks/Bonds: $ -

Other: $ -

Total: $ 550,000.00

Income Calculations:

Borrower 1	Borrower 2	Borrower 3	Not Borrower
$ -	$ -	$ -	$ -
$ -	$ -	$ -	$ -
$ -	$ -	$ -	$ -
$ -	$ -	$ -	$ -
$ -	$ -	$ -	$ -
$ -	$ -	$ -	$ -

Monthly Income

Borrower:	$ -	$ -
Co Borrower:	$ -	$ -
Self Employed	$ 14,360.00	$ 14,360.00
Unemployment:		$ -
Disability:		$ -
Child Support		$ -
Rents Received:		$ -
Other:		$ -
Total:		$ 51,080.00

Modification Information:

Any Past P/C & P&I?	$ 9,358.76	$ -
Any Unpaid P/C	$ -	$ 3,119.59
Modification Fee:		$ -
Negative Escrow Balance:		$ (1,457.50)
Funds Escrow	$ -	Required Amt $ -
Escrow Shortage:		$ (1,457.50)
BPO:		$ -
Title Work:		$ -
Suspense Amount:		$ -
Borrower Contribution		$ -
Debtmaster Amount:		$ -
Potential Capitalized Amount:		$ 22,457.50
$ 33,214.91		
Income Available after Expenses:		$ 11,258.60

Liabilities

UPB:		$ 553,458.31
Wires Dig Int:	$0.00	
Delinquent Interest:		$ 50,888.13
Escrow/ADVANCE:		$ 9,987.44
Other Mortgages:		$ -
Liens:		$ -
Autos:		$ -
Credit Cards:		$ -
Personal Loan:		$ -
HOA Fees:		$ -
Medicaid:		$ -
Other:		$ -
Total:		$ 613,333.88

Delinquent interest calculated thru date:
Calculated thru: 08/01/08

Term Calculation

First PMT Date	Maturity Date	Term
2/6/2007	02/2037	360
10/2/06	09/2037	348
10/2/07	09/2037	348

LTV: 110.32%
Amount capitalized: $ 22,457.50
12 PMTS made: 5
Investment Default: 01/01/1980
Margin: 0.000%

Expenses

P & I:		$ 4,227.58
Taxes:	$0.00	
Insurance:	$0.00	
Non Escrowed:		$ -
Taxes:	$1,458.17	
Insurance:	$0.00	
Old Escrow:	$0.00	
New Escrow (Escrowed Loan):		$ 1,458.17
Other Mortgage:		$ 8,100.00
Liens:		$ -
Autos:		$ -
Auto Maintenance:		$ 100.00
Credit Cards:		$ 15.00
Child Care:		$ -
Child Support/Alimony:		$ -
Personal Loan:		$ 50.00
Food:	15 mo	$ 1,000.00
Utilities:	15 mo	$ 1,200.00
RPA Plan amt:		$ -
Medical:		$ 100.00
Spending Money:		$ 150.00
Total:		$ 16,400.33

$635,004.09

Loan Modification Calculation:

New UPB:	$ 635,004.09
Rate:	4.241%
Term:	480
New P & I:	$ 2,907.52
New Income Available After Expenses:	$ 352.27
Arrs/Additive Term Calculation:	
Original PB:	$ 635,004.09
Rate:	4.241%
Term:	360
New P & I:	$ 2,907.52
New Income Available After Expenses:	$ 352.27
Extend amort term by:	12
New Term:	480
# Pmts Missed:	0
# of payments to be repaid: 09/08 to 08/09	0
Income Available after Expenses:	$ -
Del. Pmts:	$ -
Additional Costs:	$ 22,457.50
Total Costs:	$ 22,457.50

All blue shaded fields are calculated by Excel, no input is necessary.

NOTES:
RFD: 08-Curtailment of Income

Recommended Terms: 4000 Step Rate Extending Am Term
Mod: Recommend Modification, Am Term Extension & Reduce Rate

Repay:

SPF:

Analyzed by: *Savannah Rogers*

Signature:

Date:

Type of Workout: RPA, SPF, MOD

WORKOUT: Approved ___ Denied ___

JPMC- 000777
CONFIDENTIAL

CSOC.RICH.001649

LOAN MODIFICATION SYSTEM REQUEST FORM

MORTGAGOR NAME: Richardson

REQUESTOR:	0	[redacted]	0	DEPARTMENT:	LOSS MITIGATION/ HOMEOWNERS ASSISTANCE
REQUESTOR'S EMAIL:	0			REQUEST DATE:	July 8, 2008
CENTER	Foreclosure				Multi Lien 0
INVESTOR NAME:	Wamu	INVESTOR NO.:	a23		1st or 2nd 0

			GROSS AMOUNT	APPLY FROM SUSPENSE (ENTER AS A POSITIVE)	
CURRENT UNPAID PRINCIPAL BALANCE:					$ 533,455.31
+ CAPITALIZED INTEREST FROM:	07/01/07	02/01/08	$ 99,858.13	[redacted]	
+ CAPITALIZED ESCROW:			$ 19,119.14		
+ CAPITALIZED FORECLOSURE FEE: 03/13 ATTY			$ 3,338.76		
[redacted]			$ -		
			$ -		
			$ -		
+ OTHER CAPITALIZED FEES (payee code):	0		$ -		
MODIFIED UNPAID PRINCIPAL BALANCE:					$ 603,769.34

[redacted]

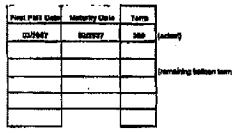
FIELDS TO BE ADJUSTED	FROM:	TO:	REMAINS THE SAME, CHECK BASIS, IF APPLICABLE
INTEREST RATE:	8.000%	4.241%	☐
MATURITY DATE:	02/01/37	02/01/37	☐
PAID TO DATE:	07/01/07	05/01/08	☐
P & I:	$ 4,227.98	$2,827.62	☐
LOAN SUBTYPE (FIXED, ARM,STEP):	6	6	☐
Interest Only:	No	[redacted]	
New PB:	$0.00		
Interest Rate:	0.000%		
New Term:	0		
Modified Int. Pmt:	$0.00		
Escrow Payment:	$0.00		
New Payment:	$0.00		
IO Expiration Date:	01/00/1900		
☐ STEP RATE MODIFICATION: ☐	Number of step changes:	4	

IF YES, COMPLETE THE NECESSARY INFORMATION

NUMBER OF STEP CHANGES	DATE OF INTEREST CHANGE (mm/dd/yy)	INTEREST RATE	PAYMENT DUE DATE (mm/dd/yy)	PRINCIPAL & INTEREST AMOUNT
1	08/01/2008	4.241%	08/01/2008	$2,827.62
2	08/01/2009	4.241%	09/01/2009	$2,827.62
3	08/01/2010	5.241%	09/01/2010	$3,009.88
4	08/01/2011	6.241%	09/01/2011	$3,407.80

☐ ARM EXTENSION:				
FOR LOANS REMAINING ARM, SKIP NEXT RATE & PAYMENT CHANGE. Skips ARM changes.	Int Rate being extended:	0%	Date to resume ARM:	1/0/00
☐ AM TERM EXTENSION / DEFERMENT:				
Is this a Deferment? Delinquent balance is being added to the end of the loan.	Amount to Defer:	$ -		
☐ BALLOON:				
Is this a balloon mod? The balance is amortized over the remaining term to keep the P&I the same but makes it due in 3, 5 or 7 years.	Date balloon due:	12/7/00		
COMMENTS OR SPECIAL INSTRUCTIONS:				
Modify Code:	4280 Step Rate Extending Am Term			

JPMC- 000778
CONFIDENTIAL



JPMC- 000779
CONFIDENTIAL

Page: 1 Document Name: untitled

PCH1 [redacted] PAYMENT CHANGES 07/08/08 08:33:37
NAME L RICHARDS TYPE 13 1ST MTG,CONVEN W/O INS GROUP IGE

* PAYMENT DATA *

DUE		CURRENT		PENDING	EFF DATE	COUPONS	CM: 03
08/07	COUNTY	.01			ESC	0	
	CITY	.00					
	HAZARD	.00					
	MI	.00					
	LIEN	.00			STOP DATE		
	O/S	.00					
	MISC	.00	0				
	BSC	.00					
	1ST P&I	4227.98					
	2ND P&I	.00					
	A&H	.00					
	LIFE	.00					
	REPL	.00	0				
	HUD	.00	.00				DELETE
	NET	4227.99					MAINT?
	1ST INT RATE	8.80000					CURR N
	2ND INT RATE	0.00000					PEND N

* ADDITIONAL MESSAGES *

LAST UPD BY IGE 07/08/08 08:31 IGE PRESS PF14 FOR MEMOS
LIFE-OF-LOAN: LEGAL ACTION: ROUTINE LITIGATION

LOAN MODIFICATION / PARTIAL CLAIM WORKSHEET

LOAN NUMBER [redacted]

Unpaid Principal Balance: $ [redacted]

Delinquent Interest: From: [redacted] To: [redacted]

Delinquent interest dates:	Interest Rate:	Interest:	PC Payment:	Capitalized / PC Amount	Borrowers Funds
	0.000%		$ -		
	0.000%		$ -		
	0.000%		$ -		
	0.000%		$ -		
	0.000%		$ -		
	0.000%		$ -		
	0.000%		$ -		
	0.000%		$ -	# of months	
	0.000%		$ -		
	0.000%		$ -		
Total:		[redacted]	$ -	[redacted]	$ -
Escrow Adv/ Funding:		[redacted]		[redacted]	$ -
Foreclosure Fees:		[redacted]		[redacted]	$ -
Attorney Fees:		$ -		$ -	$ -
Modification Fees:		$ -		$ -	$ -
Title/Recording:		$ -		$ -	$ -
BPO or other value		$ -		$ -	$ -
Property & Preservation		$ -		$ -	$ -
Suspense balance		$ -		$ -	$ -
Total:		[redacted]		[redacted]	$ -

Total Amount due with Deed

New Principal Balance: $ [redacted]

LOAN WORKOUT TERMS

	Current :		Modified:
Due Date:	FROM: [redacted]	TO:	[redacted]
Unpaid Principal Balance:	FROM: $ 530,455.31	TO:	$ [redacted]
Interest Rate:	FROM: [redacted]	TO:	[redacted]
Remaining Term:	FROM: [redacted]	TO:	[redacted]
P & I Payment:	FROM: $ [redacted]	TO:	$ [redacted]
Escrow:	FROM: [redacted]	TO:	$ 1,833.11
Maturity date	[redacted]		02/01/2052
TOTAL PAYMENT (PITI):	FROM: $ [redacted]	TO:	$ [redacted]
Workout Effective Dates:	FROM: [redacted]	TO:	[redacted]
Deferment Amount:	$		

Comments: MARITAL STATUS Unmarried

ADDED CO SIGNERS		Waive Delinquent Interest	$0.00
STATE	[redacted]	Arm Rate Exemption	
MI COMPANY	[redacted]	Interest Rate % to be extended	
RECORD ALTA		Date to resume ARM:	
RECORD MPG		AM Term Ex/Balloon	Yes
ASSIGNMENT		Amort Term	480
DO NOT RECORD	X	Maturity Term	342
PREV BNK & CHP		Interest Only :	No
PREV MOD	no	New PI:	
ARM/FIXED	[redacted]	Interest Rate:	
Modify Code	4300 Step Rate Extending Am Term	New Term:	
		Modified Int. Pmt:	[redacted]
		Escrow Payment:	
		New Payment:	
		IO Maturity Date	

Step Rate:	Year 1	Year 2	Year 3	Year 4
Rate:	[redacted]	[redacted]	[redacted]	[redacted]
Term:	480	480	480	480
P&I :	[redacted]	[redacted]	[redacted]	[redacted]
1st pyt date:	[redacted]	[redacted]	[redacted]	[redacted]

Prepared by: Savannah Rogers 07/09/2008

COMMITTEE APPROVAL

JPMC- 000781
CONFIDENTIAL

PAYMENT CALCULATOR & AMORTIZATION SCHEDULE

Mortgagor	Richardson
Investor	wamu
Principal Bal	$ 606,769.34
Interest Rate	4.241%
Term	480
Payment Amt	$2,627.62
First Payment Dat	September-08

Step Rate:
Rate:
Term:
P&I :
1st pyt date:

		Prin App	Interest App
	$606,769.34		
Sep-08	$606,286.14	$483.20	$2,144.42
Oct-08	$605,801.24	$484.90	$2,142.72
Nov-08	$605,314.62	$486.62	$2,141.00
Dec-08	$604,826.28	$488.34	$2,139.28
Jan-09	$604,336.22	$490.06	$2,137.56
Feb-09	$603,844.42	$491.80	$2,135.82
Mar-09	$603,350.89	$493.53	$2,134.09
Apr-09	$602,855.61	$495.28	$2,132.34
May-09	$602,358.58	$497.03	$2,130.59
Jun-09	$601,859.79	$498.79	$2,128.84
Jul-09	$601,359.24	$500.55	$2,127.07
Aug-09	$600,856.93	$502.32	$2,125.30
Sep-09	$600,352.83	$504.09	$2,123.53
Oct-09	$599,846.96	$505.87	$2,121.75
Nov-09	$599,339.30	$507.66	$2,119.96
Dec-09	$598,829.84	$509.46	$2,118.16
Jan-10	$598,318.59	$511.26	$2,116.36
Feb-10	$597,805.52	$513.06	$2,114.56
Mar-10	$597,290.64	$514.88	$2,112.74
Apr-10	$596,773.95	$516.70	$2,110.92
May-10	$596,255.43	$518.52	$2,109.10
Jun-10	$595,735.07	$520.36	$2,107.27
Jul-10	$595,212.88	$522.19	$2,105.43
Aug-10	$594,688.84	$524.04	$2,103.58

PAYMENT CALCULATOR & AMORTIZATION SCHEDULE

Mortgagor	Richardson
Investor	wamu
Principal Bal	$ 594,688.84
Interest Rate	5.241%
Term	456
Payment Amt	$3,009.88
First Payment Dat	September-10

Step Rate:
Rate:
Term:
P&I :
1st pyt date:

		Prin App	Interest App
	$594,688.84		
Sep-10	$594,276.27	$412.57	$2,597.30
Oct-10	$593,861.89	$414.37	$2,595.50
Nov-10	$593,445.71	$416.18	$2,593.69
Dec-10	$593,027.71	$418.00	$2,591.87
Jan-11	$592,607.88	$419.83	$2,590.05
Feb-11	$592,186.22	$421.66	$2,588.21
Mar-11	$591,762.72	$423.50	$2,586.37
Apr-11	$591,337.37	$425.35	$2,584.52
May-11	$590,910.16	$427.21	$2,582.67
Jun-11	$590,481.08	$429.08	$2,580.80
Jul-11	$590,050.13	$430.95	$2,578.93
Aug-11	$589,617.30	$432.83	$2,577.04

PAYMENT CALCULATOR & AMORTIZATION SCHEDULE

Mortgagor	Richardson
Investor	wamu

Principal Bal	$ 589,617.30
Interest Rate	6.241%
Term	444
Payment Amt	$3,407.00
First Payment Dat	September-11

Step Rate:
Rate:
Term:
P&I :
1st pyt date:

		Prin App	Interest App
	$589,617.30		
Sep-11	$589,276.81	$340.49	$3,066.50
Oct-11	$588,934.54	$342.27	$3,064.73
Nov-11	$588,590.49	$344.05	$3,062.95
Dec-11	$588,244.66	$345.84	$3,061.16
Jan-12	$587,897.02	$347.63	$3,059.36
Feb-12	$587,547.58	$349.44	$3,057.55
Mar-12	$587,196.32	$351.26	$3,055.74
Apr-12	$586,843.24	$353.09	$3,053.91
May-12	$586,488.31	$354.92	$3,052.07
Jun-12	$586,131.55	$356.77	$3,050.23
Jul-12	$585,772.92	$358.62	$3,048.37
Aug-12	$585,412.43	$360.49	$3,046.51
Sep-12	$585,050.07	$362.36	$3,044.63
Oct-12	$584,685.82	$364.25	$3,042.75
Nov-12	$584,319.68	$366.14	$3,040.85
Dec-12	$583,951.63	$368.05	$3,038.95
Jan-13	$583,581.67	$369.96	$3,037.04
Feb-13	$583,209.79	$371.89	$3,035.11
Mar-13	$582,835.97	$373.82	$3,033.18
Apr-13	$582,460.20	$375.76	$3,031.23
May-13	$582,082.48	$377.72	$3,029.28
Jun-13	$581,702.80	$379.68	$3,027.31
Jul-13	$581,321.14	$381.66	$3,025.34
Aug-13	$580,937.50	$383.64	$3,023.35
Sep-13	$580,551.87	$385.64	$3,021.36
Oct-13	$580,164.22	$387.64	$3,019.35
Nov-13	$579,774.56	$389.66	$3,017.34
Dec-13	$579,382.88	$391.69	$3,015.31
Jan-14	$578,989.16	$393.72	$3,013.27
Feb-14	$578,593.39	$395.77	$3,011.23
Mar-14	$578,195.56	$397.83	$3,009.17
Apr-14	$577,795.66	$399.90	$3,007.10

JPMC- 000784
CONFIDENTIAL

CSOC.RICH.001656

May-14	$577,393.68	$401.98	$3,005.02
Jun-14	$576,989.61	$404.07	$3,002.93
Jul-14	$576,583.45	$406.17	$3,000.83
Aug-14	$576,175.16	$408.28	$2,998.71
Sep-14	$575,764.76	$410.41	$2,996.59
Oct-14	$575,352.22	$412.54	$2,994.46
Nov-14	$574,937.53	$414.69	$2,992.31
Dec-14	$574,520.69	$416.84	$2,990.15
Jan-15	$574,101.68	$419.01	$2,987.99
Feb-15	$573,680.49	$421.19	$2,985.81
Mar-15	$573,257.11	$423.38	$2,983.62
Apr-15	$572,831.53	$425.58	$2,981.41
May-15	$572,403.74	$427.79	$2,979.20
Jun-15	$571,973.72	$430.02	$2,976.98
Jul-15	$571,541.46	$432.26	$2,974.74
Aug-15	$571,106.96	$434.50	$2,972.49
Sep-15	$570,670.19	$436.76	$2,970.23
Oct-15	$570,231.16	$439.04	$2,967.96
Nov-15	$569,789.84	$441.32	$2,965.68
Dec-15	$569,346.22	$443.61	$2,963.38
Jan-16	$568,900.30	$445.92	$2,961.07
Feb-16	$568,452.06	$448.24	$2,958.76
Mar-16	$568,001.49	$450.57	$2,956.42
Apr-16	$567,548.57	$452.92	$2,954.08
May-16	$567,093.30	$455.27	$2,951.73
Jun-16	$566,635.66	$457.64	$2,949.36
Jul-16	$566,175.64	$460.02	$2,946.98
Aug-16	$565,713.23	$462.41	$2,944.59
Sep-16	$565,248.42	$464.82	$2,942.18
Oct-16	$564,781.18	$467.23	$2,939.76
Nov-16	$564,311.52	$469.66	$2,937.33
Dec-16	$563,839.41	$472.11	$2,934.89
Jan-17	$563,364.85	$474.56	$2,932.43
Feb-17	$562,887.82	$477.03	$2,929.97
Mar-17	$562,408.31	$479.51	$2,927.49
Apr-17	$561,926.31	$482.00	$2,924.99
May-17	$561,441.80	$484.51	$2,922.49
Jun-17	$560,954.77	$487.03	$2,919.97
Jul-17	$560,465.20	$489.56	$2,917.43
Aug-17	$559,973.09	$492.11	$2,914.89
Sep-17	$559,478.42	$494.67	$2,912.33
Oct-17	$558,981.18	$497.24	$2,909.75
Nov-17	$558,481.35	$499.83	$2,907.17
Dec-17	$557,978.92	$502.43	$2,904.57

Jan-18	$557,473.88	$505.04	$2,901.96
Feb-18	$556,966.22	$507.67	$2,899.33
Mar-18	$556,455.91	$510.31	$2,896.69
Apr-18	$555,942.95	$512.96	$2,894.03
May-18	$555,427.32	$515.63	$2,891.37
Jun-18	$554,909.00	$518.31	$2,888.68
Jul-18	$554,388.00	$521.01	$2,885.99
Aug-18	$553,864.28	$523.72	$2,883.28
Sep-18	$553,337.84	$526.44	$2,880.56
Oct-18	$552,808.66	$529.18	$2,877.82
Nov-18	$552,276.73	$531.93	$2,875.07
Dec-18	$551,742.03	$534.70	$2,872.30
Jan-19	$551,204.56	$537.48	$2,869.52
Feb-19	$550,664.28	$540.27	$2,866.72
Mar-19	$550,121.20	$543.08	$2,863.91
Apr-19	$549,575.29	$545.91	$2,861.09
May-19	$549,026.55	$548.75	$2,858.25
Jun-19	$548,474.94	$551.60	$2,855.40
Jul-19	$547,920.48	$554.47	$2,852.53
Aug-19	$547,363.12	$557.35	$2,849.64
Sep-19	$546,802.87	$560.25	$2,846.74
Oct-19	$546,239.70	$563.17	$2,843.83
Nov-19	$545,673.61	$566.09	$2,840.90
Dec-19	$545,104.57	$569.04	$2,837.96
Jan-20	$544,532.57	$572.00	$2,835.00
Feb-20	$543,957.60	$574.97	$2,832.02
Mar-20	$543,379.64	$577.96	$2,829.03
Apr-20	$542,798.67	$580.97	$2,826.03
May-20	$542,214.68	$583.99	$2,823.01
Jun-20	$541,627.65	$587.03	$2,819.97
Jul-20	$541,037.57	$590.08	$2,816.92
Aug-20	$540,444.42	$593.15	$2,813.85
Sep-20	$539,848.18	$596.23	$2,810.76
Oct-20	$539,248.85	$599.34	$2,807.66
Nov-20	$538,646.39	$602.45	$2,804.54
Dec-20	$538,040.81	$605.59	$2,801.41
Jan-21	$537,432.07	$608.74	$2,798.26
Feb-21	$536,820.17	$611.90	$2,795.09
Mar-21	$536,205.09	$615.08	$2,791.91
Apr-21	$535,586.80	$618.28	$2,788.71
May-21	$534,965.30	$621.50	$2,785.50
Jun-21	$534,340.57	$624.73	$2,782.27
Jul-21	$533,712.59	$627.98	$2,779.02
Aug-21	$533,081.35	$631.25	$2,775.75

Sep-21	$532,446.82	$634.53	$2,772.47
Oct-21	$531,808.99	$637.83	$2,769.17
Nov-21	$531,167.84	$641.15	$2,765.85
Dec-21	$530,523.36	$644.48	$2,762.52
Jan-22	$529,875.53	$647.83	$2,759.16
Feb-22	$529,224.33	$651.20	$2,755.79
Mar-22	$528,569.74	$654.59	$2,752.41
Apr-22	$527,911.74	$657.99	$2,749.00
May-22	$527,250.33	$661.42	$2,745.58
Jun-22	$526,585.47	$664.86	$2,742.14
Jul-22	$525,917.16	$668.31	$2,738.68
Aug-22	$525,245.37	$671.79	$2,735.21
Sep-22	$524,570.09	$675.28	$2,731.71
Oct-22	$523,891.29	$678.79	$2,728.20
Nov-22	$523,208.97	$682.32	$2,724.67
Dec-22	$522,523.10	$685.87	$2,721.12
Jan-23	$521,833.66	$689.44	$2,717.56
Feb-23	$521,140.63	$693.03	$2,713.97
Mar-23	$520,444.00	$696.63	$2,710.37
Apr-23	$519,743.74	$700.25	$2,706.74
May-23	$519,039.85	$703.90	$2,703.10
Jun-23	$518,332.29	$707.56	$2,699.44
Jul-23	$517,621.06	$711.24	$2,695.76
Aug-23	$516,906.12	$714.94	$2,692.06
Sep-23	$516,187.47	$718.65	$2,688.34
Oct-23	$515,465.08	$722.39	$2,684.60
Nov-23	$514,738.93	$726.15	$2,680.85
Dec-23	$514,009.00	$729.92	$2,677.07
Jan-24	$513,275.28	$733.72	$2,673.28
Feb-24	$512,537.74	$737.54	$2,669.46
Mar-24	$511,796.37	$741.37	$2,665.62
Apr-24	$511,051.14	$745.23	$2,661.77
May-24	$510,302.04	$749.10	$2,657.89
Jun-24	$509,549.04	$753.00	$2,654.00
Jul-24	$508,792.12	$756.92	$2,650.08
Aug-24	$508,031.27	$760.85	$2,646.14
Sep-24	$507,266.46	$764.81	$2,642.19
Oct-24	$506,497.67	$768.79	$2,638.21
Nov-24	$505,724.88	$772.79	$2,634.21
Dec-24	$504,948.08	$776.81	$2,630.19
Jan-25	$504,167.23	$780.85	$2,626.15
Feb-25	$503,382.33	$784.91	$2,622.09
Mar-25	$502,593.34	$788.99	$2,618.01
Apr-25	$501,800.24	$793.09	$2,613.90

May-25	$501,003.03	$797.22	$2,609.78
Jun-25	$500,201.66	$801.36	$2,605.63
Jul-25	$499,396.13	$805.53	$2,601.47
Aug-25	$498,586.41	$809.72	$2,597.28
Sep-25	$497,772.48	$813.93	$2,593.06
Oct-25	$496,954.32	$818.16	$2,588.83
Nov-25	$496,131.90	$822.42	$2,584.58
Dec-25	$495,305.20	$826.70	$2,580.30
Jan-26	$494,474.20	$831.00	$2,576.00
Feb-26	$493,638.89	$835.32	$2,571.68
Mar-26	$492,799.22	$839.66	$2,567.33
Apr-26	$491,955.19	$844.03	$2,562.97
May-26	$491,106.77	$848.42	$2,558.58
Jun-26	$490,253.94	$852.83	$2,554.16
Jul-26	$489,396.67	$857.27	$2,549.73
Aug-26	$488,534.95	$861.73	$2,545.27
Sep-26	$487,668.74	$866.21	$2,540.79
Oct-26	$486,798.03	$870.71	$2,536.28
Nov-26	$485,922.79	$875.24	$2,531.76
Dec-26	$485,043.00	$879.79	$2,527.20
Jan-27	$484,158.63	$884.37	$2,522.63
Feb-27	$483,269.66	$888.97	$2,518.03
Mar-27	$482,376.07	$893.59	$2,513.40
Apr-27	$481,477.83	$898.24	$2,508.76
May-27	$480,574.92	$902.91	$2,504.09
Jun-27	$479,667.31	$907.61	$2,499.39
Jul-27	$478,754.99	$912.33	$2,494.67
Aug-27	$477,837.91	$917.07	$2,489.92
Sep-27	$476,916.07	$921.84	$2,485.16
Oct-27	$475,989.44	$926.64	$2,480.36
Nov-27	$475,057.98	$931.45	$2,475.54
Dec-27	$474,121.68	$936.30	$2,470.70
Jan-28	$473,180.52	$941.17	$2,465.83
Feb-28	$472,234.45	$946.06	$2,460.93
Mar-28	$471,283.47	$950.98	$2,456.01
Apr-28	$470,327.54	$955.93	$2,451.07
May-28	$469,366.64	$960.90	$2,446.10
Jun-28	$468,400.74	$965.90	$2,441.10
Jul-28	$467,429.82	$970.92	$2,436.07
Aug-28	$466,453.85	$975.97	$2,431.02
Sep-28	$465,472.80	$981.05	$2,425.95
Oct-28	$464,486.65	$986.15	$2,420.85
Nov-28	$463,495.37	$991.28	$2,415.72
Dec-28	$462,498.94	$996.43	$2,410.56

Jan-29	$461,497.32	$1,001.62	$2,405.38
Feb-29	$460,490.49	$1,006.83	$2,400.17
Mar-29	$459,478.43	$1,012.06	$2,394.93
Apr-29	$458,461.11	$1,017.33	$2,389.67
May-29	$457,438.49	$1,022.62	$2,384.38
Jun-29	$456,410.56	$1,027.93	$2,379.06
Jul-29	$455,377.27	$1,033.28	$2,373.72
Aug-29	$454,338.62	$1,038.65	$2,368.34
Sep-29	$453,294.56	$1,044.06	$2,362.94
Oct-29	$452,245.08	$1,049.49	$2,357.51
Nov-29	$451,190.13	$1,054.95	$2,352.05
Dec-29	$450,129.70	$1,060.43	$2,346.56
Jan-30	$449,063.75	$1,065.95	$2,341.05
Feb-30	$447,992.26	$1,071.49	$2,335.51
Mar-30	$446,915.20	$1,077.06	$2,329.93
Apr-30	$445,832.53	$1,082.66	$2,324.33
May-30	$444,744.24	$1,088.30	$2,318.70
Jun-30	$443,650.28	$1,093.96	$2,313.04
Jul-30	$442,550.64	$1,099.65	$2,307.35
Aug-30	$441,445.27	$1,105.36	$2,301.63
Sep-30	$440,334.16	$1,111.11	$2,295.88
Oct-30	$439,217.27	$1,116.89	$2,290.10
Nov-30	$438,094.57	$1,122.70	$2,284.30
Dec-30	$436,966.03	$1,128.54	$2,278.46
Jan-31	$435,831.62	$1,134.41	$2,272.59
Feb-31	$434,691.31	$1,140.31	$2,266.69
Mar-31	$433,545.07	$1,146.24	$2,260.76
Apr-31	$432,392.87	$1,152.20	$2,254.80
May-31	$431,234.68	$1,158.19	$2,248.80
Jun-31	$430,070.46	$1,164.22	$2,242.78
Jul-31	$428,900.19	$1,170.27	$2,236.72
Aug-31	$427,723.83	$1,176.36	$2,230.64
Sep-31	$426,541.36	$1,182.48	$2,224.52
Oct-31	$425,352.73	$1,188.63	$2,218.37
Nov-31	$424,157.92	$1,194.81	$2,212.19
Dec-31	$422,956.90	$1,201.02	$2,205.97
Jan-32	$421,749.63	$1,207.27	$2,199.73
Feb-32	$420,536.09	$1,213.55	$2,193.45
Mar-32	$419,316.23	$1,219.86	$2,187.14
Apr-32	$418,090.03	$1,226.20	$2,180.79
May-32	$416,857.45	$1,232.58	$2,174.42
Jun-32	$415,618.46	$1,238.99	$2,168.01
Jul-32	$414,373.02	$1,245.43	$2,161.56
Aug-32	$413,121.11	$1,251.91	$2,155.09

Sep-32	$411,862.69	$1,258.42	$2,148.57
Oct-32	$410,597.72	$1,264.97	$2,142.03
Nov-32	$409,326.18	$1,271.55	$2,135.45
Dec-32	$408,048.02	$1,278.16	$2,128.84
Jan-33	$406,763.21	$1,284.81	$2,122.19
Feb-33	$405,471.72	$1,291.49	$2,115.51
Mar-33	$404,173.52	$1,298.21	$2,108.79
Apr-33	$402,868.56	$1,304.96	$2,102.04
May-33	$401,556.81	$1,311.74	$2,095.25
Jun-33	$400,238.25	$1,318.57	$2,088.43
Jul-33	$398,912.82	$1,325.42	$2,081.57
Aug-33	$397,580.51	$1,332.32	$2,074.68
Sep-33	$396,241.26	$1,339.25	$2,067.75
Oct-33	$394,895.05	$1,346.21	$2,060.78
Nov-33	$393,541.84	$1,353.21	$2,053.78
Dec-33	$392,181.59	$1,360.25	$2,046.75
Jan-34	$390,814.26	$1,367.33	$2,039.67
Feb-34	$389,439.82	$1,374.44	$2,032.56
Mar-34	$388,058.24	$1,381.58	$2,025.41
Apr-34	$386,669.47	$1,388.77	$2,018.23
May-34	$385,273.48	$1,395.99	$2,011.00
Jun-34	$383,870.22	$1,403.25	$2,003.74
Jul-34	$382,459.67	$1,410.55	$1,996.45
Aug-34	$381,041.78	$1,417.89	$1,989.11
Sep-34	$379,616.52	$1,425.26	$1,981.73
Oct-34	$378,183.85	$1,432.67	$1,974.32
Nov-34	$376,743.72	$1,440.13	$1,966.87
Dec-34	$375,296.11	$1,447.61	$1,959.38
Jan-35	$373,840.96	$1,455.14	$1,951.85
Feb-35	$372,378.25	$1,462.71	$1,944.28
Mar-35	$370,907.93	$1,470.32	$1,936.68
Apr-35	$369,429.97	$1,477.97	$1,929.03
May-35	$367,944.32	$1,485.65	$1,921.34
Jun-35	$366,450.94	$1,493.38	$1,913.62
Jul-35	$364,949.79	$1,501.15	$1,905.85
Aug-35	$363,440.84	$1,508.95	$1,898.04
Sep-35	$361,924.04	$1,516.80	$1,890.20
Oct-35	$360,399.35	$1,524.69	$1,882.31
Nov-35	$358,866.73	$1,532.62	$1,874.38
Dec-35	$357,326.14	$1,540.59	$1,866.41
Jan-36	$355,777.53	$1,548.60	$1,858.39
Feb-36	$354,220.88	$1,556.66	$1,850.34
Mar-36	$352,656.12	$1,564.75	$1,842.24
Apr-36	$351,083.23	$1,572.89	$1,834.11

May-36	$349,502.16	$1,581.07	$1,825.93
Jun-36	$347,912.87	$1,589.29	$1,817.70
Jul-36	$346,315.31	$1,597.56	$1,809.44
Aug-36	$344,709.44	$1,605.87	$1,801.13
Sep-36	$343,095.22	$1,614.22	$1,792.78
Oct-36	$341,472.61	$1,622.62	$1,784.38
Nov-36	$339,841.55	$1,631.05	$1,775.94
Dec-36	$338,202.02	$1,639.54	$1,767.46
Jan-37	$336,553.95	$1,648.06	$1,758.93
Feb-37	$334,897.32	$1,656.64	$1,750.36
Mar-37	$333,232.07	$1,665.25	$1,741.75
Apr-37	$331,558.15	$1,673.91	$1,733.08
May-37	$329,875.54	$1,682.62	$1,724.38
Jun-37	$328,184.17	$1,691.37	$1,715.63
Jul-37	$326,484.00	$1,700.17	$1,706.83
Aug-37	$324,774.99	$1,709.01	$1,697.99
Sep-37	$323,057.10	$1,717.90	$1,689.10
Oct-37	$321,330.27	$1,726.83	$1,680.17
Nov-37	$319,594.46	$1,735.81	$1,671.19
Dec-37	$317,849.62	$1,744.84	$1,662.16
Jan-38	$316,095.71	$1,753.91	$1,653.08
Feb-38	$314,332.67	$1,763.04	$1,643.96
Mar-38	$312,560.47	$1,772.20	$1,634.79
Apr-38	$310,779.04	$1,781.42	$1,625.57
May-38	$308,988.36	$1,790.69	$1,616.31
Jun-38	$307,188.36	$1,800.00	$1,607.00
Jul-38	$305,379.00	$1,809.36	$1,597.64
Aug-38	$303,560.23	$1,818.77	$1,588.23
Sep-38	$301,732.00	$1,828.23	$1,578.77
Oct-38	$299,894.26	$1,837.74	$1,569.26
Nov-38	$298,046.96	$1,847.30	$1,559.70
Dec-38	$296,190.06	$1,856.90	$1,550.09
Jan-39	$294,323.50	$1,866.56	$1,540.44
Feb-39	$292,447.23	$1,876.27	$1,530.73
Mar-39	$290,561.20	$1,886.03	$1,520.97
Apr-39	$288,665.37	$1,895.84	$1,511.16
May-39	$286,759.67	$1,905.70	$1,501.30
Jun-39	$284,844.06	$1,915.61	$1,491.39
Jul-39	$282,918.49	$1,925.57	$1,481.43
Aug-39	$280,982.91	$1,935.58	$1,471.41
Sep-39	$279,037.26	$1,945.65	$1,461.35
Oct-39	$277,081.49	$1,955.77	$1,451.23
Nov-39	$275,115.55	$1,965.94	$1,441.05
Dec-39	$273,139.38	$1,976.17	$1,430.83

Jan-40	$271,152.94	$1,986.44	$1,420.55
Feb-40	$269,156.16	$1,996.78	$1,410.22
Mar-40	$267,149.00	$2,007.16	$1,399.84
Apr-40	$265,131.40	$2,017.60	$1,389.40
May-40	$263,103.31	$2,028.09	$1,378.90
Jun-40	$261,064.67	$2,038.64	$1,368.36
Jul-40	$259,015.43	$2,049.24	$1,357.75
Aug-40	$256,955.53	$2,059.90	$1,347.10
Sep-40	$254,884.91	$2,070.61	$1,336.38
Oct-40	$252,803.53	$2,081.38	$1,325.61
Nov-40	$250,711.32	$2,092.21	$1,314.79
Dec-40	$248,608.24	$2,103.09	$1,303.91
Jan-41	$246,494.21	$2,114.03	$1,292.97
Feb-41	$244,369.19	$2,125.02	$1,281.98
Mar-41	$242,233.12	$2,136.07	$1,270.92
Apr-41	$240,085.93	$2,147.18	$1,259.81
May-41	$237,927.58	$2,158.35	$1,248.65
Jun-41	$235,758.01	$2,169.57	$1,237.42
Jul-41	$233,577.15	$2,180.86	$1,226.14
Aug-41	$231,384.95	$2,192.20	$1,214.80
Sep-41	$229,181.35	$2,203.60	$1,203.39
Oct-41	$226,966.29	$2,215.06	$1,191.93
Nov-41	$224,739.70	$2,226.58	$1,180.41
Dec-41	$222,501.54	$2,238.16	$1,168.83
Jan-42	$220,251.74	$2,249.80	$1,157.19
Feb-42	$217,990.24	$2,261.50	$1,145.49
Mar-42	$215,716.97	$2,273.27	$1,133.73
Apr-42	$213,431.88	$2,285.09	$1,121.91
May-42	$211,134.91	$2,296.97	$1,110.02
Jun-42	$208,825.99	$2,308.92	$1,098.08
Jul-42	$206,505.06	$2,320.93	$1,086.07
Aug-42	$204,172.06	$2,333.00	$1,074.00
Sep-42	$201,826.93	$2,345.13	$1,061.86
Oct-42	$199,469.61	$2,357.33	$1,049.67
Nov-42	$197,100.02	$2,369.59	$1,037.41
Dec-42	$194,718.11	$2,381.91	$1,025.08
Jan-43	$192,323.81	$2,394.30	$1,012.70
Feb-43	$189,917.05	$2,406.75	$1,000.24
Mar-43	$187,497.78	$2,419.27	$987.73
Apr-43	$185,065.93	$2,431.85	$975.14
May-43	$182,621.43	$2,444.50	$962.50
Jun-43	$180,164.22	$2,457.21	$949.78
Jul-43	$177,694.23	$2,469.99	$937.00
Aug-43	$175,211.39	$2,482.84	$924.16

Sep-43	$172,715.64	$2,495.75	$911.25
Oct-43	$170,206.91	$2,508.73	$898.27
Nov-43	$167,685.13	$2,521.78	$885.22
Dec-43	$165,150.24	$2,534.89	$872.10
Jan-44	$162,602.16	$2,548.08	$858.92
Feb-44	$160,040.83	$2,561.33	$845.67
Mar-44	$157,466.18	$2,574.65	$832.35
Apr-44	$154,878.14	$2,588.04	$818.96
May-44	$152,276.64	$2,601.50	$805.50
Jun-44	$149,661.61	$2,615.03	$791.97
Jul-44	$147,032.97	$2,628.63	$778.37
Aug-44	$144,390.67	$2,642.30	$764.69
Sep-44	$141,734.63	$2,656.04	$750.95
Oct-44	$139,064.77	$2,669.86	$737.14
Nov-44	$136,381.03	$2,683.74	$723.25
Dec-44	$133,683.32	$2,697.70	$709.29
Jan-45	$130,971.59	$2,711.73	$695.26
Feb-45	$128,245.76	$2,725.83	$681.16
Mar-45	$125,505.75	$2,740.01	$666.98
Apr-45	$122,751.48	$2,754.26	$652.73
May-45	$119,982.90	$2,768.59	$638.41
Jun-45	$117,199.91	$2,782.99	$624.01
Jul-45	$114,402.45	$2,797.46	$609.54
Aug-45	$111,590.45	$2,812.01	$594.99
Sep-45	$108,763.81	$2,826.63	$580.36
Oct-45	$105,922.48	$2,841.33	$565.66
Nov-45	$103,066.37	$2,856.11	$550.89
Dec-45	$100,195.40	$2,870.97	$536.03
Jan-46	$97,309.51	$2,885.90	$521.10
Feb-46	$94,408.60	$2,900.91	$506.09
Mar-46	$91,492.61	$2,915.99	$491.00
Apr-46	$88,561.45	$2,931.16	$475.84
May-46	$85,615.05	$2,946.40	$460.59
Jun-46	$82,653.32	$2,961.73	$445.27
Jul-46	$79,676.19	$2,977.13	$429.87
Aug-46	$76,683.57	$2,992.61	$414.38
Sep-46	$73,675.40	$3,008.18	$398.82
Oct-46	$70,651.57	$3,023.82	$383.17
Nov-46	$67,612.02	$3,039.55	$367.45
Dec-46	$64,556.67	$3,055.36	$351.64
Jan-47	$61,485.42	$3,071.25	$335.75
Feb-47	$58,398.20	$3,087.22	$319.78
Mar-47	$55,294.92	$3,103.28	$303.72
Apr-47	$52,175.51	$3,119.42	$287.58

May-47	$49,039.87	$3,135.64	$271.36
Jun-47	$45,887.92	$3,151.95	$255.05
Jul-47	$42,719.58	$3,168.34	$238.66
Aug-47	$39,534.76	$3,184.82	$222.18
Sep-47	$36,333.37	$3,201.38	$205.61
Oct-47	$33,115.34	$3,218.03	$188.96
Nov-47	$29,880.57	$3,234.77	$172.23
Dec-47	$26,628.98	$3,251.59	$155.40
Jan-48	$23,360.48	$3,268.50	$138.49
Feb-48	$20,074.98	$3,285.50	$121.49
Mar-48	$16,772.39	$3,302.59	$104.41
Apr-48	$13,452.62	$3,319.77	$87.23
May-48	$10,115.59	$3,337.03	$69.96
Jun-48	$6,761.20	$3,354.39	$52.61
Jul-48	$3,389.37	$3,371.83	$35.16
Aug-48	$0.00	$3,389.37	$17.63

Optimizer Results

Hierarchy of Options

Option	NPV
Mod - Step Rate & Am Term Extension	$457,793
Mod - Balloon	$455,133
Mod - Step Rate	$447,047
Short Sale	$428,752
Deed-In-Lieu	$426,458
Foreclosure	$411,082
Mod - Balloon with Writedown	See Warning
Mod - Arm Rate Extension	See Warning
Mod - Am Term Extension & Reduce Rate	See Warning
Mod - Am Term Extension	See Warning
Mod - Reduce Rate	See Warning
Mod - 12mo Arm Rate Extension (ID)	See Warning

	07/08/2009
BPO	$550,000
Target Price	$467,500
LTV	110%

Warnings

Borrower needs to come up with a higher payment for a [Mod - Reduce Rate] to be economic
Borrower needs to come up with a higher payment for a [Mod - Am Term Extension] to be economic
Borrower needs to come up with a higher payment for a [Mod - Am Term Extension & Reduce Rate] to be economic
Borrower needs to come up with a higher payment for a [Mod - Arm Rate Extension] to be economic
[Mod - Balloon with Writedown] is disabled
[Mod - 12mo Arm Rate Extension (ID)] is only available for Imminent Default

Servicing Decision/Notes:

Mod - Step Rate & Am Term Extension

Mod - Step Rate & Am Term Extension

Loan Modification Terms

	New	Prior
Balance	$606,788.34	$533,455.31
Advances		$73,314.03
Interest Rate	4.241%	5.800%
Remaining Term	342	342
Remaining Amortization	480	342
Remaining IO	-	-
Balloon (estimate)	$303,021	
Monthly PII payment	$2,627.45	$4,227.98
Monthly Tax payment	$1,433.11	$1,433.11
Monthly Insurance pmt	$0.00	$0.00
Total Payment	$4,060.56	$5,661.09

Drop rate, buildup over 3 years to current rate; extend amortization term

Highlights

Keep your home

Capitalized $73,314 of advances; contribution of $0
Interest rate reduction of 1.56%

Amortization extension of 138 months

Balloon payment of ~$303,021
Monthly payment reduction of $1,601 (38%)

JPMC-000795
CONFIDENTIAL

CSOC.RICH.001667

Washington Mutual
Long Beach Mortgage

Loss Modification Analysis

Step 1: Inputs

Loan Ownership

	Imminent Default	No
	Loan Ownership	Asset
	Center	Foreclosure
1	Is this a subprime loan?	Yes
2	Data As of Data (mm/dd/yy)	[illegible]
3	Wamu servicing ID	[illegible]
4	Borrower Name	[illegible]
5	Property Street Address	717 E VERNON ST
6	City	long beach
7	State	CA
8	Zip Code	90806
9	Lien	1
10	Number of Dwelling Units (1-4)	1
11	Updated Property Value (BPO)	550,000.00
12	Date of Updated Property Value	07/01/08
13	Original Property Value	543,000.00
14	Unpaid Principal Balance (Actual)	533,455.31
15	Escrow Advances	19,119.14
16	Recoverable Servicing Advances	3,336.76
17	Last Paid Installment	07/01/07
18	First Payment Due Date	03/01/07
19	Maturity Term (months)	360
20	Amortization Term (months)	360
21	Fixed Period Term (months; 999 - Fixed)	24
22	IO Term	0
23	Original FICO	584
24	Current Interest Rate	8.800%
25	Monthly property taxes	1,433
26	Monthly home insurance	[redacted]
27	Current Monthly P/I payment	4,227.98
28	Loan Purpose (Purchase; Other - Refi, Cashout)	Purchase
29	Margin	0.00%
30	Days Until Reset	0

Credit Information Available from Credit Bureau

30	Current FICO	526
31	Date of Credit Report	06/06/08
32	Worst delinquency status of any outstanding mortgage	5
33	# of credit accounts opened in the last 12 months	1
34	Default Pattern Field	DQ within last 6mo.
35	Total number of active mortgage trades	2
36	Age of oldest active trade on file	240+
37	$ Penalty for DQ loan payments	4
38	Number of bank revolving trades with utilization >75%	Default*
39	Status Indicator: Status on an active Mtg or HE trade	Other
40	Newly opened trades indicator	Other
41	Public records indicator	Default*
42	Autopay indicator	Autopay
43	NSF indicator	NSF Payment within 3mo.

New Financial Information

44	New Surplus Income (excluding P&I)	2,969.89
	This is the maximum out of pocket from borrower	
45	Contribution	0.00
46	Mod Balance (after Contribution)	606,768.34
47	Mod Date (mm/dd/yy)	09/01/08
48	Suspense Amount	0.00

Step 2: Borrower Payment Analysis

Financial Analysis

		Mod - Step Rate & Am Term Extension	Prior
1	Current Interest Rate	4.241%	8.800%
2	Loan Balance	$ 606,768.34	$ 533,455.31
3	Advances	$ -	$ 73,314.03
4	Remaining Term	342	342
5	Remaining Amortization	480	342
6	Remaining IO	0	0
7	Balloon (estimate)	$ 303,020.61	
8	Current Principal and Interest Payment	$ 2,627.45	$ 4,227.98
9	Monthly Taxes	$ 1,433.11	$ 1,433.11
10	Monthly Insurance	$ -	$ -
11	Total payment	$ 4,060.56	$ 5,661.09
12	Maximum P&I payment that borrower can make	$ 2,969.89	

JPMC- 000796
CONFIDENTIAL

CSOC.RICH.001668

893

Washington Mutual
Long Beach Mortgage

Step 3: Loss Mitigation Optimizer
Optimizer Results

		NPV	Coupon		P&I	Maturity	Amort		Balance
1 Foreclosure	$	411,082.17							
2 Modification	$	457,792.69	4.24%	$	2,627.45	342	480		606,769
3 Short Sale	$	428,751.78							
4 Deed-in-lieu of Foreclosure	$	426,459.00							

Step 4: Modification Optimizer Results

		Balance	Coupon		P&I	Maturity	Amort		NPV
Mod - Reduce Rate	$	606,769.34	5.00%	$	3,331.94	342	342	$	488,544.06
Mod - 12mo Arm Rate Extension (ID)	$	606,769.34	8.80%	$	4,848.05	342	342	$	520,250.23
Mod - Arm Term Extension	$	606,769.34	8.80%	$	4,587.17	342	480	$	520,131.06
Mod - Arm Term Extension & Reduce F	$	606,769.34	5.00%	$	2,925.82	342	480	$	467,118.29
Mod - Step Rate & Arm Term Extension	$	606,769.34	4.24%	$	2,627.45	342	480	$	457,792.69
Mod - Balloon	$	606,769.34	4.98%	$	2,919.39	84	480	$	455,233.37
Mod - Step Rate	$	606,769.34	3.00%	$	2,641.51	342	342	$	447,946.52
Mod - Arm Rate Extension	$	606,769.34	8.80%	$	4,848.05	342	342	$	520,250.23
Mod - Balloon with Willedown	$	606,769.34	4.98%	$	2,919.39	84	480	$	455,233.37
Repayment Plan	N/A								

Step 5: Final Decision
Servicing Decision/Notes: Mod - Step Rate & Arm Term Extension 5
0

JPMC- 000797
CONFIDENTIAL

Page: 1 Document Name: untitled

PAY4 [redacted] AS-OF 08/01/08 PAYOFF CALCULATION TOTALS 07/07/08 08:20:04
NAME L RICHARDS CONTACT NAME LAURA RICHARDSON

PRINCIPAL BALANCE	533,455.31		---------- RATE CHANGES ----------		
INTEREST 08/01/08	50,856.13	CALC	INT FROM	RATE	AMOUNT
PRO RATA MIP/PMI	.00		07/01/07	8.80000	50,856.13
ESCROW ADVANCE	9,087.44		08/01/08		
ESCROW BALANCE	.00				
SUSPENSE BALANCE	.00				
HUD BALANCE	.00				
REPLACEMENT RESERVE	.00				
RESTRICTED ESCROW	.00				
TOTAL-FEES	86.00				
ACCUM LATE CHARGES	253.68				
ACCUM NSF CHARGES	.00				
OTHER FEES DUE	46.80				
PENALTY INTEREST	.00				
FLAT/OTHER PENALTY FEE	.00		TOTAL INTEREST		50,856.13
CR LIFE/ORIG FEE RBATE	.00		TOTAL TO PAYOFF		597,124.12
RECOVERABLE BALANCE	3,338.76	NUMBER OF COPIES: 1		PRESS PF1 TO PRINT	

Date: 07/08/2008 Time: 8:21:38 AM

Page: 1 Document Name: untitled

```
ANA1 [redacted]   08/08 _____ ESCROW ANALYSIS RESPA 002     07/07/08 08:20:07
L  RICHARDS  DUE 08/07       CONV RES ARM MTH                  MAN W  BRANCH
3622 W CURTIS DR, SACRAMENTO CA 95818                LAST ANA 00/**/00 GROUP A__
~TRIA-----------------------------* TRIAL *-----------------------------------
TYP SQ EXPENSE ITEM  DUE   TM    PRESENT EST  NEXT DISB   NEW DEP
312    TOTAL COUNTY                    00    16219.62    1351.64     INIT ESC ST
312 21 COUNTY TAX   11-08 12           00     8109.81                 DATE  CODE
312 22 COUNTY TAX   03-09 12           00     8109.81                 01/18/07 9
326 01 PENALTY/DUP  11-08 12           00      977.63      81.47

       SHORTAGE ADJ       12           00    19119.14    1593.26
        P&I        4,227.98     COMP DATE 03/08         ESCROW BAL        9,087.44-
 ESCROW PMT        1,433.11       1,433.11
+  SHORTAGE        1,593.26          12 MOS             - REQUIRED        10,031.70
    REP RES              .00
        A&H              .00    ESTIMATE (N/P/R)      I = SHORTAGE        19,119.14-
       LIFE              .00    LATE CHG (C/F/N/X)    N SHORTAGE (L/S)      S  MO
 MISC + BSC              .00    ANALYSIS TYP (I/C/L)  C DLQ OVG (L/R/S)     L  MO
  TOTAL PMT        7,254.35       3,026.37             MIN BAL ALLOWED     2.0000
-------------------------* ADDITIONAL MESSAGES *-----------------------------
PRESS PF14 FOR MEMOS
LIFE-OF-LOAN: LEGAL ACTION: ROUTINE LITIGATION
    NON123:  NON ESCROW TASK INTERNAL TAX DEPT USE ONLY
```

Page: 1 Document Name: unt[illegible]led

```
 P190 LN [illegible]        L O A N   S T A T U S  1                    07/07/08
NAME L  RICHARDS  INV-LN [illegible] DUE 08-01-07 TYPE 13-A
BR 40 MAN W P-TYPE 1 INT .0880000 FIRST PB    533,455.31  2ND PB         .00
PDYTD INT        .00 PRIN          .00 TAX    7704.32 HAZ        .00 TERM 360
RECON 139         GUAR               MIP         .00 LIEN  1383.12 MAT 02-37
BILL  LAURA RICHARDSON              CONTRACT/POOL NO
NAME                                TAX NAME LAURA      RICHARDSON
&     717 E VERNON ST               PROPERTY 3622       W CURTIS DR
ADDR  LONG BEACH          CA 90806  ADDRESS  SACRAMENTO              CA 95818
BALANCES              PAYMENT              STOPS        OTHER
ESCROW          .00   P&I          4227.98  PROCESS L   LEVEL SF        .00
ADVANCE     9087.44   2ND P&I          .00  BAD CK  0   SF RATE  .00000000
SUSPENSE        .00   ESCROW           .00  PIF     0
LC DUE       253.68   REPL             .00  FC      3   LAST ANAL    00-00
REPL RES        .00   MISC             .00  NOTICE  L   LOAN DATE 01-10-07
RES ESC         .00   LIFE             .00  ANALYZE 0   INT/ESC
INT DUE         .00   A&H              .00  A&H     0   TEL 1 562-706-4694
HUD             .00   BSC              .00  LIFE    0   TEL 2 000-000-0000
DEFICIT     8515.30-  TOTAL        4227.98  DISB    0   TEL CD           C
DISC BAL        .00   HUD-P            .00  CASHIER 5   TIMES DELQ       5
ORIG DIS        .00   NET PMT      4227.98  ACCRUAL 3   BILL MODE        8
ORIG LOAN    535001   PMT FREQUENCY    12  L/C     1   FC TRACK         S
            SEE MEMO/LOL/TSK    MEM10729942433     SEE SCREEN P192
```

```
Page: 1 Document Name: untitled

SER1 [redacted]          CUSTOMER SERVICE  INV A23/258  07/07/08  08:20:09
LAURA RICHARDSON          573-55-3258 0C  TYPE CONV. RES.    ARM       MAN W
                          000-00-0000      IR  8.80000  BR 40    562-706-4694
3622 W CURTIS DR        SACRAMENTO CA 95818-0000                C 000-000-0000
   BORR1    < VERIFIED PRIMARY BORROWER'S INFORMATION             >: 07/03/08
-----LOAN-----------------* LOAN INFORMATION *-------------------------------
---- 08/01/07 PMT ---   LAST PAID  DATE     DUE        AMOUNT   (13 MONTHS)
 1ST P&I      4227.98   PAYMENT  10/31/07  07/07      4227.98  WU: P
 TOT PMT      4227.98   HAZARD
                        COUNTY   07/07/08  11/07      8109.81-
                        LIEN     07/07/08  11/07       977.63-
                        TAX DEP  04/22/08  08/07      8109.81  CI          .00
                                                               ANALYZED COUP MO
                                                               00/00       03

  LC DUE       253.68   ------- BALANCES -------          BILL AND  BILL PROD
OTH FEES        46.80   PRINCIPAL     533,455.31                    10/31/07
 TOT DUE     51036.24     ESCROW       9,087.44-     YTD PRN            .00
                        SUSPENSE           .00     YTD TAX       7,704.32
                          RES ESC          .00     YTD INT            .00
---* PF2 FOR ADDL MESSAGES *-------------------------------------------------
PRESS PF14 FOR MEMOS
LIFE-OF-LOAN: LEGAL ACTION: ROUTINE LITIGATION
ACTIVE LOSS MITIGATION                LMT/REO SALE COMPLETED 05/19/08
```

Page: 1 Document Name: untitled

```
SER1 [redacted]  _______  CUSTOMER SERVICE  INV A23/258  07/07/08  08:20:11
LAURA RICHARDSON            573-55-3258 0C  TYPE CONV. RES.    ARM       MAN W
                            000-00-0000      IR  8.80000  BR 40    562-706-4694
3622 W CURTIS DR          SACRAMENTO CA 95818-0000                C 000-000-0000
_   BORR1    < VERIFIED PRIMARY BORROWER'S INFORMATION              >: 07/03/08
-----ARM1------------------------* ARM TYPE *-----------------------------------
PLAN  IR INDX  INDEX NAME              LEAD TIME   -------- ORIGINAL ---------
L6TR  1  3601 6 MONTH LIBOR              0 /  45          4227.98  : P&I
LONG BEACH: IR/PI SIMI-ANN AFTER 24MT                    03/01/09  : IR  CHG DT
NEXT PEND DATE PER(PMTS)  ORIG IR:  8.80000              03/01/09  : P&I CHG DT
 IR: 03/01/09  006     INIT INDEX:  5.36000                   360  : TERM
P&I: 03/01/09  006        INIT IR:  8.80000           535,001.00  : PRIN BAL
LTR/TAP                    MARGIN:  4.99000        --CURR PRIN BAL/DUE DATE---
MAX PB:                     ROUND:   .12500  N        533,455.31  : 08/01/07
--------------------------* ARM LOAN CHANGE HISTORY *--------------------------
 CHANGE  IR CALC                        PAYMENT          P&I     IR CARRY
  DATE   METHOD     INDEX   INT RATE  CALC RATE       PAYMENT  OVER BAL
03/01/09   1                -UNAVAIL-                -UNAVAIL-
03/01/07   1      5.36000    8.80000                   4227.98

---* PF2 FOR ADDL MESSAGES *---------------------* PF4 FOR ARM INDEX TABLE *---
PRESS PF14 FOR MEMOS
LIFE-OF-LOAN: LEGAL ACTION: ROUTINE LITIGATION
ACTIVE LOSS MITIGATION                  LMT/REO SALE COMPLETED 05/19/08
```

Date: 07/08/2008 Time: 8:21:44 AM

JPMC- 000802
CONFIDENTIAL

CSOC.RICH.001674

Page: 1 Document Name: untitled

DDCH [redacted] CORPORATE ADVANCE HISTORY SCREEN A23/258 07/07/08 08:20:13
L RICHARDS L:A F:S B: R: 08/01/07 TYPE CONV. RES. ARM MAN W
3622 W CURTIS DR SACRAMENTO CA 95818-0000
* MORE *

C/A PAYEE	TRAN	RSN	USR	ESC PAYEE
SORT	SORT	SORT	SORT	SORT

DATE RANGE: _____ THRU _____

TRN	USR	DATE	TRAN AMT	ESC PAYEE	C/A PAYEE	RSN	DESCRIPTION	ORIG DSB
633	K$A	05/30/08	141,190.05	TRCRC	95R21	SPRO	SALES PROCEEDS	
633	K$A	05/30/08	250,000.00	TRCRC	95R21	SPRO	SALES PROCEEDS	
710	EDC	05/19/08	388,000.01-		95R21	SPRO	SALES PROCEEDS	
745	###	05/15/08	486.54-		95R13	SUSP	SUSP BAL	
745	###	05/15/08	999.99-		95R13	SUSP	SUSP BAL	
745	###	05/15/08	999.99-		95R13	SUSP	SUSP BAL	
632	3AE	05/09/08	25.00	TLFIDELITY	95R13	CORT	COURT COSTS	
632	3AE	05/09/08	100.00	CRCFEES	95R13	TTEE	TRUSTEES FEES	
632	NIV	05/07/08	8.00	POFIDNA	95R13	OTHE	OTHER EXPENSE	
632	NIV	05/07/08	105.00	POFIDNA	95R13	YARD	YARD MAINTENANCE	

Date: 07/08/2008 Time: 8:21:47 AM

Page: 1 Document Name: untitled

DDCH [redacted] CORPORATE ADVANCE HISTORY SCREEN A23/258 07/07/08 08:20:16
L RICHARDS L:A F:S B: R: 08/01/07 TYPE CONV. RES. ARM MAN W
3622 W CURTIS DR SACRAMENTO CA 95818-0000

* MORE *

C/A PAYEE	TRAN	RSN	USR	ESC PAYEE
_ SORT	_ SORT	_ SORT	_ SORT	_ SORT

DATE RANGE: _____ THRU _____

TRN	USR	DATE	TRAN AMT	ESC PAYEE	C/A PAYEE	RSN	DESCRIPTION	ORIG DSB
632	NIV	04/29/08	8.00	POFIDNA	95R13	OTHE	OTHER EXPENSE	
632	NIV	04/29/08	175.00	POFIDNA	95R13	YARD	YARD MAINTENANCE	
633	NIV	04/21/08	285.00	APLSI	95R13	APPR	APPRAISAL	
633	NIV	04/08/08	100.00	APLSI	95R13	BPOS	BPO FEES	
632	QAL	04/04/08	21.42	CRCPOSTAGE	95R13	CORT	COURT COSTS	
632	QAL	04/04/08	200.00	CRCFEES	95R13	TTEE	TRUSTEES FEES	
632	QAL	04/04/08	120.00	PRIORITY02	95R13	CORT	COURT COSTS	
632	QAL	04/04/08	330.00	PRIORITY02	95R13	CORT	COURT COSTS	
632	QAL	01/11/08	20.82	CRCPOSTAGE	95R13	CORT	COURT COSTS	
632	QAL	01/11/08	300.00	CRCFEES	95R13	TTEE	TRUSTEES FEES	

Page: 1 Document Name: untitled

DDCH [redacted] CORPORATE ADVANCE HISTORY SCREEN A23/258 07/07/08 08:20:17
L RICHARDS L:A F:S B: R: 08/01/07 TYPE CONV. RES. ARM MAN W
3622 W CURTIS DR SACRAMENTO CA 95818-0000

* END *

C/A PAYEE	TRAN	RSN	USR	ESC PAYEE
_ SORT	_ SORT	_ SORT	_ SORT	_ SORT

DATE RANGE: _____ THRU _____

TRN	USR	DATE	TRAN AMT	ESC PAYEE	C/A PAYEE	RSN	DESCRIPTION	ORIG DSB
632	QAL	01/11/08	837.00	TLFIDELITY	95R13	CORT	COURT COSTS	

** BEGINNING CORP ADV BALANCE:	0.00
** TOTAL OF TRANS DISPLAYED ON DDCH:	3,338.76
** OUTSTANDING CORP ADV BALANCE:	3,338.76

Date: 07/08/2008 Time: 8:21:50 AM

Page: 1 Document Name: untitled

```
DLQ1 [redacted]  ____ Q9   D E L I N Q U E N C Y  OWNR EBR 07/07/08  08:20:24
13-A CONV. RES. ARM     PER/CLS/OFF  W/AA/40 AGE:  1Y  6M IR:  8.80000 INV: A23
DUE( 12)    50,735.76  DUE 08/01/07(  3)(10/31)  ASSUM:          ACQ:
LATE CHRG      253.68  PAYMT          4,227.98 P: 3622 W CURTIS DR
BAD CK FEES       .00  L/C AMT          253.68    SACRAMENTO CA 95818
OTHER FEES      46.80  PAYMT + LC     4,481.66 M:
TOT DUE     51,036.24* PRIN BAL     533,455.31
SUSPENSE          .00  P&I            4,227.98    717 E VERNON ST
NET DUE     51,036.24  DLQ  5 TIME,PAY 35 DAY    LONG BEACH CA 90806
C/S 129   LAURA RICHARDSON                                562-706-4694
C/D 07/08
                       *FINANC'L*
-------------------------- * ADDITIONAL MESSAGES * -----------------WU: P ----
PRESS PF14 FOR MEMOS
LIFE-OF-LOAN: LEGAL ACTION: ROUTINE LITIGATION
-----RECO----------------------* RECOVERABLE *--------------------------------
     TOT DUE                          $     51,036.24
     SUSPENSE                         $          .00
     NET DUE                          $     51,036.24
     RECOVERABLE CORP ADV BAL         $      3,338.76
     NET DUE WITH REC CORP ADV        $     54,375.00
```

Page: 1 Document Name: untitled

PAY4 AS-OF 08/01/08 PAYOFF CALCULATION TOTALS 07/09/08 08:50:49
NAME L RICHARDS CONTACT NAME LAURA RICHARDSON

PRINCIPAL BALANCE	533,455.31		---------- RATE CHANGES ----------		
INTEREST 08/01/08	50,856.13	CALC	INT FROM	RATE	AMOUNT
PRO RATA MIP/PMI	.00		07/01/07	8.80000	50,856.13
ESCROW ADVANCE	9,087.44		08/01/08		
ESCROW BALANCE	.00				
SUSPENSE BALANCE	.00				
HUD BALANCE	.00				
REPLACEMENT RESERVE	.00				
RESTRICTED ESCROW	.00				
TOTAL-FEES	86.00				
ACCUM LATE CHARGES	253.68				
ACCUM NSF CHARGES	.00				
OTHER FEES DUE	46.80				
PENALTY INTEREST	.00				
FLAT/OTHER PENALTY FEE	.00		TOTAL INTEREST		50,856.13
CR LIFE/ORIG FEE RBATE	.00		TOTAL TO PAYOFF		697,124.12
RECOVERABLE BALANCE	103,338.76		NUMBER OF COPIES: 1		PRESS PF1 TO PRINT

Date: 07/10/2008 Time: 8:50:49 AM

Page: 1 Document Name: untitled

```
ANA1                08/08 ____ ESCROW ANALYSIS RESPA 002     07/09/08 08:50:55
L  RICHARDS  DUE 08/07      CONV RES ARM MTH                  MAN W  BRANCH
3622 W CURTIS DR, SACRAMENTO CA 95818                LAST ANA 00/**/00 GROUP A__
~TRIA-----------------------------* TRIAL *-----------------------------------
TYP SQ EXPENSE ITEM  DUE  TM    PRESENT EST  NEXT DISB   NEW DEP
312    TOTAL COUNTY                  .01  00    1016.82     84.74    INIT ESC ST
312 21 COUNTY TAX   11-08 12              00     508.41               DATE  CODE
312 22 COUNTY TAX   03-09 12              00     508.41              01/18/07 9

       SHORTAGE ADJ       12              00    9680.43    806.70

        P&I        4,227.98    COMP DATE 03/08        ESCROW BAL       9,087.31-
 ESCROW PMT           84.74          84.73
+  SHORTAGE          806.70         12 MOS            - REQUIRED          593.12
    REP RES             .00
        A&H             .00   ESTIMATE (N/P/R)      I = SHORTAGE       9,680.43-
       LIFE             .00   LATE CHG (C/F/N/Y)    N SHORTAGE (L/S)     S  MO
 MISC + BSC             .00   ANALYSIS TYP (I/C/L)  C DLQ OVG (L/R/S)    L  MO
  TOTAL PMT        5,119.42         891.43            MIN BAL ALLOWED    2.0000
--------------------------* ADDITIONAL MESSAGES *----------------------------
PRESS PF14 FOR MEMOS
LIFE-OF-LOAN: LEGAL ACTION: ROUTINE LITIGATION
    TAX912:  912 FORM SUBMISSION TRACKING FOR SUPPORT INTERNAL USE ONLY
```

Date: 07/10/2008 Time: 8:50:55 AM

JPMC- 000808
CONFIDENTIAL

Page: 1 Document Name: untitled

P190 LN [redacted] LOAN STATUS 1 07/09/08
NAME L RICHARDS INV-LN [redacted] DUE 08-01-07 TYPE 13-A
BR 40 MAN W P-TYPE 1 INT .0880000 FIRST PB 533,455.31 2ND PB .00
PDYTD INT .00 PRIN .00 TAX 7704.32 HAZ .00 TERM 360
RECON 139 GUAR MIP .00 LIEN 1383.12 MAT 02-37
BILL LAURA RICHARDSON CONTRACT/POOL NO
NAME TAX NAME LAURA RICHARDSON
& 717 E VERNON ST PROPERTY 3622 W CURTIS DR
ADDR LONG BEACH CA 90806 ADDRESS SACRAMENTO CA 95818

BALANCES		PAYMENT		STOPS		OTHER	
ESCROW	.00	P&I	4227.98	PROCESS	L	LEVEL SF	.00
ADVANCE	9087.44	2ND P&I	.00	BAD CK	0	SF RATE	.00000000
SUSPENSE	.00	ESCROW	.01	PIF	0		
LC DUE	253.68	REPL	.00	FC	3	LAST ANAL	00-00
REPL RES	.00	MISC	.00	NOTICE	L	LOAN DATE	01-10-07
RES ESC	.00	LIFE	.00	ANALYZE	0	INT/ESC	
INT DUE	.00	A&H	.00	A&H	0	TEL 1	562-706-4694
HUD	.00	BSC	.00	LIFE	0	TEL 2	000-000-0000
DEFICIT	8515.30-	TOTAL	4227.99	DISB	1	TEL CD	C
DISC BAL	.00	HUD-P	.00	CASHIER	5	TIMES DELQ	5
ORIG DIS	.00	NET PMT	4227.99	ACCRUAL	3	BILL MODE	8
ORIG LOAN	535001	PMT FREQUENCY	12	L/C	1	FC TRACK	S

SEE MEMO/LOL/TSK MEM10729942433 SEE SCREEN P192

Date: 07/10/2008 Time: 8:51:06 AM

```
Page: 1 Document Name: untitled

SER1 [redacted]          CUSTOMER SERVICE  INV A23/258  07/09/08  08:51:14
LAURA RICHARDSON         [redacted] OC  TYPE CONV. RES.    ARM       MAN W
                         000-00-0000      IR  8.80000  BR 40    562-706-4694
3622 W CURTIS DR         SACRAMENTO CA 95818-0000              C 000-000-0000
_ _____  < * AS REQUESTED:CUT CK IAO: $100,000. MADE PAYABLE  >: 07/09/08
-----LOAN----------* LOAN INFORMATION *-----------------------------
---- 08/01/07 PMT ---   LAST PAID  DATE     DUE        AMOUNT   (13 MONTHS)
 1ST P&I      4227.98   PAYMENT  10/31/07  07/07      4227.98  WU: P
  COUNTY         .01   HAZARD
 TOT PMT      4227.99   COUNTY   07/07/08  11/07      8109.81-
                        LIEN     07/07/08  11/07       977.63-
                        TAX DEP  04/22/08  08/07      8109.81  CI          .00
                                                               ANALYZED COUP MO
                                                               00/00       03

  LC DUE       253.68   ------- BALANCES -------          BILL AND  BILL PROD
OTH FEES        46.80   PRINCIPAL     533,455.31                    10/31/07
 TOT DUE     51036.36     ESCROW       9,087.44-     YTD PRN            .00
-- OLD TOT PAYMENT --     SUSPENSE          .00      YTD TAX       7,704.32
             4227.98      RES ESC           .00      YTD INT            .00
---* PF2 FOR ADDL MESSAGES *-------------------------------------------------
PRESS PF14 FOR MEMOS
LIFE-OF-LOAN: LEGAL ACTION: ROUTINE LITIGATION
ACTIVE LOSS MITIGATION                LMT/REO SALE COMPLETED 05/19/08
```

```
Page: 1 Document Name: untitled

SER1 [redacted]          CUSTOMER SERVICE  INV A23/258  07/09/08  08:51:15
LAURA RICHARDSON         [redacted] OC  TYPE CONV. RES.    ARM        MAN W
                         000-00-0000      IR  8.80000  BR 40    562-706-4694
3622 W CURTIS DR         SACRAMENTO CA 95818-0000                C 000-000-0000
_ ______  < * AS REQUESTED:CUT CK IAO: $100,000. MADE PAYABLE  >: 07/09/08
-----ARM1----------* ARM TYPE *----------
PLAN  IR INDX  INDEX NAME            LEAD TIME    -------- ORIGINAL ---------
L6TR  1  3601 6 MONTH LIBOR            0 /  45        4227.98  : P&I
LONG BEACH: IR/PI SIMI-ANN AFTER 24MT                 03/01/09  : IR  CHG DT
NEXT PEND DATE PER(PMTS)  ORIG IR:  8.80000           03/01/09  : P&I CHG DT
 IR: 03/01/09  006      INIT INDEX:  5.36000               360  : TERM
P&I: 03/01/09  006         INIT IR:  8.80000        535,001.00  : PRIN BAL
LTR/TAP                    MARGIN:  4.99000      --CURR PRIN BAL/DUE DATE---
MAX PB:                    ROUND:   .12500  N     533,455.31  : 08/01/07
----------* ARM LOAN CHANGE HISTORY *----------
 CHANGE  IR CALC                      PAYMENT        P&I     IR CARRY
  DATE   METHOD     INDEX   INT RATE  CALC RATE     PAYMENT  OVER BAL
03/01/09   1                -UNAVAIL-              -UNAVAIL-
03/01/07   1       5.36000   8.80000                4227.98

---* PF2 FOR ADDL MESSAGES *----------* PF4 FOR ARM INDEX TABLE *---
PRESS PF14 FOR MEMOS
LIFE-OF-LOAN: LEGAL ACTION: ROUTINE LITIGATION
ACTIVE LOSS MITIGATION              LMT/REO SALE COMPLETED 05/19/08
```

Page: 1 Document Name: untitled

DDCH CORPORATE ADVANCE HISTORY SCREEN A23/258 07/09/08 08:51:17
L RICHARDS L:A F:S B: R: 08/01/07 TYPE CONV. RES. ARM MAN W
3622 W CURTIS DR SACRAMENTO CA 95818-0000

* MORE *

C/A PAYEE	TRAN	RSN	USR	ESC PAYEE
SORT	SORT	SORT	SORT	SORT

DATE RANGE: THRU

TRN	USR	DATE	TRAN AMT	ESC PAYEE	C/A PAYEE	RSN	DESCRIPTION	ORIG DSB
633	K$A	07/09/08	100,000.00	REDROCKMTG	95R21	MISC	MISC ADVANCE	
633	K$A	05/30/08	141,190.05	TRCRC	95R21	SPRO	SALES PROCEEDS	
633	K$A	05/30/08	250,000.00	TRCRC	95R21	SPRO	SALES PROCEEDS	
710	EDC	05/19/08	388,000.01-		95R21	SPRO	SALES PROCEEDS	
745	###	05/15/08	486.54-		95R13	SUSP	SUSP BAL	
745	###	05/15/08	999.99-		95R13	SUSP	SUSP BAL	
745	###	05/15/08	999.99-		95R13	SUSP	SUSP BAL	
632	3AE	05/09/08	25.00	TLFIDELITY	95R13	CORT	COURT COSTS	
632	3AE	05/09/08	100.00	CRCFEES	95R13	TTEE	TRUSTEES FEES	
632	NIV	05/07/08	8.00	POFIDNA	95R13	OTHE	OTHER EXPENSE	

Page: 1 Document Name: untitled

DDCH [redacted] CORPORATE ADVANCE HISTORY SCREEN A23/258 07/09/08 09:20:15
L RICHARDS L:A F:S B: R: 08/01/07 TYPE CONV. RES. ARM MAN W
3622 W CURTIS DR SACRAMENTO CA 95818-0000

* MORE *

C/A PAYEE	TRAN	RSN	USR	ESC PAYEE
SORT	SORT	SORT	SORT	SORT

DATE RANGE: _____ THRU _____

TRN	USR	DATE	TRAN AMT	ESC PAYEE	C/A PAYEE	RSN	DESCRIPTION	ORIG DSB
632	NIV	05/07/08	105.00	POFIDNA	95R13	YARD	YARD MAINTENANCE	
632	NIV	04/29/08	8.00	POFIDNA	95R13	OTHE	OTHER EXPENSE	
632	NIV	04/29/08	175.00	POFIDNA	95R13	YARD	YARD MAINTENANCE	
633	NIV	04/21/08	285.00	APLSI	95R13	APPR	APPRAISAL	
633	NIV	04/08/08	100.00	APLSI	95R13	BPOS	BPO FEES	
632	QAL	04/04/08	21.42	CRCPOSTAGE	95R13	CORT	COURT COSTS	
632	QAL	04/04/08	200.00	CRCFEES	95R13	TTEE	TRUSTEES FEES	
632	QAL	04/04/08	120.00	PRIORITY02	95R13	CORT	COURT COSTS	
632	QAL	04/04/08	330.00	PRIORITY02	95R13	CORT	COURT COSTS	
632	QAL	01/11/08	20.82	CRCPOSTAGE	95R13	CORT	COURT COSTS	

Date: 07/10/2008 Time: 9:20:14 AM

Page: 1 Document Name: untitled

DDCH [redacted] CORPORATE ADVANCE HISTORY SCREEN A23/258 07/09/08 09:20:17
L RICHARDS L:A F:S B: R: 08/01/07 TYPE CONV. RES. ARM MAN W
3622 W CURTIS DR SACRAMENTO CA 95818-0000
---------- * END *---------
_____ C/A PAYEE ___ TRAN ____ RSN ___ USR _____ ESC PAYEE
_ SORT _ SORT _ SORT _ SORT _ SORT
DATE RANGE: _____ THRU _____

TRN	USR	DATE	TRAN AMT	ESC PAYEE	C/A PAYEE	RSN	DESCRIPTION	ORIG DSB
632	QAL	01/11/08	300.00	CRCFEES	95R13	TTEE	TRUSTEES FEES	
632	QAL	01/11/08	837.00	TLFIDELITY	95R13	CORT	COURT COSTS	

** BEGINNING CORP ADV BALANCE:	0.00
** TOTAL OF TRANS DISPLAYED ON DDCH:	103,338.76
** OUTSTANDING CORP ADV BALANCE:	103,338.76

Date: 07/10/2008 Time: 9:20:15 AM

Page: 1 Document Name: untitled

DLQ1 [redacted] Q9 D E L I N Q U E N C Y OWNR EBR 07/09/08 09:20:18
13-A CONV. RES. ARM PER/CLS/OFF W/AA/40 AGE: 1Y 6M IR: 8.80000 INV: A23
DUE(12) 50,735.88 DUE 08/01/07(3)(10/31) ASSUM: ACQ:
LATE CHRG 253.68 PAYMT 4,227.99 P: 3622 W CURTIS DR
BAD CK FEES .00 L/C AMT 253.68 SACRAMENTO CA 95818
OTHER FEES 46.80 PAYMT + LC 4,481.67 M:
TOT DUE 51,036.36* PRIN BAL 533,455.31
SUSPENSE .00 P&I 4,227.98 717 E VERNON ST
NET DUE 51,036.36 DLQ 5 TIME,PAY 35 DAY LONG BEACH CA 90806
C/S 129 LAURA RICHARDSON 562-706-4694
C/D 07/08

FINANC'L

---------- * ADDITIONAL MESSAGES * ----------WU: P ----
PRESS PF14 FOR MEMOS
LIFE-OF-LOAN: LEGAL ACTION: ROUTINE LITIGATION
-----RECO----------* RECOVERABLE *----------

TOT DUE	$	51,036.36
SUSPENSE	$	.00
NET DUE	$	51,036.36
RECOVERABLE CORP ADV BAL	$	103,338.76
NET DUE WITH REC CORP ADV	$	154,375.12

Date: 07/10/2008 Time: 9:20:19 AM

Recording Requested By:
Washington Mutual Bank

Return To:
2210 Enterprise Drive
Doc Ops - MS SC00140
Florence, SC 29501

Sacramento County Recording
Craig A Kramer, Clerk/Recorder
BOOK 20070110 PAGE 1818
Check Number 4268
Wednesday, JAN 10, 2007 2:59:33 PM
Ttl Pd $63.00 Nbr-0004694371
REB/51/1-19

Prepared By:

[Space Above This Line For Recording Data]

DEED OF TRUST

DEFINITIONS

Words used in multiple sections of this document are defined below and other words are defined in Sections 3, 11, 13, 18, 20 and 21. Certain rules regarding the usage of words used in this document are also provided in Section 16.

(A) "Security Instrument" means this document, which is dated January 4, 2007 together with all Riders to this document.
(B) "Borrower" is Laura Richardson, An Unmarried Woman

Borrower's address is 717 E Vernon St. Long Beach, CA 90806
. Borrower is the trustor under this Security Instrument.
(C) "Lender" is Washington Mutual Bank

Lender is a federal association
organized and existing under the laws of the United States

JPMC- 000816
CONFIDENTIAL

Lender's address is 1400 South Douglass Road, Suite 100, Anaheim, CA 92806

Lender is the beneficiary under this Security Instrument.
(D) "Trustee" is California Reconveyance Company, a California corporation

(E) "Note" means the promissory note signed by Borrower and dated January 4, 2007
The Note states that Borrower owes Lender Five Hundred Thirty Five Thousand One and No/100 Dollars
(U.S. $535,001.00) plus interest. Borrower has promised to pay this debt in regular Periodic Payments and to pay the debt in full not later than February 1, 2037
(F) "Property" means the property that is described below under the heading "Transfer of Rights in the Property."
(G) "Loan" means the debt evidenced by the Note, plus interest, any prepayment charges and late charges due under the Note, and all sums due under this Security Instrument, plus interest.
(H) "Riders" means all Riders to this Security Instrument that are executed by Borrower. The following Riders are to be executed by Borrower [check box as applicable]:

[X] Adjustable Rate Rider	[ ] Condominium Rider	[ ] Second Home Rider
[ ] Balloon Rider	[ ] Planned Unit Development Rider	[ ] 1-4 Family Rider
[ ] VA Rider	[ ] Biweekly Payment Rider	[ ] Other(s) [specify]

(I) "Applicable Law" means all controlling applicable federal, state and local statutes, regulations, ordinances and administrative rules and orders (that have the effect of law) as well as all applicable final, non-appealable judicial opinions.
(J) "Community Association Dues, Fees, and Assessments" means all dues, fees, assessments and other charges that are imposed on Borrower or the Property by a condominium association, homeowners association or similar organization.
(K) "Electronic Funds Transfer" means any transfer of funds, other than a transaction originated by check, draft, or similar paper instrument, which is initiated through an electronic terminal, telephonic instrument, computer, or magnetic tape so as to order, instruct, or authorize a financial institution to debit or credit an account. Such term includes, but is not limited to, point-of-sale transfers, automated teller machine transactions, transfers initiated by telephone, wire transfers, and automated clearinghouse transfers.
(L) "Escrow Items" means those items that are described in Section 3.
(M) "Miscellaneous Proceeds" means any compensation, settlement, award of damages, or proceeds paid by any third party (other than insurance proceeds paid under the coverages described in Section 5) for: (i) damage to, or destruction of, the Property; (ii) condemnation or other taking of all or any part of the Property; (iii) conveyance in lieu of condemnation; or (iv) misrepresentations of, or omissions as to, the value and/or condition of the Property.
(N) "Mortgage Insurance" means insurance protecting Lender against the nonpayment of, or default on, the Loan.
(O) "Periodic Payment" means the regularly scheduled amount due for (i) principal and interest under the Note, plus (ii) any amounts under Section 3 of this Security Instrument.
(P) "RESPA" means the Real Estate Settlement Procedures Act (12 U.S.C. Section 2601 et seq.) and its implementing regulation, Regulation X (24 C.F.R. Part 3500), as they might be amended from time to time, or any additional or successor legislation or regulation that governs the same subject matter. As used in this Security Instrument, "RESPA" refers to all requirements and restrictions that are imposed in regard

JPMC- 000817
CONFIDENTIAL

CSOC.RICH.001689

to a "federally related mortgage loan" even if the Loan does not qualify as a "federally related mortgage loan" under RESPA.

(Q) "**Successor in Interest of Borrower**" means any party that has taken title to the Property, whether or not that party has assumed Borrower's obligations under the Note and/or this Security Instrument.

TRANSFER OF RIGHTS IN THE PROPERTY

This Security Instrument secures to Lender: (i) the repayment of the Loan, and all renewals, extensions and modifications of the Note; and (ii) the performance of Borrower's covenants and agreements under this Security Instrument and the Note. For this purpose, Borrower irrevocably grants and conveys to Trustee, in trust, with power of sale, the following described property located in the

County of SACRAMENTO :

[Type of Recording Jurisdiction] [Name of Recording Jurisdiction]

Legal Description Attached Hereto And Made A Part Hereof

Exhibit 'A'

Parcel ID Number: [redacted]

3622 West Curtis Drive

Sacramento

("Property Address"):

which currently has the address of [Street]

[City], California 95818 [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 COVENANTS that Borrower is lawfully seised 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.

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

1. Payment of Principal, Interest, Escrow Items, Prepayment Charges, and Late Charges. Borrower shall pay when due the principal of, and interest on, the debt evidenced by the Note and any prepayment charges and late charges due under the Note. Borrower shall also pay funds for Escrow Items pursuant to Section 3. Payments due under the Note and this Security Instrument shall be made in U.S.

JPMC- 000818
CONFIDENTIAL

currency. However, if any check or other instrument received by Lender as payment under the Note or this Security Instrument is returned to Lender unpaid, Lender may require that any or all subsequent payments due under the Note and this Security Instrument be made in one or more of the following forms, as selected by Lender: (a) cash; (b) money order; (c) certified check, bank check, treasurer's check or cashier's check, provided any such check is drawn upon an institution whose deposits are insured by a federal agency, instrumentality, or entity; or (d) Electronic Funds Transfer.

Payments are deemed received by Lender when received at the location designated in the Note or at such other location as may be designated by Lender in accordance with the notice provisions in Section 15. Lender may return any payment or partial payment if the payment or partial payments are insufficient to bring the Loan current. Lender may accept any payment or partial payment insufficient to bring the Loan current, without waiver of any rights hereunder or prejudice to its rights to refuse such payment or partial payments in the future, but Lender is not obligated to apply such payments at the time such payments are accepted. If each Periodic Payment is applied as of its scheduled due date, then Lender need not pay interest on unapplied funds. Lender may hold such unapplied funds until Borrower makes payment to bring the Loan current. If Borrower does not do so within a reasonable period of time, Lender shall either apply such funds or return them to Borrower. If not applied earlier, such funds will be applied to the outstanding principal balance under the Note immediately prior to foreclosure. No offset or claim which Borrower might have now or in the future against Lender shall relieve Borrower from making payments due under the Note and this Security Instrument or performing the covenants and agreements secured by this Security Instrument.

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

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

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

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

JPMC- 000819
CONFIDENTIAL

CSOC.RICH.001691

in writing. In the event of such waiver, Borrower shall pay directly, when and where payable, the amounts due for any Escrow Items for which payment of Funds has been waived by Lender and, if Lender requires, shall furnish to Lender receipts evidencing such payment within such time period as Lender may require. Borrower's obligation to make such payments and to provide receipts shall for all purposes be deemed to be a covenant and agreement contained in this Security Instrument, as the phrase "covenant and agreement" is used in Section 9. If Borrower is obligated to pay Escrow Items directly, pursuant to a waiver, and Borrower fails to pay the amount due for an Escrow Item, Lender may exercise its rights under Section 9 and pay such amount and Borrower shall then be obligated under Section 9 to repay to Lender any such amount. Lender may revoke the waiver as to any or all Escrow Items at any time by a notice given in accordance with Section 15 and, upon such revocation, Borrower shall pay to Lender all Funds, and in such amounts, that are then required under this Section 3.

Lender may, at any time, collect and hold Funds in an amount (a) sufficient to permit Lender to apply the Funds at the time specified under RESPA, and (b) not to exceed the maximum amount a lender can require under RESPA. Lender shall estimate the amount of Funds due on the basis of current data and reasonable estimates of expenditures of future Escrow Items or otherwise in accordance with Applicable Law.

The Funds shall be held in an institution whose deposits are insured by a federal agency, instrumentality, or entity (including Lender, if Lender is an institution whose deposits are so insured) or in any Federal Home Loan Bank. Lender shall apply the Funds to pay the Escrow Items no later than the time specified under RESPA. Lender shall not charge Borrower for holding and applying the Funds, annually analyzing the escrow account, or verifying the Escrow Items, unless Lender pays Borrower interest on the Funds and Applicable Law permits Lender to make such a charge. Unless an agreement is made in writing or Applicable Law requires interest to be paid on the Funds, Lender shall not be required to pay Borrower any interest or earnings on the Funds. Borrower and Lender can agree in writing, however, that interest shall be paid on the Funds. Lender shall give to Borrower, without charge, an annual accounting of the Funds as required by RESPA.

If there is a surplus of Funds held in escrow, as defined under RESPA, Lender shall account to Borrower for the excess funds in accordance with RESPA. If there is a shortage of Funds held in escrow, as defined under RESPA, Lender shall notify Borrower as required by RESPA, and Borrower shall pay to Lender the amount necessary to make up the shortage in accordance with RESPA, but in no more than 12 monthly payments. If there is a deficiency of Funds held in escrow, as defined under RESPA, Lender shall notify Borrower as required by RESPA, and Borrower shall pay to Lender the amount necessary to make up the deficiency in accordance with RESPA, but in no more than 12 monthly payments.

Upon payment in full of all sums secured by this Security Instrument, Lender shall promptly refund to Borrower any Funds held by Lender.

4. Charges; Liens. Borrower shall pay all taxes, assessments, charges, fines, and impositions attributable to the Property which can attain priority over this Security Instrument, leasehold payments or ground rents on the Property, if any, and Community Association Dues, Fees, and Assessments, if any. To the extent that these items are Escrow Items, Borrower shall pay them in the manner provided in Section 3.

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, but only so long as Borrower is performing such agreement; (b) contests the lien in good faith by, or defends against enforcement of the lien in, legal proceedings which in Lender's opinion operate to prevent the enforcement of the lien while those proceedings are pending, but only until such proceedings are concluded; 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 can attain priority over this Security Instrument, Lender may give Borrower a notice identifying the

JPMC- 000820
CONFIDENTIAL

CSOC.RICH.001692

lien. Within 10 days of the date on which that notice is given, Borrower shall satisfy the lien or take one or more of the actions set forth above in this Section 4.

Lender may require Borrower to pay a one-time charge for a real estate tax verification and/or reporting service used by Lender in connection with this Loan.

5. Property Insurance. Borrower shall keep the improvements now existing or hereafter erected on the Property insured against loss by fire, hazards included within the term "extended coverage," and any other hazards including, but not limited to, earthquakes and floods, for which Lender requires insurance. This insurance shall be maintained in the amounts (including deductible levels) and for the periods that Lender requires. What Lender requires pursuant to the preceding sentences can change during the term of the Loan. The insurance carrier providing the insurance shall be chosen by Borrower subject to Lender's right to disapprove Borrower's choice, which right shall not be exercised unreasonably. Lender may require Borrower to pay, in connection with this Loan, either: (a) a one-time charge for flood zone determination, certification and tracking services; or (b) a one-time charge for flood zone determination and certification services and subsequent charges each time remappings or similar changes occur which reasonably might affect such determination or certification. Borrower shall also be responsible for the payment of any fees imposed by the Federal Emergency Management Agency in connection with the review of any flood zone determination resulting from an objection by Borrower.

If Borrower fails to maintain any of the coverages described above, Lender may obtain insurance coverage, at Lender's option and Borrower's expense. Lender is under no obligation to purchase any particular type or amount of coverage. Therefore, such coverage shall cover Lender, but might or might not protect Borrower, Borrower's equity in the Property, or the contents of the Property, against any risk, hazard or liability and might provide greater or lesser coverage than was previously in effect. Borrower acknowledges that the cost of the insurance coverage so obtained might significantly exceed the cost of insurance that Borrower could have obtained. Any amounts disbursed by Lender under this Section 5 shall become additional debt of Borrower secured by this Security Instrument. These amounts shall bear interest at the Note rate from the date of disbursement and shall be payable, with such interest, upon notice from Lender to Borrower requesting payment.

All insurance policies required by Lender and renewals of such policies shall be subject to Lender's right to disapprove such policies, shall include a standard mortgage clause, and shall name Lender as mortgagee and/or as an additional loss payee and Borrower further agrees to generally assign rights to insurance proceeds to the holder of the Note up to the amount of the outstanding loan balance. Lender shall have the right to hold the policies and renewal certificates. If Lender requires, Borrower shall promptly give to Lender all receipts of paid premiums and renewal notices. If Borrower obtains any form of insurance coverage, not otherwise required by Lender, for damage to, or destruction of, the Property, such policy shall include a standard mortgage clause and shall name Lender as mortgagee and/or as an additional loss payee and Borrower further agrees to generally assign rights to insurance proceeds to the holder of the Note up to the amount of the outstanding loan balance.

In the event of loss, Borrower shall give prompt notice to the insurance carrier and Lender. Lender may make proof of loss if not made promptly by Borrower. Unless Lender and Borrower otherwise agree in writing, any insurance proceeds, whether or not the underlying insurance was required by Lender, shall be applied to restoration or repair of the Property, if the restoration or repair is economically feasible and Lender's security is not lessened. During such repair and restoration period, Lender shall have the right to hold such insurance proceeds until Lender has had an opportunity to inspect such Property to ensure the work has been completed to Lender's satisfaction, provided that such inspection shall be undertaken promptly. Lender may disburse proceeds for the repairs and restoration in a single payment or in a series of progress payments as the work is completed. Unless an agreement is made in writing or Applicable Law requires interest to be paid on such insurance proceeds, Lender shall not be required to pay Borrower any interest or earnings on such proceeds. Fees for public adjusters, or other third parties, retained by Borrower shall not be paid out of the insurance proceeds and shall be the sole obligation of Borrower. If the restoration or repair is not economically feasible or Lender's security would be lessened, the insurance proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with

JPMC- 000821
CONFIDENTIAL

CSOC.RICH.001693

the excess, if any, paid to Borrower. Such insurance proceeds shall be applied in the order provided for in Section 2.

If Borrower abandons the Property, Lender may file, negotiate and settle any available insurance claim and related matters. If Borrower does not respond within 30 days to a notice from Lender that the insurance carrier has offered to settle a claim, then Lender may negotiate and settle the claim. The 30-day period will begin when the notice is given. In either event, or if Lender acquires the Property under Section 22 or otherwise, Borrower hereby assigns to Lender (a) Borrower's rights to any insurance proceeds in an amount not to exceed the amounts unpaid under the Note or this Security Instrument, and (b) any other of Borrower's rights (other than the right to any refund of unearned premiums paid by Borrower) under all insurance policies covering the Property, insofar as such rights are applicable to the coverage of the Property. Lender may use the insurance proceeds either to repair or restore the Property or to pay amounts unpaid under the Note or this Security Instrument, whether or not then due.

6. Occupancy. Borrower shall occupy, establish, and use the Property as Borrower's principal residence within 60 days after the execution of this Security Instrument and shall continue to occupy the Property as Borrower's principal residence for at least one year after the date of occupancy, unless Lender otherwise agrees in writing, which consent shall not be unreasonably withheld, or unless extenuating circumstances exist which are beyond Borrower's control.

7. **Preservation, Maintenance and Protection of the Property; Inspections.** Borrower shall not destroy, damage or impair the Property, allow the Property to deteriorate or commit waste on the Property. Whether or not Borrower is residing in the Property, Borrower shall maintain the Property in order to prevent the Property from deteriorating or decreasing in value due to its condition. Unless it is determined pursuant to Section 5 that repair or restoration is not economically feasible, Borrower shall promptly repair the Property if damaged to avoid further deterioration or damage. If insurance or condemnation proceeds are paid in connection with damage to, or the taking of, the Property, Borrower shall be responsible for repairing or restoring the Property only if Lender has released proceeds for such purposes. Lender may disburse proceeds for the repairs and restoration in a single payment or in a series of progress payments as the work is completed. If the insurance or condemnation proceeds are not sufficient to repair or restore the Property, Borrower is not relieved of Borrower's obligation for the completion of such repair or restoration.

Lender or its agent may make reasonable entries upon and inspections of the Property. If it has reasonable cause, Lender may inspect the interior of the improvements on the Property. Lender shall give Borrower notice at the time of or prior to such an interior inspection specifying such reasonable cause.

8. **Borrower's Loan Application.** Borrower shall be in default if, during the Loan application process, Borrower or any persons or entities acting at the direction of Borrower or with Borrower's knowledge or consent gave materially false, misleading, or inaccurate information or statements to Lender (or failed to provide Lender with material information) in connection with the Loan. Material representations include, but are not limited to, representations concerning Borrower's occupancy of the Property as Borrower's principal residence.

9. **Protection of Lender's Interest in the Property and Rights Under this Security Instrument.** If (a) Borrower fails to perform the covenants and agreements contained in this Security Instrument, (b) there is a legal proceeding that might significantly affect Lender's interest in the Property and/or rights under this Security Instrument (such as a proceeding in bankruptcy, probate, for condemnation or forfeiture, for enforcement of a lien which may attain priority over this Security Instrument or to enforce laws or regulations), or (c) Borrower has abandoned the Property, then Lender may do and pay for whatever is reasonable or appropriate to protect Lender's interest in the Property and rights under this Security Instrument, including protecting and/or assessing the value of the Property, and securing and/or repairing the Property. Lender's actions can include, but are not limited to: (a) paying any sums secured by a lien which has priority over this Security Instrument; (b) appearing in court; and (c) paying reasonable

JPMC- 000822
CONFIDENTIAL

CSOC.RICH.001694

attorneys' fees to protect its interest in the Property and/or rights under this Security Instrument, including its secured position in a bankruptcy proceeding. Securing the Property includes, but is not limited to, entering the Property to make repairs, change locks, replace or board up doors and windows, drain water from pipes, eliminate building or other code violations or dangerous conditions, and have utilities turned on or off. Although Lender may take action under this Section 9, Lender does not have to do so and is not under any duty or obligation to do so. It is agreed that Lender incurs no liability for not taking any or all actions authorized under this Section 9.

Any amounts disbursed by Lender under this Section 9 shall become additional debt of Borrower secured by this Security Instrument. These amounts shall bear interest at the Note rate from the date of disbursement and shall be payable, with such interest, upon notice from Lender to Borrower requesting payment.

If this Security Instrument is on a leasehold, Borrower shall comply with all the provisions of the lease. If Borrower acquires fee title to the Property, the leasehold and the fee title shall not merge unless Lender agrees to the merger in writing.

10. Mortgage Insurance. If Lender required Mortgage Insurance as a condition of making the Loan, Borrower shall pay the premiums required to maintain the Mortgage Insurance in effect. If, for any reason, the Mortgage Insurance coverage required by Lender ceases to be available from the mortgage insurer that previously provided such insurance and Borrower was required to make separately designated payments toward the premiums for Mortgage Insurance, Borrower shall pay the premiums required to obtain coverage substantially equivalent to the Mortgage Insurance previously in effect, at a cost substantially equivalent to the cost to Borrower of the Mortgage Insurance previously in effect, from an alternate mortgage insurer selected by Lender. If substantially equivalent Mortgage Insurance coverage is not available, Borrower shall continue to pay to Lender the amount of the separately designated payments that were due when the insurance coverage ceased to be in effect. Lender will accept, use and retain these payments as a non-refundable loss reserve in lieu of Mortgage Insurance. Such loss reserve shall be non-refundable, notwithstanding the fact that the Loan is ultimately paid in full, and Lender shall not be required to pay Borrower any interest or earnings on such loss reserve. Lender can no longer require loss reserve payments if Mortgage Insurance coverage (in the amount and for the period that Lender requires) provided by an insurer selected by Lender again becomes available, is obtained, and Lender requires separately designated payments toward the premiums for Mortgage Insurance. If Lender required Mortgage Insurance as a condition of making the Loan and Borrower was required to make separately designated payments toward the premiums for Mortgage Insurance, Borrower shall pay the premiums required to maintain Mortgage Insurance in effect, or to provide a non-refundable loss reserve, until Lender's requirement for Mortgage Insurance ends in accordance with any written agreement between Borrower and Lender providing for such termination or until termination is required by Applicable Law. Nothing in this Section 10 affects Borrower's obligation to pay interest at the rate provided in the Note.

Mortgage Insurance reimburses Lender (or any entity that purchases the Note) for certain losses it may incur if Borrower does not repay the Loan as agreed. Borrower is not a party to the Mortgage Insurance.

Mortgage insurers evaluate their total risk on all such insurance in force from time to time, and may enter into agreements with other parties that share or modify their risk, or reduce losses. These agreements are on terms and conditions that are satisfactory to the mortgage insurer and the other party (or parties) to these agreements. These agreements may require the mortgage insurer to make payments using any source of funds that the mortgage insurer may have available (which may include funds obtained from Mortgage Insurance premiums).

As a result of these agreements, Lender, any purchaser of the Note, another insurer, any reinsurer, any other entity, or any affiliate of any of the foregoing, may receive (directly or indirectly) amounts that derive from (or might be characterized as) a portion of Borrower's payments for Mortgage Insurance, in exchange for sharing or modifying the mortgage insurer's risk, or reducing losses. If such agreement provides that an affiliate of Lender takes a share of the insurer's risk in exchange for a share of the premiums paid to the insurer, the arrangement is often termed "captive reinsurance." Further:

(a) Any such agreements will not affect the amounts that Borrower has agreed to pay for Mortgage Insurance, or any other terms of the Loan. Such agreements will not increase the amount Borrower will owe for Mortgage Insurance, and they will not entitle Borrower to any refund.

JPMC- 000823
CONFIDENTIAL

CSOC.RICH.001695

(b) Any such agreements will not affect the rights Borrower has - if any - with respect to the Mortgage Insurance under the Homeowners Protection Act of 1998 or any other law. These rights may include the right to receive certain disclosures, to request and obtain cancellation of the Mortgage Insurance, to have the Mortgage Insurance terminated automatically, and/or to receive a refund of any Mortgage Insurance premiums that were unearned at the time of such cancellation or termination.

11. Assignment of Miscellaneous Proceeds; Forfeiture. All Miscellaneous Proceeds are hereby assigned to and shall be paid to Lender.

If the Property is damaged, such Miscellaneous Proceeds shall be applied to restoration or repair of the Property, if the restoration or repair is economically feasible and Lender's security is not lessened. During such repair and restoration period, Lender shall have the right to hold such Miscellaneous Proceeds until Lender has had an opportunity to inspect such Property to ensure the work has been completed to Lender's satisfaction, provided that such inspection shall be undertaken promptly. Lender may pay for the repairs and restoration in a single disbursement or in a series of progress payments as the work is completed. Unless an agreement is made in writing or Applicable Law requires interest to be paid on such Miscellaneous Proceeds, Lender shall not be required to pay Borrower any interest or earnings on such Miscellaneous Proceeds. If the restoration or repair is not economically feasible or Lender's security would be lessened, the Miscellaneous Proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with the excess, if any, paid to Borrower. Such Miscellaneous Proceeds shall be applied in the order provided for in Section 2.

In the event of a total taking, destruction, or loss in value of the Property, the Miscellaneous Proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with the excess, if any, paid to Borrower.

In the event of a partial taking, destruction, or loss in value of the Property in which the fair market value of the Property immediately before the partial taking, destruction, or loss in value is equal to or greater than the amount of the sums secured by this Security Instrument immediately before the partial taking, destruction, or loss in value, unless Borrower and Lender otherwise agree in writing, the sums secured by this Security Instrument shall be reduced by the amount of the Miscellaneous Proceeds multiplied by the following fraction: (a) the total amount of the sums secured immediately before the partial taking, destruction, or loss in value divided by (b) the fair market value of the Property immediately before the partial taking, destruction, or loss in value. Any balance shall be paid to Borrower.

In the event of a partial taking, destruction, or loss in value of the Property in which the fair market value of the Property immediately before the partial taking, destruction, or loss in value is less than the amount of the sums secured immediately before the partial taking, destruction, or loss in value, unless Borrower and Lender otherwise agree in writing, the Miscellaneous Proceeds shall be applied to the sums secured by this Security Instrument whether or not the sums are then due.

If the Property is abandoned by Borrower, or if, after notice by Lender to Borrower that the Opposing Party (as defined in the next sentence) offers to make an award to settle a claim for damages, Borrower fails to respond to Lender within 30 days after the date the notice is given, Lender is authorized to collect and apply the Miscellaneous Proceeds either to restoration or repair of the Property or to the sums secured by this Security Instrument, whether or not then due. "Opposing Party" means the third party that owes Borrower Miscellaneous Proceeds or the party against whom Borrower has a right of action in regard to Miscellaneous Proceeds.

Borrower shall be in default if any action or proceeding, whether civil or criminal, is begun that, in Lender's judgment, could result in forfeiture of the Property or other material impairment of Lender's interest in the Property or rights under this Security Instrument. Borrower can cure such a default and, if acceleration has occurred, reinstate as provided in Section 19, by causing the action or proceeding to be dismissed with a ruling that, in Lender's judgment, precludes forfeiture of the Property or other material impairment of Lender's interest in the Property or rights under this Security Instrument. The proceeds of any award or claim for damages that are attributable to the impairment of Lender's interest in the Property are hereby assigned and shall be paid to Lender.

All Miscellaneous Proceeds that are not applied to restoration or repair of the Property shall be applied in the order provided for in Section 2.

12. Borrower Not Released; Forbearance By Lender Not a Waiver. Extension of the time for payment or modification of amortization of the sums secured by this Security Instrument granted by Lender

JPMC- 000824
CONFIDENTIAL

CSOC.RICH.001696

to Borrower or any Successor in Interest of Borrower shall not operate to release the liability of Borrower or any Successors in Interest of Borrower. Lender shall not be required to commence proceedings against any Successor in Interest of Borrower or to 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 any Successors in Interest of Borrower. Any forbearance by Lender in exercising any right or remedy including, without limitation, Lender's acceptance of payments from third persons, entities or Successors in Interest of Borrower or in amounts less than the amount then due, shall not be a waiver of or preclude the exercise of any right or remedy.

13. Joint and Several Liability; Co-signers; Successors and Assigns Bound. Borrower covenants and agrees that Borrower's obligations and liability shall be joint and several. However, any Borrower who co-signs this Security Instrument but does not execute the Note (a "co-signer"): (a) is co-signing this Security Instrument only to mortgage, grant and convey the co-signer'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 can agree to extend, modify, forbear or make any accommodations with regard to the terms of this Security Instrument or the Note without the co-signer's consent.

Subject to the provisions of Section 18, any Successor in Interest of Borrower who assumes Borrower's obligations under this Security Instrument in writing, and is approved by Lender, shall obtain all of Borrower's rights and benefits under this Security Instrument. Borrower shall not be released from Borrower's obligations and liability under this Security Instrument unless Lender agrees to such release in writing. The covenants and agreements of this Security Instrument shall bind (except as provided in Section 20) and benefit the successors and assigns of Lender.

14. Loan Charges. Lender may charge Borrower fees for services performed in connection with Borrower's default, for the purpose of protecting Lender's interest in the Property and rights under this Security Instrument, including, but not limited to, attorneys' fees, property inspection and valuation fees. In regard to any other fees, the absence of express authority in this Security Instrument to charge a specific fee to Borrower shall not be construed as a prohibition on the charging of such fee. Lender may not charge fees that are expressly prohibited by this Security Instrument or by Applicable Law.

If the Loan is subject to a law which sets maximum loan charges, and that law is finally interpreted so that the interest or other loan charges collected or to be collected in connection with the Loan exceed the permitted limits, then: (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any sums already collected from Borrower which exceeded permitted limits will be refunded to Borrower. Lender may choose to make this refund by reducing the principal owed under the Note or by making a direct payment to Borrower. If a refund reduces principal, the reduction will be treated as a partial prepayment without any prepayment charge (whether or not a prepayment charge is provided for under the Note). Borrower's acceptance of any such refund made by direct payment to Borrower will constitute a waiver of any right of action Borrower might have arising out of such overcharge.

15. Notices. All notices given by Borrower or Lender in connection with this Security Instrument must be in writing. Any notice to Borrower in connection with this Security Instrument shall be deemed to have been given to Borrower when mailed by first class mail or when actually delivered to Borrower's notice address if sent by other means. Notice to any one Borrower shall constitute notice to all Borrowers unless Applicable Law expressly requires otherwise. The notice address shall be the Property Address unless Borrower has designated a substitute notice address by notice to Lender. Borrower shall promptly notify Lender of Borrower's change of address. If Lender specifies a procedure for reporting Borrower's change of address, then Borrower shall only report a change of address through that specified procedure. There may be only one designated notice address under this Security Instrument at any one time. Any notice to Lender shall be given by delivering it or by mailing it by first class mail to Lender's address stated herein unless Lender has designated another address by notice to Borrower. Any notice in connection with this Security Instrument shall not be deemed to have been given to Lender until actually received by Lender. If any notice required by this Security Instrument is also required under Applicable Law, the Applicable Law requirement will satisfy the corresponding requirement under this Security Instrument.

JPMC- 000825
CONFIDENTIAL

CSOC.RICH.001697

16. Governing Law; Severability; Rules of Construction. This Security Instrument shall be governed by federal law and the law of the jurisdiction in which the Property is located. All rights and obligations contained in this Security Instrument are subject to any requirements and limitations of Applicable Law. Applicable Law might explicitly or implicitly allow the parties to agree by contract or it might be silent, but such silence shall not be construed as a prohibition against agreement by contract. 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.

As used in this Security Instrument: (a) words of the masculine gender shall mean and include corresponding neuter words or words of the feminine gender; (b) words in the singular shall mean and include the plural and vice versa; and (c) the word "may" gives sole discretion without any obligation to take any action.

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

18. Transfer of the Property or a Beneficial Interest in Borrower. As used in this Section 18, "Interest in the Property" means any legal or beneficial interest in the Property, including, but not limited to, those beneficial interests transferred in a bond for deed, contract for deed, installment sales contract or escrow agreement, the intent of which is the transfer of title by Borrower at a future date to a purchaser.

If all or any part of the Property or any Interest in the Property is sold or transferred (or if Borrower is not a natural person and a beneficial interest in Borrower is sold or transferred) without Lender's prior written consent, Lender may require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if such exercise is prohibited by Applicable Law.

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is given in accordance with Section 15 within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

19. Borrower's Right to Reinstate After Acceleration. If Borrower meets certain conditions, Borrower shall have the right to have enforcement of this Security Instrument discontinued at any time prior to the earliest of: (a) five days before sale of the Property pursuant to any power of sale contained in this Security Instrument; (b) such other period as Applicable Law might specify for the termination of Borrower's right to reinstate; or (c) entry of a judgment enforcing this Security Instrument. Those conditions are that Borrower: (a) pays Lender all sums which then would be due under this Security Instrument and the Note as if no acceleration had occurred; (b) cures any default of any other covenants or agreements; (c) pays all expenses incurred in enforcing this Security Instrument, including, but not limited to, reasonable attorneys' fees, property inspection and valuation fees, and other fees incurred for the purpose of protecting Lender's interest in the Property and rights under this Security Instrument; and (d) takes such action as Lender may reasonably require to assure that Lender's interest in the Property and rights under this Security Instrument, and Borrower's obligation to pay the sums secured by this Security Instrument, shall continue unchanged. Lender may require that Borrower pay such reinstatement sums and expenses in one or more of the following forms, as selected by Lender: (a) cash; (b) money order; (c) certified check, bank check, treasurer's check or cashier's check, provided any such check is drawn upon an institution whose deposits are insured by a federal agency, instrumentality or entity; or (d) Electronic Funds Transfer. Upon reinstatement by Borrower, this Security Instrument and obligations secured hereby shall remain fully effective as if no acceleration had occurred. However, this right to reinstate shall not apply in the case of acceleration under Section 18.

20. Sale of Note; Change of Loan Servicer; Notice of Grievance. The Note or a partial interest in the Note (together with this Security Instrument) can be sold one or more times without prior notice to Borrower. A sale might result in a change in the entity (known as the "Loan Servicer") that collects Periodic Payments due under the Note and this Security Instrument and performs other mortgage loan servicing obligations under the Note, this Security Instrument, and Applicable Law. There also might be one or more changes of the Loan Servicer unrelated to a sale of the Note. If there is a change of the Loan Servicer, Borrower will be given written notice of the change which will state the name and address of the new Loan Servicer, the address to which payments should be made and any other information RESPA

JPMC-000826
CONFIDENTIAL

CSOC.RICH.001698

requires in connection with a notice of transfer of servicing. If the Note is sold and thereafter the Loan is serviced by a Loan Servicer other than the purchaser of the Note, the mortgage loan servicing obligations to Borrower will remain with the Loan Servicer or be transferred to a successor Loan Servicer and are not assumed by the Note purchaser unless otherwise provided by the Note purchaser.

Neither Borrower nor Lender may commence, join, or be joined to any judicial action (as either an individual litigant or the member of a class) that arises from the other party's actions pursuant to this Security Instrument or that alleges that the other party has breached any provision of, or any duty owed by reason of, this Security Instrument, until such Borrower or Lender has notified the other party (with such notice given in compliance with the requirements of Section 15) of such alleged breach and afforded the other party hereto a reasonable period after the giving of such notice to take corrective action. If Applicable Law provides a time period which must elapse before certain action can be taken, that time period will be deemed to be reasonable for purposes of this paragraph. The notice of acceleration and opportunity to cure given to Borrower pursuant to Section 22 and the notice of acceleration given to Borrower pursuant to Section 18 shall be deemed to satisfy the notice and opportunity to take corrective action provisions of this Section 20.

21. Hazardous Substances. As used in this Section 21: (a) "Hazardous Substances" are those substances defined as toxic or hazardous substances, pollutants, or wastes 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; (b) "Environmental Law" means federal laws and laws of the jurisdiction where the Property is located that relate to health, safety or environmental protection; (c) "Environmental Cleanup" includes any response action, remedial action, or removal action, as defined in Environmental Law; and (d) an "Environmental Condition" means a condition that can cause, contribute to, or otherwise trigger an Environmental Cleanup.

Borrower shall not cause or permit the presence, use, disposal, storage, or release of any Hazardous Substances, or threaten to release any Hazardous Substances, on or in the Property. Borrower shall not do, nor allow anyone else to do, anything affecting the Property (a) that is in violation of any Environmental Law, (b) which creates an Environmental Condition, or (c) which, due to the presence, use, or release of a Hazardous Substance, creates a condition that adversely affects the value of the Property. 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 (including, but not limited to, hazardous substances in consumer products).

Borrower shall promptly give Lender written notice of (a) 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, (b) any Environmental Condition, including but not limited to, any spilling, leaking, discharge, release or threat of release of any Hazardous Substance, and (c) any condition caused by the presence, use or release of a Hazardous Substance which adversely affects the value of the Property. If Borrower learns, or is notified by any governmental or regulatory authority, or any private party, that any removal or other remediation of any Hazardous Substance affecting the Property is necessary, Borrower shall promptly take all necessary remedial actions in accordance with Environmental Law. Nothing herein shall create any obligation on Lender for an Environmental Cleanup.

JPMC- 000827
CONFIDENTIAL

CSOC.RICH.001699

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

22. Acceleration; Remedies. Lender shall give notice to Borrower prior to acceleration following Borrower's breach of any covenant or agreement in this Security Instrument (but not prior to acceleration under Section 18 unless Applicable Law provides otherwise). The notice shall specify: (a) the default; (b) the action required to cure the default; (c) a date, not less than 30 days from the date the notice is given to Borrower, by which the default must be cured; and (d) that failure to cure the default on or before the date specified in the notice may result in acceleration of the sums secured by this Security Instrument and sale of the Property. The notice shall further inform Borrower of the right to reinstate after acceleration and the right to bring a court action to assert the non-existence of a default or any other defense of Borrower to acceleration and sale. If the default is not cured on or before the date specified in the notice, Lender at its option may require immediate payment in full of all sums secured by this Security Instrument without further demand and 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 Section 22, 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 a written notice of the occurrence of an event of default and of Lender's election to cause the Property to be sold. Trustee shall cause this notice to be recorded in each county in which any part of the Property is located. Lender or Trustee shall mail copies of the notice as prescribed by Applicable Law to Borrower and to the 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.

23. 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 to the person or persons legally entitled to it. Lender may charge such person or persons a reasonable fee for reconveying the Property, but only if the fee is paid to a third party (such as the Trustee) for services rendered and the charging of the fee is permitted under Applicable Law. If the fee charged does not exceed the fee set by Applicable Law, the fee is conclusively presumed to be reasonable.

24. Substitute Trustee. Lender, at its option, may from time to time appoint a successor trustee to any Trustee appointed hereunder by an instrument executed and acknowledged by Lender and recorded in the office of the Recorder of the county in which the Property is located. The instrument shall contain the name of the original Lender, Trustee and Borrower, the book and page where this Security Instrument is recorded and the name and address of the successor trustee. Without conveyance of the Property, the successor trustee shall succeed to all the title, powers and duties conferred upon the Trustee herein and by Applicable Law. This procedure for substitution of trustee shall govern to the exclusion of all other provisions for substitution.

25. Statement of Obligation Fee. Lender may collect a fee not to exceed the maximum amount permitted by Applicable Law for furnishing the statement of obligation as provided by Section 2943 of the Civil Code of California.

JPMC- 000828
CONFIDENTIAL

CSOC.RICH.001700

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Security Instrument and in any Rider executed by Borrower and recorded with it.

Witnesses:

_____	_____ (Seal) Laura Richardson -Borrower
_____	_____ (Seal) -Borrower
_____ (Seal) -Borrower	_____ (Seal) -Borrower
_____ (Seal) -Borrower	_____ (Seal) -Borrower
_____ (Seal) -Borrower	_____ (Seal) -Borrower

JPMC- 000829
CONFIDENTIAL

CSOC.RICH.001701

State of California
County of Sacramento } ss.

On January 4, 2007 before me, Nikki Davis a notary public
personally appeared

Laura Richardson

, personally known to me
(or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s) or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal.

NIKKI DAVIS
COMM. #1520789
Notary Public-California
SACRAMENTO COUNTY
My Comm. Exp. Oct. 21, 2008

(Seal)

JPMC- 000830
CONFIDENTIAL

CSOC.RICH.001702

Exhibit "A"
Legal Description

Lot 259 as shown on the official "Plat of South Curtis Oaks Subdivision No. 6", filed in the office of the County Recorder of Sacramento County, February 10, 1927 in Book 19 of Maps, Map No. 18

Apn: [redacted]

FIXED/ADJUSTABLE RATE RIDER

THIS FIXED/ADJUSTABLE RATE RIDER is made on this 4th day of January, 2007, and is incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust or Security Deed (the "Security Instrument") of the same date given by the undersigned ("Borrower") to secure Borrower's Fixed/Adjustable Rate Note (the "Note") to Washington Mutual Bank
("Lender") of the same date and covering the property described in the Security Instrument and located at:
3622 West Curtis Drive, Sacramento, CA 95818

[Property Address]

THE NOTE CONTAINS PROVISIONS ALLOWING FOR A CHANGE FROM THE INITIAL FIXED INTEREST RATE TO AN ADJUSTABLE INTEREST RATE AND FOR CHANGES IN THE MONTHLY PAYMENT. THE NOTE LIMITS THE AMOUNT BORROWER'S INTEREST RATE CAN CHANGE AT ANY ONE TIME AND THE MAXIMUM RATE BORROWER MUST PAY.

ADDITIONAL COVENANTS. In addition to the covenants and agreements made in the Security Instrument, Borrower and Lender further covenant and agree as follows:

A. INTEREST RATE AND MONTHLY PAYMENT CHANGES

The Note provides for an initial fixed interest rate of 8.800 %. The Note provides for a change in the initial fixed interest rate to an adjustable interest rate and for changes in the monthly payments, as follows:

4. INTEREST RATE AND MONTHLY PAYMENT CHANGES

(A) Change Dates

The initial fixed interest rate Borrower will pay will change to an adjustable interest rate on the first day of February, 2009, and the interest rate Borrower will pay may change on that day every 6th month thereafter. Each date on which Borrower's interest rate could change is called a "Change Date."

(B) The Index

Beginning with the first Change Date, Borrower's interest rate will be based on an Index. The "Index" is the average of interbank offered rates for six month U.S. dollar-denominated deposits in the London market ("LIBOR"), as published in The Wall Street Journal. The most recent Index figure available as of the date 45 days before the Change Date is called the "Current Index."

If the Index is no longer available, the Note Holder will choose a new index that is based upon comparable information. The Note Holder will give Borrower notice of this choice.

(C) Calculation of Changes

Before each Change Date, the Note Holder will calculate Borrower's new interest rate by adding Four and 99/100 percentage points (4.990 %) to the Current Index. The Note Holder will then round the result of this addition to the nearest one-eighth of one percentage point (0.125%). Subject to the limits stated in Section 4(D) below, this rounded amount will be Borrower's new interest rate until the next Change Date.

The Note Holder will then determine the amount of the monthly payment that would be sufficient to repay the unpaid principal that Borrower is expected to owe at the Change Date in full on the Maturity Date at Borrower's new interest rate in substantially equal payments. The result of this calculation will be the new amount of Borrower's monthly payment.

(D) Limits on Interest Rate Changes

The interest rate Borrower is required to pay at the first Change Date will not be greater than 10.800 % or less than 8.800 %. Thereafter, Borrower's interest rate will never be increased or decreased on any single Change Date by more than One percentage point(s) (1.000%) from the rate of interest Borrower has been paying for the preceding months. Borrower's interest rate will never be greater than 14.800 % or less than 8.800 %.

(E) Effective Date of Changes

Borrower's new interest rate will become effective on each Change Date. Borrower will pay the amount of Borrower's new monthly payment beginning on the first monthly payment date after the Change Date until the amount of Borrower's monthly payment changes again.

(F) Notice of Changes

The Note Holder will deliver or mail to Borrower a notice of any changes in Borrower's interest rate and the amount of Borrower's monthly payment before the effective date of any change. The notice will include information required by law to be given to the Borrower and also the title and telephone number of a person who will answer any question Borrwer may have regarding the notice.

B. TRANSFER OF THE PROPERTY OR A BENEFICIAL INTEREST IN BORROWER

Covenant 18 of the Security Instrument is amended to read as follows:

(A) Until Borrower's initial fixed interest rate changes to an adjustable interest rate under the terms stated in Section A above, Covenant 18 of the Security Instrumem provides as follows:

Transfer of the Property or a Beneficial Interest in Borrower. If all or any part of the Property or any interest in the Property is sold or transferred (or if Borrower is not a natural person and a beneficial interest in Borrower is sold or transferred) without Lender's prior written consent, Lender may require immediate payment in full of all sums secured by this Security Instrumem. However, this option shall not be exercised by Lender if such exercise is prohibited Applicable Law.

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is given in accordance with Section 15 within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

(B) When Borrower's initial fixed interest rate changes to an adjustable interest rate under the terms stated in Section A above, Covenant 18 of the Security Instrument shall then instead provide as follows:

Transfer of the Property or a Beneficial Interest in Borrower. As used in this Section 18, "Interest in the Property" means any legal or beneficial interest in the Property, including, but not limited to, those beneficial interests transferred in a bond for deed, contract for deed, installment sales contract or escrow agreement, the intent of which is the transfer of title by Borrower at a future date to a purchaser. If all or any part of the Property or any interest in the Property is sold or transferred (or if Borrower is not a natural person and a beneficial interest in Borrower is sold or transferred) without Lender's prior written consent, Lender may require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if such exercise is prohibited by Applicable Law. Lender also shall not exercise this option if: (a) Borrower causes to be submitted to Lender information required by Lender to evaluate the intended transferee as if a new loan were being made to the transferee; and (b) Lender reasonably determines that Lender's security will not be impaired by the loan assumption and that the risk of a breach of any covenant or agreement in this Security Instrument is acceptable to Lender.

To the extent permitted by Applicable Law, Lender may charge a reasonable fee as a condition to Lender's consent to the loan assumption. Lender also may require the transferee to sign an assumption agreement that is acceptable to Lender and that obligates the transferee to keep all the promises and agreements made in the Note and in this Security Instrument. Borrower will continue to be obligated under the Note and this Security Instrument unless Lender releases Borrower in writing.

If Lender exercises the option to require immediate payment in full, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is given in accordance with Section 15 within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Fixed/Adjustable Rate Rider.

Laura Richardson (Seal) -Borrower

_____ (Seal) -Borrower

_____ (Seal) -Borrower

_____ (Seal) -Borrower

[Sign Original Only]

JPMC- 000834
CONFIDENTIAL

CSOC.RICH.001706

Loan Results

Detail Version

Report Run for: 09/21/2009

Customer Name: WASHINGTON MUTUAL HOME LOANS I **Loan #:** [redacted]

Loan Type: CONVENTIONAL
Report Requested: OCCUPANCY WITH DOOR HANGER
Task #:

Dept: COLLECTIONS
Sequence ID: 53630990
Entry Date: 07/07/2009

Status: INVOICED

Property Name and Address
LAURA RICHARDSON
3622 W CURTIS DR
0
SACRAMENTO, CA 95818

Mailing Address
717 E VERNON ST
LONG BEACH CA

Property Information

Bad Address ? NO
Bad Address Reason:
Bad Address Other Reason:
Resources Used to Locate:

Access Denied? NO
Access Denied By:
Access Denied By Other:

Out of Rep Area:
Out of Rep Area Reason:

Neighborhood Is: STABLE
Property Shows Damage By: No Damage

Construction Type: FRAI
Construction Type Other:

Property Shows Damage By Other:
Damage Comments:
Garage Type: DETACHED
Exterior Condition: FAIR
Property Type: SINGLE FAMILY
Property Type Other:

Mobile Home Park ?
Park Phone No.:
VIN# / HUD #:
On Foundation ?
Size:

Occupancy Is: VACANT - SECURE
 # Units Vacant: 0
Unkown Occ. Due To:
Verified By: VISUAL
Verified Visual:
Verified By Other:

If property not secure, items that are not secure:

Posted Violation ? NO
Posted Violation Reason:
Agency Phone No.:

JPMC- 000835
CONFIDENTIAL

First Inspection Date:	07/08/2009	**For Sale:**	NOT
Additional Inspection Date:		**Name of Broker:**	
Left Door Card?	YES	**Phone No.:**	

Spoke With:

Name:
Address:
Phone Number:

Name of Occupant:
Attitude:
Correct Primary Phone: (000) 000-0000
Corrected Property Address:

FIELD SERVICES
FNFS0118

Loan Results

Detail Version

Report Run for: 09/21/2009

Vacant Information

First time vacant ?		**Approximate date the was vacated:**	
Personal property on site ?	NO	**Utilities on ?**	**Electric**
Pool or hot tub on site ?	YES		**Verif**
Pool or hot tub secure ?	NO		**Gas**
Maintenance or Securing Recommended ?	YES		**Verif**
			Water
			Verif

Maintenance Information

Change locks?	NO	**Secure pool/hot tub?**	
Replace glass?	NO	**Remove debris?**	
Board / screen?	NO	**Winterize?**	
Cut grass?	NO	**Other?**	
Over 1ft.?		**Other:**	

Comments: NO FURN INSIDE, SPA IS FULL, COVERED BUT NOT LOCKED, SMALL GOING ON INSIDE AM

JPMC- 000836
CONFIDENTIAL

Loan Results

Detail Version

Report Run for: 09/21/2009

Perform Date: 7/8/2009

LPS
FIELD SERVICES

Loan Results

Detail Version

Report Run for: 09/21/2009

JPMC- 000838
CONFIDENTIAL

Loan Results

Detail Version

Report Run for: 09/21/2009

Customer Name: WASHINGTON MUTUAL HOME LOANS I **Loan #:** [redacted]

Loan Type: CONVENTIONAL
Report Requested: OCCUPANCY WITH DOOR HANGER
Task #:

Dept: COLLECTIONS
Sequence ID: [redacted]
Entry Date: 06/03/2009

Status: INVOICED

Property Name and Address
LAURA RICHARDSON
3622 W CURTIS DR
0
SACRAMENTO, CA 95818

Mailing Address
717 E VERNON ST
LONG BEACH CA

Property Information

Bad Address ? NO
Bad Address Reason:
Bad Address Other Reason:
Resources Used to Locate:

Access Denied? NO
Access Denied By:
Access Denied By Other:

Out of Rep Area:
Out of Rep Area Reason:

Neighborhood Is: STABLE
Property Shows Damage By: No Damage

Construction Type: FRAI
Construction Type Other:

Property Shows Damage By Other:
Damage Comments:
Garage Type: NONE
Exterior Condition: FAIR
Property Type: SINGLE FAMILY
Property Type Other:

Mobile Home Park ?
Park Phone No.:
VIN# / HUD #:
On Foundation ?
Size:

Occupancy Is: VACANT - SECURE
 # Units Vacant: 0
Unkown Occ. Due To:
Verified By: VISUAL
Verified Visual:

If property not secure, items that are not secure:

JPMC- 000840
CONFIDENTIAL

Verified By Other:		**Posted Violation ?**	NO
		Posted Violation Reason:	
First Inspection Date:	06/04/2009	**Agency Phone No.:**	
		For Sale:	NOT
Additional Inspection Date:		**Name of Broker:**	
Left Door Card?	YES	**Phone No.:**	

Spoke With:

Name:
Address:
Phone Number:

Name of Occupant:
Attitude:
Correct Primary Phone: (000) 000-0000
Corrected Property Address:

Loan Results

Detail Version

Report Run for: 09/21/2009

Vacant Information

First time vacant ?		**Approximate date the was vacated:**	
Personal property on site ?	NO	**Utilities on ?**	**Electri**
			Veri
Pool or hot tub on site ?	YES		
Pool or hot tub secure ?	NO		**Gas**
			Veri
Maintenance or Securing Recommended ? YES			**Water**
			Veri

Maintenance Information

Change locks?	NO	**Secure pool/hot tub?**	
Replace glass?	NO	**Remove debris?**	
Board / screen?	NO	**Winterize?**	
Cut grass?	NO	**Other?**	
Over 1ft.?		**Other:**	

JPMC- 000841
CONFIDENTIAL

CSOC.RICH.001713

Comments: NO FURN INSIDE, SPA IS FULL, COVERED BUT NOT LOCKED, SMALL

Loan Results

Detail Version

Report Run for: 09/21/2009

Perform Date: 6/4/2009

Perform Date: 6/4/2009

LPS
FIELD SERVICES

Loan Results

Detail Version

Report Run for: 09/21/2009

JPMC- 000843
CONFIDENTIAL

FIELD SERVICES
FNFS0118

Loan Results

Detail Version

Report Run for: 09/21/2009

Customer Name: WASHINGTON MUTUAL HOME LOANS I **Loan #:** [redacted]

Loan Type: CONVENTIONAL
Report Requested: OCCUPANCY WITH DOOR HANGER
Task #:

Dept: COLLECTIONS
Sequence ID: [redacted]
Entry Date: 03/03/2009

Status: INVOICED

Property Name and Address
LAURA RICHARDSON
3622 W CURTIS DR
0
SACRAMENTO, CA 95818

Mailing Address
717 E VERNON ST
LONG BEACH CA

Property Information

Bad Address ?	NO	**Access Denied?**	NO
Bad Address Reason:		**Access Denied By:**	
Bad Address Other Reason:		**Access Denied By Other:**	
Resources Used to Locate:			
Out of Rep Area:			
Out of Rep Area Reason:			
Neighborhood Is:	STABLE	**Construction Type:**	FRAI
Property Shows Damage By:	Wind; Other Damage;	**Construction Type Other:**	
Property Shows Damage By Other:			
Damage Comments:	fence down	**Mobile Home Park ?**	
Garage Type:	NONE		
Exterior Condition:	FAIR	**Park Phone No.:**	
Property Type:	SINGLE FAMILY	**VIN# / HUD #:**	
Property Type Other:		**On Foundation ?**	
		Size:	
Occupancy Is:	VACANT - SECURE	**If property not secure, items that are not secure:**	
# Units Vacant:	0		
Unkown Occ. Due To:			
Verified By:	VISUAL		
Verified Visual:			

JPMC- 000845
CONFIDENTIAL

Verified By Other:		**Posted Violation ?**	NO
		Posted Violation Reason:	
First Inspection Date:	03/04/2009	**Agency Phone No.:**	
		For Sale:	NOT
Additional Inspection Date:		**Name of Broker:**	
Left Door Card?	YES	**Phone No.:**	

Spoke With:

Name:
Address:
Phone Number:

Name of Occupant:
Attitude:
Correct Primary Phone: (000) 000-0000
Corrected Property Address:

FNFS0118

Loan Results

Detail Version

Report Run for: 09/21/2009

Vacant Information

First time vacant ?		**Approximate date the pr was vacated:**	
Personal property on site ?	NO	**Utilities on ?**	**Electricity Verifiec**
Pool or hot tub on site ?	YES		
Pool or hot tub secure ?	NO		**Gas Verifiec**
Maintenance or Securing Recommended ? YES			**Water Verifiec**

Maintenance Information

Change locks?	NO	**Secure pool/hot tub?**	
Replace glass?	NO	**Remove debris?**	
Board / screen?	NO	**Winterize?**	
Cut grass?	YES	**Other?**	
Over 1ft.?	UNDER 1FT	**Other:**	

JPMC- 000846
CONFIDENTIAL

Comments: NO FURN INSIDE, SPA IS FULL, COVERED BUT NOT LOCKED, NO POS OVER GARAGE BC

Loan Results

Detail Version

Report Run for: 09/21/2009

Perform Date: 3/4/2009

Perform Date: 3/4/2009

LPS
FIELD SERVICES

Loan Results

Detail Version

Report Run for: 09/21/2009

JPMC- 000848
CONFIDENTIAL

FIELD SERVICES
FNFS0118

Loan Results

Detail Version

Report Run for: 09/21/2009

Customer Name: WASHINGTON MUTUAL HOME LOANS I **Loan #:**

FNFS0118

Loan Results

Detail Version

Report Run for: 09/21/2009

Loan Results

Detail Version

Report Run for: 09/21/2009

Loan Type: CONVENTIONAL

Work Order #: 241025

Contractor: 702 MILES PRESERVATION

Status: CANCELLED

Mortgagor: LAURA RICHARDSON

Address: 3622 W CURTIS DR
0
0

Service	Order Date	Completed Date	Ur
PHOTO			
PHOTO **Notes:** CANCELING TO CLEAR RECORDS	08/29/2008	09/05/2008	0
PROVIDE ACCESS			
PROVIDE ACCESS **Notes:**	08/29/2008	09/05/2008	0

JPMC- 000852
CONFIDENTIAL

CONTRACTOR NEVER RECEIVED A PHONE CALL BACK AND COULD NOT LOCATE PROPERTY TO TEST KEYS. PLEASE ADVISE.

LPS
FIELD SERVICES
FNFS0118

Loan Results

Detail Version

Report Run for: 09/21/2009

Customer Name: WASHINGTON MUTUAL HOME LOANS I **Loan #:**

Loan Results

Detail Version

Report Run for: 09/21/2009

JPMC- 000854
CONFIDENTIAL

Loan Results

Detail Version

Report Run for: 09/21/2009

Loan Type: CONVENTIONAL

Work Order #: 24079220

View Invoi

Contractor: 99 XXX MISC - NOT FOR REGULAR USE

Status: INVOICED

Mortgagor: LAURA RICHARDSON

Address: 3622 W CURTIS DR
0
0

Service	Order Date	Completed Date	Update Date
OTHER OTHER	08/28/2008	08/28/2008	08/28/2008

Notes:

PLEASE FORWARD KEYS TO HOMEOWNER
LAURA RICHARDSON
717 E VERNON STREET
LONG BEACH , CA 90806
PHONE# 562-706-4694

THANK YOU,

FNFS0118

Loan Results

Detail Version

Report Run for: 09/21/2009

Customer Name: WASHINGTON MUTUAL HOME LOANS I **Loan #:** [redacted]

Loan Type: CONVENTIONAL
Report Requested: OCCUPANCY WITH DOOR HANGER
Task #:

Dept: COLLECTIONS
Sequence ID: [redacted]
Entry Date: 08/26/2008

Status: INVOICED

Property Name and Address
LAURA RICHARDSON
3622 W CURTIS DR
0
SACRAMENTO, CA 95818

Mailing Address
717 E VERNON ST
LONG BEACH CA

Property Information

Bad Address ? NO
Bad Address Reason:
Bad Address Other Reason:
Resources Used to Locate:

Access Denied? NO
Access Denied By:
Access Denied By Other:

Out of Rep Area:
Out of Rep Area Reason:

Neighborhood Is: STABLE
Property Shows Damage By: No Damage

Property Shows Damage By Other:

Construction Type: FRAI
Construction Type Other:

JPMC- 000857
CONFIDENTIAL

Damage Comments:			
Garage Type:	NONE	**Mobile Home Park ?**	
Exterior Condition:	FAIR	**Park Phone No.:**	
Property Type:	SINGLE FAMILY	**VIN# / HUD #:**	
Property Type Other:		**On Foundation ?**	
		Size:	
Occupancy Is:	VACANT - SECURE	**If property not secure, items that are not secure:**	
# Units Vacant:	0		
Unkown Occ. Due To:			
Verified By:	VISUAL		
Verified Visual:			
		Posted Violation ?	NO
Verified By Other:		**Posted Violation Reason:**	
		Agency Phone No.:	
First Inspection Date:	08/28/2008	**For Sale:**	NOT
Additional Inspection Date:		**Name of Broker:**	
Left Door Card?	NO	**Phone No.:**	

Spoke With:

Name:
Address:
Phone Number:

Name of Occupant:	
Attitude:	
Correct Primary Phone:	(000) 000-0000
Corrected Property Address:	

FNFS0118

Loan Results

Detail Version

Report Run for: 09/21/2009

Vacant Information

First time vacant ?		**Approximate date the property was vacated:**	11/
Personal property on site ?	NO	**Utilities on ?**	**Electricity** UN
			Verified By:

JPMC- 000858
CONFIDENTIAL

Pool or hot tub on site ?	YES		
Pool or hot tub secure ?	NO	**Gas**	UN
		Verified By:	
Maintenance or Securing Recommended ?	YES	**Water**	YE
		Verified By:	C

Maintenance Information

Change locks?	NO	**Secure pool/hot tub?**	YE
Replace glass?	NO	**Remove debris?**	NC
Board / screen?	NO	**Winterize?**	NC
Cut grass?	NO	**Other?**	NC
Over 1ft.?		**Other:**	

Comments: MONITORING FEES BEING IMPOSED BY THE CITY 916-808-5404, NO FURN INSIDE, SPA IS FULL, COVERED BUT NOT LOCKED A

Perform Date: 8/28/2008

JPMC- 000860
CONFIDENTIAL

Loan Results

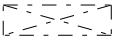
Detail Version

Report Run for: 09/21/2009

Loan Results

Detail Version

Report Run for: 09/21/2009

Customer Name: WASHINGTON MUTUAL HOME LOANS I **Loan #:** 

FNFS0118

Loan Results

Detail Version

Report Run for: 09/21/2009

Loan Results

Detail Version

Report Run for: 09/21/2009

Loan Type: CONVENTIONAL

Work Order #: 22525243

View I

Contractor: 70827 DONDI M. LEE

Mortgagor: LAURA RICHARDSON

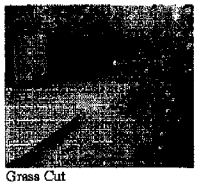
Address: 3622 W CURTIS DR
0
0

Status: INVOICED

Service	Order Date	Completed Date	Update
PHOTO			

JPMC- 000864
CONFIDENTIAL

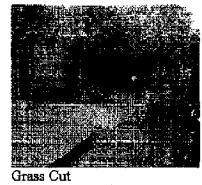
PHOTO - GRASS CUT **Notes:** 4 GRASS CUT PHOTO(S) YARD CARE	05/01/2008	05/04/2008	05/05/2
GRASS RE-CUT **Notes:** GRASS RE-CUT COMPLETED	05/01/2008	05/04/2008	05/05/2


Grass Cut

Perform Date: 5/4/2008
before

Grass Cut

Perform Date: 5/4/2008
before


Grass Cut

Perform Date: 5/4/2008
during

Address/Front V

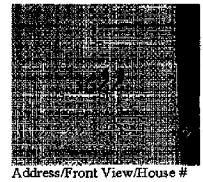
Perform Date: 5/

Grass Cut

Perform Date: 5/4/2008
during

Grass Cut

Perform Date: 5/4/2008
after


Address/Front View/House #

Perform Date: 5/4/2008

Address/Front V

Perform Date: 5/

LPS
FIELD SERVICES
FNFS0118

Loan Results

Detail Version

Report Run for: 09/21/2009

Grass Cut

Perform Date: 5/4/2008
after

Loan Results

FNFS0118

Detail Version

Report Run for: 09/21/2009

Customer Name: WASHINGTON MUTUAL HOME LOANS I **Loan #:** [redacted]

Loan Type: CONVENTIONAL
Report Requested: OCCUPANCY VERIFICATION
Task #:

Dept: FORECLOSURE
Sequence ID: [redacted]
Entry Date: 04/29/2008

Status: INVOICED

Property Name and Address
LAURA RICHARDSON
3622 W CURTIS DR
0
SACRAMENTO, CA 95818

Mailing Address
717 E VERNON ST
LONG BEACH CA

Property Information

Bad Address ? NO
Bad Address Reason:
Bad Address Other Reason:
Resources Used to Locate:

Access Denied? NO
Access Denied By:
Access Denied By Other:

Out of Rep Area:
Out of Rep Area Reason:

Neighborhood Is: STABLE
Property Shows Damage By: No Damage
Property Shows Damage By Other:
Damage Comments:
Garage Type: NONE
Exterior Condition: GOOD
Property Type: SINGLE FAMILY
Property Type Other:

Construction Type: FRAI
Construction Type Other:
Mobile Home Park ?
Park Phone No.:
VIN# / HUD #:
On Foundation ?
Size:

Occupancy Is: VACANT - SECURE
 # Units Vacant: 0
Unkown Occ. Due To:
Verified By: VISUAL
Verified Visual:
Verified By Other:

If property not secure, items that are not secure:

Posted Violation ? NO
Posted Violation Reason:
Agency Phone No.:

First Inspection Date:	04/30/2008	**For Sale:**	NOT
Additional Inspection Date:		**Name of Broker:**	
Left Door Card?	NO	**Phone No.:**	

Spoke With:

Name:
Address:
Phone Number:

Name of Occupant:
Attitude:
Correct Primary Phone: (000) 000-0000
Corrected Property Address:

FIELD SERVICES
FNFS0118

Loan Results

Detail Version

Report Run for: 09/21/2009

Vacant Information

First time vacant ?		**Approximate date the property was vacated:**	11/
Personal property on site ?	NO	**Utilities on ?**	**Electricity** NC
Pool or hot tub on site ?	YES		**Verified By:** N
Pool or hot tub secure ?	YES		**Gas** UN
Maintenance or Securing Recommended ?	NO		**Verified By:**
			Water YE
			Verified By: C

Maintenance Information

Change locks?	**Secure pool/hot tub?**
Replace glass?	**Remove debris?**
Board / screen?	**Winterize?**
Cut grass?	**Other?**
Over 1ft.?	**Other:**

Comments: VAC AS SEEN THRU WINDOWS, DS

JPMC- 000868
CONFIDENTIAL

Loan Results

Detail Version

Report Run for: 09/21/2009

Perform Date: 4/30/2008

LPS
FIELD SERVICES

Loan Results

Detail Version

Report Run for: 09/21/2009

JPMC- 000870
CONFIDENTIAL

FIELD SERVICES

FNFS0118

Loan Results

Detail Version

Report Run for: 09/21/2009

Customer Name: WASHINGTON MUTUAL HOME LOANS I **Loan #:**

Loan Results

Detail Version

Report Run for: 09/21/2009

FIELD SERVICES
FNFS0118

Loan Results

Detail Version

Report Run for: 09/21/2009

Loan Type: CONVENTIONAL

Work Order #: 22301710

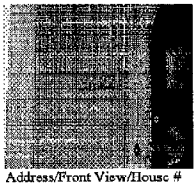
View In

Contractor: 70827 DONDI M. LEE
Mortgagor: LAURA RICHARDSON
Address: 3622 W CURTIS DR
SACRAMENTO, CA 95818

Status: INVOICED

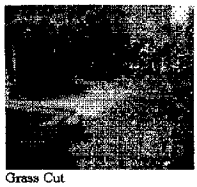
Service	Order Date	Completed Date	Update I
PHOTO			
PHOTO - GRASS CUT **Notes:** 4 GRASS CUT PHOTO(S)	04/18/2008	04/23/2008	04/24/2(
YARD CARE			
INITIAL GRASS CUT **Notes:** GRASS CUT COMPLETED	04/18/2008	04/23/2008	04/24/2(

JPMC- 000874
CONFIDENTIAL



Address/Front View/House #

Perform Date: 4/23/2008



Grass Cut

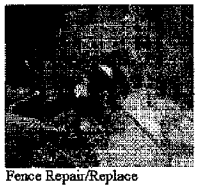
Perform Date: 4/23/2008
after

Grass Cut

Perform Date: 4/23/2008
during

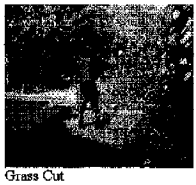
Grass Cut

Perform Date: 4/
during



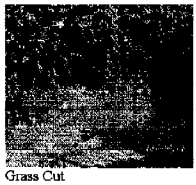
Fence Repair/Replace

Perform Date: 4/23/2008



Grass Cut

Perform Date: 4/23/2008
during



Grass Cut

Perform Date: 4/23/2008
before

Grass Cut

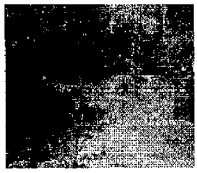
Perform Date: 4/
before

FIELD SERVICES
FNFS0118

Loan Results

Detail Version

Report Run for: 09/21/2009

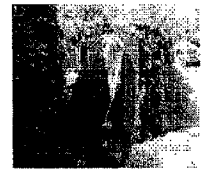


Grass Cut

Perform Date: 4/23/2008
before

Grass Cut

Perform Date: 4/23/2008
before

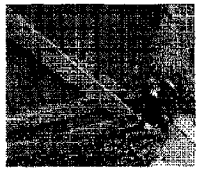


Fence Repair/Replace

Perform Date: 4/23/2008

Address/Front V

Perform Date: 4

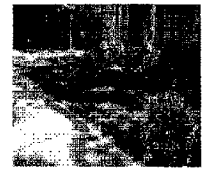


Fence Repair/Replace

Perform Date: 4/23/2008

Grass Cut

Perform Date: 4/23/2008
after



Grass Cut

Perform Date: 4/23/2008
after

Address/Front V

Perform Date: 4
after

Grass Cut

Perform Date: 4/23/2008
during

Loan Results

FNFS0118

Detail Version

Report Run for: 09/21/2009

Customer Name: WASHINGTON MUTUAL HOME LOANS I **Loan #:** [redacted]

Loan Type: CONVENTIONAL
Report Requested: OCCUPANCY VERIFICATION
Task #:

Dept: FORECLOSURE
Sequence ID: [redacted]
Entry Date: 04/02/2008

Status: CANCELLED

Property Name and Address
LAURA RICHARDSON
3622 W CURTIS DR
0
SACRAMENTO, CA 95818

Mailing Address
717 E VERNON ST
LONG BEACH CA

Property Information

Bad Address ? NO
Bad Address Reason:
Bad Address Other Reason:
Resources Used to Locate:

Access Denied? NO
Access Denied By:
Access Denied By Other:

Out of Rep Area:
Out of Rep Area Reason:

Neighborhood Is:
Property Shows Damage By:

Construction Type:
Construction Type Other:

Property Shows Damage By Other:
Damage Comments:
Garage Type:
Exterior Condition:
Property Type:
Property Type Other:

Mobile Home Park ?
Park Phone No.:
VIN# / HUD #:
On Foundation ?
Size:

Occupancy Is:
 # Units Vacant: 0
Unkown Occ. Due To:
Verified By:
Verified Visual:
Verified By Other:

If property not secure, items that are not secure:

Posted Violation ?
Posted Violation Reason:
Agency Phone No.:

JPMC- 000877
CONFIDENTIAL

First Inspection Date:
Additional Inspection Date:
Left Door Card?

For Sale:
Name of Broker:
Phone No.: (000) 0000

Spoke With:

Name:
Address:
Phone Number:

Name of Occupant:
Attitude:
Correct Primary Phone:
Corrected Property Address:

FIELD SERVICES
FNFS0118

Loan Results

Detail Version

Report Run for: 09/21/2009

Vacant Information

First time vacant ?

Approximate date the property was vacated:

Personal property on site ?

Utilities on ?

Electricity Verified By:

Pool or hot tub on site ?

Pool or hot tub secure ?

Gas Verified By:

Maintenance or Securing Recommended ?

Water Verified By:

Maintenance Information

Change locks?
Replace glass?
Board / screen?
Cut grass?
Over 1ft.?

Secure pool/hot tub?
Remove debris?
Winterize?
Other?
Other:

Comments:

JPMC- 000878
CONFIDENTIAL

FNFS0118

Loan Results

Detail Version

Report Run for: 09/21/2009

FNFS0118

Loan Results

Detail Version

Report Run for: 09/21/2009

Loan Results

Detail Version

JPMC- 000881
CONFIDENTIAL

FIELD SERVICES

FNFS0118

Report Run for: 09/21/2009

Customer Name: WASHINGTON MUTUAL HOME LOANS I **Loan #:** [redacted]

Loan Type: CONVENTIONAL
Report Requested: OCCUPANCY VERIFICATION
Task #:

Dept: COLLECTIONS
Sequence ID: [redacted]
Entry Date: 03/31/2008

Status: INVOICED

Property Name and Address
RICHARDSON LAURA
3622 W CURTIS DR

SACRAMENTO, CA 95818

Mailing Address

Property Information

Bad Address ?	NO	**Access Denied?**	NO
Bad Address Reason:		**Access Denied By:**	
Bad Address Other Reason:		**Access Denied By Other:**	
Resources Used to Locate:			
Out of Rep Area:			
Out of Rep Area Reason:			
Neighborhood Is:	STABLE	**Construction Type:**	FRAI
Property Shows Damage By:	No Damage	**Construction Type Other:**	
Property Shows Damage By Other:			
Damage Comments:			
Garage Type:	NONE	**Mobile Home Park ?**	
Exterior Condition:	FAIR	**Park Phone No.:**	
Property Type:	SINGLE FAMILY	**VIN# / HUD #:**	
Property Type Other:		**On Foundation ?**	
		Size:	
Occupancy Is:	VACANT - SECURE	**If property not secure, items that are not secure:**	
# Units Vacant:	0		
Unkown Occ. Due To:			
Verified By:	VISUAL		
Verified Visual:			
		Posted Violation ?	NO
Verified By Other:		**Posted Violation Reason:**	
		Agency Phone No.:	

JPMC- 000882
CONFIDENTIAL

First Inspection Date:	04/02/2008	**For Sale:**	NOT
Additional Inspection Date:		**Name of Broker:**	
Left Door Card?	NO	**Phone No.:**	

Spoke With:

Name:
Address:
Phone Number:

Name of Occupant:
Attitude:
Correct Primary Phone: (000) 000-0000
Corrected Property Address:

FIELD SERVICES

FNFS0118

Loan Results

Detail Version

Report Run for: 09/21/2009

Vacant Information

First time vacant ?		**Approximate date the property was vacated:**	11/
Personal property on site ?	NO	**Utilities on ?**	
Pool or hot tub on site ?	YES		
Pool or hot tub secure ?	YES		
Maintenance or Securing Recommended ?	NO		

Electricity YE
Verified By: M

Gas UN
Verified By:

Water YE
Verified By: C

Maintenance Information

Change locks?	**Secure pool/hot tub?**
Replace glass?	**Remove debris?**
Board / screen?	**Winterize?**
Cut grass?	**Other?**
Over 1ft.?	**Other:**

Comments: MB. EMPTY INSIDE. HOT TUB COVERED AND FULL.

JPMC- 000883
CONFIDENTIAL

Loan Results

Detail Version

Report Run for: 09/21/2009

Perform Date: 4/2/2008

LPS
FIELD SERVICES

Loan Results

Detail Version

Report Run for: 09/21/2009

JPMC- 000885
CONFIDENTIAL

FIELD SERVICES

FNFS0118

Loan Results

Detail Version

Report Run for: 09/21/2009

Customer Name: WASHINGTON MUTUAL HOME LOANS I **Loan #:** [redacted]

Loan Type: CONVENTIONAL
Report Requested: OCCUPANCY WITH DOOR HANGER
Task #:

Dept: COLLECTIONS
Sequence ID: [redacted]
Entry Date: 12/03/2007

Status: INVOICED

Property Name and Address
LAURA RICHARDSON
3622 W CURTIS DR
0
SACRAMENTO, CA 95818

Mailing Address
3622 W CURTIS DR
SACRAMENTO CA

Property Information

Bad Address ? NO
Bad Address Reason:
Bad Address Other Reason:
Resources Used to Locate:

Access Denied? NO
Access Denied By:
Access Denied By Other:

Out of Rep Area:
Out of Rep Area Reason:

Neighborhood Is: STABLE
Property Shows Damage By: No Damage

Construction Type: FRAI
Construction Type Other:

Property Shows Damage By Other:
Damage Comments:
Garage Type: NONE
Exterior Condition: FAIR
Property Type: SINGLE FAMILY
Property Type Other:

Mobile Home Park ?
Park Phone No.:
VIN# / HUD #:
On Foundation ?
Size:

Occupancy Is: VACANT - SECURE
 # Units Vacant: 0
Unkown Occ. Due To:
Verified By: VISUAL
Verified Visual:

If property not secure, items that are not secure:

Verified By Other:		**Posted Violation ?**	NO
		Posted Violation Reason:	
First Inspection Date:	12/05/2007	**Agency Phone No.:**	
		For Sale:	NOT
Additional Inspection Date:		**Name of Broker:**	
Left Door Card?	YES	**Phone No.:**	

Spoke With:

Name:
Address:
Phone Number:

Name of Occupant:
Attitude:
Correct Primary Phone: (000) 000-0000
Corrected Property Address:

FIELD SERVICES
FNFS0118

Loan Results

Detail Version

Report Run for: 09/21/2009

Vacant Information

First time vacant ?		**Approximate date the property was vacated:**	11
Personal property on site ?	NO	**Utilities on ?**	
Pool or hot tub on site ?	YES	**Electricity Verified By:**	Y.
Pool or hot tub secure ?	YES	**Gas Verified By:**	Y.
Maintenance or Securing Recommended ?	YES	**Water Verified By:**	Y

Maintenance Information

Change locks?	NO	**Secure pool/hot tub?**	
Replace glass?	NO	**Remove debris?**	N
Board / screen?	NO	**Winterize?**	N
Cut grass?	YES	**Other?**	N
Over 1ft.?	UNDER 1FT	**Other:**	

JPMC- 000888
CONFIDENTIAL

Comments: AM

Loan Results

Detail Version

Report Run for: 09/21/2009

Perform Date: 12/5/2007

LPS
FIELD SERVICES

Loan Results

Detail Version

Report Run for: 09/21/2009

JPMC- 000890
CONFIDENTIAL

Loan Results

Detail Version

Report Run for: 09/21/2009

Customer Name: WASHINGTON MUTUAL HOME LOANS I **Loan #:** [redacted]

Loan Type: CONVENTIONAL
Report Requested: OCCUPANCY WITH DOOR HANGER
Task #:

Dept: COLLECTIONS
Sequence ID: [redacted]
Entry Date: 10/31/2007

Status: INVOICED

Property Name and Address
LAURA RICHARDSON
3622 W CURTIS DR
0
SACRAMENTO, CA 95818

Mailing Address
3622 W CURTIS DR
SACRAMENTO CA

Property Information

Bad Address ? NO
Bad Address Reason:
Bad Address Other Reason:
Resources Used to Locate:

Access Denied? NO
Access Denied By:
Access Denied By Other:

Out of Rep Area:
Out of Rep Area Reason:

Neighborhood Is: STABLE
Property Shows Damage By: No Damage

Construction Type: FRAI
Construction Type Other:

Property Shows Damage By Other:
Damage Comments:
Garage Type: NONE
Exterior Condition: GOOD
Property Type: SINGLE FAMILY
Property Type Other:

Mobile Home Park ?
Park Phone No.:
VIN# / HUD #:
On Foundation ?
Size:

Occupancy Is: VACANT - SECURE
 # Units Vacant: 0
Unkown Occ. Due To:
Verified By: VISUAL
Verified Visual:

If property not secure, items that are not secure:

JPMC- 000892
CONFIDENTIAL

Verified By Other:		**Posted Violation ?**	NO
		Posted Violation Reason:	
First Inspection Date:	11/01/2007	**Agency Phone No.:**	
		For Sale:	NOT
Additional Inspection Date:		**Name of Broker:**	
Left Door Card?	YES	**Phone No.:**	

Spoke With:

Name:
Address:
Phone Number:

Name of Occupant:
Attitude:
Correct Primary Phone: (000) 000-0000
Corrected Property Address:

FIELD SERVICES
FNFS0118

Loan Results

Detail Version

Report Run for: 09/21/2009

Vacant Information

First time vacant ?	YES	**Approximate date the property was vacated:**	11/
Personal property on site ?	NO	**Utilities on ?**	**Electricity** YE
Pool or hot tub on site ?	YES		**Verified By:**
Pool or hot tub secure ?	YES		**Gas** UN
Maintenance or Securing Recommended ?	NO		**Verified By:**
			Water YE
			Verified By:

Maintenance Information

Change locks?	**Secure pool/hot tub?**
Replace glass?	**Remove debris?**
Board / screen?	**Winterize?**
Cut grass?	**Other?**
Over 1ft.?	**Other:**

JPMC- 000893
CONFIDENTIAL

Comments: ADDITIONAL LIVING QUARTERS BEHIND HOME, ALSO EMPTY. KR

Loan Results

Detail Version

Report Run for: 09/21/2009

Loan Results

Detail Version

Report Run for: 09/21/2009

Loan Results

FIELD SERVICES
FNFS0118

Detail Version

Report Run for: 09/21/2009

Customer Name: WASHINGTON MUTUAL HOME LOANS I **Loan #:**

Loan Type: CONVENTIONAL
Report Requested: OCCUPANCY WITH DOOR HANGER
Task #:

Dept: COLLECTIONS
Sequence ID:
Entry Date: 09/06/2007

Status: INVOICED

Property Name and Address
LAURA RICHARDSON
3622 W CURTIS DR
0
SACRAMENTO, CA 95818

Mailing Address
3622 W CURTIS DR
SACRAMENTO CA

Property Information

Bad Address ? NO
Bad Address Reason:
Bad Address Other Reason:
Resources Used to Locate:

Out of Rep Area:
Out of Rep Area Reason:

Neighborhood Is: STABLE
Property Shows Damage By: No Damage

Property Shows Damage By Other:
Damage Comments:
Garage Type: ATTACHED
Exterior Condition: FAIR
Property Type: SINGLE FAMILY
Property Type Other:

Occupancy Is: OCCUPIED - BY NAME UNKNOWN
 # Units Vacant: 0
Unkown Occ. Due To:
Verified By: VISUAL
Verified Visual: Car/Boat;
Verified By Other:

Access Denied? NO
Access Denied By:
Access Denied By Other:

Construction Type: STU
Construction Type Other:

Mobile Home Park ?
Park Phone No.:
VIN# / HUD #:
On Foundation ?
Size:

If property not secure, items that are not secure:

Posted Violation ? NO
Posted Violation Reason:

JPMC- 000897
CONFIDENTIAL

First Inspection Date:	09/15/2007	**Agency Phone No.:**	
		For Sale:	NOT
Additional Inspection Date:		**Name of Broker:**	
Left Door Card?	YES	**Phone No.:**	

Spoke With:

Name:
Address:
Phone Number:

Name of Occupant:
Attitude:
Correct Primary Phone: (000) 000-0000
Corrected Property Address:

FNFS0118

Loan Results

Detail Version

Report Run for: 09/21/2009

Vacant Information

First time vacant ?		**Approximate date the property was vacated:**
Personal property on site ?	**Utilities on ?**	**Electricity**
		Verified By:
Pool or hot tub on site ?		
Pool or hot tub secure ?		**Gas**
		Verified By:
Maintenance or Securing Recommended ?		**Water**
		Verified By:

Maintenance Information

Change locks?	**Secure pool/hot tub?**
Replace glass?	**Remove debris?**
Board / screen?	**Winterize?**
Cut grass?	**Other?**
Over 1ft.?	**Other:**

Comments:

JPMC- 000898
CONFIDENTIAL

FNFS0118

Loan Results

Detail Version

Report Run for: 09/21/2009

Loan Results

Detail Version

Report Run for: 09/21/2009

JPMC- 000900
CONFIDENTIAL

Loan Results

Detail Version

JPMC-000901
CONFIDENTIAL

FIELD SERVICES
FNFS0118

Report Run for: 09/21/2009

Customer Name: WASHINGTON MUTUAL HOME LOANS I **Loan #:** [redacted]

Loan Type: CONVENTIONAL
Report Requested: OCCUPANCY WITH DOOR HANGER
Task #:

Dept: COLLECTIONS
Sequence ID: [redacted]
Entry Date: 08/01/2007

Status: INVOICED

Property Name and Address
LAURA RICHARDSON
3622 W CURTIS DR
0
SACRAMENTO, CA 95818

Mailing Address
3622 W CURTIS DR
SACRAMENTO CA

Property Information

Bad Address ? NO
Bad Address Reason:
Bad Address Other Reason:
Resources Used to Locate:

Access Denied? NO
Access Denied By:
Access Denied By Other:

Out of Rep Area:
Out of Rep Area Reason:

Neighborhood Is: STABLE
Property Shows Damage By: No Damage

Construction Type: FRA
Construction Type Other:

Property Shows Damage By Other:
Damage Comments:
Garage Type: DETACHED
Exterior Condition: GOOD
Property Type: SINGLE FAMILY
Property Type Other:

Mobile Home Park ?
Park Phone No.:
VIN# / HUD #:
On Foundation ?
Size:

Occupancy Is: OCCUPIED - BY NAME UNKNOWN
 # Units Vacant: 0
Unkown Occ. Due To:
Verified By: VISUAL
Verified Visual: Furniture; Lawn Cut; Decorations
Verified By Other:

If property not secure, items that are not secure:

Posted Violation ? NO
Posted Violation Reason:

JPMC-000902
CONFIDENTIAL

First Inspection Date:	08/03/2007	**Agency Phone No.:**	
		For Sale:	NOT
Additional Inspection Date:		**Name of Broker:**	
Left Door Card?	YES	**Phone No.:**	

Spoke With:

Name:
Address:
Phone Number:

Name of Occupant:
Attitude:
Correct Primary Phone: (000) 000-0000
Corrected Property Address:

FNFS0118

Loan Results

Detail Version

Report Run for: 09/21/2009

Vacant Information

First time vacant ?		**Approximate date the property was vacated:**
Personal property on site ?	**Utilities on ?**	**Electricity**
		Verified By:
Pool or hot tub on site ?		
Pool or hot tub secure ?		**Gas**
		Verified By:
Maintenance or Securing Recommended ?		**Water**
		Verified By:

Maintenance Information

Change locks?	**Secure pool/hot tub?**
Replace glass?	**Remove debris?**
Board / screen?	**Winterize?**
Cut grass?	**Other?**
Over 1ft.?	**Other:**

Comments: MD

JPMC-000903
CONFIDENTIAL

CSOC.RICH.001775

Loan Results

Detail Version

Report Run for: 09/21/2009

FNFS0118

Loan Results

Detail Version

Report Run for: 09/21/2009

Loan Results

Detail Version

JPMC-000906
CONFIDENTIAL

Report Run for: 09/21/2009

Loan Results

Detail Version

Report Run for: 09/21/2009

Customer Name: WASHINGTON MUTUAL HOME LOANS I

Loan Number: [redacted]

Total Loan Expense: -

LandAmerica
Tax Status Report [redacted]
WASHINGTON MUTUAL 86520

NON123

Loan Number:	Contract Number:	Borrower Name:	Situe Address:
[redacted]	19168428	RICHARDSON LAURA	3622 W CURTIS DR SACRAMENTO, CA 950184452

Agency: 040340000 SACRAMENTO COUNTY
Tax ID: [redacted]

Current Year Information

Amount to be paid: $2,747.05 **Good Thru:** 04/28/2008 **Amount to be paid:** **Good Thru:**

Payable to:
SACRAMENTO COUNTY
Attn: TAX COLLECTOR
700 H ST ROOM 1710
SACRAMENTO, CA 95814-1298

Comments:
2007 SUPPLEMENTAL 1ST DELQ, 2ND OPEN
1ST MONTH PR: $249.73 2ND MONTH PR: N/A
1ST HALF WAS DUE ON 12/31/07 IN THE AMOUNT OF: $2497.32
2ND HALF IS DUE ON 04/30/08 IN THE AMOUNT OF: $2497.32
SOURCE: WEBSITE
NARAYANN 03/14/08 06:17:25

Discount Ind:
Memo bill information: MEMO BILLS ARE ACCEPTABLE BUT NOT NECESSARY TO MAKE PAYMENT.
Type of funds required:
Postal Protection: PAYMENT DATE IS PROTECTED WITH A US POSTAL DATE STAMP.

Tax Year	Installment	Base Tax Amount	Delq. Date	Status	Bill Number	Type
2007	1	$2,497.32	12/10/2007	DELQ		S
2007	2	$2,497.32	04/10/2008	OPEN		S

Prior Year Information

Amount to be paid: **Good Thru:** **Amount to be paid:** **Good Thru:**

Payable to:
Attn:

Comments:
THIS SECTION IS INTENTIONALLY LEFT BLANK.
PLEASE READ ABOVE

Pay Plan Ind: **Pay Plan Status:** **Pay Plan Number:**

Memo bill information:
Type of funds required:
Postal Protection:

Year(s)	1st Instal.	PC	2nd Instal.	PC	3rd Instal.	PC	4th Instal.	PC	Base Amt.	Pen./Int.	Cost	Cert.#	Type

MAY 0 1 2008
Billing

Order Date 02/27/2008
Extract Date: 03/17/2008

JPMC-000910
CONFIDENTIAL

CSOC.RICH.001782

LandAmerica
Tax Status Report - 862SUB227
WASHINGTON MUTUAL 86525

NDN123

Loan Number:	Contract Number:	Borrower Name:	Situs Address:
[redacted]	19168426	RICHARDSON LAURA	3822 W CURTIS DR SACRAMENTO, CA 958184482

Agency:
040340000
SACRAMENTO COUNTY

Tax ID: [redacted]

Current Year Information

Amount to be paid: $569.25 **Good Thru:** 04/09/2008 **Amount to be paid:** **Good Thru:**

Payable to:
SACRAMENTO COUNTY
Attn: TAX COLLECTOR
700 H ST ROOM 1710
SACRAMENTO, CA 95814-1298

Comments:
2007 1ST DELQ, 2ND OPEN
1ST MONTH PR $50.84 2ND MONTH PR N/A
SOURCE:WEBSITE

NARAYANN 03/14/08 08:16:57

Discount Ind:
Memo bill information: MEMO BILLS ARE ACCEPTABLE BUT NOT NECESSARY TO MAKE PAYMENT.
Type of funds required:
Postal Protection: PAYMENT DATE IS PROTECTED WITH A US POSTAL DATE STAMP.

Tax Year	Installment	Base Tax Amount	Delq. Date	Status	Bill Number	Type
2007	1	$508.41	12/10/2007	DELQ		
2007	2	$508.41	04/10/2008	OPEN		

Prior Year Information

Amount to be paid: **Good Thru:** **Amount to be paid:** **Good Thru:**

Payable to:
Attn:

Comments:
THIS SECTION IS INTENTIONALLY LEFT BLANK.
PLEASE READ ABOVE

Pay Plan Ind: **Pay Plan Status:** **Pay Plan Number:**

Memo bill information:
Type of funds required:
Postal Protection:

Year(s)	1st Instal.	PC	2nd Instal.	PC	3rd Instal.	PC	4th Instal.	PC	Base Amt.	Pen./Int.	Cost	Cert. #	Type

MAY 01 2008
Billing

Order Date 02/27/2008
Extract Date: 03/17/2008

JPMC-000911
CONFIDENTIAL

3

LandAmerica
Tax Status Report - 8625UB227
WASHINGTON MUTUAL, 96520

NON123

Loan Number:	Contract Number:	Borrower Name:	Situs Address:
[redacted]	19168428	RICHARDSON LAURA	3622 W CURTIS DR SACRAMENTO, CA 958184462

Agency:
040340000
SACRAMENTO COUNTY

Tax ID: [redacted]

Current Year Information

Amount to be paid: $1,154.10 **Good Thru: 04/09/2008** **Amount to be paid:** **Good Thru:**

Payable to:
SACRAMENTO COUNTY
Attn: TAX COLLECTOR
700 H ST, ROOM 1710
SACRAMENTO, CA 95814-1298

Comments:
2006 SUPPLEMENTAL 1ST DELQ, 2ND OPEN
1ST MONTH PR: $104.92 2ND MONTH PR: N/A
1ST HALF WAS DUE ON 12/10/07 IN THE AMOUNT OF: $1049.16
2ND HALF WAS DUE ON 04/10/08 IN THE AMOUNT OF: $1049.17
2006 SUPPLEMENTAL BILL HAD A LATE RELEASE - SOURCE: WEBSITE
NARAYAN0 03/14/08 08:19:57

Discount Ind:
Memo bill information: MEMO BILLS ARE ACCEPTABLE BUT NOT NECESSARY TO MAKE PAYMENT.
Type of funds required:
Postal Protection: PAYMENT DATE IS PROTECTED WITH A US POSTAL DATE STAMP.

Tax Year	Installment	Base Tax Amount	Delq. Date	Status	Bill Number	Type
2006	1	$1,049.16	12/08/2006	DELQ		S
2006	2	$1,049.17	04/10/2007	DELQ		S

Prior Year Information

Amount to be paid: **Good Thru:** **Amount to be paid:** **Good Thru:**

Payable to:
SACRAMENTO COUNTY
Attn: TAX COLLECTOR
700 H STREET, ROOM 1710
SACRAMENTO, CA 95814

Comments:
ALL PRIORS PAID THRU 2006
SOURCE: WEBSITE

NARAYAN0 03/14/08 08:20:00

Pay Plan Ind: **Pay Plan Status:** **Pay Plan Number:**

Memo bill information: MEMO BILLS ARE ACCEPTABLE BUT NOT NECESSARY TO MAKE PAYMENT.
Type of funds required: ANY FORM OF CHECK IS ACCEPTABLE FOR PAYMENT.
Postal Protection: PAYMENT DATE IS NOT POSTAL PROTECTED AND IS REQUIRED TO BE IN THE TAXING AUTHORITY OFFICE BY THE PAYMENT DEADLINE.

Year(s)	1st Instal.	PC	2nd Instal.	PC	3rd Instal.	PC	4th Instal.	PC	Base Amt.	Pen./Int.	Cost	Cert. #	Type

MAY 01 2008
Billing

Order Date 02/27/2008
Extract Date: 03/17/2008

JPMC-000912
CONFIDENTIAL

Washington Mutual

LMIT ATTACHMENT COVER SHEET

Use this form to send and process Backscans

☐ **Backscan Only**

✓ Modification

Loss Mitigation Attach: ___ LM Application _ _ Financial W/S _X_ Executed MOD Agreement...

_____ Denial

Attach: __ LM Application __ Financial W/S __ Denial Letter

_____ Miscellaneous Description: _____

Complete the following:

Customer Name: Richardson

Loan Number: [redacted]

Date Submitted: 9-4-08 No. of Sheets (including coversheet):

Task Processor: Oriska Haywood

---(IW USE)---

Completed by: _____

Date Completed: _____

Revised 03/31/06

JPMC-000913
CONFIDENTIAL

WaMu®

JULY 15, 2008

LAURA RICHARDSON
717 E VERNON ST
LONG BEACH CA 90806

Via FEDEX

WE ARE A DEBT COLLECTOR. THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

WE HAVE TOLD A CREDIT BUREAU ABOUT A LATE PAYMENT, MISSED PAYMENT, OR OTHER DEFAULT ON YOUR ACCOUNT. THIS INFORMATION MAY BE REFLECTED IN YOUR CREDIT REPORT.

RE: Washington Mutual Loan No. [redacted]
Property Address: **3622 W CURTIS DRIVE**
SACRAMENTO, CALIFORNIA 95818

Dear **LAURA RICHARDSON**

Thank you for your continued interest in our Homeownership Preservation Program. Enclosed is your proposed Loan Modification Agreement ("Agreement") (three identical sets of documents). The Agreement was prepared consistent with the terms you discussed with a loan workout specialist. The Agreement will not be binding or effective until is has been signed by both you and the lender in compliance with the instructions and conditions in this letter.

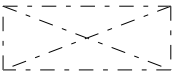
Please review the Agreement carefully and if you so desire, consult your own attorney. When you are satisfied with the Agreement and if you wish to proceed with the loan modification, sign all the documents **in black ink, in the presence of a notary** and keep one for your records and return two signed originals to Washington Mutual Bank in the envelope provided. *Please sign your name exactly as it is printed under the signature line. Where appropriate, witness signatures must be from two different individuals and require their printed name under their signature.*

Along with the signed Agreement, you must also send a **certified check or cashier's check** in the amount of $ **0.00** . This amount includes charges for the modification fee and necessary advances including but not limited to recording fees, attorney fees and costs, returned check fees and late charge fees, if any. Additional sums may become due as a result of the timing of this letter and Agreement. Nothing in this letter or Agreement precludes our collections of additional advances.

The signed Agreement and certified or cashier's check must be received by Washington Mutual Bank at the following address on or before **JULY 30, 2008** .

JPMC-000914
CONFIDENTIAL

CSOC.RICH.001786



WASHINGTON MUTUAL BANK
7255 BAYMEADOWS WAY
JACKSONVILLE, FLORIDA 32256

A title search and endorsement to the original title policy or new title policy must be obtained prior to recording the Agreement.

There is no Agreement if:

- clear title is not confirmed to the satisfaction of the lender;
- the mortgage insurer does not approve; or
- there are any material adverse changes in the circumstances or property condition.

Failure to comply with the requirements and conditions within the specified time period may result in the resumption of normal collection and foreclosure efforts, without further notice.

Upon the Agreement becoming binding and effective, the principal and interest amount of your monthly payments will be $ **4,267.58** . Your first payment including taxes and insurance (if applicable) is due **SEPTEMBER 1, 2008** , the total payment amount is $ **4,352.32** . This payment amount is subject to change upon escrow analysis, if applicable.

If you are currently in an active bankruptcy, or have been discharged from a bankruptcy previously, then this letter and Agreement does not in any way mean that Washington Mutual Bank, the Trust, or anyone acting on their behalf is attempting to hold you personally liable for the loan. This notice is intended to inform you of your rights as they refer to the lender's ability to foreclose on your property per the loan documents if the loan is not timely brought current.

If you have any further questions please consult with your Washington Mutual Homeowner's Assistance representative by calling the toll-free phone number below.

Sincerely,

Homeowner's Assistance Department

1-866-WAMU-YES (1-866-926-8937)

JPMC-000915
CONFIDENTIAL

CSOC.RICH.001787

WHEN RECORDED MAIL TO:
FIRST AMERICAN TITLE
P.O. BOX 27670
SANTA ANA, CA 92799-7670
ATTN: LMTS

PREPARED BY:
ORISKA HAYWOOD
WASHINGTON MUTUAL BANK
7255 BAYMEADOWS WAY
JACKSONVILLE, FLORIDA 32256
ATTN: LMTS

Tax Parcel No.: [redacted]

Loan No. [redacted] SPACE ABOVE THIS LINE FOR RECORDER'S USE

LOAN MODIFICATION AGREEMENT
PROVIDING FOR DEFERRED PAYMENT OF ARREARS AND FIXED RATE

This Loan Modification Agreement ("Agreement") is effective this **1ST** day of **AUGUST, 2008**, ("Effective Date") between **LAURA RICHARDSON, AN UNMARRIED WOMAN**

(hereinafter, "the Borrower"), and
Washington Mutual Bank

(the "Trust"), the note holder and mortgagee c/o Washington Mutual Bank. Together, the Borrower and the Trust are referred to herein as "the Parties".

RECITALS

The Parties enter into this Agreement with reference to the following stipulated facts:

A. On **01/04/2007**, Borrower purchased, re-financed or otherwise obtained an interest in a certain real property in **SACRAMENTO** County, **CALIFORNIA**. In connection with the acquisition of the real property the Borrower delivered a certain promissory note dated **01/04/2007**, in the original principal amount of $ **535,001.00** ("Note").

JPMC-000916
CONFIDENTIAL

B. The Note was and is secured by a deed of trust, mortgage, applicable riders, addenda or other security instrument ("Security Instrument"), dated **01/04/2007** , and recorded **01/10/2007** , **in Book or Liber 20070110** , **Page(s) 1818** in the official records of **SACRAMENTO** County as a lien against the real property described in the Security Instrument, and located at **3622 W CURTIS DRIVE, SACRAMENTO, CALIFORNIA 95818** (the "Subject Property"), and is more particularly described as:

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

TAX ID #: **013-0363-001**

C. Borrower is the current owner of record of the Subject Property. No other persons or business entities have ownership, management or control of the Subject Property. Borrower has not assigned, transferred, mortgaged or hypothecated the Subject Property, or any fee estate therein, nor the rents, income and profits of the Subject Property as may be described in the Security Instrument, except as set forth in these recitals.

D. Borrower has failed to make one or more payments on the Note before expiration of the applicable grace period. Borrower has requested that the terms of the Note and Security Instrument be modified. The Parties have agreed to do so pursuant to the terms and conditions stated in this Agreement.

AGREEMENT

NOW, THEREFORE, In consideration of the mutual promises and agreements exchanged, the Parties hereto agree as follows:

1. **Incorporation of Recitals.** The Recitals are an integral part of this Agreement and are incorporated by reference herein.

2. **Unpaid Principal Balance.** The Parties agree that the unpaid principal balance of the Note and Security Instrument prior to signing this Agreement was **$ 533,455.31** . ("Unpaid Principal Balance.")

JPMC-000917
CONFIDENTIAL

CSOC.RICH.001789

3. **Capitalization.** The Borrower acknowledges that interest on the Unpaid Principal Balance has accrued but has not been paid and the Trust, or the servicer on behalf of the Trust, has incurred, paid or otherwise advanced taxes, insurance premiums and other expenses necessary to protect the interest of the Note holder or mortgagee and that such accrued and unpaid interest, costs and expenses in the total amount of **$ 63,875.45** (the "Capitalized Amount") has been added to the indebtedness under the terms of the Note and Security Instrument, as of **08/01/2008**. The Capitalized Amount shall be due and payable on the Maturity Date.

4. **Modified Principal Balance.** When payments resume on **09/01/2008**, the new balance due on the loan will be **$ 597,330.76** ("Modified Principal Balance"), which consists of **$ 533,455.31** plus **$ 63,875.45**. The Borrower does not have any defenses, offsets or counterclaims to the Modified Principal Balance.

5. **Reamortization.** The Modified Principal Balance will be reamortized over **480** months.

6. **Interest Rate.** Currently the interest rate is **8.800** %. The interest rate is hereby modified and fixed to **8.254** % ("Modified Interest Rate"). Therefore, Borrower will pay the Modified Interest Rate on the Modified Principal Balance each month until the Modified Principal Balance, interest, and any other amounts due under the Note, Security Instrument, or this Agreement are paid in full.

7. **Monthly Payments.** Beginning with the payment due on **09/01/2008** the Borrower promises to pay monthly payments in the amount of **$ 4,267.58** and each month thereafter pursuant to this Agreement.

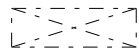
8. **Maturity Date.** The maturity date under the Note and Security Instrument remain unchanged. Borrower acknowledges and understands that, as a result of this Agreement which may defer payment of an arrearage, or extend the loan amortization period, or both, a lump sum payment may be due on the Maturity Date. All amounts due an owing under the Note, Security Instrument and this Agreement are due in full on the Maturity Date.

9. **Delivery of Payments.** The Borrower promises to make the periodic Monthly Payments described in this Agreement and any other amounts due under the Note and Security Instrument, to the order of Washington Mutual Bank. Borrower(s) shall make the Monthly Payments described herein as follows, or at such other place that Washington Mutual may designate:

Washington Mutual Bank
7301 Baymeadows Way
Jacksonville, FL 32256

JPMC-000918
CONFIDENTIAL

CSOC.RICH.001790



10. **Acceleration Upon Unauthorized Transfer.** If all or any part of the Subject Property or any interest is sold or transferred (or if a beneficial interest in the Borrower is sold or transferred and the Borrower is not a natural person) without the Note holder and mortgagee's prior written consent, the Note holder may, at its option require immediate payment in full of all sums due under the Note, Security Instrument and this Agreement. If the Note holder exercises this option, the Note holder shall give the Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is mailed within which the Borrower must pay all sums due under the Note, Security Instrument and this Agreement. If the Borrower fails to pay these sums prior to the expiration of the 30 day period, the Note holder may invoke any remedies permitted by the Note, Security Instrument and applicable law.

11. **Effect of this Agreement.** Except to the extent that they are modified by this Agreement, the Borrower(s) hereby reaffirm all of the covenants, agreements and requirements of the Note and Security Instrument, including without limitation, the Borrower's covenants and agreements to make all payments of taxes, insurance premiums, assessments, escrow items, impounds, and all other payments that the Borrower is obliged to make under the Security Instrument. Borrower(s) further agree to be bound by the terms and provisions of the Note and Security Instrument, as modified hereby.

12. **No Release.** Nothing in this Agreement shall be understood or construed to be a satisfaction or release in whole or in part of the Note and/or Security Instrument. Except as expressly provided in this Agreement, all of the terms, covenants agreements and the Note and Security Instrument will remain unchanged and the Parties will be bound by, and comply with, all of the terms and provisions of the instruments, as amended by this Agreement.

13. **Warranties.** Borrower does hereby state and warrant that the above described Note is valid and enforceable in all respects and is not subject to any claims, defenses or right of offset or credit except as herein specifically provided. Borrower does further hereby extend all liens and security interests on all of the Subject Property and any other rights and interests which now or hereafter secure said Note until said Note as modified hereby has been fully paid, and agree that this modification and extension will in no manner impair the Note or any of the liens and security interests securing the same and that all of the liens, equities, rights, remedies and security interests securing said Note shall remain in full force and effect and shall not in any manner be waived. Borrower further agrees that all of the terms, covenants, warranties and provisions contained in the original Note and Security Instrument are now and shall be and remain in full force and effect as therein written, except as otherwise expressly provided herein, until the Note is paid in full and all other obligations under the Security Instrument and this Agreement are fulfilled.

14. **Further Assurances.** Borrower does further state and warrant that all of the recitals, statements and agreements contained herein are true and correct and that Borrower is the sole owner of the fee simple title to all of the Subject Property securing the Note.

JPMC-000919
CONFIDENTIAL

CSOC.RICH.001791

~~15. Acknowledgment by Borrower. As part of the consideration for this Agreement, Borrower agrees to release and waive all claims Borrower might assert against the Trust and or its agents, and arising from any act or omission to act on the part of the Trust or it's agents, officers, directors, attorneys, employees and any predecessor in interest to the Note and Security Instrument, and which Borrower contends caused Borrower damage or injury, or which Borrower contends renders the Note or the Security Instrument void, voidable, or unenforceable. This release extends to any claims arising from any judicial foreclosure proceedings or power of sale proceedings if any, conducted prior to the date of this Agreement. Borrowers have and claim no defenses, counterclaims or rights of offset of any kind against Lender or against collection of the Loan.~~

16. **Bankruptcy Considerations.** Notwithstanding anything to the contrary contained in this Agreement, the Parties hereto acknowledge the effect of a discharge in bankruptcy that may have been granted to the Borrower prior to the execution hereof and that the Note holder may not pursue the Borrower for personal liability. However, the Parties acknowledge that the mortgagee/beneficiary retains certain rights, including but not limited to the right to foreclose its lien against the Subject Property under appropriate circumstances. Nothing herein shall be construed to be an attempt to collect against the Borrower personally or an attempt to revive personal liability, if the Borrower has obtained a discharge of that liability from a United States Bankruptcy Court.

[signature pages follow]

JPMC-000920
CONFIDENTIAL

CSOC.RICH.001792

BORROWER(S):

Date: August 8, 2008

LAURA RICHARDSON

STATE OF California)
) ss:
COUNTY OF Los Angeles)

On August 08, 2008, before me, JANA CURRY, NOTARY PUBLIC,
personally appeared LAURA RICHARDSON

who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Jana Curry
Signature of Notary
My commission expires: Aug. 12, 2009

JANA CURRY
COMM. # 1600048
Notary Public ~ California
LOS ANGELES COUNTY
MY COMMISSION EXPIRES AUGUST 12, 2009

JPMC-000921
CONFIDENTIAL

CSOC.RICH.001793

TRUST:
Washington Mutual Bank

Date: 5/28/08

BY: **Washington Mutual Bank, its Attorney-in-fact**

(Name) **CHRISTINA M. LOPEZ**
VICE PRESIDENT
(title)

Witness Signature
Print Name

Witness Signature
Print Name

STATE OF **FLORIDA**)
)ss:
COUNTY OF **DUVAL**)

On 5/28/08, before me, Clarence W. Herring,
personally appeared **CHRISTINA M. LOPEZ**,
who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrumentand acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Signature of Notary
My commission expires: 5/11/09

CLARENCE W. HERRING
MY COMMISSION # DD438307
EXPIRES: May 11, 2009
(407) 398-0153 Florida Notary Service.com

JPMC-000922
CONFIDENTIAL

CSOC.RICH.001794

RICHARDSON
3622 W CURTIS DRIVE
SACRAMENTO, CALIFORNIA 95818
WASHINGTON MUTUAL BANK

NOTICE OF NO ORAL AGREEMENTS

THIS WRITTEN LOAN AGREEMENT REPRESENTS THE FINAL AGREEMENT BETWEEN THE PARTIES AND MAY NOT BE CONTRADICTED BY EVIDENCE OF PRIOR, CONTEMPORANEOUS OR SUBSEQUENT ORAL AGREEMENTS OF THE PARTIES.

THERE ARE NO UNWRITTEN ORAL AGREEMENTS BETWEEN THE PARTIES.

Receipt of Notice. The undersigned hereby admit to having each received and read a copy of this Notice on or before execution of the Loan Agreement. "Loan Agreement" means one or more promises, promissory notes, agreements, undertakings, security agreements, deeds of trust or other documents; or commitments, or any combination of those actions or documents, pursuant to which a financial institution loans or delays repayment of or agrees to loan or delay repayment of money, goods or any other thing of value or to otherwise extend credit or make a financial accommodation.

Borrower LAURA RICHARDSON — Date August 8, 2005

Borrower — Date

Borrower — Date

Borrower — Date

Borrower — Date

Borrower — Date

FAND# FAND033 Rev. 06-11-02

JPMC-000923
CONFIDENTIAL

CSOC.RICH.001795

RICHARDSON
3622 W CURTIS DRIVE
SACRAMENTO, CALIFORNIA 95818
WASHINGTON MUTUAL BANK

ERRORS AND OMISSIONS COMPLIANCE AGREEMENT

In consideration of
WASHINGTON MUTUAL BANK

(the "Lender") agreeing to modify the referenced loan (the "Loan") to the Borrower, the Borrower agrees that if requested by the Lender, the Borrower will correct, or cooperate in the correction of, any clerical errors made in any document or agreement entered into in connection with the modification of the Loan, if deemed necessary or desirable in the reasonable discretion of the Lender, to enable Lender to sell, convey, seek guaranty or market the Loan to any entity, including without limitation, the Federal National Mortgage Association, the Federal Home Loan Mortgage Corporation, the Government National Mortgage Association, the Federal Housing Authority, the Department of Veterans Affairs or any municipal bond authority.

The Borrower agrees to comply with all such requests made by the Lender within 30 days of receipt of written request from the Lender. Borrower agrees to assume all costs that may be incurred by the Lender, including without limitation, actual expenses, legal fees and marketing losses, as a result of the Borrower's failure to comply with all such requests within such 30 day time period.

The Borrower makes this agreement in order to assure that the documents and agreements executed in connection with the modification of the Loan will conform to and be acceptable in the marketplace in the event the Loan is transferred, conveyed, guaranteed or marketed by the Lender.

LAURA RICHARDSON — Date

Date

Date

Date

Date

Date

FAND# FAND034 Rev. 06-18-02

September 22, 2008

Laura Richardson
717 E Vernon Street
Long Beach, CA 90806-2726

RE: Loan Number [redacted]

Dear Laura Richardson:

This letter will serve to acknowledge that we are in receipt of your recent correspondence. Please be assured that your account is being reviewed thoroughly, and a written response will be provided. We appreciate your patience as we complete our research.

We appreciate the opportunity to be of service to you. If you have any additional questions or concerns, please contact our Customer Service Center at 1-866-926-8937. For your convenience, you can also visit us on the web at www.wamu.com. If you are a new user, you will need to create a User Name and password.

Sincerely,

Nicole Venturelli

Nicole Venturelli
Customer Service
Washington Mutual Bank

JPMC-000925
CONFIDENTIAL

CSOC.RICH.001797

September 22, 2008

Laura Richardson
717 E Vernon Street
Long Beach, CA 90806-2726

RE: Loan Number [redacted]

Dear Laura Richardson:

This letter will serve to acknowledge that we are in receipt of your recent correspondence. Please be assured that your account is being reviewed thoroughly, and a written response will be provided. We appreciate your patience as we complete our research.

We appreciate the opportunity to be of service to you. If you have any additional questions or concerns, please contact our Customer Service Center at 1-866-926-8937. For your convenience, you can also visit us on the web at www.wamu.com. If you are a new user, you will need to create a User Name and password.

Sincerely,

Nicole Venturelli
Customer Service
Washington Mutual Bank

RE: Loan Number: [redacted]
Borrower:
Property Address:

Quote Type: Reinstatement Quote
Good Through: 7/7/2009
Loan Type:
Foreclosure Sale Date:
Next Due Date will be:
Date Prepared:

[redacted] months at $		$
months at $		$
months at $		$
months at $		$
months at $		$
months at $		$
months at $		$
months at $		$
	Subtotal of Payments Due	$

Inspection Fees	$
Appraisal Fees	$
NSF Charges	$
Late Charges	$
Property Preservation	$
Suspense Balance	($)
Restricted Escrow	($)
Corporate Advance Balance	$
Liens	$
	$
Other Fees	$
Outstanding Fees & Costs**	$

Total for Reinstatement $

prhoden

51797295

**Please add all collectable outstanding fees and costs to the above total.

**Please review the NewTrak Fees & Cost Module for any outstanding fees and cost do to parties other than yourself. Please include these amounts in your final quote.

JPMC-000927
CONFIDENTIAL

JPMC-000928
CONFIDENTIAL

PAYP A3-OF 04/16/08 PREPAYMENT PENALTY 04/15/08 14:42:44

PREPAY PEN Y (Y/N) PREPAY HDR ___

PRINT WITH PAYOFF STMNT V (Y/N) EXP

1 COPY LETR DATE OPTION LOAN DT 01/10/07

----------PREPAYMENT PENALTY DESCRIPTION----------

MAY PREPAY UP TO 20% WITHIN ANY GIVEN 12 MONTH PERIOD FOR THE FIRST 2 YEARS WITHOUT PENALTY. OTHERWISE THE PENALTY IS 6 MONTHS INTEREST ON THAT PORTION OF THE PREPAYMENT WHICH EXCEEDS 20% OF THE ORIGINAL PRINCIPAL AMOUNT.

BASED ON NOTE DATE

WAIVE N (Y/N)	PCT		BAL		DIVSR	M/D		FLAT/OTHER		TOTAL PEN
MANUAL CALC	0.000	X	533455.31	/	0000.00	X 000	+	.00	=	.00
SYSTEM CALC	0.000	X	.00				+	.00	=	.00

----------* ADDITIONAL MESSAGES *----------

PAGE 4 PRINT REQUEST MUST "Y" OR "N"

PF6-LETTER ONLY TEXT

PF: 1:PAY3 2:SCRL-MES 3:RESET-HDR 4:RECALC 8:PG2 12:HDR-LST 14:MEM1

JPMC-000929
CONFIDENTIAL

PAYP [redacted] AS-OF 04/16/08 PREPAYMENT PENALTY 04/15/08 14:42:37

PREPAY PEN Y (Y/N) PREPAY HDR ___

PRINT WITH PAYOFF STMNT R (Y/N) EXP

$ COPY LETR DATE OPTION LOAN DT 01/10/07

----------PREPAYMENT PENALTY DESCRIPTION----------

MAY PREPAY UP TO 20% WITHIN ANY GIVEN 12 MONTH PERIOD FOR THE FIRST 2 YEARS WITHOUT PENALTY. OTHERWISE THE PENALTY IS 6 MONTHS INTEREST ON THAT PORTION OF THE PREPAYMENT WHICH EXCEEDS 20% OF THE ORIGINAL PRINCIPAL AMOUNT.

BASED ON NOTE DATE

WAIVE N (Y/N)	PCT	BAL	DIVSR	M/D	FLAT/OTHER	TOTAL PEN
MANUAL CALC	0.000 X	533455.31	/ 0000.00 X	000 +	.00 =	.00
SYSTEM CALC	0.000 X	.00		+	.00 =	.00

----------* ADDITIONAL MESSAGES *----------

PAGE 4 PRINT REQUEST MUST "Y" OR "N"

PF6-LETTER ONLY TEXT

PF: 1:PAY3 2:SCRL-MES 3:RESET-HDR 4:RECALC 8:PG2 12:HDR-LST 14:MEM1

JPMC-000930
CONFIDENTIAL

PAYP [redacted] AS-OF 04/16/08 PREPAYMENT PENALTY 04/15/08 14:42:28

PREPAY PEN Y (Y/N) PREPAY HDR ___

PRINT WITH PAYOFF STMNT Y (Y/N) EXP

4 COPY LETR DATE OPTION LOAN DT 01/10/07

----------PREPAYMENT PENALTY DESCRIPTION----------

MAY PREPAY UP TO 20% WITHIN ANY GIVEN 12 MONTH PERIOD FOR THE FIRST 2 YEARS WITHOUT PENALTY. OTHERWISE THE PENALTY IS 6 MONTHS INTEREST ON THAT PORTION OF THE PREPAYMENT WHICH EXCEEDS 20% OF THE ORIGINAL PRINCIPAL AMOUNT.

BASED ON NOTE DATE

WAIVE N (Y/N)	PCT		BAL		DIVSR		M/D		FLAT/OTHER		TOTAL PEN
MANUAL CALC	0.000	X	533455.31	/	0000.00	X	000	+	.00	=	.00
SYSTEM CALC	0.000	X	.00					+	.00	=	.00

----------* ADDITIONAL MESSAGES *----------

ENTER "Y" TO COPY

PF6-LETTER ONLY TEXT

PF: 1:PAY3 2:SCRL-MES 3:RESET-HDR 4:RECALC 8:PG2 12:HDR-LST 14:MEM1

JPMC-000931
CONFIDENTIAL

PAYP AS-OF 04/16/08 PREPAYMENT PENALTY 04/15/08 14:42:22

PREPAY PEN Y (Y/N) PREPAY HDR ___

PRINT WITH PAYOFF STMNT Y (Y/N) EXP

_ COPY LETR DATE OPTION LOAN DT 01/10/07

----------PREPAYMENT PENALTY DESCRIPTION----------

MAY PREPAY UP TO 20% WITHIN ANY GIVEN 12 MONTH PERIOD FOR THE FIRST 2 YEARS WITHOUT PENALTY. OTHERWISE THE PENALTY IS 6 MONTHS INTEREST ON THAT PORTION OF THE PREPAYMENT WHICH EXCEEDS 20% OF THE ORIGINAL PRINCIPAL AMOUNT.

BASED ON NOTE DATE

WAIVE N (Y/N)	PCT		BAL		DIVSR	M/D		FLAT/OTHER		TOTAL PEN
MANUAL CALC	0.000	X	533465.31	/	0000.00	X 000	+	.00	=	.00
SYSTEM CALC	0.000	X	.00				+	.00	=	.00

----------* ADDITIONAL MESSAGES *----------

ACTIVE FORECLOSURE LOSS MIT IND = 9 WORKOUT CANCELLED

PF6-LETTER ONLY TEXT

PF: 1:PAY3 2:SCRL-MES 3:RESET-HDR 4:RECALC 8:PG2 12:HDR-LST 14:MEM1

JPMC-000932
CONFIDENTIAL

PAY2 PAYOFF CALCULATION 04/15/08 14:42:18

NAME L RICHARDS CONTACT NAME LAURA RICHARDSON

AS OF	VERBAL	REVI	REFI	PAYT	CSH-ADV	DEDUCT	SUSP	SF-OPT
04/16/08	N	N	N	__	N	BAL?	Y	1

CCN	CALC	MTHD	P/DM	LETTER	MSG	DAYS
_	C		D	XP 61 1		60

CALC INT: 2 (1)THROUGH (2)TO AS OF

----------* ADDITIONAL MESSAGES *----------

WARNING: AS-OF DATE IS SIX MONTHS OR MORE BEYOND LOAN DUE DATE

PF9: LN LEVEL PREPAY PEN & DESC

ACTIVE FORECLOSURE LOSS MIT IND = 9 WORKOUT CANCELLED

REMOVED LOSS MITIGATION

LOAN IS IN FORECLOSURE. F/C STOP = 1 LOAN PAST DUE 9 MONTHS

INT INDICATOR 2, INT IN ARREARS

LOAN TYPE 13-A CONV. RES

DISTRIBUTION TYPE 1 ARM

INTEREST RATE 8.80000 DUE 08/01/07

INV NAME WASHINGTON MUTUAL BANK

INV LOAN A23-258-0729942433

INV PHONE 000/000-0000

JPMC-000933
CONFIDENTIAL

PAY1 LOAN [redacted] PAYOFF INFORMATION 04/15/08 14:42:14

BILLING NAME AND ADDRESS

LAURA RICHARDSON

717 E VERNON ST

LONG BEACH CA 90806

MORTGAGOR & CO-MTGR SSN [redacted]

--------PROPERTY ADDRESS--------

3622 W CURTIS DR

SACRAMENTO CA 95818

MAN CODE F

PAY PERIOD

MONTHLY

PAY METHOD 8

SPECIAL

TOTAL PRIN BALANCE	DUE DATE	LOAN DATE	LOAN TYPE 13-A	1ST MTG ARM
533,455.31	08/01/07	01/10/07	CONV. RES	

PF6:TO FAX

CONTACT NAME _____ CONTACT PHONE NO. ___/___-____

MAIL-TO NAME AND ADDRESS IF OTHER THAN BILLING NAME AND ADDRESS

1 _____ 2 _____

3 _____ 4 _____ STATE __ ZIP _____

CONTACT2 NAME _____ CONTACT2 PHONE NO. ___/___-____

1 _____ 2 _____

3 _____ 4 _____ STATE __ ZIP _____

ACTIVE FORECLOSURE

LOSS MIT IND = 9 WORKOUT CANCELLED

REMOVED LOSS MITIGATION

LOAN IS IN FORECLOSURE, F/C STOP = 1

LOAN PAST DUE 9 MONTHS

137 DAYS PAST PROJECTED LEGAL DATE

LOAN LEVEL PREPAY PENALTY

JPMC-000934
CONFIDENTIAL

FEE1 [redacted] FEE ACTIVITY LEDGER 04/15/08 14:42:07
SELECTED CODES _____ FROM MMDDYY PAGE 2 OF 2
LAURA RICHARDSON 717 E VERNON ST
LONG BEACH
CA 90806-2726

FEE CODE	DESCRIPTION	DATE ASSESSED	AMOUNT	DATE PAID	AMOUNT	DATE WAIVED	AMOUNT
8	PROPERTY INSPECT	04-03-08	27.00				

NET 300.48 TOTALS 1358.00 1057.52 0.00
** NO MORE ITEMS IN ACTIVITY LEDGER **

JPMC-000935
CONFIDENTIAL

FEE1 [redacted] FEE ACTIVITY LEDGER 04/15/08 14:42:01

SELECTED CODES _____ FROM MMDDYY PAGE 1 OF 2

LAURA RICHARDSON
717 E VERNON ST
LONG BEACH
CA 90806-2726

FEE CODE	DESCRIPTION	DATE ASSESSED	AMOUNT	DATE PAID	AMOUNT	DATE WAIVED	AMOUNT
1	LATE CHARGE	06-18-07	253.68				
1	LATE CHARGE	07-16-07	253.68				
8	PROPERTY INSPECT	08-16-07	8.90				
2	NSF/REVERSAL FEE	08-22-07	25.00				
1	LATE CHARGE	09-17-07	253.68				
8	PROPERTY INSPECT	09-18-07	8.90				
1	LATE CHARGE	10-16-07	253.68				
1	LATE CHARGE			10-31-07	1014.72		
2	NSF/REVERSAL FEE			10-31-07	25.00		
8	PROPERTY INSPECT			10-31-07	17.80		
8	PROPERTY INSPECT	11-05-07	8.90				
1	LATE CHARGE	11-16-07	253.68				
8	PROPERTY INSPECT	12-07-07	10.90				
NET	300.48	TOTALS	1358.00		1057.52		0.00

JPMC-000936
CONFIDENTIAL

P309 LN [redacted] MORTGAGE LOAN HISTORY 04-15-08

NAME L RICHARDS INV-LN [redacted] DUE 08-01-07 TYPE 13-A

BR 40 MAN F P-TYPE 1 INT .0880000 FIRST PB 533,455.31 2ND PB .00

HUD .00 NET 4227.98 SF .00000000 SUSP 2486.52 STOP D B P F N A D L

REP .00 RES .00 0 0 0 1 0 0 0 1

APP	04-08	04-04	04-04	04-04	04-04
DUE	00-00	00-00	00-00	00-00	00-00
TYPE/TRAN	6 33	6 32	6 32	6 32	6 32
AMOUNT	.00	.00	.00	.00	.00
PRIN-PD	.00	.00	.00	.00	.00
PRIN-BAL	533,455.31	533,455.31	533,455.31	533,455.31	533,455.31
INT-PD	.00	.00	.00	.00	.00
ESC-PD	.00	.00	.00	.00	.00
ESC-BAL	.00	.00	.00	.00	.00
A&H-INS	.00	.00	.00	.00	.00
LIFE-INS	.00	.00	.00	.00	.00
LC/FEES	.00	.00	.00	.00	.00
MISC-PD	.00	.00	.00	.00	.00
ADV-BAL	8,515.30	8,515.30	8,515.30	8,515.30	8,515.30
SUSP	.00	.00	.00	.00	.00
SC/PAYEE	APLSI	CRCPOSTAGE	CRCFEES	PRIORITY02	PRIORITY02

PAGE 001 OF 006 TOTAL TRANS AVAILABLE 0026 OLDEST TRAN 04-16-07 ∠P

JPMC-000937
CONFIDENTIAL

P190 LN [redacted] LOAN STATUS 1 04/15/08

NAME L RICHARDS INV-LN [redacted] DUE 08-01-07 TYPE 13-A

BR 40 MAN F P-TYPE 1 INT .0880000 FIRST PB 533,455.31 2ND PB .00

PDYTD INT .00 PRIN .00 TAX 8109.81 HAZ .00 TERM 360

RECON 139 GUAR MIP .00 LIEN 405.49 MAT 02-37

BILL LAURA RICHARDSON CONTRACT/POOL NO

NAME TAX NAME HELMAR FAMILY REVOCAB

& 717 E VERNON ST PROPERTY 3622 W CURTIS DR

ADDR LONG BEACH CA 90806 ADDRESS SACRAMENTO CA 95818

BALANCES		PAYMENT		STOPS		OTHER	
ESCROW	.00	P&I	4227.98	PROCESS	0	LEVEL SF	.00
ADVANCE	8515.30	2ND P&I	.00	BAD CK	0	SF RATE	.00000000
SUSPENSE	2486.52	ESCROW	.00	PIF	0		
LC DUE	253.68	REPL	.00	FC	1	LAST ANAL	00-00
REPL RES	.00	MISC	.00	NOTICE	0	LOAN DATE	01-10-07
RES ESC	.00	LIFE	.00	ANALYZE	0	INT/ESC	
INT DUE	.00	A&H	.00	A&H	0	TEL 1	562-706-4694
HUD	.00	BSC	.00	LIFE	0	TEL 2	000-000-0000
DEFICIT	.00	TOTAL	4227.98	DISB	0	TEL CD	C
DISC BAL	.00	HUD-P	.00	CASHIER	5	TIMES DELQ	5
ORIG DIS	.00	NET PMT	4227.98	ACCRUAL	3	BILL MODE	8
ORIG LOAN	535001	PMT FREQUENCY	12	L/C	1	FC TRACK	A

PLEASE ENTER NEXT TRANSACTION P1920729942433 SEE SCREEN P192

JPMC-000938
CONFIDENTIAL

DLQ1 [redacted] ____ QX D E L I N Q U E N C Y OWNR n/a 04/15/08 14:41:42
13-A CONV. RES. ARM PER/CLS/OFF F/AA/40 AGE: 1Y 3M IR: 8.80000 INV: AZ3
DUE(9) 38,051.82 DUE 08/01/07(3)(10/31) ASSUM: ACQ:
LATE CHRG 253.68 PAYMT 4,227.98 P: 3622 W CURTIS DR
BAD CK FEES .00 L/C AMT 253.68 SACRAMENTO CA 95818
OTHER FEES 46.80 PAYMT + LC 4,481.66 M:
TOT DUE 38,352.30* PRIN BAL 533,455.31
SUSPENSE 2,486.52 P&I 4,227.98 717 E VERNON ST
NET DUE 35,865.78 DLQ 5 TIME,PAY 35 DAY LONG BEACH CA 90806
C/S 118 LAURA RICHARDSON [redacted]
C/D 04/08

FINANC'L

---------- * ADDITIONAL MESSAGES * ----------WU; P ----
ACTIVE FORECLOSURE LOSS MIT IND = 9 WORKOUT CANCELLED
CASHIER STOP 5 REMOVED LOSS MITIGATION
----~LOAN----------* LOAN INFORMATION *----------

ORIG MTG:	535,001.00	P & I:	4,227.98	LOAN DATE:	01/10/07
INT RATE:	8.80000	ESCROW:	.00	MATURITY DATE:	02/01/37
TERM:	360	OPT INS:	.00	ASSUMPT DATE:	
BILL MODE:	8	OTHER:	300.48	ACQUIST DATE:	
PAY HIST:	002227700000	TOT PAYMT:	4,227.98	LAST ANALYSIS:	
DELQ TAB:	000000110111				

CBR: CODE 4 STAT 84

JPMC-000939
CONFIDENTIAL

CSOC.RICH.001811

DLQ1 [redacted] ____ QX D E L I N Q U E N C Y OWNR n/a 04/15/08 14:41:42
13-A CONV, RES, ARM PER/CLS/OFF F/AA/40 AGE: 1Y 3M IR: 8.80000 INV: A23
DUE(9) 38,051.82 DUE 08/01/07(3)(10/31) ASSUM: ACQ:
LATE CHRG 253.68 PAYMT 4,227.98 P: 3622 W CURTIS DR
BAD CK FEES .00 L/C AMT 253.68 SACRAMENTO CA 95818
OTHER FEES 46.80 PAYMT + LC 4,481.66 M:
TOT DUE 38,352.30* PRIN BAL 533,485.31
SUSPENSE 2,486.52 P&I 4,227.98 717 E VERNON ST
NET DUE 35,865.78 DLQ 5 TIME,PAY 35 DAY LONG BEACH CA 90806
C/S 118 LAURA RICHARDSON [redacted]
C/D 04/08

FINANC'L

---------- * ADDITIONAL MESSAGES * ----------WU: P -----
ACTIVE FORECLOSURE LOSS MIT IND = 9 WORKOUT CANCELLED
CASHIER STOP B REMOVED LOSS MITIGATION
-COM2----------* COMMENTS *----------

DATE	USR	CONTACT	RESPONSE	REASON	RECALL	F/B	REMIND
							MMDD08
040808	MED	<CALLED BORR HM PH# LMTC.....JANICE01349					>
040408	***	<SCORE 118 040408 AGT E90S DAYS DEL 247 RISK F					>
040408	MED	<F/U ON ACCT.FILE HAS BEEN SUBMITTED FOR HOLD					>
		<			JANICE01349		>
040308	***	< VACANT SECURED	CONDITION ON 040208		FNFS		>

JPMC-000940
CONFIDENTIAL

RECORDING REQUESTED BY
CALIFORNIA RECONVEYANCE COMPANY

AND WHEN RECORDED MAIL TO

CALIFORNIA RECONVEYANCE COMPANY
9200 Oakdale Avenue
Mail Stop: N 11 06 12
Chatsworth, CA 91311
800 892-8902
(818)775-2258 (Fax)

THIS IS TO CERTIFY THAT THIS IS A FULL, TRUE AND CORRECT COPY OF THE ORIGINAL RECORDED IN THE OFFICE OF THE COUNTY RECORDER ON: December, 14 2007
AS DOCUMENT NO: BK: 20071214 / PG: 368
BY: s/ Taneka Valenzuela
FIDELITY NATIONAL DEFAULT SOLUTIONS

Space above this line for recorder's use only

Trustee Sale No. 723387CA Loan No. [redacted] Title Order No. M721884

IMPORTANT NOTICE
NOTICE OF DEFAULT AND ELECTION TO SELL UNDER DEED OF TRUST

IF YOUR PROPERTY IS IN FORECLOSURE BECAUSE YOU ARE BEHIND IN YOUR PAYMENTS, IT MAY BE SOLD WITHOUT ANY COURT ACTION, and you may have the legal right to bring your account in good standing by paying all of your past due payments plus permitted costs and expenses within the time permitted by law for reinstatement of your account, which is normally five business days prior to the date set for the sale of your property. No sale date may be set until three months from the date this notice of default may be recorded (which date of recordation appears on this notice).

This amount is $18,356.40 as of December 13, 2007 and will increase until your account becomes current.

While your property is in foreclosure, you still must pay other obligations (such as insurance and taxes) required by your note and deed of trust or mortgage. If you fail to make future payments on the loan, pay taxes on the property, provide insurance on the property, or pay other obligations as required in the note and deed of trust or mortgage, the beneficiary or mortgagee may insist that you do so in order to reinstate your account in good standing. In addition, the beneficiary or mortgagee may require as a condition to reinstatement that you provide reliable written evidence that you paid all senior liens, property taxes, and hazard insurance premiums.

Upon your written request, the beneficiary or mortgagee will give you a written itemization of the entire amount you must pay. You may not have to pay the entire unpaid portion of your account, even though full payment was demanded, but you must pay all amounts in default at the time payment is made. However, you and your beneficiary or mortgagee may mutually agree in writing prior to the time the notice of sale is posted (which may not be earlier than the end of the three-month period stated above) to, among other things, (1) provide additional time in which to cure the default by transfer of the property or otherwise; or (2) establish a schedule of payments in order to cure your default; or both (1) and (2).

Following the expiration of the time period referred to in the first paragraph of this notice, unless the obligation being foreclosed upon or a separate written agreement between you and your creditor permits a longer period, you have only the legal right to stop the sale of property by paying the entire amount demanded by your creditor.

JPMC-000941
CONFIDENTIAL

Trustee Sale No. 723397CA Loan No. [redacted] Title Order No. M721864

To find out the amount you must pay, or to arrange for payment to stop the foreclosure, or if your property is in foreclosure for any other reason, contact: WASHINGTON MUTUAL BANK, FA at 7301 BAYMEADOWS WAY , JACKSONVILLE, FL 32256, (877) 926-8937.

If you have any questions, you should contact a lawyer or the governmental agency which may have insured your loan. Notwithstanding the fact that your property is in foreclosure, you may offer your property for sale, provided the sale is concluded prior to the conclusion of the foreclosure.

REMEMBER, YOU MAY LOSE LEGAL RIGHTS IF YOU DO NOT TAKE PROMPT ACTION. NOTICE IS HEREBY GIVEN THAT: CALIFORNIA RECONVEYANCE COMPANY is the duly appointed Trustee under a Deed of Trust dated 01/04/2007, executed by LAURA RICHARDSON, AN UNMARRIED WOMAN, as trustor, to secure obligations in favor of WASHINGTON MUTUAL BANK, as Beneficiary Recorded 01/10/2007, Book 20070110, Page 1818, Instrument of official records in the Office of the Recorder of SACRAMENTO County, California, as more fully described on said Deed of Trust. APN: 013-0363-001 Situs: 3622 WEST CURTIS DRIVE, , SACRAMENTO, CA 95818 Including the note(s) for the sum of $535,001.00 that the beneficial interest under said Deed of Trust and the obligations secured thereby are presently held by the beneficiary; that a breach of, and default in, the obligations for which said Deed of Trust is security has occurred in that the payment has not been made of: THE 08/01/2007 INSTALLMENT OF PRINCIPAL AND INTEREST AND ALL SUBSEQUENT MONTHLY INSTALLMENTS OF PRINCIPAL AND INTEREST; PLUS ANY ADDITIONAL ACCRUED AND UNPAID AMOUNTS INCLUDING, BUT NOT LIMITED TO, LATE CHARGES, ADVANCES, IMPOUNDS, TAXES, HAZARD INSURANCE, ADMINISTRATIVE FEES, INSUFFICIENT AND PARTIAL RETURN CHECK FEES, STATEMENT FEES, AND OBLIGATIONS SECURED BY PRIOR ENCUMBRANCES.

That by reason thereof, the present beneficiary under such Deed of Trust, has executed and delivered to said Trustee, a written Declaration and Demand for Sale, and has deposited with said duly appointed Trustee, such Deed of Trust and all documents evidencing the obligations secured thereby, and has declared and does hereby declare all sums secured thereby immediately due and payable and has elected and does hereby elect to cause the trust property to be sold to satisfy the obligations secured thereby.

DATE: December 13, 2007

CALIFORNIA RECONVEYANCE COMPANY, as authorized agent for Washington Mutual Bank, Beneficiary,
By: FIDELITY NATIONAL TITLE COMPANY, authorized agent of CRC

Marilyn Aquas

CALIFORNIA RECONVEYANCE COMPANY IS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

Merrilyn L. Aquas

JPMC-000942
CONFIDENTIAL

RECORDING REQUESTED BY
CALIFORNIA RECONVEYANCE COMPANY

AND WHEN RECORDED MAIL TO

CALIFORNIA RECONVEYANCE COMPANY
9200 Oakdale Avenue
Mail Stop: N 11 06 12
Chatsworth, CA 91311

THIS IS TO CERTIFY THAT THIS IS A FULL, TRUE AND CORRECT COPY OF THE ORIGINAL RECORDED IN THE OFFICE OF THE COUNTY
RECORDER ON: **June 2, 2008**
AS DOCUMENT NO: **BK: 20080602 / PG: 885**
BY: **s/ Khundy Vy**
FIDELITY NATIONAL DEFAULT SOLUTIONS

Space above this line for recorder's use only

Trustee Sale No. 723397CA Loan No [redacted] Title Order No. M721864

NOTICE OF RESCISSION OF TRUSTEE'S DEED UPON SALE

This Notice of Rescission is made on 05/30/2008 with respect to the following facts:

1 That CALIFORNIA RECONVEYANCE COMPANY, a California Corporation as the duly appointed trustee under that certain Deed of Trust dated 01/04/2007, and Recorded 01/10/2007, Book 20070110, Page 1818, Instrument naming LAURA RICHARDSON, AN UNMARRIED WOMAN as trustor and WASHINGTON MUTUAL BANK as beneficiary, securing a Promissory Note in the amount of $535,001.00.

2. The Deed of Trust encumbers the real property situated in the County of SACRAMENTO, State of CALIFORNIA, described as follows:

LOT 259 AS SHOWN ON THE OFFICIAL "PLAT OF SOUTH CURTIS OAKS SUBDIVISION NOV. 6", FILED IN THE OFFICE OF THE COUNTY RECORDER OF SACRAMENTO COUNTY, FEBRUARY 10, 1927 IN BOOK 19 OF MAPS, MAP NO. 18

A.P.N.: [redacted]
Situs: 3622 WEST CURTIS DRIVE, SACRAMENTO, CA 95818

3. That by virtue of a Default under the terms of the Deed of Trust the Beneficiary did declare a default, as set forth in a Notice of Default and Election to Sell, which Notice was recorded in the Office of the County Recorder of SACRAMENTO, California.

4. On 05/07/2008, at 01:30 PM the property was purportedly sold to RED ROCK MORTGAGE, INC., being the highest bidder at such sale who bid the amount of $388,000.01.

5. The Trustee's Sale on 05/07/2008 is being rescinded at the request of the Beneficiary, as the Beneficiary had previously agreed to postpone the foreclosure sale to June 4, 2008. The Trustee's sale of 05/07/2008 is therefore null and void, and of no force and effect.

6. The express purpose for this Notice of Rescission is to return the priority and existence of all lien holders to the status quo ante that existed prior to the Trustee's Sale.

NOW, THEREFORE, THE UNDERSIGNED HEREBY RESCINDS THE TRUSTEE'S SALE AND PURPORTED TRUSTEE'S DEED UPON SALE AND HEREBY ADVISES ALL PERSONS, WHOMEVER AND WHATSOEVER LOCATED, THAT THE TRUSTEE'S DEED UPON SALE DATED 05/09/2008, FROM CALIFORNIA RECONVEYANCE COMPANY TO RED ROCK MORTGAGE, INC. AND RECORDED 05/19/2008 IN BOOK 20080519, PAGE 0487, OF OFFICIAL RECORDS OF SACRAMENTO COUNTY IS HEREBY RESCINDED AND SHALL HAVE NO FURTHER FORCE OR EFFECT WHATSOEVER.

IN WITNESS WHEREOF, CALIFORNIA RECONVEYANCE COMPANY, has caused its corporate name and seal to be hereto affixed by its authorized signature.

DATE 05/29/2008

CALIFORNIA RECONVEYANCE COMPANY, as Trustee

BY _____
Colleen Irby, Assistant Secretary

BY _____
Karime Arias, Assistant Secretary

WASHINGTON MUTUAL BANK, FA

BY _____
Deborah Brignac, Vice President

BY _____
Huey-Jen Chiu, Vice President

STATE OF CALIFORNIA
COUNTY OF LOS ANGELES

On 5/29/08 before me, SIERRIE HERRADURA, "Notary Public" personally appeared DEBORAH BRIGNAC, HUEY-JEN CHIU, COLLEEN IRBY AND KARIME ARIAS, who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity (ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Signature _____ (Seal)

SIERRIE HERRADURA
Commission # 1792714
Notary Public - California
Los Angeles County
My Comm. Expires Mar 3, 2012

This document filed for recording By Fidelity National Title Insurance and Trust as an accommodation only. It has not been examined as to its execution or as its effect upon the title.

RECORDING REQUESTED BY
CALIFORNIA RECONVEYANCE COMPANY

AND WHEN RECORDED MAIL TO

CALIFORNIA RECONVEYANCE COMPANY
9200 Oakdale Avenue
Mail Stop: N 11 06 12
Chatsworth, CA 91311

Trustee Sale No. 723397CA
Loan No.
Title Order No. M721884

THIS IS TO CERTIFY THAT THIS IS A FULL, TRUE AND CORRECT COPY OF THE ORIGINAL RECORDED IN THE OFFICE OF THE COUNTY

RECORDER ON: March 19, 2008

AS DOCUMENT NO: BK: 20080319 / PG: 352

BY: s/ Jeffery Carpizo
FIDELITY NATIONAL DEFAULT SOLUTIONS

Space above this line for recorder's use only

NOTICE OF TRUSTEE'S SALE

YOU ARE IN DEFAULT UNDER A DEED OF TRUST DATED 01/04/2007. UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDINGS AGAINST YOU, YOU SHOULD CONTACT A LAWYER.

On 04/07/2008 at 01:30 PM, CALIFORNIA RECONVEYANCE COMPANY as the duly appointed Trustee under and pursuant to Deed of Trust Recorded 01/10/2007, Book 20070110, Page 1818, Instrument , of official records in the Office of the Recorder of SACRAMENTO County, California, executed by: LAURA RICHARDSON, AN UNMARRIED WOMAN, as Trustor, WASHINGTON MUTUAL BANK, as Beneficiary, will sell at public auction sale to the highest bidder for cash, cashier's check drawn by a state or national bank, a cashier's check drawn by a state or federal credit union, or a cashier's check drawn by a state or federal savings and loan association, savings association, or savings bank specified in section 5102 of the Financial Code and authorized to do business in this state. Sale will be held by the duly appointed trustee as shown below, of all right, title, and interest conveyed to and now held by the trustee in the hereinafter described property under and pursuant to the Deed of Trust. The sale will be made, but without covenant or warranty, expressed or implied, regarding title, possession, or encumbrances, to pay the remaining principal sum of the note(s) secured by the Deed of Trust, interest thereon, estimated fees, charges and expenses of the Trustee for the total amount (at the time of the initial publication of the Notice of Sale) reasonably estimated to be set forth below. The amount may be greater on the day of sale.

Place of Sale: AT THE MAIN ENTRANCE TO THE COUNTY COURTHOUSE, 720 9TH STREET, SACRAMENTO, CA

Legal Description: LOT 259 AS SHOWN ON THE OFFICIAL "PLAT OF SOUTH CURTIS OAKS SUBDIVISION NOV. 6", FILED IN THE OFFICE OF THE COUNTY RECORDER OF SACRAMENTO COUNTY, FEBRUARY 10, 1927 IN BOOK 19 OF MAPS, MAP NO. 16

Amount of unpaid balance and other charges: $578,384.52 (estimated)

Street address and other common designation of the real property: 3622 WEST CURTIS DRIVE
SACRAMENTO, CA 95818
APN Number: 013-0363-001-0000

The undersigned Trustee disclaims any liability for any incorrectness of the street address and other common designation, if any, shown herein. The property heretofore described is being sold "as is".

DATE: 03-17-2008

CALIFORNIA RECONVEYANCE COMPANY, as Trustee
(714) 259-7850 or www.fidelityasap.com
(714) 573-1965 or www.prioritypostng.com

DEBORAH BRIGNAC, VICE PRESIDENT
9200 OAKDALE AVE
MAILSTOP N110612
CHATSWORTH, CA 91311

CALIFORNIA RECONVEYANCE COMPANY IS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

LSI TITLE COMPANY (CA)
ISSUED BY FIDELITY NATIONAL DEFAULT SOLUTIONS
15661 RED HILL AVENUE, SUITE 201, TUSTIN, CALIFORNIA 92780
(949) 622-4200 • (800) 323-0165

TRUSTEE SALE GUARANTEE

SCHEDULE A

GUARANTEE NO.:	**66-92-95-9442**
REF NO.:	**723397CA**
LOAN NO.:	[redacted]
ORDER NO.:	**M721884**
COUNTY REF. NO.:	**M721884**
PREMIUM:	**$825.00**
LIABILITY:	**$534,000.00**
DATED:	**DECEMBER 14, 2007 @ 8:41 A.M.**

1. **NAME(S) OF ASSURED:**

   TRUSTEE: CALIFORNIA RECONVEYANCE COMPANY

   BENEFICIARY: WASHINGTON MUTUAL BANK, FA

2. **THE ESTATE OR INTEREST IN THE LAND HEREINAFTER DESCRIBED, OR REFERRED TO, AND COVERED BY THIS GUARANTEE IS:**

   A FEE

3. **TITLE TO SAID ESTATE OR INTEREST, AT THE DATE HEREOF, IS VESTED IN:**

   LAURA RICHARDSON, AN UNMARRIED WOMAN

4. **THE LAND REFERRED TO IN THIS GUARANTEE IS SITUATED IN THE CITY OF SACRAMENTO, COUNTY OF SACRAMENTO, STATE OF CALIFORNIA, AND IS DESCRIBED AS FOLLOWS:**

   SEE EXHIBIT "A"

ORDER NO: M721884 GUARANTEE NO: 66-92-95-9442

EXHIBIT A

LEGAL DESCRIPTION

REF. NO. 723397CA

LOT 259 AS SHOWN ON THE OFFICIAL "PLAT OF SOUTH CURTIS OAKS SUBDIVISION NOV. 6", FILED IN THE OFFICE OF THE COUNTY RECORDER OF SACRAMENTO COUNTY, FEBRUARY 10, 1927 IN BOOK 19 OF MAPS, MAP NO. 18

JPMC-000947
CONFIDENTIAL

ORDER NO: M721884 GUARANTEE NO: 66-92-95-9442

EXCEPTIONS

1. PROPERTY TAXES, INCLUDING ANY PERSONAL PROPERTY TAXES AND ANY ASSESSMENTS COLLECTED WITH TAXES, FOR THE FISCAL YEAR 2007-2008 ASSESSOR'S PARCEL NUMBER [redacted]

TOTAL AMOUNT	:	$1,016.82
1ST INSTALLMENT	:	$508.41 (DELINQUENT)
2ND INSTALLMENT	:	$508.41 (OPEN)
1ST PENALTY	:	$50.84
2ND PENALTY/COSTS	:	$60.84
LAND	:	$16,999.00
IMPROVEMENT	:	$62,120.00
CODE AREA	:	03-005
EXEMPTION	:	(NONE SHOWN)

2. SUPPLEMENTAL ASSESSMENT FOR 2007-2008.

BILLING DATE	:	SEPTEMBER 24, 2007
TOTAL AMOUNT	:	$2,098.35
1ST INSTALLMENT	:	$1,049.18 (DELINQUENT)
MUST BE PAID BY	:	DECEMBER 10, 2007
1ST PENALTY	:	$104.92
2ND INSTALLMENT	:	$1,049.17 (OPEN)
MUST BE PAID BY	:	APRIL 10, 2008
2ND PENALTY	:	$114.92

3. SUPPLEMENTAL ASSESSMENT FOR 2007-2008,

BILLING DATE	:	NOVEMBER 20, 2007
TOTAL AMOUNT	:	$4,994.64
1ST INSTALLMENT	:	$2,497.32 (OPEN)
MUST BE PAID BY	:	DECEMBER 31, 2007
1ST PENALTY	:	$249.73
2ND INSTALLMENT	:	$2,497.32 (OPEN)
MUST BE PAID BY	:	APRIL 30, 2008
2ND PENALTY	:	$259.73

4. THE LIEN OF SUPPLEMENTAL TAXES, IF ANY, ASSESSED PURSUANT TO THE PROVISIONS OF CHAPTER 3.5 (COMMENCING WITH SECTION 75) OF THE REVENUE AND TAXATION CODE OF THE STATE OF CALIFORNIA.

5. ANY UNPAID AMOUNTS NOW OWING, FOR DELINQUENT UTILITIES, OF RECORD OR NOT, DUE TO THE CITY OF FOLSOM, CITY OF GALT, AND CITY OR COUNTY OF SACRAMENTO.

ANY SUCH AMOUNTS MAY BE ASCERTAINED BY CALLING (916) 264-5454 FOR CITY AND (916) 875-5555 FOR COUNTY OF SACRAMENTO.

CITY OF FOLSOM	:	(916) 355-7200
CITY OF GALT	:	(209) 745-2961

6. ASSESSMENTS, IF ANY, FOR COMMUNITY FACILITY DISTRICTS AFFECTING SAID LAND WHICH MAY EXIST BY VIRTUE OF ASSESSMENT MAPS OR NOTICES FILED BY SAID DISTRICTS

JPMC-000948
CONFIDENTIAL

ORDER NO: M721884 GUARANTEE NO: 66-92-95-9442

A. ANY UNPAID AND/OR DELINQUENT BOND OR ASSESSMENT AMOUNTS WHICH MAY HAVE BEEN REMOVED FROM THE ROLLS OF THE COUNTY TAX ASSESSOR AND WHICH MAY HAVE BEEN REMOVED FROM TAX BILLS AND TAX DEFAULT REDEMPTION AMOUNTS.

7. COVENANTS, CONDITIONS AND RESTRICTIONS IN INSTRUMENTS OF RECORD IN SAID COUNTY AND ANY AMENDMENTS, MODIFICATIONS AND ANNEXATIONS THERETO, WHICH PROVIDE THAT A VIOLATION THEREOF SHALL NOT DEFEAT OR RENDER INVALID THE LIEN OF ANY FIRST MORTGAGE OR DEED OF TRUST MADE IN GOOD FAITH AND FOR VALUE, BUT OMITTING ANY COVENANTS OR RESTRICTIONS, IF ANY, BASED UPON RACE, COLOR, RELIGION, SEX, SEXUAL ORIENTATION, FAMILIAL STATUS, MARITAL STATUS, DISABILITY, HANDICAP, NATIONAL ORIGIN, ANCESTRY, OR SOURCE OF INCOME, AS SET FORTH IN APPLICABLE STATE OR FEDERAL LAWS, EXCEPT TO THE EXTENT THAT SAID COVENANT OR RESTRICTION IS PERMITTED BY APPLICABLE LAW).

EASEMENTS OR SERVITUDES AS THEY APPEAR ON MAPS OR IN DOCUMENTS RECORDED IN THE PUBLIC RECORDS OF SAID COUNTY.

LEASES, GRANTS, EXCEPTIONS OR RESERVATIONS OF MINERAL RIGHTS APPEARING IN THE PUBLIC RECORDS OF SAID COUNTY.

8. A DEED OF TRUST TO SECURE AN INDEBTEDNESS IN THE AMOUNT SHOWN BELOW, AND ANY OTHER OBLIGATIONS SECURED THEREBY

AMOUNT	:	$535,001.00
DATED	:	JANUARY 4, 2007
TRUSTOR	:	LAURA RICHARDSON, AN UNMARRIED WOMAN
TRUSTEE	:	CALIFORNIA RECONVEYANCE COMPANY, A CALIFORNIA CORPORATION
BENEFICIARY	:	WASHINGTON MUTUAL BANK, A FEDERAL ASSOCIATION
RECORDED	:	JANUARY 10, 2007, IN BOOK 20070110, PAGE 1818 OF OFFICIAL RECORDS

A NOTICE OF DEFAULT UNDER THE TERMS OF SAID DEED OF TRUST

RECORDED	:	DECEMBER 14, 2007, IN BOOK 20071214, PAGE 358 OF OFFICIAL RECORDS

9. THE LATEST TAX ROLL INFORMATION OBTAINED FROM THE COUNTY TAX ASSESSOR SHOWS THE SITUS ADDRESS ON SAID LAND AS 3622 W CURTIS DR, SACRAMENTO, CA AND THE PARCEL NO./PROPERTY ID NO. AS [redacted]

10. ANY BANKRUPTCY PROCEEDING THAT IS NOT DISCLOSED BY THE ACTS THAT WOULD AFFORD NOTICE AS TO SAID LAND, PURSUANT TO TITLE 11 U.S.C. 549 (C) OF THE BANKRUPTCY REFORM ACT OF 1978, AS AMENDED.

JPMC-000949
CONFIDENTIAL

ORDER NO: M721884 GUARANTEE NO: 66-92-95-9442

INFORMATION FOR TRUSTEE

RELATIVE TO THE DEED OF TRUST SHOWN AS ITEM NUMBER 8 OF THIS GUARANTEE:

1. THE TRUSTEE MUST OBSERVE THE REQUIREMENTS OF SECTION 2924b OF THE CIVIL CODE AS TO THE 'NOTICES' TO BE SENT TO THE TRUSTOR(S). IF ADDRESS(ES) OF THE TRUSTOR(S) ARE NOT SHOWN IN SAID DEED OF TRUST, OR IF NO NOTICE HAS BEEN REQUESTED BY THE TRUSTORS IN SAID DEED OF TRUST, THIS CODE SECTION STATES THE PROCEDURE TO BE FOLLOWED AS TO 'NOTICES' IN SUCH CASES. THE NAME(S) OF THE TRUSTOR(S) AND THE ADDRESS(ES), IF ANY, SHOWN IN SAID DEED OF TRUST ARE:

   LAURA RICHARDSON
   3622 WEST CURTIS DRIVE
   SACRAMENTO, CALIFORNIA 95818

2. THE NAME(S) AND ADDRESS(ES) OF PERSON(S) WHO HAVE RECORDED REQUESTS, OTHER THAN THE ORIGINAL TRUSTOR(S), AS PROVIDED IN SECTION 2924b(a) AND 2924b(d) OF THE CIVIL CODE, FOR A COPY OF ANY RECORDED 'NOTICE OF DEFAULT' AND A COPY OF ANY RECORDED 'NOTICE OF SALE' ARE:

   NONE

3. THE NAME(S) AND ADDRESS(ES) OF ADDITIONAL PERSON(S) WHO, AS PROVIDED BY SECTION 2924b(c)(1) AND (2) OF THE CIVIL CODE, ARE ENTITLED TO RECEIVE A COPY OF ANY RECORDED 'NOTICE OF DEFAULT' AND A COPY OF ANY RECORDED 'NOTICE OF SALE' ARE:

   LAURA RICHARDSON
   3622 WEST CURTIS DR
   SACRAMENTO, CA 95818
   (VESTEE)

   LAURA RICHARDSON
   3622 W CURTIS DR
   SACRAMENTO, CA 95818
   (VESTEE)

   LAURA RICHARDSON
   717 E VERNON ST
   LONG BEACH, CA 90806
   (VESTEE)

4. THE NAME(S) AND ADDRESS(ES) OF STATE, FEDERAL AGENCIES OR THE INTERNAL REVENUE SERVICE WHICH, AS PROVIDED BY SECTION 2924b(c)(3) AND SECTION 2924b(c)(4) OF THE CIVIL CODE, ARE ENTITLED TO RECEIVE A COPY OF ANY RECORDED 'NOTICE OF SALE' ARE:

   NONE

5. THE NAME(S) AND ADDRESS(ES) OF THE PERSON(S) DISCLOSED BY THE RECORDS EXAMINED, OTHER THAN THOSE TO WHOM 'NOTICE' IS REQUIRED BY SECTION 2924b OF THE CIVIL CODE, WHO MIGHT BE INTERESTED IN RECEIVING A COPY OF ANY RECORDED 'NOTICE OF DEFAULT' OR A COPY OF ANY RECORDED 'NOTICE OF SALE' ARE:

   NONE

JPMC-000950
CONFIDENTIAL

CSOC.RICH.001822

ORDER NO: M721884 GUARANTEE NO: 66-92-95-9442

6. CITY IN WHICH SAID LAND IS LOCATED: SACRAMENTO

IF NOT IN A CITY, JUDICIAL DISTRICT IN WHICH SAID LAND IS LOCATED:

7. LEGAL PUBLICATION:

DAILY RECORDER
P.O. BOX 1048
SACRAMENTO, CALIFORNIA 95812-1048
1115 H STREET
SACRAMENTO, CALIFORNIA 95812

TELEPHONE: 916 444-2355

PUBLISHED: MONDAY THROUGH FRIDAY

8. ATTENTION IS CALLED TO THE SERVICEMEMBERS CIVIL RELIEF ACT OF 2003 (108 P.L. 189; 117 STAT. 2835; 2003 ENACTED H.R.100) AND AMENDMENTS THERETO AND THE MILITARY RESERVIST ACT OF 1991 (SEC. 800 TO 810, MILITARY VETERANS CODE) WHICH CONTAIN INHIBITIONS AGAINST THE SALE OF LAND UNDER A DEED OF TRUST IF THE OWNER IS ENTITLED TO THE BENEFITS OF SAID ACTS.

9. ATTENTION IS CALLED TO THE FEDERAL TAX LIEN ACT OF 1966 (PUBLIC LAW 89-719) WHICH, AMONG OTHER THINGS, PROVIDES FOR THE GIVING OF WRITTEN NOTICE OF SALE IN A SPECIFIED MANNER TO THE SECRETARY OF THE TREASURY OR HIS OR HER DELEGATE AS A REQUIREMENT FOR THE DISCHARGE OR DIVESTMENT OF A FEDERAL TAX LIEN IN A NONJUDICIAL SALE, AND ESTABLISHES WITH RESPECT TO SUCH A LIEN A RIGHT IN THE UNITED STATES TO REDEEM THE PROPERTY WITHIN A PERIOD OF 120 DAYS FROM THE DATE OF ANY SUCH SALE.

10. ATTENTION IS CALLED TO SECTION 2924b(c)(3) AND SECTION 2924b(c)(4) OF THE CIVIL CODE, WHICH AMONG OTHER THINGS, PROVIDES FOR THE GIVING OF WRITTEN NOTICE OF ANY RECORDED 'NOTICE OF SALE', IN A SPECIFIED MANNER, TO THE OFFICE OF ANY STATE TAXING AGENCY, IN SACRAMENTO, CA., WHICH HAS A 'NOTICE OF TAX LIEN' OF RECORD IN THE OFFICE OF THE COUNTY RECORDER OF SAID COUNTY.

11. ATTENTION IS CALLED TO SECTION 2934a OF THE CIVIL CODE CONCERNING ANY 'SUBSTITUTION OF TRUSTEE', REQUIRING THAT WHEN SUBSTITUTION IS BEING EFFECTED UNDER THE PROVISIONS OF THAT SECTION, 'NOTICE' BE SENT IN ACCORDANCE WITH THE REQUIREMENTS OF SECTION 2924b OF THE CIVIL CODE.

JPMC-000951
CONFIDENTIAL

Foreclosure Sale Bidding Instructions

CLIENT	WAMU SHLS	CLIENT LOAN NUMBER	[redacted]
BORROWER NAME	LAURA RICHARDSON	ATTORNEY	
PROPERTY ADDRESS	3622 W CURTIS DR SACRAMENTO, CA 95816		
LOAN TYPE	Conventional Uninsured	INSURER	% -
INVESTOR NAME	WASHINGTON MUTUAL BANK	INVESTOR CODE	A23/259
INVESTOR LOAN NO.	[redacted]	OCCUPANCY STAT.	VAC/SECURED
TOTAL DEBT	$ 573,698.87	MARKET VALUE	$475,000.00

Sale Date 05/07/08

TOTAL DEBT BREAKDOWN

SYSTEM TOTALS

PRINCIPAL BALANCE	$	533,455.31
INTEREST TO 5/7/2008	$	39,891.78
MIP/PMI PREMIUM	$	-
ESCROW ADVANCE	$	-
ESCROW BALANCE	$	-
SUSPENSE BALANCE	$	(2,486.52)
HUD BALANCE	$	-
REPLACEMENT RESERVE	$	-
RESTRICTED ESCROW	$	-
TOTAL FEES	$	86.00
ACCUM LATE CHARGES	$	253.68
ACCUM NSF CHARGES	$	-
OTHER FEES DUE	$	46.80
CORP ADVANCE BALANCE	$	2,214.24

ADDITIONAL ADVANCES

PENDING HAZ DISB	$	-
PENDING TAX DISB	$	-
PENDING MIP DISB	$	-
PENDING LT CHARGE	$	253.68
APPRAISAL/BPO	$	-
PROPERTY PRES.	$	175.00
PROPERTY INSP.	$	8.90
TOTAL DEBT	$	573,698.87

nclemons 117893884

IF TRANSFER OF TAXES OR SHERIFFS COST APPLY, PLEASE BEGIN BIDDING AT THE MINIMUM ALLOWABLE AMOUNT INCREASING INCREMENTALLY AS ALLOWED BY YOUR STATE, NOT TO EXCEED THE MAXIMUM BID AMOUNT PROVIDED BELOW.

Please bid specified amount of $388,000.00. Please do not add fees and costs.

RECORDING INSTRUCTIONS

SHOULD THE STATE ALLOWABLE BID AMOUNT BE LESS THAN THE MAX BID AMOUNT PROVIDED ABOVE, PLEASE CONTACT OUR OFFICE IMMEDIATELY FOR INSTRUCTIONS ON HOW TO PROCEED.

PLEASE NOTE: SALES RESULTS MUST BE PROVIDED VIA NEWTRAK WITHIN 24 HOURS OF THE SALE SO AS TO AVOID ANY POTENTIAL LATE NOTIFICATION PENALTIES.

JPMC-000952
CONFIDENTIAL

Foreclosure Sale Bidding Instructions

CLIENT	WAMU SHLS	CLIENT LOAN NUMBER	[redacted]
BORROWER NAME	HELMAR FAMILY REVOCAB	ATTORNEY	
PROPERTY ADDRESS	3622 W CURTIS DR SACRAMENTO, CA 95816		
LOAN TYPE	Conventional Uninsured	INSURER	% -
INVESTOR NAME	WASHINGTON MUTUAL BANK	INVESTOR CODE	A23/258
INVESTOR LOAN NO.	[redacted]	OCCUPANCY STAT.	VAC/SECURED
TOTAL DEBT	$ 577,328.74	MARKET VALUE	$475,000.00

Sale Date 04/07/08

TOTAL DEBT BREAKDOWN

SYSTEM TOTALS

PRINCIPAL BALANCE		$ 533,455.31
INTEREST TO	4/7/2008	$ 35,979.77
MIP/PMI PREMIUM		$ -
ESCROW ADVANCE		$ 8,515.30
ESCROW BALANCE		$ -
SUSPENSE BALANCE		$ (2,486.52)
HUD BALANCE		$ -
REPLACEMENT RESERVE		$ -
RESTRICTED ESCROW		$ -
TOTAL-FEES		$ 86.00
ACCUM LATE CHARGES		$ 253.68
ACCUM NSF CHARGES		$ -
OTHER FEES DUE		$ 19.80
CORP ADVANCE BALANCE		$ 1,157.82

ADDITIONAL ADVANCES

PENDING HAZ DISB	$ -
PENDING TAX DISB	$ -
PENDING MIP DISB	$ -
PENDING LT CHARGE	$ 253.68
APPRAISAL/BPO	$ 85.00
PROPERTY PRES.	$ -
PROPERTY INSP.	$ 8.90
TOTAL DEBT	$ 577,328.74

ehouston 123931405

IF TRANSFER OF TAXES OR SHERIFFS COST APPLY, PLEASE BEGIN BIDDING AT THE MINIMUM ALLOWABLE AMOUNT INCREASING INCREMENTALLY AS ALLOWED BY YOUR STATE, NOT TO EXCEED THE MAXIMUM BID AMOUNT PROVIDED BELOW.

Please bid the specified amount of $388,000.00. Do not add fees and costs.

RECORDING INSTRUCTIONS

SHOULD THE STATE ALLOWABLE BID AMOUNT BE LESS THAN THE MAX BID AMOUNT PROVIDED ABOVE, PLEASE CONTACT OUR OFFICE IMMEDIATELY FOR INSTRUCTIONS ON HOW TO PROCEED.

PLEASE NOTE: SALES RESULTS MUST BE PROVIDED VIA NEWTRAK WITHIN 24 HOURS OF THE SALE SO AS TO AVOID ANY POTENTIAL LATE NOTIFICATION PENALTIES.

JPMC-000953
CONFIDENTIAL

Foreclosure Sale Bidding Instructions

CLIENT	WAMU SHLS	CLIENT LOAN NUMBER	[redacted]
BORROWER NAME	HELMAR FAMILY REVOCAB	ATTORNEY	
PROPERTY ADDRESS	3622 W CURTIS DR SACRAMENTO, CA 95818		
LOAN TYPE	Conventional Uninsured	INSURER	% -
INVESTOR NAME	WASHINGTON MUTUAL BANK	INVESTOR CODE	A23/258
INVESTOR LOAN NO.	[redacted]	OCCUPANCY STAT.	VAC/SECURED
TOTAL DEBT	$ 573,898.87	MARKET VALUE	$475,000.00

Sale Date 05/07/08

TOTAL DEBT BREAKDOWN

SYSTEM TOTALS

PRINCIPAL BALANCE	$	533,456.31
INTEREST TO 5/7/2008	$	39,891.78
MIP/PMI PREMIUM	$	-
ESCROW ADVANCE	$	-
ESCROW BALANCE	$	-
SUSPENSE BALANCE	$	(2,486.52)
HUD BALANCE	$	-
REPLACEMENT RESERVE	$	-
RESTRICTED ESCROW	$	-
TOTAL-FEES	$	86.00
ACCUM LATE CHARGES	$	253.68
ACCUM NSF CHARGES	$	-
OTHER FEES DUE	$	46.80
CORP ADVANCE BALANCE	$	2,214.24

ADDITIONAL ADVANCES

PENDING HAZ DISB	$	-
PENDING TAX DISB	$	-
PENDING MIP DISB	$	-
PENDING LT CHARGE	$	253.68
APPRAISAL/BPO	$	-
PROPERTY PRES.	$	175.00
PROPERTY INSP.	$	6.90
TOTAL DEBT	$	573,898.87

nclemons 117893884

IF TRANSFER OF TAXES OR SHERIFFS COST APPLY, PLEASE BEGIN BIDDING AT THE MINIMUM ALLOWABLE AMOUNT INCREASING INCREMENTALLY AS ALLOWED BY YOUR STATE, NOT TO EXCEED THE MAXIMUM BID AMOUNT PROVIDED BELOW.

Please bid specified amount of $388,000.00. Please do not add fees and costs.

RECORDING INSTRUCTIONS

SHOULD THE STATE ALLOWABLE BID AMOUNT BE LESS THAN THE MAX BID AMOUNT PROVIDED ABOVE, PLEASE CONTACT OUR OFFICE IMMEDIATELY FOR INSTRUCTIONS ON HOW TO PROCEED.

PLEASE NOTE: SALES RESULTS MUST BE PROVIDED VIA NEWTRAK WITHIN 24 HOURS OF THE SALE SO AS TO AVOID ANY POTENTIAL LATE NOTIFICATION PENALTIES.

JPMC-000954
CONFIDENTIAL

CALIFORNIA RECONVEYANCE COMPANY
9200 Oakdale Avenue N 110612
Chatsworth, CA 91311
800 892-6902
(818)775-2258 (Fax)

156T

Date: 05/12/2008

Washington Mutual Home Loans, Inc.
Default Cash Processing
7255 Baymeadows Way
Jacksonville, FL 32256
Mail Stop JAXB2007

Loan No: [redacted]
T.S. No: 723397CA
Owner(s): LAURA RICHARDSON, AN UNMARRIED WOMAN
APN: [redacted]
Property: 3622 WEST CURTIS DRIVE
SACRAMENTO, CA 95818

Please be advised that the above-referenced property sold to a third party purchaser for the amount of $388,000.01.

Enclosed please find check number 530-030079 in the amount of $388,000.01, which represents the purchase price.

Please call if you have any questions.

Sincerely,
CALIFORNIA RECONVEYANCE COMPANY

BELINDA QUINDARA, ASSET RECOVERY SPECIALIST II
818-775-7470

JPMC-000955
CONFIDENTIAL

California Reconveyance Company
P.O. BOX 6200, NORTHRIDGE, CA 91328

UNION BANK OF CALIFORNIA, N.A.
FINANCIAL INSTITUTIONS
16-496/1220 1050200941

530-030079

05/12/2008

PAY TO THE ORDER OF Washington Mutual Bank $ **388,000.01

Three Hundred Eighty-Eight Thousand and 01/100********** DOLLARS

449

MEMO TS 723397CA LN BQ

CALIFORNIA RECONVEYANCE COMPANY

Washington Mutual Bank
Payment To Beneficiary- Trustee's Sale

05/12/2008

530-030079

388,000.01

Union Bank TS 723397CA LN BQ 388,000.01

CALIFORNIA RECONVEYANCE COMPANY

Washington Mutual Bank
Payment To Beneficiary- Trustee's Sale

05/12/2008

530-030079

388,000.01

PAYMENT RECORD

Union Bank TS 723397CA LN BQ 388,000.01

SUPERIOR PRESS • (888) 590-7998 JB1007429

JPMC-000956
CONFIDENTIAL

RECORDING REQUESTED BY
CALIFORNIA RECONVEYANCE COMPANY

AND WHEN RECORDED MAIL TO

CALIFORNIA RECONVEYANCE COMPANY
9200 Oakdale Avenue
Mail Stop: CA2-4379
Chatsworth, CA 91311

THIS IS TO CERTIFY THAT THIS IS A FULL, TRUE AND CORRECT COPY OF THE ORIGINAL RECORDED IN THE OFFICE OF THE COUNTY

RECORDING FEE: $11.00
RECORDED ON: June 9, 2009
AS DOCUMENT NO: BK: 090609 / PG: 691
BY: s/ Josephine Galapon
LSI TITLE COMPANY (CA)

Trustee Sale No. 723397CA
Loan No. [redacted]
Title Order No. M721884

Space above this line for recorder's use only

NOTICE OF RESCISSION

Of Declaration of Default and Demand for Sale
and of Notice of Breach and Election to Cause Sale

NOTICE IS HEREBY GIVEN: That CALIFORNIA RECONVEYANCE COMPANY is the duly appointed Trustee under the following described Deed of Trust:

TRUSTOR: LAURA RICHARDSON, AN UNMARRIED WOMAN
BENEFICIARY: WASHINGTON MUTUAL BANK
Recorded 01/10/2007, Book 20070110, Page 1818, Instrument of official records in the Office of the Recorder of SACRAMENTO County, California, describing the land therein: AS MORE FULLY DESCRIBED IN SAID DEED OF TRUST **APN:** [redacted] **Situs: 3622 WEST CURTIS DRIVE, , SACRAMENTO, CA 95818**

WHEREAS: The Beneficiary under that certain Deed of Trust hereinabove described, heretofore delivered to the Trustee thereunder written Declaration of Default and Demand for Sale; and

WHEREAS: Notice was heretofore given by the Beneficiary, of breach of the obligations for which said Deed of Trust is security and of election to cause to be sold the property therein described,

NOW THEREFORE: Notice is hereby given that the Beneficiary and/or the Trustee, does hereby rescind, cancel and withdraw said Declaration of Default and Demand for Sale and said Notice of Breach and Election to Cause Sale; it being understood, however, that this rescission shall not in any manner be construed as waiving or affecting any breach or default past, present or future, under said Deed of Trust, or as impairing any right or remedy thereunder, but is, and shall be deemed to be, only an election, without prejudice, not to cause a sale to be made pursuant to said Declaration and Notice, and shall in no way jeopardize or impair any right, remedy or privilege secured to the Beneficiary and/or the Trustee, under said Deed of Trust, nor modify nor alter in any respect any of the terms, covenants, conditions or obligations thereof, and said Deed of Trust and all obligations secured thereby are hereby reinstated and shall be said and remain in force the same as if said Declaration and Notice had not been made and given.

Said Notice was Recorded on 12/14/2007 as Book 20071214 , Page 358, Instrument , of official records in the Office of the Recorder of SACRAMENTO County, California.

DATE: 06/04/2009

CALIFORNIA RECONVEYANCE COMPANY, as Trustee

KARIME ABIAS, ASSISTANT SECRETARY

RECORDING REQUESTED BY
CALIFORNIA RECONVEYANCE COMPANY

AND WHEN RECORDED MAIL TO

CALIFORNIA RECONVEYANCE COMPANY
9200 Oakdale Avenue
Mail Stop: N 11 06 12
Chatsworth, CA 91311

THIS IS TO CERTIFY THAT THIS IS A FULL, TRUE AND CORRECT COPY OF THE ORIGINAL RECORDED IN THE OFFICE OF THE COUNTY
RECORDER ON: **June 2, 2008**
AS DOCUMENT NO: **BK: 20080602 / PG: 885**
BY: **s/ Khundy Vy**
FIDELITY NATIONAL DEFAULT SOLUTIONS

Space above this line for recorder's use only

Trustee Sale No. 723397CA Loan No. [redacted] Title Order No. M721884

NOTICE OF RESCISSION OF TRUSTEE'S DEED UPON SALE

This Notice of Rescission is made on 05/30/2008 with respect to the following facts:

1 That CALIFORNIA RECONVEYANCE COMPANY, a California Corporation as the duly appointed trustee under that certain Deed of Trust dated 01/04/2007, and Recorded 01/10/2007, Book 20070110, Page 1818, Instrument naming LAURA RICHARDSON, AN UNMARRIED WOMAN as trustor and WASHINGTON MUTUAL BANK as beneficiary, securing a Promissory Note in the amount of $535,001.00.

2. The Deed of Trust encumbers the real property situated in the County of SACRAMENTO, State of CALIFORNIA, described as follows:
LOT 259 AS SHOWN ON THE OFFICIAL "PLAT OF SOUTH CURTIS OAKS SUBDIVISION NOV. 6", FILED IN THE OFFICE OF THE COUNTY RECORDER OF SACRAMENTO COUNTY, FEBRUARY 10, 1927 IN BOOK 19 OF MAPS, MAP NO. 18

A.P.N.: [redacted]
Situs: 3622 WEST CURTIS DRIVE, SACRAMENTO, CA 95818

3. That by virtue of a Default under the terms of the Deed of Trust the Beneficiary did declare a default, as set forth in a Notice of Default and Election to Sell, which Notice was recorded in the Office of the County Recorder of SACRAMENTO, California.

4. On 05/07/2008, at 01:30 PM the property was purportedly sold to RED ROCK MORTGAGE, INC., being the highest bidder at such sale who bid the amount of $388,000.01.

5. The Trustee's Sale on 05/07/2008 is being rescinded at the request of the Beneficiary, as the Beneficiary had previously agreed to postpone the foreclosure sale to June 4, 2008. The Trustee's sale of 05/07/2008 is therefore null and void, and of no force and effect.

6. The express purpose for this Notice of Rescission is to return the priority and existence of all lien holders to the status quo ante that existed prior to the Trustee's Sale.

NOW, THEREFORE, THE UNDERSIGNED HEREBY RESCINDS THE TRUSTEE'S SALE AND PURPORTED TRUSTEE'S DEED UPON SALE AND HEREBY ADVISES ALL PERSONS, WHOMEVER AND WHATSOEVER LOCATED, THAT THE TRUSTEE'S DEED UPON SALE DATED 05/09/2008, FROM CALIFORNIA RECONVEYANCE COMPANY TO RED ROCK MORTGAGE, INC. AND RECORDED 05/19/2008 IN BOOK 20080519, PAGE 0487, OF OFFICIAL RECORDS OF SACRAMENTO COUNTY IS HEREBY RESCINDED AND SHALL HAVE NO FURTHER FORCE OR EFFECT WHATSOEVER.

JPMC-000958
CONFIDENTIAL

IN WITNESS WHEREOF, CALIFORNIA RECONVEYANCE COMPANY, has caused its corporate name and seal to be hereto affixed by its authorized signature.

DATE: 05/29/2008

CALIFORNIA RECONVEYANCE COMPANY, as Trustee

BY _____
Colleen Irby, Assistant Secretary

BY _____
Karime Arias, Assistant Secretary

WASHINGTON MUTUAL BANK, FA

BY _____
Deborah Brignac, Vice President

BY _____
Huey-Jen Chiu, Vice President

STATE OF CALIFORNIA
COUNTY OF LOS ANGELES

On 5/29/08 before me, SIERRIE HERRADURA, "Notary Public" personally appeared DEBORAH BRIGNAC, HUEY-JEN CHIU, COLLEEN IRBY AND KARIME ARIAS, who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity (ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Signature _____ (Seal)

SIERRIE HERRADURA
Commission # 1792714
Notary Public - California
Los Angeles County
My Comm. Expires Mar 3, 2012

This document filed for recording
By Fidelity National Title Insurance and Trust
as an accommodation only. It has not been
examined as to its execution or as its effect
upon the title.

JPMC-000959
CONFIDENTIAL

TABLE OF CONTENTS

Borrower: RICHARDSON	File No.: 4340593
Property Address: 3622 W. CURTIS DRIVE	Case No.: 0720942433
City: SACRAMENTO	State: CA Zip: 95618
Lender: WASHINGTON MUTUAL / LSI	

Order 1
Invoice 2
Table of Contents 3
2055_05 4
Addendum 11
Location Map 13
Plat Map 14
Subject Photos 15
Comps 1,2,3 Photos 16
Comps 4,5,6 Photos 17
Extra 3 Photo Page 1 18

AJ's APPRAISAL SERVICE
Tax Assessment Specialists

PO BOX 1096, CLOUGH HOUSE, CA 95693 916-354-1005

JPMC-000960
CONFIDENTIAL

Exterior-Only Inspection Residential Appraisal Report File No. 4348503

The purpose of this summary appraisal report is to provide the lender/client with an accurate, and adequately supported, opinion of the market value of the subject property.

Property Address 3622 W. CURTIS DRIVE | City SACRAMENTO | State CA | Zip Code 95818
Borrower RICHARDSON | Owner of Public Record RICHARDSON | County SACRAMENTO
Legal Description LOT 289 SOUTH CURTIS OAKS #6
Assessor's Parcel # [redacted] | Tax Year 2008 | R.E. Taxes $ 1,017.00
Neighborhood Name SACRAMENTO | Map Reference 317-E2 | Census Tract 0029.00
Occupant [ ] Owner [ ] Tenant [X] Vacant | Special Assessments $ UNKNOWN | [ ] PUD HOA $ | [ ] per year [ ] per month
Property Rights Appraised [X] Fee Simple [ ] Leasehold [ ] Other (describe)
Assignment Type [ ] Purchase Transaction [ ] Refinance Transaction [X] Other (describe) REO/FORECLOSURE
Lender/Client WASHINGTON MUTUAL / LSI | Address 7256 BAYMEADOWS WAY, JACKSONVILLE, FL 32256
Is the subject property currently offered for sale or has it been offered for sale in the twelve months prior to the effective date of this appraisal? [ ] Yes [X] No
Report data source(s) used, offering price(s), and date(s). THE SUBJECT HASN'T BEEN LISTED IN THE PAST 12 MONTHS, PER METROLIST (MLS) AS OF 03/22/2008.

I [ ] did [ ] did not analyze the contract for sale for the subject purchase transaction. Explain the results of the analysis of the contract for sale or why the analysis was not performed.

Contract Price $ | Date of Contract | Is the property seller the owner of public record? [ ] Yes [ ] No | Data Source(s)
Is there any financial assistance (loan charges, sale concessions, gift or downpayment assistance, etc.) to be paid by any party on behalf of the borrower? [ ] Yes [ ] No
If Yes, report the total dollar amount and describe the items to be paid. $

Note: Race and the racial composition of the neighborhood are not appraisal factors.

Location	[ ] Urban	[X] Suburban	[ ] Rural	Property Values	[ ] Increasing	[ ] Stable	[X] Declining	PRICE	AGE	One-Unit	95 %
Built-Up	[X] Over 75%	[ ] 25-75%	[ ] Under 25%	Demand/Supply	[ ] Shortage	[X] In Balance	[ ] Over Supply	$(000)	(yrs)	2-4 Unit	3 %
Growth	[ ] Rapid	[X] Stable	[ ] Slow	Marketing Time	[ ] Under 3 mths	[X] 3-6 mths	[ ] Over 6 mths	200 Low	50	Multi-Family	2 %
Neighborhood Boundaries	SUBJECT'S NEIGHBORHOOD IS BORDERED TO THE NORTH BY MARSHALL WAY, TO THE EAST BY FREEPORT BLVD., TO THE SOUTH BY SUTTERVILLE RD. AND TO THE WEST BY RAILROAD TRACTS.							650 High	100	Commercial	%
								415 Pred.	75	Other	%

Neighborhood Description THE SUBJECT IS LOCATED IN THE CENTRAL PORTION OF THE CITY OF SACRAMENTO. SUBJECT IS LOCATED IN A SINGLE FAMILY RESIDENTIAL NEIGHBORHOOD MADE UP OF HOMES THAT VARY IN AGE, STYLE, SIZE, QUALITY AND CONDITION. SUBJECT HAS GOOD ACCESS TO SCHOOLS AND SHOPPING. THERE IS SOME COMMERCIAL & MULTI-FAMILY PROPERTIES IN THE AREA.
Market Conditions (including support for the above conclusions) See Attached Addendum

Dimensions 60X110 | Area 6600 SQ.FT. | Shape RECTANGULAR | View PARK
Specific Zoning Classification R1 | Zoning Description RESIDENTIAL
Zoning Compliance [X] Legal [ ] Legal Nonconforming (Grandfathered Use) [ ] No Zoning [ ] Illegal (describe)
Is the highest and best use of the subject property as improved (or as proposed per plans and specifications) the present use? [X] Yes [ ] No If No, describe

Utilities	Public	Other (describe)		Public	Other (describe)	Off-site Improvements—Type	Public	Private
Electricity	[X]		Water	[X]		Street ASPHALT	[X]	[ ]
Gas	[X]		Sanitary Sewer	[X]		Alley NONE	[ ]	[ ]

FEMA Special Flood Hazard Area [ ] Yes [X] No | FEMA Flood Zone ZONE X | FEMA Map # 06067C0025F | FEMA Map Date 7/98
Are the utilities and off-site improvements typical for the market area? [X] Yes [ ] No If No, describe.
Are there any adverse site conditions or external factors (easements, encroachments, environmental conditions, land uses, etc.)? [ ] Yes [X] No If Yes, describe. THE SUBJECT FRONTS ACROSS THE STREET FROM CURTIS PARK. THE APPRAISER DIDN'T NOTE ANY READILY OBSERVABLE ADVERSE CONDITIONS. SEE ADDENDUM

Source(s) Used for Physical Characteristics of Property [ ] Appraisal Files [X] MLS [X] Assessment and Tax Records [ ] Prior Inspection [ ] Property Owner
[ ] Other (describe) | Data Source(s) for Gross Living Area REALIST.COM

Units [X] One [ ] One with Accessory Unit	[ ] Concrete Slab [X] Crawl Space	[X] FWA [ ] HWBB	[X] Fireplace(s) # 1	[ ] None	
# of Stories 2	[ ] Full Basement [ ] Finished	[ ] Radiant	[ ] Wood Stove(s) #	[ ] Driveway # of Cars	
Type [X] Det. [ ] Att. [ ] S-Det/End Unit	[X] Partial Basement [ ] Finished	[ ] Other	[X] Patio/Deck	Driveway Surface CONCRETE	
[X] Existing [ ] Proposed [ ] Under Const.	Exterior Walls WOOD	Fuel GAS	[X] Porch	[X] Garage # of Cars 1	
Design (Style) CONV	Roof Surface COMP	[X] Central Air Conditioning	[ ] Pool	[ ] Carport # of Cars	
Year Built 1926	Gutters & Downspouts METAL	[ ] Individual	[X] Fence	[ ] Attached [X] Detached	
Effective Age (Yrs) 40	Window Type UNKNOWN	[ ] Other	[ ] Other	[ ] Built-In	

Appliances [ ] Refrigerator [ ] Range/Oven [ ] Dishwasher [ ] Disposal [ ] Microwave [ ] Washer/Dryer [ ] Other (describe)
Finished area above grade contains: 7 Rooms | 2 Bedrooms | 1.5 Bath(s) | 1,539 Square Feet of Gross Living Area Above Grade
Additional features (special energy efficient items, etc.) NONE NOTED

Describe the condition of the property and data source(s) (including apparent needed repairs, deterioration, renovations, remodeling, etc.). THE SUBJECT APPEARS TO BE IN TYPICAL CONDITION FOR THE AREA AND NO DEFERRED MAINTENANCE REPAIRS ITEMS WERE VISUALLY NOTED AT TIME OF INSPECTION.

PLEASE NOTE: THE APPRAISER ASSUMES THAT THE SUBJECT'S CONDITION IS TYPICAL FOR THE AREA. THE SUBJECT'S VALUE COULD CHANGE UPON A MORE DETAIL INSPECTION OF THE PROPERTY, TO VERIFY THE SUBJECT'S SIZE, ROOM COUNT AND CONDITION.

Are there any apparent physical deficiencies or adverse conditions that affect the livability, soundness, or structural integrity of the property? [ ] Yes [X] No If Yes, describe. THE APPRAISER DIDN'T NOTE ANY READILY OBSERVABLE PHYSICAL DEFICIENCIES OR ADVERSE CONDITIONS. SEE ADDENDUM

Does the property generally conform to the neighborhood (functional utility, style, condition, use, construction, etc.)? [X] Yes [ ] No If No, describe.

JPMC-000961
CONFIDENTIAL

Exterior-Only Inspection Residential Appraisal Report File No. 4340553

There are 5 comparable properties currently offered for sale in the subject neighborhood ranging in price from $ 410,000 to $ 699,000

There are 19 comparable sales in the subject neighborhood within the past twelve months ranging in sale price from $ 400,000 to $ 649,000

FEATURE	SUBJECT	COMPARABLE SALE NO. 1		COMPARABLE SALE NO. 2		COMPARABLE SALE NO. 3	
3632 W. CURTIS DRIVE		2426 CURTIS WAY		2426 7TH AVE.		2362 MARSHALL WAY	
Address SACRAMENTO		SACRAMENTO		SACRAMENTO		SACRAMENTO	
Proximity to Subject		31/E17 BLOCK9 N.		31/E14 BLOCK9 N.		317-21 11 BLOCK9 N.	
Sale Price	$	$ 480,000		$ 569,000		$	$ 525,000
Sale Price/Gross Liv. Area	$ 0.00 sq. ft.	$ 289.98 sq. ft.		$ 310.93 sq. ft.		$ 284.98 sq. ft.	
Data Source(s)		MLS #10088728REALIST.COM		MLS #80010660/REALIST.COM		MLS #/0114148/REALIST.COM	
Verification Source(s)		DOC #71126-1786		DOC #80317-861		DOC #80306-837	
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) $ Adjustment	DESCRIPTION	+(-) $ Adjustment	DESCRIPTION	+(-) $ Adjustment
Sale or Financing Concessions		CONV NONE NOTED		CONV NONE NOTED		CONV NONE NOTED	
Date of Sale/Time		11/2007 CLOSED	-23,000	3/2008 CLOSED		1/2008 CLOSED	-12,600
Location	AVERAGE	AVERAGE		AVERAGE		AVERAGE	
Leasehold/Fee Simple	FEE SIMPLE	FEE SIMPLE		FEE SIMPLE		FEE SIMPLE	
Site	5809 SQ.FT.	4792		4792		3489	+2,600
View	PARK	LOCAL	+10,000	LOCAL	+10,000	LOCAL	+10,000
Design (Style)	CONV	CONV		CONV		CONV	
Quality of Construction	AVERAGE	AVERAGE		AVERAGE		AVERAGE	
Actual Age	02	70		81		97	
Condition	AVERAGE	AVERAGE		AVERAGE/GOOD	-30,000	AVERAGE PLUS	-15,000
Above Grade Room Count	Total 7 Bdrms. 2 Baths 1.5	Total 6 Bdrms. 2 Baths 2	-2,000	Total 7 Bdrms. 4 Baths 2	-6,000	Total 7 Bdrms. 3 Baths 2.5	-8,000
Gross Living Area 75.00	1,639 sq. ft.	1,667 sq. ft.	0	1,839 sq. ft.	-14,300	2,068 sq. ft.	-31,500
Basement & Finished Rooms Below Grade	BASEMENT	BASEMENT		NONE	+2,500	BASEMENT	
Functional Utility	AVERAGE	AVERAGE		AVERAGE		AVERAGE	
Heating/Cooling	FAU/CAC	FAU/CAC		FAU/CAC		FAU/CAC	
Energy Efficient Items	NONE NOTED	SOME DP WINDOWS	-1,500	NONE NOTED		NONE NOTED	
Garage/Carport	1 CAR GARAGE	1 CAR GARAGE		2 CAR GARAGE	-3,500	1 CARPORT	+2,500
Porch/Patio/Deck	PATIO	SIMILAR		SIMILAR		SIMILAR	
	1 F/P	1 F/P		1 F/P		1 F/P	
	NONE	NONE		POOL	-20,000	NONE	
		DOM: 169		DOM: 3		DOM: 36	
Net Adjustment (Total)		[ ] + [X] - $ 16,500		[ ] + [X] - $ 61,300		[ ] + [X] - $	50,100
Adjusted Sale Price of Comparables		Net Adj. -3.4% Gross Adj. 7.6% $	463,500	Net Adj. -10.8% Gross Adj. 15.2% $	507,700	Net Adj. -9.6% Gross Adj. 15.2% $	474,900

I [X] did [ ] did not research the sale or transfer history of the subject property and comparable sales. If not, explain

My research [X] did [ ] did not reveal any prior sales or transfers of the subject property for the three years prior to the effective date of this appraisal.

Data source(s) REALIST.COM

My research [X] did [ ] did not reveal any prior sales or transfers of the comparable sales for the year prior to the date of sale of the comparable sale.

Data source(s) REALIST.COM

Report the results of the research and analysis of the prior sale or transfer history of the subject property and comparable sales (report additional prior sales on page 3).

ITEM	SUBJECT	COMPARABLE SALE NO. 1	COMPARABLE SALE NO. 2	COMPARABLE SALE NO. 3
Date of Prior Sale/Transfer	01/10/2007	NO SALE HAS TAKEN PLACE IN	NO SALE HAS TAKEN PLACE IN	NO SALE HAS TAKEN PLACE IN
Price of Prior Sale/Transfer	$535,000	THE PAST 3 YEARS	THE PAST 3 YEARS	THE PAST 3 YEARS
Data Source(s)	REALIST.COM	REALIST.COM	REALIST.COM	REALIST.COM
Effective Date of Data Source(s)	03/11/2008	03/11/2008	03/11/2008	03/11/2008

Analysis of prior sale or transfer history of the subject property and comparable sales THE SUBJECT'S PREVIOUS SALE APPEARS TO HAVE BEEN AN ARMS LENGTH TRANSACTION. COMP #S3 PREVIOUS SALE APPEARS TO HAVE BEEN AN ARMS LENGTH TRANSACTION.

Summary of Sales Comparison Approach GREATEST WEIGHT WAS GIVEN TO COMP #1 DUE TO SIMILAR SIZE, BEDROOM COUNT AND CONDITION. COMP #2 DUE TO IT BEING THE MOST RECENT SALE. COMP #2 WAS ADJUSTED FOR RECENT CONDITIONAL IMPROVEMENTS AND REMODELING. COMP #3 WAS ADJUSTED FOR RECENT CONDITIONAL IMPROVEMENTS. NO RECENT SIMILAR SALES WERE FOUND HAVING A SIMILAR VIEW, THEREFORE ALL FIVE COMPS WERE ADJUSTED FOR LACKING SIMILAR VIEW. DUE TO THE DECLINING HOME PRICES IN THE SUBJECT'S AREA, A TIME ADJUSTMENT OF 1.2% PER MONTH WAS MADE ON COMPS #1 & #3. SEE SUPPORTING DATA IN THE MARKET CONDITIONS SECTION IN THIS REPORT. SEE ADDITIONAL COMPS. PLEASE NOTE: COMP #1, #4 & #5 PHOTOS WERE FROM THE MLS SYSTEM.

Indicated Value by Sales Comparison Approach $ 475,000

Indicated Value by: Sales Comparison Approach $ 475,000 Cost Approach (if developed) $ 325,000 Income Approach (if developed) $ ND

THE MARKET DATA APPROACH IS CONSIDERED TO BE THE BEST INDICATOR OF VALUE. THE INCOME APPROACH IS NOT CONSIDERED TO BE AN APPROPRIATE INDICATOR OF VALUE FOR THIS TYPE OF PROPERTY. THE COST APPROACH IS NOT CONSIDERED TO BE AN APPROPRIATE INDICATOR OF VALUE FOR THIS TYPE OF PROPERTY INSPECTION.

This appraisal is made [X] "as is," [ ] subject to completion per plans and specifications on the basis of a hypothetical condition that the improvements have been completed, [ ] subject to the following repairs or alterations on the basis of a hypothetical condition that the repairs or alterations have been completed, or [ ] subject to the following required inspection based on the extraordinary assumption that the condition or deficiency does not require alteration or repair: APPRAISAL IS MADE "AS IS". SEE ADDENDUM

Based on a visual inspection of the exterior areas of the subject property from at least the street, defined scope of work, statement of assumptions and limiting conditions, and appraiser's certification, my (our) opinion of the market value, as defined, of the real property that is the subject of this report is $ 475,000 as of 03/27/2008, which is the date of inspection and the effective date of this appraisal.

Produced using ACI software, 800.734.8813 www.aciweb.com

JPMC-000962
CONFIDENTIAL

CSOC.RICH.001834

Exterior-Only Inspection Residential Appraisal Report File No. 4340593

Provide adequate information for the lender/client to replicate the below cost figures and calculations.

Support for the opinion of site value (summary of comparable land sales or other methods for estimating site value) THE SITE VALUE ESTIMATE IS BASED UPON AN ANALYSIS OF SITE SALES AND/OR ABSTRACTION OF SITE VALUES FROM SALES OF IMPROVED PROPERTIES.

ESTIMATED ☐ REPRODUCTION OR ☐ REPLACEMENT COST NEW	OPINION OF SITE VALUE			= $	325,000
Source of cost data	Dwelling	1,639 Sq. Ft. @ $		= $	0
Quality rating from cost service Effective date of cost data		Sq. Ft. @ $		= $	
Comments on Cost Approach (gross living area calculations, depreciation, etc.)					
THE COST APPROACH IS NOT CONSIDERED A RELIABLE INDICATOR OF VALUE	Garage/Carport	Sq. Ft. @ $		= $	
FOR A DRIVE BY INSPECTION OF THE SUBJECT PROPERTY. THIS IS CONSIDERED	Total Estimate of Cost-New			= $	0
TO BE TYPICAL PRACTICE OF THIS TYPE OF ASSIGNMENT.	Less 75	Physical	Functional	External	
	Depreciation			= $	0
	Depreciated Cost of Improvements			= $	0
	"As is" Value of Site Improvements			= $	
Estimated Remaining Economic Life (HUD and VA only) 35 Years	INDICATED VALUE BY COST APPROACH			= $	325,000

Estimated Monthly Market Rent $ ND X Gross Rent Multiplier ND = $ ND Indicated Value by Income Approach

Summary of Income Approach (including support for market rent and GRM) THE SUBJECT PROPERTY IS LOCATED IN AN AREA OF PRIMARILY OWNER-OCCUPIED SINGLE FAMILY RESIDENCES AND THE INCOME APPROACH IS NOT CONSIDERED TO BE MEANINGFUL. FOR THIS REASON, THE INCOME APPROACH WAS NOT USED.

Is the developer/builder in control of the Homeowners' Association (HOA)? ☐ Yes ☐ No Unit type(s) ☐ Detached ☐ Attached

Provide the following information for PUDs ONLY if the developer/builder is in control of the HOA and the subject property is an attached dwelling unit.

Legal name of project

Total number of phases Total number of units Total number of units sold

Total number of units rented Total number of units for sale Data source(s)

Was the project created by the conversion of an existing building(s) into a PUD? ☐ Yes ☐ No If Yes, date of conversion.

Does the project contain any multi-dwelling units? ☐ Yes ☐ No Data source(s)

Are the units, common elements, and recreation facilities complete? ☐ Yes ☐ No If No, describe the status of completion.

Are the common elements leased to or by the Homeowners' Association? ☐ Yes ☐ No If Yes, describe the rental terms and options.

Describe common elements and recreational facilities.

JPMC-000963
CONFIDENTIAL

Exterior-Only Inspection Residential Appraisal Report File No. [redacted] 4340593

This report form is designed to report an appraisal of a one-unit property or a one-unit property with an accessory unit; including a unit in a planned unit development (PUD). This report form is not designed to report an appraisal of a manufactured home or a unit in a condominium or cooperative project.

This appraisal report is subject to the following scope of work, intended use, intended user, definition of market value, statement of assumptions and limiting conditions, and certifications. Modifications, additions, or deletions to the intended use, intended user, definition of market value, or assumptions and limiting conditions are not permitted. The appraiser may expand the scope of work to include any additional research or analysis necessary based on the complexity of this appraisal assignment. Modifications or deletions to the certifications are also not permitted. However, additional certifications that do not constitute material alterations to this appraisal report, such as those required by law or those related to the appraiser's continuing education or membership in an appraisal organization, are permitted.

SCOPE OF WORK: The scope of work for this appraisal is defined by the complexity of this appraisal assignment and the reporting requirements of this appraisal report form, including the following definition of market value, statement of assumptions and limiting conditions, and certifications. The appraiser must, at a minimum: (1) perform a visual inspection of the exterior areas of the subject property from at least the street, (2) inspect the neighborhood, (3) inspect each of the comparable sales from at least the street, (4) research, verify, and analyze data from reliable public and/or private sources, and (5) report his or her analysis, opinions, and conclusions in this appraisal report.

The appraiser must be able to obtain adequate information about the physical characteristics (including, but not limited to, condition, room count, gross living area, etc.) of the subject property from the exterior-only inspection and reliable public and/or private sources to perform this appraisal. The appraiser should use the same type of data sources that he or she uses for comparable sales such as, but not limited to, multiple listing services, tax and assessment records, prior inspections, appraisal files, information provided by the property owner, etc.

INTENDED USE: The intended use of this appraisal report is for the lender/client to evaluate the property that is the subject of this appraisal for a mortgage finance transaction.

INTENDED USER: The intended user of this appraisal report is the lender/client.

DEFINITION OF MARKET VALUE: The most probable price which a property should bring in a competitive and open market under all conditions requisite to a fair sale, the buyer and seller, each acting prudently, knowledgeably and assuming the price is not affected by undue stimulus. Implicit in this definition is the consummation of a sale as of a specified date and the passing of title from seller to buyer under conditions whereby: (1) buyer and seller are typically motivated; (2) both parties are well informed or well advised, and each acting in what he or she considers his or her own best interest; (3) a reasonable time is allowed for exposure in the open market; (4) payment is made in terms of cash in U. S. dollars or in terms of financial arrangements comparable thereto; and (5) the price represents the normal consideration for the property sold unaffected by special or creative financing or sales concessions* granted by anyone associated with the sale.

*Adjustments to the comparables must be made for special or creative financing or sales concessions. No adjustments are necessary for those costs which are normally paid by sellers as a result of tradition or law in a market area; these costs are readily identifiable since the seller pays these costs in virtually all sales transactions. Special or creative financing adjustments can be made to the comparable property by comparisons to financing terms offered by a third party institutional lender that is not already involved in the property or transaction. Any adjustment should not be calculated on a mechanical dollar for dollar cost of the financing or concession but the dollar amount of any adjustment should approximate the market's reaction to the financing or concessions based on the appraiser's judgment.

STATEMENT OF ASSUMPTIONS AND LIMITING CONDITIONS: The appraiser's certification in this report is subject to the following assumptions and limiting conditions:

1. The appraiser will not be responsible for matters of a legal nature that affect either the property being appraised or the title to it, except for information that he or she became aware of during the research involved in performing this appraisal. The appraiser assumes that the title is good and marketable and will not render any opinions about the title.

2. The appraiser has examined the available flood maps that are provided by the Federal Emergency Management Agency (or other data sources) and has noted in this appraisal report whether any portion of the subject site is located in an identified Special Flood Hazard Area. Because the appraiser is not a surveyor, he or she makes no guarantees, express or implied, regarding this determination.

3. The appraiser will not give testimony or appear in court because he or she made an appraisal of the property in question, unless specific arrangements to do so have been made beforehand, or as otherwise required by law.

4. The appraiser has noted in this appraisal report any adverse conditions (such as needed repairs, deterioration, the presence of hazardous wastes, toxic substances, etc.) observed during the inspection of the subject property or that he or she became aware of during the research involved in performing this appraisal. Unless otherwise stated in this appraisal report, the appraiser has no knowledge of any hidden or unapparent physical deficiencies or adverse conditions of the property (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) that would make the property less valuable, and has assumed that there are no such conditions and makes no guarantees or warranties, express or implied. The appraiser will not be responsible for any such conditions that do exist or for any engineering or testing that might be required to discover whether such conditions exist. Because the appraiser is not an expert in the field of environmental hazards, this appraisal report must not be considered as an environmental assessment of the property.

5. The appraiser has based his or her appraisal report and valuation conclusion for an appraisal that is subject to satisfactory completion, repairs, or alterations on the assumption that the completion, repairs, or alterations of the subject property will be performed in a professional manner.

JPMC-000964
CONFIDENTIAL

CSOC.RICH.001836

[redacted]

Exterior-Only Inspection Residential Appraisal Report File No. 4340593

APPRAISER'S CERTIFICATION: The Appraiser certifies and agrees that:

1. I have, at a minimum, developed and reported this appraisal in accordance with the scope of work requirements stated in this appraisal report.

2. I performed a visual inspection of the exterior areas of the subject property from at least the street. I reported the condition of the improvements in factual, specific terms. I identified and reported the physical deficiencies that could affect the livability, soundness, or structural integrity of the property.

3. I performed this appraisal in accordance with the requirements of the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.

4. I developed my opinion of the market value of the real property that is the subject of this report based on the sales comparison approach to value. I have adequate comparable market data to develop a reliable sales comparison approach for this appraisal assignment. I further certify that I considered the cost and income approaches to value but did not develop them, unless otherwise indicated in this report.

5. I researched, verified, analyzed, and reported on any current agreement for sale for the subject property, any offering for sale of the subject property in the twelve months prior to the effective date of this appraisal, and the prior sales of the subject property for a minimum of three years prior to the effective date of this appraisal, unless otherwise indicated in this report.

6. I researched, verified, analyzed, and reported on the prior sales of the comparable sales for a minimum of one year prior to the date of sale of the comparable sale, unless otherwise indicated in this report.

7. I selected and used comparable sales that are locationally, physically, and functionally the most similar to the subject property.

8. I have not used comparable sales that were the result of combining a land sale with the contract purchase price of a home that has been built or will be built on the land.

9. I have reported adjustments to the comparable sales that reflect the market's reaction to the differences between the subject property and the comparable sales.

10. I verified, from a disinterested source, all information in this report that was provided by parties who have a financial interest in the sale or financing of the subject property.

11. I have knowledge and experience in appraising this type of property in this market area.

12. I am aware of, and have access to, the necessary and appropriate public and private data sources, such as multiple listing services, tax assessment records, public land records and other such data sources for the area in which the property is located.

13. I obtained the information, estimates, and opinions furnished by other parties and expressed in this appraisal report from reliable sources that I believe to be true and correct.

14. I have taken into consideration the factors that have an impact on value with respect to the subject neighborhood, subject property, and the proximity of the subject property to adverse influences in the development of my opinion of market value. I have noted in this appraisal report any adverse conditions (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) observed during the inspection of the subject property or that I became aware of during the research involved in performing this appraisal. I have considered these adverse conditions in my analysis of the property value, and have reported on the effect of the conditions on the value and marketability of the subject property.

15. I have not knowingly withheld any significant information from this appraisal report and, to the best of my knowledge, all statements and information in this appraisal report are true and correct.

16. I stated in this appraisal report my own personal, unbiased, and professional analysis, opinions, and conclusions, which are subject only to the assumptions and limiting conditions in this appraisal report.

17. I have no present or prospective interest in the property that is the subject of this report, and I have no present or prospective personal interest or bias with respect to the participants in the transaction. I did not base, either partially or completely, my analysis and/or opinion of market value in this appraisal report on the race, color, religion, sex, age, marital status, handicap, familial status, or national origin of either the prospective owners or occupants of the subject property or of the present owners or occupants of the properties in the vicinity of the subject property or on any other basis prohibited by law.

18. My employment and/or compensation for performing this appraisal or any future or anticipated appraisals was not conditioned on any agreement or understanding, written or otherwise, that I would report (or present analysis supporting) a predetermined specific value, a predetermined minimum value, a range or direction in value, a value that favors the cause of any party, or the attainment of a specific result or occurrence of a specific subsequent event (such as approval of a pending mortgage loan application).

19. I personally prepared all conclusions and opinions about the real estate that were set forth in this appraisal report. If I relied on significant real property appraisal assistance from any individual or individuals in the performance of this appraisal or the preparation of this appraisal report, I have named such individual(s) and disclosed the specific tasks performed in this appraisal report. I certify that any individual so named is qualified to perform the tasks. I have not authorized anyone to make a change to any item in this appraisal report; therefore, any change made to this appraisal is unauthorized and I will take no responsibility for it.

20. I identified the lender/client in this appraisal report who is the individual, organization, or agent for the organization that ordered and will receive this appraisal report.

JPMC-000965
CONFIDENTIAL

[redacted]

Exterior-Only Inspection Residential Appraisal Report File No. 4340593

21. The lender/client may disclose or distribute this appraisal report to: the borrower; another lender at the request of the borrower; the mortgagee or its successors and assigns; mortgage insurers; government sponsored enterprises; other secondary market participants; data collection or reporting services; professional appraisal organizations; any department, agency, or instrumentality of the United States; and any state, the District of Columbia, or other jurisdictions; without having to obtain the appraiser's or supervisory appraiser's (if applicable) consent. Such consent must be obtained before this appraisal report may be disclosed or distributed to any other party (including, but not limited to, the public through advertising, public relations, news, sales, or other media).

22. I am aware that any disclosure or distribution of this appraisal report by me or the lender/client may be subject to certain laws and regulations. Further, I am also subject to the provisions of the Uniform Standards of Professional Appraisal Practice that pertain to disclosure or distribution by me.

23. The borrower, another lender at the request of the borrower, the mortgagee or its successors and assigns, mortgage insurers, government sponsored enterprises, and other secondary market participants may rely on this appraisal report as part of any mortgage finance transaction that involves any one or more of these parties.

24. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.

25. Any intentional or negligent misrepresentation(s) contained in this appraisal report may result in civil liability and/or criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Section 1001, et seq., or similar state laws.

SUPERVISORY APPRAISER'S CERTIFICATION: The Supervisory Appraiser certifies and agrees that:

1. I directly supervised the appraiser for this appraisal assignment, have read the appraisal report, and agree with the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.

2. I accept full responsibility for the contents of this appraisal report including, but not limited to, the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.

3. The appraiser identified in this appraisal report is either a sub-contractor or an employee of the supervisory appraiser (or the appraisal firm), is qualified to perform this appraisal, and is acceptable to perform this appraisal under the applicable state law.

4. This appraisal report complies with the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.

5. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.

APPRAISER

Signature Andrew J. Schmelz
Name ANDREW J. SCHMELZ
Company Name A.J.'S APPRAISAL SERVICE
Company Address P.O. BOX 1096, SLOUGHHOUSE, CA 95683

Telephone Number 916-354-1905
Email Address AJ.APPRAISALS@ATT.NET
Date of Signature and Report 03/27/2008
Effective Date of Appraisal 03/27/2008
State Certification # AR002147
or State License #
or Other (describe) State #
State CA
Expiration Date of Certification or License 06/17/2008

ADDRESS OF PROPERTY APPRAISED
3622 W. CURTIS DRIVE
SACRAMENTO, CA 95818

APPRAISED VALUE OF SUBJECT PROPERTY $ 475,000

LENDER/CLIENT
Name
Company Name WASHINGTON MUTUAL / LSI
Company Address 7255 BAYMEADOWS WAY
JACKSONVILLE, FL 32256
Email Address

SUPERVISORY APPRAISER (ONLY IF REQUIRED)

Signature
Name
Company Name
Company Address

Telephone Number
Email Address
Date of Signature
State Certification #
or State License #
State
Expiration Date of Certification or License

SUBJECT PROPERTY
☐ Did not inspect exterior subject property
☐ Did inspect exterior of subject property from street
Date of Inspection

COMPARABLE SALES
☐ Did not inspect exterior of comparable sales from street
☐ Did inspect exterior of comparable sales from street
Date of Inspection

Exterior-Only Inspection Residential Appraisal Report File No. 4340593

FEATURE	SUBJECT	COMPARABLE SALE NO. 4		COMPARABLE SALE NO. 5		COMPARABLE SALE NO. 6	
3823 W. CURTIS DRIVE		3612 24TH ST.		3010 10TH AVE.			
Address SACRAMENTO		SACRAMENTO		SACRAMENTO			
Proximity to Subject		317-E2 1 BLOCK W.		317-E2 4 BLOCKS E			
Sale Price	$	[redacted]	$ 481,000	[redacted]	$ 497,999	[redacted]	$
Sale Price/Gross Liv. Area	$ 0.00 sq. ft.	$ 381.44 sq. ft.		$ 328.06 sq. ft.		$	sq. ft.
Data Source(s)	[redacted]	MLS #80026506/REALIST.COM		MLS #80015540/REALIST.COM			
Verification Source(s)	[redacted]	D. GORDON 916-599-2600		M. REXROTH 916-599-2800			
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) $ Adjustment	DESCRIPTION	+(-) $ Adjustment	DESCRIPTION	+(-) $ Adjustment
Sale or Financing Concessions	[redacted]	ACTIVE NONE NOTED		ACTIVE NONE NOTED			
Date of Sale/Time	[redacted]	LISTING - 03/11/2008	-20,450	LISTING - 02/14/2008	-21,150		
Location	AVERAGE	AVERAGE		AVERAGE			
Leasehold/Fee Simple	FEE SIMPLE	FEE SIMPLE		FEE SIMPLE			
Site	5500 SQ.FT.	5227		5863			
View	PARK	LOCAL	+10,000	LOCAL	+10,000		
Design (Style)	CONV	CONV		CONV			
Quality of Construction	AVERAGE	AVERAGE		AVERAGE			
Actual Age	82	80		79			
Condition	AVERAGE	AVERAGE PLUS	-15,000	AVERAGE PLUS	-15,000		
Above Grade	Total / Bdrms / Baths	Total / Bdrms / Baths		Total / Bdrms / Baths		Total / Bdrms / Baths	
Room Count	7 / 2 / 1.5	6 / 3 / 2	-4,000	6 / 3 / 1	0		
Gross Living Area	1,639 sq. ft.	1,261 sq. ft.	+28,400	1,518 sq. ft.	+9,100		sq. ft.
Basement & Finished Rooms Below Grade	BASEMENT	NONE	+2,500	BASEMENT			
Functional Utility	AVERAGE	AVERAGE		AVERAGE			
Heating/Cooling	FAU/CAC	FAU/CAC		FAU/CAC			
Energy Efficient Items	NONE NOTED	DP WINDOWS	-3,000	NONE NOTED			
Garage/Carport	1 CAR GARAGE	1 CAR GARAGE		3 CAR GARAGE	-7,000		
Porch/Patio/Deck	PATIO	SIMILAR		SIMILAR			
	1 F/P	1 F/P		1 F/P			
	NONE	NONE		NONE			
		DOM: 19		DOM: 42			
Net Adjustment (Total)	[redacted]	[ ] + [X] - $	1,550	[ ] + [X] - $	24,050	[X] + [ ] - $	0
Adjusted Sale Price of Comparables	[redacted]	Net Adj. -0.3% Gross Adj. 17.3%	$ 478,450	Net Adj. -4.8% Gross Adj. 12.3%	$ 473,949	Net Adj. 0.0% Gross Adj. 0.0%	$ 0

ITEM	SUBJECT	COMPARABLE SALE NO. 4	COMPARABLE SALE NO. 5	COMPARABLE SALE NO. 6
Date of Prior Sale/Transfer	01/10/2007	NO SALE HAS TAKEN PLACE IN	04/07/2006	
Price of Prior Sale/Transfer	$535,000	THE PAST 3 YEARS	$360,000	
Data Source(s)	REALIST.COM	REALIST.COM	REALIST.COM	
Effective Date of Data Source(s)	03/17/2008	03/17/2008	03/17/2008	

Summary of Sales Comparison Approach COMPS #4 & #5 ARE CURRENT LISTINGS AND WERE PROVIDED TO HELP SUPPORT THE SUBJECT'S APPRAISED VALUE. COMPS #4 & #6 WERE ADJUSTED FOR RECENT CONDITIONAL IMPROVEMENTS. BASED UPON INFORMATION FROM THE LOCAL MLS SYSTEM, THE AVERAGE LIST PRICE TO SALES PRICE RATIO IN THE SUBJECT'S AREA IS: 95.78%. THEREFORE COMPS #4 & #6 WERE ADJUSTED BY THAT LIST PRICE TO SALES PRICE RATIO.

JPMC-000967
CONFIDENTIAL

CSOC.RICH.001839

ADDENDUM File No. [redacted] 4340593

NEIGHBORHOOD MARKET CONDITIONS

CURRENT DEMAND FOR HOUSING HAS SOFTEN AND HAS CAUSED DOWNWARD PRESSURE ON HOUSING PRICES. CURRENT LOAN RATES AND POINTS HAVE BEEN SOMEWHAT STABLE. THERE HAS BEEN A RECENT TIGHTEN OF CREDIT STANDARDS BY MORTGAGE COMPANIES. THE RECENT PROBLEMS IN THE SECONDARY MORTGAGE MARKET MAY HAVE A NEGATIVE EFFECT UPON THE AVAILABILITY OF MORTGAGE MONEY. EMPLOYMENT IN THIS AREA HAS BEEN GOOD. ACCORDING TO THE LOCAL BOARD OF REALTORS THE TYPICAL MARKETING TIME IS BETWEEN 2 TO 6 MONTHS. THOSE STATISTICS MAY BE MISS LEADING, BECAUSE MAY OF THE HOME HAVE BEEN RE-LISTED AT LOWER PRICES. HOWEVER, THE NUMBER OF LISTINGS HAVE BEEN RECENTLY INCREASING & IF THIS TREND CONTINUES, MARKETING TIMES WILL INCREASE AS A RESULT OF RISE IN INVENTORY, WHICH WILL SLOW OR STABILIZE VALUES IN THE NEXT 6 MONTHS. THERE IS NO REASON TO EXPECT INCREASING RATE OF SALES, OTHER THAN NORMAL SEASONAL FLUCTUATIONS.

Summary Price Information: 09/27/2007 THROUGH 03/27/2008

Minimum $190,000 **Maximum** $852,500 **Average** $454,315 **Median** $415,000

Summary Price Information: 09/27/2006 THROUGH 03/27/2007

Minimum $321,000 **Maximum** $830,000 **Average** $499,422 **Median** $485,000

BASED UPON THE ABOVE INFORMATION FROM THE LOCAL MLS, THE MEDIAN HOME PRICES IN THE SUBJECT'S AREA HAVE DROPPED ABOUT 14.43% DURING THE PAST YEAR.

THERE IS CURRENTLY 7 LISTINGS IN THE SUBJECT'S AREA. THERE WAS 42 SALES IN THE SUBJECT'S AREA DURING THE PAST YEAR.

SITE COMMENTS

THE APPRAISER OF THIS REPORT DID NOT REVIEW A COPY OF THE PRELIMINARY TITLE REPORT. THE APPRAISER IS UNAWARE OF ANY EASEMENTS AND/OR ADVERSE CONDITIONS OF PUBLIC RECORD, OTHER THAN TYPICAL EASEMENTS AND/OR WHAT WAS OBSERVED AT THE SITE & PLAT MAP. THE APPRAISER ASSUMES THAT THE TITLE IS GOOD & MARKETABLE & WILL NOT RENDER ANY OPINIONS ABOUT THE TITLE. IF THE READER OF THIS REPORT HAS ANY QUESTIONS REGARDING THE SUBJECT'S EASEMENTS & CONDITIONS, NEED TO REVIEW THE TITLE REPORT.

PHYSICAL DEFICIENCIES OR ADVERSE CONDITIONS

THE VALUE ESTIMATE IS BASED ON THE EXTRAORDINARY ASSUMPTION THAT THE PROPERTY IS NOT NEGATIVELY AFFECTED BY THE EXISTENCE OF HAZARDOUS MATERIAL AND/OR DETRIMENTAL ENVIRONMENTAL CONDITIONS, UNLESS OTHERWISE STATED IN THIS REPORT. THE APPRAISER IS NOT AN EXPERT ENVIRONMENTAL INSPECTOR AND THEREFORE MIGHT BE UNAWARE OF EXISTING HAZARDOUS SUBSTANCES AND/OR DETRIMENTAL ENVIRONMENTAL CONDITIONS WHICH MAY HAVE A NEGATIVE EFFECT ON THE SAFETY AND VALUE OF THE PROPERTY. IT IS POSSIBLE THAT TEST AND INSPECTIONS MADE BY A QUALIFIED ENVIRONMENT INSPECTOR WOULD REVEAL THE EXISTENCE OF HAZARDOUS MATERIALS AND/OR DETRIMENTAL ENVIRONMENTAL CONDITIONS ON OR AROUND THE PROPERTY THAT WOULD NEGATIVELY AFFECT ITS SAFETY AND VALUE.

ALL OR PART OF THE IMPROVEMENTS WERE CONSTRUCTED BEFORE 1980 WHEN LEAD PAINT WAS A COMMON BUILDING MATERIAL.

ALL OR PART OF THE IMPROVEMENTS WERE CONSTRUCTED BEFORE 1982 WHEN UREA FOAM INSULATION WAS A COMMON BUILDING MATERIAL.

ALL OR PART OF THE IMPROVEMENTS WERE CONSTRUCTED BEFORE 1979 WHEN ASBESTOS WAS A COMMON BUILDING MATERIAL.

IF ADDITIONAL INFORMATION IS REQUIRED RELATIVE TO THE TOXIC HAZARDS AND EFFECTS ASSOCIATED WITH THE USE OF LEAD-BASED PAINT, UREA AND ASBESTOS BUILDING MATERIALS, THE APPROPRIATE ENVIRONMENTAL EXPERT SHOULD BE CONSULTED, AS THE APPRAISER IN NOT AN ENVIRONMENTAL CONSULTANT.

CONDITIONS OF APPRAISAL

SCOPE OF WORK

AFTER A RECEIPT OF APPRAISAL REQUEST FROM THE CLIENT, THE APPRAISER PREPARED A FILE OR FILE ATTACHMENTS FOR THE SUBJECT PROPERTY. ASSEMBLING ALL INFORMATION PERTAINING TO THIS FILE AND REVIEWING ALL SUCH INFORMATION. COLLECTING AND ANALYZING ALL RELEVANT DATA FOR THE SUBJECT PROPERTY. PREPARING A REPORT FOR DELIVERY TO THE CLIENT AND DELIVERY OF SAID REPORT TO THE CLIENT.

THIS IS A DRIVE BY APPRAISAL REQUEST (EXTERIOR ONLY INSPECTION). THE APPRAISER'S VISUAL INSPECTION OF THE SUBJECT PROPERTY IS ONLY WHAT CAN BE OBSERVED FROM THE STREET.

THE APPRAISAL IS BASED UPON THE INFORMATION GATHERED BY THE APPRAISER FROM PUBLIC RECORDS, OTHER IDENTIFIED SOURCES, EXTERIOR INSPECTION OF THE SUBJECT PROPERTY & NEIGHBORHOOD, & SELECTION OF COMPARABLE SALES WITHIN THE SUBJECT'S MARKET AREA. THE ORIGINAL SOURCE OF THE COMPARABLES IS SHOWN IN THE DATA SOURCE SECTION OF THE MARKET GRID ALONG WITH THE SOURCE OF CONFIRMATION, IF AVAILABLE. THE ORIGINAL SOURCE IS PRESENTED FIRST. THE SOURCE & DATA ARE CONSIDERED RELIABLE. WHEN CONFLICTING INFORMATION WAS PROVIDED, THE SOURCE DEEMED MOST RELIABLE HAS BEEN USED. DATA BELIEVED TO BE UNRELIABLE WAS NOT INCLUDED IN THE REPORT NOR USED AS A BASIS FOR THE VALUE CONCLUSION. ALL SOURCES & DATA UTILIZED ARE CONSIDERED ACCURATE & RELIABLE. UNRELIABLE DATA HAS BEEN DISREGARDED. ALL SOURCES HAVE BEEN NOTED WHERE APPROPRIATE, & ALL DATA HAS BEEN CONFIRMED WHEREVER POSSIBLE.

"UNLESS OTHERWISE STATED IN THE APPRAISAL REPORT, THE APPRAISER HAS NO KNOWLEDGE OF ANY HIDDEN OR UNAPPARENT CONDITIONS OF THE PROPERTY... THAT WOULD MAKE THE PROPERTY MORE OR LESS VALUABLE... AND MAKES NO GUARANTEES OR WARRANTIES, EXPRESS OR IMPLIED, REGARDING THE CONDITION OF THE PROPERTY."

THE APPRAISAL IS NOT A HOME INSPECTION AND CANNOT BE RELIED UPON TO DISCLOSE DEFECTS OR CONDITIONS IN THE PROPERTY.

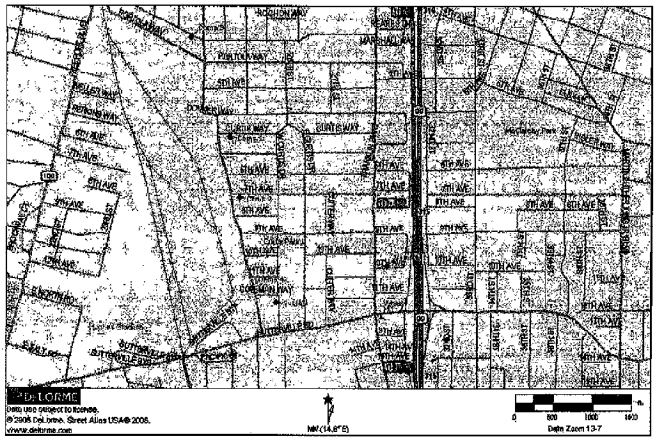
THE PURPOSE OF THE APPRAISAL IS TO PROVIDE AN OPINION OF MARKET VALUE OF THE SUBJECT PROPERTY, AS DEFINED IN THIS REPORT, ON BEHALF OF THE APPRAISAL COMPANY FACILITATING THE ASSIGNMENT FOR THE REFERENCED CLIENT AS THE INTENDED USER OF THE REPORT. THE ONLY FUNCTION OF THE APPRAISAL IS TO ASSIST THE CLIENT MENTIONED IN THIS REPORT IN EVALUATING THE SUBJECT PROPERTY FOR PRE-FORECLOSURE REAL ESTATE OWNED (REO) PURPOSES. THE USE OF THIS APPRAISAL BY ANYONE OTHER THAN THE STATED INTENDED USER, OR FOR ANY OTHER USE THAN STATED INTENDED USE, IS PROHIBITED.

JPMC-000968
CONFIDENTIAL

CSOC.RICH.001840

LOCATION MAP

Borrower: RICHARDSON | File No.: 4340693
Property Address: 3622 W. CURTIS DRIVE | Case No. [redacted]
City: SACRAMENTO | State: CA | Zip: 95610
Lender: WASHINGTON MUTUAL / LSI



AJ's APPRAISAL SERVICE
Your Residential Specialist

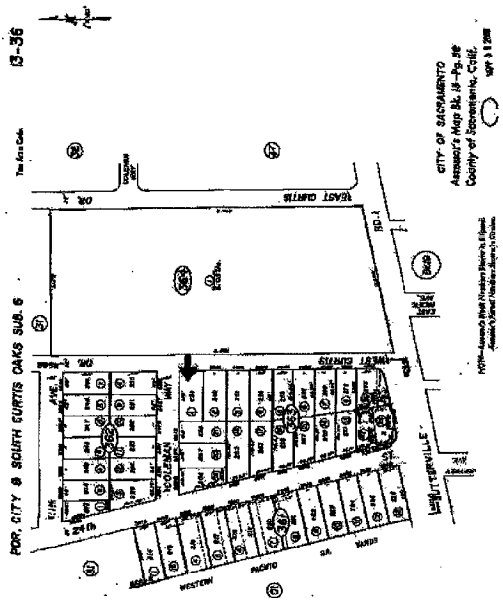
PO BOX 1098, SLOUGHHOUSE, CA 95683 916-354-1026

JPMC-000969
CONFIDENTIAL

PLAT MAP

Borrower: RICHARDSON	File No.: 43K693
Property Address: 3822 W. CURTIS DRIVE	Case No.: [redacted]
City: SACRAMENTO	State: CA Zip: 95818
Lender: WASHINGTON MUTUAL / LSI	

[redacted]



[redacted]

AJ's APPRAISAL SERVICE

PO BOX 1068, SLOUGHHOUSE, CA 95683 916 364 1006

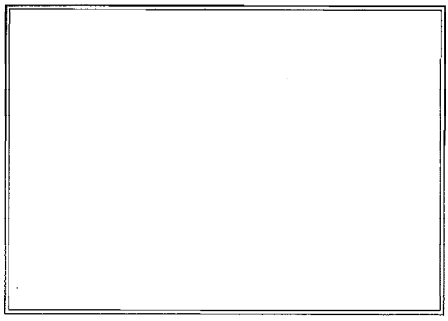
JPMC-000970
CONFIDENTIAL

CSOC.RICH.001842

SUBJECT PROPERTY PHOTO ADDENDUM

Borrower: RICHARDSON		File No.: 4340393	
Property Address: 3622 W. CURTIS DRIVE		Case No.: [redacted]	
City: SACRAMENTO	State: CA	Zip: 95818	
Lender: WASHINGTON MUTUAL / LSI			

FRONT VIEW OF
SUBJECT PROPERTY



REAR VIEW OF
SUBJECT PROPERTY

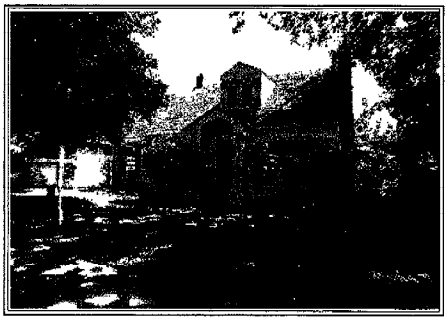
STREET SCENE

AJ's APPRAISAL SERVICE

JPMC-000971
CONFIDENTIAL

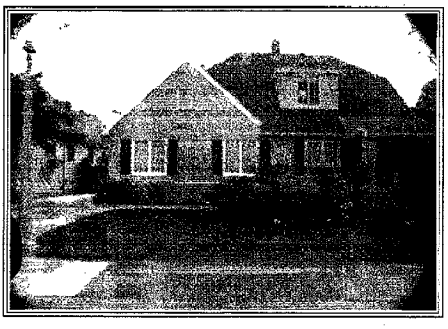
COMPARABLE PROPERTY PHOTO ADDENDUM

Borrower: RICHARDSON	File No.: 4340693
Property Address: 3822 W. CURTIS DRIVE	Case No.: [redacted]
City: SACRAMENTO	State: CA Zip: 95618
Lender: WASHINGTON MUTUAL / LSI	



COMPARABLE SALE #1

2426 CURTIS WAY
SACRAMENTO



COMPARABLE SALE #2

2426 7TH AVE.
SACRAMENTO

COMPARABLE SALE #3

2352 MARSHALL WAY
SACRAMENTO

AJ's APPRAISAL SERVICE

JPMC-000972
CONFIDENTIAL

COMPARABLE PROPERTY PHOTO ADDENDUM

Borrower: RICHARDSON		File No.: 4340693	
Property Address: 3622 W. CURTIS DRIVE		Case No.: [redacted]	
City: SACRAMENTO	State: CA	Zip: 95818	
Lender: WASHINGTON MUTUAL / LSI			

COMPARABLE SALE #4

3612 24TH ST.
SACRAMENTO

COMPARABLE SALE #5

3010 19TH AVE.
SACRAMENTO

COMPARABLE SALE #6

AJ's APPRAISAL SERVICE

JPMC-000973
CONFIDENTIAL

Borrower: RICHARDSON		File No.: 4340593
Property Address: 3622 W. CURTIS DRIVE		Case No.: [redacted]
City: SACRAMENTO	State: CA	Zip: 95618
Lender: WASHINGTON MUTUAL / LSI		

PARK

AJ's APPRAISAL SERVICE

JPMC-000974
CONFIDENTIAL

FIDELITY
NATIONAL FORECLOSURE & BANKRUPTCY SOLUTIONS
A Division of Fidelity National Default Solutions

Foreclosure Transmittal Package
Washington Mutual

12/13/2007

To:
California Re-Con

Phone: (818) 775-2358
Fax:

From:
Fidelity National Foreclosure and Bankruptcy Solutions
1270 Northland Drive, Suite 200
Mendota Heights, MN 55120
Phone: (651) 234-3500

MORTGAGE CURRENTLY HELD BY AND FORECLOSURE SHOULD BE IN THE NAME OF:

Firms are to follow these instructions to determine the appropriate name to foreclose in:
1) If on the enclosed MAS1/MERS screen print a "MIN NO" exists, please foreclose in the name indicated below.
2) If on the enclosed MAS1/MERS screen print a "MIN YES" exists and the property is in a Judicial state, please take the following actions:
   a) A "MERS Assignment" process will be launched and FNFS will instruct the firm to draft an assignment from MERS to Washington Mutual or the appropriate entity listed below whichever is appropriate based on the investor.
   b) Firms will then be instructed to submit the assignment for execution via the "Signature Required" function in NewTrak and complete step 1 in the "MERS Assignment" process.
   c) DO NOT record the assignment UNTIL the judgment of foreclosure is entered. Once recorded, the firm will need to complete step 2 in the "MERS Assignment" process. Recording the assignment before judgment is only allowed if the firm believes it to be in the best interest of Washington Mutual. Please notate NewTrak with the reasoning if your firm is recording the assignment before judgement.
3) If on the enclosed MAS1/MERS screen print a "MIN YES" exists and the property is located in a Non-Judicial state, please foreclose in the name of MERS.

Washington Mutual Bank, as successor-in-interest to Long Beach Mortgage Company by operation of law.

ACCOUNT INFORMATION

ACCOUNT NUMBER:	[redacted]	INTEREST RATE:	8.800%
PRINCIPLE BALANCE:	$533,455.31	LIEN POSITION:	
PAYMENT DUE:	08/01/2007	MSP REGION CODE:	156
PRINCIPAL/INTEREST PAYMEN	$4,227.98	INVESTORNAME:	WASHINGTON MUTUAL BANK

BORROWER ADDRESS:
LAURA RICHARDSON
3622 W CURTIS DR
SACRAMENTO, CA 95818-4462

Social Security Number: [redacted]

CO-BORROWER:

Social Security Number:

JPMC-000975
CONFIDENTIAL

FIDELITY
NATIONAL FORECLOSURE & BANKRUPTCY SOLUTIONS
+ A Division of Fidelity National Default Solutions +

Foreclosure Transmittal Package
Washington Mutual

12/13/2007

To:
California Re-Con

Phone: (818) 775-2358
Fax:

From:
Fidelity National Foreclosure and Bankruptcy Solutions
1270 Northland Drive, Suite 200
Mendota Heights, MN 55120
Phone: (651) 234-3500

PROPERTY ADDRESS (S):

3622 W CURTIS DR, SACRAMENTO, CA 95818

PROPERTY TYPE: Single family detached

OCCUPANCY STATUS: Vacant - secured

SPECIAL INSTRUCTIONS AND ACCOUNT INFORMATION:

Forward to our attention a copy of your title report obtained for the foreclosure for our review. If any title defects exist that would affect our lien position or ability to obtain clear title by foreclosure, please explain in a cover letter.

Thank you.

JPMC-000976
CONFIDENTIAL

MARKET INTELLIGENCE
A DIVISION OF FIDELITY NATIONAL INFORMATION SOLUTIONS

Client: FNFSWAMU156SHLS

Real Estate Owned Property Evaluation

MI #: 109769053 **Alt ID:**

Property Address: 3622 W CURTIS DR **Loan #:**

City, State, Zip: SACRAMENTO, CA 95818 **Mortgagor:** LAURA RICHARDSON

Inspection Type: [X] Drive by [ ] Interior Is the Subject: [X] Vacant [ ] Occupied [ ] Unknown

If vacant, is it secured? [X] Yes [ ] No [ ] Unknown

SUBJECT PROPERTY: Location: [ ] Urban [X] Suburban [ ] Rural

DESCRIPTION/STYLE	Units	Condition	Sq.Ft. Living	Rms	Bdrms	Baths	1/2 Baths	Garage	Lot Size	Age Yrs.	DOM	Orig. List $	List $
2 Story	1	Average	1774	7	3	1	1	0/0	0.11ac	82		$ 0	$ 0

If a mobile home, is it attached? [ ] Yes [ ] No [ ] Unable to determine

Listed? [ ] Yes [X] No Listing Company: Phone:

COMMENTS: Subject sits in front of park. Well established and maintained area. Subject neighborhood shows pride of ownership throughout

COMPARABLE SALES:

ADDRESS	Sq.Ft. Living	Rms	Bdrms	Baths	1/2 Baths	Garage	Lot Size	Age Yrs.	DOM	List Price	Sale Price	Sale Date	Proximity to Subject
2426 7th Ave,	1830	8	4	2	0	2D/0	0.11ac	81	3	$ 569000	$ 569000	03/2008	1 miles
2636 Curtis Way,	1944	7	3	2	0	2D/0	0.14ac	58	73	$ 667000	$ 600000	02/2008	.50 miles
2251 Portola Way,	1564	6	3	2	0	1D/0	0.09ac	95	26	$ 539000	$ 504000	12/2007	1 miles

Rate each Comp by selecting one of the following conditions: E=Excellent, G=Good, A=Average, F=Fair, P=Poor, D=Damaged

	Style	Cond	Units	Comments
COMP #1:	2 Story	G	1	Superior condition and has built in pool
COMP #2:	2 Story	G	1	Larger GLA and superior in age
COMP #3:	Bungalow	G	1	Inferior - smaller gla, acreage, older

COMPARABLE LISTINGS:

ADDRESS	Sq.Ft. Living	Rms	Bdrms	Baths	1/2 Baths	Garage	Lot Size	Age Yrs.	DOM	List Price	Proximity to Subject
3010 10th Ave	1518	6	3	1	0	3D/0	0.13ac	78	40	$ 497999	1 miles
2210 Markham Way,	1600	6	3	2	0	1D/0	0.11ac	80	180	$ 599000	1 miles
1856 Bidwell Way	1877	6	3	2	0	2D/0	0.13ac	71	272	$ 639000	1 miles

Rate each Comp by selecting one of the following conditions: E=Excellent, G=Good, A=Average, F=Fair, P=Poor, D=Damaged

	Style	Cond	Units	Comments
COMP #1:	Bungalow	G	1	Recently remodeled with perfect match of old & new, large rooms, wine cellar, bonus room upstairs & 3 car det
COMP #2:	Bungalow	G	1	Hand hewned beams, french doors
COMP #3:	Bungalow	G	1	Updated appliances, hardwood floors. 2 fireplaces.

VALUE INFORMATION		
Est. Marketing Time	Quick Sale 30 days	90 - 120 days
As-is Value	$ 540000	$ 560000
Repaired Value	$ 540000	$ 560000

Estimated Cost of Repairs: 50

Estimated Days to Repair: 0

MARKETABILITY OF SUBJECT:

1. Explain any functional or economic obsolescence:
Subject is in a good location, well maintained, close to park and freeways

2. Will this property be a problem for resale? [X] No [ ] Yes
If yes, why?

Annual Market Forecast: [X] Stable % Appreciation % Depreciation

Overall Property Maintenance in Area: [X] Good [ ] Fair [ ] Poor Average Marketing Time of Sales: 90-120 days

Listings in Immediate Area: 29 Neighborhood Value Range: $ 83500 to $ 700000

Describe any negative neighborhood factors that will detract from subject:
Subject lacks curb appeal

Prepared by: Client Services **Date:** 03/25/2008

Office: LSI **Office Phone:** (800)722-0300

This analysis and evaluation of an interest in real property for ownership or collateral purposes is prepared by and for the following financial institution, identified as lender above, to be used for internal purposes only. This document is not an appraisal and is intended for use only for loan transactions valued at less than $250,000, as required by Title XI of FIRREA. The agent submitting this report represents that he/she drove by the subject property and that he/she has no interest in the property.

JPMC-000977
CONFIDENTIAL

CSOC.RICH.001849

MARKET INTELLIGENCE

A DIVISION OF FIDELITY NATIONAL INFORMATION SOLUTIONS

Real Estate Owned Property Evaluation

ADDENDUM NARRATIVE

MI #:	109769053	**Alt ID:**	1091033
Property Address:	3622 W CURTIS DR	**Loan #:**	[redacted]
City, State, Zip:	SACRAMENTO, CA 95818	**Mortgagor:**	LAURA RICHARDSON

Narrative: Sacramento county has a high foreclosures but subject area seems to have stabalized, due to subject location. More homes on the market and DOM active listings are lasting longer. It is not uncommon to see price reductions.

JPMC-000978
CONFIDENTIAL

Subject Property
Loan No: [redacted]
Address: 3622 W CURTIS DR SACRAMENTO, CA 95818

Subject Property Street View
Loan No: [redacted]
Address: 3622 W CURTIS DR SACRAMENTO, CA 95818

JPMC-000980
CONFIDENTIAL

Washington Mutual
PO Box 2441
Mailstop N010207
Chatsworth, CA 91313-2441

November 1, 2007

#BWNCLNN#
#0

000381

LAURA RICHARDSON
3622 W CURTIS DR
SACRAMENTO CA 95818

RE: Loan Number:

NOTICE OF INTENT TO FORECLOSE

You are hereby notified that the installments under the referenced loan were not paid when due. The failure to pay the delinquent monthly installments constitutes a breach of the Deed of Trust. In order to cure the breach you must remit the sums due as listed below. Failure to cure the breach on or before 12/01/07 may result in acceleration of the sums secured by the Deed of Trust, as well as sale of the property encumbered by the Deed of Trust. Furthermore, additional costs may be incurred and become due. If you cannot pay by the date indicated in this letter, there are various options that may be available to you through Washington Mututal to prevent a foreclosure sale of your property. Please see the enclosed form for a brief outline of the options that are available.

You may also be eligible for home ownership counseling under the Housing and Community Development Act of 1987. You may contact HUD directly at (800) 569-4287.

You are hereby notified that a negative credit report, reflecting on your credit record may be submitted to a credit reporting agency. While the amount of the default will increase periodically, the following amounts are now due:

Description	Amount
3	Monthly Installments due
08/01/2007 through 10/01/2007	$12683.94
Late Charges	$0.00
Return Check Fees	$0.00
Other Fees	$0.00
*Corporate Advance	$0.00
Less Miscellaneous Suspense Amount	$2486.52
TOTAL NOW DUE:	$10197.42**

SP251

JPMC-000981
CONFIDENTIAL

*This amount due represents advances such as taxes and insurance which Washington Mutual has made to protect its security interest in this property
**This amount may not include any miscellaneous fees currently billed to your loan. Any such fees due are reflected on your Loan Billing Statement.

In accordance with our servicing requirements, periodic property inspections will be requested unless payment is received. You will be billed for each property inspection ordered. An additional fee may be assessed if the property is vacant and/or unsecured.

As a word of caution, payment of the amount noted above will not be accepted once the default has increased. So it is absolutely essential that you call for an updated quote when preparing to remit the amount past due.

Washington Mutual reserves the right to accept or reject a partial payment of the total amount due without waiving any of its rights herein or otherwise. For example, if you send us less than the full amount due, we can keep your payment and apply it to your debt but still proceed with our foreclosure since you have not cured your default.

The Deed of Trust provides that, notwithstanding the Lender's election to accelerate the total indebtedness, you will have the right to reinstate the default by paying all sums that have become due pursuant to the Note and Deed of Trust.

This notice is to further advise you of your right to bring a court action to assert the nonexistence of a default or other defense you may wish to raise to any acceleration and sale.

You are further notified that, in order to ascertain the use and condition of the Property that is subject to said Deed of Trust, the undersigned Lender may cause entry upon and inspection of the property. Said entry and inspection may be made even if the above described defaults are cured.

We may report information about your account to credit bureaus. Late payments, missed payments or other defaults on your account may be reflected in your credit report.

If you have any questions regarding this notice, we urge you to call us at the number below.

Washington Mutual
Loan Servicing Division
Collection Department
(888) 852-1745

This is an attempt to collect a debt and any information provided by you will be used for that purpose.

JPMC-000982
CONFIDENTIAL

Uniform Residential Appraisal Report File No. 411001990

Provide adequate information for the lenders/clients to replicate the below cost figures and calculations.

Support for the opinion of site value (summary of comparable land sales or other methods for estimating site value)

ESTIMATED ☐ REPRODUCTION OR ☐ REPLACEMENT COST NEW	OPINION OF SITE VALUE	= $
Source of cost data	Dwelling 1,918 Sq. Ft. @ $	= $ 0
Quality rating from cost service Effective date of cost data	Basmt. 100 Sq. Ft. Sq. Ft. @ $	= $ 0
Comments on Cost Approach (gross living area calculations, depreciation, etc.)	Garage/Carport 0 Sq. Ft. @ $	= $ 0
	Total Estimate of Cost-New	= $ 0
	Less Physical / Functional / External	
	Depreciation	= $ 0
	Depreciated Cost of Improvements	= $ 0
	"As-is" Value of Site Improvements	= $
Estimated Remaining Economic Life (HUD and VA only) 40 Years	INDICATED VALUE BY COST APPROACH	= $ 0

Estimated Monthly Market Rent $ X Gross Rent Multiplier = $ Indicated Value by Income Approach

Summary of Income Approach (including support for market rent and GRM)

Is the developer/builder in control of the Homeowners' Association (HOA)? ☐ Yes ☐ No Unit type(s) ☐ Detached ☐ Attached

Provide the following information for PUDs ONLY if the developer/builder is in control of the HOA and the subject property is an attached dwelling unit.

Legal name of project

Total number of phases Total number of units Total number of units sold

Total number of units rented Total number of units for sale Data source(s)

Was the project created by the conversion of an existing building(s) into a PUD? ☐ Yes ☐ No If Yes, date of conversion.

Does the project contain any multi-dwelling units? ☐ Yes ☐ No Data source(s)

Are the units, common elements, and recreation facilities complete? ☐ Yes ☐ No If No, describe the status of completion.

Are the common elements leased to or by the Homeowners' Association? ☐ Yes ☐ No If Yes, describe the rental terms and options.

Describe common elements and recreational facilities.

Freddie Mac Form 70 March 2005 Page 3 of 6 Fannie Mae Form 1004 March 2005

JPMC- 000074
CONFIDENTIAL

CSOC.RICH.001855

Uniform Residential Appraisal Report

File No. 411001990

This report form is designed to report an appraisal of a one-unit property or a one-unit property with an accessory unit; including a unit in a planned unit development (PUD). This report form is not designed to report an appraisal of a manufactured home or a unit in a condominium or cooperative project.

This appraisal report is subject to the following scope of work, intended use, intended user, definition of market value, statement of assumptions and limiting conditions, and certifications. Modifications, additions, or deletions to the intended use, intended user, definition of market value, or assumptions and limiting conditions are not permitted. The appraiser may expand the scope of work to include any additional research or analysis necessary based on the complexity of this appraisal assignment. Modifications or deletions to the certifications are also not permitted. However, additional certifications that do not constitute material alterations to this appraisal report, such as those required by law or those related to the appraiser's continuing education or membership in an appraisal organization, are permitted.

SCOPE OF WORK: The scope of work for this appraisal is defined by the complexity of this appraisal assignment and the reporting requirements of this appraisal report form, including the following definition of market value, statement of assumptions and limiting conditions, and certifications. The appraiser must, at a minimum: (1) perform a complete visual inspection of the interior and exterior areas of the subject property, (2) inspect the neighborhood, (3) inspect each of the comparable sales from at least the street, (4) research, verify, and analyze data from reliable public and/or private sources, and (5) report his or her analysis, opinions, and conclusions in this appraisal report.

INTENDED USE: The intended use of this appraisal report is for the lender/client to evaluate the property that is the subject of this appraisal for a mortgage finance transaction.

INTENDED USER: The intended user of this appraisal report is the lender/client.

DEFINITION OF MARKET VALUE: The most probable price which a property should bring in a competitive and open market under all conditions requisite to a fair sale, the buyer and seller, each acting prudently, knowledgeably and assuming the price is not affected by undue stimulus. Implicit in this definition is the consummation of a sale as of a specified date and the passing of title from seller to buyer under conditions whereby: (1) buyer and seller are typically motivated; (2) both parties are well informed or well advised, and each acting in what he or she considers his or her own best interest; (3) a reasonable time is allowed for exposure in the open market; (4) payment is made in terms of cash in U. S. dollars or in terms of financial arrangements comparable thereto; and (5) the price represents the normal consideration for the property sold unaffected by special or creative financing or sales concessions* granted by anyone associated with the sale.

*Adjustments to the comparables must be made for special or creative financing or sales concessions. No adjustments are necessary for those costs which are normally paid by sellers as a result of tradition or law in a market area; these costs are readily identifiable since the seller pays these costs in virtually all sales transactions. Special or creative financing adjustments can be made to the comparable property by comparisons to financing terms offered by a third party institutional lender that is not already involved in the property or transaction. Any adjustment should not be calculated on a mechanical dollar for dollar cost of the financing or concession but the dollar amount of any adjustment should approximate the market's reaction to the financing or concessions based on the appraiser's judgment.

STATEMENT OF ASSUMPTIONS AND LIMITING CONDITIONS: The appraiser's certification in this report is subject to the following assumptions and limiting conditions:

1. The appraiser will not be responsible for matters of a legal nature that affect either the property being appraised or the title to it, except for information that he or she became aware of during the research involved in performing this appraisal. The appraiser assumes that the title is good and marketable and will not render any opinions about the title.

2. The appraiser has provided a sketch in this appraisal report to show the approximate dimensions of the improvements. The sketch is included only to assist the reader in visualizing the property and understanding the appraiser's determination of its size.

3. The appraiser has examined the available flood maps that are provided by the Federal Emergency Management Agency (or other data sources) and has noted in this appraisal report whether any portion of the subject site is located in an identified Special Flood Hazard Area. Because the appraiser is not a surveyor, he or she makes no guarantees, express or implied, regarding this determination.

4. The appraiser will not give testimony or appear in court because he or she made an appraisal of the property in question, unless specific arrangements to do so have been made beforehand, or as otherwise required by law.

5. The appraiser has noted in this appraisal report any adverse conditions (such as needed repairs, deterioration, the presence of hazardous wastes, toxic substances, etc.) observed during the inspection of the subject property or that he or she became aware of during the research involved in performing this appraisal. Unless otherwise stated in this appraisal report, the appraiser has no knowledge of any hidden or unapparent physical deficiencies or adverse conditions of the property (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) that would make the property less valuable, and has assumed that there are no such conditions and makes no guarantees or warranties, express or implied. The appraiser will not be responsible for any such conditions that do exist or for any engineering or testing that might be required to discover whether such conditions exist. Because the appraiser is not an expert in the field of environmental hazards, this appraisal report must not be considered as an environmental assessment of the property.

6. The appraiser has based his or her appraisal report and valuation conclusion for an appraisal that is subject to satisfactory completion, repairs, or alterations on the assumption that the completion, repairs, or alterations of the subject property will be performed in a professional manner.

JPMC- 000075
CONFIDENTIAL

CSOC.RICH.001856

Uniform Residential Appraisal Report

File No. 411001990

APPRAISER'S CERTIFICATION: The Appraiser certifies and agrees that:

1. I have, at a minimum, developed and reported this appraisal in accordance with the scope of work requirements stated in this appraisal report.

2. I performed a complete visual inspection of the interior and exterior areas of the subject property. I reported the condition of the improvements in factual, specific terms. I identified and reported the physical deficiencies that could affect the livability, soundness, or structural integrity of the property.

3. I performed this appraisal in accordance with the requirements of the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.

4. I developed my opinion of the market value of the real property that is the subject of this report based on the sales comparison approach to value. I have adequate comparable market data to develop a reliable sales comparison approach for this appraisal assignment. I further certify that I considered the cost and income approaches to value but did not develop them, unless otherwise indicated in this report.

5. I researched, verified, analyzed, and reported on any current agreement for sale for the subject property, any offering for sale of the subject property in the twelve months prior to the effective date of this appraisal, and the prior sales of the subject property for a minimum of three years prior to the effective date of this appraisal, unless otherwise indicated in this report.

6. I researched, verified, analyzed, and reported on the prior sales of the comparable sales for a minimum of one year prior to the date of sale of the comparable sale, unless otherwise indicated in this report.

7. I selected and used comparable sales that are locationally, physically, and functionally the most similar to the subject property.

8. I have not used comparable sales that were the result of combining a land sale with the contract purchase price of a home that has been built or will be built on the land.

9. I have reported adjustments to the comparable sales that reflect the market's reaction to the differences between the subject property and the comparable sales.

10. I verified, from a disinterested source, all information in this report that was provided by parties who have a financial interest in the sale or financing of the subject property.

11. I have knowledge and experience in appraising this type of property in this market area.

12. I am aware of, and have access to, the necessary and appropriate public and private data sources, such as multiple listing services, tax assessment records, public land records and other such data sources for the area in which the property is located.

13. I obtained the information, estimates, and opinions furnished by other parties and expressed in this appraisal report from reliable sources that I believe to be true and correct.

14. I have taken into consideration the factors that have an impact on value with respect to the subject neighborhood, subject property, and the proximity of the subject property to adverse influences in the development of my opinion of market value. I have noted in this appraisal report any adverse conditions (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) observed during the inspection of the subject property or that I became aware of during the research involved in performing this appraisal. I have considered these adverse conditions in my analysis of the property value, and have reported on the effect of the conditions on the value and marketability of the subject property.

15. I have not knowingly withheld any significant information from this appraisal report and, to the best of my knowledge, all statements and information in this appraisal report are true and correct.

16. I stated in this appraisal report my own personal, unbiased, and professional analysis, opinions, and conclusions, which are subject only to the assumptions and limiting conditions in this appraisal report.

17. I have no present or prospective interest in the property that is the subject of this report, and I have no present or prospective personal interest or bias with respect to the participants in the transaction. I did not base, either partially or completely, my analysis and/or opinion of market value in this appraisal report on the race, color, religion, sex, age, marital status, handicap, familial status, or national origin of either the prospective owners or occupants of the subject property or of the present owners or occupants of the properties in the vicinity of the subject property or on any other basis prohibited by law.

18. My employment and/or compensation for performing this appraisal or any future or anticipated appraisals was not conditioned on any agreement or understanding, written or otherwise, that I would report (or present analysis supporting) a predetermined specific value, a predetermined minimum value, a range or direction in value, a value that favors the cause of any party, or the attainment of a specific result or occurrence of a specific subsequent event (such as approval of a pending mortgage loan application).

19. I personally prepared all conclusions and opinions about the real estate that were set forth in this appraisal report. If I relied on significant real property appraisal assistance from any individual or individuals in the performance of this appraisal or the preparation of this appraisal report, I have named such individual(s) and disclosed the specific tasks performed in this appraisal report. I certify that any individual so named is qualified to perform the tasks. I have not authorized anyone to make a change to any item in this appraisal report; therefore, any change made to this appraisal is unauthorized and I will take no responsibility for it.

20. I identified the lender/client in this appraisal report who is the individual, organization, or agent for the organization that ordered and will receive this appraisal report.

JPMC- 000076
CONFIDENTIAL

Uniform Residential Appraisal Report

File No. 411001990

21. The lender/client may disclose or distribute this appraisal report to: the borrower; another lender at the request of the borrower; the mortgagee or its successors and assigns; mortgage insurers; government sponsored enterprises; other secondary market participants; data collection or reporting services; professional appraisal organizations; any department, agency, or instrumentality of the United States; and any state, the District of Columbia, or other jurisdictions; without having to obtain the appraiser's or supervisory appraiser's (if applicable) consent. Such consent must be obtained before this appraisal report may be disclosed or distributed to any other party (including, but not limited to, the public through advertising, public relations, news, sales, or other media).

22. I am aware that any disclosure or distribution of this appraisal report by me or the lender/client may be subject to certain laws and regulations. Further, I am also subject to the provisions of the Uniform Standards of Professional Appraisal Practice that pertain to disclosure or distribution by me.

23. The borrower, another lender at the request of the borrower, the mortgagee or its successors and assigns, mortgage insurers, government sponsored enterprises, and other secondary market participants may rely on this appraisal report as part of any mortgage finance transaction that involves any one or more of these parties.

24. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.

25. Any intentional or negligent misrepresentation(s) contained in this appraisal report may result in civil liability and/or criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Section 1001, et seq., or similar state laws.

SUPERVISORY APPRAISER'S CERTIFICATION: The Supervisory Appraiser certifies and agrees that:

1. I directly supervised the appraiser for this appraisal assignment, have read the appraisal report, and agree with the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.

2. I accept full responsibility for the contents of this appraisal report including, but not limited to, the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.

3. The appraiser identified in this appraisal report is either a sub-contractor or an employee of the supervisory appraiser (or the appraisal firm), is qualified to perform this appraisal, and is acceptable to perform this appraisal under the applicable state law.

4. This appraisal report complies with the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.

5. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.

APPRAISER

Signature Sean B. Gallagher
Name Sean B. Gallagher
Company Name Sean B. Gallagher Appraiser
Company Address 15th 42nd Street
Sacramento, CA 95819
Telephone Number
Email Address
Date of Signature and Report 12/08/2006
Effective Date of Appraisal December 8,2006
State Certification # AR002720
or State License #
or Other (describe) State #
State CA
Expiration Date of Certification or License 12/12/06

SUPERVISORY APPRAISER (ONLY IF REQUIRED)

Signature
Name
Company Name
Company Address
Telephone Number
Email Address
Date of Signature
State Certification #
or State License #
State
Expiration Date of Certification or License

ADDRESS OF PROPERTY APPRAISED
3622 W Curtis Drive
Sacramento, CA 95618

APPRAISED VALUE OF SUBJECT PROPERTY $ 543,000

LENDER/CLIENT
Name
Company Name H&R Block Mortgage Corporation
Company Address 4591 Irvine Center Drive Irvine, CA 92618
CA
Email Address

SUBJECT PROPERTY
☐ Did not inspect subject property
☐ Did inspect exterior of subject property from street
Date of Inspection
☐ Did inspect interior and exterior of subject property
Date of Inspection

COMPARABLE SALES
☐ Did not inspect exterior of comparable sales from street
☐ Did inspect exterior of comparable sales from street
Date of Inspection

Sean Gallagher

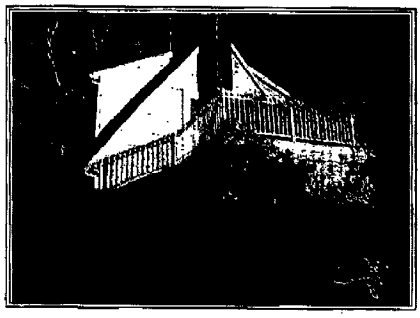
JPMC- 000077
CONFIDENTIAL

SUBJECT PROPERTY PHOTO ADDENDUM

Borrower: Laura Richardson	File No.: 411001980
Property Address: 3622 W Curtis Drive	Case No.:
City: Sacramento	State: CA Zip: 95618
Lender: H&R Block Mortgage Corporation	

FRONT VIEW OF
SUBJECT PROPERTY

Appraised Date: December 8, 2008
Appraised Value: $ 543,000



REAR VIEW OF
SUBJECT PROPERTY

STREET SCENE

JPMC- 000078
CONFIDENTIAL

COMPARABLE PROPERTY PHOTO ADDENDUM

Borrower: Laura Richardson	File No.: 411001990
Property Address: 3822 W Curtis Drive	Case No.:
City: Sacramento	State: CA Zip: 95816
Lender: H&R Block Mortgage Corporation	

COMPARABLE SALE #1

3848 W Curtis Drive
Sacramento
Sale Date: 10/08
Sale Price: $ 529,000

COMPARABLE SALE #2

2778 Marty Way
Sacramento
Sale Date: 7/08
Sale Price: $ 542,000

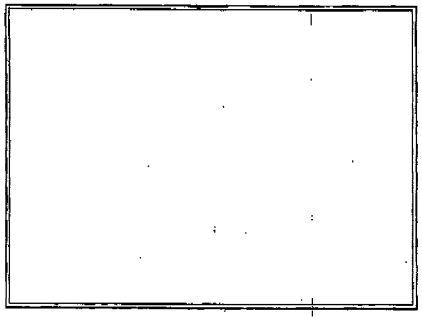
COMPARABLE SALE #3

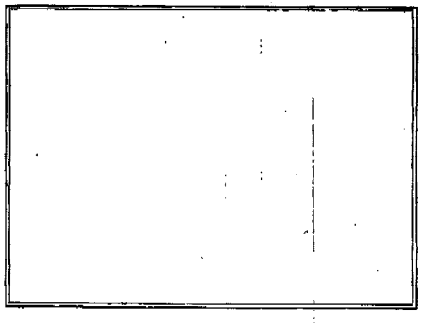
2750 3rd Avenue
Sacramento
Sale Date: 10/08
Sale Price: $ 615,000

JPMC- 000079
CONFIDENTIAL

Borrower: Laura Richardson	File No.: 411001990
Property Address: 3622 W Curtis Drive	Case No.:
City: Sacramento	State: CA Zip: 95816
Lender: H&R Block Mortgage Corporation	

Detached storage room and hobby room

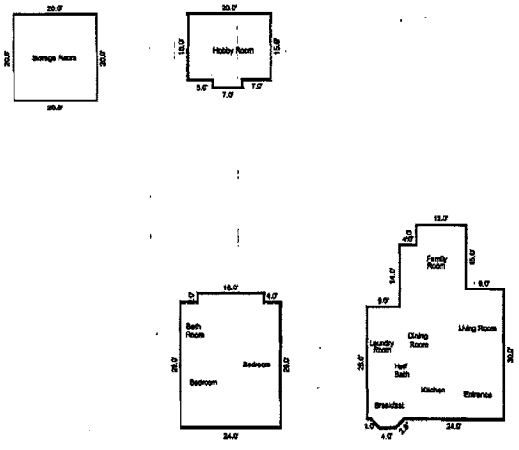




JPMC- 000080
CONFIDENTIAL

FLOORPLAN

Borrower: Laura Richardson | File No.: 411001990
Property Address: 3622 W Curtis Drive | Case No.:
City: Sacramento | State: CA | Zip: 95818
Lender: H&R Block Mortgage Corporation



Comments:

AREA CALCULATIONS SUMMARY

Code	Description	Size	Net Totals
GLA1	First Floor	1190.00	1190.00
GLA2	Second Floor	728.00	728.00
OTH	Storage	400.00	
	Hobby Room	316.00	716.00
TOTAL LIVABLE	(rounded)		1918

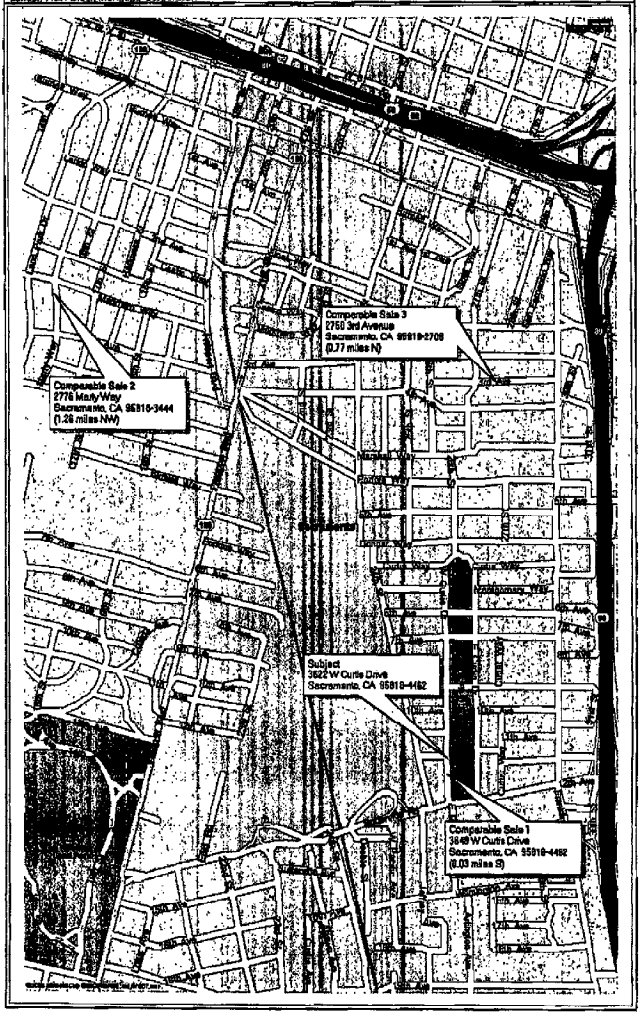
LIVING AREA BREAKDOWN

Breakdown			Subtotals
First Floor			
	9.0 x	26.0	234.00
	3.0 x	4.0	8.00
9.3 x	3.0 x	3.0	1.90
0.3 x	3.0 x	3.0	1.90
	1.0 x	14.0	14.00
	13.0 x	42.0	546.00
	9.0 x	30.0	270.00
	3.0 x	40.0	120.00
Second Floor			
	2.0 x	16.0	32.00
	24.0 x	29.0	696.00
10 Calculations Total (rounded)			1918

JPMC- 000081
CONFIDENTIAL

LOCATION MAP

Borrower: Laura Richardson | File No.: 411001990
Property Address: 3622 W Curtis Drive | Case No.:
City: Sacramento | State: CA | Zip: 95818
Lender: H&R Block Mortgage Corporation



JPMC- 000082
CONFIDENTIAL

CSOC.RICH.001863

HMDA Audit Worksheet - Long Beach Mortgage

In the "Accuracy Verified" column, place a check in the box once it has been determined that the data field in the system matches source documentation (supporting document(s) in the loan file. If there is a discrepancy between a data field and source documentation, indicate if the error is a data error or document error. The issue must be resolved immediately. The reason must be explained in the conversation log and/or comments screen and printed and placed in file.

Date: 01/10/2007 Loan Number: [redacted]

Borrower Name: Laura Richardson [redacted] c: Anaheim

			3632 Wee Curtis Drive Sacramento, CA 95618	Property Address	Funded: Appraisal Non-Funded: Appraisal	Funded: Note Non-Funded: 1003 (Initial)
			5 - Information Not Provided	Race - Borrower	Funded: 1003 (Final) Non-Funded: 1003 (Initial)	Funded: 1003 (Initial) Non-Funded: N/A
			Information Not Provided	Gender - Borrower	Funded: 1003 (Final) Non-Funded: 1003 (Initial)	Funded: 1003 (Initial) Non-Funded: N/A
			3 - Information Not Provided	Ethnicity - Borrower	Funded: 1003 (Final) Non-Funded: 1003 (Initial)	Funded: 1003 (Initial) Non-Funded: N/A
			-	Race - Co-Borrower	Funded: 1003 (Final) Non-Funded: 1003 (Initial)	Funded: 1003 (Initial) Non-Funded: N/A
				Gender - Co-Borrower	Funded: 1003 (Final) Non-Funded: 1003 (Initial)	Funded: 1003 (Initial) Non-Funded: N/A
				Ethnicity - Co-Borrower	Funded: 1003 (Final) Non-Funded: 1003 (Initial)	Funded: 1003 (Initial) Non-Funded: N/A
			$11,220.00	Total HMDA Monthly Income	Funded: Document Worksheet Non-Funded:Document Worksheet	Funded: 1003 (Final LBM LOS) Non-Funded(non-underwritten): 1003 (Initial)
				Action Taken	Funded: Wire Request, Funding Worksheet Non-Funded: HMDA Questionnaire	Funded: Note Non-Funded: Statement of Credit Denial, Termination, or Change
			0709040433	Loan Number	Funded: File label Non-Funded: File label	Funded: Underwriting Approval Sheet Non-Funded: Statement of Credit Denial, Termination, or Change
			Laura Richardson	Borrower Name	Funded: Note Non-Funded: 1003 (Initial)	Funded: 1003 (Final) Non-Funded: Broker Submission
				Co-Borrower Name	Funded: Note Non-Funded: 1003 (Initial)	Funded: 1003 (Final) Non-Funded: Broker Submission
			Telephone	Method of Application	Funded: 1003 (Final) Non-Funded: 1003 (Initial)	Funded: 1003 (Initial) Non-Funded: (N/A)
			01/02/2007	Application Date	Document Worksheet	Broker Submission Form date stamp
			Purchase	Loan Purpose	Funded: 1003 (Final) Non-Funded: 1003 (Initial)	Funded: Document Worksheet Non-Funded: Document Worksheet
			Single Family	Property Type	Funded: Appraisal Non-Funded: Appraisal	Funded: 1003 (Final) Non-Funded: 1003 (Initial)
			Primary Residence	Occupancy	Funded: 1003 (Final) Non-Funded: 1003 (Initial)	Funded: Amended Approval Non-Funded: N/A
			1	Lien Status	Funded: Underwriting Approval Sheet Non-Funded: Document Worksheet	Funded: N/A Non-Funded (non-underwritten): Broker Submission Non-Funded (underwritten): Underwriting Approval Sheet
			$439,001.00	Final HMDA Loan Amount	Funded: Note	Funded: HUD1
					Non-Funded: Withdrawn; Closed for Incompleteness; Approved not Accepted; Denied; LBM GFE (Earliest Dated)	Non-Funded: Withdrawn; Closed for Incompleteness; Approved not Accepted; Denied; 1003 (Initial-Latest Dated)
					Rescinded: Note	Rescinded:Underwriting Approval Sheet, Amended Approval
			01/02/2007	Rate Lock Date	Document Worksheet	N/A
			10.545	HMDA APR	Funded: Funding APR Prepaid Fee Verification Form Non-Funded: Initial TIL	N/A
				HMDA Action Date	Funded: Document Worksheet Non-Funded: Document Worksheet	Funded: N/A Non-Funded: N/A
				Denial Reasons (see code matrix)	Statement of Credit Denial, Termination, or Change	Denial Notification
					Denial Reason 1:	
					Denial Reason 2:	
					Denial Reason 3:	
			360 months	Term	Funded: Note Non-Funded: Initial 1003	N/A

HOEPA: Validation purposes only. Please put a check to indicate that loan was checked for HOEPA. YES____ X NO____

Note: The reason must be explained in the conversation log and/or comments screen when making any changes to the system.

HMDA Accuracy Verified by:

JAYAR JOHNSON — CLC

Name (Printed) Job Title Employee ID

Name (Printed) Job Title (HQA Reviewer) Employee ID

4140502 (0510).01

JPMC- 000083
CONFIDENTIAL

CSOC.RICH.001864

Interest Rate Calculation Worksheet

			ORIGINAL	AMENDED
Loan Number:		Program:	2/28	
State:		PrePay Years:	2	
LBMC FICO Score:		Loan Amount:	535K	
Broker FICO Score:		Loan to Value:	100%	
FICO Used for Pricing:		Par Interest Rate:	9.05	

Grades: A+ Premium A A A- B+ B C

Stated Full doc Limited

Program: 2/28 & 3/27 add .25, 5/25 add .375, 5/25 add .125, 30,20,15yr & 10yr add .50 40yr add .75
40/30 adds only: 2/28 & 3/27 add .125, 5/25 add .25, 40yr Fixed add .625,
All 40 Yr Products 550-599 FICO: add .10; 40/30 Products<550 FICO add .225

Discount: Fixed, 5/25 & 5/25 -.40=1.00 (Max 3 Points)
2/28, 2/38, 3/27 & 3/37 -.50=1.00

PYA: Max 3 Points See Below

Loan Amount:

	All Doc Types
<$75,000	1.00
$250,000-$499,999	-0.25
$500,000-$749,999	0.25
>$1,000,000	0.50

Max <2> for Loan Amounts over $500,000

LTV'S	<=80%	>80%		
Non-Owner Occupied?	0.75	1.25	LTV Max 90%	
95.01-100% CLTV w/ External 2nd	0.35	0.35		
Stated Wage Earner	0.65	0.65		
Green Club Brokers	-0.125	-0.125		
Bench Club Brokers	-0.25	-0.25		
Rural Property	0.00	0.00	LTV Max 90%	
2 units (O/O and N/O/O)	0.00	0.50		
3-4 units(O/O and N/O/O)	0.25	0.50	LTV Max 85%	
2nd Home	0.00	0.00	LTV Max 95%	
Limited Doc	0.35	0.35		
Business Bank Statements	0.25	0.25	LTV Max 95%	
2nd lien buydown/discount	Max 2 Points	See Below		

Prepayment Penalty Add-on: *(See States Below) 0.25
Specials: *99% CLTV Special/ Prepay Special* See Matrix/Flyt
Interest Only Program: 2/28=+.35 ;3/27=+.35 5/25=+.475

CALCULATED INTEREST RATE:
Rate Exception/Authorized By Sales Manager)

NEW CALCULATED INTEREST RATE 0.00 0.00

PYA Addons	
L/A<=500k: Max 2 pts; L/A>500k: Max 1.0	
Add to Rate	Add to Points
0.125	0.250
0.250	0.500
0.375	0.750
0.500	1.000
0.750	1.250
0.900	1.500
1.050	1.750
1.200	2.000
1.500	2.250
1.625	2.500
1.875	2.750
2.000	3.000

Prepay Add-ons				
2/28 Loans 2/38 (6 Mo ARM—Points Only)				3/27,3/37,5/25, 5/35
PPP Terms	Rate	Points	Max PYA	& All Fixed Rates
0	1	2	Par	1
1	0.5	1	1	0.5
2	Par	0.5	3	0.25
3	-0.25	Par	3	Par

* +.25 add to First Lien Rate
States: NA, NJ, HM
Status of partial or parameter Prepay Restrictions: GA, SC, OK, HC

Prepay Addons Figgy	
PPP Term	Rate Adj.
0	1.00
1-Year	0.50
2-Years	PAR
3-Years	-0.25

Notes:-.50
Purchase of Roll Rate & Term Harmonized w/ APR=12%
Purchase of Roll Rate & Term Non-Harmonized w/ APR=18%
Texas Home Equity/purchase process amount [illegible] on the Texas Rate sheet.
Texas Home Equity loans have a minimum of 4 discount points

New York Fixed Rate @ PAR w/ 1yr PPP Fee Terminated by UAW in Dataset
Illinois Fixed Rate @ PAR w/ No PPP Fee
Discounts = .50 on Roll Loans w/ Interest Rate >12%
Discounts = .50 on all loans w/ Interest Rate >12%

PYA Addons 2nd Lien	
L/A<=500k: Max 2 pts; L/A>500k: Max 1.0	
Add to Rate	Add to Points
-1.000	2.000
-0.875	1.750
-0.750	1.500
-0.625	1.250
-0.500	1.000
-0.375	0.750
-0.250	0.500
-0.125	0.250

Form Completed By: Sandy Watson Date:
Form Completed By: Date:

Reflects January 2nd 2007 Rate Sheet

JPMC- 000084
CONFIDENTIAL

CSOC.RICH.001865

Washington Mutual Bank

01/02/2007

THE HOUSING FINANCIAL DISCRIMINATION ACT OF 1977

FAIR LENDING NOTICE

IT IS ILLEGAL TO DISCRIMINATE IN THE PROVISION OF OR IN THE AVAILABILITY OF FINANCIAL ASSISTANCE BECAUSE OF THE CONSIDERATION OF:

1. TRENDS, CHARACTERISTICS OR CONDITIONS IN THE NEIGHBORHOOD OR GEOGRAPHIC AREA SURROUNDING A HOUSING ACCOMMODATION, UNLESS THE FINANCIAL INSTITUTION CAN DEMONSTRATE IN THE PARTICULAR CASE THAT SUCH CONSIDERATION IS REQUIRED TO AVOID AN UNSAFE AND UNSOUND BUSINESS PRACTICE; OR

2. RACE, COLOR, RELIGION, SEX, MARITAL STATUS, NATIONAL ORIGIN OR ANCESTRY.

IT IS ILLEGAL TO CONSIDER THE RACIAL, ETHNIC, RELIGIOUS OR NATIONAL ORIGIN COMPOSITION OF A NEIGHBORHOOD OR GEOGRAPHIC AREA SURROUNDING A HOUSING ACCOMMODATION OR WHETHER OR NOT SUCH COMPOSITION IS UNDERGOING CHANGE, OR IS EXPECTED TO UNDERGO CHANGE, IN APPRAISING A HOUSING ACCOMMODATION OR IN DETERMINING WHETHER OR NOT, OR UNDER WHAT TERMS AND CONDITIONS, TO PROVIDE FINANCIAL ASSISTANCE.

THESE PROVISIONS GOVERN FINANCIAL ASSISTANCE FOR THE PURPOSE OF THE PURCHASE, CONSTRUCTION, REHABILITATION OR REFINANCING OF ONE TO FOUR UNIT FAMILY RESIDENCES OCCUPIED BY THE OWNER AND FOR THE PURPOSE OF THE HOME IMPROVEMENT OF ANY ONE TO FOUR UNIT FAMILY RESIDENCE.

IF YOU HAVE ANY QUESTIONS ABOUT YOUR RIGHTS, OR IF YOU WISH TO FILE A COMPLAINT, CONTACT THE MANAGEMENT OF THIS FINANCIAL INSTITUTION OR:

Department of Corporations
320 West 4th Street, Suite 750
Los Angeles, CA 90013-2344
213-576-7500

ACKNOWLEDGMENT OF RECEIPT
I/We have received a copy of this notice.

Borrower **Laura Richardson**	Date	Borrower	Date
Borrower	Date	Borrower	Date
Borrower	Date	Borrower	Date
Borrower	Date	Borrower	Date

VMP-950(CA) (0107).01 7/2001
VMP MORTGAGE FORMS - (800)521-7291

JPMC- 000085
CONFIDENTIAL

Long Beach Mortgage
Specialty Home Loans
Washington Mutual

Good Faith Estimate Calculator

Operations Development

Address: *3622 curtis dr* **LFC:** *Anaheim*
Loan Amount: *$535,000.00*
Borrower Name: *richardson*
State: *CA*
LienType: *1st Lien*

State Fees:	GFE Amount:
Broker Origination	$0.00
Broker Underwriting Fee**	$400.00
Broker Processing Fee	$500.00
Credit Report Fee	$25.00
Appraisal	$385.00
Broker - PYA	($0.00)
Broker Application Fee**	$275.00
Flood Search Fee	$8.00
Tax Research/Payment Fee	$81.00
Endorsement Fee	$95.00
Settlement/Escrow/Closing Fee	$555.00
Notary Fee	$135.00
Title Insurance Fee	$1,605.00
Recording Fee	$0.00
Lender Funding and Review Fee	$799.00

**Broker Fee estimates are based on LBMC loan data -your agreement with your mortgage broker will govern the actual fees you pay your broker at closing

***Premium Yield Adjustment are fees paid to your broker by the lender rather than by you at closing in cash. Your agreement with your broker is governed by your agreement with your broker. Fees paid by the lender to your broker, rather than by you, at closing will increase your interest rate. Consult your broker. This estimate is based on LBMC loan data - your agreement with your broker will govern whether these fees will be paid by the lender.

RESPA SERVICING DISCLOSURE

Lender: Washington Mutual Bank

NOTICE TO FIRST LIEN MORTGAGE LOAN APPLICANTS: THE RIGHT TO COLLECT YOUR MORTGAGE LOAN PAYMENTS MAY BE TRANSFERRED.FEDERALLAW GIVES YOU CERTAIN RELATED RIGHTS. IF YOUR LOAN IS MADE, SAVE THIS STATEMENT WITH YOUR LOAN DOCUMENTS. SIGN THE ACKNOWLEDGMENT AT THE END OF THIS STATEMENT ONLY IF YOU UNDERSTAND ITS CONTENTS.

Because you are applying for a mortgage loan covered by the Real Estate Settlement Procedures Act (RESPA) (12 U.S.C. Section 2601 et seq.) you have certain rights under that Federal law.

This statement tells you about those rights. It also tells you what the chances are that the servicing for this loan may be transferred to a different loan servicer. "Servicing" refers to collecting your principal, interest and escrow account payments, if any. If your loan servicer changes, there are certain procedures that must be followed. This statement generally explains those procedures.

Transfer Practices and Requirements

If the servicing of your loan is assigned, sold, or transferred to a new servicer, you must be given written notice of that transfer. The present loan servicer must send you notice in writing of the assignment, sale or transfer of the servicing not less than 15 days before the effective date of the transfer. The new loan servicer must also send you notice within 15 days after the effective date of the transfer. The present servicer and the new servicer may combine this information in one notice, so long as the notice is sent to you 15 days before the effective date of transfer. The 15 day period is not applicable if a notice of prospective transfer is provided to you at settlement. The law allows a delay in the time (not more than 30 days after a transfer) for servicers to notify you, upon the occurrence of certain business emergencies.

Notices must contain certain information. They must contain the effective date of the transfer of the servicing of your loan to the new servicer, and the name, address, and toll-free or collect call telephone number of the new servicer, and toll-free or collect call telephone numbers of a person or department for both your present servicer and your new servicer to answer your questions. During the 60-day period following the effective date of the transfer of the loan servicing, a loan payment received by your old servicer before its due date may not be treated by the new loan servicer as late, and a late fee may not be imposed on you.

Complaint Resolution

Section 6 of RESPA (12 U.S.C. Section 2605) gives you certain consumer rights, *whether or not your loan servicing is transferred.* If you send a "qualified written request" to your servicer, your servicer must provide you with a written acknowledgment within 20 Business Days of receipt of your request. A "qualified written request" is a written correspondence, other than notice on a payment coupon or other payment medium supplied by the servicer, which includes your name and account number, and the information regarding your request. Not later than 60 Business Days after receiving your request, your servicer must make any appropriate corrections to your account, or must provide you with a written clarification regarding any dispute. During this 60-Business Day period, your servicer may not provide information to a consumer reporting agency concerning any overdue payment related to such period or qualified written request.

A Business Day is any day in which the offices of the business entity are open to the public for carrying on substantially all of its business functions.

Damages and Costs

Section 6 of RESPA also provides for damages and costs for individuals or classes of individuals in circumstances where servicers are shown to have violated the requirements of that Section.

Servicing Transfer Estimates

1. The following is the best estimate of what will happen to the servicing of your mortgage loan:

☐ We may assign, sell or transfer the servicing of your loan while the loan is outstanding. ☒ We are able to service your loan and we ☒ will ☐ will not ☐ haven't decided whether to service your loan.

OR

☐ We do not service mortgage loans, ☐ and we have not serviced mortgage loans in the past three years.

☒ We presently intend to assign, sell or transfer the servicing of your mortgage loan. You will be informed about your servicer.

2. For all the first lien mortgage loans that we make in the 12-month period after your mortgage loan is funded, we estimate that the percentage of mortgage loans for which we will transfer servicing is between:

X [0 to 25%] or [NONE] ____ 26 to 50% ____ 51 to 75% X [76 to 100%] or [ALL]

This estimate ☒ does ☒ does not include assignments, sales or transfers to affiliates or subsidiaries. This is only our best estimate and it is not binding. Business conditions or other circumstances may affect our future transferring decisions.

3. ☐ We have previously assigned, sold or transferred the servicing of first lien mortgage loans.

OR

☒ This is our record of transferring the servicing of the first lien mortgage loans we have made in the past:

Year	Percentage of Loans Transferred (Rounded to nearest quartile - 0%, 25%, 50%, 75%, or 100%)
2006	0%
2005	0%
2004	0%

This information ☒ does ☒ does not include assignments, sales or transfers to affiliates or subsidiaries.

January 02, 2007 — Date

Washington Mutual Bank — Present Servicer or Lender

ACKNOWLEDGMENT OF MORTGAGE LOAN APPLICANT

I/We have read this disclosureform and understand its contents, as evidenced by my/our signature(s) below. I/We understand that this acknowledgment is a required part of the mortgage loan application.

Applicant	Date	Applicant	Date
Laura Richardson			
Applicant	Date	Applicant	Date

4149147 (9810) — VMP Mortgage Solutions, Inc.

JPMC- 000087
CONFIDENTIAL

CSOC.RICH.001868

TRUTH-IN-LENDING DISCLOSURE STATEMENT

(THIS IS NEITHER A CONTRACT NOR A COMMITMENT TO LEND)

LENDER OR LENDER'S AGENT:
Washington Mutual Bank
1400 South Douglass Road, Suite 100 Anaheim, CA 92806

[X] Preliminary [ ] Final
DATE: January 02, 2007
LOAN NO.:
Type of Loan: Conventional
Fixed Adjustable

BORROWERS:
Laura Richardson

ADDRESS: 717 E Vernon St, Long Beach, CA 90806
PROPERTY: 3622 Curtis Dr, Sacramento, CA 95818

ANNUAL PERCENTAGE RATE The cost of your credit as a yearly rate.	FINANCE CHARGE The dollar amount the credit will cost you.	Amount Financed The amount of credit provided to you or on your behalf.	Total of Payments The amount you will have paid after you have made all payments as scheduled.
e 10.347 %	$ 1,210,541.07 e	$ 527,596.80 e	$ 1,738,137.87 e

PAYMENT SCHEDULE:

NUMBER OF PAYMENTS	AMOUNT OF PAYMENTS	PAYMENTS ARE DUE BEGINNING	NUMBER OF PAYMENTS	AMOUNT OF PAYMENTS	PAYMENTS ARE DUE BEGINNING
24	e $4,675.26	Monthly beginning 03/01/2007			
335	e $4,839.12	Monthly beginning 03/01/2009			
1	e $4,826.43	Monthly beginning 02/01/2037			

DEMAND FEATURE: [X] This loan does not have a Demand Feature. [ ] This loan has a Demand Feature as follows:

VARIABLE RATE FEATURE:
[X] This Loan has a Variable Rate Feature. Variable Rate Disclosures have been provided to you earlier.

SECURITY: You are giving a security interest in the property located at: 3622 Curtis Dr, Sacramento, CA 95818

ASSUMPTION: Someone buying this property [X] cannot assume the remaining balance due under original mortgage terms
[ ] may assume, subject to lender's conditions, the remaining balance due under original mortgage terms.

FILING / RECORDING FEES: $

PROPERTY INSURANCE: [X] Property hazard insurance with a mortgagee clause to the lender is a required condition of this loan. Borrower may purchase this insurance from any insurance company acceptable to the lender.
Hazard insurance [ ] is [X] is not available through the lender at an estimated cost of for a year term.

LATE CHARGES: If your payment is more than Fifteen days late, you will be charged a late charge of 6.000% of the overdue payment.

PREPAYMENT: If you pay off your loan early, you
[X] may [ ] will not have to pay a penalty.
[ ] may [X] will not be entitled to a refund of part of the finance charge.

See your contract documents for any additional information regarding non-payment, default, required repayment in full before scheduled date, and prepayment refunds and penalties.
e means estimate

I/We hereby acknowledge reading and receiving a complete copy of this disclosure.

Laura Richardson BORROWER/DATE BORROWER/DATE

BORROWER/DATE BORROWER/DATE

VMP-702 (02/13).01 VMP Mortgage Solutions (800)521-7291 Page 1 of 2 12/01

JPMC- 000088
CONFIDENTIAL

CSOC.RICH.001869

DEFINITION OF TRUTH-IN-LENDING TERMS

ANNUAL PERCENTAGE RATE

This is not the Note rate for which the borrower applied. The Annual Percentage Rate (APR) is the cost of the loan in percentage terms taking into account various loan charges of which interest is only one such charge. Other charges which are used in calculation of the Annual Percentage Rate are Private Mortgage Insurance or FHA Mortgage Insurance Premium (when applicable) and Prepaid Finance Charges (loan discount, origination fees, prepaid interest and other credit costs). The APR is calculated by spreading these charges over the life of the loan which results in a rate generally higher than the interest rate shown on your Mortgage/Deed of Trust Note. If interest was the only Finance Charge, then the interest rate and the Annual Percentage Rate would be the same.

PREPAID FINANCE CHARGES

Prepaid Finance Charges are certain charges made in connection with the loan and which must be paid upon the close of the loan. These charges are defined by the Federal Reserve Board in Regulation Z and the charges must be paid by the borrower. Non-Inclusive examples of such charges are: Loan origination fee, "Points" or Discount, Private Mortgage Insurance or FHA Mortgage Insurance, Tax Service Fee. Some loan charges are specifically excluded from the Prepaid Finance Charge such as appraisal fees and credit report fees.

Prepaid Finance Charges are totaled and then subtracted from the Loan Amount (the face amount of the Deed of Trust/Mortgage Note). The net figure is the Amount Financed as explained below.

FINANCE CHARGE

The amount of interest, prepaid finance charge and certain insurance premiums (if any) which the borrower will be expected to pay over the life of the loan.

AMOUNT FINANCED

The Amount Financed is the loan amount applied for less the prepaid finance charges. Prepaid finance charges can be found on the Good Faith Estimate/Settlement Statement (HUD-1 or 1A). For example if the borrower's note is for $100,000 and the Prepaid Finance Charges total $5,000, the Amount Financed would be $95,000. The Amount Financed is the figure on which the Annual Percentage Rate is based.

TOTAL OF PAYMENTS

This figure represents the total of all payments made toward principal, interest and mortgage insurance (if applicable).

PAYMENT SCHEDULE

The dollar figures in the Payment Schedule represent principal, interest, plus Private Mortgage Insurance (if applicable). These figures will not reflect taxes and insurance escrows or any temporary buydown payments contributed by the seller.

[redacted]

JPMC- 000089
CONFIDENTIAL

CSOC.RICH.001870

Lender: Washington Mutual Bank
Address: 1400 South Douglass Road, Suite 100
Anaheim, CA 92806
Applicant(s): Laura Richardson

Property Address: 3622 Curtis Dr
Sacramento, CA 95818

GOOD FAITH ESTIMATE

Sales Price: $535,000.00
Base Loan Amount: $535,000.00
Total Loan Amount: $535,000.00
Type of Loan: Conventional - Fixed Adjustable
Date Prepared: January 02, 2007
Rate: 9.950% Term: 360 Months

The information provided below reflects estimates of the charges which you are likely to incur at the settlement of your loan. The fees listed are estimates - the actual charges may be more or less. Your transaction may not involve a fee for every item listed.
The numbers listed beside the estimates generally correspond to the numbered lines contained in the HUD-1 or HUD-1A settlement statement. that you will be receiving at settlement. The HUD-1 or HUD-1A settlement statement will show you the actual cost for items paid at settlement.

800 ITEMS PAYABLE IN CONNECTION WITH LOAN		
801	Lender Loan Origination Fee (%)	$
802	Lender Discount Fee (%)	$
803	Appraisal Fee	$ 385.00
804	Credit Report	$ 25.00
805	Lender Inspection Fee	$
830	Mortgage Insurance Application Fee	$
** 807	Premium Yield (Amount not Included in Total)	$
*** 808	Broker Origination/Discount (NJ Only) Fee	$
809	Lender Funding and Review Fee	$ 799.00
810	Tax Procurement/Tracking	$
811	Tax Research/Payment Services	$ 81.00
812	Flood Search Fee	$ 8.00
9814	Broker Application Fee	$ 275.00
9815	Broker Processing Fee	$ 500.00
9816	Broker Underwriting Fee	$ 400.00
		$
		$
900 ITEMS REQUIRED BY LENDER TO BE PAID IN ADVANCE		
901	Interest for 30 day @$ 146.84 per day	$ 4,375.20
902	Mortgage Insurance Premium	$
903	Hazard Insurance Premium	$
		$
		$
1000 RESERVES DEPOSITED WITH LENDER		
1001	Haz Ins Prem 0 @$ 134.00	$
	Tax & Assmt Res @$	$
1003	City Property Taxes 0 @	$
1004	County Property Taxes 0 @ 557.00	$
1005	Annual Assessments 0 @	$
1006	Flood Insurance 0 @	$

1100 TITLE CHARGES		
1101	Settlement/Escrow/Closing Fee	$ 556.00
1102	Abstract/Title Search/Title Exam Fee	$
1103	Texas Document Preparation Fee	$
1104	Title Insurance Binder	$
1105	Third Party Document Preparation Fee	$
1106	Notary Fee	$ 135.00
1107	Attorney Fees	$
1108	Title Insurance	$ 1,605.00
1111	Endorsement Fee	$ 85.00
		$
		$
1200 GOVERNMENT RECORDING & TRANSFER CHARGES		
1201	Recording Fees	$
1202	City/County/State Stamps or Transfer Tax	$
1203	Third Party Recording Fee	$
		$
		$
1300 ADDITIONAL SETTLEMENT CHARGES		
1301	Survey	$
1302	Pest Inspection	$
		$
		$

TOTAL ESTIMATED FUNDS NEEDED TO CLOSE		
	Downpayment	$
	Est. Closing Costs	$ 4,963.00
	Est. Prepaid Items/Reserves	$ 4,375.20
	OTHER	$
	TOTAL EST. FUNDS NEEDED TO CLOSE	$ 9,238.20

TOTAL ESTIMATED MONTHLY PAYMENT		
	Principal & Interest	$ 4,675.28
	Real Estate Taxes	$
	Flood & Hazard Insurance	$
	Mortgage Insurance	$
	TOTAL MONTHLY PAYMENT	$ 4,675.28

THIS SECTION TO BE COMPLETED BY LENDER ONLY IF A PARTICULAR PROVIDER OF SERVICES IS REQUIRED. Use of the particular provider is required and the estimate is based on charges of the provider.

ITEM NO.	NAME & ADDRESS OF PROVIDER	TELEPHONE NO.	NATURE OF RELATIONSHIP

These estimates are provided pursuant to the Real Estate Settlement Procedures Act of 1974, as amended (RESPA). Additional information can be found in the HUD Special Information Booklet, which is to be provided to you by your mortgage broker or lender. If your application is to purchase residential real property and the Lender will take a first lien on the property, The undersigned acknowledges receipt of the booklet "Settlement Costs," and the Consumer Handbook on ARM Mortgages, if applicable.

Applicant Laura Richardson Date

Applicant Date

Applicant Date

Applicant Date

**Based on Lender's recent loan data, Premium Yield Adjustment ("PYA") averages 1.030 % of loan amount. PYA is a fee paid to your broker by the lender outside of closing rather than by you at closing in cash. Although choosing to have the lender pay the Premium Yield Adjustment means that you won't have to pay the fee to your broker in cash at closing, it will increase your interest rate. Whether a premium yield adjustment is paid to your broker on your behalf is your decision. Please consult with your broker.

***Based on Lender's recent loan data, Broker Origination fees average 1.400 % of loan amount. Your agreement with your mortgage broker will govern the actual fees you pay your broker at closing.

4140878 (0006)

[redacted]

JPMC- 000090
CONFIDENTIAL

CSOC.RICH.001871

TRUTH-IN-LENDING DISCLOSURE STATEMENT

(THIS IS NEITHER A CONTRACT NOR A COMMITMENT TO LEND)

Applicants: LAURA RICHARDSON
Property Address: 3022 CURTIS DR. Sacramento, CA 95818
Application No: [redacted]
Proposed By: AVENUS MORTGAGE, INC 14241 E FIRESTONE BLVD STE 110 LA MIRADA, CA 90638 562-229-9388
Date Prepared: 01/03/2007

ANNUAL PERCENTAGE RATE	FINANCE CHARGE	AMOUNT FINANCED	TOTAL OF PAYMENTS
The cost of your credit as a yearly rate	The dollar amount the credit will cost you	The amount of credit provided to you or on your behalf	The amount you will have paid after making all payments as scheduled
6.138 %	$ 1,306,833.83	$ 517,144.21	$ 1,823,977.64

☐ REQUIRED DEPOSIT: The annual percentage rate does not take into account your required deposit

PAYMENTS: Your payment schedule will be:

Number of Payments	Amount of Payments **	When Payments Are Due	Number of Payments	Amount of Payments **	When Payments Are Due	Number of Payments	Amount of Payments **	When Payments Are Due
		Monthly Beginning:			Monthly Beginning:			Monthly Beginning:
359	4,277.97	02/01/2007						
1	4,238.91	02/01/2037						

☐ DEMAND FEATURE: This obligation has a demand feature.

☐ VARIABLE RATE FEATURE: This loan contains a variable rate feature. A variable rate disclosure has been provided earlier.

CREDIT LIFE/CREDIT DISABILITY: Credit life insurance and credit disability insurance are not required to obtain credit, and will not be provided unless you sign and agree to pay the additional cost.

Term	Premium	Signature
Credit Life		I want credit life insurance. Signature:
Credit Disability		I want credit disability insurance. Signature:
Credit Life and Disability		I want credit life and disability insurance. Signature:

INSURANCE: The following insurance is required to obtain credit:

☐ Credit life insurance ☐ Credit disability ☐ Property insurance ☐ Flood insurance

You may obtain the insurance from anyone you want that is acceptable to creditor

☐ If you purchase ☐ property ☐ flood insurance from creditor you will pay $ for a one year term.

SECURITY: You are giving a security interest in:

☐ The goods or property being purchased ☐ Real property you already own.

LATE CHARGE: If a payment is more than days late, you will be charged % of the payment

PREPAYMENT: If you pay off early, you

☐ may ☐ will not have to pay a penalty.

☐ may ☐ will not be entitled to a refund of part of the finance charge.

ASSUMPTION: Someone buying your property

☐ may ☐ may, subject to conditions ☐ may not assume the remainder of your loan on the original terms.

See your contract documents for any additional information about nonpayment, default, any required repayment in full before the scheduled date and prepayment refunds and penalties

☐ * means an estimate ☐ all dates and numerical disclosures except the late payment disclosures are estimates.

** NOTE: The Payments shown above include reserve deposits for Mortgage Insurance (if applicable), but exclude Property Taxes and Insurance.

THE UNDERSIGNED ACKNOWLEDGES RECEIVING A COMPLETED COPY OF THIS DISCLOSURE.

LAURA RICHARDSON (Applicant) 1/3/07 (Date)

(Applicant) (Date)

(Applicant) (Date)

(Applicant) (Date)

(Lender) (Date)

Calif. Form - 6.Jan 02/99

JAN-04-2007 THU 03:47 PM AVENUE MORTGAGE FAX NO. 1 562 229 7660 P. 05

JPMC- 000091
CONFIDENTIAL

CSOC.RICH.001872

GOOD FAITH ESTIMATE

Applicants: LOUIS RICHARDSON
Property Addr: 3922 CURTIS DR., Sacramento, CA 95618
Prepared By: AVENUE MORTGAGE, INC Ph. 562-229-9169
14241 E FIRESTONE BLVD STE 110, LA MIRADA, CA 90638

Application No: 07-00864
Date Prepared: 01/03/2007
Loan Program:

The information provided below reflects estimates of the charges which you are likely to incur at the settlement of your loan. The fees listed are estimates--actual charges may be more or less. Your transaction may not involve a fee for every item listed. The numbers listed beside the estimates generally correspond to the numbered lines contained in a HUD-1 settlement statement which you will be receiving at settlement. The HUD-1 settlement statement will show you the actual cost for items paid at settlement.

Loan Information: $ $35,001 Interest Rate 6.000 % Term 360 / 360 mths

800	ITEMS PAYABLE IN CONNECTION WITH LOAN				POC S P POC
801	Loan Origination Fee	2.000%		$ 10,700.02	√
802	Loan Discount				
803	Appraisal Fee			380.00	√
804	Credit Report			13.33	
805	Lender's Inspection Fee				
806	Mortgage Broker Fee				
808	Tax Related Service Fee				
810	Processing Fee			595.00	√
11	Underwriting Fee			1,000.00	√
812	Wire Transfer Fee			30.00	√
	ADM FEE			300.00	√

1100	TITLE CHARGES			POC S P POC
1101	Closing or Escrow Fee:		$ 1,200.00	√
1102	Document Preparation Fee			
1106	Notary Fees		120.00	√
1107	Attorney Fees			
1108	Title Insurance		1,500.00	√

1200	GOVERNMENT RECORDING & TRANSFER CHARGES			POC S P POC
1201	Recording Fees:	SACRAMENTO	$ 100.00	√
1202	City/County Tax/Stamps:			
1205	State Tax/Stamps:			

1300	ADDITIONAL SETTLEMENT CHARGES			POC S P POC
1302	Pest Inspection		$	

		Estimated Closing Costs	15,009.35	
900	ITEMS REQUIRED BY LENDER TO BE PAID IN ADVANCE:			POC S P POC
901	Interest for 16 days @ $ 130.7780 per day		$ 1,961.67	√
902	Mortgage Insurance Premium			
903	Hazard Insurance Premium			
904				
905	VA Funding Fee			

1000	RESERVES DEPOSITED WITH LENDER:				POC S P POC
1001	Hazard Insurance Premium	months @ $	135.04	per month	$
1002	Mortgage Ins. Premium Reserves	months @ $		per month	
1003	School Tax	months @ $		per month	
1004	Taxes and Assessments Reserves	months @ $	357.29	per month	
1005	Flood Insurance Reserves	months @ $		per month	
		months @ $		per month	
		months @ $		per month	
		Estimated Prepaid Items/Reserves			1,361.07
1100	ESTIMATED SETTLEMENT CHARGES				17,070.69
	TOTAL DEDUCTION TO ORIGINAL Est. Fee Out of Loan Proceeds:				$

TOTAL ESTIMATED FUNDS REQUIRED TO CLOSE:		TOTAL ESTIMATED MONTHLY PAYMENT:	
Purchase Price/Loan Amt (+)	$35,001.00 New First Mortgage(+)	Principal & Interest	1,892.07
Loan Amount (+)	$35,001.00 Sub Financing (-)	Other Financing (P & I)	
Est. Closing Costs (-)	15,009.35 New 2nd Mtg. Closing Costs(+)	Hazard Insurance	135.04
Est. Prepaid Items/Reserves (-)	1,361.07	Real Estate Taxes	357.29
Amount Paid by Seller (-)		Mortgage Insurance	
Cash Deposit	-1,000.00	Homeowner Assn. Dues	
SELLER CREDIT	-15,000.00	Other	
Total Est. Funds Required to Close		1,870.02 Total Monthly Payment	4,641.38

This Good Faith Estimate is being provided by AVENUE MORTGAGE, INC a mortgage lender, and no lender has been obtained. These estimates are provided pursuant to the Real Estate Settlement Procedures Act of 1974, as amended (RESPA). Additional information can be found in the HUD Special Information Booklet, which is to be provided to you by your mortgage broker or lender. If your application is to purchase residential real property and a lender will take a lien on the property. You understand acknowledges receipt of the booklet "Settlement Costs," and if applicable the Consumer Handbook on ARM Mortgages.

Applicant 1/3/07 Date Applicant Date

Mortgage Funds Broker/Lender

JAN-04-2007 THU 03:46 PM AVENUE MORTGAGE FAX NO. 1 562 229 7850 P. 03

JPMC- 000092
CONFIDENTIAL

RESPA SERVICING DISCLOSURE

Lender: Washington Mutual Bank

NOTICE TO FIRST LIEN MORTGAGE LOAN APPLICANTS: THE RIGHT TO COLLECT YOUR MORTGAGE LOAN PAYMENTS MAY BE TRANSFERRED. FEDERAL LAW GIVES YOU CERTAIN RELATED RIGHTS. IF YOUR LOAN IS MADE, SAVE THIS STATEMENT WITH YOUR LOAN DOCUMENTS. SIGN THE ACKNOWLEDGMENT AT THE END OF THIS STATEMENT ONLY IF YOU UNDERSTAND ITS CONTENTS.

Because you are applying for a mortgage loan covered by the Real Estate Settlement Procedures Act (RESPA) (12 U.S.C. Section 2601 et seq.) you have certain rights under that Federal law.

This statement tells you about those rights. It also tells you what the chances are that the servicing for this loan may be transferred to a different loan servicer. "Servicing" refers to collecting your principal, interest and escrow account payments, if any. If your loan servicer changes, there are certain procedures that must be followed. This statement generally explains those procedures.

Transfer Practices and Requirements

If the servicing of your loan is assigned, sold, or transferred to a new servicer, you must be given written notice of that transfer. The present loan servicer must send you notice in writing of the assignment, sale or transfer of the servicing not less than 15 days before the effective date of the transfer. The new loan servicer must also send you notice within 15 days after the effective date of the transfer. The present servicer and the new servicer may combine this information in one notice, so long as the notice is sent to you 15 days before the effective date of transfer. The 15 day period is not applicable if a notice of prospective transfer is provided to you at settlement. The law allows a delay in the time (not more than 30 days after a transfer) for servicers to notify you, upon the occurrence of certain business emergencies.

Notices must contain certain information. They must contain the effective date of the transfer of the servicing of your loan to the new servicer, and the name, address, and toll-free or collect call telephone number of the new servicer, and toll-free or collect call telephone numbers of a person or department for both your present servicer and your new servicer to answer your questions. During the 60-day period following the effective date of the transfer of the loan servicing, a loan payment received by your old servicer before its due date may not be treated by the new loan servicer as late, and a late fee may not be imposed on you.

Complaint Resolution

Section 6 of RESPA (12 U.S.C. Section 2605) gives you certain consumer rights, *whether or not your loan servicing is transferred.* If you send a "qualified written request" to your servicer, your servicer must provide you with a written acknowledgment within 20 Business Days of receipt of your request. A "qualified written request" is a written correspondence, other than notice on a payment coupon or other payment medium supplied by the servicer, which includes your name and account number, and the information regarding your request. Not later than 60 Business Days after receiving your request, your servicer must make any appropriate corrections to your account, or must provide you with a written clarification regarding any dispute. During this 60-Business Day period, your servicer may not provide information to a consumer reporting agency concerning any overdue payment related to such period or qualified written request.

A Business Day is any day in which the offices of the business entity are open to the public for carrying on substantially all of its business functions.

Damages and Costs

Section 6 of RESPA also provides for damages and costs for individuals or classes of individuals in circumstances where servicers are shown to have violated the requirements of that Section.

Servicing Transfer Estimates

1. The following is the best estimate of what will happen to the servicing of your mortgage loan:

☐ We may assign, sell or transfer the servicing of your loan while the loan is outstanding. ☒ We are able to service your loan and we ☒ will ☐ will not ☐ haven't decided whether to service your loan.

OR

☐ We do not service mortgage loans, ☐ and we have not serviced mortgage loans in the past three years.

☒ We presently intend to assign, sell or transfer the servicing of your mortgage loan. You will be informed about your servicer.

2. For all the first lien mortgage loans that we make in the 12-month period after your mortgage loan is funded, we estimate that the percentage of mortgage loans for which we will transfer servicing is between:

X [0 to 25%] or [NONE] ____ 26 to 50% ____ 51 to 75% X [76 to 100%] or [ALL]

This estimate ☒ does ☒ does not include assignments, sales or transfers to affiliates or subsidiaries. This is only our best estimate and it is not binding. Business conditions or other circumstances may affect our future transferring decisions.

3. ☐ We have previously assigned, sold or transferred the servicing of first lien mortgage loans.

OR

☒ This is our record of transferring the servicing of the first lien mortgage loans we have made in the past:

Year	Percentage of Loans Transferred (Rounded to nearest quartile - 0%, 25%, 50%, 75%, or 100%)
2006	0%
2005	0%
2004	0%

This information ☒ does ☒ does not include assignments, sales or transfers to affiliates or subsidiaries.

January 04, 2007 — Washington Mutual Bank

Date — Present Servicer or Lender

ACKNOWLEDGMENT OF MORTGAGE LOAN APPLICANT

I/We have read this disclosure form and understand its contents, as evidenced by my/our signature(s) below. I/We understand that this acknowledgment is a required part of the mortgage loan application.

Applicant Laura Richardson — 1/4/07 Date

Applicant — Date

Applicant — Date

Applicant — Date

4140147 (0810) VMP Mortgage Solutions, Inc.

JPMC- 000093
CONFIDENTIAL

CSOC.RICH.001874

PRIVACY POLICY

Your Privacy
At Washington Mutual, respecting the privacy and security of your personal information is important to us. We know, however, that not everyone who takes their privacy seriously is necessarily well-versed in "legal or regulatory-ese." There are plenty of legal terms in Washington Mutual's own privacy policy, which you will find on the following pages. We urge you to read it carefully, and make note of your rights under this policy. We've tried to provide easy-to-understand explanations of the most frequently used legal terms - terms we are required to use to ensure clarity and consistency. We want to make sure that your personal information is protected, and that you understand the policies that protect you. You'll find the same terms used in many companies' privacy policies.

Safeguarding Customer Information
We only grant access to nonpublic personal information about you (such as your name, address, social security number and credit history) to company employees and affiliated and nonaffiliated service providers so that they can provide or offer products and services to you, process and service your accounts, and administer our business.

Our Code of Conduct requires that your information remain confidential. Even if you are no longer our customer, we will continue to treat your nonpublic personal information in the same way as if you were still a customer. In addition, we maintain physical, electronic and procedural safeguards that comply with federal standards to guard this personal information. Some state laws may further restrict the sharing of your nonpublic personal information.

Collection of Information
We collect nonpublic personal information about you from the following sources:
- From you, on forms, via the Internet, by telephone or otherwise. Examples of this type of information include your name, address, social security number, credit history and other financial information.
- From transactions with us, our affiliates or with others. For example, your payment histories, account balances, and other transaction records.
- From credit reporting agencies, such as information relating to your creditworthiness, your credit score and credit usage.
- From third parties to verify information you have given us.

Uses of Shared Information
We may share all the information that we collect, as described above, for the following purposes:
- To provide you with the products and services you requested.
- To offer you additional products and services, from us or from others, that may be of interest to you.
- To comply with reporting and other legal requirements.
- To otherwise conduct business.

Information Sharing Among Our Family of Affiliated Companies*
Washington Mutual, Inc. is the holding company for a group of companies which includes financial services providers such as depository institutions, insurance agencies, mortgage companies, consumer finance companies and securities broker-dealers. Any company that is owned or controlled by Washington Mutual, Inc. is an "affiliate" or an "affiliated company" of all of the other companies owned by Washington Mutual, Inc.

Under the Federal Fair Credit Reporting Act, we are permitted to share your name, address and facts about your transactions and experience with us (such as your payment history and other transactions on your accounts with us) among our affiliated companies. That information is referred to in this Privacy Policy as "transaction information."

Unless you request otherwise, we also share all of the other information we collect among our affiliated companies. This information - that is, information other than transaction and experience information - is referred to in this Privacy Policy as "other information."

You have the right to ensure that other information is not shared among our affiliates. If you prefer that we not share other information among our affiliates, you may opt out of those disclosures by following the steps in the "Your Opt Out Choices" section.

Once we receive your opt out request, we will stop sharing this information as soon as reasonably practicable. Your opt out will apply to all accounts you hold individually and to all accounts you hold jointly with other persons. Your opt out will not apply, however, to any accounts your joint account holders hold individually or jointly with persons other than you. If your joint account holders wish to opt out as to such other accounts, they will need to submit a separate opt out request.

Information Sharing with Nonaffiliated Third Parties as Permitted by Law
We are permitted by law to share all the information we collect, as described above, with (1) companies that perform marketing services on our behalf and (2) with other financial institutions with whom we have joint marketing arrangements. For example, we may share information with financial services providers with which we offer products such as credit cards or accelerated loan payment programs.

We may also share all the information we collect, as described above, with other nonaffiliated third parties that assist us with preparing monthly statements and with the processing and printing of checks. These other nonaffiliated third parties also include credit reporting agencies to whom we report information about your transactions with us.

Please be advised that the opt out rights described below will not apply to the sharing of information with these third parties or to the sharing of information with marketing service providers and joint marketers as described above.

Information Sharing with Other Nonaffiliated Third Parties and Your Opt Out Rights
Unless you request otherwise, we may share all the information we collect, as described above, with additional types of nonaffiliated third parties, such as:
- Financial service providers, such as life insurance companies for whom one or more of our affiliates acts as agents.
- Nonaffiliated companies, such as firms that offer value-added packages of products and services (including discounted travel services, discounted hotel accommodations and shopping services).

If you prefer that we not share nonpublic personal information with these nonaffiliated third parties, you may opt out of those disclosures (other than those permitted by law) by following the steps in the "Your Opt Out Choices" section.

We will stop sharing this information as soon as reasonably practicable. Again, your opt out will apply to all accounts you hold individually and to all accounts you hold jointly with other persons. Your opt out will not apply, however, to any accounts your joint account holders hold individually or jointly with persons other than you. If your joint account holders wish to opt out as to such other accounts, they will need to submit a separate opt out request.

[redacted]

JPMC- 000094
CONFIDENTIAL

CSOC.RICH.001875

Sharing of Nonpublic Personal Health Information
If you engage in an insurance transaction with or through us, we may collect nonpublic personal health information about you. We do not share nonpublic personal health information with any nonaffiliated third party unless you have authorized the disclosure, the disclosure is made in connection with an insurance transaction that was initiated by you or the disclosure is otherwise permitted by law.

Your Opt Out Choices
If you wish to direct Washington Mutual to stop sharing certain nonpublic personal information about you with nonaffiliated third parties or among our affiliated companies, please call our Customer Care Center at 800-533-3534 to opt out, or you may send your instructions to Washington Mutual, PO Box 2430, Chatsworth, CA 91313-2430. If you have previously opted out, you will not need to do so again, unless you are establishing a new customer relationship with us. If you are calling to opt out of a newly established WM Financial Services relationship, please wait 10 days before calling to give us your opt out preferences. We will not share your nonpublic personal information (except as permitted by law) during this 10-day period.

Option 1: Directs Washington Mutual not to share nonpublic personal information with **nonaffiliated third parties**, except as permitted by law.

What this means:
You direct Washington Mutual not to share nonpublic personal information about you with nonaffiliated third parties except as permitted by law. These exceptions include companies that perform marketing services on our behalf, other financial institutions with whom we have joint marketing arrangements, other nonaffiliated service providers (such as those that assist us with monthly statement preparation and check printing and processing), and credit reporting agencies to whom we report information about your transactions with us.

Option 2: Directs Washington Mutual not to share certain nonpublic personal information among its affiliates, except as permitted by law.

What this means:
You direct Washington Mutual not to share nonpublic personal information about you among its affiliated companies except as permitted by law. You will continue to receive mailings and advertisements from the Washington Mutual company/companies with which you do business.

Option 3: Directs Washington Mutual not to share nonpublic personal information with **nonaffiliated third parties or among its affiliates**, except as permitted by law.

What this means:
Washington Mutual will not share your nonpublic personal information with either nonaffiliated third parties or among its affiliates, unless permitted by law.

Please note that, even if you opt out, you may still receive advertising and other marketing materials if those materials can be provided without violating your opt out instructions.

Your Choice to Limit Marketing
You may limit our affiliates from marketing their products or services to you based on information that we share with them, such as your income, your account history with us, and your credit score.

Your decision to limit marketing offers from our affiliates will not expire unless you revoke it in writing, or, if you agree, electronically. This limitation does not apply in certain circumstances, such as if you currently do business with one of our affiliates or if you ask to receive information or offers from them.

To limit marketing offers, please follow the steps in the "Your Opt Out Choices" section.

If two or more consumers jointly obtain a product or service from us, any of them may call to limit marketing offers. We will treat a request to limit marketing offers by any of the joint consumers as applying to all of the associated joint consumers for that product or service.

If you are a resident of Vermont, Washington Mutual, Inc. will obtain your consent prior to disclosing your nonpublic personal information to nonaffiliated third parties, except to the extent that sharing such information is required or permitted by law.

** This Privacy Policy applies to the following Washington Mutual companies and divisions: Washington Mutual Bank; Washington Mutual Bank fsb; WMFS Insurance Services, Inc; WM Financial Services, Inc.; Washington Mutual Insurance Services, Inc.; Home Crest Insurance Services, Inc.; WM Specialty Mortgage, LLC; California Reconveyance Company; Washington Reconveyance Company; First Deposit Life Insurance Company.*

Other Ways to Protect Your Privacy

Marketing Lists
You can reduce the amount of marketing material and credit applications you receive via mail, telephone or e-mail by writing the Direct Marketing Association at the addresses listed below. You must provide your name, address and telephone number with your request.

Mail Preference Service
c/o Direct Marketing Assn.
P.O. Box 643
Carmel, NY 10512

Telephone Preference Service
c/o Direct Marketing Assn.
P.O. Box 1559
Carmel, NY 10512

E-mail Preference Service
www.dmaconsumers.org/consumerassistance.html

JPMC- 000095
CONFIDENTIAL

CSOC.RICH.001876

Identity Theft
Identity theft is a serious and growing problem. If someone has fraudulently used your identification to establish credit, report the incident as quickly as possible to each of the credit reporting agencies listed below and ask that a fraud report be placed on your file.

Experian	888-397-3742
Equifax	800-525-6285
TransUnion	800-680-7289

You may also check to see if any additional credit accounts have been opened without your consent or whether unauthorized charges were billed to your accounts. Contact these credit reporting agencies to obtain a copy of your credit report.

Experian	888-397-3742
Equifax	800-685-1111
TransUnion	800-916-8800

Please note that this contact information is being provided as a service to you. Washington Mutual is not affiliated with any of these services and cannot guarantee their effectiveness.

[redacted]

JPMC- 000096
CONFIDENTIAL

Washington Mutual Bank

01/04/2007 THE HOUSING FINANCIAL DISCRIMINATION ACT OF 1977

FAIR LENDING NOTICE

IT IS ILLEGAL TO DISCRIMINATE IN THE PROVISION OF OR IN THE AVAILABILITY OF FINANCIAL ASSISTANCE BECAUSE OF THE CONSIDERATION OF:

1. TRENDS, CHARACTERISTICS OR CONDITIONS IN THE NEIGHBORHOOD OR GEOGRAPHIC AREA SURROUNDING A HOUSING ACCOMMODATION, UNLESS THE FINANCIAL INSTITUTION CAN DEMONSTRATE IN THE PARTICULAR CASE THAT SUCH CONSIDERATION IS REQUIRED TO AVOID AN UNSAFE AND UNSOUND BUSINESS PRACTICE; OR

2. RACE, COLOR, RELIGION, SEX, MARITAL STATUS, NATIONAL ORIGIN OR ANCESTRY.

IT IS ILLEGAL TO CONSIDER THE RACIAL, ETHNIC, RELIGIOUS OR NATIONAL ORIGIN COMPOSITION OF A NEIGHBORHOOD OR GEOGRAPHIC AREA SURROUNDING A HOUSING ACCOMMODATION OR WHETHER OR NOT SUCH COMPOSITION IS UNDERGOING CHANGE, OR IS EXPECTED TO UNDERGO CHANGE, IN APPRAISING A HOUSING ACCOMMODATION OR IN DETERMINING WHETHER OR NOT, OR UNDER WHAT TERMS AND CONDITIONS, TO PROVIDE FINANCIAL ASSISTANCE.

THESE PROVISIONS GOVERN FINANCIAL ASSISTANCE FOR THE PURPOSE OF THE PURCHASE, CONSTRUCTION, REHABILITATION OR REFINANCING OF ONE TO FOUR UNIT FAMILY RESIDENCES OCCUPIED BY THE OWNER AND FOR THE PURPOSE OF THE HOME IMPROVEMENT OF ANY ONE TO FOUR UNIT FAMILY RESIDENCE.

IF YOU HAVE ANY QUESTIONS ABOUT YOUR RIGHTS, OR IF YOU WISH TO FILE A COMPLAINT, CONTACT THE MANAGEMENT OF THIS FINANCIAL INSTITUTION OR:

Department of Corporations
320 West 4th Street, Suite 750
Los Angeles, CA 90013-2344
213-576-7500

ACKNOWLEDGMENT OF RECEIPT
I/We have received a copy of this notice.

Borrower Laura Richardson	1/4/07 Date	Borrower	Date
Borrower	Date	Borrower	Date
Borrower	Date	Borrower	Date
Borrower	Date	Borrower	Date

TRUTH-IN-LENDING DISCLOSURE STATEMENT
(THIS IS NEITHER A CONTRACT NOR A COMMITMENT TO LEND)

LENDER OR LENDER'S AGENT:
Washington Mutual Bank
1400 South Douglass Road. Suite 100 Anaheim, CA 92806

☐ Preliminary ☒ Final
DATE: 01/04/2007
LOAN NO.:
Type of Loan: Conventional
Fixed Adjustable

BORROWERS:
Laura Richardson

ADDRESS: 717 E Vernon St. Long Beach, CA 90806
PROPERTY: 3622 West Curtis Drive. Sacramento, CA 95818

ANNUAL PERCENTAGE RATE The cost of your credit as a yearly rate.	FINANCE CHARGE The dollar amount the credit will cost you.	Amount Financed The amount of credit provided to you or on your behalf.	Total of Payments The amount you will have paid after you have made all payments as scheduled.
10.443 %	$1,208,803.37	$513,557.90	$1,722,361.27

PAYMENT SCHEDULE:

NUMBER OF PAYMENTS	AMOUNT OF PAYMENTS	PAYMENTS ARE DUE BEGINNING	NUMBER OF PAYMENTS	AMOUNT OF PAYMENTS	PAYMENTS ARE DUE BEGINNING
24	$4,227.98	Monthly beginning 03/01/2007			
335	$4,824.13	Monthly beginning 03/01/2009			
1	$4,806.20	Monthly beginning 02/01/2037			

DEMAND FEATURE: ☒ This loan does not have a Demand Feature. ☐ This loan has a Demand Feature as follows:

VARIABLE RATE FEATURE:
☒ This Loan has a Variable Rate Feature. Variable Rate Disclosures have been provided to you earlier.

SECURITY: You are giving a security interest in the property located at: 3622 West Curtis Drive, Sacramento, CA 95818

ASSUMPTION: Someone buying this property ☒ cannot assume the remaining balance due under original mortgage terms
☐ may assume, subject to lender's conditions, the remaining balance due under original mortgage terms.

FILING / RECORDING FEES: $

PROPERTY INSURANCE: ☒ Property hazard insurance with a mortgagee clause to the lender is a required condition of this loan. Borrower may purchase this insurance from any insurance company acceptable to the lender.
Hazard Insurance ☐ is ☒ is not available through the lender at an estimated cost of for a year term.

LATE CHARGES: If your payment is more than Fifteen days late, you will be charged a late charge of 6.000% of the overdue payment.

PREPAYMENT: If you pay off your loan early, you
☒ may ☐ will not have to pay a penalty.
☐ may ☒ will not be entitled to a refund of part of the finance charge.

See your contract documents for any additional information regarding non-payment, default, required repayment in full before scheduled date, and prepayment refunds and penalties.
* means estimate

I/We hereby acknowledge reading and receiving a complete copy of this disclosure.

Laura Richardson 1/4/07
BORROWER/DATE BORROWER/DATE

BORROWER/DATE BORROWER/DATE

JPMC- 000098
CONFIDENTIAL

DEFINITION OF TRUTH-IN-LENDING TERMS

ANNUAL PERCENTAGE RATE

This is not the Note rate for which the borrower applied. The Annual Percentage Rate (APR) is the cost of the loan in percentage terms taking into account various loan charges of which interest is only one such charge. Other charges which are used in calculation of the Annual Percentage Rate are Private Mortgage Insurance or FHA Mortgage Insurance Premium (when applicable) and Prepaid Finance Charges (loan discount, origination fees, prepaid interest and other credit costs). The APR is calculated by spreading these charges over the life of the loan which results in a rate generally higher than the interest rate shown on your Mortgage/Deed of Trust Note. If interest was the only Finance Charge, then the interest rate and the Annual Percentage Rate would be the same.

PREPAID FINANCE CHARGES

Prepaid Finance Charges are certain charges made in connection with the loan and which must be paid upon the close of the loan. These charges are defined by the Federal Reserve Board in Regulation Z and the charges must be paid by the borrower. Non-Inclusive examples of such charges are: Loan origination fee, "Points" or Discount, Private Mortgage Insurance or FHA Mortgage Insurance, Tax Service Fee. Some loan charges are specifically excluded from the Prepaid Finance Charge such as appraisal fees and credit report fees.

Prepaid Finance Charges are totaled and then subtracted from the Loan Amount (the face amount of the Deed of Trust/Mortgage Note). The net figure is the Amount Financed as explained below.

FINANCE CHARGE

The amount of interest, prepaid finance charge and certain insurance premiums (if any) which the borrower will be expected to pay over the life of the loan.

AMOUNT FINANCED

The Amount Financed is the loan amount applied for less the prepaid finance charges. Prepaid finance charges can be found on the Good Faith Estimate/Settlement Statement (HUD-1 or 1A). For example if the borrower's note is for $100,000 and the Prepaid Finance Charges total $5,000, the Amount Financed would be $95,000. The Amount Financed is the figure on which the Annual Percentage Rate is based.

TOTAL OF PAYMENTS

This figure represents the total of all payments made toward principal, interest and mortgage insurance (if applicable).

PAYMENT SCHEDULE

The dollar figures in the Payment Schedule represent principal, interest, plus Private Mortgage Insurance (if applicable). These figures will not reflect taxes and insurance escrows or any temporary buydown payments contributed by the seller.

[redacted]

JPMC- 000099
CONFIDENTIAL

CREDIT INFORMATION SOLUTIONS

Pyramid Report

CONFIDENTIAL

4 Executive Campus, Cherry Hill, NJ 08002 856-355-8308

Company:	CBA INFORMATION SOLUTIONS	**Co. #:** 01	
Prepared for:	WASHINGTON MUTUAL-LONG BEACH	**Subscriber #:** 4129310	**Case #:** [redacted]
Report Type:	INDIVIDUAL	**Report #:** 29914712	**Ordered:** 1/02/07 **Released:** 1/02/07
Credit and Public Source(s):	XPN TU EFX	**Processor:** 412931001	**Cost:** $1.60

Applicant:	LAURA RICHARDSON	**Appl. SS #:** [redacted]	**DOB/Age:**
Co-Applicant:		**Co-Appl. SS #:**	**DOB/Age:**
Current Address:	717 E VERNON ST LONG BEACH, CA 90806	**Prev. Address:**	

ASSN CODE	SUBSCRIBER NAME	SUBSCRIBER #	OPEN DATE	TYPE	AMOUNT	PRESENT STATUS			# OF MONTHS REVD	PYMT RECORD
	ACCOUNT NUMBER	STATUS COMMENT	STATUS DATE	TERMS		PAYMENT	BALANCE DATE / BALANCE	AMT PAST DUE		PAST DUE 30 / 60 / 90+

PROFILE SUMMARY

Legal Items.....	0	Past Due Amts....	$186	Tradelines....	26	Inqs/1 Year.....	21
Mortgage Bal.....	$787922	Mortgage Pmts....	$5067	Paid Accts....	12	Now Derog.....	7
Install Bal.....	$865	Sch/Rat Pmts....	$5254	Satis Accts...	11	Was Derog.....	10
Revolving Bal....	$1626	Revolving Avail..	31%	Not Paid As...	0	Oldest Trade....	11/83

RISK SCORES

APPLICANT'S RISK SCORES... **RISK SCORE RANGE**

EFX FACTA BEACON = **584** FACTOR CODES = 00039,00018,00013,00008 300..850
LAST NAME - BATTS *-FILE VARIATION-*

TU NEW EMPIRICA = **653** FACTOR CODES = 039,013,018,002 300..850
MIDDLE NAME/INITIAL - ANN *-FILE VARIATION-*
HOUSE # - 3623
STREET NAME/INITIAL - PARKER
CITY NAME - SAN PEDRO
ZIP CODE - 90731

XPN FAIR, ISAAC V2 = **621** FACTOR CODES = 39,18,13,08 300..850
The information and credit scoring model may be different than the credit score that may be used by the lender.

RISK FACTOR CODES

EFX FACTA BEACON
- 00008 - TOO MANY INQUIRIES LAST 12 MONTHS
- 00013 - TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN
- 00018 - NUMBER OF ACCOUNTS WITH DELINQUENCY
- 00039 - SERIOUS DELINQUENCY

TU NEW EMPIRICA
- 002 - DELINQUENCY
- 013 - DELINQUENCY DATE TOO RECENT, OR UNKNOWN
- 018 - FREQUENT DELINQUENCY
- 039 - Serious delinquency
- INQUIRIES IMPACTED THE CREDIT SCORE

XPN FAIR, ISAAC V2
- 08 - TOO MANY INQUIRIES LAST 12 MONTHS
- 13 - TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN
- 18 - NUMBER OF ACCOUNTS WITH DELINQUENCY
- 39 - SERIOUS DELINQUENCY

FRAUD DETECTION

CONTINUED...

This credit report is issued only to permissible users as stated in the Fair Credit Reporting Act/Public Law 91-508, and is given on the request of mortgagee. This report is furnished at the joint request of the user and the subject of the report, who both agree in supplementary form, confidentiality agreement, or consumer information request, to protect such information from unauthorized disclosure. CBA Information Solutions cannot guarantee the accuracy of the information. CBA Information Solutions certifies that our reports comply with the standards set forth by FCRA, FFIAC, FNMA, VA and FHA. The reporting bureaus certify that public records have been checked for judgements, foreclosures, bankruptcies and other legal actions.

JPMC- 000100
CONFIDENTIAL

CSOC.RICH.001881

CBA INFORMATION SOLUTIONS

Pyramid Report (con't)

CONFIDENTIAL

PAGE 2

6 Executive Campus, Cherry Hill, NJ 08002 856-355-8308

Company:	CBA INFORMATION SOLUTIONS	Co. #:	01
Prepared for:	WASHINGTON MUTUAL-LONG BEACH	Subscriber #:	4129310 Case #:
Report Type:	INDIVIDUAL	Report #: 29914712	Ordered: 1/02/07 Released: 1/03/07
Applicant:	LAURA RICHARDSON	Appl. SS #:	DB/Age:
Co-Applicant:		Co-Appl. SS #:	DOB/Age:

ASSN CODE	SUBSCRIBER NAME	SUBSCRIBER #	OPEN DATE	TYPE	AMOUNT	PRESENT STATUS			# OF MONTHS REVIW	PYMT RECORD
	ACCOUNT NUMBER	STATUS COMMENT	STATUS DATE	TERMS		PAYMENT	BALANCE DATE / BALANCE	AMT PAST DUE		PAST DUE 30 / 60 / 90+

XPN FACS+ SUMMARY FOR APPLICANT...
- MORE THAN 3 INQUIRIES IN LAST 30 DAYS.

TU HAWK SUMMARY FOR APPLICANT...
- CLEAR FOR ALL SEARCHES PERFORMED.

EFX SAFESCAN SUMMARY FOR APPLICANT...
- CLEAR FOR ALL SEARCHES PERFORMED.

AGE / DATE OF BIRTH

XPN APPLICANT AGE/DOB: 1962
TU APPLICANT AGE/DOB: 19620401
EFX APPLICANT AGE/DOB: 19620414

MORTGAGE REF

A1 OPTION ONE MORTGAGE CO FN 3903714 05/06 R/C 12/05/06 M1 7 0 0 0
XPN [redacted] CURR ACCT 12/06 480 $446250 $2592 $445103 $0
PAYMENT PROFILE HISTORY STARTS WITH MONTH PREVIOUS TO 12/06 111

A1 AMERIQUEST F 01QA8001 07/00 R/C 07/01/00 M1 0 0 0 0
TU [redacted] PAID SATIS 07/00 360 $214500 $0 $0 $0
CLOSED 07/2000

TRADE LINES

A1 RALLY TOTAL FITNESS FN 0300750 03/06 I&C 11/30/06 I1 8 0 0 0
XFN [redacted] CURR ACCT 11/06 036 $1044 $29 $612 $0
PAYMENT PROFILE HISTORY STARTS WITH MONTH PREVIOUS TO 11/06 1111111

A1 CHEVRON CREDIT BANK NA OC 3437520 08/04 CRC 11/30/06 R1 28 0 0 0
XPN [redacted] CURR ACCT 11/06 REV $400 $0 $0 $0
PAYMENT PROFILE HISTORY STARTS WITH MONTH PREVIOUS TO 11/06 1111111111111111111111111

A2 CITI AUTO FS 0800145 06/97 AUT 06/01/00 IU 36 0 0 0
XFN [redacted] CURR ACCT 06/00 072 $38397 $0 $0 $0
PAYMENT PROFILE HISTORY STARTS WITH MONTH PREVIOUS TO 06/00 111111111111111111111111
CLOSED
TRANSFERRED

A1 GEMB FF 1672215 04/94 CHG 01/23/99 R1 57 0 0 0
XPN [redacted] CURR ACCT 05/94 REV $2000 $0 $0 $0
PAYMENT PROFILE HISTORY STARTS WITH MONTH PREVIOUS TO 01/99 111111111111111111111111
INACTIVE

A3 HSBC NV BC 3240879 11/82 CRC 04/03/00 RU 209 0 0 0
XFN [redacted] CURR ACCT 05/99 REV $2000 $0 $0 $0
PAYMENT PROFILE HISTORY STARTS WITH MONTH PREVIOUS TO 04/00 111111111----------
CREDIT LINE CLOSED - GRANTOR'S REQUEST - REPORTED BY SUBSCRIBER

A3 HSBC NV B 07991188 11/82 CRC 04/01/97 R1 173 0 0 0
TU [redacted] PAID SATIS 04/97 REV $2000 $0 $0 $0
CANCELED BY CREDIT GRANTOR

CONTINUED...

This credit report is issued only to permissible users as defined by the Fair Credit Reporting Act(Public Law 91-508) and is given to in the strictest of confidence. This report is furnished at the joint request of the user and the subject of the report who have agreed to indemnify CBA Information Solutions for incorrect information or misuse of this report. Agreed to by either user upon receipt or subject of information from user. CBA Information Solutions does not in reliable but CBA Information Solutions cannot guarantee the accuracy of the information. CBA Information Solutions certifies that our trade accepted Residential Mortgage Credit Reports comply with the standards set forth by FNMA, FHLMC, FHFA, VA and FHA. The reporting issues activities that public records, as it been checked for judgments, foreclosures, bankruptcies and other legal matters.

JPMC- 000101
CONFIDENTIAL

CSOC.RICH.001882

CBA INFORMATION SOLUTIONS

Pyramid Report (con't)

CONFIDENTIAL

PAGE 3

4 Executive Campus, Cherry Hill, NJ 08002 856-486-5300

Company:	CBA INFORMATION SOLUTIONS	Co. #:	01
Prepared for:	WASHINGTON MUTUAL-LONG BEACH	Subscriber #:	4329310 Case #: [redacted]
Report Type:	INDIVIDUAL Report #: 29914712	Ordered:	1/02/07 Released: 1/02/07
Applicant:	LAURA RICHARDSON	Appl. SS #:	[redacted] DOB/Age:
Co-Applicant:		Co-Appl. SS #:	DOB/Age:

ASSN CODE	SUBSCRIBER NAME / ACCOUNT NUMBER	SUBSCRIBER # / STATUS COMMENT	OPEN DATE / STATUS DATE	TYPE / TERMS	AMOUNT	PRESENT STATUS: PAYMENT	BALANCE DATE / BALANCE	AMT PAST DUE	# OF MONTHS REVD	PYMT RECORD / PAST DUE: 30	60	90+
	CLOSED 04/1997											
A3	SEARS/CBSD	BC 1230084	12/02	CRC			06/10/06	R1	42	0	0	0
XPN	[redacted]	CURR ACCT	06/06	REV	$2700	$0	$0	$0				
	PAYMENT PROFILE HISTORY STARTS WITH MONTH PREVIOUS TO 06/06 1111111111111111111111											
A1	XEROX EMPLOYEES FEDE	180FC00288	02/94	I/L				11	56	0	0	0
EFX	[redacted]	PAID SATIS	01/99	UNK	$11470	$0	$0	$0				
A1	XEROX EMPLOYEES FEDE	180FC00288	02/98	I/L				I	11	0	0	0
EFX	[redacted]	PAID ACCT	01/99	UNK	$40000	$0	$0	$0				
	DEROGATORY CREDIT											
A1	WELLS FARGO HOME MORTG	FM 2999858	05/05	R/C			12/01/06	M1	19	3	0	0
XPN	[redacted]	CUR WAS 30-3	07/06	360	$259000	$2475	$252819	$0				
	PAYMENT PROFILE HISTORY STARTS WITH MONTH PREVIOUS TO 12/06 111112121112111											
	(30-06/06) (30-04/06) (30-12/05)											
A1	XEROX SYCU	Q 9285N003	03/90	C/C			04/01/06	C2	193	18	1	0
TU	[redacted]	30 WAS 60	03/06	UNK	$5000	$133	$1582	$133				
	PAYMENT PROFILE HISTORY STARTS WITH MONTH PREVIOUS TO 04/06 ..... -32212-2-212121-22212121											
	(60-02/06) (30-12/05) (30-10/05) (30-08/05) (30-06/05)											
	(30-04/05) (30-02/05) (30-11/04) (30-10/04) (30-09/04)											
	(30-07/04) (30-05/04)											
	MAX DELINQ: 60 DAYS, 02/2006, AMOUNT $267											
A1	MEDICAL PAYMENT DATA	MV 3910221	12/96	UNK			06/10/01	I9	56	0	0	0
XPN	[redacted]	COLL ACCT	08/01	UNK	[redacted]	$10	$53	$53				
	CLOSED											
A1	CAP ONE BK	BC 1270246	10/95	CRC			12/13/06	R1	134	9	3	3
XPN	[redacted]	CUR WAS 90-3+	09/06	REV	$826	$15	$44	$0				
	PAYMENT PROFILE HISTORY STARTS WITH MONTH PREVIOUS TO 12/06 1114321121111111132112121											
	(90-08/06) (30-03/06) (30-06/05) (30-03/05)											
	MAX DELINQ: 90 DAYS, 04/2004											
A1	AAMES HOMES LOAN	180FM09916	06/01	R/E				M1	12	1	0	0
EFX	[redacted]	PAID WAS 30	06/02	I/L	$245000	$0	$0	$0				
	PAYMENT PROFILE HISTORY STARTS WITH MONTH PREVIOUS TO 06/02 ..... -----2------											
	(30-12/01)											
	ACCOUNT TRANSFERRED OR SOLD											
A1	CELINK	FZ 2525690	10/96	FHA			11/26/01	MU	61	3	1	1
XPN	[redacted]	DEL WAS 90	11/01	020	$25000	$0	$0	$0				
	PAYMENT PROFILE HISTORY STARTS WITH MONTH PREVIOUS TO 11/01 ..... ----------21214321-1-1											
	(30-10/00) (30-08/00) (90-06/00)											
	PURCHASED BY ANOTHER LENDER											
	CLOSED											
	TRANSFERRED											
A2	CITI AUTO	FA 6600156	06/97	AUT			02/28/03	IU	68	1	0	0
XPN	[redacted]	PAID WAS 30	02/03	072	$38397	$0	$0	$0				
	PAYMENT PROFILE HISTORY STARTS WITH MONTH PREVIOUS TO 02/03 111113111--11111111111											

CONTINUED...

parker rental 2430

This credit report is issued only to consumers upon as defined by the Fair Credit Reporting Act (Public Law 91-508) and is done so in the interest of confidence. This report is furnished at the joint request of the user and the subject of the report who both agree in writing to maintain CBA proprietary materials including information or analysis of this report. A good faith effort has been made to adopt all information from sources CBA Information Solutions deems as reliable and CBA Information Solutions cannot guarantee the accuracy of the information. CBA Information Solutions certifies that per legal counsel it collected Mortgage Credit Reports comply with the standards set forth by FNMA, FHLMC, FHMA, VA and FHA. The reporting herein includes that public records have been checked for judgments, foreclosures, bankruptcies and other legal actions.

CBA INFORMATION SOLUTIONS

Pyramid Report (con't)

CONFIDENTIAL

6 Executive Campus, Cherry Hill, NJ 08002 856-365-8300

Company:	CBA INFORMATION SOLUTIONS	Co. #:	01
Prepared for:	WASHINGTON MUTUAL-LONG BEACH	Subscriber #:	4129310 Case #: [redacted]
Report Type:	INDIVIDUAL Report #: 29914712	Ordered:	1/02/07 Released: 1/02/07
Applicant:	LAURA RICHARDSON	Appl. SS #:	[redacted] DOB/Age:
Co-Applicant:		Co-Appl. SS #:	DOB/Age:

ASSN CODE	SUBSCRIBER NAME / ACCOUNT NUMBER	SUBSCRIBER # / STATUS COMMENT	OPEN DATE / STATUS DATE	TYPE / TERMS	AMOUNT	PRESENT STATUS: PAYMENT	BALANCE DATE / BALANCE	AMT PAST DUE	PAY MONTHS REVW	PYMT RECORD / PAST DUE: 30	60	90+
	CLOSED											
	MAX DELINQ: 30 DAYS, 06/2000											
A2	CITI AUTO	FS 0800145	01/98	AUT			06/01/00	IU	29	1	0	0
XPN	[redacted]	30 DAY DEL	06/00	072	$41527	$0	$0	$0				
	PAYMENT PROFILE HISTORY STARTS WITH MONTH PREVIOUS TO 06/00 2111111111-11-1111111111											
	(30-05/00)											
	CLOSED											
	TRANSFERRED											
A2	CITIFINANCIAL AUTO	682FF18295	01/98	AUT			11/01/06	I9	106	3	0	3
EFX	[redacted]	CHARGE OFF	11/06	072		$0	$0	$0				
	PAYMENT PROFILE HISTORY STARTS WITH MONTH PREVIOUS TO 06/04 554											
	(120-07/04) (120-06/04) (90-05/04)											
	CHARGED OFF ACCOUNT											
	AMOUNT CHARGED OFF: 1756											
A2	CITIFINANCIAL AUTO	682FA06340	01/98	UNK				I1	65	5	1	0
EFX	[redacted]	PAID WAS 60	06/03	I/L	$41527	$0	$0	$0				
	PAYMENT PROFILE HISTORY STARTS WITH MONTH PREVIOUS TO 06/03 ..... --------2-2--------22---											
	(30-09/02) (30-07/02) (30-10/01) (30-09/01) (60-12/00)											
A1	DOWNEY Stamp;L	180FS02475	04/96	R/C				M1	96	1	2	0
EFX	[redacted]	PAID WAS 60-2	04/02	360	$190000	$0	$0	$0				
	PAYMENT PROFILE HISTORY STARTS WITH MONTH PREVIOUS TO 04/02 ..... ---------------32---3---											
	(60-12/00) (60-07/00) (30-11/00)											
A4	LA NEIGH HSE	R 020T1001	05/99	R/E			08/01/02	M1	39	5	2	1
TU	[redacted]	PAID WAS 90	08/02	360	$108000	$0	$0	$0				
	PAYMENT PROFILE HISTORY STARTS WITH MONTH PREVIOUS TO 08/02 21-11-123211211--13-2											
	(30-07/02) (90-01/02) (60-11/01) (30-07/01) (60-12/00)											
	(30-10/00)											
	MAX DELINQ: 90 DAYS, 01/2002											
A1	LITTON LOAN SERVICING	FS 3900947	06/01	R/C			05/31/05	MU	47	9	1	0
XPN	[redacted]	PAID WAS 60	05/05	360	$245000	$0	$0	$0				
	PAYMENT PROFILE HISTORY STARTS WITH MONTH PREVIOUS TO 05/05 1112111111211211111211211											
	(30-01/05) (30-07/04) (30-04/04) (30-10/03) (30-07/03)											
	CLOSED											
	MAX DELINQ: 60 DAYS, 09/2002											
A1	WESTERN FINANCIAL SA	180FM02218	12/03	UNS			11/01/06	I9	35	7	1	1
EFX	[redacted]	CHARGE OFF	11/06	060	$2371	$0	$0	$0				
	PAYMENT PROFILE HISTORY STARTS WITH MONTH PREVIOUS TO 11/06 ..... ---------432112121212--											
	(90-01/06) (30-07/05) (30-05/05) (30-03/05) (30-01/05)											
	(60-12/05) (30-11/05)											
	CHARGED OFF ACCOUNT											
A1	MFS FINANCIAL	FS 3828796	12/03	UNS			12/31/06	I9	37	7	1	1
XPN	[redacted]	CHARGE OFF	02/06	060	$29549	$0	$0	$0				
	PAYMENT PROFILE HISTORY STARTS WITH MONTH PREVIOUS TO 12/06 9999999999432111212121212											

CONTINUED...

This credit report is issued only to participating users as defined by the Fair Credit Reporting Act/Public Law 91-508 and its users as to the purposes of certification. This report is furnished at the joint request of the user and not on behalf of the report; other than agreement with information or reliance of this report. A good faith effort has been made to ensure all information from sources CBA Information believed to be reliable but CBA Information Solutions cannot guarantee the accuracy of the information. CBA Information Solutions certifies that our credit reporting and collection practices comply with the standards set forth by FCRA, FDCPA, FACTA, GLB and FHA. The reporting bureau verifies that public records have been checked for judgements, foreclosures, bankruptcies and other legal actions.

CBA INFORMATION SOLUTIONS

Pyramid Report (con't)

CONFIDENTIAL

4 Executive Campus, Cherry Hill, NJ 08002 866-366-8308

Company:	CBA INFORMATION SOLUTIONS	Co. #:	01
Prepared for:	WASHINGTON MUTUAL-LONG BEACH	Subscriber #:	4129310 Case #:
Report Type:	INDIVIDUAL Report #: 29914712	Ordered:	1/02/07 Released: 1/02/07
Applicant:	LAURA RICHARDSON	Appl. SS #:	DOB/Age:
Co-Applicant:		Co-Appl. SS #:	DOB/Age:

ASSN CODE	SUBSCRIBER NAME / ACCOUNT NUMBER	SUBSCRIBER # / STATUS COMMENT	OPEN DATE / STATUS DATE	TYPE / TERMS	AMOUNT	PRESENT STATUS: PAYMENT	PRESENT STATUS: BALANCE DATE / BALANCE	PRESENT STATUS: AMT PAST DUE	# OF MONTHS REVD	PYMT RECORD / PAST DUE: 30	60	90+

(90-01/06) (30-07/05) (30-05/05) (30-03/05) (30-01/05)
CLOSED
AMOUNT CHARGED OFF: 2371

A1 WILSHIRE CREDIT CORP 133FZ02187 10/95 R/C M1 60 1 0 0
EFX [redacted] PAID WAS 30 10/01 I/L $25000 $0 $0 $0
PAYMENT PROFILE HISTORY STARTS WITH MONTH PREVIOUS TO 10/01 ..... ----2----------
(30-05/01)

A1 XEROX EMPLOYEES FEDE 180FC00288 03/98 C/C I2 200 28 1 0
EFX [redacted] PAID WAS 60 11/06 945 $5000 $0 $0 $0
PAYMENT PROFILE HISTORY STARTS WITH MONTH PREVIOUS TO 11/06 ..... -21-21113221212221212--2
(30-09/06) (30-06/06) (60-02/06) (30-12/05) (30-10/05)
(30-08/05) (30-07/05) (30-06/05) (30-04/05) (30-02/05)
(30-11/04)

ADDRESSES

A 717 E VERNON ST Reported: 02/16/00
XPN LONG BEACH, CA 90806-2726 Last Upd: 10/03/06 Last Subs: 3903714

A 3623 S PARKER ST Reported: 05/06/94
XPN SAN PEDRO, CA 90731-6833 Last Upd: 05/02/06 Last Subs:

A 15607 S DENVER AVE Reported: 09/01/69
XPN GARDENA, CA 90248-2114 Last Upd: 02/17/05 Last Subs:

A 1851 E 1ST ST Reported:
EFX SANTA ANA, CA 92705 Last Upd: 10/01/98 Last Subs:

Rental

EMPLOYMENT

A STATE OF CALIF Hired: Reported: 12/03
XPN Left: Last Upd: 12/03

A STATE OF CALIF LTT GOV OFF Hired: Reported: 12/03
TU LOS ANGELES, CA Left: Last Upd: 12/03

A XEROX Hired: Reported: 03/96
XPN Left: Last Upd: 03/96

INQUIRIES

C B ASSO FIL Z 00004048 01/02/07
TU INQUIRY

CREDCO FR 3996026 12/19/06
XPN INQUIRY

FAC Z 06311748 12/19/06
TU INQUIRY

FIRST AMERICAN CREDC 181ZB00548 12/19/06
EFX INQUIRY

CREDIT PLUS FR 1973039 12/18/06
XPN INQUIRY

CBD Z 00049997 12/15/06
TU INQUIRY

CREDIT BUREAU OF DEL 801ZB00982 12/15/06
EFX INQUIRY

CONTINUED...

This credit report is issued only in permissible users as defined by the Fair Credit Reporting Act/Fidelity Law 21-2002 and is done as in the interest of credit pass. This report is furnished at the joint request of the user and the subject of the report who acknowledges to indemnify CBA Information Solutions for improper information or release of this report. A good faith effort has been made to obtain all information from sources CBA Information Solutions deems as reliable but CBA Information Solutions cannot guarantee the accuracy of the information. CBA Information Solutions certifies that our Wide Merged Residential Mortgage Credit Reports comply with the standards set forth by FNMA, FHLMC, FHMA, VA and FHA. The reporting bureau certifies that public records have been checked for judgments, bankruptcies, foreclosures and other legal actions.

JPMC- 000104
CONFIDENTIAL

CBA INFORMATION SOLUTIONS

Pyramid Report (con't)

CONFIDENTIAL

PAGE 6

4 Executive Campus, Cherry Hill, NJ 08002 866-385-8308

Company:	CBA INFORMATION SOLUTIONS	Co. #:	01
Prepared for:	WASHINGTON MUTUAL-LONG BEACH	Subscriber #:	4129310 Case #: [redacted]
Report Type:	INDIVIDUAL Report #: 29914712	Ordered:	1/02/07 Released: 1/02/07
Applicant:	LAURA RICHARDSON	Appl. SS #:	[redacted] DOB/Age:
Co-Applicant:		Co-Appl. SS #:	DOB/Age:

ASSN CODE	SUBSCRIBER NAME / ACCOUNT NUMBER	SUBSCRIBER # / STATUS COMMENT	OPEN DATE / STATUS DATE	TYPE / TERMS	AMOUNT	PRESENT STATUS: PAYMENT	PRESENT STATUS: BALANCE DATE / BALANCE	PRESENT STATUS: ANY PAST DUE	# OF MONTHS REVIEW	PYMT RECORD / PAST DUE: 30	60	90+
	CREDIT PLUS	FR 1973039					12/15/06					
XPN		INQUIRY										
	ENS ATLANTA	Z 00245646					12/15/06					
TU		INQUIRY										
	EQUIFAX MORTGAGE SER	FR 1973206					12/15/06					
XPN		INQUIRY										
	EQUIFAX MORTGAGE SER	401ZB02533					12/15/06					
EFX		INQUIRY										
	LANDSAFE CREDIT	180ZB07577					11/27/06					
EFX		INQUIRY										
	LANDSAFE CRT	Z 07183223					11/27/06					
TU		INQUIRY										
	LANDSAFECREDIT	FR 3970658					11/27/06					
XPN		INQUIRY										
	CREDSTAR	180ZB05837					11/21/06					
EFX		INQUIRY										
	FISERV CREDSTAR	FR 1975476					11/21/06					
XPN		INQUIRY										
	GREENLIGHT F	F 02817329					11/21/06					
TU		INQUIRY										
	RELS CREDIT	133ZB03285					11/20/06					
EFX		INQUIRY										
	RELS REPORTING	FR 1972926					11/20/06					
XPN		INQUIRY										
	RELSCREDIT	F 00728002					11/20/06					
TU		INQUIRY										
	DOLLAR RENT A CAR-SF	606AZ11572					07/21/06					
EFX		INQUIRY										
	CBD	Z 00049997					05/15/06					
TU		INQUIRY										
	CREDIT BUREAU OF DEL	801ZB00982					05/15/06					
EFX		INQUIRY										
	CREDIT PLUS	FR 1973039					05/15/06					
XPN		INQUIRY										
	DOLLAR RENT A CAR-SM	606AZ12018					04/26/06					
EFX		INQUIRY										
	CBD	Z 00049997					03/29/06					
TU		INQUIRY										
	CREDIT BUREAU OF DEL	801ZB00982					03/29/06					
EFX		INQUIRY										
	CREDIT PLUS	FR 1973039					03/29/06					
XPN		INQUIRY										
	CBD	Z 00049997					01/23/06					
TU		INQUIRY										

CONTINUED...

This credit report is issued only to permissible users as defined by the Fair Credit Reporting Act (Public Law 91-508) and is given as in the context of confidence. This report is furnished at the joint request of the user and the subject of the report who both agree to indemnify CBA Information Solutions for incorrect information or objects of this report. A good faith effort has been made to obtain all information from sources CBA Information Solutions deems as reliable but CBA Information Solutions cannot guarantee the accuracy of the information. CBA Information Solutions certifies that our triple merged Residential Mortgage Credit Reports comply with the standards set forth by FRMA, FNMC, FNMA, VA and FHA. The reporting bureau certifies that public records have been checked for judgments, foreclosures, bankruptcies and other legal actions.

JPMC- 000105
CONFIDENTIAL

CBA INFORMATION SOLUTIONS

Pyramid Report (con't)

CONFIDENTIAL

4 Executive Campus, Cherry Hill, NJ 08002 856-388-8300

Company:	CBA INFORMATION SOLUTIONS	Co. #:	01
Prepared for:	WASHINGTON MUTUAL-LONG BEACH	Subscriber #:	4129110 Case #: 0729542433
Report Type:	INDIVIDUAL Report #: 29914712	Ordered:	1/02/07 Selected: 1/02/07
Applicant:	LAURA RICHARDSON	Appl. SS #:	[redacted] DOB/Age:
Co-Applicant:		Co-Appl. SS #:	DOB/Age:

ASSN CODE	SUBSCRIBER NAME / ACCOUNT NUMBER	SUBSCRIBER # / STATUS COMMENT	OPEN DATE / STATUS DATE	TYPE / TERMS	AMOUNT	PRESENT STATUS: PAYMENT	BALANCE DATE / BALANCE	ART PAST DUE	# OF MONTHS REVD	PYMT RECORD: PAST DUE 30	60	90+
	CREDIT BUREAU OF DEL	891ZE80962										
RFA		INQUIRY										
	CREDIT PLUS	FR 1973039										
XPN		INQUIRY										

DIRECT CHECK

Subcode	Subscriber	Telephone	Address	City	ST	Zip
01QA6001	AMERIQUEST	866-496-5262	505 S MAIN ST	ORANGE	CA	92868
0306780	BALLY TOTAL FITNESS	562-484-2980	12440 E IMPERIAL SUI	NORWALK	CA	90650
1270246	CAP ONE BK	BY MAIL ONLY	PO BOX 85520	RICHMOND	VA	23285
1971970	CBCINNOVIS	614-222-4119	170 E TOWN ST	COLUMBUS	OH	43215
00285278	CBCINNOVIS	614-222-4119	170 E TOWER ST .	COLOMBUS	OH	43215
00049897	CBD	410-742-9851	530 RIVERSIDE DR	SALISBURY	MD	21801
2525690	CELINK	517-323-6134	3900 CAPITOL CITY BL	LANSING	MI	48906
3437520	CHEVRON CREDIT BANK	800-243-8766	PO BOX 5010	CONCORD	CA	94524
0800145	CITI AUTO		17400 BROOKHURST ST	FOUNTAIN VALLEY	CA	92708
0600150	CITI AUTO	800-486-1758	PO BOX 742557	DALLAS	TX	75374
3996926	CSDCO	800-639-2422	12395 FIRST AMERICAN	POWAY	CA	92064
1973039	CREDIT PLUS	301-742-9551	31550 WINTERPLACE PK	SALISBURY	MD	21804
00245646	EMS ATLANTA	800-333-0037	1600 PEACHTREE ST	ATLANTA	GA	30309
1973205	EQUIFAX MORTGAGE SER	800-333-0037	1505 WINDWARD CONCOU	ALPHARETTA	GA	30005
06311748	FAC	800-637-2422	12395 FIRST AMERIC	POWAY	CA	92064
1975476	FISERV CREDSTAR	818-762-6262	6350 LAUREL CANYON B	NORTH HOLLYWOOD	CA	91606
1672215	GEMB	800-867-1864	PO BOX 981400	EL PASO	TX	79998
02817329	GREENLIGHT F		2600 MICHELSON DR	IRVINE	CA	92612
3240879	HSBC NV	800-477-6000	PO BOX 19360	PORTLAND	OR	97280
07991188	HSBC NV	800-477-6000	POB 19360	PORTLAND	OR	97280
020T1001	LA NEIGH MSK		3111 S FLOWER ST	LOS ANGELES	CA	90007
07383223	LANDSAFE CRT		155 N LAKE AVE	PASADENA	CA	91101
3970658	LANDSAFECREDIT	626-927-3000	1515 WALNUT GROVE AV	ROSEMEAD	CA	91770
3900947	LITTON LOAN SERVICIN	713-960-9676	4828 LOOP CENTRAL DR	HOUSTON	TX	77081
3903714	OPTION ONE MORTGAGE	800-648-8605	3 ADA WAY	IRVINE	CA	92618
1972356	PORTER RANCH CREDIT	818-360-7753	11145 TAMPA AVE STE	NORTHRIDGE	CA	91326
00084420	PRTR RNCH CR	818-360-7753	11145 TAMPA AV	NORTHRIDGE	CA	91326
1972926	RELS REPORTING	866-646-8448	12395 FIRST AMERICAN	POWAY	CA	92064
00728002	RELSCREDIT	866-646-8448	4550 SW MACADAM AV	PORTLAND	OR	97201
1238084	SEARS/CBSD	BY MAIL ONLY	PO BOX 6189	SIOUX FALLS	SD	57117
02817041	SETTLEMENT O	619-209-3602	2605 CAMINO DEL RI	SAN DIEGO	CA	92108
1973064	SETTLEMENTONE	619-209-3602	2605 CAMINO DEL RIO	SAN DIEGO	CA	92108
1943855	VERIZON WIRELESS	949-286-7000	15505 SAND CANYON AV	IRVINE	CA	92618
2990858	WELLS FARGO HOME MOR	314-529-5000	625 MARYVILLE CENTRE	SAINT LOUIS	MO	63141
3828796	WPS FINANCIAL	BY MAIL ONLY	PO BOX 19657	IRVINE	CA	92623
02858003	XEROX EFCU	310-643-4200	2200 E GRAND AVE	EL SEGUNDO	CA	90245

PAYMENT PROFILE CODE DESC

CONTINUED...

This credit report is issued only to permissible users as defined by the Fair Credit Reporting Act/Public Law 91-508) and is done so in the strictest of confidence. This report is prepared at the individual request of the user and is a solution of the report user's own credit decision/analysis. CBA Information Solutions, Inc. assumes no responsibility for any decision or information or omission of fact based upon this report. A good credit score has many meanings to many lenders. CBA Information Solutions does not maintain nor CBA Information Solutions cannot guarantee the accuracy of the information. CBA Information Solutions is affiliated with and holds current Professional Ratings per Credit Reporting Industry with the standards set forth by FNMA, FHLMC, FHAVA, VA and FHA. The reporting history reflects that public records have been checked for judgments, foreclosures, bankruptcies and other legal actions.

CBA INFORMATION SOLUTIONS

Pyramid Report (con't)

CONFIDENTIAL

PAGE 8

4 Executive Campus, Cherry Hill, NJ 08002 866-368-8308

Company:	CBA INFORMATION SOLUTIONS	Co. #:	01
Prepared for:	WASHINGTON MUTUAL-LONG BEACH	Subscriber #: 4129310	Case #: 0729842433
Report Type:	INDIVIDUAL Report #: 29914712	Ordered: 1/02/07	Released: 1/02/07
Applicant:	LAURA RICHARDSON	Appl. SS #:	DOB/Age:
Co-Applicant:		Co-Appl. SS #:	DOB/Age:

ASSN CODE	SUBSCRIBER NAME / ACCOUNT NUMBER	SUBSCRIBER # / STATUS COMMENT	OPEN DATE / STATUS DATE	TYPE / TERMS	AMOUNT	PRESENT STATUS: PAYMENT	PRESENT STATUS: BALANCE DATE / BALANCE	PRESENT STATUS: AMT PAST DUE	DEF MONTHS REV'D	PYMT RECORD / PAST DUE: 30	60	90+

0 = CURRENT (TOO NEW)
1 = CURRENT
2 = 30 DAYS DELINQUENT
3 = 60 DAYS DELINQUENT
- = NO HISTORY REPORTED
4 = 90 DAYS DELINQUENT
5 = 120 DAYS DELINQUENT
6 = 150 DAYS DELINQUENT
7 = WAGE PLAN OR BANKRUPTCY
8 = REPOSSESS/FORECLOSE
9 = COLLECTION/CHARGEOFF
U = FOOTNOTED (UNRATED)
= UNKNOWN

PUBLIC RECORD DISCLOSURE

Public records have been checked for 7 years. If no public records were found, NONE will appear in the appropriate location.

Applicant __NONE__ Co-Applicant __NONE__

FILE VARIATIONS

Items Associated with Applicant

MIDDLE NAME/INITIAL:	ANN
HOUSE #:	3623
STREET NAME/INITIAL:	PARKER
CITY NAME:	SAN PEDRO
ZIP CODE:	90731

9903586	LA HEIGH HSE
10374	XEROX EPCU
8740017077652	AMERIQUEST
430200007016	HSBC NV
INQUIRY	C E ASSO FIL
INQUIRY	CBD
INQUIRY	CBD
INQUIRY	EMS ATLANTA
INQUIRY	FAC
INQUIRY	GREENLIGHT F
INQUIRY	LANDSAFE CRT
INQUIRY	RELSCREDIT

Items Associated with Applicant LAST NAME: BATTS

1070095501	CITIFINANCIAL AUTO
518200675587	WESTERN FINANCIAL SA
9958037	AAMES HOMES LOAN
60078671735361001	CITIFINANCIAL AUTO
9020591309	DOWNEY S&L
277070	WILSHIRE CREDIT CORP
61037420	XEROX EMPLOYEES FEDE
103742001	XEROX EMPLOYEES FEDE
103742002	XEROX EMPLOYEES FEDE
INQUIRY	CREDIT BUREAU OF DEL
INQUIRY	CREDIT BUREAU OF DEL

CONTINUED...

This credit report is issued only to certifiable users as defined by the Fair Credit Reporting Act(Public Law 91-508) and is done so in the interest of confidence. This report is furnished at the joint request of the user and the subject of the report who both agree at inception. CBA Information Solutions for accurate information or reuse of this report. A good faith effort has been made to simple all information from sources CBA Information Solutions owners or reliable and CBA Information Solutions owners guarantee the accuracy of the information. CBA Information Solutions certifies that our is fair reported Residential Mortgage Credit Reports comply with the standards set forth by FNMA, FNLMC, FMHA, VA and FHA. The reporting bureau certifies that public records have been checked for judgments, foreclosures, bankruptcies and other legal actions.

JPMC- 000107
CONFIDENTIAL

CBA INFORMATION SOLUTIONS

Pyramid Report (con't)

CONFIDENTIAL

PAGE 9

4 Executive Campus, Cherry Hill, NJ 08002 856-366-8306

Company:	CBA INFORMATION SOLUTIONS	**Co. #:**	01
Prepared for:	WASHINGTON MUTUAL-LONG BEACH	**Subscriber #:**	4129310 **Case #:** [redacted]
Report Type:	INDIVIDUAL **Report #:** 29914712	**Ordered:**	1/02/07 **Released:** 1/02/07
Applicant:	LAURA RICHARDSON	**Appl. SS #:**	[redacted] **DOB/Age:**
Co-Applicant:		**Co-Appl. SS #:**	**DOB/Age:**

ASSN CODE	SUBSCRIBER NAME	SUBSCRIBER #	OPEN DATE	TYPE	AMOUNT	PRESENT STATUS			# OF MONTHS REVD	PYMT RECORD
	ACCOUNT NUMBER	STATUS COMMENT	STATUS DATE	TERMS		PAYMENT	BALANCE DATE / BALANCE	AMT PAST DUE		PAST DUE 30 / 60 / 90+

	INQUIRY	CREDSTAR
	INQUIRY	DOLLAR RENT A CAR-SF
	INQUIRY	DOLLAR RENT A CAR-SN
	INQUIRY	EQUIFAX MORTGAGE SER
	INQUIRY	FIRST AMERICAN CREDC
	INQUIRY	LANDSAFE CREDIT
	INQUIRY	RELS CREDIT

REPORT COMMENTS:

TU APPLICANT NAME VARIATION: LAURA ANN RICHARDSON
TU APPLICANT NAME VARIATION: RICHARDSON
TU APPLICANT NAME VARIATION: BATTS,LAURA
TU APPLICANT NAME VARIATION: RICHARDSONBATTS,LAURA
EFX APPLICANT NAME VARIATION: LAURA R BATTS
EFX APPLICANT: SSN ISSUED IN 1978 BY STATE OF CA
XPN APPLICANT AKA: LAURA A BATTS
XPN APPLICANT AKA: BATTS LAURA
XPN APPLICANT AKA: LAURA R BATTS
TU APPLICANT: INQUIRIES IMPACTED THE CREDIT SCORE

If there are any questions on the above listed Trade Lines, please contact the following...

XPN: EXPERIAN
701 EXPERIAN PKWY
PO BOX 2002
ALLEN, TX 75013
(888) 397-3742
www.experian.com/reportaccess

TU: TransUnion LLC
2 BALDWIN PLACE, P.O. BOX 1000
CHESTER, PA 19022
800-888-4213

EFX: EQUIFAX INFORMATION SERVICES LLC
P O BOX 740241
ATLANTA, GA 30374-0241
800/685-1111

Prepared By: CBA Information Solutions
4 Executive Campus
Cherry Hill, NJ 08002

CONTINUED...

This credit report is issued only to permissible users as defined by the Fair Credit Reporting Act(Public Law 91-508) and is done so in the strictest of confidence. This report is furnished at the joint request of the user and the subject of the report who both agree to secondary CBA Information Solutions for incorrect information or errors in this report. A good faith effort has been made to obtain all information from sources. CBA Information Solutions makes no representation as to the accuracy of the information. CBA Information Solutions or office that can help correct incorrect information. This report complies with the standards set forth by FCRA, FACTA, and VAA. The reporting items verifying that public records have been checked for judgements, foreclosures, bankruptcies and other legal actions.

CBA INFORMATION SOLUTIONS

Pyramid Report (con't)

CONFIDENTIAL

4 Executive Campus, Cherry Hill, NJ 08002 866-366-8308

Company:	CBA INFORMATION SOLUTIONS	Co. #:	01
Prepared for:	WASHINGTON MUTUAL-LONG BEACH	Subscriber #:	4129310 Case #: [redacted]
Report Type:	INDIVIDUAL Report #: 29914712	Ordered:	1/02/07 Released: 1/02/07
Applicant:	LAURA RICHARDSON	Appl. SS #:	[redacted] DB/Age:
Co-Applicant:		Co-Appl. SS #:	DOB/Age:

ASSN CODE	SUBSCRIBER NAME	SUBSCRIBER #	OPEN DATE	TYPE	AMOUNT	PRESENT STATUS			# OF MONTHS REVD	PYMT RECORD		
	ACCOUNT NUMBER	STATUS COMMENT	STATUS DATE			PAYMENT	BALANCE DATE / BALANCE	ANT PAST DUE		PAST DUE 30	60	90+

1-866-366-8308

This report contains information supplied by the National Credit Bureau Systems named above, which are also denoted within the left column of the report. Its contents have not been verified by CBA Information Solutions and may contain duplicate information. While this report is being used for some real estate lending purposes, it is not a Residential Mortgage Credit Report as defined by FNMA, FHLMC, and FHA/VA guidelines.

* * * END OF REPORT * * *

This credit report is issued only to permissible users as defined by the Fair Credit Reporting Act/Public Law 91-508 and is done so at the request of credit cards. This report is furnished at the joint request of the user and the subject of the reporting credit agency to independently [illegible] Solutions [illegible] CBA Information Solutions cannot guarantee the accuracy of the information. CBA Information Solutions certifies that our FHA-merged Residential Mortgage Credit Reports comply with the standards set forth by FNMA, FHLMC, FNMA, VA and FHA. The reporting bureau certifies that public records have been checked for judgments, foreclosures, bankruptcies and other legal actions.

JPMC- 000109
CONFIDENTIAL

CREDIT SCORE DISCLOSURE

Borrower Name(s):	Lender:
Laura Richardson	Washington Mutual Bank 1400 South Douglass Road, Suite 100 Anaheim, CA 92806
	Date: January 04, 2007

Property Address:
3622 West Curtis Drive, Sacramento, CA 95818

Credit information provided by:

CBA Information Solutions
4 Executive Campus
Cherry Hill, NJ 08002
1-866-366-8308

Your current Credit Score(s) or most recent Credit Score(s) and the key factors that adversely affect your Credit Score(s) in the model used is/are attached.

The range of possible Credit Scores under the model used is

300 - 850

Your Credit Score was created on the same date noted at the top of your Credit Score report.

The information and credit scoring model may be different than the Credit Score that may be used by the lender.

JPMC- 000110
CONFIDENTIAL

CSOC.RICH.001891

CREDIT SCORE DISCLOSURE

Borrower Name(s):	Lender:
Laura Richardson	Washington Mutual Bank 1400 South Douglass Road, Suite 100 Anaheim, CA 92806
	Date: January 02, 2007

Property Address:
3622 Curtis Dr, Sacramento, CA 95818

Credit information provided by:

CBA Information Solutions
4 Executive Campus
Cherry Hill, NJ 08002
1-866-366-8308

Your current Credit Score(s) or most recent Credit Score(s) and the key factors that adversely affect your Credit Score(s) in the model used is/are attached.

The range of possible Credit Scores under the model used is

300 - 850

Your Credit Score was created on the same date noted at the top of your Credit Score report.

The information and credit scoring model may be different than the Credit Score that may be used by the lender.

JPMC- 000111
CONFIDENTIAL

Landsafe Credit 3 File Merge Report

Reporting Agency:
Landsafe Credit
1515 Walnut grove Avenue
Rosemead, CA 91770
(877)572-5673

Report#: CL1032361592
Report Date: 11/27/2006

Client:
H & R Block - Burlington
3 Burlington Woods
Burlington, MA 01803-4514
7812291999

Client Loan#:
Requested: 11/27/2006
Attention:

APPLICANT INFORMATION

Borrower:
RICHARDSON, LAURA
SSN# 573553256
717 E VERNON ST
LONG BEACH, CA 908062726

CoBorrower:
SSN#

GENERAL COMMENTS

B	XPN: Experian/Fair, Isaac Model SCORE(603)	REASON CODES: 39, 13, 18, 02	
B	EFX: EQUIFAX BEACON 5.0 SCORE(582)	REASON CODES: 39, 13, 18, 08	
B	TUC: FICO CLASSIC 2004 SCORE(575)	REASON CODES: 39, 13, 18, 08	

FICO: B-XPN:603, B-EFX:582, B-TUC:575,

B XPN: TOO MANY INQUIRIES LAST 12 MONTHS
B TUC: In Addition to the factors listed above, the number of inquiries on the consumer's credit file has adversely affected the credit score

24 MONTHS SUMMARY: 12 ACCOUNTS REPORTED IN 24 MO. 4 LATE ACCOUNTS IN 24 MO.
REVOLVING LATES IN 24 MO: 5030; 1060; 2090
INSTALLMENT LATES IN 24 MO: 22030; 3060; 0090
INQUIRIES: 7 IN LAST 90 DAYS

page 1 of 15

Landsafe Credit 3 File Merge Report

RICHARDSON, LAURA

H & R Block - Burlington
Report#: CL1032361592
Report Date: 11/27/2006
Client Loan:

CREDIT HISTORY
ACCOUNTS WITH BALANCES

E C O A	CREDIT GRANTOR / ACCOUNT NUMBER / REPOSITORY / REMARKS	RPTD	LACT OPND	HIGH CREDIT OR LMT	BALANCE OWING	PYMT PST DUE	TYPE DRTN CURST	MR	TIMES PAST DUE 30 60 90

JPMC- 000112
CONFIDENTIAL

B-1 OPTION ONE MORTGAGE 10-06 446250 445334 2592 Conv RE Mortg 00 00 00
11-06 05-06 0 480 7
(XPN-3903714,TUC,EFX) M1
Real estate mortgage
Conventional mortgage

B-1 WELLS FARGO HOME MO 11-06 359000 353198 2475 Conv RE Mortg 03 00 00
11-06 05-05 0 360 19
(XPN+-2990858,TUC+,EFX+) M1
Freddie Mac account
Real estate mortgage
Late Payments(30x06-06)(30x04-06,) 30x12-05

B-1 XFBOA EFCU 02-06 5000 1582 133 Credit Line 18 01 00
03-06 03-90 133 0 48
(TUC+-Q285N003) C2
Late Payments: 60x02-06, 30x01-06, 30x12-05, 30x10-05, 30x08-05, 30x06-05
30x04-05, 30x02-05, 30x11-04, 30x10-04, 30x09-04, 30x07-04
30x05-04

B-1 BALLY TOTAL FITNESS 10-06 1044 841 29 Inst Sls Cont 00 00 00
10-06 03-06 0 36 7
(XPN-6300750,TUC) I1

B-1 CAP ONE BK 11-06 826 92 15 Credit Card 09 01 03
11-06 10-95 0 REV 99
(XPN+-1270246,TUC+,EFX+) R1
Credit card
Late Payments: 90x09-06, 90x08-06, 60x07-06, 30x05-06, 30x04-06, 30x03-06
30x06-05, 30x03-05

B-1 MEDICAL PAYMENT DATA 53 53 53 COLLECTION 00 00 00
08-01 12-96
(XPN-3910221) I9
Collection/CN:

Landsafe Credit 3 File Merge Report

RICHARDSON, LAURA H & R Block - Burlington
Report#: CL1032361592
Report Date: 11/27/2006 Client Loan:

CREDIT HISTORY
ALL OTHER ACCOUNTS

E C O A	CREDIT GRANTOR ACCOUNT NUMBER REPOSITORY REMARKS	RPTD	LAST OPND	HIGH CREDIT OR LMT	BALANCE OWING	PYMT PST DUE	TYPE TRTN CIRST	MR	TIMES PAST DUE 30 60 90
B-1	CHEVRON CREDIT BANK 10-06 (XPN-3437570,TUC,EFX) Credit card Amount in high credit is credit limit Account paid on 07-2006		07-06 08-04	400	0	0 0	Credit Card REV R1	27	00 00 00
B-2	CITI AUTO 10-06 (XPN+-1874640,TUC+,EFX+) Profit and loss write off Charged off account Auto Charge Off 06-2006		06-04 01-98	41527	0	0 1691	Automobile 72 I8	53	00 00 00

JPMC- 000113
CONFIDENTIAL

CSOC.RICH.001894

Account closed on 05-2000

8-1	WFS FINANCIAL		02-06	29549	0	0	Unsecured	00 00 00
		10-06	12-03			0	60 15	
	(XPN+-3628796,TUC+,EFX+)						I9	
	Profit and loss write off							
	Charged off account							
	Unsecured							
	Charge Off 02-2006							
	Account closed on 02-2006							
B-1	XEROX FEDERAL CR UN		10-06	5000	0	0	Credit Line	01 03 00
	D	10-06	03-90			0	REV 99	
	(XPN+-3778150,TUC+,EFX+)						I2	
	Closed							
	Paid account/zero balance							
	Line of credit							
	Account closed on 10-2006							
	Late Payments: 30x10-06, 30x09-06, 30x08-06, 60x07-06, 30x06-06, 30x03-06							
	60x02-06, 60x01-06, 30x12-05, 30x11-05, 30x10-05, 30x09-05							
	30x08-05, 30x07-05, 30x06-05, 30x05-05, 30x04-05, 30x03-05							
	30x02-05, 30x01-05, 30x11-04							
B-1	SEARS/CR&D		06-06	2700	0	0	Credit Card	00 00 00
		06-06	12-02			0	REV 42	
	(XPN-1230084,TUC,EFX)						R1	
	Credit card							
	Amount in high credit is credit limit							

Landsafe Credit 3 File Merge Report

RICHARDSON, LAURA — H & R Block - Burlington
Report#: CL1032361992
Report Date: 11/27/2006 — Client Loan: [redacted]

CREDIT HISTORY
ALL OTHER ACCOUNTS

E C O A	CREDIT GRANTOR / ACCOUNT NUMBER / REPOSITORY / REMARKS	RPTD	LACT OPND	HIGH CREDIT OR LMT	BALANCE OWING	PYMT PST DUE	TYPE DRTN CURST	MR	TIMES PAST DUE 30 60 90
B-1	LITTON LOAN SERVICI		05-05	245000	0	0	Conv RE Mortg		09 01 00
		05-05	06-01			0	360	39	
	(XPN+-3906947)						M1		
	Account closed (no date available)								
	Late Payments: 30x01-05, 30x07-04, 30x04-04, 30x10-03, 30x07-03								
B-1	LITTON LOAN		05-05	245000	0	0	Conv RE Mortg		09 01 00
		05-05	06-01			0	360	38	
	(TUC+-F9823004,EFX+)						M1		
	Closed								
	Paid account/zero balance								
	Real estate mortgage								
	Account closed on 05-2005								
	Late Payments: 30x01-05, 30x07-04, 30x04-04, 30x10-03, 30x07-03								
J-2	CITI AUTO		05-03	41527	0	0	Automobile		05 01 00
		06-03	01-98			0	0	37	
	(EFX+-682FA06340)						I2		
	Account Transferred or Sold								
	Account closed (no date available)								
	Late Payments: 30x09-02, 30x07-02, 30x10-01, 30x09-01								
J-2	CITI AUTO		01-03	38397	0	0	Unknown		01 00 00
		02-03	06-97			0	72	36	
	(XPN+-0800143,TUC+,EFX+)						I1		
	Closed								
	Paid account/zero balance								

JPMC- 000114
CONFIDENTIAL

Account closed on 01-2001
Last late date was 06-00

B-1 LA NEIGH HSE 08-02 108000 0 0 Real Estate 05 02 01
[redacted] 07-02 05-99 0 360 22
(TUC+-R20T1001) M2
Late Payments: 30x07-02, 90x01-02, 30x12-01, 60x11-01, 30x10-01, 30x07-01
60x12-00, 30x10-00

Landsafe Credit 3 File Merge Report

RICHARDSON, LAURA H & R Block - Burlington
Report#: CL10323615S2
Report Date: 11/27/2006 Client Loan: [redacted]

CREDIT HISTORY
ALL OTHER ACCOUNTS

E C O A	CREDIT GRANTOR ACCOUNT NUMBER REPOSITORY REMARKS	RPTD	LACT OPND	HIGH CREDIT OR LMT	BALANCE OWING	PYMT PST DUE	TYPE DRTN CURST	MR	TIMES PAST DUE 30 60 90
B-1	AAMES HOME LOAN [redacted] (XPN+-7905819,TUC+,EFX+) Transferred to another lender Transferred to another lender or claim purchased Account Transferred or Sold Real estate mortgage Account closed on 01-2002 Late Payments: 30x12-01, 30x10-01, 30x09-01, 30x08-01	06-02	01-02 05-01	245000	0	0	Conv RE Mortg 360 M1	25	04 00 00
B-1	DOWNEY SAVINGS & LO [redacted] (XPN+-3828008,TUC+,EFX+) Closed Paid account/zero balance Conventional mortgage Account closed on 07-2001 Late Payments: 60x12-00, 30x11-00, 60x07-00, 60x04-00	04-02	07-01 04-94	200000	0	0	Conv RE Mortg 360 M1	84	02 03 00
B-1	CELINK [redacted] (XPN+ 2525690,EFX+) Transferred to another lender or claim purchased Account Transferred or Sold Home improvement loan Account closed (no date available) Late Payments: 30x10-00, 30x08-00, 90x06-00, 60x05-00, 30x04-00	11-01	08-00 10-96	25000	0	0	FHA Loan 20 M2	60	03 01 01
B-1	WILSHIRE CREDIT CORP [redacted] (XPN+-3548330,TUC+,EFX+) Closed Paid account/zero balance Conventional mortgage Account closed on 07-2001 Late Payments: 30x05-01, 60x01-01	10-01	07-01 10-96	25000	0	0	Conv RE Mortg 240 M1	24	01 01 00
B-1	AMERIQUEST [redacted] (TUC-F1QA5001,EFX)	07-00	07-00 07-00	214500	0	0	Conv RE Mortg 360 M1	0	00 00 00

JPMC-000115
CONFIDENTIAL

Paid account/zero balance
Conventional mortgage
Account closed on 07-2000

page 5 of 15

Landsafe Credit 3 File Merge Report

RICHARDSON, LAURA — H & R Block - Burlington
Report#: CL1032361592
Report Date: 11/27/2006 — Client Loan: [redacted]

PUBLIC RECORD ITEMS

-- No Information Was Found --

CREDIT REPORT INQUIRIES IN THE LAST 90 DAYS

LANDSAFE CRT 11/27/2006 TUC
GREENLIGHT F 11/21/2006 TUC
CREDSTAR 11/21/2006 EFX
FISERV CREDSTAR 11/21/2006 XPN
RELCREDIT 11/20/2006 EFX
RELSCREDIT 11/20/2006 TUC
RELS REPORTING 11/20/2006 XPN

IDENTIFICATION(S) RETURNED ON INFILE

BORROWER'S EQUIFAX ID
LAURA R BATTS
3623 S PARKER ST, SAN PEDRO, CA 90731

AGE 44, SSN [redacted]
--PRIOR ADDRESS--
717 E VERNON ST, LONG BEACH, CA 90806

BORROWER'S TRANSUNION ID
LAURA ANN RICHARDSON

AGE 44, SSN [redacted]

BORROWER'S EXPERIAN ID
LAURA A RICHARDSON
717 E VERNON ST, LONG BEACH, CA 9080627726

AGE 44, SSN [redacted]
--PRIOR ADDRESS--
3623 S PARKER ST, SAN PEDRO, CA 907316413

IDENTIFICATION VARIANCES

S EFX: LAURA ANN RICHARDSON SSN
S TUC: RICHARDSON SSN [redacted]
S XPN: LAURA A BATTS SSN
S TUC: BATTS,LAURA SSN
S XPN: BATTS LAURA SSN [redacted]

page 6 of 15

Landsafe Credit 3 File Merge Report

RICHARDSON, LAURA — H & R Block - Burlington
Report#: CL1032361592

JPMC-000116
CONFIDENTIAL

CSOC.RICH.001897

Report Date: 11/27/2006 Client Loan: [redacted]

FRAUD VERIFICATION INFORMATION

XPN FRAUD SHIELD SUBJECT
SSN USED 0002 TIMES SINCE 08/01/2006
SSN ISSUED BETWEEN 1978 AND 1980
ADDR. USED 0002 TIMES SINCE 08/01/2006

TUC HAWK ALERT SUBJECT
SSN issued: 1979-0; state: CA
TUC HAWK ALERT SUBJECT
SSN issued: 1979-0; state: CA

TUC TRANS ALERT SUBJECT
TRANS-ALERT IS CLEAR

EFX SAFESCAN SUBJECT
SSN IS CLEAR, ADDRESS IS CLEAR
SSN ISSUED YEAR: 1978 ; STATE: CA

MISCELLANEOUS INFORMATION

-- No Information Was Found --

CONSUMER INFORMATION

-- No Information Was Found --

EMPLOYMENT INFORMATION

B TUC: STATE OF CALIF LTT GOV OFF, DIRECTOR Rptd 12-2003
B XPN: STATE OF CALIF, OCCUPATION UNKNOWN Rptd 12-2003
B XPN: XEROX, OCCUPATION UNKNOWN Rptd 03-1996

DIRECT CHECK INFORMATION

Subscriber Name/Address	Subscriber#	Contact Phone
BALLY TOTAL FITNESS 12440 E IMPERIAL SUITE 1 NORWALK, CA 90650	0300750	5624842980
CITI AUTO 17400 BROOKHURST ST STE FOUNTAIN VALLEY, CA 92708	0800145	

page 7 of 15

Landsafe Credit 3 File Merge Report

RICHARDSON, LAURA
H & R Block - Burlington
Report#: CL1012361592
Report Date: 11/27/2006 Client Loan: [redacted]

DIRECT CHECK INFORMATION

Subscriber Name/Address	Subscriber#	Contact Phone
SEARS/CBSD PO BOX 6189 SIOUX FALLS, SD 57117	1230084	BYMAILONLY
CAP ONE BK PO BOX 85520 RICHMOND, VA 23285	1270246	BYMAILONLY
CITY AUTO 2208 HIGHWAY 121 STE 100 BEDFORD, TX 76021	1574640	8004851780

JPMC- 000117
CONFIDENTIAL

GEMB PO BOX 981400 EL PASO, TX 79998	1672215	8009671864
VERIZON WIRELESS 15505 SAND CANYON AVE EL IRVINE, CA 92618	1943855	9492867000
CBCINNOVIS 170 E TOWN ST COLUMBUS, OH 43215	1971970	6142224319
PORTER RANCH CREDIT 11145 TAMPA AVE STE 24A NORTHRIDGE, CA 91326	1972356	8183607753
RELS REPORTING 12395 FIRST AMERICAN WAY POWAY, CA 92064	1972926	8666488448
CREDIT PLUS 31550 WINTERPLACE PKWY SALISBURY, MD 21804	1973039	3017429551
SETTLEMENTONE 2605 CAMINO DEL RIO S ST SAN DIEGO, CA 92108	1973064	6192053602
FISERV CREDSTAR 4340 LAUREL CANYON BLVD NORTH HOLLYWOOD, CA 91606	1975476	8187626262
CELINK 3900 CAPITOL CITY BLVD LANSING, MI 48906	2525690	5173214134
WELLS FARGO HOME MORTG 625 MARYVILLE CENTRE DR SAINT LOUIS, MO 63141	2990858	3145245000

Landsafe Credit 3 File Merge Report

RICHARDSON, LAURA
Report Date: 11/27/2006

H & R Block - Burlington
Report#: CL1012361592
Client Loan: [redacted]

DIRECT CHECK INFORMATION

Subscriber Name/Address	Subscriber#	Contact Phone
HSBC NV PO BOX 19360 PORTLAND, OR 97280	3240879	8004776000
CHEVRON CREDIT BANK NA PO BOX 5010 CONCORD, CA 94524	3437520	8002388766
WILSHIRE CREDIT CORP 1776 SW MADISON ST PORTLAND, OR 97205	3548330	8007760100
XEROX FEDERAL CR UN 2200 E GRAND AVE EL SEGUNDO, CA 90245	3778150	3106642262
DOWNEY SAVINGS & LOAN 3501 JAMBOREE RD STE 410 NEWPORT BEACH, CA 92660	3828008	9498431100
WFS FINANCIAL PO BOX 19657 IRVINE, CA 92623	3828796	BYMAILONLY
LITTON LOAN SERVICING 4828 LOOP CENTRAL DR HOUSTON, TX 77081	3900947	7139609676
OPTION ONE MORTGAGE CO 3 ADA WAY IRVINE, CA 92618	3903714	8006489605
CREDCO 12395 FIRST AMERICAN WAY POWAY, CA 92064	3996926	8006372422
AAMES HOME LOAN 350 S GRAND AVE	7905818	3236405000

JPMC- 000118
CONFIDENTIAL

LOS ANGELES, CA 90071
CITI AUTO 860015B 800486[illegible]750
PO BOX 742557
DALLAS, TX 75374

page 5 of 15

Landsafe Credit 3 File Merge Report

RICHARDSON, LAURA H & R Block - Burlington
Report#: CL10127671497
Report Date: 11/27/2006 Client Loan: [illegible]

CREDIT BUREAU CONTACTS

EFX EQUIFAX CREDIT INFORMATION SERVICES, INC.(800) 685-1111
P.O. BOX 740241 (ORDER A REPORT)
P.O. BOX 740256 (DISPUTE AN ITEM)
ATLANTA, GA 30374
WEB SITE: WWW.EQUIFAX.COM

XPN EXPERIAN - NATIONAL CONSUMER ASSISTANCE CENTER(888) 397-3742
P.O. BOX 2104 (ORDER A REPORT)
P.O. BOX 9701 (DISPUTE AN ITEM)
ALLEN, TX 75013-3742
WEB SITE: WWW.EXPERIAN.COM

TUC TRANSUNION CONSUMER SOLUTIONS (800) 888-4213
P.O. BOX 1000 (ORDER A REPORT)
P.O. BOX 2000 (DISPUTE AN ITEM)
CHESTER, PA 19022
WEB SITE: WWW.TRANSUNION.COM

JPMC- 000119
CONFIDENTIAL

page 10 of 15

Undisclosed Credit 3 File Merge Report

RICHARDSON LAURA

H & R Block - Burlington
Report#: CL1032361692
Client Loan: [redacted]

Report Date: 11/27/2006

ACCOUNT SUMMARY

TYPE OF ACCOUNT	ACCOUNT TOTALS			ADVERSE INFORMATION			
	Count	Balance	Payment	30-59	60-89	90+	$Past Due
Revolving	3	92	15	0	0	0	0
Real Estate	10	798532	5067	2	0	0	0
Installment	6	841	29	2	0	2	1691
Open/Other	2	1635	186	1	0	1	186
TOTAL	21	801100	5297	5	0	3	1877

CREDIT HISTORY
ADVERSE SUMMARY

E C O A	CREDIT GRANTOR / ACCOUNT NUMBER / REPOSITORY / REMARKS	RPTD	LACT OPND	HIGH CREDIT OR LMT	BALANCE OWING	PYMT PST DUE	TYPE DRTN CURST	MR	TIMES PAST DUE 30 60 90
B-1	WELLS FARGO HOME MO [redacted] (XPN+-2990850,TUC+,EFX+) Freddie Mac account Real estate mortgage Late Payments: 30x06-06, 30x04-06, 30x12-05	11-06	11-06 05-05	359000	353198	2475 0	Conv RE Mortg 360 M1	03 19	00 00
B-1	XEROX EFCU [redacted] (TUC+-Q38SN003) Late Payments: 60x02-06, 30x01-06, 30x12-05, 30x10-05, 30x08-05, 30x06-05 30x04-05, 30x02-05, 30x11-04, 30x10-04, 30x09-04, 30x07-04 30x05-04	03-06	02-06 03-90	$000	1582	133 133	Credit Line 0 C2	18 48	02 00
B-1	CAP ONE BK [redacted] (XPN+-1270246,TUC+,EFX+) Credit card Late Payments: 90x09-06, 90x08-06, 60x07-06, 30x06-06, 30x04-06, 30x03-06 30x06-05, 30x03-05	11-06	11-05 10-95	826	92	15 0	Credit Card REV R1	09 99	03 03
B-1	MEDICAL PAYMENT DATA [redacted] (XPN-1910221) Collection/CN:	08-01	12-98	53	53	53	COLLECTION 19	00	00 00

page 11 of 15

JPMC- 000120
CONFIDENTIAL

Landsafe Credit 3 File Merge Report

RICHARDSON, LAURA
Report Date: 11/27/2006

H & R Block - Burlington
Report#: CL1032361592
Client Loan: [redacted]

CREDIT HISTORY
ADVERSE SUMMARY

E C O A	CREDIT GRANTOR / ACCOUNT NUMBER / REPOSITORY / REMARKS	RPTD	LACT OPND	HIGH CREDIT OR LMT	BALANCE OWING	PYMT PST DUE	TYPE DRTN CURST	MR	TIMES PAST DUE 30 60 90
J-2	CITI AUTO [redacted]	10-06	06-04 01-98	41527	0	0 1691	Automobile 72 I9	53	00 00 00
	(XPN+-1574660,TUC+,EFX+) Profit and loss write off Charged off account Auto Charge Off 06-2004 Account closed on 05-2000								
B-1	WFS FINANCIAL [redacted]	10-06	02-06 12-03	29549	0	0 0	Unsecured 60 I9	35	00 00 00
	(XPN+-3828796,TUC+,EFX+) Profit and loss write off Charged off account Unsecured Charge Off 02-2006 Account closed on 02-2006								
B-1	XEROX FEDERAL CR UN [redacted]	10-06	10-06 03-90	5000	0	0 0	Credit Line REV 12	99	31 03 00
	(XPN+-3778150,TUC+,EFX+) Closed Paid account/zero balance Line of credit Account closed on 10-2006 Late Payments: 30x10-06, 30x09-06, 30x08-06, 60x07-06, 30x06-06, 30x03-06 60x02-06, 60x01-06, 30x12-05, 30x11-05, 30x10-05, 30x09-05 30x08-05, 30x07-05, 30x06-05, 30x05-05, 30x04-05, 30x03-05 30x02-05, 30x01-05, 30x11-04								
B-1	LITTON LOAN SERVICI [redacted]	05-05	05-05 06-01	245000	0	0 0	Conv RE Mortg 360 M1	19	09 01 00
	(XPN+-3900567) Account closed (no date available) Late Payments: 30x01-05, 30x07-04, 30x04-04, 30x10-03, 30x07-03								
B-1	LITTON LOAN [redacted]	05-03	05-05 06-01	245000	0	0 0	Conv RE Mortg 360 M1	38	09 01 00
	(TUC+-F9823004,EFX+) Closed Paid account/zero balance Real estate mortgage Account closed on 05-2005 Late Payments: 30x01-05, 30x07-04, 30x04-04, 30x10-03, 30x07-03								

Landsafe Credit 3 File Merge Report

RICHARDSON, LAURA
Report Date: 11/27/2006

H & R Block - Burlington
Report#: CL1032361592
Client Loan: [redacted]

CREDIT HISTORY
ADVERSE SUMMARY

JPMC- 000121
CONFIDENTIAL

```
E   CREDIT GRANTOR          LACT  HIGH    BALANCE PYMT    TYPE          TIMES
C   ACCOUNT NUMBER    RPTD  OPND  CREDIT  OWING   PST     DRTN      MR  PAST DUE
O   REPOSITORY                  OR LMT          DUE     CURST         30 60 90
A   REMARKS
-------------------------------------------------------------------------------
J-2 CITI AUTO               05-03 41527   0       0       Automobile    05 01 00
    [redacted]  06-03 01-98                       0       0         37
    (EFX+-682FA0E340)                             I2
    Account Transferred or Sold
    Account closed (no date available)
    Late Payments: 30x09-02, 30x07-02, 30x10-01, 30x09-01

J-2 CITI AUTO               01-03 38397   0       0       Unknown       01 00 00
    [redacted]  02-03 06-97                       0       72        36
    (XPN+-0800145,TUC+,EFX+)                      I1
    Closed
    Paid account/zero balance
    Account closed on 01-2003
    Last late date was 06-00

R-1 LA NEIGH MSE            08-02 108000  0       0       Real Estate   05 02 01
    [redacted]  07-02 05-99                       0       360       22
    (TUC+-RI2071001)                              M2
    Late Payments: 30x07-02, 90x01-02, 30x12-01, 60x11-01, 30x10-01, 30x07-01
                   60x12-00, 30x10-00

R-1 [redacted] HOME LOAN    01-02 245000  0       0       Conv RE Mortg 04 00 00
    [redacted]  06-02 06-01                       0       360       25
    (XPN+-7905818,TUC+,EFX+)                      M1
    Transferred to another lender
    Transferred to another lender or claim purchased
    Account Transferred or Sold
    Real estate mortgage
    Account closed on 01-2002
    Late Payments: 30x12-01, 30x10-01, 30x09-01, 30x08-01

R-1 DOWNEY SAVINGS & LO     07-01 200000  0       0       Conv RE Mortg 02 03 00
    [redacted]  04-02 04-94                       0       360       94
    (XPN+-1828008,TUC+,EFX+)                      M1
    Closed
    Paid account/zero balance
    Conventional mortgage
    Account closed on 07-2001
    Late Payments: 60x12-00, 30x11-00, 60x07-00, 60x04-00
```


Landsafe Credit 3 File Merge Report

RICHARDSON, LAURA

H & R Block - Burlington
Report#: CL1012361592
Client Loan: [redacted]

Report Date: 11/27/2006

CREDIT HISTORY
ADVERSE SUMMARY

```
E   CREDIT GRANTOR          LACT  HIGH    BALANCE PYMT    TYPE          TIMES
C   ACCOUNT NUMBER    RPTD  OPND  CREDIT  OWING   PST     DRTN      MR  PAST DUE
O   REPOSITORY                  OR LMT          DUE     CURST         30 60 90
A   REMARKS
-------------------------------------------------------------------------------
R-1 CELINK                  08-00 25000   0       0       FHA Loan      03 01 02
    [redacted]0 11-01 10-96                       0       20        60
    (XPN+-2525690,EFX+)                           M2
    Transferred to another lender or claim purchased
    Account Transferred or Sold
    Home improvement loan
    Account closed (no date available)
```


JPMC- 000122
CONFIDENTIAL

Late Payments: 30x10-00, 30x08-00, 90x06-00, 60x05-00, 30x04-00

3-1 WILSHIRE CREDIT CORP 07-01 25000 0 0 Conv RE Mortg 01 01 00
10-01 10-96 0 240 24
(XPN+-3548330,TUC+,EFX+) M1
Closed
Paid account/zero balance
Conventional mortgage
Account closed on 07-2001
Late Payments: 30x05-01, 60x01-01

GLOSSARY

0:(ECOA Undesignated) Account
1:Individual Account for Individual Use
2:Joint Account with Contractual Liability
3:Authorized User Account
4:Joint: Authorized User or Contractual Liability on Account
5:Co-maker on Account
6:Signed Application on Behalf of Another on Account
7:Maker on Account
8:Account in Name of a Coborrower
9:Association with Account Terminated

-- SST: ECOA Prefix Coding --

B:Information is Associated with Borrower
C:Information is Associated with Coborrower:
J:Information is Joint between Borrower & Coborrower:

page 14 of 15

Landsafe Credit 3 File Merge Report

RICHARDSON, LAURA H & R Block - Burlington
Report#: CL10122961592
Report Date: 11/27/2006 Client Loan:

CREDIT SCORE INFORMATION REPORT

EFX EQUIFAX CREDIT INFORMATION SERVICES INC. (800) 685-1111
P.O. BOX 740241 (ORDER A REPORT)
P.O. BOX 740256 (DISPUTE AN ITEM)
ATLANTA, GA 30374
WEB SITE: WWW.EQUIFAX.COM

XPN EXPERIAN - NATIONAL CONSUMER ASSISTANCE CENTER(888) 397-3742
P.O. BOX 2104 (ORDER A REPORT)
P.O. BOX 9701 (DISPUTE AN ITEM)
ALLEN, TX 75013-3742
WEB SITE: WWW.EXPERIAN.COM

TUC TRANSUNION CONSUMER SOLUTIONS (800) 888-4213
P.O. BOX 1000 (ORDER A REPORT)
P.O. BOX 2000 (DISPUTE AN ITEM)
CHESTER, PA 19022
WEB SITE: WWW.TRANSUNION.COM

RICHARDSON, LAURA XPN - Experian/Fair, Isaac Model 603
39 - Serious delinquency
13 - Time since delinquency is too recent or unknown
18 - Number of accounts with delinquency
02 - Level on delinquency on accounts

JPMC- 000123
CONFIDENTIAL

- TOO MANY INQUIRIES LAST 12 MONTHS

BATTS, LAURA [redacted] EFX - EQUIFAX BEACON 5.0 582
39 - Serious delinquency
13 - Time since delinquency is too recent or unknown
16 - Number of accounts with delinquency
08 - Too many inquiries last 12 months

RICHARDSON, LAURA [redacted] TUC - FICO CLASSIC 2004 575
39 - Serious delinquency
13 - Time since delinquency is too recent or unknown
18 - Number of accounts with delinquency
08 - Too many inquiries last 12 months
- In addition to the factors listed above, the number of inquiries on the consumer's credit file has adversely affected the credit score

---

H & R Block - Burlington
9 Burlington Woods
Burlington, MA 01803-4514

Request ID: CL1032361592

Important information from your lender

NOTICE TO THE HOME LOAN APPLICANT

In connection with your application for a home loan, the lender must disclose to you the score that a consumer reporting agency distributed to users and the lender used in connection with your home loan, and the key factors affecting your credit scores.

The credit score is a computer generated summary calculated at the time of the request and based on information that a consumer reporting agency or lender has on file. The scores are based on data about your credit history and payment patterns. Credit scores are important because they are used to assist the lender in determining whether you will obtain a loan. They may also be used to determine what interest rate you may be offered on the mortgage. Credit scores can change over time, depending on your conduct, how your credit history and payment patterns change, and how credit scoring technologies change.

Because the score is based on information in your credit history, it is very important that you review the credit-related information that is being furnished to make sure it is accurate. Credit records may vary from one company to another.

If you have questions about your credit score or the credit information that is furnished to you, contact the consumer reporting agency at the address and telephone number provided with this notice, or contact the lender, if the lender developed or generated the credit score. The consumer reporting agency plays no part in the decision to take any action on the loan application and is unable to provide you with specific reasons for the decision on a loan application.

If you have questions concerning the terms of the loan, contact the lender.

One or more of the following credit bureaus provided the credit score(s):

Equifax	Experian	Trans Union
P.O. Box 740256	P.O. Box 9701	P.O. Box 2000
Atlanta, GA 30374	Allen, TX 75013-3742	Chester, PA 19022
www.equifax.com	www.experian.com	www.transunion.com

JPMC- 000124
CONFIDENTIAL

(800) 685-1111 (888) 397-3742 (800) 888-4213

Applicant: RICHARDSON, LAURA
Score Date: 11/27/2006
Name of Score: TRANSUNION/FICO CLASSIC 2004
Credit Score: 575 Range: 350-850
Key Factors affecting the score:
SERIOUS DELINQUENCY
TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN
NUMBER OF ACCOUNTS WITH DELINQUENCY
TOO MANY INQUIRIES LAST 12 MONTHS
IN ADDITION TO THE FACTORS LISTED ABOVE, THE NUMBER OF INQUIRIES ON THE CONSUMER'S CREDIT FILE HAS ADVERSELY AFFECTED THE CREDIT SCORE

Applicant: RICHARDSON, LAURA
Score Date: 11/27/2006
Name of Score: EXPERIAN/EXPERIAN/FAIR, ISAAC MODEL
Credit Score: 603 Range: 300-850
Key Factors affecting the score:
SERIOUS DELINQUENCY
TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN
NUMBER OF ACCOUNTS WITH DELINQUENCY
LEVEL OF DELINQUENCY ON ACCOUNTS
TOO MANY INQUIRIES LAST 12 MONTHS

Applicant: RICHARDSON, LAURA
Score Date: 11/27/2006
Name of Score: EQUIFAX/EQUIFAX BEACON 5.0
Credit Score: 582 Range: 300-850
Key Factors affecting the score:
SERIOUS DELINQUENCY
TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN
NUMBER OF ACCOUNTS WITH DELINQUENCY
TOO MANY INQUIRIES LAST 12 MONTHS

The information and credit scoring model(s) used here may be different than the credit score used by the lender.

JPMC-000125
CONFIDENTIAL

CSOC.RICH.001906

Recording Requested By:
Washington Mutual Bank

Return To:
2210 Enterprise Drive
Doc Ops - MS SC00140
Florence, SC 29501

Sacramento County Recording
Craig A Kramer, Clerk/Recorder
BOOK 20070110 PAGE 1818
Check Number 4266
Wednesday, JAN 10, 2007 2:59:33 PM
Ttl Pd $63.00 Nbr
REB/51/1-19

ORIGINAL DEED

Prepared By:

[Space Above This Line For Recording Data]

DEED OF TRUST

DEFINITIONS
Words used in multiple sections of this document are defined below and other words are defined in Sections 3, 11, 13, 18, 20 and 21. Certain rules regarding the usage of words used in this document are also provided in Section 16.

(A) "Security Instrument" means this document, which is dated January 4, 2007 together with all Riders to this document.
(B) "Borrower" is Laura Richardson, An Unmarried Woman

Borrower's address is 717 E Vernon St. Long Beach, CA 90806. Borrower is the trustor under this Security Instrument.
(C) "Lender" is Washington Mutual Bank

Lender is a federal association organized and existing under the laws of the United States

JPMC- 000126
CONFIDENTIAL

CSOC.RICH.001907

Lender's address is 1400 South Douglass Road. Suite 100. Anaheim. CA 92806

Lender is the beneficiary under this Security Instrument.
(D) "Trustee" is California Reconveyance Company. a California corporation

(E) "Note" means the promissory note signed by Borrower and dated January 4. 2007
The Note states that Borrower owes Lender Five Hundred Thirty Five Thousand One and No/100 Dollars
(U.S. $535,001.00) plus interest. Borrower has promised to pay this debt in regular Periodic Payments and to pay the debt in full not later than February 1. 2037
(F) "Property" means the property that is described below under the heading "Transfer of Rights in the Property."
(G) "Loan" means the debt evidenced by the Note, plus interest, any prepayment charges and late charges due under the Note, and all sums due under this Security Instrument, plus interest.
(H) "Riders" means all Riders to this Security Instrument that are executed by Borrower. The following Riders are to be executed by Borrower [check box as applicable]:

[X] Adjustable Rate Rider	[ ] Condominium Rider	[ ] Second Home Rider
[ ] Balloon Rider	[ ] Planned Unit Development Rider	[ ] 1-4 Family Rider
[ ] VA Rider	[ ] Biweekly Payment Rider	[ ] Other(s) [specify]

(I) "Applicable Law" means all controlling applicable federal, state and local statutes, regulations, ordinances and administrative rules and orders (that have the effect of law) as well as all applicable final, non-appealable judicial opinions.
(J) "Community Association Dues, Fees, and Assessments" means all dues, fees, assessments and other charges that are imposed on Borrower or the Property by a condominium association, homeowners association or similar organization.
(K) "Electronic Funds Transfer" means any transfer of funds, other than a transaction originated by check, draft, or similar paper instrument, which is initiated through an electronic terminal, telephonic instrument, computer, or magnetic tape so as to order, instruct, or authorize a financial institution to debit or credit an account. Such term includes, but is not limited to, point-of-sale transfers, automated teller machine transactions, transfers initiated by telephone, wire transfers, and automated clearinghouse transfers.
(L) "Escrow Items" means those items that are described in Section 3.
(M) "Miscellaneous Proceeds" means any compensation, settlement, award of damages, or proceeds paid by any third party (other than insurance proceeds paid under the coverages described in Section 5) for: (i) damage to, or destruction of, the Property; (ii) condemnation or other taking of all or any part of the Property; (iii) conveyance in lieu of condemnation; or (iv) misrepresentations of, or omissions as to, the value and/or condition of the Property.
(N) "Mortgage Insurance" means insurance protecting Lender against the nonpayment of, or default on, the Loan.
(O) "Periodic Payment" means the regularly scheduled amount due for (i) principal and interest under the Note, plus (ii) any amounts under Section 3 of this Security Instrument.
(P) "RESPA" means the Real Estate Settlement Procedures Act (12 U.S.C. Section 2601 et seq.) and its implementing regulation, Regulation X (24 C.F.R. Part 3500), as they might be amended from time to time, or any additional or successor legislation or regulation that governs the same subject matter. As used in this Security Instrument, "RESPA" refers to all requirements and restrictions that are imposed in regard

JPMC- 000127
CONFIDENTIAL

CSOC.RICH.001908

to a "federally related mortgage loan" even if the Loan does not qualify as a "federally related mortgage loan" under RESPA.

(Q) **"Successor in Interest of Borrower"** means any party that has taken title to the Property, whether or not that party has assumed Borrower's obligations under the Note and/or this Security Instrument.

TRANSFER OF RIGHTS IN THE PROPERTY

This Security Instrument secures to Lender: (i) the repayment of the Loan, and all renewals, extensions and modifications of the Note; and (ii) the performance of Borrower's covenants and agreements under this Security Instrument and the Note. For this purpose, Borrower irrevocably grants and conveys to Trustee, in trust, with power of sale, the following described property located in the County of SACRAMENTO :

[Type of Recording Jurisdiction] [Name of Recording Jurisdiction]

Legal Description Attached Hereto And Made A Part Hereof

Exhibit 'A'

Parcel ID Number: [redacted] which currently has the address of

3622 West Curtis Drive [Street]

Sacramento [City], California 95818 [Zip Code]

("Property Address"):

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 COVENANTS that Borrower is lawfully seised 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.

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

1. Payment of Principal, Interest, Escrow Items, Prepayment Charges, and Late Charges. Borrower shall pay when due the principal of, and interest on, the debt evidenced by the Note and any prepayment charges and late charges due under the Note. Borrower shall also pay funds for Escrow Items pursuant to Section 3. Payments due under the Note and this Security Instrument shall be made in U.S.

JPMC- 000128
CONFIDENTIAL

CSOC.RICH.001909

currency. However, if any check or other instrument received by Lender as payment under the Note or this Security Instrument is returned to Lender unpaid, Lender may require that any or all subsequent payments due under the Note and this Security Instrument be made in one or more of the following forms, as selected by Lender: (a) cash; (b) money order; (c) certified check, bank check, treasurer's check or cashier's check, provided any such check is drawn upon an institution whose deposits are insured by a federal agency, instrumentality, or entity; or (d) Electronic Funds Transfer.

Payments are deemed received by Lender when received at the location designated in the Note or at such other location as may be designated by Lender in accordance with the notice provisions in Section 15. Lender may return any payment or partial payment if the payment or partial payments are insufficient to bring the Loan current. Lender may accept any payment or partial payment insufficient to bring the Loan current, without waiver of any rights hereunder or prejudice to its rights to refuse such payment or partial payments in the future, but Lender is not obligated to apply such payments at the time such payments are accepted. If each Periodic Payment is applied as of its scheduled due date, then Lender need not pay interest on unapplied funds. Lender may hold such unapplied funds until Borrower makes payment to bring the Loan current. If Borrower does not do so within a reasonable period of time, Lender shall either apply such funds or return them to Borrower. If not applied earlier, such funds will be applied to the outstanding principal balance under the Note immediately prior to foreclosure. No offset or claim which Borrower might have now or in the future against Lender shall relieve Borrower from making payments due under the Note and this Security Instrument or performing the covenants and agreements secured by this Security Instrument.

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

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

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

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

JPMC- 000129
CONFIDENTIAL

CSOC.RICH.001910

in writing. In the event of such waiver, Borrower shall pay directly, when and where payable, the amounts due for any Escrow Items for which payment of Funds has been waived by Lender and, if Lender requires, shall furnish to Lender receipts evidencing such payment within such time period as Lender may require. Borrower's obligation to make such payments and to provide receipts shall for all purposes be deemed to be a covenant and agreement contained in this Security Instrument, as the phrase "covenant and agreement" is used in Section 9. If Borrower is obligated to pay Escrow Items directly, pursuant to a waiver, and Borrower fails to pay the amount due for an Escrow Item, Lender may exercise its rights under Section 9 and pay such amount and Borrower shall then be obligated under Section 9 to repay to Lender any such amount. Lender may revoke the waiver as to any or all Escrow Items at any time by a notice given in accordance with Section 15 and, upon such revocation, Borrower shall pay to Lender all Funds, and in such amounts, that are then required under this Section 3.

Lender may, at any time, collect and hold Funds in an amount (a) sufficient to permit Lender to apply the Funds at the time specified under RESPA, and (b) not to exceed the maximum amount a lender can require under RESPA. Lender shall estimate the amount of Funds due on the basis of current data and reasonable estimates of expenditures of future Escrow Items or otherwise in accordance with Applicable Law.

The Funds shall be held in an institution whose deposits are insured by a federal agency, instrumentality, or entity (including Lender, if Lender is an institution whose deposits are so insured) or in any Federal Home Loan Bank. Lender shall apply the Funds to pay the Escrow Items no later than the time specified under RESPA. Lender shall not charge Borrower for holding and applying the Funds, annually analyzing the escrow account, or verifying the Escrow Items, unless Lender pays Borrower interest on the Funds and Applicable Law permits Lender to make such a charge. Unless an agreement is made in writing or Applicable Law requires interest to be paid on the Funds, Lender shall not be required to pay Borrower any interest or earnings on the Funds. Borrower and Lender can agree in writing, however, that interest shall be paid on the Funds. Lender shall give to Borrower, without charge, an annual accounting of the Funds as required by RESPA.

If there is a surplus of Funds held in escrow, as defined under RESPA, Lender shall account to Borrower for the excess funds in accordance with RESPA. If there is a shortage of Funds held in escrow, as defined under RESPA, Lender shall notify Borrower as required by RESPA, and Borrower shall pay to Lender the amount necessary to make up the shortage in accordance with RESPA, but in no more than 12 monthly payments. If there is a deficiency of Funds held in escrow, as defined under RESPA, Lender shall notify Borrower as required by RESPA, and Borrower shall pay to Lender the amount necessary to make up the deficiency in accordance with RESPA, but in no more than 12 monthly payments.

Upon payment in full of all sums secured by this Security Instrument, Lender shall promptly refund to Borrower any Funds held by Lender.

4. Charges; Liens. Borrower shall pay all taxes, assessments, charges, fines, and impositions attributable to the Property which can attain priority over this Security Instrument, leasehold payments or ground rents on the Property, if any, and Community Association Dues, Fees, and Assessments, if any. To the extent that these items are Escrow Items, Borrower shall pay them in the manner provided in Section 3.

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, but only so long as Borrower is performing such agreement; (b) contests the lien in good faith by, or defends against enforcement of the lien in, legal proceedings which in Lender's opinion operate to prevent the enforcement of the lien while those proceedings are pending, but only until such proceedings are concluded; 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 can attain priority over this Security Instrument, Lender may give Borrower a notice identifying the

JPMC- 000130
CONFIDENTIAL

lien. Within 10 days of the date on which that notice is given, Borrower shall satisfy the lien or take one or more of the actions set forth above in this Section 4.

Lender may require Borrower to pay a one-time charge for a real estate tax verification and/or reporting service used by Lender in connection with this Loan.

5. Property Insurance. Borrower shall keep the improvements now existing or hereafter erected on the Property insured against loss by fire, hazards included within the term "extended coverage," and any other hazards including, but not limited to, earthquakes and floods, for which Lender requires insurance. This insurance shall be maintained in the amounts (including deductible levels) and for the periods that Lender requires. What Lender requires pursuant to the preceding sentences can change during the term of the Loan. The insurance carrier providing the insurance shall be chosen by Borrower subject to Lender's right to disapprove Borrower's choice, which right shall not be exercised unreasonably. Lender may require Borrower to pay, in connection with this Loan, either: (a) a one-time charge for flood zone determination, certification and tracking services; or (b) a one-time charge for flood zone determination and certification services and subsequent charges each time remappings or similar changes occur which reasonably might affect such determination or certification. Borrower shall also be responsible for the payment of any fees imposed by the Federal Emergency Management Agency in connection with the review of any flood zone determination resulting from an objection by Borrower.

If Borrower fails to maintain any of the coverages described above, Lender may obtain insurance coverage, at Lender's option and Borrower's expense. Lender is under no obligation to purchase any particular type or amount of coverage. Therefore, such coverage shall cover Lender, but might or might not protect Borrower, Borrower's equity in the Property, or the contents of the Property, against any risk, hazard or liability and might provide greater or lesser coverage than was previously in effect. Borrower acknowledges that the cost of the insurance coverage so obtained might significantly exceed the cost of insurance that Borrower could have obtained. Any amounts disbursed by Lender under this Section 5 shall become additional debt of Borrower secured by this Security Instrument. These amounts shall bear interest at the Note rate from the date of disbursement and shall be payable, with such interest, upon notice from Lender to Borrower requesting payment.

All insurance policies required by Lender and renewals of such policies shall be subject to Lender's right to disapprove such policies, shall include a standard mortgage clause, and shall name Lender as mortgagee and/or as an additional loss payee and Borrower further agrees to generally assign rights to insurance proceeds to the holder of the Note up to the amount of the outstanding loan balance. Lender shall have the right to hold the policies and renewal certificates. If Lender requires, Borrower shall promptly give to Lender all receipts of paid premiums and renewal notices. If Borrower obtains any form of insurance coverage, not otherwise required by Lender, for damage to, or destruction of, the Property, such policy shall include a standard mortgage clause and shall name Lender as mortgagee and/or as an additional loss payee and Borrower further agrees to generally assign rights to insurance proceeds to the holder of the Note up to the amount of the outstanding loan balance.

In the event of loss, Borrower shall give prompt notice to the insurance carrier and Lender. Lender may make proof of loss if not made promptly by Borrower. Unless Lender and Borrower otherwise agree in writing, any insurance proceeds, whether or not the underlying insurance was required by Lender, shall be applied to restoration or repair of the Property, if the restoration or repair is economically feasible and Lender's security is not lessened. During such repair and restoration period, Lender shall have the right to hold such insurance proceeds until Lender has had an opportunity to inspect such Property to ensure the work has been completed to Lender's satisfaction, provided that such inspection shall be undertaken promptly. Lender may disburse proceeds for the repairs and restoration in a single payment or in a series of progress payments as the work is completed. Unless an agreement is made in writing or Applicable Law requires interest to be paid on such insurance proceeds, Lender shall not be required to pay Borrower any interest or earnings on such proceeds. Fees for public adjusters, or other third parties, retained by Borrower shall not be paid out of the insurance proceeds and shall be the sole obligation of Borrower. If the restoration or repair is not economically feasible or Lender's security would be lessened, the insurance proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with

JPMC- 000131
CONFIDENTIAL

CSOC.RICH.001912

the excess, if any, paid to Borrower. Such insurance proceeds shall be applied in the order provided for in Section 2.

If Borrower abandons the Property, Lender may file, negotiate and settle any available insurance claim and related matters. If Borrower does not respond within 30 days to a notice from Lender that the insurance carrier has offered to settle a claim, then Lender may negotiate and settle the claim. The 30-day period will begin when the notice is given. In either event, or if Lender acquires the Property under Section 22 or otherwise, Borrower hereby assigns to Lender (a) Borrower's rights to any insurance proceeds in an amount not to exceed the amounts unpaid under the Note or this Security Instrument, and (b) any other of Borrower's rights (other than the right to any refund of unearned premiums paid by Borrower) under all insurance policies covering the Property, insofar as such rights are applicable to the coverage of the Property. Lender may use the insurance proceeds either to repair or restore the Property or to pay amounts unpaid under the Note or this Security Instrument, whether or not then due.

6. Occupancy. Borrower shall occupy, establish, and use the Property as Borrower's principal residence within 60 days after the execution of this Security Instrument and shall continue to occupy the Property as Borrower's principal residence for at least one year after the date of occupancy, unless Lender otherwise agrees in writing, which consent shall not be unreasonably withheld, or unless extenuating circumstances exist which are beyond Borrower's control.

7. Preservation, Maintenance and Protection of the Property; Inspections. Borrower shall not destroy, damage or impair the Property, allow the Property to deteriorate or commit waste on the Property. Whether or not Borrower is residing in the Property, Borrower shall maintain the Property in order to prevent the Property from deteriorating or decreasing in value due to its condition. Unless it is determined pursuant to Section 5 that repair or restoration is not economically feasible, Borrower shall promptly repair the Property if damaged to avoid further deterioration or damage. If insurance or condemnation proceeds are paid in connection with damage to, or the taking of, the Property, Borrower shall be responsible for repairing or restoring the Property only if Lender has released proceeds for such purposes. Lender may disburse proceeds for the repairs and restoration in a single payment or in a series of progress payments as the work is completed. If the insurance or condemnation proceeds are not sufficient to repair or restore the Property, Borrower is not relieved of Borrower's obligation for the completion of such repair or restoration.

Lender or its agent may make reasonable entries upon and inspections of the Property. If it has reasonable cause, Lender may inspect the interior of the improvements on the Property. Lender shall give Borrower notice at the time of or prior to such an interior inspection specifying such reasonable cause.

8. Borrower's Loan Application. Borrower shall be in default if, during the Loan application process, Borrower or any persons or entities acting at the direction of Borrower or with Borrower's knowledge or consent gave materially false, misleading, or inaccurate information or statements to Lender (or failed to provide Lender with material information) in connection with the Loan. Material representations include, but are not limited to, representations concerning Borrower's occupancy of the Property as Borrower's principal residence.

9. Protection of Lender's Interest in the Property and Rights Under this Security Instrument. If (a) Borrower fails to perform the covenants and agreements contained in this Security Instrument, (b) there is a legal proceeding that might significantly affect Lender's interest in the Property and/or rights under this Security Instrument (such as a proceeding in bankruptcy, probate, for condemnation or forfeiture, for enforcement of a lien which may attain priority over this Security Instrument or to enforce laws or regulations), or (c) Borrower has abandoned the Property, then Lender may do and pay for whatever is reasonable or appropriate to protect Lender's interest in the Property and rights under this Security Instrument, including protecting and/or assessing the value of the Property, and securing and/or repairing the Property. Lender's actions can include, but are not limited to: (a) paying any sums secured by a lien which has priority over this Security Instrument; (b) appearing in court; and (c) paying reasonable

JPMC- 000132
CONFIDENTIAL

CSOC.RICH.001913

attorneys' fees to protect its interest in the Property and/or rights under this Security Instrument, including its secured position in a bankruptcy proceeding. Securing the Property includes, but is not limited to, entering the Property to make repairs, change locks, replace or board up doors and windows, drain water from pipes, eliminate building or other code violations or dangerous conditions, and have utilities turned on or off. Although Lender may take action under this Section 9, Lender does not have to do so and is not under any duty or obligation to do so. It is agreed that Lender incurs no liability for not taking any or all actions authorized under this Section 9.

Any amounts disbursed by Lender under this Section 9 shall become additional debt of Borrower secured by this Security Instrument. These amounts shall bear interest at the Note rate from the date of disbursement and shall be payable, with such interest, upon notice from Lender to Borrower requesting payment.

If this Security Instrument is on a leasehold, Borrower shall comply with all the provisions of the lease. If Borrower acquires fee title to the Property, the leasehold and the fee title shall not merge unless Lender agrees to the merger in writing.

10. Mortgage Insurance. If Lender required Mortgage Insurance as a condition of making the Loan, Borrower shall pay the premiums required to maintain the Mortgage Insurance in effect. If, for any reason, the Mortgage Insurance coverage required by Lender ceases to be available from the mortgage insurer that previously provided such insurance and Borrower was required to make separately designated payments toward the premiums for Mortgage Insurance, Borrower shall pay the premiums required to obtain coverage substantially equivalent to the Mortgage Insurance previously in effect, at a cost substantially equivalent to the cost to Borrower of the Mortgage Insurance previously in effect, from an alternate mortgage insurer selected by Lender. If substantially equivalent Mortgage Insurance coverage is not available, Borrower shall continue to pay to Lender the amount of the separately designated payments that were due when the insurance coverage ceased to be in effect. Lender will accept, use and retain these payments as a non-refundable loss reserve in lieu of Mortgage Insurance. Such loss reserve shall be non-refundable, notwithstanding the fact that the Loan is ultimately paid in full, and Lender shall not be required to pay Borrower any interest or earnings on such loss reserve. Lender can no longer require loss reserve payments if Mortgage Insurance coverage (in the amount and for the period that Lender requires) provided by an insurer selected by Lender again becomes available, is obtained, and Lender requires separately designated payments toward the premiums for Mortgage Insurance. If Lender required Mortgage Insurance as a condition of making the Loan and Borrower was required to make separately designated payments toward the premiums for Mortgage Insurance, Borrower shall pay the premiums required to maintain Mortgage Insurance in effect, or to provide a non-refundable loss reserve, until Lender's requirement for Mortgage Insurance ends in accordance with any written agreement between Borrower and Lender providing for such termination or until termination is required by Applicable Law. Nothing in this Section 10 affects Borrower's obligation to pay interest at the rate provided in the Note.

Mortgage Insurance reimburses Lender (or any entity that purchases the Note) for certain losses it may incur if Borrower does not repay the Loan as agreed. Borrower is not a party to the Mortgage Insurance.

Mortgage insurers evaluate their total risk on all such insurance in force from time to time, and may enter into agreements with other parties that share or modify their risk, or reduce losses. These agreements are on terms and conditions that are satisfactory to the mortgage insurer and the other party (or parties) to these agreements. These agreements may require the mortgage insurer to make payments using any source of funds that the mortgage insurer may have available (which may include funds obtained from Mortgage Insurance premiums).

As a result of these agreements, Lender, any purchaser of the Note, another insurer, any reinsurer, any other entity, or any affiliate of any of the foregoing, may receive (directly or indirectly) amounts that derive from (or might be characterized as) a portion of Borrower's payments for Mortgage Insurance, in exchange for sharing or modifying the mortgage insurer's risk, or reducing losses. If such agreement provides that an affiliate of Lender takes a share of the insurer's risk in exchange for a share of the premiums paid to the insurer, the arrangement is often termed "captive reinsurance." Further:

(a) Any such agreements will not affect the amounts that Borrower has agreed to pay for Mortgage Insurance, or any other terms of the Loan. Such agreements will not increase the amount Borrower will owe for Mortgage Insurance, and they will not entitle Borrower to any refund.

JPMC- 000133
CONFIDENTIAL

CSOC.RICH.001914

(b) Any such agreements will not affect the rights Borrower has - if any - with respect to the Mortgage Insurance under the Homeowners Protection Act of 1998 or any other law. These rights may include the right to receive certain disclosures, to request and obtain cancellation of the Mortgage Insurance, to have the Mortgage Insurance terminated automatically, and/or to receive a refund of any Mortgage Insurance premiums that were unearned at the time of such cancellation or termination.

11. Assignment of Miscellaneous Proceeds; Forfeiture. All Miscellaneous Proceeds are hereby assigned to and shall be paid to Lender.

If the Property is damaged, such Miscellaneous Proceeds shall be applied to restoration or repair of the Property, if the restoration or repair is economically feasible and Lender's security is not lessened. During such repair and restoration period, Lender shall have the right to hold such Miscellaneous Proceeds until Lender has had an opportunity to inspect such Property to ensure the work has been completed to Lender's satisfaction, provided that such inspection shall be undertaken promptly. Lender may pay for the repairs and restoration in a single disbursement or in a series of progress payments as the work is completed. Unless an agreement is made in writing or Applicable Law requires interest to be paid on such Miscellaneous Proceeds, Lender shall not be required to pay Borrower any interest or earnings on such Miscellaneous Proceeds. If the restoration or repair is not economically feasible or Lender's security would be lessened, the Miscellaneous Proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with the excess, if any, paid to Borrower. Such Miscellaneous Proceeds shall be applied in the order provided for in Section 2.

In the event of a total taking, destruction, or loss in value of the Property, the Miscellaneous Proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with the excess, if any, paid to Borrower.

In the event of a partial taking, destruction, or loss in value of the Property in which the fair market value of the Property immediately before the partial taking, destruction, or loss in value is equal to or greater than the amount of the sums secured by this Security Instrument immediately before the partial taking, destruction, or loss in value, unless Borrower and Lender otherwise agree in writing, the sums secured by this Security Instrument shall be reduced by the amount of the Miscellaneous Proceeds multiplied by the following fraction: (a) the total amount of the sums secured immediately before the partial taking, destruction, or loss in value divided by (b) the fair market value of the Property immediately before the partial taking, destruction, or loss in value. Any balance shall be paid to Borrower.

In the event of a partial taking, destruction, or loss in value of the Property in which the fair market value of the Property immediately before the partial taking, destruction, or loss in value is less than the amount of the sums secured immediately before the partial taking, destruction, or loss in value, unless Borrower and Lender otherwise agree in writing, the Miscellaneous Proceeds shall be applied to the sums secured by this Security Instrument whether or not the sums are then due.

If the Property is abandoned by Borrower, or if, after notice by Lender to Borrower that the Opposing Party (as defined in the next sentence) offers to make an award to settle a claim for damages, Borrower fails to respond to Lender within 30 days after the date the notice is given, Lender is authorized to collect and apply the Miscellaneous Proceeds either to restoration or repair of the Property or to the sums secured by this Security Instrument, whether or not then due. "Opposing Party" means the third party that owes Borrower Miscellaneous Proceeds or the party against whom Borrower has a right of action in regard to Miscellaneous Proceeds.

Borrower shall be in default if any action or proceeding, whether civil or criminal, is begun that, in Lender's judgment, could result in forfeiture of the Property or other material impairment of Lender's interest in the Property or rights under this Security Instrument. Borrower can cure such a default and, if acceleration has occurred, reinstate as provided in Section 19, by causing the action or proceeding to be dismissed with a ruling that, in Lender's judgment, precludes forfeiture of the Property or other material impairment of Lender's interest in the Property or rights under this Security Instrument. The proceeds of any award or claim for damages that are attributable to the impairment of Lender's interest in the Property are hereby assigned and shall be paid to Lender.

All Miscellaneous Proceeds that are not applied to restoration or repair of the Property shall be applied in the order provided for in Section 2.

12. Borrower Not Released; Forbearance By Lender Not a Waiver. Extension of the time for payment or modification of amortization of the sums secured by this Security Instrument granted by Lender

JPMC- 000134
CONFIDENTIAL

CSOC.RICH.001915

to Borrower or any Successor in Interest of Borrower shall not operate to release the liability of Borrower or any Successors in Interest of Borrower. Lender shall not be required to commence proceedings against any Successor in Interest of Borrower or to 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 any Successors in Interest of Borrower. Any forbearance by Lender in exercising any right or remedy including, without limitation, Lender's acceptance of payments from third persons, entities or Successors in Interest of Borrower or in amounts less than the amount then due, shall not be a waiver of or preclude the exercise of any right or remedy.

13. Joint and Several Liability; Co-signers; Successors and Assigns Bound. Borrower covenants and agrees that Borrower's obligations and liability shall be joint and several. However, any Borrower who co-signs this Security Instrument but does not execute the Note (a "co-signer"): (a) is co-signing this Security Instrument only to mortgage, grant and convey the co-signer'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 can agree to extend, modify, forbear or make any accommodations with regard to the terms of this Security Instrument or the Note without the co-signer's consent.

Subject to the provisions of Section 18, any Successor in Interest of Borrower who assumes Borrower's obligations under this Security Instrument in writing, and is approved by Lender, shall obtain all of Borrower's rights and benefits under this Security Instrument. Borrower shall not be released from Borrower's obligations and liability under this Security Instrument unless Lender agrees to such release in writing. The covenants and agreements of this Security Instrument shall bind (except as provided in Section 20) and benefit the successors and assigns of Lender.

14. Loan Charges. Lender may charge Borrower fees for services performed in connection with Borrower's default, for the purpose of protecting Lender's interest in the Property and rights under this Security Instrument, including, but not limited to, attorneys' fees, property inspection and valuation fees. In regard to any other fees, the absence of express authority in this Security Instrument to charge a specific fee to Borrower shall not be construed as a prohibition on the charging of such fee. Lender may not charge fees that are expressly prohibited by this Security Instrument or by Applicable Law.

If the Loan is subject to a law which sets maximum loan charges, and that law is finally interpreted so that the interest or other loan charges collected or to be collected in connection with the Loan exceed the permitted limits, then: (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any sums already collected from Borrower which exceeded permitted limits will be refunded to Borrower. Lender may choose to make this refund by reducing the principal owed under the Note or by making a direct payment to Borrower. If a refund reduces principal, the reduction will be treated as a partial prepayment without any prepayment charge (whether or not a prepayment charge is provided for under the Note). Borrower's acceptance of any such refund made by direct payment to Borrower will constitute a waiver of any right of action Borrower might have arising out of such overcharge.

15. Notices. All notices given by Borrower or Lender in connection with this Security Instrument must be in writing. Any notice to Borrower in connection with this Security Instrument shall be deemed to have been given to Borrower when mailed by first class mail or when actually delivered to Borrower's notice address if sent by other means. Notice to any one Borrower shall constitute notice to all Borrowers unless Applicable Law expressly requires otherwise. The notice address shall be the Property Address unless Borrower has designated a substitute notice address by notice to Lender. Borrower shall promptly notify Lender of Borrower's change of address. If Lender specifies a procedure for reporting Borrower's change of address, then Borrower shall only report a change of address through that specified procedure. There may be only one designated notice address under this Security Instrument at any one time. Any notice to Lender shall be given by delivering it or by mailing it by first class mail to Lender's address stated herein unless Lender has designated another address by notice to Borrower. Any notice in connection with this Security Instrument shall not be deemed to have been given to Lender until actually received by Lender. If any notice required by this Security Instrument is also required under Applicable Law, the Applicable Law requirement will satisfy the corresponding requirement under this Security Instrument.

JPMC- 000135
CONFIDENTIAL

CSOC.RICH.001916

16. Governing Law; Severability; Rules of Construction. This Security Instrument shall be governed by federal law and the law of the jurisdiction in which the Property is located. All rights and obligations contained in this Security Instrument are subject to any requirements and limitations of Applicable Law. Applicable Law might explicitly or implicitly allow the parties to agree by contract or it might be silent, but such silence shall not be construed as a prohibition against agreement by contract. 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.

As used in this Security Instrument: (a) words of the masculine gender shall mean and include corresponding neuter words or words of the feminine gender; (b) words in the singular shall mean and include the plural and vice versa; and (c) the word "may" gives sole discretion without any obligation to take any action.

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

18. Transfer of the Property or a Beneficial Interest in Borrower. As used in this Section 18, "Interest in the Property" means any legal or beneficial interest in the Property, including, but not limited to, those beneficial interests transferred in a bond for deed, contract for deed, installment sales contract or escrow agreement, the intent of which is the transfer of title by Borrower at a future date to a purchaser.

If all or any part of the Property or any Interest in the Property is sold or transferred (or if Borrower is not a natural person and a beneficial interest in Borrower is sold or transferred) without Lender's prior written consent, Lender may require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if such exercise is prohibited by Applicable Law.

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is given in accordance with Section 15 within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

19. Borrower's Right to Reinstate After Acceleration. If Borrower meets certain conditions, Borrower shall have the right to have enforcement of this Security Instrument discontinued at any time prior to the earliest of: (a) five days before sale of the Property pursuant to any power of sale contained in this Security Instrument; (b) such other period as Applicable Law might specify for the termination of Borrower's right to reinstate; or (c) entry of a judgment enforcing this Security Instrument. Those conditions are that Borrower: (a) pays Lender all sums which then would be due under this Security Instrument and the Note as if no acceleration had occurred; (b) cures any default of any other covenants or agreements; (c) pays all expenses incurred in enforcing this Security Instrument, including, but not limited to, reasonable attorneys' fees, property inspection and valuation fees, and other fees incurred for the purpose of protecting Lender's interest in the Property and rights under this Security Instrument; and (d) takes such action as Lender may reasonably require to assure that Lender's interest in the Property and rights under this Security Instrument, and Borrower's obligation to pay the sums secured by this Security Instrument, shall continue unchanged. Lender may require that Borrower pay such reinstatement sums and expenses in one or more of the following forms, as selected by Lender: (a) cash; (b) money order; (c) certified check, bank check, treasurer's check or cashier's check, provided any such check is drawn upon an institution whose deposits are insured by a federal agency, instrumentality or entity; or (d) Electronic Funds Transfer. Upon reinstatement by Borrower, this Security Instrument and obligations secured hereby shall remain fully effective as if no acceleration had occurred. However, this right to reinstate shall not apply in the case of acceleration under Section 18.

20. Sale of Note; Change of Loan Servicer; Notice of Grievance. The Note or a partial interest in the Note (together with this Security Instrument) can be sold one or more times without prior notice to Borrower. A sale might result in a change in the entity (known as the "Loan Servicer") that collects Periodic Payments due under the Note and this Security Instrument and performs other mortgage loan servicing obligations under the Note, this Security Instrument, and Applicable Law. There also might be one or more changes of the Loan Servicer unrelated to a sale of the Note. If there is a change of the Loan Servicer, Borrower will be given written notice of the change which will state the name and address of the new Loan Servicer, the address to which payments should be made and any other information RESPA

JPMC- 000136
CONFIDENTIAL

CSOC.RICH.001917

requires in connection with a notice of transfer of servicing. If the Note is sold and thereafter the Loan is serviced by a Loan Servicer other than the purchaser of the Note, the mortgage loan servicing obligations to Borrower will remain with the Loan Servicer or be transferred to a successor Loan Servicer and are not assumed by the Note purchaser unless otherwise provided by the Note purchaser.

Neither Borrower nor Lender may commence, join, or be joined to any judicial action (as either an individual litigant or the member of a class) that arises from the other party's actions pursuant to this Security Instrument or that alleges that the other party has breached any provision of, or any duty owed by reason of, this Security Instrument, until such Borrower or Lender has notified the other party (with such notice given in compliance with the requirements of Section 15) of such alleged breach and afforded the other party hereto a reasonable period after the giving of such notice to take corrective action. If Applicable Law provides a time period which must elapse before certain action can be taken, that time period will be deemed to be reasonable for purposes of this paragraph. The notice of acceleration and opportunity to cure given to Borrower pursuant to Section 22 and the notice of acceleration given to Borrower pursuant to Section 18 shall be deemed to satisfy the notice and opportunity to take corrective action provisions of this Section 20.

21. Hazardous Substances. As used in this Section 21: (a) "Hazardous Substances" are those substances defined as toxic or hazardous substances, pollutants, or wastes 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; (b) "Environmental Law" means federal laws and laws of the jurisdiction where the Property is located that relate to health, safety or environmental protection; (c) "Environmental Cleanup" includes any response action, remedial action, or removal action, as defined in Environmental Law; and (d) an "Environmental Condition" means a condition that can cause, contribute to, or otherwise trigger an Environmental Cleanup.

Borrower shall not cause or permit the presence, use, disposal, storage, or release of any Hazardous Substances, or threaten to release any Hazardous Substances, on or in the Property. Borrower shall not do, nor allow anyone else to do, anything affecting the Property (a) that is in violation of any Environmental Law, (b) which creates an Environmental Condition, or (c) which, due to the presence, use, or release of a Hazardous Substance, creates a condition that adversely affects the value of the Property. 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 (including, but not limited to, hazardous substances in consumer products).

Borrower shall promptly give Lender written notice of (a) 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, (b) any Environmental Condition, including but not limited to, any spilling, leaking, discharge, release or threat of release of any Hazardous Substance, and (c) any condition caused by the presence, use or release of a Hazardous Substance which adversely affects the value of the Property. If Borrower learns, or is notified by any governmental or regulatory authority, or any private party, that any removal or other remediation of any Hazardous Substance affecting the Property is necessary, Borrower shall promptly take all necessary remedial actions in accordance with Environmental Law. Nothing herein shall create any obligation on Lender for an Environmental Cleanup.

JPMC- 000137
CONFIDENTIAL

CSOC.RICH.001918

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

22. Acceleration; Remedies. Lender shall give notice to Borrower prior to acceleration following Borrower's breach of any covenant or agreement in this Security Instrument (but not prior to acceleration under Section 18 unless Applicable Law provides otherwise). The notice shall specify: (a) the default; (b) the action required to cure the default; (c) a date, not less than 30 days from the date the notice is given to Borrower, by which the default must be cured; and (d) that failure to cure the default on or before the date specified in the notice may result in acceleration of the sums secured by this Security Instrument and sale of the Property. The notice shall further inform Borrower of the right to reinstate after acceleration and the right to bring a court action to assert the non-existence of a default or any other defense of Borrower to acceleration and sale. If the default is not cured on or before the date specified in the notice, Lender at its option may require immediate payment in full of all sums secured by this Security Instrument without further demand and 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 Section 22, 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 a written notice of the occurrence of an event of default and of Lender's election to cause the Property to be sold. Trustee shall cause this notice to be recorded in each county in which any part of the Property is located. Lender or Trustee shall mail copies of the notice as prescribed by Applicable Law to Borrower and to the 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.

23. 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 to the person or persons legally entitled to it. Lender may charge such person or persons a reasonable fee for reconveying the Property, but only if the fee is paid to a third party (such as the Trustee) for services rendered and the charging of the fee is permitted under Applicable Law. If the fee charged does not exceed the fee set by Applicable Law, the fee is conclusively presumed to be reasonable.

24. Substitute Trustee. Lender, at its option, may from time to time appoint a successor trustee to any Trustee appointed hereunder by an instrument executed and acknowledged by Lender and recorded in the office of the Recorder of the county in which the Property is located. The instrument shall contain the name of the original Lender, Trustee and Borrower, the book and page where this Security Instrument is recorded and the name and address of the successor trustee. Without conveyance of the Property, the successor trustee shall succeed to all the title, powers and duties conferred upon the Trustee herein and by Applicable Law. This procedure for substitution of trustee shall govern to the exclusion of all other provisions for substitution.

25. Statement of Obligation Fee. Lender may collect a fee not to exceed the maximum amount permitted by Applicable Law for furnishing the statement of obligation as provided by Section 2943 of the Civil Code of California.

JPMC- 000138
CONFIDENTIAL

CSOC.RICH.001919

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Security Instrument and in any Rider executed by Borrower and recorded with it.

Witnesses:

_____	_____ (Seal) -Borrower Laura Richardson
_____	_____ (Seal) -Borrower
_____ (Seal) -Borrower	_____ (Seal) -Borrower
_____ (Seal) -Borrower	_____ (Seal) -Borrower
_____ (Seal) -Borrower	_____ (Seal) -Borrower

JPMC- 000139
CONFIDENTIAL

CSOC.RICH.001920

State of California
County of Sacramento } ss.

On January 4, 2007 before me, Nikki Davis a notary public
personally appeared

Laura Richardson

, personally known to me
(or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s) or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal.

NIKKI DAVIS
COMM. #1520789
Notary Public-California
SACRAMENTO COUNTY
My Comm. Exp. Oct. 21, 2008

(Seal)

VMP-6(CA) (0207).01 Page 15 of 15 Initials: Form 3006 1/01

JPMC- 000140
CONFIDENTIAL

CSOC.RICH.001921

Exhibit "A"
Legal Description

Lot 259 as shown on the official "Plat of South Curtis Oaks Subdivision No. 6", filed in the office of the County Recorder of Sacramento County, February 10, 1927 in Book 19 of Maps, Map No. 18

Apn:

FIXED/ADJUSTABLE RATE RIDER

THIS FIXED/ADJUSTABLE RATE RIDER is made on this 4th day of January , 2007 , and is incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust or Security Deed (the "Security Instrument") of the same date given by the undersigned ("Borrower") to secure Borrower's Fixed/Adjustable Rate Note (the "Note") to Washington Mutual Bank
("Lender") of the same date and covering the property described in the Security Instrument and located at:
3622 West Curtis Drive, Sacramento, CA 95818

[Property Address]

THE NOTE CONTAINS PROVISIONS ALLOWING FOR A CHANGE FROM THE INITIAL FIXED INTEREST RATE TO AN ADJUSTABLE INTEREST RATE AND FOR CHANGES IN THE MONTHLY PAYMENT. THE NOTE LIMITS THE AMOUNT BORROWER'S INTEREST RATE CAN CHANGE AT ANY ONE TIME AND THE MAXIMUM RATE BORROWER MUST PAY.

ADDITIONAL COVENANTS. In addition to the covenants and agreements made in the Security Instrument, Borrower and Lender further covenant and agree as follows:

A. INTEREST RATE AND MONTHLY PAYMENT CHANGES

The Note provides for an initial fixed interest rate of 8.800 %. The Note provides for a change in the initial fixed interest rate to an adjustable interest rate and for changes in the monthly payments, as follows:

4. INTEREST RATE AND MONTHLY PAYMENT CHANGES

(A) Change Dates

The initial fixed interest rate Borrower will pay will change to an adjustable interest rate on the first day of February, 2008 , and the interest rate Borrower will pay may change on that day every 6th month thereafter. Each date on which Borrower's interest rate could change is called a "Change Date."

(B) The Index

Beginning with the first Change Date, Borrower's interest rate will be based on an Index. The "Index" is the average of interbank offered rates for six month U.S. dollar-denominated deposits in the London market ("LIBOR"), as published in The Wall Street Journal. The most recent Index figure available as of the date 45 days before the Change Date is called the "Current Index."

JPMC- 000142
CONFIDENTIAL

CSOC.RICH.001923

If the Index is no longer available, the Note Holder will choose a new index that is based upon comparable information. The Note Holder will give Borrower notice of this choice.

(C) Calculation of Changes

Before each Change Date, the Note Holder will calculate Borrower's new interest rate by adding Four and 99/100 percentage points (4.990 %) to the Current Index. The Note Holder will then round the result of this addition to the nearest one-eighth of one percentage point (0.125%). Subject to the limits stated in Section 4(D) below, this rounded amount will be Borrower's new interest rate until the next Change Date.

The Note Holder will then determine the amount of the monthly payment that would be sufficient to repay the unpaid principal that Borrower is expected to owe at the Change Date in full on the Maturity Date at Borrower's new interest rate in substantially equal payments. The result of this calculation will be the new amount of Borrower's monthly payment.

(D) Limits on Interest Rate Changes

The interest rate Borrower is required to pay at the first Change Date will not be greater than 10.800 % or less than 8.800%. Thereafter, Borrower's interest rate will never be increased or decreased on any single Change Date by more than One percentage point(s) (1.000%) from the rate of interest Borrower has been paying for the preceding months. Borrower's interest rate will never be greater than 14.800 % or less than 8.800 %.

(E) Effective Date of Changes

Borrower's new interest rate will become effective on each Change Date. Borrower will pay the amount of Borrower's new monthly payment beginning on the first monthly payment date after the Change Date until the amount of Borrower's monthly payment changes again.

(F) Notice of Changes

The Note Holder will deliver or mail to Borrower a notice of any changes in Borrower's interest rate and the amount of Borrower's monthly payment before the effective date of any change. The notice will include information required by law to be given to the Borrower and also the title and telephone number of a person who will answer any question Borrwer may have regarding the notice.

B. TRANSFER OF THE PROPERTY OR A BENEFICIAL INTEREST IN BORROWER

Covenant 18 of the Security Instrument is amended to read as follows:

(A) Until Borrower's intitial fixed interest rate changes to an adjustable interest rate under the terms stated in Section A above, Covenant 18 of the Security Instrument provides as follows:

Transfer of the Property or a Beneficial Interest in Borrower. If all or any part of the Property or any interest in the Property is sold or transferred (or if Borrower is not a natural person and a beneficial interest in Borrower is sold or transferred) without Lender's prior written consent, Lender may require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if such exercise is prohibited Applicable Law.

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is given in accordance with Section 15 within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

(B) When Borrower's initial fixed interest rate changes to an adjustable interest rate under the terms stated in Section A above, Covenant 18 of the Security Instrument shall then instead provide as follows:

Transfer of the Property or a Beneficial Interest in Borrower. As used in this Section 18, "Interest in the Property" means any legal or beneficial interest in the Property, including, but not limited to, those beneficial interests transferred in a bond for deed, contract for deed, installment sales contract or escrow agreement, the intent of which is the transfer of title by Borrower at a future date to a purchaser. If all or any part of the Property or any interest in the Property is sold or transferred (or if Borrower is not a natural person and a beneficial interest in Borrower is sold or transferred) without Lender's prior written consent, Lender may require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if such exercise is prohibited by Applicable Law. Lender also shall not exercise this option if: (a) Borrower causes to be submitted to Lender information required by Lender to evaluate the intended transferee as if a new loan were being made to the transferee; and (b) Lender reasonably determines that Lender's security will not be impaired by the loan assumption and that the risk of a breach of any covenant or agreement in this Security Instrument is acceptable to Lender.

To the extent permitted by Applicable Law, Lender may charge a reasonable fee as a condition to Lender's consent to the loan assumption. Lender also may require the transferee to sign an assumption agreement that is acceptable to Lender and that obligates the transferee to keep all the promises and agreements made in the Note and in this Security Instrument. Borrower will continue to be obligated under the Note and this Security Instrument unless Lender releases Borrower in writing.

If Lender exercises the option to require immediate payment in full, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is given in accordance with Section 15 within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Fixed/Adjustable Rate Rider.

Laura Richardson _____ (Seal)
-Borrower

_____ (Seal)
-Borrower

_____ (Seal)
-Borrower

_____ (Seal)
-Borrower

[Sign Original Only]

DEED

Recording Requested By:
Washington Mutual Bank

TRUE COPY
SACRAMENTO

Return To:
2210 Enterprise Drive
Doc Ops - MS SC00140
Florence, SC 29501

Prepared By:

[Space Above This Line For Recording Data]

DEED OF TRUST

DEFINITIONS
Words used in multiple sections of this document are defined below and other words are defined in Sections 3, 11, 13, 18, 20 and 21. Certain rules regarding the usage of words used in this document are also provided in Section 16.

(A) "Security Instrument" means this document, which is dated January 4, 2007 together with all Riders to this document.
(B) "Borrower" is Laura Richardson, An Unmarried Woman

Borrower's address is 717 E Vernon St, Long Beach, CA 90806
. Borrower is the trustor under this Security Instrument.
(C) "Lender" is Washington Mutual Bank

Lender is a federal association
organized and existing under the laws of the United States

JPMC- 000145
CONFIDENTIAL

CSOC.RICH.001926

Lender's address is 1400 South Douglass Road, Suite 100, Anaheim, CA 92806

Lender is the beneficiary under this Security Instrument.
(D) "Trustee" is California Reconveyance Company, a California corporation

(E) "Note" means the promissory note signed by Borrower and dated January 4, 2007
The Note states that Borrower owes Lender Five Hundred Thirty Five Thousand One and No/100 Dollars
(U.S. $ 535,001.00) plus interest. Borrower has promised to pay this debt in regular Periodic Payments and to pay the debt in full not later than February 1, 2037
(F) "Property" means the property that is described below under the heading "Transfer of Rights in the Property."
(G) "Loan" means the debt evidenced by the Note, plus interest, any prepayment charges and late charges due under the Note, and all sums due under this Security Instrument, plus interest.
(H) "Riders" means all Riders to this Security Instrument that are executed by Borrower. The following Riders are to be executed by Borrower [check box as applicable]:

[X] Adjustable Rate Rider	[ ] Condominium Rider	[ ] Second Home Rider
[ ] Balloon Rider	[ ] Planned Unit Development Rider	[ ] 1-4 Family Rider
[ ] VA Rider	[ ] Biweekly Payment Rider	[ ] Other(s) [specify]

(I) "Applicable Law" means all controlling applicable federal, state and local statutes, regulations, ordinances and administrative rules and orders (that have the effect of law) as well as all applicable final, non-appealable judicial opinions.
(J) "Community Association Dues, Fees, and Assessments" means all dues, fees, assessments and other charges that are imposed on Borrower or the Property by a condominium association, homeowners association or similar organization.
(K) "Electronic Funds Transfer" means any transfer of funds, other than a transaction originated by check, draft, or similar paper instrument, which is initiated through an electronic terminal, telephonic instrument, computer, or magnetic tape so as to order, instruct, or authorize a financial institution to debit or credit an account. Such term includes, but is not limited to, point-of-sale transfers, automated teller machine transactions, transfers initiated by telephone, wire transfers, and automated clearinghouse transfers.
(L) "Escrow Items" means those items that are described in Section 3.
(M) "Miscellaneous Proceeds" means any compensation, settlement, award of damages, or proceeds paid by any third party (other than insurance proceeds paid under the coverages described in Section 5) for: (i) damage to, or destruction of, the Property; (ii) condemnation or other taking of all or any part of the Property; (iii) conveyance in lieu of condemnation; or (iv) misrepresentations of, or omissions as to, the value and/or condition of the Property.
(N) "Mortgage Insurance" means insurance protecting Lender against the nonpayment of, or default on, the Loan.
(O) "Periodic Payment" means the regularly scheduled amount due for (i) principal and interest under the Note, plus (ii) any amounts under Section 3 of this Security Instrument.
(P) "RESPA" means the Real Estate Settlement Procedures Act (12 U.S.C. Section 2601 et seq.) and its implementing regulation, Regulation X (24 C.F.R. Part 3500), as they might be amended from time to time, or any additional or successor legislation or regulation that governs the same subject matter. As used in this Security Instrument, "RESPA" refers to all requirements and restrictions that are imposed in regard

JPMC- 000146
CONFIDENTIAL

CSOC.RICH.001927

to a "federally related mortgage loan" even if the Loan does not qualify as a "federally related mortgage loan" under RESPA.
(Q) "Successor in Interest of Borrower" means any party that has taken title to the Property, whether or not that party has assumed Borrower's obligations under the Note and/or this Security Instrument.

TRANSFER OF RIGHTS IN THE PROPERTY
This Security Instrument secures to Lender: (i) the repayment of the Loan, and all renewals, extensions and modifications of the Note; and (ii) the performance of Borrower's covenants and agreements under this Security Instrument and the Note. For this purpose, Borrower irrevocably grants and conveys to Trustee, in trust, with power of sale, the following described property located in the
County of SACRAMENTO :
[Type of Recording Jurisdiction] [Name of Recording Jurisdiction]
Legal Description Attached Hereto And Made A Part Hereof

Parcel ID Number: [redacted]
3622 West Curtis Drive
Sacramento
("Property Address"):
which currently has the address of
[Street]
[City], California 95818
[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 COVENANTS that Borrower is lawfully seised 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.
UNIFORM COVENANTS. Borrower and Lender covenant and agree as follows:
1. Payment of Principal, Interest, Escrow Items, Prepayment Charges, and Late Charges. Borrower shall pay when due the principal of, and interest on, the debt evidenced by the Note and any prepayment charges and late charges due under the Note. Borrower shall also pay funds for Escrow Items pursuant to Section 3. Payments due under the Note and this Security Instrument shall be made in U.S.

Initials: [redacted]

JPMC- 000147
CONFIDENTIAL

CSOC.RICH.001928

currency. However, if any check or other instrument received by Lender as payment under the Note or this Security Instrument is returned to Lender unpaid, Lender may require that any or all subsequent payments due under the Note and this Security Instrument be made in one or more of the following forms, as selected by Lender: (a) cash; (b) money order; (c) certified check, bank check, treasurer's check or cashier's check, provided any such check is drawn upon an institution whose deposits are insured by a federal agency, instrumentality, or entity; or (d) Electronic Funds Transfer.

Payments are deemed received by Lender when received at the location designated in the Note or at such other location as may be designated by Lender in accordance with the notice provisions in Section 15. Lender may return any payment or partial payment if the payment or partial payments are insufficient to bring the Loan current. Lender may accept any payment or partial payment insufficient to bring the Loan current, without waiver of any rights hereunder or prejudice to its rights to refuse such payment or partial payments in the future, but Lender is not obligated to apply such payments at the time such payments are accepted. If each Periodic Payment is applied as of its scheduled due date, then Lender need not pay interest on unapplied funds. Lender may hold such unapplied funds until Borrower makes payment to bring the Loan current. If Borrower does not do so within a reasonable period of time, Lender shall either apply such funds or return them to Borrower. If not applied earlier, such funds will be applied to the outstanding principal balance under the Note immediately prior to foreclosure. No offset or claim which Borrower might have now or in the future against Lender shall relieve Borrower from making payments due under the Note and this Security Instrument or performing the covenants and agreements secured by this Security Instrument.

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

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

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

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

JPMC- 000148
CONFIDENTIAL

CSOC.RICH.001929

in writing. In the event of such waiver, Borrower shall pay directly, when and where payable, the amounts due for any Escrow Items for which payment of Funds has been waived by Lender and, if Lender requires, shall furnish to Lender receipts evidencing such payment within such time period as Lender may require. Borrower's obligation to make such payments and to provide receipts shall for all purposes be deemed to be a covenant and agreement contained in this Security Instrument, as the phrase "covenant and agreement" is used in Section 9. If Borrower is obligated to pay Escrow Items directly, pursuant to a waiver, and Borrower fails to pay the amount due for an Escrow Item, Lender may exercise its rights under Section 9 and pay such amount and Borrower shall then be obligated under Section 9 to repay to Lender any such amount. Lender may revoke the waiver as to any or all Escrow Items at any time by a notice given in accordance with Section 15 and, upon such revocation, Borrower shall pay to Lender all Funds, and in such amounts, that are then required under this Section 3.

Lender may, at any time, collect and hold Funds in an amount (a) sufficient to permit Lender to apply the Funds at the time specified under RESPA, and (b) not to exceed the maximum amount a lender can require under RESPA. Lender shall estimate the amount of Funds due on the basis of current data and reasonable estimates of expenditures of future Escrow Items or otherwise in accordance with Applicable Law.

The Funds shall be held in an institution whose deposits are insured by a federal agency, instrumentality, or entity (including Lender, if Lender is an institution whose deposits are so insured) or in any Federal Home Loan Bank. Lender shall apply the Funds to pay the Escrow Items no later than the time specified under RESPA. Lender shall not charge Borrower for holding and applying the Funds, annually analyzing the escrow account, or verifying the Escrow Items, unless Lender pays Borrower interest on the Funds and Applicable Law permits Lender to make such a charge. Unless an agreement is made in writing or Applicable Law requires interest to be paid on the Funds, Lender shall not be required to pay Borrower any interest or earnings on the Funds. Borrower and Lender can agree in writing, however, that interest shall be paid on the Funds. Lender shall give to Borrower, without charge, an annual accounting of the Funds as required by RESPA.

If there is a surplus of Funds held in escrow, as defined under RESPA, Lender shall account to Borrower for the excess funds in accordance with RESPA. If there is a shortage of Funds held in escrow, as defined under RESPA, Lender shall notify Borrower as required by RESPA, and Borrower shall pay to Lender the amount necessary to make up the shortage in accordance with RESPA, but in no more than 12 monthly payments. If there is a deficiency of Funds held in escrow, as defined under RESPA, Lender shall notify Borrower as required by RESPA, and Borrower shall pay to Lender the amount necessary to make up the deficiency in accordance with RESPA, but in no more than 12 monthly payments.

Upon payment in full of all sums secured by this Security Instrument, Lender shall promptly refund to Borrower any Funds held by Lender.

4. Charges; Liens. Borrower shall pay all taxes, assessments, charges, fines, and impositions attributable to the Property which can attain priority over this Security Instrument, leasehold payments or ground rents on the Property, if any, and Community Association Dues, Fees, and Assessments, if any. To the extent that these items are Escrow Items, Borrower shall pay them in the manner provided in Section 3.

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, but only so long as Borrower is performing such agreement; (b) contests the lien in good faith by, or defends against enforcement of the lien in, legal proceedings which in Lender's opinion operate to prevent the enforcement of the lien while those proceedings are pending, but only until such proceedings are concluded; 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 can attain priority over this Security Instrument, Lender may give Borrower a notice identifying the

JPMC- 000149
CONFIDENTIAL

CSOC.RICH.001930

lien. Within 10 days of the date on which that notice is given, Borrower shall satisfy the lien or take one or more of the actions set forth above in this Section 4.

Lender may require Borrower to pay a one-time charge for a real estate tax verification and/or reporting service used by Lender in connection with this Loan.

5. **Property Insurance.** Borrower shall keep the Improvements now existing or hereafter erected on the Property insured against loss by fire, hazards included within the term "extended coverage," and any other hazards including, but not limited to, earthquakes and floods, for which Lender requires insurance. This insurance shall be maintained in the amounts (including deductible levels) and for the periods that Lender requires. What Lender requires pursuant to the preceding sentences can change during the term of the Loan. The insurance carrier providing the insurance shall be chosen by Borrower subject to Lender's right to disapprove Borrower's choice, which right shall not be exercised unreasonably. Lender may require Borrower to pay, in connection with this Loan, either: (a) a one-time charge for flood zone determination, certification and tracking services; or (b) a one-time charge for flood zone determination and certification services and subsequent charges each time remappings or similar changes occur which reasonably might affect such determination or certification. Borrower shall also be responsible for the payment of any fees imposed by the Federal Emergency Management Agency in connection with the review of any flood zone determination resulting from an objection by Borrower.

If Borrower fails to maintain any of the coverages described above, Lender may obtain insurance coverage, at Lender's option and Borrower's expense. Lender is under no obligation to purchase any particular type or amount of coverage. Therefore, such coverage shall cover Lender, but might or might not protect Borrower, Borrower's equity in the Property, or the contents of the Property, against any risk, hazard or liability and might provide greater or lesser coverage than was previously in effect. Borrower acknowledges that the cost of the insurance coverage so obtained might significantly exceed the cost of insurance that Borrower could have obtained. Any amounts disbursed by Lender under this Section 5 shall become additional debt of Borrower secured by this Security Instrument. These amounts shall bear interest at the Note rate from the date of disbursement and shall be payable, with such interest, upon notice from Lender to Borrower requesting payment.

All insurance policies required by Lender and renewals of such policies shall be subject to Lender's right to disapprove such policies, shall include a standard mortgage clause, and shall name Lender as mortgagee and/or as an additional loss payee and Borrower further agrees to generally assign rights to insurance proceeds to the holder of the Note up to the amount of the outstanding loan balance. Lender shall have the right to hold the policies and renewal certificates. If Lender requires, Borrower shall promptly give to Lender all receipts of paid premiums and renewal notices. If Borrower obtains any form of insurance coverage, not otherwise required by Lender, for damage to, or destruction of, the Property, such policy shall include a standard mortgage clause and shall name Lender as mortgagee and/or as an additional loss payee and Borrower further agrees to generally assign rights to insurance proceeds to the holder of the Note up to the amount of the outstanding loan balance.

In the event of loss, Borrower shall give prompt notice to the insurance carrier and Lender. Lender may make proof of loss if not made promptly by Borrower. Unless Lender and Borrower otherwise agree in writing, any insurance proceeds, whether or not the underlying insurance was required by Lender, shall be applied to restoration or repair of the Property, if the restoration or repair is economically feasible and Lender's security is not lessened. During such repair and restoration period, Lender shall have the right to hold such insurance proceeds until Lender has had an opportunity to inspect such Property to ensure the work has been completed to Lender's satisfaction, provided that such inspection shall be undertaken promptly. Lender may disburse proceeds for the repairs and restoration in a single payment or in a series of progress payments as the work is completed. Unless an agreement is made in writing or Applicable Law requires interest to be paid on such insurance proceeds, Lender shall not be required to pay Borrower any interest or earnings on such proceeds. Fees for public adjusters, or other third parties, retained by Borrower shall not be paid out of the insurance proceeds and shall be the sole obligation of Borrower. If the restoration or repair is not economically feasible or Lender's security would be lessened, the insurance proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with

JPMC- 000150
CONFIDENTIAL

CSOC.RICH.001931

the excess, if any, paid to Borrower. Such insurance proceeds shall be applied in the order provided for in Section 2.

If Borrower abandons the Property, Lender may file, negotiate and settle any available insurance claim and related matters. If Borrower does not respond within 30 days to a notice from Lender that the insurance carrier has offered to settle a claim, then Lender may negotiate and settle the claim. The 30-day period will begin when the notice is given. In either event, or if Lender acquires the Property under Section 22 or otherwise, Borrower hereby assigns to Lender (a) Borrower's rights to any insurance proceeds in an amount not to exceed the amounts unpaid under the Note or this Security Instrument, and (b) any other of Borrower's rights (other than the right to any refund of unearned premiums paid by Borrower) under all insurance policies covering the Property, insofar as such rights are applicable to the coverage of the Property. Lender may use the insurance proceeds either to repair or restore the Property or to pay amounts unpaid under the Note or this Security Instrument, whether or not then due.

6. **Occupancy.** Borrower shall occupy, establish, and use the Property as Borrower's principal residence within 60 days after the execution of this Security Instrument and shall continue to occupy the Property as Borrower's principal residence for at least one year after the date of occupancy, unless Lender otherwise agrees in writing, which consent shall not be unreasonably withheld, or unless extenuating circumstances exist which are beyond Borrower's control.

7. **Preservation, Maintenance and Protection of the Property; Inspections.** Borrower shall not destroy, damage or impair the Property, allow the Property to deteriorate or commit waste on the Property. Whether or not Borrower is residing in the Property, Borrower shall maintain the Property in order to prevent the Property from deteriorating or decreasing in value due to its condition. Unless it is determined pursuant to Section 5 that repair or restoration is not economically feasible, Borrower shall promptly repair the Property if damaged to avoid further deterioration or damage. If insurance or condemnation proceeds are paid in connection with damage to, or the taking of, the Property, Borrower shall be responsible for repairing or restoring the Property only if Lender has released proceeds for such purposes. Lender may disburse proceeds for the repairs and restoration in a single payment or in a series of progress payments as the work is completed. If the insurance or condemnation proceeds are not sufficient to repair or restore the Property, Borrower is not relieved of Borrower's obligation for the completion of such repair or restoration.

Lender or its agent may make reasonable entries upon and inspections of the Property. If it has reasonable cause, Lender may inspect the interior of the improvements on the Property. Lender shall give Borrower notice at the time of or prior to such an interior inspection specifying such reasonable cause.

8. **Borrower's Loan Application.** Borrower shall be in default if, during the Loan application process, Borrower or any persons or entities acting at the direction of Borrower or with Borrower's knowledge or consent gave materially false, misleading, or inaccurate information or statements to Lender (or failed to provide Lender with material information) in connection with the Loan. Material representations include, but are not limited to, representations concerning Borrower's occupancy of the Property as Borrower's principal residence.

9. **Protection of Lender's Interest in the Property and Rights Under this Security Instrument.** If (a) Borrower fails to perform the covenants and agreements contained in this Security Instrument, (b) there is a legal proceeding that might significantly affect Lender's interest in the Property and/or rights under this Security Instrument (such as a proceeding in bankruptcy, probate, for condemnation or forfeiture, for enforcement of a lien which may attain priority over this Security Instrument or to enforce laws or regulations), or (c) Borrower has abandoned the Property, then Lender may do and pay for whatever is reasonable or appropriate to protect Lender's interest in the Property and rights under this Security Instrument, including protecting and/or assessing the value of the Property, and securing and/or repairing the Property. Lender's actions can include, but are not limited to: (a) paying any sums secured by a lien which has priority over this Security Instrument; (b) appearing in court; and (c) paying reasonable

JPMC- 000151
CONFIDENTIAL

CSOC.RICH.001932

attorneys' fees to protect its interest in the Property and/or rights under this Security Instrument, including its secured position in a bankruptcy proceeding. Securing the Property includes, but is not limited to, entering the Property to make repairs, change locks, replace or board up doors and windows, drain water from pipes, eliminate building or other code violations or dangerous conditions, and have utilities turned on or off. Although Lender may take action under this Section 9, Lender does not have to do so and is not under any duty or obligation to do so. It is agreed that Lender incurs no liability for not taking any or all actions authorized under this Section 9.

Any amounts disbursed by Lender under this Section 9 shall become additional debt of Borrower secured by this Security Instrument. These amounts shall bear interest at the Note rate from the date of disbursement and shall be payable, with such interest, upon notice from Lender to Borrower requesting payment.

If this Security Instrument is on a leasehold, Borrower shall comply with all the provisions of the lease. If Borrower acquires fee title to the Property, the leasehold and the fee title shall not merge unless Lender agrees to the merger in writing.

10. Mortgage Insurance. If Lender required Mortgage Insurance as a condition of making the Loan, Borrower shall pay the premiums required to maintain the Mortgage Insurance in effect. If, for any reason, the Mortgage Insurance coverage required by Lender ceases to be available from the mortgage insurer that previously provided such insurance and Borrower was required to make separately designated payments toward the premiums for Mortgage Insurance, Borrower shall pay the premiums required to obtain coverage substantially equivalent to the Mortgage Insurance previously in effect, at a cost substantially equivalent to the cost to Borrower of the Mortgage Insurance previously in effect, from an alternate mortgage insurer selected by Lender. If substantially equivalent Mortgage Insurance coverage is not available, Borrower shall continue to pay to Lender the amount of the separately designated payments that were due when the insurance coverage ceased to be in effect. Lender will accept, use and retain these payments as a non-refundable loss reserve in lieu of Mortgage Insurance. Such loss reserve shall be non-refundable, notwithstanding the fact that the Loan is ultimately paid in full, and Lender shall not be required to pay Borrower any interest or earnings on such loss reserve. Lender can no longer require loss reserve payments if Mortgage Insurance coverage (in the amount and for the period that Lender requires) provided by an insurer selected by Lender again becomes available, is obtained, and Lender requires separately designated payments toward the premiums for Mortgage Insurance. If Lender required Mortgage Insurance as a condition of making the Loan and Borrower was required to make separately designated payments toward the premiums for Mortgage Insurance, Borrower shall pay the premiums required to maintain Mortgage Insurance in effect, or to provide a non-refundable loss reserve, until Lender's requirement for Mortgage Insurance ends in accordance with any written agreement between Borrower and Lender providing for such termination or until termination is required by Applicable Law. Nothing in this Section 10 affects Borrower's obligation to pay interest at the rate provided in the Note.

Mortgage Insurance reimburses Lender (or any entity that purchases the Note) for certain losses it may incur if Borrower does not repay the Loan as agreed. Borrower is not a party to the Mortgage Insurance.

Mortgage insurers evaluate their total risk on all such insurance in force from time to time, and may enter into agreements with other parties that share or modify their risk, or reduce losses. These agreements are on terms and conditions that are satisfactory to the mortgage insurer and the other party (or parties) to these agreements. These agreements may require the mortgage insurer to make payments using any source of funds that the mortgage insurer may have available (which may include funds obtained from Mortgage Insurance premiums).

As a result of these agreements, Lender, any purchaser of the Note, another insurer, any reinsurer, any other entity, or any affiliate of any of the foregoing, may receive (directly or indirectly) amounts that derive from (or might be characterized as) a portion of Borrower's payments for Mortgage Insurance, in exchange for sharing or modifying the mortgage insurer's risk, or reducing losses. If such agreement provides that an affiliate of Lender takes a share of the insurer's risk in exchange for a share of the premiums paid to the insurer, the arrangement is often termed "captive reinsurance." Further:

(a) Any such agreements will not affect the amounts that Borrower has agreed to pay for Mortgage Insurance, or any other terms of the Loan. Such agreements will not increase the amount Borrower will owe for Mortgage Insurance, and they will not entitle Borrower to any refund.

JPMC- 000152
CONFIDENTIAL

CSOC.RICH.001933

(b) Any such agreements will not affect the rights Borrower has - if any - with respect to the Mortgage Insurance under the Homeowners Protection Act of 1998 or any other law. These rights may include the right to receive certain disclosures, to request and obtain cancellation of the Mortgage Insurance, to have the Mortgage Insurance terminated automatically, and/or to receive a refund of any Mortgage Insurance premiums that were unearned at the time of such cancellation or termination.

11. Assignment of Miscellaneous Proceeds; Forfeiture. All Miscellaneous Proceeds are hereby assigned to and shall be paid to Lender.

If the Property is damaged, such Miscellaneous Proceeds shall be applied to restoration or repair of the Property, if the restoration or repair is economically feasible and Lender's security is not lessened. During such repair and restoration period, Lender shall have the right to hold such Miscellaneous Proceeds until Lender has had an opportunity to inspect such Property to ensure the work has been completed to Lender's satisfaction, provided that such inspection shall be undertaken promptly. Lender may pay for the repairs and restoration in a single disbursement or in a series of progress payments as the work is completed. Unless an agreement is made in writing or Applicable Law requires interest to be paid on such Miscellaneous Proceeds, Lender shall not be required to pay Borrower any interest or earnings on such Miscellaneous Proceeds. If the restoration or repair is not economically feasible or Lender's security would be lessened, the Miscellaneous Proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with the excess, if any, paid to Borrower. Such Miscellaneous Proceeds shall be applied in the order provided for in Section 2.

In the event of a total taking, destruction, or loss in value of the Property, the Miscellaneous Proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with the excess, if any, paid to Borrower.

In the event of a partial taking, destruction, or loss in value of the Property in which the fair market value of the Property immediately before the partial taking, destruction, or loss in value is equal to or greater than the amount of the sums secured by this Security Instrument immediately before the partial taking, destruction, or loss in value, unless Borrower and Lender otherwise agree in writing, the sums secured by this Security Instrument shall be reduced by the amount of the Miscellaneous Proceeds multiplied by the following fraction: (a) the total amount of the sums secured immediately before the partial taking, destruction, or loss in value divided by (b) the fair market value of the Property immediately before the partial taking, destruction, or loss in value. Any balance shall be paid to Borrower.

In the event of a partial taking, destruction, or loss in value of the Property in which the fair market value of the Property immediately before the partial taking, destruction, or loss in value is less than the amount of the sums secured immediately before the partial taking, destruction, or loss in value, unless Borrower and Lender otherwise agree in writing, the Miscellaneous Proceeds shall be applied to the sums secured by this Security Instrument whether or not the sums are then due.

If the Property is abandoned by Borrower, or if, after notice by Lender to Borrower that the Opposing Party (as defined in the next sentence) offers to make an award to settle a claim for damages, Borrower fails to respond to Lender within 30 days after the date the notice is given, Lender is authorized to collect and apply the Miscellaneous Proceeds either to restoration or repair of the Property or to the sums secured by this Security Instrument, whether or not then due. "Opposing Party" means the third party that owes Borrower Miscellaneous Proceeds or the party against whom Borrower has a right of action in regard to Miscellaneous Proceeds.

Borrower shall be in default if any action or proceeding, whether civil or criminal, is begun that, in Lender's judgment, could result in forfeiture of the Property or other material impairment of Lender's interest in the Property or rights under this Security Instrument. Borrower can cure such a default and, if acceleration has occurred, reinstate as provided in Section 19, by causing the action or proceeding to be dismissed with a ruling that, in Lender's judgment, precludes forfeiture of the Property or other material impairment of Lender's interest in the Property or rights under this Security Instrument. The proceeds of any award or claim for damages that are attributable to the impairment of Lender's interest in the Property are hereby assigned and shall be paid to Lender.

All Miscellaneous Proceeds that are not applied to restoration or repair of the Property shall be applied in the order provided for in Section 2.

12. Borrower Not Released; Forbearance By Lender Not a Waiver. Extension of the time for payment or modification of amortization of the sums secured by this Security Instrument granted by Lender

JPMC- 000153
CONFIDENTIAL

CSOC.RICH.001934

to Borrower or any Successor in Interest of Borrower shall not operate to release the liability of Borrower or any Successors in Interest of Borrower. Lender shall not be required to commence proceedings against any Successor in Interest of Borrower or to 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 any Successors in Interest of Borrower. Any forbearance by Lender in exercising any right or remedy including, without limitation, Lender's acceptance of payments from third persons, entities or Successors in Interest of Borrower or in amounts less than the amount then due, shall not be a waiver of or preclude the exercise of any right or remedy.

13. **Joint and Several Liability; Co-signers; Successors and Assigns Bound.** Borrower covenants and agrees that Borrower's obligations and liability shall be joint and several. However, any Borrower who co-signs this Security Instrument but does not execute the Note (a "co-signer"): (a) is co-signing this Security Instrument only to mortgage, grant and convey the co-signer'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 can agree to extend, modify, forbear or make any accommodations with regard to the terms of this Security Instrument or the Note without the co-signer's consent.

Subject to the provisions of Section 18, any Successor in Interest of Borrower who assumes Borrower's obligations under this Security Instrument in writing, and is approved by Lender, shall obtain all of Borrower's rights and benefits under this Security Instrument. Borrower shall not be released from Borrower's obligations and liability under this Security Instrument unless Lender agrees to such release in writing. The covenants and agreements of this Security Instrument shall bind (except as provided in Section 20) and benefit the successors and assigns of Lender.

14. **Loan Charges.** Lender may charge Borrower fees for services performed in connection with Borrower's default, for the purpose of protecting Lender's interest in the Property and rights under this Security Instrument, including, but not limited to, attorneys' fees, property inspection and valuation fees. In regard to any other fees, the absence of express authority in this Security Instrument to charge a specific fee to Borrower shall not be construed as a prohibition on the charging of such fee. Lender may not charge fees that are expressly prohibited by this Security Instrument or by Applicable Law.

If the Loan is subject to a law which sets maximum loan charges, and that law is finally interpreted so that the interest or other loan charges collected or to be collected in connection with the Loan exceed the permitted limits, then: (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any sums already collected from Borrower which exceeded permitted limits will be refunded to Borrower. Lender may choose to make this refund by reducing the principal owed under the Note or by making a direct payment to Borrower. If a refund reduces principal, the reduction will be treated as a partial prepayment without any prepayment charge (whether or not a prepayment charge is provided for under the Note). Borrower's acceptance of any such refund made by direct payment to Borrower will constitute a waiver of any right of action Borrower might have arising out of such overcharge.

15. **Notices.** All notices given by Borrower or Lender in connection with this Security Instrument must be in writing. Any notice to Borrower in connection with this Security Instrument shall be deemed to have been given to Borrower when mailed by first class mail or when actually delivered to Borrower's notice address if sent by other means. Notice to any one Borrower shall constitute notice to all Borrowers unless Applicable Law expressly requires otherwise. The notice address shall be the Property Address unless Borrower has designated a substitute notice address by notice to Lender. Borrower shall promptly notify Lender of Borrower's change of address. If Lender specifies a procedure for reporting Borrower's change of address, then Borrower shall only report a change of address through that specified procedure. There may be only one designated notice address under this Security Instrument at any one time. Any notice to Lender shall be given by delivering it or by mailing it by first class mail to Lender's address stated herein unless Lender has designated another address by notice to Borrower. Any notice in connection with this Security Instrument shall not be deemed to have been given to Lender until actually received by Lender. If any notice required by this Security Instrument is also required under Applicable Law, the Applicable Law requirement will satisfy the corresponding requirement under this Security Instrument.

JPMC- 000154
CONFIDENTIAL

CSOC.RICH.001935

16. Governing Law; Severability; Rules of Construction. This Security Instrument shall be governed by federal law and the law of the jurisdiction in which the Property is located. All rights and obligations contained in this Security Instrument are subject to any requirements and limitations of Applicable Law. Applicable Law might explicitly or implicitly allow the parties to agree by contract or it might be silent, but such silence shall not be construed as a prohibition against agreement by contract. 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.

As used in this Security Instrument: (a) words of the masculine gender shall mean and include corresponding neuter words or words of the feminine gender; (b) words in the singular shall mean and include the plural and vice versa; and (c) the word "may" gives sole discretion without any obligation to take any action.

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

18. Transfer of the Property or a Beneficial Interest in Borrower. As used in this Section 18, "Interest in the Property" means any legal or beneficial interest in the Property, including, but not limited to, those beneficial interests transferred in a bond for deed, contract for deed, installment sales contract or escrow agreement, the intent of which is the transfer of title by Borrower at a future date to a purchaser.

If all or any part of the Property or any Interest in the Property is sold or transferred (or if Borrower is not a natural person and a beneficial interest in Borrower is sold or transferred) without Lender's prior written consent, Lender may require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if such exercise is prohibited by Applicable Law.

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is given in accordance with Section 15 within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

19. Borrower's Right to Reinstate After Acceleration. If Borrower meets certain conditions, Borrower shall have the right to have enforcement of this Security Instrument discontinued at any time prior to the earliest of: (a) five days before sale of the Property pursuant to any power of sale contained in this Security Instrument; (b) such other period as Applicable Law might specify for the termination of Borrower's right to reinstate; or (c) entry of a judgment enforcing this Security Instrument. Those conditions are that Borrower: (a) pays Lender all sums which then would be due under this Security Instrument and the Note as if no acceleration had occurred; (b) cures any default of any other covenants or agreements; (c) pays all expenses incurred in enforcing this Security Instrument, including, but not limited to, reasonable attorneys' fees, property inspection and valuation fees, and other fees incurred for the purpose of protecting Lender's interest in the Property and rights under this Security Instrument; and (d) takes such action as Lender may reasonably require to assure that Lender's interest in the Property and rights under this Security Instrument, and Borrower's obligation to pay the sums secured by this Security Instrument, shall continue unchanged. Lender may require that Borrower pay such reinstatement sums and expenses in one or more of the following forms, as selected by Lender: (a) cash; (b) money order; (c) certified check, bank check, treasurer's check or cashier's check, provided any such check is drawn upon an institution whose deposits are insured by a federal agency, instrumentality or entity; or (d) Electronic Funds Transfer. Upon reinstatement by Borrower, this Security Instrument and obligations secured hereby shall remain fully effective as if no acceleration had occurred. However, this right to reinstate shall not apply in the case of acceleration under Section 18.

20. Sale of Note; Change of Loan Servicer; Notice of Grievance. The Note or a partial interest in the Note (together with this Security Instrument) can be sold one or more times without prior notice to Borrower. A sale might result in a change in the entity (known as the "Loan Servicer") that collects Periodic Payments due under the Note and this Security Instrument and performs other mortgage loan servicing obligations under the Note, this Security Instrument, and Applicable Law. There also might be one or more changes of the Loan Servicer unrelated to a sale of the Note. If there is a change of the Loan Servicer, Borrower will be given written notice of the change which will state the name and address of the new Loan Servicer, the address to which payments should be made and any other information RESPA

JPMC- 000155
CONFIDENTIAL

CSOC.RICH.001936

requires in connection with a notice of transfer of servicing. If the Note is sold and thereafter the Loan is serviced by a Loan Servicer other than the purchaser of the Note, the mortgage loan servicing obligations to Borrower will remain with the Loan Servicer or be transferred to a successor Loan Servicer and are not assumed by the Note purchaser unless otherwise provided by the Note purchaser.

Neither Borrower nor Lender may commence, join, or be joined to any judicial action (as either an individual litigant or the member of a class) that arises from the other party's actions pursuant to this Security Instrument or that alleges that the other party has breached any provision of, or any duty owed by reason of, this Security Instrument, until such Borrower or Lender has notified the other party (with such notice given in compliance with the requirements of Section 15) of such alleged breach and afforded the other party hereto a reasonable period after the giving of such notice to take corrective action. If Applicable Law provides a time period which must elapse before certain action can be taken, that time period will be deemed to be reasonable for purposes of this paragraph. The notice of acceleration and opportunity to cure given to Borrower pursuant to Section 22 and the notice of acceleration given to Borrower pursuant to Section 18 shall be deemed to satisfy the notice and opportunity to take corrective action provisions of this Section 20.

21. Hazardous Substances. As used in this Section 21: (a) "Hazardous Substances" are those substances defined as toxic or hazardous substances, pollutants, or wastes 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; (b) "Environmental Law" means federal laws and laws of the jurisdiction where the Property is located that relate to health, safety or environmental protection; (c) "Environmental Cleanup" includes any response action, remedial action, or removal action, as defined in Environmental Law; and (d) an "Environmental Condition" means a condition that can cause, contribute to, or otherwise trigger an Environmental Cleanup.

Borrower shall not cause or permit the presence, use, disposal, storage, or release of any Hazardous Substances, or threaten to release any Hazardous Substances, on or in the Property. Borrower shall not do, nor allow anyone else to do, anything affecting the Property (a) that is in violation of any Environmental Law, (b) which creates an Environmental Condition, or (c) which, due to the presence, use, or release of a Hazardous Substance, creates a condition that adversely affects the value of the Property. 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 (including, but not limited to, hazardous substances in consumer products).

Borrower shall promptly give Lender written notice of (a) 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, (b) any Environmental Condition, including but not limited to, any spilling, leaking, discharge, release or threat of release of any Hazardous Substance, and (c) any condition caused by the presence, use or release of a Hazardous Substance which adversely affects the value of the Property. If Borrower learns, or is notified by any governmental or regulatory authority, or any private party, that any removal or other remediation of any Hazardous Substance affecting the Property is necessary, Borrower shall promptly take all necessary remedial actions in accordance with Environmental Law. Nothing herein shall create any obligation on Lender for an Environmental Cleanup.

JPMC- 000156
CONFIDENTIAL

CSOC.RICH.001937

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

22. Acceleration; Remedies. Lender shall give notice to Borrower prior to acceleration following Borrower's breach of any covenant or agreement in this Security Instrument (but not prior to acceleration under Section 18 unless Applicable Law provides otherwise). The notice shall specify: (a) the default; (b) the action required to cure the default; (c) a date, not less than 30 days from the date the notice is given to Borrower, by which the default must be cured; and (d) that failure to cure the default on or before the date specified in the notice may result in acceleration of the sums secured by this Security Instrument and sale of the Property. The notice shall further inform Borrower of the right to reinstate after acceleration and the right to bring a court action to assert the non-existence of a default or any other defense of Borrower to acceleration and sale. If the default is not cured on or before the date specified in the notice, Lender at its option may require immediate payment in full of all sums secured by this Security Instrument without further demand and 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 Section 22, 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 a written notice of the occurrence of an event of default and of Lender's election to cause the Property to be sold. Trustee shall cause this notice to be recorded in each county in which any part of the Property is located. Lender or Trustee shall mail copies of the notice as prescribed by Applicable Law to Borrower and to the 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.

23. 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 to the person or persons legally entitled to it. Lender may charge such person or persons a reasonable fee for reconveying the Property, but only if the fee is paid to a third party (such as the Trustee) for services rendered and the charging of the fee is permitted under Applicable Law. If the fee charged does not exceed the fee set by Applicable Law, the fee is conclusively presumed to be reasonable.

24. Substitute Trustee. Lender, at its option, may from time to time appoint a successor trustee to any Trustee appointed hereunder by an instrument executed and acknowledged by Lender and recorded in the office of the Recorder of the county in which the Property is located. The instrument shall contain the name of the original Lender, Trustee and Borrower, the book and page where this Security Instrument is recorded and the name and address of the successor trustee. Without conveyance of the Property, the successor trustee shall succeed to all the title, powers and duties conferred upon the Trustee herein and by Applicable Law. This procedure for substitution of trustee shall govern to the exclusion of all other provisions for substitution.

25. Statement of Obligation Fee. Lender may collect a fee not to exceed the maximum amount permitted by Applicable Law for furnishing the statement of obligation as provided by Section 2943 of the Civil Code of California.

JPMC- 000157
CONFIDENTIAL

CSOC.RICH.001938

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Security Instrument and in any Rider executed by Borrower and recorded with it.

Witnesses:

Laura Richardson (Seal) -Borrower

(Seal) -Borrower

(Seal) -Borrower (Seal) -Borrower

(Seal) -Borrower (Seal) -Borrower

(Seal) -Borrower (Seal) -Borrower

JPMC- 000158
CONFIDENTIAL

CSOC.RICH.001939

State of California
County of Sacramento } ss.

On January 4, 2007 before me, Nikki Davis a notary public
personally appeared

Laura Richardson

, personally known to me
(or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s) or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal.

NIKKI DAVIS
COMM. #1520789
Notary Public-California
SACRAMENTO COUNTY
My Comm. Exp. Oct. 21, 2009

(Seal)

JPMC- 000159
CONFIDENTIAL

CSOC.RICH.001940

Exhibit "A"
Legal Description

Lot 259 as shown on the official "Plat of South Curtis Oaks Subdivision No. 6", filed in the office of the County Recorder of Sacramento County, February 10, 1927 in Book 19 of Maps, Map No. 18

Apn

FIXED/ADJUSTABLE RATE RIDER

THIS FIXED/ADJUSTABLE RATE RIDER is made on this 4th day of January 2007 , and is incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust or Security Deed (the "Security Instrument") of the same date given by the undersigned ("Borrower") to secure Borrower's Fixed/Adjustable Rate Note (the "Note") to Washington Mutual Bank
("Lender") of the same date and covering the property described in the Security Instrument and located at:
3622 West Curtis Drive, Sacramento, CA 95818

[Property Address]

THE NOTE CONTAINS PROVISIONS ALLOWING FOR A CHANGE FROM THE INITIAL FIXED INTEREST RATE TO AN ADJUSTABLE INTEREST RATE AND FOR CHANGES IN THE MONTHLY PAYMENT. THE NOTE LIMITS THE AMOUNT BORROWER'S INTEREST RATE CAN CHANGE AT ANY ONE TIME AND THE MAXIMUM RATE BORROWER MUST PAY.

ADDITIONAL COVENANTS. In addition to the covenants and agreements made in the Security Instrument, Borrower and Lender further covenant and agree as follows:

A. INTEREST RATE AND MONTHLY PAYMENT CHANGES

The Note provides for an initial fixed interest rate of 8.800 %. The Note provides for a change in the initial fixed interest rate to an adjustable interest rate and for changes in the monthly payments, as follows:

4. INTEREST RATE AND MONTHLY PAYMENT CHANGES

(A) Change Dates

The initial fixed interest rate Borrower will pay will change to an adjustable interest rate on the first day of February, 2009 , and the interest rate Borrower will pay may change on that day every 6th month thereafter. Each date on which Borrower's interest rate could change is called a "Change Date."

(B) The Index

Beginning with the first Change Date, Borrower's interest rate will be based on an Index. The "Index" is the average of interbank offered rates for six month U.S. dollar-denominated deposits in the London market ("LIBOR"), as published in The Wall Street Journal. The most recent Index figure available as of the date 45 days before the Change Date is called the "Current Index."

JPMC- 000161
CONFIDENTIAL

CSOC.RICH.001942

If the Index is no longer available, the Note Holder will choose a new index that is based upon comparable information. The Note Holder will give Borrower notice of this choice.

(C) Calculation of Changes

Before each Change Date, the Note Holder will calculate Borrower's new interest rate by adding Four and 99/100 percentage points (4.990 %) to the Current Index. The Note Holder will then round the result of this addition to the nearest one-eighth of one percentage point (0.125%). Subject to the limits stated in Section 4(D) below, this rounded amount will be Borrower's new interest rate until the next Change Date.

The Note Holder will then determine the amount of the monthly payment that would be sufficient to repay the unpaid principal that Borrower is expected to owe at the Change Date in full on the Maturity Date at Borrower's new interest rate in substantially equal payments. The result of this calculation will be the new amount of Borrower's monthly payment.

(D) Limits on Interest Rate Changes

The interest rate Borrower is required to pay at the first Change Date will not be greater than 10.800 % or less than 8.800 %. Thereafter, Borrower's interest rate will never be increased or decreased on any single Change Date by more than One percentage point(s) (1.000 %) from the rate of interest Borrower has been paying for the preceding months. Borrower's interest rate will never be greater than 14.800 % or less than 8.800 %.

(E) Effective Date of Changes

Borrower's new interest rate will become effective on each Change Date. Borrower will pay the amount of Borrower's new monthly payment beginning on the first monthly payment date after the Change Date until the amount of Borrower's monthly payment changes again.

(F) Notice of Changes

The Note Holder will deliver or mail to Borrower a notice of any changes in Borrower's interest rate and the amount of Borrower's monthly payment before the effective date of any change. The notice will include information required by law to be given to the Borrower and also the title and telephone number of a person who will answer any question Borrower may have regarding the notice.

B. TRANSFER OF THE PROPERTY OR A BENEFICIAL INTEREST IN BORROWER

Covenant 18 of the Security Instrument is amended to read as follows:

(A) Until Borrower's initial fixed interest rate changes to an adjustable interest rate under the terms stated in Section A above, Covenant 18 of the Security Instrument provides as follows:

Transfer of the Property or a Beneficial Interest in Borrower. If all or any part of the Property or any interest in the Property is sold or transferred (or if Borrower is not a natural person and a beneficial interest in Borrower is sold or transferred) without Lender's prior written consent, Lender may require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if such exercise is prohibited Applicable Law.

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is given in accordance with Section 15 within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

(B) When Borrower's initial fixed interest rate changes to an adjustable interest rate under the terms stated in Section A above, Covenant 18 of the Security Instrument shall then instead provide as follows:

Transfer of the Property or a Beneficial Interest in Borrower. As used in this Section 18, "Interest in the Property" means any legal or beneficial interest in the Property, including, but not limited to, those beneficial interests transferred in a bond for deed, contract for deed, installment sales contract or escrow agreement, the intent of which is the transfer of title by Borrower at a future date to a purchaser. If all or any part of the Property or any interest in the Property is sold or transferred (or if Borrower is not a natural person and a beneficial interest in Borrower is sold or transferred) without Lender's prior written consent, Lender may require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if such exercise is prohibited by Applicable Law. Lender also shall not exercise this option if: (a) Borrower causes to be submitted to Lender information required by Lender to evaluate the intended transferee as if a new loan were being made to the transferee; and (b) Lender reasonably determines that Lender's security will not be impaired by the loan assumption and that the risk of a breach of any covenant or agreement in this Security Instrument is acceptable to Lender.

To the extent permitted by Applicable Law, Lender may charge a reasonable fee as a condition to Lender's consent to the loan assumption. Lender also may require the transferee to sign an assumption agreement that is acceptable to Lender and that obligates the transferee to keep all the promises and agreements made in the Note and in this Security Instrument. Borrower will continue to be obligated under the Note and this Security Instrument unless Lender releases Borrower in writing.

If Lender exercises the option to require immediate payment in full, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is given in accordance with Section 15 within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Fixed/Adjustable Rate Rider.

Laura Richardson _____ (Seal)
-Borrower

_____ (Seal)
-Borrower

_____ (Seal)
-Borrower

_____ (Seal)
-Borrower

[Sign Original Only]

JPMC- 000163
CONFIDENTIAL

CSOC.RICH.001944

01-09-07 12:43pm From-Stewart Title / Alhambra 916 462 7229 T-024 P.002/003 F-007

SIGNATURE/NAME AFFIDAVIT

DATE: January 4, 2007

LOAN #: [redacted]

BORROWER: Laura Richardson

THIS IS TO CERTIFY THAT MY LEGAL SIGNATURE IS AS WRITTEN AND TYPED BELOW.
(This signature must exactly match signatures on the Note and Mortgage or Deed of Trust.)

Laura Richardson
(Print or Type Name) Signature

(If applicable, complete the following.)

I AM ALSO KNOWN AS:

Laura Ann Richardson
(Print or Type Name) Signature

Batts Laura
(Print or Type Name) Signature

Richardsonbatts, Laura
(Print or Type Name) Signature

Laura R Batts
(Print or Type Name) Signature

and that

are one

and the same person.

State/Commonwealth of California
County/Parish of Sacramento

Subscribed and sworn (affirmed) before me Nikki Davis a notary public this 4th day of January 2007.

NIKKI DAVIS
COMM. #1520749
Notary Public-California
SACRAMENTO COUNTY
My Comm. Exp. Oct. 21, 2008

Notary Public
State/Commonwealth of California
Acting in the County/Parish of Sacramento

My Commission Expires: Oct. 21, 08

304 (0408) VMP Mortgage Solutions, Inc. (800)521-7291

PAGE 2/3 * RCVD AT 1/9/2007 2:17:42 PM [Central Standard Time] * SVR:FAXNOAL/07/21 * DNIS:9256 * CSID:5164927229 * DURATION (mm-ss):09-44

JPMC- 000164
CONFIDENTIAL

CSOC.RICH.001945

Recording Requested By:
Washington Mutual Bank

Return To:
2210 Enterprise Drive
Doc Ops - MS SC00140
Florence, SC 29501

CERTIFIED TO BE A TRUE COPY
STEWART TITLE OF SACRAMENTO
BY

Prepared By:

[Space Above This Line For Recording Data]

DEED OF TRUST

DEFINITIONS
Words used in multiple sections of this document are defined below and other words are defined in Sections 3, 11, 13, 18, 20 and 21. Certain rules regarding the usage of words used in this document are also provided in Section 16.

(A) "Security Instrument" means this document, which is dated January 4, 2007 , together with all Riders to this document.
(B) "Borrower" is Laura Richardson, An Unmarried Woman

Borrower's address is 717 E Vernon St, Long Beach, CA 90806 . Borrower is the trustor under this Security Instrument.
(C) "Lender" is Washington Mutual Bank

Lender is a federal association
organized and existing under the laws of the United States

JPMC-000165
CONFIDENTIAL

CSOC.RICH.001946

Lender's address is 1400 South Douglass Road. Suite 100, Anaheim, CA 92806

Lender is the beneficiary under this Security Instrument.
(D) "Trustee" is California Reconveyance Company, a California corporation

(E) "Note" means the promissory note signed by Borrower and dated January 4, 2007
The Note states that Borrower owes Lender Five Hundred Thirty Five Thousand One and No/100 Dollars
(U.S. $535,001.00) plus interest. Borrower has promised to pay this debt in regular Periodic Payments and to pay the debt in full not later than February 1, 2037
(F) "Property" means the property that is described below under the heading "Transfer of Rights in the Property."
(G) "Loan" means the debt evidenced by the Note, plus interest, any prepayment charges and late charges due under the Note, and all sums due under this Security Instrument, plus interest.
(H) "Riders" means all Riders to this Security Instrument that are executed by Borrower. The following Riders are to be executed by Borrower [check box as applicable]:

[X] Adjustable Rate Rider	[ ] Condominium Rider	[ ] Second Home Rider
[ ] Balloon Rider	[ ] Planned Unit Development Rider	[ ] 1-4 Family Rider
[ ] VA Rider	[ ] Biweekly Payment Rider	[ ] Other(s) [specify]

(I) "Applicable Law" means all controlling applicable federal, state and local statutes, regulations, ordinances and administrative rules and orders (that have the effect of law) as well as all applicable final, non-appealable judicial opinions.
(J) "Community Association Dues, Fees, and Assessments" means all dues, fees, assessments and other charges that are imposed on Borrower or the Property by a condominium association, homeowners association or similar organization.
(K) "Electronic Funds Transfer" means any transfer of funds, other than a transaction originated by check, draft, or similar paper instrument, which is initiated through an electronic terminal, telephonic instrument, computer, or magnetic tape so as to order, instruct, or authorize a financial institution to debit or credit an account. Such term includes, but is not limited to, point-of-sale transfers, automated teller machine transactions, transfers initiated by telephone, wire transfers, and automated clearinghouse transfers.
(L) "Escrow Items" means those items that are described in Section 3.
(M) "Miscellaneous Proceeds" means any compensation, settlement, award of damages, or proceeds paid by any third party (other than insurance proceeds paid under the coverages described in Section 5) for: (i) damage to, or destruction of, the Property; (ii) condemnation or other taking of all or any part of the Property; (iii) conveyance in lieu of condemnation; or (iv) misrepresentations of, or omissions as to, the value and/or condition of the Property.
(N) "Mortgage Insurance" means insurance protecting Lender against the nonpayment of, or default on, the Loan.
(O) "Periodic Payment" means the regularly scheduled amount due for (i) principal and interest under the Note, plus (ii) any amounts under Section 3 of this Security Instrument.
(P) "RESPA" means the Real Estate Settlement Procedures Act (12 U.S.C. Section 2601 et seq.) and its implementing regulation, Regulation X (24 C.F.R. Part 3500), as they might be amended from time to time, or any additional or successor legislation or regulation that governs the same subject matter. As used in this Security Instrument, "RESPA" refers to all requirements and restrictions that are imposed in regard

JPMC-000166
CONFIDENTIAL

CSOC.RICH.001947

to a "federally related mortgage loan" even if the Loan does not qualify as a "federally related mortgage loan" under RESPA.

(Q) "Successor in Interest of Borrower" means any party that has taken title to the Property, whether or not that party has assumed Borrower's obligations under the Note and/or this Security Instrument.

TRANSFER OF RIGHTS IN THE PROPERTY

This Security Instrument secures to Lender: (i) the repayment of the Loan, and all renewals, extensions and modifications of the Note; and (ii) the performance of Borrower's covenants and agreements under this Security Instrument and the Note. For this purpose, Borrower irrevocably grants and conveys to Trustee, in trust, with power of sale, the following described property located in the

County [Type of Recording Jurisdiction] of SACRAMENTO [Name of Recording Jurisdiction] :

Legal Description Attached Hereto And Made A Part Hereof

Parcel ID Number:

3622 West Curtis Drive
Sacramento
("Property Address"):

which currently has the address of [Street]
[City], California 95818 [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 COVENANTS that Borrower is lawfully seised 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.

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

1. Payment of Principal, Interest, Escrow Items, Prepayment Charges, and Late Charges. Borrower shall pay when due the principal of, and interest on, the debt evidenced by the Note and any prepayment charges and late charges due under the Note. Borrower shall also pay funds for Escrow Items pursuant to Section 3. Payments due under the Note and this Security Instrument shall be made in U.S.

Initials:

JPMC- 000167
CONFIDENTIAL

CSOC.RICH.001948

currency. However, if any check or other instrument received by Lender as payment under the Note or this Security Instrument is returned to Lender unpaid, Lender may require that any or all subsequent payments due under the Note and this Security Instrument be made in one or more of the following forms, as selected by Lender: (a) cash; (b) money order; (c) certified check, bank check, treasurer's check or cashier's check, provided any such check is drawn upon an institution whose deposits are insured by a federal agency, instrumentality, or entity; or (d) Electronic Funds Transfer.

Payments are deemed received by Lender when received at the location designated in the Note or at such other location as may be designated by Lender in accordance with the notice provisions in Section 15. Lender may return any payment or partial payment if the payment or partial payments are insufficient to bring the Loan current. Lender may accept any payment or partial payment insufficient to bring the Loan current, without waiver of any rights hereunder or prejudice to its rights to refuse such payment or partial payments in the future, but Lender is not obligated to apply such payments at the time such payments are accepted. If each Periodic Payment is applied as of its scheduled due date, then Lender need not pay interest on unapplied funds. Lender may hold such unapplied funds until Borrower makes payment to bring the Loan current. If Borrower does not do so within a reasonable period of time, Lender shall either apply such funds or return them to Borrower. If not applied earlier, such funds will be applied to the outstanding principal balance under the Note immediately prior to foreclosure. No offset or claim which Borrower might have now or in the future against Lender shall relieve Borrower from making payments due under the Note and this Security Instrument or performing the covenants and agreements secured by this Security Instrument.

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

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

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

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

JPMC- 000168
CONFIDENTIAL

CSOC.RICH.001949

in writing. In the event of such waiver, Borrower shall pay directly, when and where payable, the amounts due for any Escrow Items for which payment of Funds has been waived by Lender and, if Lender requires, shall furnish to Lender receipts evidencing such payment within such time period as Lender may require. Borrower's obligation to make such payments and to provide receipts shall for all purposes be deemed to be a covenant and agreement contained in this Security Instrument, as the phrase "covenant and agreement" is used in Section 9. If Borrower is obligated to pay Escrow Items directly, pursuant to a waiver, and Borrower fails to pay the amount due for an Escrow Item, Lender may exercise its rights under Section 9 and pay such amount and Borrower shall then be obligated under Section 9 to repay to Lender any such amount. Lender may revoke the waiver as to any or all Escrow Items at any time by a notice given in accordance with Section 15 and, upon such revocation, Borrower shall pay to Lender all Funds, and in such amounts, that are then required under this Section 3.

Lender may, at any time, collect and hold Funds in an amount (a) sufficient to permit Lender to apply the Funds at the time specified under RESPA, and (b) not to exceed the maximum amount a lender can require under RESPA. Lender shall estimate the amount of Funds due on the basis of current data and reasonable estimates of expenditures of future Escrow Items or otherwise in accordance with Applicable Law.

The Funds shall be held in an institution whose deposits are insured by a federal agency, instrumentality, or entity (including Lender, if Lender is an institution whose deposits are so insured) or in any Federal Home Loan Bank. Lender shall apply the Funds to pay the Escrow Items no later than the time specified under RESPA. Lender shall not charge Borrower for holding and applying the Funds, annually analyzing the escrow account, or verifying the Escrow Items, unless Lender pays Borrower interest on the Funds and Applicable Law permits Lender to make such a charge. Unless an agreement is made in writing or Applicable Law requires interest to be paid on the Funds, Lender shall not be required to pay Borrower any interest or earnings on the Funds. Borrower and Lender can agree in writing, however, that interest shall be paid on the Funds. Lender shall give to Borrower, without charge, an annual accounting of the Funds as required by RESPA.

If there is a surplus of Funds held in escrow, as defined under RESPA, Lender shall account to Borrower for the excess funds in accordance with RESPA. If there is a shortage of Funds held in escrow, as defined under RESPA, Lender shall notify Borrower as required by RESPA, and Borrower shall pay to Lender the amount necessary to make up the shortage in accordance with RESPA, but in no more than 12 monthly payments. If there is a deficiency of Funds held in escrow, as defined under RESPA, Lender shall notify Borrower as required by RESPA, and Borrower shall pay to Lender the amount necessary to make up the deficiency in accordance with RESPA, but in no more than 12 monthly payments.

Upon payment in full of all sums secured by this Security Instrument, Lender shall promptly refund to Borrower any Funds held by Lender.

4. Charges; Liens. Borrower shall pay all taxes, assessments, charges, fines, and impositions attributable to the Property which can attain priority over this Security Instrument, leasehold payments or ground rents on the Property, if any, and Community Association Dues, Fees, and Assessments, if any. To the extent that these items are Escrow Items, Borrower shall pay them in the manner provided in Section 3.

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, but only so long as Borrower is performing such agreement; (b) contests the lien in good faith by, or defends against enforcement of the lien in, legal proceedings which in Lender's opinion operate to prevent the enforcement of the lien while those proceedings are pending, but only until such proceedings are concluded; 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 can attain priority over this Security Instrument, Lender may give Borrower a notice identifying the

JPMC- 000169
CONFIDENTIAL

CSOC.RICH.001950

lien. Within 10 days of the date on which that notice is given, Borrower shall satisfy the lien or take one or more of the actions set forth above in this Section 4.

Lender may require Borrower to pay a one-time charge for a real estate tax verification and/or reporting service used by Lender in connection with this Loan.

5. Property Insurance. Borrower shall keep the improvements now existing or hereafter erected on the Property insured against loss by fire, hazards included within the term "extended coverage," and any other hazards including, but not limited to, earthquakes and floods, for which Lender requires insurance. This insurance shall be maintained in the amounts (including deductible levels) and for the periods that Lender requires. What Lender requires pursuant to the preceding sentences can change during the term of the Loan. The insurance carrier providing the insurance shall be chosen by Borrower subject to Lender's right to disapprove Borrower's choice, which right shall not be exercised unreasonably. Lender may require Borrower to pay, in connection with this Loan, either: (a) a one-time charge for flood zone determination, certification and tracking services; or (b) a one-time charge for flood zone determination and certification services and subsequent charges each time remappings or similar changes occur which reasonably might affect such determination or certification. Borrower shall also be responsible for the payment of any fees imposed by the Federal Emergency Management Agency in connection with the review of any flood zone determination resulting from an objection by Borrower.

If Borrower fails to maintain any of the coverages described above, Lender may obtain insurance coverage, at Lender's option and Borrower's expense. Lender is under no obligation to purchase any particular type or amount of coverage. Therefore, such coverage shall cover Lender, but might or might not protect Borrower, Borrower's equity in the Property, or the contents of the Property, against any risk, hazard or liability and might provide greater or lesser coverage than was previously in effect. Borrower acknowledges that the cost of the insurance coverage so obtained might significantly exceed the cost of insurance that Borrower could have obtained. Any amounts disbursed by Lender under this Section 5 shall become additional debt of Borrower secured by this Security Instrument. These amounts shall bear interest at the Note rate from the date of disbursement and shall be payable, with such interest, upon notice from Lender to Borrower requesting payment.

All insurance policies required by Lender and renewals of such policies shall be subject to Lender's right to disapprove such policies, shall include a standard mortgage clause, and shall name Lender as mortgagee and/or as an additional loss payee and Borrower further agrees to generally assign rights to insurance proceeds to the holder of the Note up to the amount of the outstanding loan balance. Lender shall have the right to hold the policies and renewal certificates. If Lender requires, Borrower shall promptly give to Lender all receipts of paid premiums and renewal notices. If Borrower obtains any form of insurance coverage, not otherwise required by Lender, for damage to, or destruction of, the Property, such policy shall include a standard mortgage clause and shall name Lender as mortgagee and/or as an additional loss payee and Borrower further agrees to generally assign rights to insurance proceeds to the holder of the Note up to the amount of the outstanding loan balance.

In the event of loss, Borrower shall give prompt notice to the insurance carrier and Lender. Lender may make proof of loss if not made promptly by Borrower. Unless Lender and Borrower otherwise agree in writing, any insurance proceeds, whether or not the underlying insurance was required by Lender, shall be applied to restoration or repair of the Property, if the restoration or repair is economically feasible and Lender's security is not lessened. During such repair and restoration period, Lender shall have the right to hold such insurance proceeds until Lender has had an opportunity to inspect such Property to ensure the work has been completed to Lender's satisfaction, provided that such inspection shall be undertaken promptly. Lender may disburse proceeds for the repairs and restoration in a single payment or in a series of progress payments as the work is completed. Unless an agreement is made in writing or Applicable Law requires interest to be paid on such insurance proceeds, Lender shall not be required to pay Borrower any interest or earnings on such proceeds. Fees for public adjusters, or other third parties, retained by Borrower shall not be paid out of the insurance proceeds and shall be the sole obligation of Borrower. If the restoration or repair is not economically feasible or Lender's security would be lessened, the insurance proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with

JPMC- 000170
CONFIDENTIAL

CSOC.RICH.001951

the excess, if any, paid to Borrower. Such insurance proceeds shall be applied in the order provided for in Section 2.

If Borrower abandons the Property, Lender may file, negotiate and settle any available insurance claim and related matters. If Borrower does not respond within 30 days to a notice from Lender that the insurance carrier has offered to settle a claim, then Lender may negotiate and settle the claim. The 30-day period will begin when the notice is given. In either event, or if Lender acquires the Property under Section 22 or otherwise, Borrower hereby assigns to Lender (a) Borrower's rights to any insurance proceeds in an amount not to exceed the amounts unpaid under the Note or this Security Instrument, and (b) any other of Borrower's rights (other than the right to any refund of unearned premiums paid by Borrower) under all insurance policies covering the Property, insofar as such rights are applicable to the coverage of the Property. Lender may use the insurance proceeds either to repair or restore the Property or to pay amounts unpaid under the Note or this Security Instrument, whether or not then due.

6. Occupancy. Borrower shall occupy, establish, and use the Property as Borrower's principal residence within 60 days after the execution of this Security Instrument and shall continue to occupy the Property as Borrower's principal residence for at least one year after the date of occupancy, unless Lender otherwise agrees in writing, which consent shall not be unreasonably withheld, or unless extenuating circumstances exist which are beyond Borrower's control.

7. Preservation, Maintenance and Protection of the Property; Inspections. Borrower shall not destroy, damage or impair the Property, allow the Property to deteriorate or commit waste on the Property. Whether or not Borrower is residing in the Property, Borrower shall maintain the Property in order to prevent the Property from deteriorating or decreasing in value due to its condition. Unless it is determined pursuant to Section 5 that repair or restoration is not economically feasible, Borrower shall promptly repair the Property if damaged to avoid further deterioration or damage. If insurance or condemnation proceeds are paid in connection with damage to, or the taking of, the Property, Borrower shall be responsible for repairing or restoring the Property only if Lender has released proceeds for such purposes. Lender may disburse proceeds for the repairs and restoration in a single payment or in a series of progress payments as the work is completed. If the insurance or condemnation proceeds are not sufficient to repair or restore the Property, Borrower is not relieved of Borrower's obligation for the completion of such repair or restoration.

Lender or its agent may make reasonable entries upon and inspections of the Property. If it has reasonable cause, Lender may inspect the interior of the improvements on the Property. Lender shall give Borrower notice at the time of or prior to such an interior inspection specifying such reasonable cause.

8. Borrower's Loan Application. Borrower shall be in default if, during the Loan application process, Borrower or any persons or entities acting at the direction of Borrower or with Borrower's knowledge or consent gave materially false, misleading, or inaccurate information or statements to Lender (or failed to provide Lender with material information) in connection with the Loan. Material representations include, but are not limited to, representations concerning Borrower's occupancy of the Property as Borrower's principal residence.

9. Protection of Lender's Interest in the Property and Rights Under this Security Instrument. If (a) Borrower fails to perform the covenants and agreements contained in this Security Instrument, (b) there is a legal proceeding that might significantly affect Lender's interest in the Property and/or rights under this Security Instrument (such as a proceeding in bankruptcy, probate, for condemnation or forfeiture, for enforcement of a lien which may attain priority over this Security Instrument or to enforce laws or regulations), or (c) Borrower has abandoned the Property, then Lender may do and pay for whatever is reasonable or appropriate to protect Lender's interest in the Property and rights under this Security Instrument, including protecting and/or assessing the value of the Property, and securing and/or repairing the Property. Lender's actions can include, but are not limited to: (a) paying any sums secured by a lien which has priority over this Security Instrument; (b) appearing in court; and (c) paying reasonable

JPMC- 000171
CONFIDENTIAL

CSOC.RICH.001952

attorneys' fees to protect its interest in the Property and/or rights under this Security Instrument, including its secured position in a bankruptcy proceeding. Securing the Property includes, but is not limited to, entering the Property to make repairs, change locks, replace or board up doors and windows, drain water from pipes, eliminate building or other code violations or dangerous conditions, and have utilities turned on or off. Although Lender may take action under this Section 9, Lender does not have to do so and is not under any duty or obligation to do so. It is agreed that Lender incurs no liability for not taking any or all actions authorized under this Section 9.

Any amounts disbursed by Lender under this Section 9 shall become additional debt of Borrower secured by this Security Instrument. These amounts shall bear interest at the Note rate from the date of disbursement and shall be payable, with such interest, upon notice from Lender to Borrower requesting payment.

If this Security Instrument is on a leasehold, Borrower shall comply with all the provisions of the lease. If Borrower acquires fee title to the Property, the leasehold and the fee title shall not merge unless Lender agrees to the merger in writing.

10. Mortgage Insurance. If Lender required Mortgage Insurance as a condition of making the Loan, Borrower shall pay the premiums required to maintain the Mortgage Insurance in effect. If, for any reason, the Mortgage Insurance coverage required by Lender ceases to be available from the mortgage insurer that previously provided such insurance and Borrower was required to make separately designated payments toward the premiums for Mortgage Insurance, Borrower shall pay the premiums required to obtain coverage substantially equivalent to the Mortgage Insurance previously in effect, at a cost substantially equivalent to the cost to Borrower of the Mortgage Insurance previously in effect, from an alternate mortgage insurer selected by Lender. If substantially equivalent Mortgage Insurance coverage is not available, Borrower shall continue to pay to Lender the amount of the separately designated payments that were due when the insurance coverage ceased to be in effect. Lender will accept, use and retain these payments as a non-refundable loss reserve in lieu of Mortgage Insurance. Such loss reserve shall be non-refundable, notwithstanding the fact that the Loan is ultimately paid in full, and Lender shall not be required to pay Borrower any interest or earnings on such loss reserve. Lender can no longer require loss reserve payments if Mortgage Insurance coverage (in the amount and for the period that Lender requires) provided by an insurer selected by Lender again becomes available, is obtained, and Lender requires separately designated payments toward the premiums for Mortgage Insurance. If Lender required Mortgage Insurance as a condition of making the Loan and Borrower was required to make separately designated payments toward the premiums for Mortgage Insurance, Borrower shall pay the premiums required to maintain Mortgage Insurance in effect, or to provide a non-refundable loss reserve, until Lender's requirement for Mortgage Insurance ends in accordance with any written agreement between Borrower and Lender providing for such termination or until termination is required by Applicable Law. Nothing in this Section 10 affects Borrower's obligation to pay interest at the rate provided in the Note.

Mortgage Insurance reimburses Lender (or any entity that purchases the Note) for certain losses it may incur if Borrower does not repay the Loan as agreed. Borrower is not a party to the Mortgage Insurance.

Mortgage insurers evaluate their total risk on all such insurance in force from time to time, and may enter into agreements with other parties that share or modify their risk, or reduce losses. These agreements are on terms and conditions that are satisfactory to the mortgage insurer and the other party (or parties) to these agreements. These agreements may require the mortgage insurer to make payments using any source of funds that the mortgage insurer may have available (which may include funds obtained from Mortgage Insurance premiums).

As a result of these agreements, Lender, any purchaser of the Note, another insurer, any reinsurer, any other entity, or any affiliate of any of the foregoing, may receive (directly or indirectly) amounts that derive from (or might be characterized as) a portion of Borrower's payments for Mortgage Insurance, in exchange for sharing or modifying the mortgage insurer's risk, or reducing losses. If such agreement provides that an affiliate of Lender takes a share of the insurer's risk in exchange for a share of the premiums paid to the insurer, the arrangement is often termed "captive reinsurance." Further:

(a) Any such agreements will not affect the amounts that Borrower has agreed to pay for Mortgage Insurance, or any other terms of the Loan. Such agreements will not increase the amount Borrower will owe for Mortgage Insurance, and they will not entitle Borrower to any refund.

JPMC- 000172
CONFIDENTIAL

CSOC.RICH.001953

(b) Any such agreements will not affect the rights Borrower has - if any - with respect to the Mortgage Insurance under the Homeowners Protection Act of 1998 or any other law. These rights may include the right to receive certain disclosures, to request and obtain cancellation of the Mortgage Insurance, to have the Mortgage Insurance terminated automatically, and/or to receive a refund of any Mortgage Insurance premiums that were unearned at the time of such cancellation or termination.

11. Assignment of Miscellaneous Proceeds; Forfeiture. All Miscellaneous Proceeds are hereby assigned to and shall be paid to Lender.

If the Property is damaged, such Miscellaneous Proceeds shall be applied to restoration or repair of the Property, if the restoration or repair is economically feasible and Lender's security is not lessened. During such repair and restoration period, Lender shall have the right to hold such Miscellaneous Proceeds until Lender has had an opportunity to inspect such Property to ensure the work has been completed to Lender's satisfaction, provided that such inspection shall be undertaken promptly. Lender may pay for the repairs and restoration in a single disbursement or in a series of progress payments as the work is completed. Unless an agreement is made in writing or Applicable Law requires interest to be paid on such Miscellaneous Proceeds, Lender shall not be required to pay Borrower any interest or earnings on such Miscellaneous Proceeds. If the restoration or repair is not economically feasible or Lender's security would be lessened, the Miscellaneous Proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with the excess, if any, paid to Borrower. Such Miscellaneous Proceeds shall be applied in the order provided for in Section 2.

In the event of a total taking, destruction, or loss in value of the Property, the Miscellaneous Proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with the excess, if any, paid to Borrower.

In the event of a partial taking, destruction, or loss in value of the Property in which the fair market value of the Property immediately before the partial taking, destruction, or loss in value is equal to or greater than the amount of the sums secured by this Security Instrument immediately before the partial taking, destruction, or loss in value, unless Borrower and Lender otherwise agree in writing, the sums secured by this Security Instrument shall be reduced by the amount of the Miscellaneous Proceeds multiplied by the following fraction: (a) the total amount of the sums secured immediately before the partial taking, destruction, or loss in value divided by (b) the fair market value of the Property immediately before the partial taking, destruction, or loss in value. Any balance shall be paid to Borrower.

In the event of a partial taking, destruction, or loss in value of the Property in which the fair market value of the Property immediately before the partial taking, destruction, or loss in value is less than the amount of the sums secured immediately before the partial taking, destruction, or loss in value, unless Borrower and Lender otherwise agree in writing, the Miscellaneous Proceeds shall be applied to the sums secured by this Security Instrument whether or not the sums are then due.

If the Property is abandoned by Borrower, or if, after notice by Lender to Borrower that the Opposing Party (as defined in the next sentence) offers to make an award to settle a claim for damages, Borrower fails to respond to Lender within 30 days after the date the notice is given, Lender is authorized to collect and apply the Miscellaneous Proceeds either to restoration or repair of the Property or to the sums secured by this Security Instrument, whether or not then due. "Opposing Party" means the third party that owes Borrower Miscellaneous Proceeds or the party against whom Borrower has a right of action in regard to Miscellaneous Proceeds.

Borrower shall be in default if any action or proceeding, whether civil or criminal, is begun that, in Lender's judgment, could result in forfeiture of the Property or other material impairment of Lender's interest in the Property or rights under this Security Instrument. Borrower can cure such a default and, if acceleration has occurred, reinstate as provided in Section 19, by causing the action or proceeding to be dismissed with a ruling that, in Lender's judgment, precludes forfeiture of the Property or other material impairment of Lender's interest in the Property or rights under this Security Instrument. The proceeds of any award or claim for damages that are attributable to the impairment of Lender's interest in the Property are hereby assigned and shall be paid to Lender.

All Miscellaneous Proceeds that are not applied to restoration or repair of the Property shall be applied in the order provided for in Section 2.

12. Borrower Not Released; Forbearance By Lender Not a Waiver. Extension of the time for payment or modification of amortization of the sums secured by this Security Instrument granted by Lender

JPMC- 000173
CONFIDENTIAL

CSOC.RICH.001954

to Borrower or any Successor in Interest of Borrower shall not operate to release the liability of Borrower or any Successors in Interest of Borrower. Lender shall not be required to commence proceedings against any Successor in Interest of Borrower or to 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 any Successors in Interest of Borrower. Any forbearance by Lender in exercising any right or remedy including, without limitation, Lender's acceptance of payments from third persons, entities or Successors in Interest of Borrower or in amounts less than the amount then due, shall not be a waiver of or preclude the exercise of any right or remedy.

13. Joint and Several Liability; Co-signers; Successors and Assigns Bound. Borrower covenants and agrees that Borrower's obligations and liability shall be joint and several. However, any Borrower who co-signs this Security Instrument but does not execute the Note (a "co-signer"): (a) is co-signing this Security Instrument only to mortgage, grant and convey the co-signer'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 can agree to extend, modify, forbear or make any accommodations with regard to the terms of this Security Instrument or the Note without the co-signer's consent.

Subject to the provisions of Section 18, any Successor in Interest of Borrower who assumes Borrower's obligations under this Security Instrument in writing, and is approved by Lender, shall obtain all of Borrower's rights and benefits under this Security Instrument. Borrower shall not be released from Borrower's obligations and liability under this Security Instrument unless Lender agrees to such release in writing. The covenants and agreements of this Security Instrument shall bind (except as provided in Section 20) and benefit the successors and assigns of Lender.

14. Loan Charges. Lender may charge Borrower fees for services performed in connection with Borrower's default, for the purpose of protecting Lender's interest in the Property and rights under this Security Instrument, including, but not limited to, attorneys' fees, property inspection and valuation fees. In regard to any other fees, the absence of express authority in this Security Instrument to charge a specific fee to Borrower shall not be construed as a prohibition on the charging of such fee. Lender may not charge fees that are expressly prohibited by this Security Instrument or by Applicable Law.

If the Loan is subject to a law which sets maximum loan charges, and that law is finally interpreted so that the interest or other loan charges collected or to be collected in connection with the Loan exceed the permitted limits, then: (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any sums already collected from Borrower which exceeded permitted limits will be refunded to Borrower. Lender may choose to make this refund by reducing the principal owed under the Note or by making a direct payment to Borrower. If a refund reduces principal, the reduction will be treated as a partial prepayment without any prepayment charge (whether or not a prepayment charge is provided for under the Note). Borrower's acceptance of any such refund made by direct payment to Borrower will constitute a waiver of any right of action Borrower might have arising out of such overcharge.

15. Notices. All notices given by Borrower or Lender in connection with this Security Instrument must be in writing. Any notice to Borrower in connection with this Security Instrument shall be deemed to have been given to Borrower when mailed by first class mail or when actually delivered to Borrower's notice address if sent by other means. Notice to any one Borrower shall constitute notice to all Borrowers unless Applicable Law expressly requires otherwise. The notice address shall be the Property Address unless Borrower has designated a substitute notice address by notice to Lender. Borrower shall promptly notify Lender of Borrower's change of address. If Lender specifies a procedure for reporting Borrower's change of address, then Borrower shall only report a change of address through that specified procedure. There may be only one designated notice address under this Security Instrument at any one time. Any notice to Lender shall be given by delivering it or by mailing it by first class mail to Lender's address stated herein unless Lender has designated another address by notice to Borrower. Any notice in connection with this Security Instrument shall not be deemed to have been given to Lender until actually received by Lender. If any notice required by this Security Instrument is also required under Applicable Law, the Applicable Law requirement will satisfy the corresponding requirement under this Security Instrument.

JPMC- 000174
CONFIDENTIAL

CSOC.RICH.001955

16. Governing Law; Severability; Rules of Construction. This Security Instrument shall be governed by federal law and the law of the jurisdiction in which the Property is located. All rights and obligations contained in this Security Instrument are subject to any requirements and limitations of Applicable Law. Applicable Law might explicitly or implicitly allow the parties to agree by contract or it might be silent, but such silence shall not be construed as a prohibition against agreement by contract. 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.

As used in this Security Instrument: (a) words of the masculine gender shall mean and include corresponding neuter words or words of the feminine gender; (b) words in the singular shall mean and include the plural and vice versa; and (c) the word "may" gives sole discretion without any obligation to take any action.

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

18. Transfer of the Property or a Beneficial Interest in Borrower. As used in this Section 18, "Interest in the Property" means any legal or beneficial interest in the Property, including, but not limited to, those beneficial interests transferred in a bond for deed, contract for deed, installment sales contract or escrow agreement, the intent of which is the transfer of title by Borrower at a future date to a purchaser.

If all or any part of the Property or any Interest in the Property is sold or transferred (or if Borrower is not a natural person and a beneficial interest in Borrower is sold or transferred) without Lender's prior written consent, Lender may require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if such exercise is prohibited by Applicable Law.

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is given in accordance with Section 15 within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

19. Borrower's Right to Reinstate After Acceleration. If Borrower meets certain conditions, Borrower shall have the right to have enforcement of this Security Instrument discontinued at any time prior to the earliest of: (a) five days before sale of the Property pursuant to any power of sale contained in this Security Instrument; (b) such other period as Applicable Law might specify for the termination of Borrower's right to reinstate; or (c) entry of a judgment enforcing this Security Instrument. Those conditions are that Borrower: (a) pays Lender all sums which then would be due under this Security Instrument and the Note as if no acceleration had occurred; (b) cures any default of any other covenants or agreements; (c) pays all expenses incurred in enforcing this Security Instrument, including, but not limited to, reasonable attorneys' fees, property inspection and valuation fees, and other fees incurred for the purpose of protecting Lender's interest in the Property and rights under this Security Instrument; and (d) takes such action as Lender may reasonably require to assure that Lender's interest in the Property and rights under this Security Instrument, and Borrower's obligation to pay the sums secured by this Security Instrument, shall continue unchanged. Lender may require that Borrower pay such reinstatement sums and expenses in one or more of the following forms, as selected by Lender: (a) cash; (b) money order; (c) certified check, bank check, treasurer's check or cashier's check, provided any such check is drawn upon an institution whose deposits are insured by a federal agency, instrumentality or entity; or (d) Electronic Funds Transfer. Upon reinstatement by Borrower, this Security Instrument and obligations secured hereby shall remain fully effective as if no acceleration had occurred. However, this right to reinstate shall not apply in the case of acceleration under Section 18.

20. Sale of Note; Change of Loan Servicer; Notice of Grievance. The Note or a partial interest in the Note (together with this Security Instrument) can be sold one or more times without prior notice to Borrower. A sale might result in a change in the entity (known as the "Loan Servicer") that collects Periodic Payments due under the Note and this Security Instrument and performs other mortgage loan servicing obligations under the Note, this Security Instrument, and Applicable Law. There also might be one or more changes of the Loan Servicer unrelated to a sale of the Note. If there is a change of the Loan Servicer, Borrower will be given written notice of the change which will state the name and address of the new Loan Servicer, the address to which payments should be made and any other information RESPA

JPMC- 000175
CONFIDENTIAL

CSOC.RICH.001956

requires in connection with a notice of transfer of servicing. If the Note is sold and thereafter the Loan is serviced by a Loan Servicer other than the purchaser of the Note, the mortgage loan servicing obligations to Borrower will remain with the Loan Servicer or be transferred to a successor Loan Servicer and are not assumed by the Note purchaser unless otherwise provided by the Note purchaser.

Neither Borrower nor Lender may commence, join, or be joined to any judicial action (as either an individual litigant or the member of a class) that arises from the other party's actions pursuant to this Security Instrument or that alleges that the other party has breached any provision of, or any duty owed by reason of, this Security Instrument, until such Borrower or Lender has notified the other party (with such notice given in compliance with the requirements of Section 15) of such alleged breach and afforded the other party hereto a reasonable period after the giving of such notice to take corrective action. If Applicable Law provides a time period which must elapse before certain action can be taken, that time period will be deemed to be reasonable for purposes of this paragraph. The notice of acceleration and opportunity to cure given to Borrower pursuant to Section 22 and the notice of acceleration given to Borrower pursuant to Section 18 shall be deemed to satisfy the notice and opportunity to take corrective action provisions of this Section 20.

21. Hazardous Substances. As used in this Section 21: (a) "Hazardous Substances" are those substances defined as toxic or hazardous substances, pollutants, or wastes 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; (b) "Environmental Law" means federal laws and laws of the jurisdiction where the Property is located that relate to health, safety or environmental protection; (c) "Environmental Cleanup" includes any response action, remedial action, or removal action, as defined in Environmental Law; and (d) an "Environmental Condition" means a condition that can cause, contribute to, or otherwise trigger an Environmental Cleanup.

Borrower shall not cause or permit the presence, use, disposal, storage, or release of any Hazardous Substances, or threaten to release any Hazardous Substances, on or in the Property. Borrower shall not do, nor allow anyone else to do, anything affecting the Property (a) that is in violation of any Environmental Law, (b) which creates an Environmental Condition, or (c) which, due to the presence, use, or release of a Hazardous Substance, creates a condition that adversely affects the value of the Property. 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 (including, but not limited to, hazardous substances in consumer products).

Borrower shall promptly give Lender written notice of (a) 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, (b) any Environmental Condition, including but not limited to, any spilling, leaking, discharge, release or threat of release of any Hazardous Substance, and (c) any condition caused by the presence, use or release of a Hazardous Substance which adversely affects the value of the Property. If Borrower learns, or is notified by any governmental or regulatory authority, or any private party, that any removal or other remediation of any Hazardous Substance affecting the Property is necessary, Borrower shall promptly take all necessary remedial actions in accordance with Environmental Law. Nothing herein shall create any obligation on Lender for an Environmental Cleanup.

JPMC- 000176
CONFIDENTIAL

CSOC.RICH.001957

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

22. Acceleration; Remedies. Lender shall give notice to Borrower prior to acceleration following Borrower's breach of any covenant or agreement in this Security Instrument (but not prior to acceleration under Section 18 unless Applicable Law provides otherwise). The notice shall specify: (a) the default; (b) the action required to cure the default; (c) a date, not less than 30 days from the date the notice is given to Borrower, by which the default must be cured; and (d) that failure to cure the default on or before the date specified in the notice may result in acceleration of the sums secured by this Security Instrument and sale of the Property. The notice shall further inform Borrower of the right to reinstate after acceleration and the right to bring a court action to assert the non-existence of a default or any other defense of Borrower to acceleration and sale. If the default is not cured on or before the date specified in the notice, Lender at its option may require immediate payment in full of all sums secured by this Security Instrument without further demand and 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 Section 22, 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 a written notice of the occurrence of an event of default and of Lender's election to cause the Property to be sold. Trustee shall cause this notice to be recorded in each county in which any part of the Property is located. Lender or Trustee shall mail copies of the notice as prescribed by Applicable Law to Borrower and to the 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.

23. 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 to the person or persons legally entitled to it. Lender may charge such person or persons a reasonable fee for reconveying the Property, but only if the fee is paid to a third party (such as the Trustee) for services rendered and the charging of the fee is permitted under Applicable Law. If the fee charged does not exceed the fee set by Applicable Law, the fee is conclusively presumed to be reasonable.

24. Substitute Trustee. Lender, at its option, may from time to time appoint a successor trustee to any Trustee appointed hereunder by an instrument executed and acknowledged by Lender and recorded in the office of the Recorder of the county in which the Property is located. The instrument shall contain the name of the original Lender, Trustee and Borrower, the book and page where this Security Instrument is recorded and the name and address of the successor trustee. Without conveyance of the Property, the successor trustee shall succeed to all the title, powers and duties conferred upon the Trustee herein and by Applicable Law. This procedure for substitution of trustee shall govern to the exclusion of all other provisions for substitution.

25. Statement of Obligation Fee. Lender may collect a fee not to exceed the maximum amount permitted by Applicable Law for furnishing the statement of obligation as provided by Section 2943 of the Civil Code of California.

JPMC- 000177
CONFIDENTIAL

CSOC.RICH.001958

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Security Instrument and in any Rider executed by Borrower and recorded with it.

Witnesses:

Laura Richardson (Seal) -Borrower

(Seal) -Borrower

(Seal) -Borrower

(Seal) -Borrower

(Seal) -Borrower

(Seal) -Borrower

(Seal) -Borrower

(Seal) -Borrower

JPMC- 000178
CONFIDENTIAL

CSOC.RICH.001959

State of California
County of Sacramento } ss.

On January 4, 2007 before me, Nikki Davis a notary public
personally appeared

Laura Richardson

, personally known to me
(or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s) or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal.

NIKKI DAVIS
COMM. #1520789
Notary Public-California
SACRAMENTO COUNTY
My Comm. Exp. Oct. 21, 2008

(Seal)

Exhibit "A"
Legal Description

Lot 259 as shown on the official "Plat of South Curtis Oaks Subdivision No. 6", filed in the office of the County Recorder of Sacramento County, February 10, 1927 in Book 19 of Maps, Map No. 18

Apn:

FIXED/ADJUSTABLE RATE RIDER

THIS FIXED/ADJUSTABLE RATE RIDER is made on this 4th day of January, 2007, and is incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust or Security Deed (the "Security Instrument") of the same date given by the undersigned ("Borrower") to secure Borrower's Fixed/Adjustable Rate Note (the "Note") to Washington Mutual Bank ("Lender") of the same date and covering the property described in the Security Instrument and located at:

3622 West Curtis Drive, Sacramento, CA 95818

[Property Address]

THE NOTE CONTAINS PROVISIONS ALLOWING FOR A CHANGE FROM THE INITIAL FIXED INTEREST RATE TO AN ADJUSTABLE INTEREST RATE AND FOR CHANGES IN THE MONTHLY PAYMENT. THE NOTE LIMITS THE AMOUNT BORROWER'S INTEREST RATE CAN CHANGE AT ANY ONE TIME AND THE MAXIMUM RATE BORROWER MUST PAY.

ADDITIONAL COVENANTS. In addition to the covenants and agreements made in the Security Instrument, Borrower and Lender further covenant and agree as follows:

A. INTEREST RATE AND MONTHLY PAYMENT CHANGES

The Note provides for an initial fixed interest rate of 8.800 %. The Note provides for a change in the initial fixed interest rate to an adjustable interest rate and for changes in the monthly payments, as follows:

4. INTEREST RATE AND MONTHLY PAYMENT CHANGES

(A) Change Dates

The initial fixed interest rate Borrower will pay will change to an adjustable interest rate on the first day of February, 2009, and the interest rate Borrower will pay may change on that day every 6th month thereafter. Each date on which Borrower's interest rate could change is called a "Change Date."

(B) The Index

Beginning with the first Change Date, Borrower's interest rate will be based on an Index. The "Index" is the average of interbank offered rates for six month U.S. dollar-denominated deposits in the London market ("LIBOR"), as published in The Wall Street Journal. The most recent Index figure available as of the date 45 days before the Change Date is called the "Current Index."

JPMC- 000181
CONFIDENTIAL

CSOC.RICH.001962

If the Index is no longer available, the Note Holder will choose a new index that is based upon comparable information. The Note Holder will give Borrower notice of this choice.

(C) Calculation of Changes

Before each Change Date, the Note Holder will calculate Borrower's new interest rate by adding Four and 99/100 percentage points (4.990 %) to the Current Index. The Note Holder will then round the result of this addition to the nearest one-eighth of one percentage point (0.125%). Subject to the limits stated in Section 4(D) below, this rounded amount will be Borrower's new interest rate until the next Change Date.

The Note Holder will then determine the amount of the monthly payment that would be sufficient to repay the unpaid principal that Borrower is expected to owe at the Change Date in full on the Maturity Date at Borrower's new interest rate in substantially equal payments. The result of this calculation will be the new amount of Borrower's monthly payment.

(D) Limits on Interest Rate Changes

The interest rate Borrower is required to pay at the first Change Date will not be greater than 10.800 % or less than 8.800 %. Thereafter, Borrower's interest rate will never be increased or decreased on any single Change Date by more than One percentage point(s) (1.000%) from the rate of interest Borrower has been paying for the preceding months. Borrower's interest rate will never be greater than 14.800 % or less than 8.800 %.

(E) Effective Date of Changes

Borrower's new interest rate will become effective on each Change Date. Borrower will pay the amount of Borrower's new monthly payment beginning on the first monthly payment date after the Change Date until the amount of Borrower's monthly payment changes again.

(F) Notice of Changes

The Note Holder will deliver or mail to Borrower a notice of any changes in Borrower's interest rate and the amount of Borrower's monthly payment before the effective date of any change. The notice will include information required by law to be given to the Borrower and also the title and telephone number of a person who will answer any question Borrwer may have regarding the notice.

B. TRANSFER OF THE PROPERTY OR A BENEFICIAL INTEREST IN BORROWER

Covenant 18 of the Security Instrument is amended to read as follows:

(A) Until Borrower's initial fixed interest rate changes to an adjustable interest rate under the terms stated in Section A above, *Covenant 18 of the Security Instrument provides as follows:*

Transfer of the Property or a Beneficial Interest in Borrower. If all or any part of the Property or any interest in the Property is sold or transferred (or if Borrower is not a natural person and a beneficial interest in Borrower is sold or transferred) without Lender's prior written consent, Lender may require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if such exercise is prohibited Applicable Law.

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is given in accordance with Section 15 within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

(B) When Borrower's initial fixed interest rate changes to an adjustable interest rate under the terms stated in Section A above, Covenant 18 of the Security Instrument shall then instead provide as follows:

Transfer of the Property or a Beneficial Interest in Borrower. As used in this Section 18, "Interest in the Property" means any legal or beneficial interest in the Property, including, but not limited to, those beneficial interests transferred in a bond for deed, contract for deed, installment sales contract or escrow agreement, the intent of which is the transfer of title by Borrower at a future date to a purchaser. If all or any part of the Property or any interest in the Property is sold or transferred (or if Borrower is not a natural person and a beneficial interest in Borrower is sold or transferred) without Lender's prior written consent, Lender may require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if such exercise is prohibited by Applicable Law. Lender also shall not exercise this option if: (a) Borrower causes to be submitted to Lender information required by Lender to evaluate the intended transferee as if a new loan were being made to the transferee; and (b) Lender reasonably determines that Lender's security will not be impaired by the loan assumption and that the risk of a breach of any covenant or agreement in this Security Instrument is acceptable to Lender.

To the extent permitted by Applicable Law, Lender may charge a reasonable fee as a condition to Lender's consent to the loan assumption. Lender also may require the transferee to sign an assumption agreement that is acceptable to Lender and that obligates the transferee to keep all the promises and agreements made in the Note and in this Security Instrument. Borrower will continue to be obligated under the Note and this Security Instrument unless Lender releases Borrower in writing.

If Lender exercises the option to require immediate payment in full, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is given in accordance with Section 15 within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Fixed/Adjustable Rate Rider.

Laura Richardson (Seal) -Borrower

(Seal) -Borrower

(Seal) -Borrower

(Seal) -Borrower

[Sign Original Only]

JPMC- 000183
CONFIDENTIAL

CSOC.RICH.001964

Washington Mutual
Long Beach Mortgage

Date: January 2, 2007

Loan Number:

Laura Richardson
Applicant

Property Address: 3622 Curtis Dr
Sacramento, CA 95818

Co-Applicant

717 E Vernon St, Long Beach, CA 90806
Mailing Address

Notice to Home Loan Applicant and Credit Score Disclosure

NOTICE TO THE HOME LOAN APPLICANT

In connection with your application for a home loan, the lender must disclose to you the score that a consumer reporting agency distributed to users and the lender used in connection with your home loan, and the key factors affecting your credit scores.

The credit score is a computer generated summary calculated at the time of the request and based on information that a consumer reporting agency or lender has on file. The scores are based on data about your credit history and payment patterns. Credit scores are important because they are used to assist the lender in determining whether you will obtain a loan. They may also be used to determine what interest rate you may be offered on the mortgage. Credit scores can change over time, depending on your conduct, how your credit history and payment patterns change, and how credit scoring technologies change.

Because the score is based on information in your credit history, it is very important that you review the credit-related information that is being furnished to make sure it is accurate. Credit records may vary from one company to another.

If you have questions about your credit score or the credit information that is furnished to you, contact the consumer reporting agency at the address and telephone number provided with this notice, or contact the lender, if the lender developed or generated the credit score. The consumer reporting agency plays no part in the decision to take any action on the loan application and is unable to provide you with specific reasons for the decision on a loan application.

If you have questions concerning the terms of the loan, contact the lender.

Consumer Reporting Agency which provided the credit score:

Equifax
P.O. Box 740241
Atlanta, GA 30374
(800)685-1111

CREDIT SCORE DISCLOSURE

Range of Possible Credit Scores Under the Model Used: Experian: 300-850; Equifax: 300-850; Trans Union: 336-843.

Applicant Name	Date Credit Score Generated	Current Credit Score*	Key Factors that Adversely Affected the Credit Score
Laura Richardson	01/02/2007	584	Time since delinquency is too recent or unknown
			Too many inquiries last 12 months
			Number of accounts with delinquency
			Serious delinquency

*or most recent credit score that was previously calculated by the Consumer Reporting Agency for a Purpose Related to the Extension of Credit

4140580 (0805) - CREDIT SCORE DISCLOSURE

JPMC- 000184
CONFIDENTIAL

CALIFORNIA CREDIT SCORE NOTICE

Borrower Name(s):	Lender:
Laura Richardson	Washington Mutual Bank 1400 South Douglass Road, Suite 100 Anaheim, CA 92806 (714) 939-5200
	Date: January 02, 2007

NOTICE TO THE HOME LOAN APPLICANT

In connection with your application for a home loan, the lender must disclose to you the score that a credit bureau distributed to users and the lender used in connection with your home loan, and the key factors affecting your credit scores.

The credit score is a computer generated summary calculated at the time of the request and based on information a credit bureau or lender has on file. The scores are based on data about your credit history and payment patterns. Credit scores are important because they are used to assist the lender in determining whether you will obtain a loan. They may also be used to determine what interest rate you may be offered on the mortgage. Credit scores can change over time, depending on your conduct, how your credit history and payment patterns change, and how credit scoring technologies change.

Because the score is based on information in your credit history, it is very important that you review the credit-related information that is being furnished to make sure it is accurate. Credit records may vary from one company to another.

If you have questions about your credit score or the credit information that is furnished to you, contact the credit bureau at the address and telephone number provided with this notice, or contact the lender, if the lender developed or generated the credit score. The credit bureau plays no part in the decision to take any action on the loan application and is unable to provide you with specific reasons for the decision on a loan application.

If you have questions concerning the terms of the loan, contact the lender.

Credit information gathered by:
CBA Information Solutions, 4 Executive Campus Cherry Hill, NJ 08002 1-866-366-8308

One or more of the following credit bureaus will provide the credit score:

Experian	**Equifax Credit Information Services**	**Trans Union**
P.O. Box 2002	P.O. Box 740241	P.O. Box 4000
Allen, TX 75013	Atlanta, GA 30374	Chester, PA 19016
1-888-397-3742	1-800-685-1111	1-866-887-2673

Your acknowledgment below signifies that this written notice was provided to you.

Borrower Laura Richardson	Date	Borrower	Date
Borrower	Date	Borrower	Date
Borrower	Date	Borrower	Date
Borrower	Date	Borrower	Date

JPMC- 000185
CONFIDENTIAL

CSOC.RICH.001966

FIXED/ADJUSTABLE RATE LOAN PROGRAM DISCLOSURE
(2-Year, 3-Year and 5-Year Fixed Adjustable Rate Program)
(LIBOR Index - Rate Caps)

In this Disclosure, the words "you," "your," and "yours" refer to the person(s) who apply for one of the loan programs described in this Disclosure. The words "we," "us," and "our" refer to Washington Mutual Bank

(or anyone who later acquires the loan and is entitled to receive loan payments).
This Disclosure describes the features of the adjustable rate mortgage program you are considering. With this program, both the interest rate and the monthly payment for the loan may change. Information is available to you upon request regarding any of the other adjustable rate mortgage programs offered by us. This is not a commitment or offer to make a loan. We reserve the right to change any of the terms contained in this Disclosure at any time without prior notice.

A. **LOAN TERM**

This loan program provides for a 30 year repayment term or a 40 year repayment term. The date on which the loan term ends is called the "Maturity Date."

B. **HOW YOUR INTEREST RATE IS DETERMINED AND CAN CHANGE**

1. The initial interest rate on your loan is fixed, and therefore will not change, for a period of two, three, or five years, depending upon the particular loan program for which you apply and are approved. This initial interest rate is established by us based upon existing market conditions. This initial interest rate may or may not be based upon the "Index" and "Margin" (as those terms are defined below) used to make later interest rate adjustments. If the initial interest rate is equal to the sum of the Index plus the Margin rounded to the nearest 1/8 of 1%, then it will be referred to in this Disclosure as a "Fully Indexed Rate." If the initial interest rate is less than the sum of the Index plus the Margin rounded to the nearest 1/8 of 1%, then it will be referred to in this Disclosure as a "Discounted Rate." If the initial interest rate is greater than the sum of the Index plus the Margin rounded to the nearest 1/8 of 1%, then it will be referred to in this Disclosure as a "Premium Rate." Ask us for the amount of our current interest rate discounts or premiums.

2. After the initial two, three, or five year fixed interest rate period is over, the interest rate on your loan will be subject to change and the interest rate may change again every six months thereafter. Each day on which your interest rate may be adjusted is called a "Change Date." Beginning with the first Change Date, but subject to the limits described in Section B.4. of this Disclosure, your interest rate will be based on an "Index." The "Index" is the average of interbank offered rates for six-month U.S. dollar-denominated deposits in the London market ("LIBOR"), as published in *The Wall Street Journal*. *The Wall Street Journal* is available at many newsstands and public libraries nationwide. The most recent Index figure available as of the date 45 days before each Change Date is called the "Current Index." If the Index is no longer available, we will choose a new Index that is based on comparable information. We will give you notice of this choice. In calculating your adjustable interest rate, we will also use a "Margin," which is a fixed number of percentage points that will be specified in the note evidencing your loan. Ask us about our current interest rate and current Margin.

3. On each Change Date, your interest rate will first be adjusted to equal the Current Index plus the Margin. We will then round this sum to the nearest one-eighth of one percentage point (0.125%). Subject to the interest rate limits discussed in Section B.4. of this Disclosure, this will be your new interest rate until the next Change Date. In some cases, the interest rate of your loan may increase even if the Index has decreased.

4. On the first Change Date, your interest rate cannot increase to a rate that is more than two percentage points (2%) higher than the initial fixed interest rate of your loan (if you have a two year fixed interest rate period); more than three percentage points (3%) higher than the initial fixed interest rate of your loan (if you have a three year fixed interest rate period); or more than three percentage points (3%) higher than the initial fixed interest rate of your loan (if you have a five year fixed interest rate period). On each Change Date after the first Change Date, your interest rate cannot increase or decrease by more than one percentage point (1%) from the interest rate in effect for the preceding six months. During the entire term of your loan, your interest rate cannot increase to a rate that is more than 6% higher than the initial fixed interest rate of your loan. However, during the entire term of your loan your interest rate will never decrease below the initial fixed interest rate. **This means that, regardless of the value of the Index during the term of your loan, your interest rate will never be lower than the initial fixed interest rate of your loan.**

C. **HOW YOUR MONTHLY PAYMENTS ARE DETERMINED AND CAN CHANGE**

1. Your monthly payments are based on the interest rate of your loan, the principal balance of your loan, and the Maturity Date of your loan. Your initial monthly payment will equal the amount sufficient to repay the original principal balance of your loan, together with interest at the initial interest rate of your loan, in full in substantially equal installments through the Maturity Date. This initial monthly payment will apply for the first 24 monthly payments (if your loan program has a two year fixed interest rate period); the first 36 monthly payments (if your loan program has a three year fixed interest rate period); or the first 60 monthly payments (if your loan program has a five year fixed interest rate period).

2. Beginning on the date that is one month following the first Change Date, and then again every six months thereafter, your monthly payment may change. Each date that your payment may change is called a "Payment Change Date." Your monthly payment can increase or decrease substantially based on changes in the interest rate. For each Payment Change Date, we will determine the amount of your new payment as follows. After calculating your new interest rate for each Change Date, we will determine the amount of the monthly payment that would be sufficient to repay the unpaid principal loan balance that you are expected to owe at the Change Date together with

interest at the new interest rate in full in substantially equal installments through the Maturity Date of your loan. The result of this calculation will be the amount of your new monthly payment beginning on the Payment Change Date and continuing until your monthly payment changes again.

3. All of the monthly payments described in this disclosure include only principal and interest and do not include any escrow payments, such as taxes, assessments, insurance premiums, ground rents, private mortgage insurance premiums, or payments for optional products or services that are due with respect to the loan. These payments will be in addition to your principal and interest payments described above.

4. You will be notified at least 25, but not more than 120, calendar days before the date that a monthly payment is due at a new level. This notice will contain information about the Index, your interest rates, payment amount, and loan balance.

D. EXAMPLES OF HOW YOUR MONTHLY PAYMENT CAN CHANGE[1]

The following examples illustrate how your monthly payment may change using a 30-year repayment term and a 40-year repayment term. Each example is based on a $10,000 loan. The initial interest rate is the rate in effect in September, 2006. The interest rate limits described in Section B.4. of this Disclosure, if applicable, were used in these examples. **Your monthly payment can increase or decrease substantially based on changes in the interest rate.**

1. Two Year Fixed Interest Rate Period

(a) Initial Interest Rate That is a Fully Indexed Rate

On a loan with an initial interest rate of 11.500% (i.e., an Index of 5.454%, plus a Margin of 5.990%, rounded to the nearest 1/8 of 1%), the maximum amount that the interest rate could increase under this program is six percentage points, to 17.500%.

Loan Term	Initial Monthly Payment	Maximum Monthly Payment	Month Maximum Payment Reached
30 YEARS	$99.03	$145.38	49th
40 YEARS	$96.83	$145.54	49th

To see what your payment is, divide your mortgage amount by 10,000; then multiply the monthly payment shown above by that amount. For example, the initial monthly payment for a mortgage loan amount of $60,000 would be:

30 year term: $60,000 / $10,000 = 6 : 6 x $99.03 = $594.18
40 year term: $60,000 / $10,000 = 6 : 6 x $96.83 = $580.98

(b) Initial Interest Rate That is a Discounted Rate

On a loan with an initial interest rate of 10.500% (i.e., an Index of 5.454%, plus a Margin of 5.990%, rounded to the nearest 1/8 of 1%, minus a discount of 1.000%), the maximum amount that the interest rate could increase under this program is six percentage points, to 16.500%.

Loan Term	Initial Monthly Payment	Maximum Monthly Payment	Month Maximum Payment Reached
30 YEARS	$91.47	$137.07	49th
40 YEARS	$88.86	$137.15	49th

To see what your payment is, divide your mortgage amount by 10,000; then multiply the monthly payment shown above by that amount. For example, the initial monthly payment for a mortgage loan amount of $60,000 would be:

30 year term: $60,000 / $10,000 = 6 : 6 x $91.47 = $548.82
40 year term: $60,000 / $10,000 = 6 : 6 x $88.86 = $533.16

(c) Initial Interest Rate That is a Premium Rate

On a loan with an initial interest rate of 13.500% (i.e., an Index of 5.454%, plus a Margin of 5.990%, rounded to the nearest 1/8 of 1%, plus a premium of 2.000%), the maximum amount that the interest rate could increase under this program is six percentage points, to 19.500%.

Loan Term	Initial Monthly Payment	Maximum Monthly Payment	Month Maximum Payment Reached
30 YEARS	$114.54	$162.07	49th
40 YEARS	$113.03	$162.31	49th

To see what your payment is, divide your mortgage amount by 10,000; then multiply the monthly payment shown above by that amount. For example, the initial monthly payment for a mortgage loan amount of $60,000 would be:

30 year term: $60,000 / $10,000 = 6 : 6 x $114.54 = $687.24
40 year term: $60,000 / $10,000 = 6 : 6 x $113.03 = $678.18

2. Three Year Fixed Interest Rate Period

(a) Initial Interest Rate That is a Fully Indexed Rate

On a loan with an initial interest rate of 11.500% (i.e., an Index of 5.454%, plus a Margin of 5.990%, rounded to the nearest 1/8 of 1%), the maximum amount that the interest rate could increase under this program is six percentage points, to 17.500%.

Loan Term	Initial Monthly Payment	Maximum Monthly Payment	Month Maximum Payment Reached
30 YEARS	$99.03	$144.97	55th
40 YEARS	$96.83	$145.39	55th

[1] These examples are based on an Index value in effect on September 2006. The margins, discounts, and premiums are ones that we have used recently. Your margin, discount, or premium may be different.

JPMC- 000187
CONFIDENTIAL

CSOC.RICH.001968

To see what your payment is, divide your mortgage amount by 10,000; then multiply the monthly payment shown above by that amount. For example, the initial monthly payment for a mortgage loan amount of $60,000 would be:

30 year term: $60,000 / $10,000 = 6 : 6 x $99.03 = $594.18
40 year term: $60,000 / $10,000 = 6 : 6 x $96.83 = $580.98

(b) Initial Interest Rate That is a Discounted Rate

On a loan with an initial interest rate of 10.500% (i.e., an Index of 5.454%, plus a Margin of 5.990%, rounded to the nearest 1/8 of 1%, minus a discount of 1.000%), the maximum amount that the interest rate could increase under this program is six percentage points, to 16.500%.

Loan Term	Initial Monthly Payment	Maximum Monthly Payment	Month Maximum Payment Reached
30 YEARS	$91.47	$136.61	55th
40 YEARS	$88.86	$136.96	55th

To see what your payment is, divide your mortgage amount by 10,000; then multiply the monthly payment shown above by that amount. For example, the initial monthly payment for a mortgage loan amount of $60,000 would be:

30 year term: $60,000 / $10,000 = 6 : 6 x $91.47 = $548.82
40 year term: $60,000 / $10,000 = 6 : 6 x $88.86 = $533.16

(c) Initial Interest Rate That is a Premium Rate

On a loan with an initial interest rate of 13.500% (i.e., an Index of 5.454%, plus a Margin of 5.990%, rounded to the nearest 1/8 of 1%, plus a premium of 2.000%), the maximum amount that the interest rate could increase under this program is six percentage points, to 19.500%.

Loan Term	Initial Monthly Payment	Maximum Monthly Payment	Month Maximum Payment Reached
30 YEARS	$114.54	$161.76	55th
40 YEARS	$113.03	$162.21	55th

To see what your payment is, divide your mortgage amount by 10,000; then multiply the monthly payment shown above by that amount. For example, the initial monthly payment for a mortgage loan amount of $60,000 would be:

30 year term: $60,000 / $10,000 = 6 : 6 x $114.54 = $687.24
40 year term: $60,000 / $10,000 = 6 : 6 x $113.03 = $678.18

3. Five Year Fixed Interest Rate Period

(a) Initial Interest Rate That is a Fully Indexed Rate

On a loan with an initial interest rate of 11.500% (i.e., an Index of 5.454%, plus a Margin of 5.990%, rounded to the nearest 1/8 of 1%), the maximum amount that the interest rate could increase under this program is six percentage points, to 17.500%.

Loan Term	Initial Monthly Payment	Maximum Monthly Payment	Month Maximum Payment Reached
30 YEARS	$99.03	$143.69	79th
40 YEARS	$96.83	$144.92	79th

To see what your payment is, divide your mortgage amount by 10,000; then multiply the monthly payment shown above by that amount. For example, the initial monthly payment for a mortgage loan amount of $60,000 would be:

30 year term: $60,000 / $10,000 = 6 : 6 x $99.03= $594.18
40 year term: $60,000 / $10,000 = 6 : 6 x $96.83 = $580.98

(b) Initial Interest Rate That is a Discounted Rate

On a loan with an initial interest rate of 10.800% (i.e., an Index of 5.454%, plus a Margin of 5.990%, rounded to the nearest 1/8 of 1%, minus a discount of 0.700%), the maximum amount that the interest rate could increase under this program is six percentage points, to 16.800%.

Loan Term	Initial Monthly Payment	Maximum Monthly Payment	Month Maximum Payment Reached
30 YEARS	$93.72	$137.73	79th
40 YEARS	$91.24	$138.95	79th

To see what your payment is, divide your mortgage amount by 10,000; then multiply the monthly payment shown above by that amount. For example, the initial monthly payment for a mortgage loan amount of $60,000 would be:

30 year term: $60,000 / $10,000 = 6 : 6 x $93.72 = $562.32
40 year term: $60,000 / $10,000 = 6 : 6 x $91.24 = $547.44

(c) Initial Interest Rate That is a Premium Rate

On a loan with an initial interest rate of 13.500% (i.e., an Index of 5.454%, plus a Margin of 5.990%, rounded to the nearest 1/8 of 1%, plus a premium of 2.000%), the maximum amount that the interest rate could increase under this program is six percentage points, to 19.500%.

1 These examples are based on an Index value in effect on September 2006. The margins, discounts, and premiums are ones that we have used recently. Your margin, discount, or premium may be different.

JPMC- 000188
CONFIDENTIAL

CSOC.RICH.001969

Loan Term	Initial Monthly Payment	Maximum Monthly Payment	Month Maximum Payment Reached
30 YEARS	$114.54	$160.76	79th
40 YEARS	$113.03	$161.91	79th

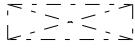
To see what your payment is, divide your mortgage amount by 10,000; then multiply the monthly payment shown above by that amount. For example, the initial monthly payment for a mortgage loan amount of $60,000 would be:

30 year term: $60,000 / $10,000 = 6 ; 6 x $114.54 = $687.24
40 year term: $60,000 / $10,000 = 6 ; 6 x $113.03 = $678.18

By signing below, you acknowledge receiving and reading a copy of this Fixed/Adjustable Rate Loan Program Disclosure and the Consumer Handbook on Adjustable Rate Mortgages.

Date	Date
Laura Richardson	
Date	Date

1 These examples are based on an index value in effect on September 2006. The margins, discounts, and premiums are ones that we have used recently. Your margin, discount, or premium may be different.



JPMC- 000189
CONFIDENTIAL

CSOC.RICH.001970

CALIFORNIA
Insurance Disclosure

Loan Number

Borrower
Laura Richardson

Property Address
3622 Curtis Dr, Sacramento, CA 95818

California Civil Code Section 2955.5(a) states:

> "No lender shall require a borrower, as a condition of receiving or maintaining a loan secured by real property, to provide hazard insurance coverage against risks to the improvements on that real property in an amount exceeding the replacement value of the improvements on the property."

Your acknowledgment below signifies that this written notice was provided to you pursuant to the state statute.

Laura Richardson	Date		Date
	Date		Date
	Date		Date
	Date		Date

JPMC-000190
CONFIDENTIAL

CSOC.RICH.001971

APPRAISAL DISCLOSURE

Borrower Name(s):	Lender:
Laura Richardson	Washington Mutual Bank 1400 South Douglass Road, Suite 100 Anaheim, CA 92806
Property Address: 3622 Curtis Dr Sacramento, CA 95818	Date: January 02, 2007

You have the right to a copy of the appraisal report used in connection with your application for credit. If you wish a copy, please write to us at the mailing address we have provided. We must hear from you no later than 90 days after we notify you about the action taken on your credit application or you withdraw your application.

Contact: National Post Closing Operations
Lender/Broker: Washington Mutual Bank
Address: Mail Stop SC00140
2210 Enterprise Drive
Florence, SC 29501
Telephone: _____

In your letter, give us the following information:

Borrower Name(s): Laura Richardson

Loan Number: [redacted]
Property Address: 3622 Curtis Dr, Sacramento, CA 95818
Closing Date:

Borrower Laura Richardson	Date	Borrower	Date
Borrower	Date	Borrower	Date
Borrower	Date	Borrower	Date
Borrower	Date	Borrower	Date

JPMC- 000191
CONFIDENTIAL

CSOC.RICH.001972

ADDITIONAL REQUIRED CALIFORNIA DISCLOSURES

Page 1 of [illegible]

MORTGAGE LOAN DISCLOSURE STATEMENT/GOOD FAITH ESTIMATE Date Prepared: 01/04/2007

Borrower's Name(s): LAURA RICHARDSON

Real Property Collateral: [illegible] for this proposed loan will be a Deed of Trust on (street address or legal description)
[illegible] Sacramento, CA 95818

This Joint Mortgage Loan Disclosure Statement/Good Faith Estimate is being provided by AVENUE MORTGAGE, INC. a real estate broker acting as a mortgage broker, pursuant to the Federal Real Estate Settlement Procedures Act (RESPA) and similar California law in a transaction subject to RESPA, a lender will provide you with an additional Good Faith Estimate within three business days of the receipt of your loan application. You will also be informed of material changes before settlement/close of escrow. The name of the intended lender to whom your loan application will be delivered is:

☐ Unknown ☑ WASHINGTON MUTUAL (Name of lender, if known)

GOOD FAITH ESTIMATE OF CLOSING COSTS

The information provided below reflects estimates of the charges you are likely to incur at the settlement of your loan. The fees, commissions, costs and expenses listed are estimates; the actual charges may be more or less. Your transaction may not involve a charge for every item listed and any additional items charged will be listed. The numbers listed beside the estimate generally correspond to the numbered lines contained in the HUD-1 Settlement Statement which you will receive at settlement if this transaction is subject to RESPA. The HUD-1 Settlement Statement contains the actual costs for the items paid at settlement. Unless this transaction is subject to RESPA, by signing page two of this form you are also acknowledging receipt of the HUD Guide to Settlement Costs.

		Paid to Others	Paid to Broker
800	Items Payable in Connection with Loan		
801	Lender's Loan Origination Fee 2.000%	$ 0.00	$ 10,780.00
802	Lender's Loan Discount Fee	$	$
803	Appraisal Fee	$ 350.00	$
804	Credit Report	$	$ 13.33
805	Lender's Inspection Fee	$	$
808	Mtg Broker Commission/Fee	$	$
809	Tax Service Fee	$	$
810	Processing Fee	$	$ 595.00
811	Underwriting Fee	$ 1,000.00	$
812	Wire Transfer Fee	$	$
	ADM FEE	$	$ 300.00
		$	$
		$	$
		$	$
		$	$
		$	$
		$	$
		$	$
900	Items Required by Lender to be Paid in Advance		
901	Interest for 19 days at $ 139.7769 per day	$ 1,981.87	$
902	Mortgage Insurance Premiums	$	$
903	Hazard Insurance Premiums	$	$
904	County Property Taxes	$	$
905	VA Funding Fee	$	$
		$	$
1000	Reserves Deposited with Lender		
1001	Hazard Insurance: months at $ /mo.	$	$
1002	Mortgage Insurance: months at $ /mo.	$	$
1003	School Tax: months at $ /mo.	$	$
1004	Co. Property Taxes: months at $ /mo.	$	$
1004	Flood Insurance: months at $ /mo.	$	$
	months at $ /mo.	$	$
	months at $ /mo.	$	$
1100	Title Charges		
1101	Settlement or Closing/Escrow Fee	$ 1,200.00	$
1105	Document Preparation Fee	$	$
1106	Notary Fee	$ 150.00	$
1107	Title Insurance:	$ 1,564.00	$
		$	$
		$	$
		$	$
1200	Government Recording and Transfer Charges		
1201	Recording Fees: SACRAMENTO	$ 100.00	$
1202	City/County Tax/Stamps:	$	$
		$	$
		$	$
1300	Additional Settlement Charges		
1302	Pest Inspection	$	$
		$	$
		$	$
		$	$
		$	$
Subtotal of Initial Fees, Commissions, Costs and Expenses		$ 6,294.87	$ 11,688.33
Total of Initial Fees, Commissions, Costs and Expenses		$ 17,979.02	
Compensation to Broker (Not Paid Out of Loan Proceeds):			
Mortgage Broker Commission/Fee		$	
Any Additional Compensation from Lender	☑ No ☐ Yes	$	(If known)

LMC02 Form 8/6/04.doc 8/06 Page 1 of 2 MLDS 25407/2950

FAX NO. 1 562 229 7050 P. 04

JAN-04-2007 THU 03:40 PM AVENUE MORTGAGE

JPMC- 000192
CONFIDENTIAL

CSOC.RICH.001973

APPRAISAL DISCLOSURE

Borrower Name(s):	Lender:
Laura Richardson	Washington Mutual Bank 1400 South Douglass Road, Suite 100 Anaheim, CA 92806
Property Address: 3622 West Curtis Drive Sacramento, CA 95818	**Date:** January 04, 2007

You have the right to a copy of the appraisal report used in connection with your application for credit. If you wish a copy, please write to us at the mailing address we have provided. We must hear from you no later than 90 days after we notify you about the action taken on your credit application or you withdraw your application.

Contact: National Post Closing Operations
Lender/Broker: Washington Mutual Bank
Address: Mail Stop SCC0140
2210 Enterprise Drive
Florence, SC 29501
Telephone: _____

In your letter, give us the following information:

Borrower Name(s): Laura Richardson

Loan Number: [redacted]
Property Address: 3622 West Curtis Drive, Sacramento, CA 95818
Closing Date: January 4, 2007

Borrower Laura Richardson	1/4/07 Date	Borrower	Date
Borrower	Date	Borrower	Date
Borrower	Date	Borrower	Date
Borrower	Date	Borrower	Date

JPMC- 000193
CONFIDENTIAL

CSOC.RICH.001974

CALIFORNIA CREDIT SCORE NOTICE

Borrower Name(s):	Lender:
Laura Richardson	Washington Mutual Bank 1400 South Douglass Road, Suite 100 Anaheim, CA 92806 (714) 939-5200
	Date: January 04, 2007

NOTICE TO THE HOME LOAN APPLICANT

In connection with your application for a home loan, the lender must disclose to you the score that a credit bureau distributed to users and the lender used in connection with your home loan, and the key factors affecting your credit scores.

The credit score is a computer generated summary calculated at the time of the request and based on information a credit bureau or lender has on file. The scores are based on data about your credit history and payment patterns. Credit scores are important because they are used to assist the lender in determining whether you will obtain a loan. They may also be used to determine what interest rate you may be offered on the mortgage. Credit scores can change over time, depending on your conduct, how your credit history and payment patterns change, and how credit scoring technologies change.

Because the score is based on information in your credit history, it is very important that you review the credit-related information that is being furnished to make sure it is accurate. Credit records may vary from one company to another.

If you have questions about your credit score or the credit information that is furnished to you, contact the credit bureau at the address and telephone number provided with this notice, or contact the lender, if the lender developed or generated the credit score. The credit bureau plays no part in the decision to take any action on the loan application and is unable to provide you with specific reasons for the decision on a loan application.

If you have questions concerning the terms of the loan, contact the lender.

Credit information gathered by:
CBA Information Solutions, 4 Executive Campus Cherry Hill, NJ 08002 1-866-366-8308

One or more of the following credit bureaus will provide the credit score:

Experian	Equifax Credit Information Services	Trans Union
P.O. Box 2002	P.O. Box 740241	P.O. Box 4000
Allen, TX 75013	Atlanta, GA 30374	Chester, PA 19016
1-888-397-3742	1-800-685-1111	1-866-887-2673

Your acknowledgment below signifies that this written notice was provided to you.

Borrower Laura Richardson	1/4/07 Date	Borrower	Date
Borrower	Date	Borrower	Date
Borrower	Date	Borrower	Date
Borrower	Date	Borrower	Date

JPMC- 000194
CONFIDENTIAL

FIXED/ADJUSTABLE RATE LOAN PROGRAM DISCLOSURE
(2-Year, 3-Year and 5-Year Fixed Adjustable Rate Program)
(LIBOR Index - Rate Caps)

In this Disclosure, the words "you," "your," and "yours" refer to the person(s) who apply for one of the loan programs described in this Disclosure. The words "we," "us," and "our" refer to Washington Mutual Bank

(or anyone who later acquires the loan and is entitled to receive loan payments).
This Disclosure describes the features of the adjustable rate mortgage program you are considering. With this program, both the interest rate and the monthly payment for the loan may change. Information is available to you upon request regarding any of the other adjustable rate mortgage programs offered by us. *This is not a commitment or offer to make a loan.* We reserve the right to change any of the terms contained in this Disclosure at any time without prior notice.

A. LOAN TERM

This loan program provides for a 30 year repayment term or a 40 year repayment term. The date on which the loan term ends is called the "Maturity Date."

B. HOW YOUR INTEREST RATE IS DETERMINED AND CAN CHANGE

1. The initial interest rate on your loan is fixed, and therefore will not change, for a period of two, three, or five years, depending upon the particular loan program for which you apply and are approved. This initial interest rate is established by us based upon existing market conditions. This initial interest rate may or may not be based upon the "Index" and "Margin" (as those terms are defined below) used to make later interest rate adjustments. If the initial interest rate is equal to the sum of the Index plus the Margin rounded to the nearest 1/8 of 1%, then it will be referred to in this Disclosure as a "Fully Indexed Rate." If the initial interest rate is less than the sum of the Index plus the Margin rounded to the nearest 1/8 of 1%, then it will be referred to in this Disclosure as a "Discounted Rate." If the initial interest rate is greater than the sum of the Index plus the Margin rounded to the nearest 1/8 of 1%, then it will be referred to in this Disclosure as a "Premium Rate." Ask us for the amount of our current interest rate discounts or premiums.

2. After the initial two, three, or five year fixed interest rate period is over, the interest rate on your loan will be subject to change and the interest rate may change again every six months thereafter. Each day on which your interest rate may be adjusted is called a "Change Date." Beginning with the first Change Date, but subject to the limits described in Section B.4. of this Disclosure, your interest rate will be based on an "Index." The "Index" is the average of interbank offered rates for six-month U.S. dollar-denominated deposits in the London market ("LIBOR"), as published in *The Wall Street Journal*. *The Wall Street Journal* is available at many newsstands and public libraries nationwide. The most recent Index figure available as of the date 45 days before each Change Date is called the "Current Index." If the Index is no longer available, we will choose a new Index that is based on comparable information. We will give you notice of this choice. In calculating your adjustable interest rate, we will also use a "Margin," which is a fixed number of percentage points that will be specified in the note evidencing your loan. Ask us about our current interest rate and current Margin.

3. On each Change Date, your interest rate will first be adjusted to equal the Current Index plus the Margin. We will then round this sum to the nearest one-eighth of one percentage point (0.125%). Subject to the interest rate limits discussed in Section B.4. of this Disclosure, this will be your new interest rate until the next Change Date. In some cases, the interest rate of your loan may increase even if the Index has decreased.

4. On the first Change Date, your interest rate cannot increase to a rate that is more than two percentage points (2%) higher than the initial fixed interest rate of your loan (if you have a two year fixed interest rate period); more than three percentage points (3%) higher than the initial fixed interest rate of your loan (if you have a three year fixed interest rate period); or more than three percentage points (3%) higher than the initial fixed interest rate of your loan (if you have a five year fixed interest rate period). On each Change Date after the first Change Date, your interest rate cannot increase or decrease by more than one percentage point (1%) from the interest rate in effect for the preceding six months. During the entire term of your loan, your interest rate cannot increase to a rate that is more than 6% higher than the initial fixed interest rate of your loan. However, during the entire term of your loan your interest rate will never decrease below the initial fixed interest rate. **This means that, regardless of the value of the Index during the term of your loan, your interest rate will never be lower than the initial fixed interest rate of your loan.**

C. HOW YOUR MONTHLY PAYMENTS ARE DETERMINED AND CAN CHANGE

1. Your monthly payments are based on the interest rate of your loan, the principal balance of your loan, and the Maturity Date of your loan. Your initial monthly payment will equal the amount sufficient to repay the original principal balance of your loan, together with interest at the initial interest rate of your loan, in full in substantially equal installments through the Maturity Date. This initial monthly payment will apply for the first 24 monthly payments (if your loan program has a two year fixed interest rate period); the first 36 monthly payments (if your loan program has a three year fixed interest rate period); or the first 60 monthly payments (if your loan program has a five year fixed interest rate period).

2. Beginning on the date that is one month following the first Change Date, and then again every six months thereafter, your monthly payment may change. Each date that your payment may change is called a "Payment Change Date." Your monthly payment can increase or decrease substantially based on changes in the interest rate. **For each Payment Change Date, we will determine the amount of your new payment as follows. After calculating** your new interest rate for each Change Date, we will determine the amount of the monthly payment that would be sufficient to repay the unpaid principal loan balance that you are expected to owe at the Change Date together with

JPMC- 000195
CONFIDENTIAL

CSOC.RICH.001976

interest at the new interest rate in full in substantially equal installments through the Maturity Date of your loan. The result of this calculation will be the amount of your new monthly payment beginning on the Payment Change Date and continuing until your monthly payment changes again.

3. All of the monthly payments described in this disclosure include only principal and interest and do not include any escrow payments, such as taxes, assessments, insurance premiums, ground rents, private mortgage insurance premiums, or payments for optional products or services that are due with respect to the loan. These payments will be in addition to your principal and interest payments described above.

4. You will be notified at least 25, but not more than 120, calendar days before the date that a monthly payment is due at a new level. This notice will contain information about the Index, your interest rates, payment amount, and loan balance.

D. EXAMPLES OF HOW YOUR MONTHLY PAYMENT CAN CHANGE[1]

The following examples illustrate how your monthly payment may change using a 30-year repayment term and a 40-year repayment term. Each example is based on a $10,000 loan. The initial interest rate is the rate in effect in September, 2006. The interest rate limits described in Section B.4. of this Disclosure, if applicable, were used in these examples. **Your monthly payment can increase or decrease substantially based on changes in the interest rate.**

1. Two Year Fixed Interest Rate Period

(a) Initial Interest Rate That is a Fully Indexed Rate

On a loan with an initial interest rate of 11.500% (i.e., an Index of 5.454%, plus a Margin of 5.990%, rounded to the nearest 1/8 of 1%), the maximum amount that the interest rate could increase under this program is six percentage points, to 17.500%.

Loan Term	Initial Monthly Payment	Maximum Monthly Payment	Month Maximum Payment Reached
30 YEARS	$99.03	$145.38	49th
40 YEARS	$96.83	$145.54	49th

To see what your payment is, divide your mortgage amount by 10,000; then multiply the monthly payment shown above by that amount. For example, the initial monthly payment for a mortgage loan amount of $60,000 would be:

30 year term: $60,000 / $10,000 = 6 : 6 x $99.03 = $594.18
40 year term: $60,000 / $10,000 = 6 : 6 x $96.83 = $580.98

(b) Initial Interest Rate That is a Discounted Rate

On a loan with an initial interest rate of 10.500% (i.e., an Index of 5.454%, plus a Margin of 5.990%, rounded to the nearest 1/8 of 1%, minus a discount of 1.000%), the maximum amount that the interest rate could increase under this program is six percentage points, to 16.500%.

Loan Term	Initial Monthly Payment	Maximum Monthly Payment	Month Maximum Payment Reached
30 YEARS	$91.47	$137.07	49th
40 YEARS	$88.86	$137.15	49th

To see what your payment is, divide your mortgage amount by 10,000; then multiply the monthly payment shown above by that amount. For example, the initial monthly payment for a mortgage loan amount of $60,000 would be:

30 year term: $60,000 / $10,000 = 6 : 6 x $91.47 = $548.82
40 year term: $60,000 / $10,000 = 6 : 6 x $88.86 = $533.16

(c) Initial Interest Rate That is a Premium Rate

On a loan with an initial interest rate of 13.500% (i.e., an Index of 5.454%, plus a Margin of 5.990%, rounded to the nearest 1/8 of 1%, plus a premium of 2.000%), the maximum amount that the interest rate could increase under this program is six percentage points, to 19.500%.

Loan Term	Initial Monthly Payment	Maximum Monthly Payment	Month Maximum Payment Reached
30 YEARS	$114.54	$162.07	49th
40 YEARS	$113.03	$162.31	49th

To see what your payment is, divide your mortgage amount by 10,000; then multiply the monthly payment shown above by that amount. For example, the initial monthly payment for a mortgage loan amount of $60,000 would be:

30 year term: $60,000 / $10,000 = 6 : 6 x $114.54 = $687.24
40 year term: $60,000 / $10,000 = 6 : 6 x $113.03 = $678.18

2. Three Year Fixed Interest Rate Period

(a) Initial Interest Rate That is a Fully Indexed Rate

On a loan with an initial interest rate of 11.500% (i.e., an Index of 5.454%, plus a Margin of 5.990%, rounded to the nearest 1/8 of 1%), the maximum amount that the interest rate could increase under this program is six percentage points, to 17.500%.

Loan Term	Initial Monthly Payment	Maximum Monthly Payment	Month Maximum Payment Reached
30 YEARS	$99.03	$144.97	55th
40 YEARS	$96.83	$145.39	55th

1 These examples are based on an Index value in effect on September 2006. The margins, discounts, and premiums are ones that we have used recently. Your margin, discount, or premium may be different.

JPMC- 000196
CONFIDENTIAL

CSOC.RICH.001977

To see what your payment is, divide your mortgage amount by 10,000; then multiply the monthly payment shown above by that amount. For example, the initial monthly payment for a mortgage loan amount of $60,000 would be:

30 year term: $60,000 / $10,000 = 6 : 6 x $99.03 = $594.18
40 year term: $60,000 / $10,000 = 6 : 6 x $96.83 = $580.98

(b) Initial Interest Rate That is a Discounted Rate

On a loan with an initial interest rate of 10.500% (i.e., an Index of 5.454%, plus a Margin of 5.990%, rounded to the nearest 1/8 of 1%, minus a discount of 1.000%), the maximum amount that the interest rate could increase under this program is six percentage points, to 16.500%.

Loan Term	Initial Monthly Payment	Maximum Monthly Payment	Month Maximum Payment Reached
30 YEARS	$91.47	$136.61	55th
40 YEARS	$88.86	$136.96	55th

To see what your payment is, divide your mortgage amount by 10,000; then multiply the monthly payment shown above by that amount. For example, the initial monthly payment for a mortgage loan amount of $60,000 would be:

30 year term: $60,000 / $10,000 = 6 : 6 x $91.47 = $548.82
40 year term: $60,000 / $10,000 = 6 : 6 x $88.86 = $533.16

(c) Initial Interest Rate That is a Premium Rate

On a loan with an initial interest rate of 13.500% (i.e., an Index of 5.454%, plus a Margin of 5.990%, rounded to the nearest 1/8 of 1%, plus a premium of 2.000%), the maximum amount that the interest rate could increase under this program is six percentage points, to 19.500%.

Loan Term	Initial Monthly Payment	Maximum Monthly Payment	Month Maximum Payment Reached
30 YEARS	$114.54	$161.76	55th
40 YEARS	$113.03	$162.21	55th

To see what your payment is, divide your mortgage amount by 10,000; then multiply the monthly payment shown above by that amount. For example, the initial monthly payment for a mortgage loan amount of $60,000 would be:

30 year term: $60,000 / $10,000 = 6 : 6 x $114.54 = $687.24
40 year term: $60,000 / $10,000 = 6 : 6 x $113.03 = $678.18

3. Five Year Fixed Interest Rate Period

(a) Initial Interest Rate That is a Fully Indexed Rate

On a loan with an initial interest rate of 11.500% (i.e., an Index of 5.454%, plus a Margin of 5.990%, rounded to the nearest 1/8 of 1%), the maximum amount that the interest rate could increase under this program is six percentage points, to 17.500%.

Loan Term	Initial Monthly Payment	Maximum Monthly Payment	Month Maximum Payment Reached
30 YEARS	$99.03	$143.69	79th
40 YEARS	$96.83	$144.92	79th

To see what your payment is, divide your mortgage amount by 10,000; then multiply the monthly payment shown above by that amount. For example, the initial monthly payment for a mortgage loan amount of $60,000 would be:

30 year term: $60,000 / $10,000 = 6 : 6 x $99.03= $594.18
40 year term: $60,000 / $10,000 = 6 : 6 x $96.83 = $580.98

(b) Initial Interest Rate That is a Discounted Rate

On a loan with an initial interest rate of 10.800% (i.e., an Index of 5.454%, plus a Margin of 5.990%, rounded to the nearest 1/8 of 1%, minus a discount of 0.700%), the maximum amount that the interest rate could increase under this program is six percentage points, to 16.800%.

Loan Term	Initial Monthly Payment	Maximum Monthly Payment	Month Maximum Payment Reached
30 YEARS	$93.72	$137.73	79th
40 YEARS	$91.24	$138.95	79th

To see what your payment is, divide your mortgage amount by 10,000; then multiply the monthly payment shown above by that amount. For example, the initial monthly payment for a mortgage loan amount of $60,000 would be:

30 year term: $60,000 / $10,000 = 6 : 6 x $93.72 = $562.32
40 year term: $60,000 / $10,000 = 6 : 6 x $91.24 = $547.44

(c) Initial Interest Rate That is a Premium Rate

On a loan with an initial interest rate of 13.500% (i.e., an Index of 5.454%, plus a Margin of 5.990%, rounded to the nearest 1/8 of 1%, plus a premium of 2.000%), the maximum amount that the interest rate could increase under this program is six percentage points, to 19.500%.

1 These examples are based on an Index value in effect on September 2006. The margins, discounts, and premiums are ones that we have used recently. Your margin, discount, or premium may be different.

JPMC- 000197
CONFIDENTIAL

CSOC.RICH.001978

Loan Term	Initial Monthly Payment	Maximum Monthly Payment	Month Maximum Payment Reached
30 YEARS	$114.54	$160.76	79th
40 YEARS	$113.03	$161.91	79th

To see what your payment is, divide your mortgage amount by 10,000; then multiply the monthly payment shown above by that amount. For example, the initial monthly payment for a mortgage loan amount of $60,000 would be:

30 year term: $60,000 / $10,000 = 6 : 6 x $114.54 = $687.24
40 year term: $60,000 / $10,000 = 6 : 6 x $113.03 = $678.18

By signing below, you acknowledge receiving and reading a copy of this Fixed/Adjustable Rate Loan Program Disclosure and the Consumer Handbook on Adjustable Rate Mortgages.

1/7/07
Date
Laura Richardson

Date

Date

Date

1 These examples are based on an index value in effect on September 2006. The margins, discounts, and premiums are ones that we have used recently. Your margin, discount, or premium may be different.

JPMC- 000198
CONFIDENTIAL

CSOC.RICH.001979

CALIFORNIA
Insurance Disclosure

Loan Number

Borrower
Laura Richardson

Property Address
3622 West Curtis Drive, Sacramento, CA 95818

California Civil Code Section 2955.5(a) states:

> "No lender shall require a borrower, as a condition of receiving or maintaining a loan secured by real property, to provide hazard insurance coverage against risks to the improvements on that real property in an amount exceeding the replacement value of the improvements on the property."

Your acknowledgment below signifies that this written notice was provided to you pursuant to the state statute.

Laura Richardson 1/4/07
Date

Date

Date

Date

Date

Date

Date

Date

JPMC- 000199
CONFIDENTIAL

CSOC.RICH.001980

Washington Mutual Bank
Customer Service: Toll free 1.866.926.8937 Se habla español
TDD: Dial 7-1-1 for relay assistance
www.wamu.com

#BWNCLNN
#2907299942943398#
20092408 E
LAURA RICHARDSON
717 E VERNON ST
LONG BEACH CA 90806-2726

Annual Escrow Account Statement

Statement Date: August 17, 2009
Review Period: March 2009 to September 2009
Your Loan Number:

What is an escrow account?

A portion of each of your monthly home loan payments goes into an escrow account. This money is used to pay items such as your property taxes and insurance premiums when they are due.

In accordance with federal guidelines, we review your Escrow Account at least one time each year to ensure that we are collecting enough money to make all required payments. This document is a review of your Escrow Account activity since your last analysis.

Monthly Home Loan Payment

		Current		New Payment (effective 10/01/09) if you select Option A below		New Payment (effective 10/01/09) if you select Option B below
Principal & Interest	$	4,267.58	$	4,267.58	$	4,267.58
Escrow Account Deposit	$	617.61	$	488.45*	$	488.45*
Plus: Account Balancer/Shortage	$	0.00	$	0.00	$	129.16**
Total Payment Amount	$	4,885.19	$	4,756.03	$	4,885.19

Your new total payment includes an updated monthly escrow deposit, based on projected amounts to be paid from your Escrow Account, of $488.45* and, if applicable, an amount needed to repay the escrow shortage of $129.16**.

Please review the detailed information provided on the back of this page.

Here are your shortage repayment options. You may select one of the following options.

Option A: Pay Entire Shortage Now

* Pay the entire $3,745.53 escrow account shortage using the Escrow Account Balancer Payment Coupon below for a new total payment of $4,756.03. **See chart above.**
* Pay a portion of your shortage - every $12 paid reduces your total payment by $1.
* **NOTE: The new payment amount will be effective the month after the shortage amount is received. Any remaining increase in the escrow payment is to cover the projected increase in your bills for the upcoming year.**

Option B: Pay Shortage Over 29 Months

Pay the $3,745.53 escrow account shortage in 29 Account Balancer payments of $129.16 each. To choose this option, no action is required. The 29 payments will be automatically added to your home loan payment for October 2009 through February 2012.

If you select this option, your new monthly home loan payment (effective 10/01/09) will be $4,885.19. See chart above.

7760 J6S 001 07 0 240908 PAGE 1 of 4

156-E

WaMu 156-E

LAURA RICHARDSON

Loan Number:

Please write your loan number on your check. Make check payable to Washington Mutual.

WASHINGTON MUTUAL
PO BOX 78148
PHOENIX AZ 85062-8148

Escrow Account Balancer/Shortage Payment Coupon

Statement Date: August 17, 2009
Total Escrow Shortage Amount: $3,745.53

To pay your entire Escrow Account Shortage and lower your payment, please return this coupon and a check for $3,745.53 to the address shown on this coupon. It is important for you to include this coupon to ensure timely processing of your escrow shortage payment.

If you choose not to pay the shortage amount, no response is needed.

Escrow Shortage Amount Enclosed _____

0000000374553 0000000 0000000 0729942433 0000000 0000000 0000000 0

JPMC- 000200
CONFIDENTIAL

Loan Number [redacted]

Balancing Your Escrow Account

The front of this statement shows that you have an Escrow Account Shortage of $3,745.53. How was this determined?

Your previous year's activity is used to estimate the deposit and disbursement activity in your Escrow Account and project your lowest account balance for the year ahead. Your projected lowest account balance is compared to your minimum required balance as shown in the Escrow Account Balancer below these paragraphs. This determines the amount required to bring your Escrow Account into balance.

Since taxes and insurance premiums often go up, we require that you maintain a minimum required balance in your account at all times to prevent a negative balance in your account.

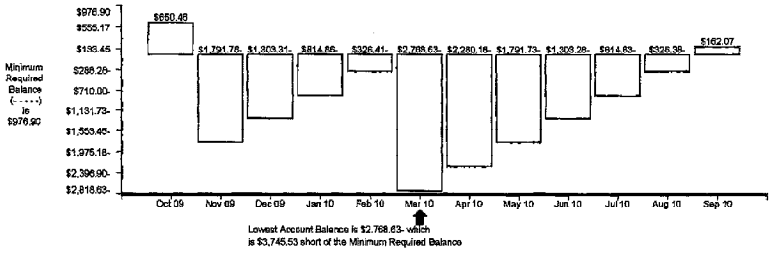
As shown in the information in the box and graph below, you will reach your lowest account balance of $2,768.63- in March 10. This is subtracted from your minimum required balance of $976.90 resulting in an Escrow Account Shortage of $3,745.53.

In order to pay your Escrow Account Shortage and bring your account into balance, you may pay the $3,745.53 shortage in full (Option A on front) or pay the shortage over 29 months (Option B on front). It's your choice.

Escrow Account Balancer		
Minimum Required Balance	$	976.90
Less: Lowest Account Balance (Mar 10)	$	2,768.63-
Annual Account Balancer/Shortage	$	**3,745.53**
Monthly Account Balancer/Shortage	$	**129.16**

Projected Escrow Account Balance

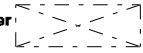
The graph below shows your projected Escrow Account Balance for the next 12 months with your new monthly Escrow Account Deposit of $488.45 and the "Anticipated Escrow Account Payments" chart shown on the next page. Your projected beginning escrow balance of $162.01 is based on anticipated deposits and disbursements.



If you have questions, please call our Customer Service team toll free at **1.866.926.8937** or visit **www.wamu.com**

By sending your check, you are authorizing Washington Mutual to use information on your check to make a one-time electronic debit from your account at the financial institution indicated on your check. This electronic debit will be for the exact amount of your check. Your check will not be returned to your financial institution. Please contact Customer Service toll free at 1.866.926.8937 to establish a different payment option if you prefer not to have your check used in this way.

FDIC

Loan Number 

Anticipated Escrow Account Payments

This section reflects the escrow activity that is expected to occur in the next 12 months. The "Total Tax and Insurance Monthly Payment Amount" at the bottom of this chart is your new monthly escrow deposit, as listed on page 1 of this statement.

TAX			INSURANCE		
Item	Annual Expense	Anticipated Date(s) of Payment	Item	Annual Expense	Anticipated Date(s) of Payment
COUNTY TAX	$ 2,930.67	November 09			
COUNTY TAX	$ 2,930.67	March 10			
TOTAL TAX AND INSURANCE MONTHLY PAYMENT AMOUNT = $			488.46		

JPMC- 000202
CONFIDENTIAL

CSOC.RICH.001983

Loan Number

Escrow Account History for the Prior Payment Period

The following is a comparison of the anticipated and actual Escrow Account activity for the previous payment period. Anticipated amounts are taken from your last analysis. Your most recent monthly payment during the past year was $4,885.19, of which $4,267.58 was for principal and interest and $617.61 went into your Escrow Account.

At the time of your last analysis, your anticipated lowest balance was $976.90. In reviewing your account activity, your actual low escrow balance was $-4,161.26.

Note: An asterisk (*) in the chart below indicates a difference between what actually occurred and what was anticipated. This difference may be due to a change in Escrow items such as an increase in your insurance premium or a change in the due date of your property tax. Insurance and Tax payments may be disbursed before their due dates to allow for more mail and posting time at the insurance company or tax office. An "E" in the chart below indicates expected activity.

	Deposits to Escrow (credits to escrow)			Payments from Escrow (debits from escrow)				Escrow Balance		
Month	Anticipated	Actual		Anticipated	Actual		Description		Projected	Actual
								Starting Balance	3,419.12	1,400.07-
Mar 09	488.45	169.48	*	2,930.67	2,930.67		COUNTY TAX		976.90	4,161.26-
Apr 09	488.45		*						1,465.35	4,161.26-
May 09	488.45		*						1,953.80	4,161.26-
Jun 09	488.45	617.61	*						2,442.25	3,543.65-
Jul 09	488.45		*						2,930.70	3,543.65-
Aug 09	488.45	3,088.05	E			E			3,419.15	455.60-
Sep 09	488.45	617.61	E			E			3,907.60	162.01
Oct 09	488.45		*						4,396.05	0.00
Nov 09	488.45		*	2,930.67		*	COUNTY TAX		1,953.83	0.00
Dec 09	488.45		*						2,442.28	0.00
Jan 10	488.46		*						2,930.73	0.00
Feb 10	488.45		*						3,419.18	0.00
Total	5,861.40	4,492.75		5,861.34	2,930.67					

JPMC- 000203
CONFIDENTIAL

CSOC.RICH.001984

Washington Mutual Bank
Customer Service: Toll free 1.866.926.8937 Se habla español
TDD: Dial 7-1-1 for relay assistance
www.wamu.com

#BWNCLNN
#2907299942943396#
2009402 E
LAURA RICHARDSON
717 E VERNON ST
LONG BEACH CA 90805-2726

Annual Escrow Account Statement

Statement Date: February 03, 2009
Review Period: January 2009 to February 2009
Your Loan Number:

What is an escrow account?

A portion of each of your monthly home loan payments goes into an escrow account. This money is used to pay items such as your property taxes and insurance premiums when they are due.

In accordance with federal guidelines, we review your Escrow Account at least one time each year to ensure that we are collecting enough money to make all required payments. This document is a review of your Escrow Account activity since your last analysis.

Monthly Home Loan Payment

	Current	New Payment (effective 03/01/09) If you select Option A below	New Payment (effective 03/01/09) If you select Option B below
Principal & Interest	$ 4,267.58	$ 4,267.58	$ 4,267.58
Escrow Account Deposit	$ 84.74	$ 488.45*	$ 488.45*
Plus: Account Balancer/Shortage	$ 0.00	$ 0.00	$ 129.16**
Total Payment Amount	$ 4,352.32	$ 4,756.03	$ 4,885.19

Your new total payment includes an updated monthly escrow deposit, based on projected amounts to be paid from your Escrow Account, of $488.45* and, if applicable, an amount needed to repay the escrow shortage of $129.16**.

Please review the detailed information provided on the back of this page.

Here are your shortage repayment options. You may select one of the following options.

Option A: Pay Entire Shortage Now

* Pay the entire $4,649.71 escrow account shortage using the Escrow Account Balancer Payment Coupon below for a new total payment of $4,756.03. See chart above.
* Pay a portion of your shortage - every $12 paid reduces your total payment by $1.
* **NOTE: The new payment amount will be effective the month after the shortage amount is received. Any remaining increase in the escrow payment is to cover the projected increase in your bills for the upcoming year.**

Option B: Pay Shortage Over 36 Months

Pay the $4,649.71 escrow account shortage in 36 Account Balancer payments of $129.16 each. To choose this option, no action is required. The 36 payments will be automatically added to your home loan payment for March 2009 through February 2012.

If you select this option, your new monthly home loan payment (effective 03/01/09) will be $4,885.19. See chart above.

158-E

WaMu 158-E

LAURA RICHARDSON

Loan Number:

Please write your loan number on your check.
Make check payable to Washington Mutual.

WASHINGTON MUTUAL
PO BOX 78148
PHOENIX AZ 85062-8148

Escrow Account Balancer/Shortage Payment Coupon

Statement Date: February 03, 2009
Total Escrow Shortage Amount: $4,649.71

To pay your entire Escrow Account Shortage and lower your payment, please return this coupon and a check for $4,649.71 to the address shown on this coupon. It is important for you to include this coupon to ensure timely processing of your escrow shortage payment.

If you choose not to pay the shortage amount, no response is needed.

Escrow Shortage Amount Enclosed _____

00000004649710000000 0000000 0729942933 0000000 0000000 0000000 3

JPMC- 000204
CONFIDENTIAL

Loan Number [redacted]

Balancing Your Escrow Account

The front of this statement shows that you have an Escrow Account Shortage of $4,649.71. How was this determined?

Your previous year's activity is used to estimate the deposit and disbursement activity in your Escrow Account and project your lowest account balance for the year ahead. Your projected lowest account balance is compared to your minimum required balance as shown in the Escrow Account Balancer below these paragraphs. This determines the amount required to bring your Escrow Account into balance.

Since taxes and insurance premiums often go up, we require that you maintain a minimum required balance in your account at all times to prevent a negative balance in your account.

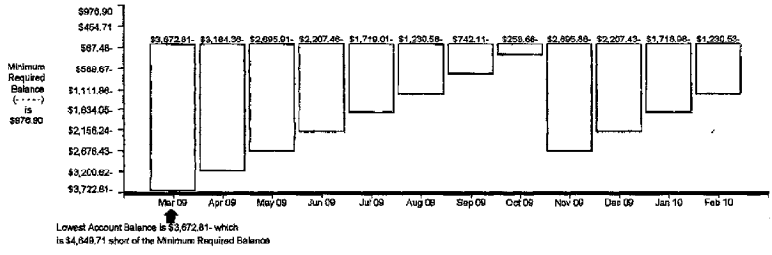
As shown in the information in the box and graph below, you will reach your lowest account balance of $3,672.81- in March 09. This is subtracted from your minimum required balance of $976.90 resulting in an Escrow Account Shortage of $4,649.71.

In order to pay your Escrow Account Shortage and bring your account into balance, you may pay the $4,649.71 shortage in full (Option A on front) or pay the shortage over 36 months (Option B on front). It's your choice.

Escrow Account Balancer		
Minimum Required Balance	$	976.90
Less: Lowest Account Balance (Mar 09)	$	3,672.81-
Annual Account Balancer/Shortage	$	**4,649.71**
Monthly Account Balancer/Shortage	$	**129.16**

Projected Escrow Account Balance

The graph below shows your projected Escrow Account Balance for the next 12 months with your new monthly Escrow Account Deposit of $488.45 and the "Anticipated Escrow Account Payments" chart shown on the next page. Your projected beginning escrow balance of $1,230.59- is based on anticipated deposits and disbursements.



Lowest Account Balance is $3,672.81- which is $4,649.71 short of the Minimum Required Balance

If you have questions, please call our Customer Service team toll free at **1.866.926.8937** or visit **www.wamu.com**

By sending your check, you are authorizing Washington Mutual to use information on your check to make a one-time electronic debit from your account at the financial institution indicated on your check. This electronic debit will be for the exact amount of your check. Your check will not be returned to your financial institution. Please contact Customer Service toll free at 1.866.926.8937 to establish a different payment option if you prefer not to have your check used in this way.

FDIC

Loan Number

Anticipated Escrow Account Payments

This section reflects the escrow activity that is expected to occur in the next 12 months. The "Total Tax and Insurance Monthly Payment Amount" at the bottom of this chart is your new monthly escrow deposit, as listed on page 1 of this statement.

TAX			INSURANCE		
Item	Annual Expense	Anticipated Date(s) of Payment	Item	Annual Expense	Anticipated Date(s) of Payment
COUNTY TAX	$ 2,930.67	March 09			
COUNTY TAX	$ 2,930.67	November 09			
TOTAL TAX AND INSURANCE MONTHLY PAYMENT AMOUNT = $ 488.45					

JPMC- 000206
CONFIDENTIAL

CSOC.RICH.001987

Loan Number

Escrow Account History for the Prior Payment Period

The following is a comparison of the anticipated and actual Escrow Account activity for the previous payment period. Anticipated amounts are taken from your last analysis. Your most recent monthly payment during the past year was $4,352.32, of which $4,267.58 was for principal and interest and $84.74 went into your Escrow Account.

At the time of your last analysis, your anticipated lowest balance was $976.90. In reviewing your account activity, your actual low escrow balance was $-1,400.07.

Note: An asterisk (*) in the chart below indicates a difference between what actually occurred and what was anticipated. This difference may be due to a change in Escrow items such as an increase in your insurance premium or a change in the due date of your property tax. Insurance and Tax payments may be disbursed before their due dates to allow for more mail and posting time at the insurance company or tax office. An "E" in the chart below indicates expected activity.

	Deposits to Escrow (credits to escrow)			Payments from Escrow (debits from escrow)				Escrow Balance	
Month	Anticipated	Actual		Anticipated	Actual		Description	Projected	Actual
								Starting Balance 2,442.22	1,400.07-
Jan 09	488.45		*					2,930.67	1,400.07-
Feb 09	488.45	169.48	E			E		3,419.12	1,230.59-
Mar 09	488.45		*	2,930.67		*	COUNTY TAX	976.90	0.00
Apr 09	488.45		*					1,465.35	0.00
May 09	488.45		*					1,953.80	0.00
Jun 09	488.45		*					2,442.25	0.00
Jul 09	488.45		*					2,930.70	0.00
Aug 09	488.45		*					3,419.15	0.00
Sep 09	488.45		*					3,907.60	0.00
Oct 09	488.45		*					4,396.05	0.00
Nov 09	488.45		*	2,930.67		*	COUNTY TAX	1,953.83	0.00
Dec 09	488.45		*					2,442.28	0.00
Total	5,861.40	169.48		5,861.34	0.00				

JPMC- 000207
CONFIDENTIAL

Washington Mutual Bank
Customer Service: Toll free 1.866.926.8937 Se habla español
TDD: Dial 7-1-1 for relay assistance
www.wamu.com

#BWNCLNN
#2907299942943398#
2008411 E
LAURA RICHARDSON
717 E VERNON ST
LONG BEACH CA 90806-2726

Annual Escrow Account Statement

Statement Date: November 21, 2008
Review Period: October 2008 to December 2008
Your Loan Number:

What is an escrow account?

A portion of each of your monthly home loan payments goes into an escrow account. This money is used to pay items such as your property taxes and insurance premiums when they are due.

In accordance with federal guidelines, we review your Escrow Account at least one time each year to ensure that we are collecting enough money to make all required payments. This document is a review of your Escrow Account activity since your last analysis.

Monthly Home Loan Payment

	Current	New Payment (effective 01/01/09) if you select Option A below	New Payment (effective 01/01/09) if you select Option B below
Principal & Interest	$ 4,267.58	$ 4,267.58	$ 4,267.58
Escrow Account Deposit	$ 84.74	$ 488.45*	$ 488.45*
Plus: Account Balancer/Shortage	$ 0.00	$ 0.00	$ 370.07**
Total Payment Amount	$ 4,352.32	$ 4,756.03	$ 5,126.10

Your new total payment includes an updated monthly escrow deposit, based on projected amounts to be paid from your Escrow Account, of $488.45* and, if applicable, an amount needed to repay the escrow shortage of $370.07**.

Please review the detailed information provided on the back of this page.

Here are your shortage repayment options. You may select one of the following options.

Option A: Pay Entire Shortage Now

* Pay the entire $4,440.81 escrow account shortage using the Escrow Account Balancer Payment Coupon below for a new total payment of $4,756.03. **See chart above.**
* Pay a portion of your shortage - every $12 paid reduces your total payment by $1.
* **NOTE: The new payment amount will be effective the month after the shortage amount is received. Any remaining increase in the escrow payment is to cover the projected increase in your bills for the upcoming year.**

Option B: Pay Shortage Over 12 Months

Pay the $4,440.81 escrow account shortage in 12 Account Balancer payments of $370.07 each. To choose this option, no action is required. The 12 payments will be automatically added to your home loan payment for January 2009 through December 2009.

If you select this option, your new monthly home loan payment (effective 01/01/09) will be $5,126.10. See chart above.

7760 J69 001 07 0 249811 PAGE 1 of 4 156-E

WaMu 156-E

LAURA RICHARDSON

Loan Number:

Please write your loan number on your check.
Make check payable to Washington Mutual.

WASHINGTON MUTUAL
PO BOX 78148
PHOENIX AZ 85062-8148

Escrow Account Balancer/Shortage Payment Coupon

Statement Date: November 21, 2008
Total Escrow Shortage Amount: $4,440.81

To pay your entire Escrow Account Shortage and lower your payment, please return this coupon and a check for $4,440.81 to the address shown on this coupon. It is important for you to include this coupon to ensure timely processing of your escrow shortage payment.

If you choose not to pay the shortage amount, no response is needed.

Escrow Shortage Amount Enclosed _____

00000004440810 0000000 0000000 0729942433 0000000 0000000 0000000 2

JPMC- 000208
CONFIDENTIAL

CSOC.RICH.001989

Loan Number

Balancing Your Escrow Account

The front of this statement shows that you have an Escrow Account Shortage of $4,440.81. How was this determined?

Your previous year's activity is used to estimate the deposit and disbursement activity in your Escrow Account and project your lowest account balance for the year ahead. Your projected lowest account balance is compared to your minimum required balance as shown in the Escrow Account Balancer below these paragraphs. This determines the amount required to bring your Escrow Account into balance.

Since taxes and insurance premiums often go up, we require that you maintain a minimum required balance in your account at all times to prevent a negative balance in your account.

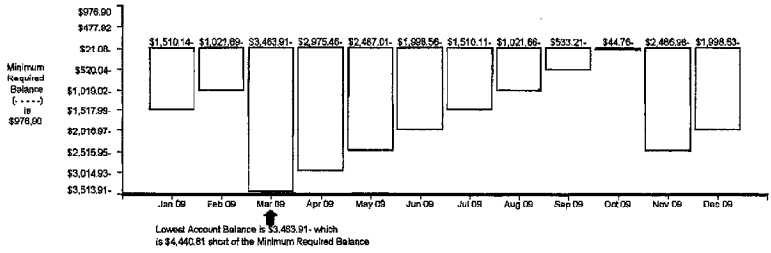
As shown in the information in the box and graph below, you will reach your lowest account balance of $3,463.91- in March 09. This is subtracted from your minimum required balance of $976.90 resulting in an Escrow Account Shortage of $4,440.81.

In order to pay your Escrow Account Shortage and bring your account into balance, you may pay the $4,440.81 shortage in full (Option A on front) or pay the shortage over 12 months (Option B on front). It's your choice.

Escrow Account Balancer		
Minimum Required Balance	$	976.90
Less: Lowest Account Balance (Mar 09)	$	3,463.91-
Annual Account Balancer/Shortage	$	**4,440.81**
Monthly Account Balancer/Shortage	$	**370.07**

Projected Escrow Account Balance

The graph below shows your projected Escrow Account Balance for the next 12 months with your new monthly Escrow Account Deposit of $468.45 and the "Anticipated Escrow Account Payments" chart shown on the next page. Your projected beginning escrow balance of $1,998.59- is based on anticipated deposits and disbursements.



If you have questions, please call our Customer Service team toll free at **1.866.926.8937** or visit **www.wamu.com**

By sending your check, you are authorizing Washington Mutual to use information on your check to make a one-time electronic debit from your account at the financial institution indicated on your check. This electronic debit will be for the exact amount of your check. Your check will not be returned to your financial institution. Please contact Customer Service toll free at 1.866.926.8937 to establish a different payment option if you prefer not to have your check used in this way.

FDIC

JPMC- 000209
CONFIDENTIAL

Loan Number

Anticipated Escrow Account Payments

This section reflects the escrow activity that is expected to occur in the next 12 months. The "Total Tax and Insurance Monthly Payment Amount" at the bottom of this chart is your new monthly escrow deposit, as listed on page 1 of this statement.

TAX			INSURANCE		
Item	Annual Expense	Anticipated Date(s) of Payment	Item	Annual Expense	Anticipated Date(s) of Payment
COUNTY TAX	$ 2,930.67	March 09			
COUNTY TAX	$ 2,930.67	November 09			
TOTAL TAX AND INSURANCE MONTHLY PAYMENT AMOUNT = $			488.46		

JPMC- 000210
CONFIDENTIAL

CSOC.RICH.001991

Loan Number

Escrow Account History for the Prior Payment Period

The following is a comparison of the anticipated and actual Escrow Account activity for the previous payment period. Anticipated amounts are taken from your last analysis. Your most recent monthly payment during the past year was $4,352.32, of which $4,267.58 was for principal and interest and $84.74 went into your Escrow Account.

At the time of your last analysis, your anticipated lowest balance was $169.46. In reviewing your account activity, your actual low escrow balance was $-2,083.33.

Note: An asterisk (*) in the chart below indicates a difference between what actually occurred and what was anticipated. This difference may be due to a change in Escrow items such as an increase in your insurance premium or a change in the due date of your property tax. Insurance and Tax payments may be disbursed before their due dates to allow for more mail and posting time at the insurance company or tax office. An "E" in the chart below indicates expected activity.

	Deposits to Escrow (credits to escrow)			Payments from Escrow (debits from escrow)				Escrow Balance		
Month	Anticipated	Actual		Anticipated	Actual		Description		Projected	Actual
								Starting Balance	677.88	677.88
Oct 08	84.74	84.74							762.60	762.60
Nov 08	84.74	84.74		508.41	2,930.67	*	COUNTY TAX		338.93	2,083.33-
Dec 08	84.74	84.74	E			E			423.67	1,998.59-
Jan 09	84.74		*						508.41	0.00
Feb 09	84.74		*						593.15	0.00
Mar 09	84.74		*	508.41		*	COUNTY TAX		169.48	0.00
Apr 09	84.74		*						254.22	0.00
May 09	84.74		*						338.96	0.00
Jun 09	84.74		*						423.70	0.00
Jul 09	84.74		*						508.44	0.00
Aug 09	84.74		*						593.18	0.00
Sep 09	84.74		*						677.92	0.00
Total	1,016.88	254.22		1,016.82	2,930.67					

JPMC- 000211
CONFIDENTIAL

Washington Mutual Bank
Customer Service: Toll free 1.866.926.8937 Se habla español
TDD: Dial 7-1-1 for relay assistance
www.wamu.com

#BWNCLNN
#2907299942943398#
20082409 E
LAURA RICHARDSON
717 E VERNON ST
LONG BEACH CA 90806-2726

Annual Escrow Account Statement

Statement Date: September 22, 2008
Review Period: January 2007 to September 2008
Your Loan Number:

What is an escrow account?

A portion of each of your monthly home loan payments goes into an escrow account. This money is used to pay items such as your property taxes and insurance premiums when they are due.

In accordance with federal guidelines, we review your Escrow Account at least one time each year to ensure that we are collecting enough money to make all required payments. This document is a review of your Escrow Account activity since your last analysis.

Monthly Home Loan Payment

	Current	New Payment (effective 10/01/08)
Principal & Interest	$ 4,267.58	$ 4,267.58
Escrow Account Deposit	$ 0.01	$ 84.74
Total Payment Amount	**$ 4,267.59**	**$ 4,352.32**

To determine your Escrow Account Deposit for your new payment, we project the amounts to be paid out of your Escrow Account as described on the back of this page. Your monthly Escrow Account Deposit will reflect any change in the amount of the bills paid since your last analysis. Please compare the Current and New Payment breakdowns to the left.

Our calculations also show that your Escrow Account is currently in balance.

WaMu 156-E

Thank you for allowing us to service your loan.

JPMC- 000212
CONFIDENTIAL

CSOC.RICH.001993

Loan Number [redacted]

Balancing Your Escrow Account

The front of this statement shows that your Escrow Account is in balance, which means that you do not have a shortage or a surplus. How was this determined?

Your previous year's activity is used to estimate the deposit and disbursement activity in your Escrow Account and project your *lowest account balance* for the year ahead. Your projected *lowest account balance* is compared to your *minimum required balance* as shown in the *Escrow Account Balancer* below. This determines the amount required to bring your Escrow Account into balance.

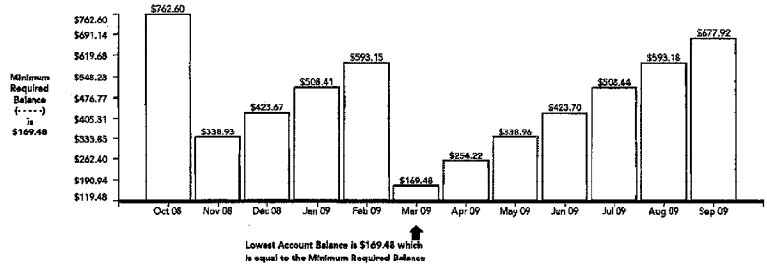
Since taxes and insurance premiums often go up, we require that you maintain a *minimum required balance* in your account at all times to prevent a negative balance in your account.

As shown in the information in the box and graph below, you will reach your *lowest account balance* of $169.48 in March 09. This is subtracted from your *minimum required balance* of $169.48 resulting in an Escrow Account that is in balance.

Escrow Account Balancer		
Minimum Required Balance	$	169.48
Less: Lowest Account Balance (Mar 09)	$	169.48
Annual Account Balancer/Surplus	$	0.00
Monthly Account Balancer/Surplus	$	0.00

Projected Escrow Account Balance

The graph below shows your projected Escrow Account Balance for the next 12 months with your new monthly Escrow Account Deposit of $64.74 and the "Anticipated Escrow Account Payments" chart shown on the next page. Your projected beginning escrow balance of $677.86 is based on anticipated deposits and disbursements.



If you have questions, please call our Customer Service team toll free at **1.866.926.8937** or visit **www.wamu.com.**

FDIC

JPMC- 000213
CONFIDENTIAL

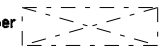
Loan Number

Anticipated Escrow Account Payments

This section reflects the escrow activity that is expected to occur in the next 12 months. The "Total Tax and Insurance Monthly Payment Amount" at the bottom of this chart is your new monthly escrow deposit, as listed on page 1 of this statement.

TAX			INSURANCE		
Item	Annual Expense	Anticipated Date(s) of Payment	Item	Annual Expense	Anticipated Date(s) of Payment
COUNTY TAX	$ 508.41	November 08			
COUNTY TAX	$ 508.41	March 09			
TOTAL TAX AND INSURANCE MONTHLY PAYMENT AMOUNT = $ 84.74					

JPMC- 000214
CONFIDENTIAL

Loan Number 

Escrow Account History for the Prior Payment Period

The following is a comparison of the anticipated and actual Escrow Account activity for the previous payment period. Anticipated amounts are taken from your last analysis. Your most recent monthly payment during the past year was $4,267.59, of which $4,267.58 was for principal and interest and $0.01 went into your Escrow Account.

At the time of your last analysis, your anticipated lowest balance was $0.00. In reviewing your account activity, your actual low escrow balance was $-9,087.44.

Note: An asterisk (*) in the chart below indicates a difference between what actually occurred and what was anticipated. This difference may be due to a change in Escrow items such as an increase in your insurance premium or a change in the due date of your property tax. Insurance and Tax payments may be disbursed before their due dates to allow for more mail and posting time at the insurance company or tax office. An 'E' in the chart below indicates expected activity.

	Deposits to Escrow (credits to escrow)		Payments from Escrow (debits from escrow)			Escrow Balance	
Month	Anticipated	Actual	Anticipated	Actual	Description	Projected	Actual
					Starting Balance	0.00	0.00
Feb 07				8,109.81 *	COUNTY TAX	0.00	8,109.81-
Feb 07				405.49 *	PENALTY/DUP	0.00	8,515.30-
Apr 07		8,515.30 *				0.00	0.00
Jul 07				8,109.81 *	COUNTY TAX	0.00	8,109.81-
Jul 07				977.63 *	PENALTY/DUP	0.00	9,087.44-
Sep 07		9,765.30 *				0.00	677.86
Total	0.00	18,280.60	0.00	17,602.74			

JPMC- 000215
CONFIDENTIAL

ESCSET

Washington Mutual Bank
1400 South Douglass Road, Suite 100, Anaheim, CA 92806
hereinafter referred to as "Lender"

ESCROW ACCOUNT AGREEMENT
TAX & INSURANCE

Borrower(s): Laura Richardson Loan No.

The undersigned borrower(s) have applied for a Real Estate Loan with **Washington Mutual Bank** hereinafter called the "Lender", secured by a Mortgage, Deed of Trust, or Security Deed (the "Security Instrument") and repaid as stated in a Promissory Note.

It is understood that a Tax and Insurance Escrow Account is:

[X] 1. Optional: An impound account is not required for your loan.

[ ] 2. Required: An impound account is required for your loan.

Each of the undersigned borrower(s) agree to make the Note payments and pay the Lender the amounts the Lender has figured for deposit in the Tax and Insurance Escrow Account. These amounts should be enough to pay, when due, all taxes, assessments, insurance premiums and other expenses relating to the loan.

If the Lender determines that there will not be enough money to pay the expenses, they may require the borrower(s) to increase payments into the Tax and Insurance Escrow Account. The Lender will not have to pay the expenses if there is not enough money in the Tax and Insurance Escrow Account. A default under the Security Instrument may occur if any of the described expenses remain unpaid.

If the Tax and Insurance Escrow Account is required, the borrower(s) cannot cancel it. If the Tax and Insurance Escrow Account is optional, the borrower(s) may cancel it at any time. If the borrower(s) defaults on their Security Instrument, the Lender may change the Tax and Insurance Escrow Account from optional to a required Tax and Insurance Escrow Account.

The Lender or any investor who purchases the loan may change or cancel the Tax and Insurance Escrow Account arrangements as allowed by law.

If the law of the state in which the property is located requires payment of interest on money in the Escrow Account, the Lender will compute and pay interest at a rate of no less than the minimum required by such applicable law on single-family owner-occupied residences only.

BORROWER ACKNOWLEDGMENT:

EXECUTED THIS

Laura Richardson

JPMC-000216
CONFIDENTIAL

CSOC.RICH.001997

Jan 04 07 03:38p

p.2

DECLARATIONS

We will provide the insurance described in this policy in return for the premium and compliance with all applicable provisions of this policy.

Coverage afforded by this policy is provided by:

State Farm General Insurance Company
900 Old River Road
Bakersfield, CA 93311-9501
A Stock Company with Home Offices in Bloomington, Illinois.

Policy Number

Named Insured and Mailing Address
RICHARDSON, LAURA
3622 W CURTIS DR
SACRAMENTO, CA 95818-4462

Legal Title (property):
AN UNMARRIED WOMAN

The Policy Period begins and ends at 12:01 a.m. Standard Time at the residence premises.

01/05/2007 **Effective Date**
12 months-Policy Period
01/05/2008 **Expiration of Policy Period** ✓

Automatic Renewal - If the Policy Period is shown as **12 months**, this policy will be renewed automatically subject to the premiums, rules and forms in effect each succeeding policy period. If this policy is terminated, we will give you and the Mortgagee/Lienholder written notice in compliance with the policy provisions or as required by law.

Limit of Liability - Section I

$ 300,000 Coverage A Dwelling

Policy Type
Homeowners Policy
Dwelling Repl Cost - Similar Construction ✓
Increase Dwlg Up to $60,000 - Option ID

Deductibles - Section I $ 1,000
ALL LOSSES In case of loss under this policy, the deductible will be applied per occurrence and will be deducted from the amount of the loss. Other deductibles may apply - refer to your policy.

Location of Premises
3622 W CURTIS DR ✓
SACRAMENTO, CA 95818-4462

Policy Premium $ 1,231.00

Forms, Options, & Endorsements
438BFU NS Lenders Loss Payable
Building Ordinance or Law
Business Property
Silverware and Goldware
Home Computer
Firearms
Jewelry and Furs

Mortgagee & Addl. Interests
MORTGAGEE

WASHINGTON MUTUAL BANK ✓
ISAOA/ATIMA
PO BOX 100564
FLORENCE, SC 29501-0564

Loan Number:

Agent Name & Address
Ron Whitson
249 E Ocean Blvd Suite 620
Long Beach, CA 90802-4897
Phone: (562) 435-5700

Mailing Address:
249 E Ocean Blvdsuite 620
Long Beach, CA 90802

Prepared: January 3, 2007
559-916.5

Agent's Code: 0741
MORTGAGEE COPY

JPMC- 000217
CONFIDENTIAL

Washington Mutual Bank
1400 South Douglass Road. Suite 100
Anaheim, CA 92806
hereinafter referred to as "Lender"

HAZARD INSURANCE REQUIREMENTS AND AUTHORIZATION

Borrower: Laura Richardson Loan No.

Each of the undersigned borrowers, without limiting the effect of the terms and conditions of the Mortgage, Deed of Trust, or Security Deed ("the Security Instrument") securing the above indicated loan with Lender, acknowledges responsibility to provide, at the expense of the undersigned, hazard insurance upon the real property described in said Security Instrument. All insurance policies must comply with the following requirements:

- The hazard insurer must at all times be rated B+/IV in Best's Insurance Reports (or Lloyd's of London) and licensed or otherwise authorized by law to conduct business in the jurisdictions where the Mortgaged Property is located.
- Policy must be written for a minimum of fire and special form coverage which must cover all units, garages, outbuilding, etc. by direct mention of allowance in the policy.
- Coverage must be in an amount not less than the lesser of the insurable value of the improvements and the actual unpaid balance of the Mortgage Loan, and in any event not less than the minimum amount required under the terms of coverage to fully compensate for any damage or loss on a replacement cost basis.
- Policy term must be a minimum of one (1) year or continuous until canceled. A binder is acceptable for a period of 90 days. The original policy or binder must be in our office prior to the disbursement of funds.
- The deductible may not exceed the greater of $1,000 or 1% of the amount of coverage.
- The Insured's name and the property address must be identical to that shown on the policy of Title Insurance.
- In the event the Lender does not receive notification from the Borrower that the premiums have been paid at least thirty (30) days prior to the expiration date of the policy, the Lender may, at its option, pay such premiums and add the cost of such premiums to the debt owed.
- Policy must contain a Lender's Loss Payable (Form 438 BFU) in favor of:

  Washington Mutual Bank, F.A., ISAOA/ATIMA
  P.O. Box 100564
  Florence, SC 29501-0564
  Loan No.:

IMPORTANT NOTE: If the Mortgage Loan is located in a condominium or PUD Project, the requirements listed on the Hazard Insurance Requirements and Authorization PUD/Condominium Addendum must be followed in addition to the requirements outlined above.

It is understood that in order to comply with State and Federal regulations, the Lender may change the above requirements from time to time without prior written notice.

By signing this agreement, the Borrower acknowledges that he has read and understands the terms of this agreement and acknowledges that he has received a copy of this agreement.

Date: January 4, 2007

Laura Richardson

JPMC- 000218
CONFIDENTIAL

CSOC.RICH.001999

DEPARTMENT OF HOMELAND SECURITY FEDERAL EMERGENCY MANAGEMENT AGENCY STANDARD FLOOD HAZARD DETERMINATION	Cust Num: 86595 Cost Cent: 8029	O.M.B. No. 1660-0040 Expires October 31, 2008

SECTION I - LOAN INFORMATION

1. LENDER NAME AND ADDRESS	2. COLLATERAL (Building/Mobile Home/Personal Property) PROPERTY ADDRESS
LONG BEACH MORTGAGE 4150 N. PALM STREET FULLERTON CA 92835	3622 W CURTIS DR SACRAMENTO, CA 95618

3. LENDER ID NO.	4. LOAN IDENTIFIER	5. AMOUNT OF FLOOD INSURANCE REQUIRED
32533	[redacted]	

SECTION II

A. NATIONAL FLOOD INSURANCE PROGRAM (NFIP) COMMUNITY JURISDICTION

1. NFIP Community Name	2. County(ies)	3.State	4. NFIP Community Number
CITY OF SACRAMENTO	SACRAMENTO	CA	060266

B. NATIONAL FLOOD INSURANCE PROGRAM (NFIP) DATA AFFECTING BUILDING/MOBILE HOME

1. NFIP Map Number or Community-Panel Number (Community name, if not the same as "A")	2. NFIP Map Panel Effective/Revised Date	3. LOMR	4. Flood Zone	5. No NFIP Map
060266 0025F	07/06/1988	02/18/2005	X	

C. FEDERAL FLOOD INSURANCE AVAILABILITY (check all that apply)

☒ Federal Flood Insurance is available (community participates in NFIP) ☒ Regular Program ☐ Emergency Program of NFIP

☐ Federal Flood Insurance is not available because community is not participating in NFIP

☐ Building/Mobile Home is in a Coastal Barrier Resources Area (CBRA) or Otherwise Protected Area (OPA), Federal Flood Insurance may not be available

CBRA/OPA Designation Date:

D. DETERMINATION

IS BUILDING/MOBILE HOME IN SPECIAL FLOOD HAZARD AREA (ZONES CONTAINING THE LETTERS "A" OR "V")?

☐ YES

☒ NO

If yes, flood insurance is required by the Flood Disaster Protection Act of 1973.
If no, flood insurance is not required by the Flood Disaster Protection Act of 1973.

E. Comments (Optional)

Additional Loan ID: APN: [redacted]

Borrower: RICHARDSON 2nd Borrower

Census Tract: 0025.00 MSA Code: MSA/MD code: 40900 FIPS state: 06 FIPS county: 067

Legal: LOT/SEC: BLK/TWP: TRACT/RNG:

Tax:

This determination is based on examining the NFIP map, any Federal Emergency Management Agency revisions to it, and any other information needed to locate the building/mobile home on the NFIP map.

F. PREPARER'S INFORMATION	Certificate No. 17168116-0001
Name, Address, Telephone Number (if other than lender) LandAmerica Lender Services LandAmerica Lender Services Tax and Flood 1123 South Parkview Dr Covina, CA 91724 626-966-0616	Certification and LOL Tracking Determination DATE OF DETERMINATION 01/02/2007

FEMA FORM [illegible] BILLING CODE 9110-03-C

JPMC- 000219
CONFIDENTIAL

NOTICE TO BORROWER OF PROPERTY NOT IN A SPECIAL FLOOD HAZARD AREA

Name of Borrower/Applicant:
RICHARDSON

LONG BEACH MORTGAGE
Loan ID: [redacted]
Certificate No: **77185716-0001**
Date of Determination: **01/02/2007**

Property Address:
3622 W CURTIS DR SACRAMENTO, CA 95618

The Flood Disaster Protection Act of 1973, as amended, requires that all federally insured or regulated lenders require the purchase of flood insurance on all buildings being financed in Special Flood Hazard areas (SFHAs) of communities participating in the National Flood Insurance Program (NFIP).

Special Flood Hazard areas are defined by the Federal Emergency Management Agency (FEMA) and are indicated on FEMA Flood Insurance Rate Maps (FIRMs) or, if the FIRM is unavailable, on Flood Hazard Boundary Maps (FHBMs).

A review of the FIRM or FHBM on which the improved real estate or mobile home securing your loan is located shows that the subject property location was not located in a FEMA determined SFHA. As a result of this determination, flood insurance is not a requirement of your loan at this time.

If, during the term of your loan with us the subject property is identified as being in a SFHA, as defined by FEMA and indicated on a FIRM or FHBM, the National Flood Insurance Reform Act of 1994 (Reform Act) requires that you purchase and maintain Flood Insurance at your expense.

Signature of Borrower/Applicant: Date

Signature of Borrower/Applicant: Date

SHIPMENT: 1-19/2007-LB - 01/19/2007 12:29 PM 1/19/2007 10:25:55 AM

WAMU FILE HEADER

HEDRF+HEDR+38912553

Object ID	38912553
Loan ID	
Loan no/File Type	
Client Code	
Client Name	LAURA RICHARDSON - 04
Street Address	3622 W CURTIS DR

Scanner		Document	Scanner		Document
		ACCTG			HUD1
		AIV			INCOME
		APPLI			LNCLO
		APPRS			PNOTE
		APPRO			PNOTO
		ASSIGN			TP
		COMPLI			UNDWR
		CREDIT			HAZ2
		DEEDO			DEED
		DISCI			MODIF
		ESCSET			MISC
		GOVINS			TPO
		HAZ1			SUPDOC

Product Line	A15
Loan Type	LNG_BCH_LNS
Lo Type	3 - Conventional without PMI

23-Dec 07
01048

+38912553

Prepper ID: __

Prep Date: __

J01048 - ALEJANDRA MEDINA

Scanner Batch

DUE DATE: 01/23/2007 11:25 AM

JPMC- 000221
CONFIDENTIAL

CSOC.RICH.002002

stewart
title of sacramento

Stewart Title of Sacramento
730 Alhambra Blvd., Suite 202
Sacramento, CA 95816
Phone: (916) 492-7220
Fax: (916) 492-7229

SELLER'S ESTIMATED NET PROCEEDS

PROPERTY: 3622 West Curtis Drive
Sacramento, CA 95818

SELLER: Helmer Family Revocable Trust

DATE: January 2, 2007
ESCROW OFFICER: Nikki Davis
CLOSING DATE:
ESCROW NO.:

CERTIFIED COPY A TRUE COPY
STEWART TITLE OF SACRAMENTO

	DEBITS	CREDITS
FINANCIAL CONSIDERATION		
Total Consideration		636,001.00
PAYOFF CHARGES - IndyMac Bank		
[Total Payoff $511,070.70]		
Principal Balance	507,500.00	
Interest on Principal Balance at $81.8900/day from 12/01/2006 to DATE OF RECEIPT	3,512.67	
Escrow/Impound Overdraft	.03	
Recording Fee	18.00	
Demand Fees	30.00	
Wire Fee	10.00	
PAYOFF CHARGES - CitiMortgage		
[Total Payoff $71,925.13]		
Principal Balance	71,224.34	
Interest on Principal Balance at $14.3439/day from 12/01/2006 to DATE OF RECEIPT	616.79	
Recording Fee	9.00	
Reconveyance Fee	45.00	
Fax/Statement Fee	30.00	
PRORATIONS/ADJUSTMENTS		
Unpaid Taxes at $451.48/semi-annually from 01/01/2007 to COE	30.10	
Credit fr Seller to Buyer towards closing costs	15,000.00	
Credit fr Buyer to Seller $96.03/day fr 12/19/06 thru COE (estimated)		1,632.51
COMMISSION CHARGES		
Dunnigan Associates Realtors	15,600.00	
Keller Williams Realty	16,050.00	
OTHER DEBITS/CREDITS		
Bovey Termite Service, Inc. for Termite Report/Work	405.00	
American Home Shield for Home Warranty Policy	330.00	
Geo-Tech Information Solutions for Hazard Disclosure Statement	85.00	
City of Sacramento for City Transfer Tax (1/2)	735.62	
Roof Doctors for Roof repair & 2 year Certification	450.00	
Charlene Singley for reimbursement of Gregory Scarlato's invoice for work completed	103.00	
James D. Freeman Electric, Inc. for repairs	410.00	
TITLE/TAXES/RECORDING CHARGES		
Owners Title Policy Fee	1,436.80	
Documentary Transfer Tax (1/2)	294.53	
ESCROW CHARGES		
Escrow Fee (1/2)	515.50	
Federal Express	26.00	
Funds required		97,615.87
TOTAL	$ 634,449.38	$ 634,449.38

THIS IS AN ESTIMATE ONLY AND FIGURES ARE SUBJECT TO CHANGE

Read and Approved:

Helmer Family Revocable Trust

Helmar Family Revocable Trust

BY: _____
Mark S. Helmer, Trustee

BY: _____
Sharon L. Helmer, Trustee

stewart title of sacramento

Stewart Title of Sacramento
730 Alhambra Blvd., Suite 202
Sacramento, CA 95816

Phone: (916) 492-7220
Fax: (916) 492-7229

SELLER'S ESTIMATED NET PROCEEDS

PROPERTY: 3932 West Curtis Drive, Sacramento, CA 95816
SELLER: Helmar Family Revocable Trust
DATE: January 2, 2007
ESCROW OFFICER: Nikki Davis
CLOSING DATE:
ESCROW NO.:

SEE A TRUE COPY OF SACRAMENTO

	DEBITS	CREDITS
FINANCIAL CONSIDERATION		
Total Consideration		535,001.00
PAYOFF CHARGES - IndyMac Bank		
[Total Payoff $511,070.70]		
Principal Balance	507,500.00	
Interest on Principal Balance at $81.6900/day from 12/01/2006 to DATE OF RECEIPT	3,512.67	
Escrow/Impound Overdraft	.03	
Recording Fee	18.00	
Demand Fees	30.00	
Wire Fee	10.00	
PAYOFF CHARGES - CitiMortgage		
[Total Payoff $71,926.13]		
Principal Balance	71,224.34	
Interest on Principal Balance at $14.3439/day from 12/01/2006 to DATE OF RECEIPT	618.79	
Recording Fee	9.00	
Reconveyance Fee	45.00	
Fax/Statement Fee	30.00	
PRORATIONS/ADJUSTMENTS		
Unpaid Taxes at $451.48/semi-annually from 01/01/2007 to COE	30.10	
Credit fr Seller to Buyer towards closing costs	15,000.00	
Credit fr Buyer to Seller $96.03/day fr 12/19/06 thru COE (estimated)		1,632.51
COMMISSION CHARGES		
Dunnigan Associates Realtors	15,600.00	
Keller Williams Realty	16,050.00	
OTHER DEBITS/CREDITS		
Bouey Termite Service, Inc. for Termite Report/Work	405.00	
American Home Shield for Home Warranty Policy	330.00	
Geo-Tech Information Solutions for Hazard Disclosure Statement	65.00	
City of Sacramento for City Transfer Tax (1/2)	735.62	
Roof Doctors for Roof repair & 2 year Certification	450.00	
Charlene Singley for reimbursement of Gregory Scarlato's Invoice for work completed	103.00	
James D. Freeman Electric, Inc. for repairs	410.00	
TITLE/TAXES/RECORDING CHARGES		
Owners Title Policy Fee	1,430.60	
Documentary Transfer Tax (1/2)	294.53	
ESCROW CHARGES		
Escrow Fee (1/2)	515.50	
Federal Express	28.00	
Funds required		97,815.87
TOTAL	$ 634,449.38	$ 634,449.38

THIS IS AN ESTIMATE ONLY AND FIGURES ARE SUBJECT TO CHANGE

Read and Approved:

Helmar Family Revocable Trust

JPMC- 000223
CONFIDENTIAL

12-13-2006 [illegible] Fidelity Sewer Title & Attorney [illegible] 7-4864 PR00/0001 F-FT79

Date: January 2, 2007

Escrow No.: [redacted]

stewart

Stewart Title of Sacramento
7280 Atlantic Blvd. Suite 2002
Sacramento CA 95866

DEBITS CREDITS

UNIQUE SUBSTITUTION

BY: Mark S. Helmar, Trustee

BY: S.L. Helmar
Sharon L. Helmar, Trustee

Phone: (916) 492-7290
Fax: (916) 492-7299

SELLER'S ESTIMATED NET PROCEEDS

PROPERTY: 36822 West Oconto Drive
Sacramento CA 95868

DATE: December 13, 2006
ESCROW OFFICER: Nikki Davis
CLOSING DATE:
ESCROW NO.: [redacted]

SELLER: Helmar Family Revocable Trust

	DEBITS	CREDITS
FINANCIAL CONSIDERATION		
Total Consideration		555,000.000
PAYOFF CHARGES Indy Mac Bank		
[Total Payoff $550,000.00]		
Principal Balance	660,750.000	
Interest on Principal Balance at $8.69000/day from 12/01/2006 to	2,582.399	
DATE OF RECEIPT		
Escrow Impound Overdraft	.093	
Recording Fee	18.000	
Demand Fees	30.000	
Wire Fee	10.000	
PAYOFF CHARGES Citi Mortgage		
[Total Payoff $17,553.00]		
Principal Balance	77,224.834	
Interest on Principal Balance at $4.8369/day from 12/01/2006 to	444.666	
DATE OF RECEIPT		
Recording Fee	9.000	
Recovery Fee	45.000	
Fax/Statement Fee	30.000	
PRORATION/ADJUSTMENTS		
Taxes at $65.48/semi annually from 06/01/2007		7.852
Credit if Sellers Buyer to add closing costs	15,000.000	
COMMISSION CHARGES		
Dunlap Associates Realtors	16,665.000	
Keller Williams Realty	16,665.000	
OTHER DEBITS/CREDITS		
American Home Shield Home Warranty Policy	330.000	
Geo-Tech Information Solutions for Hazard Disclosure Statement	65.000	
City of Sacramento Cty Transfer Tax (1/2)	738.552	
TITLE/TAX RECORDING CHARGES		
Owners Title Policy Fee	1,466.860	
Documentary Transfer Tax (1/2)	284.653	
ESCROW CHARGES		
Escrow Fee (1/2)	515.550	
Federal Express	28.000	
Funds required		99,336.385
TOTAL	$$ 662,248.887	$$ 662,248.887

THESE ARE ESTIMATED ONLY AND FIGURES ARE SUBJECT TO CHANGE

Read and Approved:

JPMC- 000224
CONFIDENTIAL

01-12-07 01:28pm From-Stewart Title / Alhambra 916 492 7226 T-178 P.001/003 F-084

FINAL

B. Type of Loan — OMB No. 2502 0265

1. ☐FHA 2. ☐FmHA 3. ☐Conv. Ins. 4. ☐VA 5. ☐Conv. Ins. | 6. File Number | 7. Loan Number | Mortgage Insurance Number

C. Note: THIS NOTE IS FURNISHED TO GIVE YOU A STATEMENT OF ACTUAL SETTLEMENT COSTS. AMOUNTS PAID TO ANY AND BY THE SETTLEMENT AGENT ARE SHOWN. ITEMS MARKED "(P.O.C.)" WERE PAID OUTSIDE OF THE CLOSING. THEY ARE SHOWN HERE FOR INFORMATION PURPOSES AND ARE NOT INCLUDED IN THE TOTALS.

D. Name and Address of Borrower	E. Name and Address of Seller	F. Name and Address of Lender
Laura Richardson 3622 West Curtis Drive Sacramento, CA 95816	Helmar Family Revocable Trust 2001 Rochon Way Sacramento, CA 95816	Washington Mutual Bank 1400 S. Douglass Rd., Suite 100 Anaheim, CA 92806

G. PROPERTY LOCATION	H. Settlement Agent	
3622 West Curtis Drive Sacramento, CA 95816	Stewart Title of Sacramento Place of Settlement 720 Alhambra Blvd., Suite 202 Sacramento, CA 95816	Settlement Date January 10, 2007

J. SUMMARY OF BORROWER'S TRANSACTIONS		K. SUMMARY OF SELLER'S TRANSACTIONS	
100. GROSS AMOUNT DUE FROM BORROWER		400. GROSS AMOUNT DUE TO SELLER	
101. Contract Sales Price	535,001.00	401. Contract sales price	535,001.00
102. Personal Property		402. Personal property	
103. Settl. Chrgs. to Borrower (line 1400)	18,432.74	403. Deposit from Sharon L. Helmar	97,815.87
104.		404.	
105.		405.	
Adjustments for items paid by seller in advance		Adjustments for items paid by seller in advance	
106. City/Town Taxes		406. City/Town taxes	
107. County Taxes		407. County taxes	
108. Assessments		408. Assessments	
109. Credit fr Buyer to Seller $5.03/day fr 12/19/06	1,632.51	409. Credit fr Buyer to Seller $96.03/day fr 12/19/06	1,632.51
110. Credit fr Buyer to Seller $1.00/day fr 1/5/07	500.00	410. Credit fr Buyer to Seller $100/day fr 1/5/07	500.00
111.		411.	
112.		412.	
120. Gross Amount Due From Borrower	555,566.25	420. Gross Amount Due to Seller	634,949.38
200. AMOUNTS PAID BY OR IN BEHALF OF BORROWER		500. REDUCTIONS IN AMOUNT DUE TO SELLER	
201. Deposit or Earnest Money	1,000.00	501. Excess deposit (see instructions)	
202. New 1st Trust Deed	535,001.00	502. Settl. chrgs. to seller (line 1400)	36,423.45
203. Existing loan(s) taken subject to		503. Existing loan(s) taken subject to	
204. Deposit from Laura Richardson	22,172.22	504. IndyMac Bank	511,397.48
205. Deposit from Laura Richardson	6,000.00	505. CitiMortgage	71,982.50
206.		506.	
207.		507.	
208.		508.	
209.		509.	
Adjustments for items unpaid by seller		Adjustments for items unpaid by seller	
210. City/Town taxes		510. City/Town taxes	
211. Unpaid Taxes at $451.43/semi-annually from 01/01/2007 to 01/10/2007	22.57	511. Unpaid Taxes at $451.46/semi-annually from 01/01/2007 to 01/10/2007	22.57
212. Assessments		512. Assessments	
213. Credit fr Seller to Buyer towards closing costs	15,000.00	513. Credit fr Seller to Buyer towards closing costs	15,000.00
214.		514.	
215.		515.	
216.		516.	
217.		517.	
218.		518.	
219.		519.	
220. Total Paid By/For Borrower	578,195.79	520. Total Reductions in Amount Due Seller	634,825.98
300. CASH AT SETTLEMENT FROM/TO BORROWER		600. CASH AT SETTLEMENT FROM/TO SELLER	
301. Gross Amounts due from Borrower (line 120)	555,566.25	601. Gross amount due to Seller (line 420)	634,949.38
302. Less amounts paid by/for Borrower (line 220)	578,195.79	602. Less reductions in amount due Seller (line 520)	634,825.98
303. CASH TO BORROWER	22,628.54	603. CASH TO SELLER	123.40

CERTIFIED TO BE A TRUE COPY
STEWART TITLE OF SACRAMENTO
BY

JPMC- 000225
CONFIDENTIAL

01-12-07 01:20pm From-Stewart Title / Alhambra 916 492 7220 T-678 P.002/003 F-084

L. SETTLEMENT STATEMENT

	PAID FROM BORROWER'S FUNDS AT SETTLEMENT	PAID FROM SELLER'S FUNDS AT SETTLEMENT
700. TOTAL SALES/BROKER'S COMMISSION		
Based on price $ @ %		
701. Duanigan Associates Realtors $15,600.00		
702. Keller Williams Realty $16,0 0.00		
703. Commission paid at settlement		31,650.00
704.		
800. ITEMS PAYABLE IN CONNECTION WITH LOAN		
801. Loan Origination Fee to Avenue Mortgage	10,700.00	
802. Loan discount		
803. Appraisal Fee Sean B. Gallagher POC $350.00 to Avenue Mortgage		
804. Credit Report Expedan to Avenue Mortgage	13.33	
805. Lender's Inspection Fee Sean B. Gallagher to Avenue Mortgage		
806. Mortgage insurance application fee		
807. Assumption fee		
808. Tax Research/Payment Services to Washington Mutual Bank	61.00	
809. Flood Search Fee LandArmerica	8.00	
810. Broker Processing Fee to Avenue Mortgage	500.00	
811. Broker Underwriting Fee to Avenue Mortgage	400.00	
900. ITEMS REQUIRED BY LENDER TO BE PAID IN ADVANCE		
901. Interest at $128.9900/day from 01/10/2007 to 02/01/2007 to Washington Mutual Bank	2,837.78	
902. Mortgage insurance		
903. State Farm Insurance for Homeowners Insurance Premium	1,231.00	
904. Flood insurance		
905.		
1000. RESERVES DEPOSITED WITH LENDER		
1001. Hazard insurance		
1002. Mortgage insurance		
1003. City property taxes		
1004. County property taxes		
1005. Annual assessments		
1006.		
1007.		
1008. Aggregate Reserves		
1009.		
1100. ESCROW AND TITLE CHARGES		
1101. Escrow Fee to Stewart Title of Sacramento	515.50	515.50
1102. Abstract or title search		
1103. Title examination		
1104. Title insurance binder		
1105. Document Preparation to Stewart Title of Sacramento	40.00	
1106. Notary Fee to Stewart Title of Sacramento	40.00	
1107. Attorney's fees		
1108. Title insurance to Stewart Title of Sacramento	705.98	1,438.80
1109. Lender's coverage $705.98 with liability @ $635,001.00		
110. Owner's coverage $1,438.80 with liability @ $635,001.00		
111. Policy Endorsement - 8.1 to Stewart Title of Sacramento	25.00	
112. E-Mail Documents to Stewart Title of Sacramento	100.00	
113. Additl. Items See Page #3	30.00	28.00
200. GOVERNMENT RECORDING AND TRANSFER CHARGES		
201. Recording fees: Deed $10.00; Mortgage $65.00; Releases $ to Stewart Title of Sacramento	75.00	
202. City/County tax stamps		
203. Documentary Transfer Tax to Stewart Title of Sacramento	294.52	294.63
204.		
205.		
300. ADDITIONAL SETTLEMENT CHARGES		
301. American Home Shield		330.00
302. Bousy Pest Control		405.00
303. Geo-Tech Natural Hazards Disclosure Report		65.00
304. City of Sacramento for City Transfer Tax	735.63	735.62
305. Roof Doctors Roof Certification		450.00
306. ASAP Signing Services, Inc. for accomodation signing/notary fees	100.00	
307. Addtl. Items See Page #3		513.00
400. TOTAL SETTLEMENT CHARGES (ENTER ON LINES 103 SECTION J AND 502, SECTION K)	18,432.74	36,423.45

PAGE 2/3 * RCVD AT 1/12/2007 3:04:12 PM [Central Standard Time] * SVR:FAXNDAL03/20 * DNIS:9256 * CSID:9164927220 * DURATION (mm-ss):00-50

JPMC- 000226
CONFIDENTIAL

01-12-07 01:39p From-Stewart Title / Alhambra 916 492 7228 T-878 P.003/003 F-084

Payoff to IndyMac Bank
TOTAL $511,307.48
Principal Balance 507,300.00
Interest on Principal Balance at 181.6900/day from 12/01/2006 to 01/17/2007 3,838.43
Escrow/Impound Overdraft .03
Recording Fee 18.00
Demand Fees 30.00
Wire Fee 10.00

Payoff to CitiMortgage
TOTAL $71,952.50
Principal Balance 71,284.34
Interest on Principal Balance at 14.3439/day from 12/01/2006 to 01/17/2007 574.16
Recording Fee 9.00
Reconveyance Fee 45.00
Fax/Statement Fee 50.00

ADDITIONAL ESCROW AND TITLE CHARGES

	BORROWER	SELLER
Federal Express to Stewart Title of Sacramento		28.00
Wire Fee to Stewart Title of Sacramento	30.00	
Total to line 1113	30.00	28.00

ADDITIONAL SETTLEMENT CHARGES

	BORROWER	SELLER
Charlene Singley for reimbursement of Gregory Scarlato's invoice for work completed		103.00
James D. Freeman Electric, Inc. for repairs		410.00
Total to line 1307		513.00

JPMC- 000227
CONFIDENTIAL

Verify Employment

Verify Employment - Salaried Employee

Borrower	Laura Richardson
Employer	State Of California State Capi
Position	State Assembly Rep
Date of Hire	12/4/2006
Termination Date	
How is income derived?	☐ Base ☐ Commission ☑ Salary ☐ OT ☐ Bonus
Spoke to	Lynda Roper
Title	Deputy Administrative Officer
Audit Completed	☑
By	U206250
Date/Time	

Save Cancel

also See attached internet printout

CONDITION # 8

JPMC- 000228
CONFIDENTIAL

Verify Employment

Verify Employment - Salaried Employee

Borrower	Laura Richardson
Employer	City Of Long Beach
Position	City council Resp
Date of Hire	1/1/1999
Termination Date	12/1/2006
How is income derived?	☑ Base ☐ Commission ☐ Salary ☐ OT ☐ Bonus
Spoke to	Elane
Title	HR For City Of Long Beach
Audit Completed	☑
By	U206250
Date/Time	

Save Cancel

CONDITION #8

JPMC- 000229
CONFIDENTIAL

CSOC.RICH.002010

Dec-18-06 02:20pm From- T-442 P.017/046 F-271

Statement Date

OPTION ONE
MORTGAGE

[redacted] MAR BLOCK

110887/14 CA

LAURA RICHARDSON
717 E VERNON ST
LONG BEACH CA 90806-2729

Payment Due Date		12/01/06
Current Payment	$	2,592.20
Past Due Payment(s)	$	.00
Unpaid Late Charges	$	.00
Other Charges	$	.00
Total Amount Due	$	2,592.20
After 12/16/06 Add Late Charge Of	$	.00
Total Payment After 12/16/06	$	2,592.20

Account Information

Item Description	Amount
Balances	
Principal Balance	$ 445,103.02
Escrow Balance	$ 605.00
Unpaid Late Charges	$ .00
Payment Factors	
Int Rate - First Mtg	6.050%
Principal & Interest	$ 2,439.79
Escrow Payment	$ 152.41
Other	$ .00
Total Payment Amount	$ 2,592.20
Year to Date	
Interest	$ 11,051.97
Taxes	$ 926.18

Loan Number
Property Address 717 E VERNON ST
LONG BEACH CA 90806

Home Phone
Work Phone

Please be advised any outstanding fees and/or advances will be satisfied prior to principal reduction.

Activity Since Last Statement

Date	Description	Principal	Interest	Escrow	Misc.	Late/Other Charges	Total
10/31	ESC INT DEPOSIT			$2.40			$2.40
11/13	COUNTY TAX DISB	DUE: 11/06		$926.18-			
11/15	PAYMENT REC'D	$291.67	$2,208.12	$152.41			$2,592.20

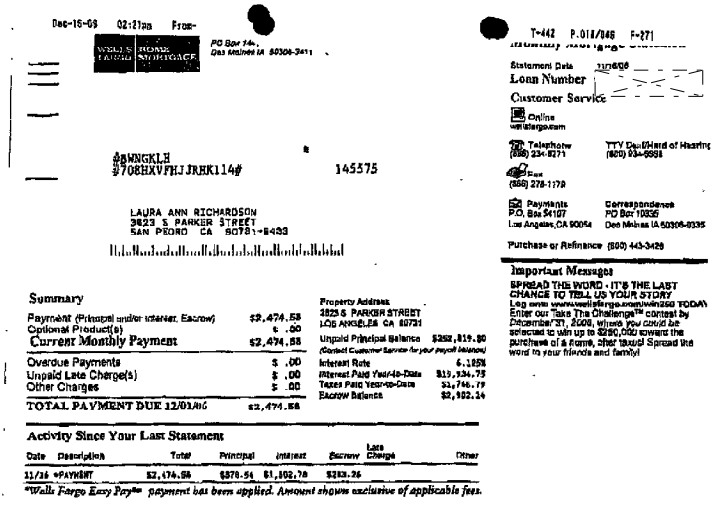
Payments received after the statement date may not appear on this statement.

[redacted]

DETACH AND SEND LOWER PORTION WITH PAYMENT

JPMC- 000230
CONFIDENTIAL

CSOC.RICH.002011



Dec-16-06 02:21pm From- T-442 P.018/046 F-271

WELLS FARGO HOME MORTGAGE

PO Box 14..
Des Moines IA 50306-3411

Statement Date 11/16/06
Loan Number
Customer Service

Online
wellsfargo.com

Telephone
(800) 234-8271

TTY Deaf/Hard of Hearing
(800) 934-5998

Fax
(866) 278-1179

Payments
P.O. Box 54107
Los Angeles, CA 90054

Correspondence
PO Box 10335
Des Moines IA 50306-0335

Purchase or Refinance (800) 443-3429

#8WNGKLH
#708HXVFHJJRHK114#

145575

LAURA ANN RICHARDSON
3823 S PARKER STREET
SAN PEDRO CA 90731-8433

Summary

Payment (Principal and/or Interest, Escrow)	$2,474.58
Optional Product(s)	$ .00
Current Monthly Payment	$2,474.58
Overdue Payments	$ .00
Unpaid Late Charge(s)	$ .00
Other Charges	$ .00
TOTAL PAYMENT DUE 12/01/06	$2,474.58

Property Address
3823 S PARKER STREET
LOS ANGELES CA 90731

Unpaid Principal Balance	$252,819.80
(Contact Customer Service for your payoff balance)	
Interest Rate	6.125%
Interest Paid Year-to-Date	$19,934.75
Taxes Paid Year-to-Date	$1,746.79
Escrow Balance	$2,902.24

Important Messages

SPREAD THE WORD - IT'S THE LAST CHANCE TO TELL US YOUR STORY
Log onto www.wellsfargo.com/win250 TODAY
Enter our Take The Challenge™ contest by December 31, 2006, where you could be selected to win up to $250,000 toward the purchase of a home, after taxes! Spread the word to your friends and family!

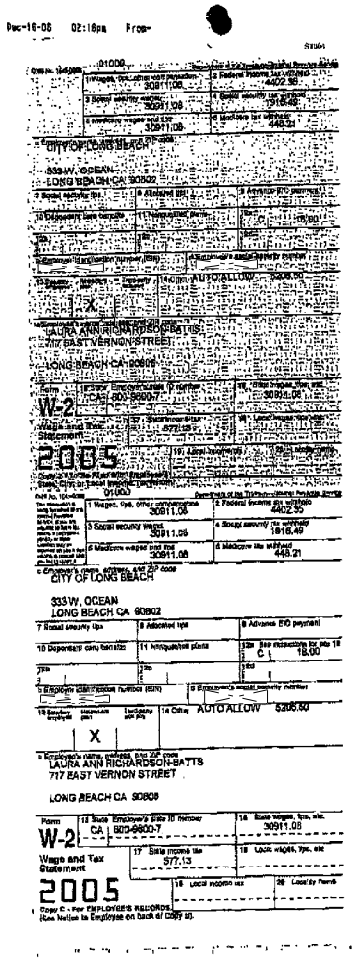
Activity Since Your Last Statement

Date	Description	Total	Principal	Interest	Escrow	Late Charge	Other
11/16	*PAYMENT	$2,474.58	$378.54	$1,802.78	$293.26		

*Wells Fargo Easy Pay℠ payment has been applied. Amount shown exclusive of applicable fees.

JPMC- 000231
CONFIDENTIAL

Dec-16-06 02:18pm From- T-442 P.003 F-271



01000

1 Wages, tips, other compensation 30911.08	2 Federal income tax withheld 4402.36	
3 Social security wages 30911.08	4 Social security tax withheld 1916.49	
5 Medicare wages and tips 30911.08	6 Medicare tax withheld 448.21	

c Employer's name, address, and ZIP code
CITY OF LONG BEACH
333 W. OCEAN
LONG BEACH CA 90802

7 Social security tips	8 Allocated tips	9 Advance EIC payment
10 Dependent care benefits	11 Nonqualified plans	12a See instructions for box 12 C 18.00
13 Statutory employee	14 Other AUTO ALLOW 5206.50	

X

e Employee's name, address, and ZIP code
LAURA ANN RICHARDSON-BATTS
717 EAST VERNON STREET
LONG BEACH CA 90806

Form W-2 Wage and Tax Statement 2005	15 State Employer's state ID number CA 800-9600-7	16 State wages, tips, etc. 30911.08
	17 State income tax 577.13	18 Local wages, tips, etc.
	19 Local income tax	20 Locality name

Copy C - For EMPLOYEE'S RECORDS
(See Notice to Employee on back of Copy B).

1 Wages, tips, other compensation 73,594.32	2 Federal income tax withheld 9,868.64	
3 Social security wages 77,203.08	4 Social security tax withheld 4,786.56	
5 Medicare wages and tips 77,203.08	6 Medicare tax withheld 1,119.48	

c Employer's name, address, and ZIP code
STATE OF CALIFORNIA
STEVE WESTLY, CALIFORNIA STATE CONTROLLER
P.O. BOX 942850
SACRAMENTO, CA 94250-5878

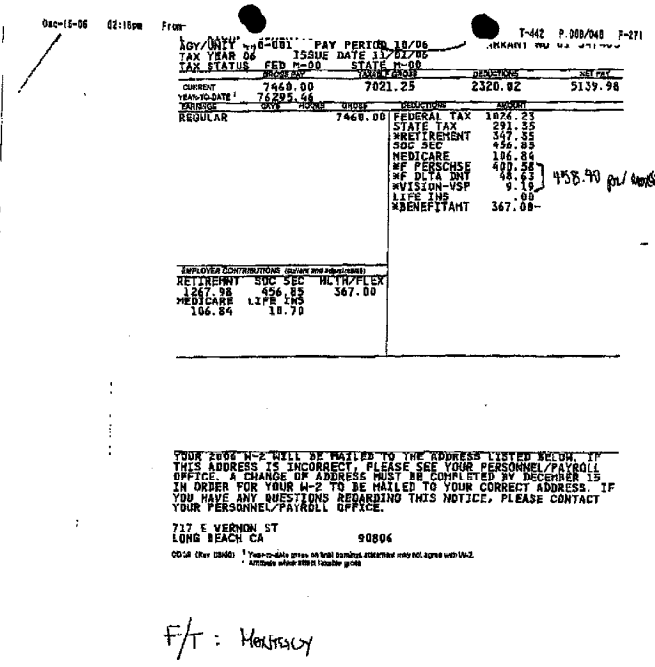
7 Social security tips	8 Allocated tips	9 Advance EIC payment
10 Dependent care benefits	11 Nonqualified plans	12a See instructions for box 12
13 Statutory employee	14 Other	

e Employee's name, address, and ZIP code
L RICHARDSONBATTS
717 E VERNON ST
LONG BEACH CA
90806

Form W-2 Wage and Tax Statement 2005	15 State Employer's state ID number CA 800-9600-7	16 State wages, tips, etc. 73,594.32
	17 State income tax 2,731.68	18 Local wages, tips, etc.
	19 Local income tax	20 Locality name

Copy 2 - To Be Filed With Employee's State, City, or Local Income Tax Return. Department of the Treasury Internal Revenue Service

JPMC- 000232
CONFIDENTIAL



Dec-15-06 02:16pm From- T-442 P.008/048 F-271

AGY/UNIT [illegible]-001 PAY PERIOD 10/06 [illegible]
TAX YEAR 06 ISSUE DATE 11/01/06
TAX STATUS FED M-00 STATE M-00

	GROSS PAY	TAXABLE GROSS	DEDUCTIONS	NET PAY
CURRENT	7460.00	7021.25	2320.02	5139.98
YEAR-TO-DATE [1]	76295.46			

EARNINGS	DAYS	HOURS	GROSS	DEDUCTIONS	AMOUNT
REGULAR			7460.00	FEDERAL TAX	1026.23
				STATE TAX	291.35
				*RETIREMENT	347.35
				SOC SEC	456.85
				MEDICARE	106.84
				*F PERSCHSE	400.58
				*F DLTA DNT	48.63
				*VISION-VSP	9.19
				LIFE INS	.00
				*BENEFITAMT	367.00-

458.90 for [illegible]

EMPLOYER CONTRIBUTIONS (current and adjustments)

RETIREMNT	SOC SEC	HLTH/FLEX
1267.98	456.85	367.00
MEDICARE	LIFE INS	
106.84	10.70	

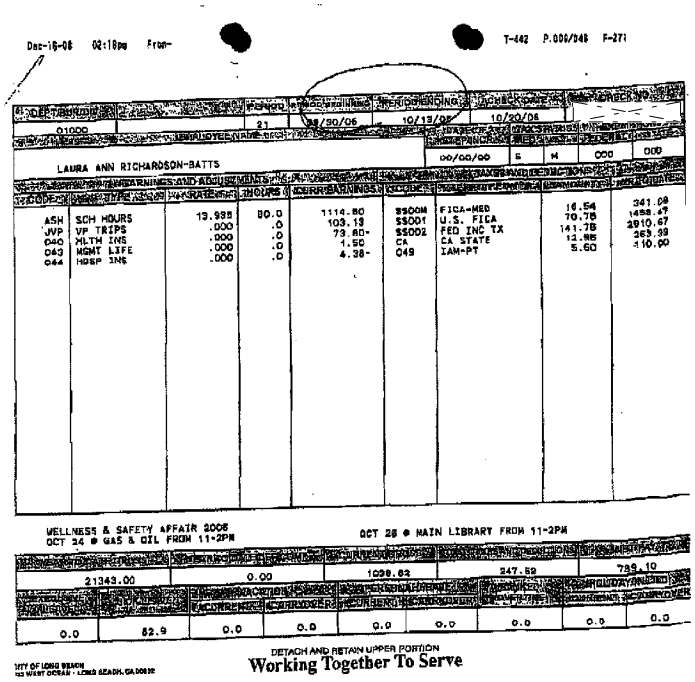
YOUR 2006 W-2 WILL BE MAILED TO THE ADDRESS LISTED BELOW. IF THIS ADDRESS IS INCORRECT, PLEASE SEE YOUR PERSONNEL/PAYROLL OFFICE. A CHANGE OF ADDRESS MUST BE COMPLETED BY DECEMBER 15 IN ORDER FOR YOUR W-2 TO BE MAILED TO YOUR CORRECT ADDRESS. IF YOU HAVE ANY QUESTIONS REGARDING THIS NOTICE, PLEASE CONTACT YOUR PERSONNEL/PAYROLL OFFICE.

717 E VERNON ST
LONG BEACH CA 90806

CO-58 (Rev 03/06) [1] Year-to-date gross on final nominal statement may not agree with W-2.
* Attitude when [illegible] taxable gross

F/T : Monthly

JPMC- 000233
CONFIDENTIAL



Dec-16-06 02:18pm From- T-442 P.006/046 F-271

DEPT/BUILDING		PERIOD	PERIOD BEGINNING	PERIOD ENDING	CHECK DATE	CHECK NO.
01000		21	09/30/06	10/13/06	10/20/06	

EMPLOYEE NAME	DATE OF BIRTH				
LAURA ANN RICHARDSON-BATTS	00/00/00	S	M	000	000

CODE	TYPE	RATE	HOURS	CURR EARNINGS	CODE	TAXES AND DEDUCTIONS		
ASH	SCH HOURS	13.935	80.0	1114.80	SS00M	FICA-MED	16.54	341.08
JVP	VP TRIPS	.000	.0	103.13	SS001	U.S. FICA	70.75	1458.47
040	HLTH INS	.000	.0	73.80-	SS002	FED INC TX	141.75	2910.67
043	MGMT LIFE	.000	.0	1.50	CA	CA STATE	12.85	263.39
044	HOSP INS	.000	.0	4.38-	049	IAM-PT	5.60	110.00

WELLNESS & SAFETY AFFAIR 2006
OCT 24 @ GAS & OIL FROM 11-2PM

OCT 26 @ MAIN LIBRARY FROM 11-2PM

21343.00	0.00	1038.82	247.52	789.10

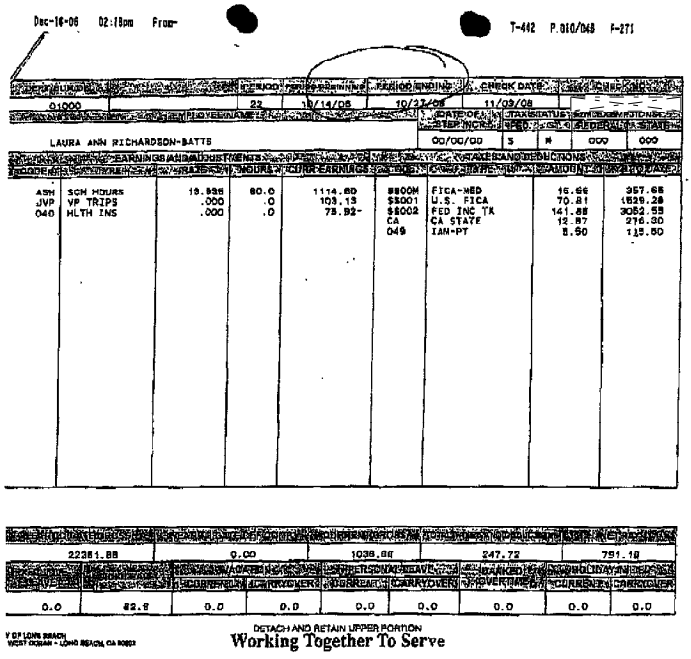
0.0	82.9	0.0	0.0	0.0	0.0	0.0	0.0	0.0

DETACH AND RETAIN UPPER PORTION

Working Together To Serve

CITY OF LONG BEACH
333 WEST OCEAN - LONG BEACH, CA 90802

JPMC- 000234
CONFIDENTIAL



Dec-16-06 02:18pm From- T-442 P.010/048 F-271

01000		22	10/14/06	10/27/06	11/03/06			

LAURA ANN RICHARDSON-BATTS	00/00/00	S	M	000	000

CODE		RATE	HOURS	CURR EARNINGS				
ASH	SCH HOURS	13.836	80.0	1114.80	$$00M	FICA-MED	16.66	357.65
JVP	VP TRIPS	.000	.0	103.13	$$001	U.S. FICA	70.81	1529.28
040	HLTH INS	.000	.0	75.92-	$$002	FED INC TX	141.88	3052.55
					CA	CA STATE	12.87	276.30
					049	IAM-PT	5.50	115.50

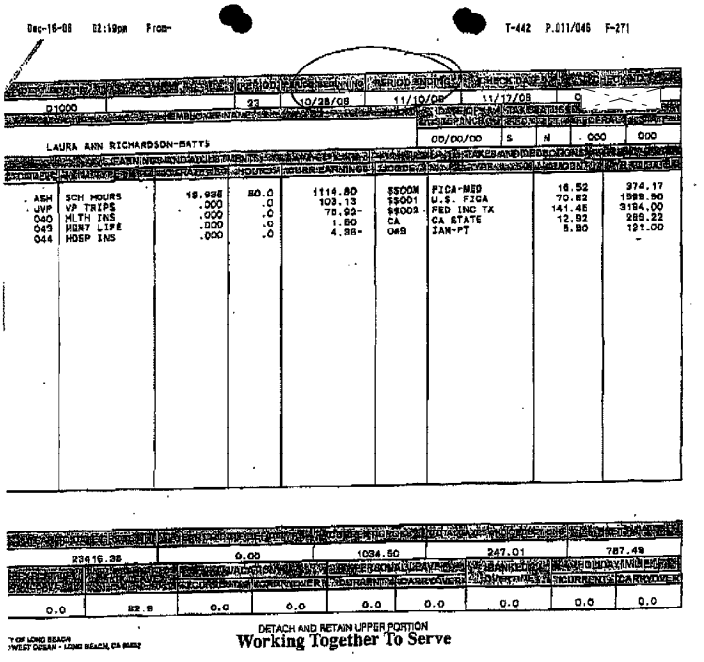
22381.88		0.00		1038.86		247.72		791.18
		CURRENT	CARRYOVER	CURRENT	CARRYOVER		CURRENT	CARRYOVER
0.0	82.8	0.0	0.0	0.0	0.0	0.0	0.0	0.0

Y OF LONG BEACH
WEST OCEAN - LONG BEACH, CA 90802

DETACH AND RETAIN UPPER PORTION

Working Together To Serve

JPMC- 000235
CONFIDENTIAL



Dec-16-08 02:19pm From- T-442 P.011/046 F-271

01000		23	10/28/08	11/10/08	11/17/08	0		

LAURA ANN RICHARDSON-BATTS

						00/00/00	S	N	.000	000

ASH	SCH HOURS	19.938	80.0	1114.80	$$00M	FICA-MED	16.52	374.17
JVP	VP TRIPS	.000	.0	103.13	$$001	U.S. FICA	70.62	1599.50
040	HLTH INS	.000	.0	75.92-	$$002	FED INC TX	141.45	3194.00
043	HENT LIFE	.000	.0	1.80	CA	CA STATE	12.92	289.22
044	HOSP INS	.000	.0	4.38-	049	JAM-PT	5.80	121.00

23416.38		0.00		1034.50		247.01		787.49

0.0	82.8	0.0	0.0	0.0	0.0	0.0	0.0	0.0

DETACH AND RETAIN UPPER PORTION

Working Together To Serve

P/T : EVERY 2 WEEKS

JPMC- 000236
CONFIDENTIAL

Dec-16-06 02:19pm From-

T-442 P.014/046 F-271

Farmers & Merchants Bank

Date 10/11/06
Account No.
Enclosures

Page 1
25

Laura Richardson-Batts
717 East Vernon Street
Long Beach CA 90806-2726

Please visit our website for online banking at www.fmb.com.
"California's Strongest Bank"

Account Title: Laura Richardson-Batts

Personal Checking		Number of Enclosures	25
Account Number		Statement Dates	9/12/06 thru 10/11/06
Beginning Balance	56,308.30	Days in the statement period	30
1 Deposits/Credits	5,537.25	Average Ledger	50,502.69
36 Checks/Debits	21,236.72		
Service Charge	.00		
Interest Paid	.00		
Ending Balance	41,159.03		

Deposits and Other Credits

Date	Description	Amount
10/05	Deposit 9983	5,537.25

Checks and Other Debits

Date	Description	Amount
9/13	BANFIELD WELLVET WEB 021000	24.95-
9/18	CHARTER COMM CHARTERCOM	201.58-
9/18	MORTGAGE PAYMENT 8002883212	2,489.58-
9/19	SO CAL EDISON CO BILL PAYMT	106.68-
9/19	SPEEDPAY CCMC PAYMN 0210	2,694.20-
9/28	BALLY FIT#89 AUTO DEBIT	29.00-
10/05	VERIZON WEST ARC VERIZONCA CHECK # 1335 ARC 0280000840884 67 1005022230	256.11-
10/05	CAPITAL ONE ARC CHECK PYMT CHECK # 1337 ARC 0514055156295 93 9541719768	299.57-
10/06	WFHM MORTGAGE CHECKPAYMT CHECK # 1344 ARC 0510000138668 32 2708044134	2,474.58-
10/10	SO CAL EDISON MAILED PMT CHECK # 1343 ARC	22.21-

Member FDIC

JPMC-000237
CONFIDENTIAL

CSOC.RICH.002018

Dec-16-06 02:19pm From- T-442 P.015/048 F-271

Date 10/11/06 Page 2
Account No.
Enclosures

Personal Checking 3465640 (Continued)

Checks and Other Debits

Date	Description	Amount
	122000496120573	
10/10	CHARTER COMMUNI CHECKPAYMT CHECK # 1346 ARC	102.99-
	07110026364704	

--- CHECKS IN NUMBER ORDER ---

						Date	Check No	Amount
10/04	1094	50.00	9/19	1146	345.57	10/05	1337	-See above-
10/05	1095	125.00	9/21	1147	70.00	10/06	1338	225.20
10/11	1096	100.00	9/21	1148	125.00	10/10	1339	149.90
10/11	1097	50.00	9/18	1327*	45.00	10/10	1340	188.16
9/28	1131*	250.00	9/14	1330*	388.90	10/10	1343*	-See above-
9/12	1141*	71.50	9/27	1331	65.00	10/06	1344	-See above-
9/15	1142	100.00	9/29	1332	125.00	10/05	1345	2,592.20
9/14	1143	130.00	10/05	1333	182.98	10/10	1346	-See above-
9/19	1144	50.00	10/05	1335*	-See above-	10/06	1347	50.00
9/19	1145	255.94	10/10	1336	901.51	10/10	1348	6,000.00

* Denotes missing check numbers

Checking Account Daily Balances

				Date	Balance
9/12	56,787.00	9/19	50,054.59	10/04	49,340.59
9/13	56,762.05	9/21	49,859.59	10/05	51,422.58
9/14	56,243.15	9/27	49,794.59	10/06	48,672.80
9/15	56,143.15	9/28	49,515.59	10/10	41,309.03
9/18	53,406.99	9/29	49,390.59	10/11	41,159.03

**** End of Statement ****

Thank you for banking with Farmers and Merchants Bank.

JPMC- 000238
CONFIDENTIAL

CSOC.RICH.002019

Dec-16-05 02:19pm From-[redacted] T-442 P.012/046 F-271

2PY 002907 001098

SOUTHERN CALIFORNIA
ASSOCIATION OF GOVERNMENTS
818 WEST 7TH STREET, 12TH FLOOR
LOS ANGELES, CA 90017

Taxable Marital Status: Single
Exemptions/Allowances:
Federal: 0
State: 0

Social Security Number: [redacted]

Period Ending: 10/15/2005
Pay Date: 10/19/2005

LAURA BATTS
333 W. OCEAN BLVD
LONG BEACH, CA 90802-4664

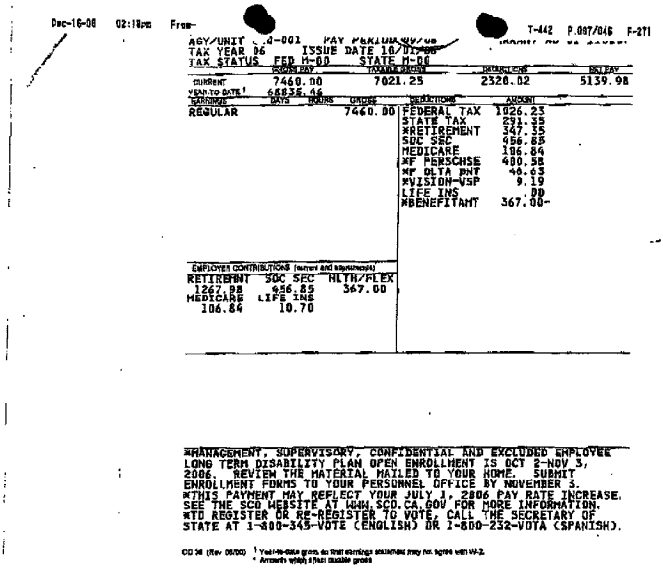
Earnings	rate	hours	this period	year to date
Regular	70.0000	1.00	70.00	420.00
Gross Pay			$70.00	420.00

Net Pay [redacted]

BOARD: MONTHLY TO QUARTERLY

JPMC- 000239
CONFIDENTIAL

CSOC.RICH.002020



Dec-16-08 02:18pm From- T-442 P.007/046 F-271

AGY/UNIT [illegible]-001 PAY PERIOD [illegible]
TAX YEAR 06 ISSUE DATE 10/[illegible]
TAX STATUS FED M-00 STATE M-00

	GROSS PAY	TAXABLE GROSS	DEDUCTIONS	NET PAY
CURRENT	7460.00	7021.25	2320.02	5139.98
YEAR-TO-DATE[1]	68836.46			

EARNINGS	DAYS	HOURS	GROSS	DEDUCTIONS	AMOUNT
REGULAR			7460.00	FEDERAL TAX	1026.23
				STATE TAX	291.35
				*RETIREMENT	347.35
				SOC SEC	456.85
				MEDICARE	106.84
				*F PERSCHSE	400.58
				*F DLTA PNT	46.63
				*VISION-VSP	9.19
				LIFE INS	.00
				*BENEFITAMT	367.00-

EMPLOYER CONTRIBUTIONS (current and adjustments)

RETIREMNT	SOC SEC	HLTH/FLEX
1267.98	456.85	367.00
MEDICARE	LIFE INS	
106.84	10.70	

*MANAGEMENT, SUPERVISORY, CONFIDENTIAL AND EXCLUDED EMPLOYEE LONG TERM DISABILITY PLAN OPEN ENROLLMENT IS OCT 2-NOV 3, 2006. REVIEW THE MATERIAL MAILED TO YOUR HOME. SUBMIT ENROLLMENT FORMS TO YOUR PERSONNEL OFFICE BY NOVEMBER 3.
*THIS PAYMENT MAY REFLECT YOUR JULY 1, 2006 PAY RATE INCREASE. SEE THE SCO WEBSITE AT WWW.SCO.CA.GOV FOR MORE INFORMATION.
*TO REGISTER OR RE-REGISTER TO VOTE, CALL THE SECRETARY OF STATE AT 1-800-345-VOTE (ENGLISH) OR 1-800-232-VOTA (SPANISH).

CD 38 (Rev 06/00) [1] Year-to-date gross, as first earnings statement may not agree with W-2.
* Amounts which affect taxable gross

JPMC- 000240
CONFIDENTIAL

Income Analysis - Bank Statements / Stated / Tax Returns (Monthly Income) Detail
Borrower: Laura Richardson **Employer Name:** State Of California State Capi **State:** CA

Analysis Type: Stated **Year:** 2007

Stated Analysis
1003 Stated Amt: 12,462.33

Monthly Income:	12,462.33	Net Income:	8,723.63

(Recalculate) (Save) (Undo) (Back)

Income Analysis

Borrower: Laura Richardson

Monthly Gross Income: $11,220.00	Monthly Net Income: $7,481.40

Salaried Employee / Additional Monthly Income for the Self Employed Borrower

Use	Self	Employer	Type	Period	Analysis Type	Gross	Deductions	Net
☑	N	State Of California State Capi	Full Time	2007	Stated	$12,462.00	$3,738.60	$8,723.40
	N	City Of Long Beach	Part Time	-	-	$0.00	$0.00	$0.00

Other Monthly Income

Use	Income Type	Total Monthly	Tax Exempt	Deductions
☑	Net Rental Income	-$1,242.00	No	$0.00

Save Undo

Borrower's Certification & Authorization

Certification

The undersigned certify the following:

1. I/We have applied for a mortgage loan from Washington Mutual Bank *(lender)*. In applying for the loan, I/we completed a loan application containing various information on the purpose of the loan, the amount and source of the down payment, employment and income information, and assets and liabilities. I/We certify that all of the information is true and complete. I/We made no misrepresentations in the loan application or other documents, nor did I/we omit any pertinent information.
2. I/We understand and agree that Washington Mutual Bank *(lender)* reserves the right to change the mortgage loan review process to a full documentation program. This may include verifying the information provided on the application with the employer and/or the financial institution.
3. I/We fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements when applying for this mortgage, as applicable under the provisions of Title 18, United States Code, Section 1014.

Authorization to Release Information

To Whom It May Concern:

1. I/We have applied for a mortgage loan from Washington Mutual Bank *(lender)*. As part of the application process, Washington Mutual Bank *(lender)* may verify information contained in my/our loan application and in other documents required in connection with the loan, either before the loan is closed or as part of its quality control program.
2. I/We authorize you to provide to Washington Mutual Bank *(lender)*, and to any investor to whom Washington Mutual Bank *(lender)* may sell my/our mortgage, any and all information and documentation that they request. Such information includes, but is not limited to, employment history and income; bank, money market, and similar account balances; credit history; and copies of income tax returns.
3. Washington Mutual Bank *(lender)* or any investor that purchases the mortgage may address this authorization to any party named in the loan application or disclosed by any consumer credit reporting agency or similar source.
4. A copy of this authorization may be accepted as an original.
5. Your prompt reply to Washington Mutual Bank *(lender)* or the investor that purchased the mortgage is appreciated.

NOTICE TO BORROWERS: This is notice to you as required by the Right to Financial Privacy Act of 1978 that HUD/FHA has a right of access to financial records held by financial institutions in connection with the consideration or administration of assistance to you. Financial records involving your transaction will be available to HUD/FHA without further notice or authorization but will not be disclosed or released by this institution to another Government Agency or Department without your consent except as required or permitted by law.

JPMC- 000243
CONFIDENTIAL

CSOC.RICH.002024

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account.

What this means for you: When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

(Borrower's Signature) Laura Richardson 1/4/07 (Date) (Social Security Number)

(Borrower's Signature) (Date) (Social Security Number)

4140508 (0308) - BORROWER'S CERTIFICATION & AUTHORIZATION

JPMC- 000244
CONFIDENTIAL

CSOC.RICH.002025

Form **4506** (Rev. July 2005)

Department of the Treasury Internal Revenue Service

Request for Copy of Tax Return

▶ Do not sign this form unless all applicable lines have been completed. Read the instructions on page 2.
▶ Request may be rejected if the form is incomplete, illegible, or any required line was blank at the time of signature.

OMB No. 1545-0429

Tip: You may be able to get your tax return or return information from other sources. If you had your tax return completed by a paid preparer, they should be able to provide you a copy of the return. The IRS can provide a Tax Return Transcript for many returns free of charge. The transcript provides most of the line entries from the tax return and usually contains the information that a third party (such as a mortgage company) requires. See Form 4506-T, Request for Transcript of Tax Return, or you can call 1-800-829-1040 to order a transcript.

1a Name shown on tax return. If a joint return, enter the name shown first.	1b First social security number on tax return or employer identification number (see instructions)
Laura Richardson	
2a If a joint return, enter spouse's name shown on tax return	2b Second social security number if joint tax return

3 Current name, address (including apt., room, or suite no.), city, state, and ZIP code
Laura Richardson
717 E Vernon St, Long Beach, CA 90806

4 Previous address shown on the last return filed if different from line 3

5 If the tax return is to be mailed to a third party (such as a mortgage company), enter the third party's name, address, and telephone number. The IRS has no control over what the third party does with the tax return.

Caution: *If a third party requires you to complete Form 4506, do not sign Form 4506 if lines 6 and 7 are blank.*

6 **Tax return requested** (Form 1040, 1120, 941, etc.) and all attachments as originally submitted to the IRS, including Form(s) W-2, schedules, or amended returns. Copies of Forms 1040, 1040A, and 1040EZ are generally available for 7 years from filing before they are destroyed by law. Other returns may be available for a longer period of time. Enter only one return number. If you need more than one type of return, you must complete another Form 4506. ▶ _____

Note. If the copies must be certified for court or administrative proceedings, check here ☐

7 Year or period requested. Enter the ending date of the year or period, using the mm/dd/yyyy format. If you are requesting more than eight years or periods, you must attach another Form 4506.

8 **Fee.** There is a $39 fee for each return requested. Full payment must be included with your request or it will be rejected. Make your check or money order payable to "United States Treasury." Enter your SSN or EIN and "Form 4506 request" on your check or money order.

a	Cost for each return	$ 39.00
b	Number of returns requested on line 7	
c	Total cost. Multiply line 8a by line 8b	$

9 If we cannot find the tax return, we will refund the fee. If the refund should go to the third party listed on line 5, check here ☐

Signature of taxpayer(s). I declare that I am either the taxpayer whose name is shown on line 1a or 2a, or a person authorized to obtain the tax return requested. If the request applies to a joint return, either husband or wife must sign. If signed by a corporate officer, partner, guardian, tax matters partner, executor, receiver, administrator, trustee, or party other than the taxpayer, I certify that I have the authority to execute Form 4506 on behalf of the taxpayer.

Sign Here	Signature (see instructions)	Date	Telephone number of taxpayer on line 1a or 2a
	Title (if line 1a above is a corporation, partnership, estate, or trust)		
	Spouse's signature	Date	

General Instructions

Section references are to the Internal Revenue Code.

Purpose of form. Use Form 4506 to request a copy of your tax return. You can also designate a third party to receive the tax return. See line 5.

How long will it take? It may take up to 60 calendar days for us to process your request.

Tip. Use Form 4506-T, Request for Transcript of Tax Return, to request tax return transcripts, tax account information, W-2 information, 1099 information, verification of non-filing, and record of account.

Where to file. Attach payment and mail Form 4506 to the address below for the state you lived in when that return was filed. There are two address charts: one for individual returns (Form 1040 series) and one for all other returns.

Note: *If you are requesting more than one return and the chart below shows two different service centers, mail your request to the service center based on the address of your most recent return.*

Chart for individual returns (Form 1040 series)

If you filed an individual return and lived in:	Mail to the Internal Revenue Service at:
District of Columbia, Maine, Maryland, Massachusetts, New Hampshire, New York, Vermont	RAIVS Team 310 Lowell St. Stop 679 Andover, MA 01810
Alabama, Delaware, Florida, Georgia, North Carolina, Rhode Island, South Carolina, Virginia	RAIVS Team 4800 Buford Hwy. Stop 91 Chamblee, GA 30341
Arkansas, Kansas, Kentucky, Louisiana, Mississippi, Oklahoma, Tennessee, Texas, West Virginia	RAIVS Team 3651 South Interregional Hwy. Stop 6716 Austin, TX 78741
Alaska, Arizona, California, Colorado, Hawaii, Idaho, Montana, Nebraska, Nevada, New Mexico, Oregon, South Dakota, Utah, Washington, Wyoming	RAIVS Team Stop 38101 Fresno, CA 93888
Connecticut, Illinois, Indiana, Iowa, Michigan, Minnesota, Missouri, North Dakota, Ohio, Wisconsin	RAIVS Team Stop 6-6700 Kansas City, MO 64999
New Jersey, Pennsylvania, a foreign country, or A.P.O. or F.P.O. address	RAIVS Team DP SE 135 Philadelphia, PA 19255-0695

Chart for all other returns

If you lived in or your business was in:	Mail to the Internal Revenue Service at:
Alabama, Alaska, Arizona, Arkansas, California, Colorado, Florida, Georgia, Hawaii, Idaho, Iowa, Kansas, Louisiana, Minnesota, Mississippi, Missouri, Montana, Nebraska, Nevada, New Mexico, North Dakota, Oklahoma, Oregon, South Dakota, Tennessee, Texas, Utah, Washington, Wyoming	RAIVS Team Mail Stop 6734 Ogden, UT 84409
Connecticut, Delaware, District of Columbia, Illinois, Indiana, Kentucky, Maine, Maryland, Massachusetts, Michigan, New Hampshire, New Jersey, New York, North Carolina, Ohio, Pennsylvania, Rhode Island, South Carolina, Vermont, Virginia, West Virginia, Wisconsin	RAIVS Team P.O. Box 145500 Stop 2800F Cincinnati, OH 45250

Line 1b. Enter your employer identification number (EIN) if you are requesting a copy of a business return. Otherwise, enter the first social security number (SSN) shown on the return. For example, if you are requesting Form 1040 that includes Schedule C (Form 1040), enter your SSN.

Signature and date. Form 4506 must be signed and dated by the taxpayer listed on line 1a or 2a. If you completed line 5 requesting the return be sent to a third party, the IRS must receive Form 4506 within 60 days of the date signed by the taxpayer or it will be rejected.

Individuals. Copies of jointly filed tax returns may be furnished to either spouse. Only one signature is required. Sign Form 4506 exactly as your name appeared on the original return. If you changed your name, also sign your current name.

Corporations. Generally, Form 4506 can be signed by: (1) an officer having legal authority to bind the corporation, (2) any person designated by the board of directors or other governing body, or (3) any officer or employee on written request by any principal officer and attested to by the secretary or other officer.

Partnerships. Generally, Form 4506 can be signed by any person who was a member of the partnership during any part of the tax period requested on line 7.

All others. See section 6103(e) if the taxpayer has died, is insolvent, is a dissolved corporation, or if a trustee, guardian, executor, receiver, or administrator is acting for the taxpayer.

Documentation. For entities other than individuals, you must attach the authorization document. For example, this could be the letter from the principal officer authorizing an employee of the corporation or the Letters Testamentary authorizing an individual to act for an estate.

Signature by a representative. A representative can sign Form 4506 for a taxpayer only if this authority has been specifically delegated to the representative on Form 2848, line 5. Form 2848 showing the delegation must be attached to Form 4506.

Privacy Act and Paperwork Reduction Act Notice. We ask for the information on this form to establish your right to gain access to the requested return(s) under the Internal Revenue Code. We need this information to properly identify the return(s) and respond to your request. Sections 6103 and 6109 require you to provide this information, including your SSN or EIN, to process your request. If you do not provide this information, we may not be able to process your request. Providing false or fraudulent information may subject you to penalties.

Routine uses of this information include giving it to the Department of Justice for civil and criminal litigation, and cities, states, and the District of Columbia for use in administering their tax laws. We may also disclose this information to other countries under a tax treaty, to federal and state agencies to enforce federal nontax criminal laws, or to federal law enforcement and intelligence agencies to combat terrorism.

You are not required to provide the information requested on a form that is subject to the Paperwork Reduction Act unless the form displays a valid OMB control number. Books or records relating to a form or its instructions must be retained as long as their contents may become material in the administration of any Internal Revenue law. Generally, tax returns and return information are confidential, as required by section 6103.

The time needed to complete and file Form 4506 will vary depending on individual circumstances. The estimated average time is: **Learning about the law or the form,** 10 min.; **Preparing the form,** 16 min.; and **Copying, assembling, and sending the form to the IRS,** 20 min.

If you have comments concerning the accuracy of these time estimates or suggestions for making Form 4506 simpler, we would be happy to hear from you. You can write to Internal Revenue Service, Tax Products Coordinating Committee, SE:W:CAR:MP:T:T:SP, 1111 Constitution Ave. NW, IR-6406, Washington, DC 20224. Do not send the form to this address. Instead, see *Where to file* on this page.

JPMC- 000246
CONFIDENTIAL

Initials:

CSOC.RICH.002027

Form **4506-T**
(Rev. April 2006)

Department of the Treasury
Internal Revenue Service

Request for Transcript of Tax Return

Do not sign this form unless all applicable lines have been completed.
Read the instructions on page 2.
Request may be rejected if the form is incomplete, illegible, or any required line was blank at the time of signature.

OMB No. 1545-1872

Tip: Use Form 4506-T to order a transcript or other return information free of charge. See the product list below. You can also call 1-800-829-1040 to order a transcript. If you need a copy of your return, use Form 4506, Request for Copy of Tax Return. There is a fee to get a copy of your return.

1a Name shown on tax return. If a joint return, enter the name shown first.	1b First social security number on tax return or employer identification number (see instructions)
Laura Richardson	[redacted]
2a If a joint return, enter spouse's name shown on tax return	2b Second social security number if joint tax return

3 Current name, address (including apt., room, or suite no.), city, state, and ZIP code
Laura Richardson
717 E Vernon St, Long Beach, CA 90806

4 Previous address shown on the last return filed if different from line 3

5 If the transcript or tax information is to be mailed to a third party (such as a mortgage company), enter the third party's name, address, and telephone number. The IRS has no control over what the third party does with the tax information.

Caution: *If a third party requires you to complete Form 4506-T, do not sign Form 4506-T if lines 6 and 9 are blank.*

6 **Transcript requested.** Enter the tax form number here (1040, 1065, 1120, etc.) and check the appropriate box below. Enter only one tax form number per request.

a **Return Transcript,** which includes most of the line items of a tax return as filed with the IRS. Transcripts are only available for the following returns: Form 1040 series, Form 1065, Form 1120, Form 1120A, Form 1120H, Form 1120L, and Form 1120S. Return transcripts are available for the current year and returns processed during the prior 3 processing years. Most requests will be processed within 10 business days ☐

b **Account Transcript,** which contains information on the financial status of the account, such as payments made on the account, penalty assessments, and adjustments made by you or the IRS after the return was filed. Return information is limited to items such as tax liability and estimated tax payments. Account transcripts are available for most returns. Most requests will be processed within 30 calendar days ☐

c **Record of Account,** which is a combination of line item information and later adjustments to the account. Available for current year and 3 prior tax years. Most requests will be processed within 30 calendar days ☐

7 **Verification of Nonfiling,** which is proof from the IRS that you did not file a return for the year. Most requests will be processed within 10 business days ☐

8 **Form W-2, Form 1099 series, Form 1098 series, or Form 5498 series transcript.** The IRS can provide a transcript that includes data from these information returns. State or local information is not included with the Form W-2 information. The IRS may be able to provide this transcript information for up to 10 years. Information for the current year is generally not available until the year after it is filed with the IRS. For example, W-2 information for 2003, filed in 2004, will not be available from the IRS until 2005. If you need W-2 information for retirement purposes, you should contact the Social Security Administration at 1-800-772-1213. Most requests will be processed within 45 days ☐

Caution: *If you need a copy of Form W-2 or Form 1099, you should first contact the payer. To get a copy of the Form W-2 or Form 1099 filed with your return, you must use Form 4506 and request a copy of your return, which includes all attachments.*

9 **Year or period requested.** Enter the ending date of the year or period, using the mm/dd/yyyy format. If you are requesting more than four years or periods, you must attach another Form 4506-T. For requests relating to quarterly tax returns, such as Form 941, you must enter each quarter or tax period separately.

Signature of taxpayer(s). I declare that I am either the taxpayer whose name is shown on line 1a or 2a, or a person authorized to obtain the tax information requested. If the request applies to a joint return, either husband or wife must sign. If signed by a corporate officer, partner, guardian, tax matters partner, executor, receiver, administrator, trustee, or party other than the taxpayer, I certify that I have the authority to execute Form 4506-T on behalf of the taxpayer.

Sign Here	Signature (see instructions)	Date	Telephone number of taxpayer on line 1a or 2a
	1/4/07		
	Title (if line 1a above is a corporation, partnership, estate, or trust)		
	Spouse's signature	Date	

For Privacy Act and Paperwork Reduction Act Notice, see page 2. Cat. No. 37667N Form 4506-T (Rev. 4-2006)

JPMC-000247
CONFIDENTIAL

General Instructions

Purpose of form. Use Form 4506-T to request tax return information. You can also designate a third party to receive the information. See line 5.

Tip. Use Form 4506, Request for Copy of Tax Return, to request copies of tax returns.

Where to file. Mail or fax Form 4506-T to the address below for the state you lived in when that return was filed. There are two address charts: one for individual transcripts (Form 1040 series and Form W-2) and one for all other transcripts.

Note: *If you are requesting more than one transcript or other product and the chart below shows two different service centers, mail your request to the service center based on the address of your most recent return.*

Chart for individual transcripts (Form 1040 series and Form W-2)

If you filed an individual return and lived in:	Mail or fax to the "Internal Revenue Service" at:
District of Columbia, Maine, Maryland, Massachusetts, New Hampshire, New York, Vermont	RAIVS Team Stop 679 Andover, MA 05501 978-247-9255
Alabama, Delaware, Florida, Georgia, North Carolina, Rhode Island, South Carolina, Virginia	RAIVS Team P.O. Box 47-421 Stop 91 Doraville, GA 30362 678-530-5326
Arkansas, Kansas, Kentucky, Louisiana, Mississippi, Oklahoma, Tennessee, Texas, West Virginia	RAIVS Team Stop 6716 AUSC Austin, TX 73301 512-460-2272
Alaska, Arizona, California, Colorado, Hawaii, Idaho, Montana, Nebraska, Nevada, New Mexico, Oregon, South Dakota, Utah, Washington, Wyoming	RAIVS Team Stop 38101 Fresno, CA 93888 559-253-4990
Connecticut, Illinois, Indiana, Iowa, Michigan, Minnesota, Missouri, North Dakota, Ohio, Wisconsin	RAIVS Team Stop 6705-B41 Kansas City, MO 64999 816-823-7667
New Jersey, Pennsylvania, a foreign country, or A.P.O. or F.P.O. address	RAIVS Team DP 1355E Philadelphia, PA 19255-0695 215-516-2931

Chart for all other transcripts

If you lived in or your business was in:	Mail or fax to the "Internal Revenue Service" at:
Alabama, Alaska, Arizona, Arkansas, California, Colorado, Florida, Georgia, Hawaii, Idaho, Iowa, Kansas, Louisiana, Minnesota, Mississippi, Missouri, Montana, Nebraska, Nevada, New Mexico, North Dakota, Oklahoma, Oregon, South Dakota, Tennessee, Texas, Utah, Washington, Wyoming	RAIVS Team P.O. Box 9941 Mail Stop 6734 Ogden, UT 84409 801-620-6922
Connecticut, Delaware, District of Columbia, Illinois, Indiana, Kentucky, Maine, Maryland, Massachusetts, Michigan, New Hampshire, New Jersey, New York, North Carolina, Ohio, Pennsylvania, Rhode Island, South Carolina, Vermont, Virginia, West Virginia, Wisconsin	RAIVS Team P.O. Box 145500 Stop 2800 F Cincinnati, OH 45250 859-669-3592
A foreign country, or A.P.O. or F.P.O. address	RAIVS Team DP 1355E Philadelphia, PA 19255-0695 215-516-2931

Line 1b. Enter your employer identification number (EIN) if your request relates to a business return. Otherwise, enter the first social security number (SSN) shown on the return. For example, if you are requesting Form 1040 that includes Schedule C (Form 1040), enter your SSN.

Line 6. Enter only one tax form number per request.

Signature and date. Form 4506-T must be signed and dated by the taxpayer listed on line 1a or 2a. If you completed line 5 requesting the information be sent to a third party, the IRS must receive Form 4506-T within 60 days of the date signed by the taxpayer or it will be rejected.

Individuals. Transcripts of jointly filed tax returns may be furnished to either spouse. Only one signature is required. Sign Form 4506-T exactly as your name appeared on the original return. If you changed your name, also sign your current name.

Corporations. Generally, Form 4506-T can be signed by: (1) an officer having legal authority to bind the corporation, (2) any person designated by the board of directors or other governing body, or (3) any officer or employee on written request by any principal officer and attested to by the secretary or other officer.

Partnerships. Generally, Form 4506-T can be signed by any person who was a member of the partnership during any part of the tax period requested on line 9.

All others. See Internal Revenue Code section 6103(e) if the taxpayer has died, is insolvent, is a dissolved corporation, or if a trustee, guardian, executor, receiver, or administrator is acting for the taxpayer.

Documentation. For entities other than individuals, you must attach the authorization document. For example, this could be the letter from the principal officer authorizing an employee of the corporation or the Letters Testamentary authorizing an individual to act for an estate.

Privacy Act and Paperwork Reduction Act Notice. We ask for the information on this form to establish your right to gain access to the requested tax information under the Internal Revenue Code. We need this information to properly identify the tax information and respond to your request. Sections 6103 and 6109 require you to provide this information, including your SSN or EIN. If you do not provide this information, we may not be able to process your request. Providing false or fraudulent information may subject you to penalties.

Routine uses of this information include giving it to the Department of Justice for civil and criminal litigation, and cities, states, and the District of Columbia for use in administering their tax laws. We may also disclose this information to other countries under a tax treaty, to federal and state agencies to enforce federal nontax criminal laws, or to federal law enforcement and intelligence agencies to combat terrorism.

You are not required to provide the information requested on a form that is subject to the Paperwork Reduction Act unless the form displays a valid OMB control number. Books or records relating to a form or its instructions must be retained as long as their contents may become material in the administration of any Internal Revenue law. Generally, tax returns and return information are confidential, as required by section 6103.

The time needed to complete and file Form 4506-T will vary depending on individual circumstances. The estimated average time is: **Learning** about the law or the form, 10 min.; **Preparing** the form, 12 min.; and **Copying, assembling, and sending** the form to the IRS, 20 min.

If you have comments concerning the accuracy of these time estimates or suggestions for making Form 4506-T simpler, we would be happy to hear from you. You can write to the Internal Revenue Service, Tax Products Coordinating Committee, SE:W:CAR:MP:T:T:SP, 1111 Constitution Ave. NW, IR-6406, Washington, DC 20224. Do not send the form to this address. Instead, see *Where to file* on this page.

JPMC-000248
CONFIDENTIAL

Initials:

CSOC.RICH.002029

JAN-03-2007 WED 12:44 P FAX NO. P. 02
Dec-15-06 02:10pm From- T-442 P.014/048 F-271

F&M Farmers & Merchants Bank

Date 10/11/06 Page 1
Account No.
Enclosures 25

Laura Richardson-Batts
717 East Vernon Street
Long Beach CA 90806-2726

Please visit our website for online banking at www.fmb.com.
"California's Strongest Bank"

Account Title: Laura Richardson-Batts

Personal Checking		Number of Enclosures	25
Account Number	3465640	Statement Dates	9/12/06 thru 10/11/06
Beginning Balance	56,858.50	Days in the statement period	30
1 Deposits/Credits	5,537.25	Average Ledger	50,502.69
36 Checks/Debits	21,236.72		
Service Charge	.00		
Interest Paid	.00		
Ending Balance	41,159.03		

Deposits and Other Credits

Date	Description	Amount
10/06	Deposit 9983	5,537.25

Checks and Other Debits

Date	Description	Amount
9/13	FANSTEED WELLNEF WPA 0210	24.95-
9/18	CHARTER COMM CHARTERCOM	201.58-
9/18	MORTGAGE PAYMENT 0002883212	2,489.58-
9/19	SO CAL EDISON CO BILL PAYMT	106.69-
9/19	SPEEDPAY COMC PAYMN 021	2,594.20-
9/28	BALLY FITNESS AUTO DEBIT	29.00-
10/05	VERIZON WEST ARC VERIZONCA CHECK # 1335 ARC 028000084088467 1005022230	256.11-
10/05	CAPITAL ONE ARC CHECK PYMT CHECK # 1337 ARC 051405515829593 9541718766	298.57-
10/06	WFBM MORTGAGE CHECKPAYMT CHECK # 1344 ARC 091000013865932 2708044134	2,474.58-
10/10	SO CAL EDISON MAILED PMT CHECK # 1343 ARC	22.21-

Member FDIC

JPMC- 000249
CONFIDENTIAL

PAGE 2/11 * RCVD AT 1/3/2007 2:43:47 PM [Central Standard Time] * SVR:FAXWIDAL907/23 * DNIS:9598 * CSID: * DURATION (mm-ss):02-08

CSOC.RICH.002030

JAN-03-2007 WED 12:44 P[redacted] FAX NO. [redacted] P. 03
Dec-18-06 02:10pm From- T-442 P.016/044 F-271

Date 10/11/06 Page 2
Account No. [redacted]
Enclosures 25

Personal Checking [redacted] (Continued)

Checks and Other Debits

Date	Description	Amount
	122000496120573 [redacted]	
10/10	CHARTER COMMUNI CHECKPAYMT CHECK # 1346 ARC	102.99-
	[redacted]	

--- CHECKS IN NUMBER ORDER ---

						Date	Check No	Amount
10/04	1094	50.00	9/19	1146	345.57	10/05	1337	-See above-
10/05	1095	125.00	9/21	1147	70.00	10/06	1338	225.20
10/11	1096	100.00	9/21	1148	125.00	10/10	1339	148.90
10/11	1097	50.00	9/19	1327*	45.00	10/10	1340	188.16
9/28	1131*	250.00	9/14	1330*	338.90	10/10	1343*	-See above-
9/12	1141*	71.50	9/27	1331	68.00	10/06	1344	-See above-
9/15	1142	100.00	9/29	1332	125.00	10/05	1345	2,592.20
9/14	1143	130.00	10/05	1333	182.38	10/10	1346	-See above-
9/19	1144	50.00	10/05	1335*	-See above-	10/06	1347	50.00
9/19	1145	255.94	10/10	1336	901.81	10/10	1348	6,000.00

* Denotes missing check numbers

Checking Account Daily Balances

				Date	Balance
9/12	56,787.00	9/19	50,054.59	10/04	49,340.59
9/13	56,762.05	9/21	49,859.59	10/05	51,422.58
9/14	56,242.15	9/27	49,794.59	10/06	48,672.80
9/15	56,143.15	9/28	49,515.59	10/10	41,308.03
9/18	53,406.99	9/29	49,390.59	10/11	41,159.03

* * * * End of Statement * * * *

Thank you for banking with Farmers and Merchants Bank.

PAGE 3/11 * RCVD AT 1/3/2007 2:43:47 PM [Central Standard Time] * SVR:FAXNDAL007/23 * DNIS:9598 * CSID: * DURATION (mm-ss):02-08

JPMC- 000250
CONFIDENTIAL

stewart
title of sacramento

Stewart Title of Sacramento
730 Alhambra Blvd., Suite 202
Sacramento, CA 95816

Phone: (916) 492-7220
Fax: (916) 492-7229

LOAN CLOSING

CERTIFIED TO BE A TRUE COPY
STEWART TITLE OF SACRAMENTO
BY

Date: December 13, 2006

Escrow Officer : Nikki Davis
Escrow Number : [redacted]
Property Address : 3622 West Curtis Drive, Sacramento, CA 95818

SALE ESCROW INSTRUCTIONS

STEWART TITLE OF SACRAMENTO IS LICENSED BY THE STATE OF CALIFORNIA UNDER THE DEPARTMENT OF INSURANCE LICENSE NO. 325.

Section I

On or before close of escrow, the undersigned (herein "Seller(s)" and "Buyer(s)") will hand Stewart Title of Sacramento, (herein "Escrow Holder"), the funds and/or documents required as follows:

Seller(s) will hand you a Grant Deed, conveying the above referenced property, which you may deliver and/or record when you hold for Seller(s) account, the total consideration of $535,001.00, plus or minus costs and/or adjustments as authorized herein; **as shown on the attached approved estimated statement.**

Buyer(s) hand you herewith loan documents, if applicable, and funds in the form of a cashier's check or via wire transfer, all of which you may deliver and/or record, when you hold for our account, a Grant Deed to the subject property of this escrow;

And when Escrow Holder can cause to be issued a **CLTA Standard Policy 1990**, if available, policy of title insurance with liability in the amount of **$535,001.00** and a policy of title insurance pursuant to any applicable Lender instructions. Said policy shall cover real property described in Preliminary Report dated as of **November 21, 2006**, showing title vested in:

Laura Richardson

IF TWO (2) OR MORE PEOPLE ARE TAKING TITLE TOGETHER, please check one of the following:

_____ As Joint Tenants
_____ As Community Property
_____ As Tenants in Common
_____ As Community Property with Right of Suvivorship
_____ Other

Escrow Holder is authorized and instructed by all parties hereto to complete the grant deed, deed of trust and any other recordable document(s) over the signature(s) thereon, as to said vesting.

Section II

The address of the subject property is commonly known as:

3622 West Curtis Drive, Sacramento, CA 95818

And showing title subject only to the following:

(1) Second Half General and special real estate taxes for the fiscal year 2006 and 2007, not delinquent; taxes for the ensuing year, a lien not payable; and the lien of community facility or assessment districts, if any, affecting said land.

(2) The lien of supplemental taxes assessed at close of escrow under Chapter 3.5 of California Revenue & Taxation Code by reason of Buyer's within purchase of subject property.

(3) Items **A(1st Pd/2nd Open),B,C,D,1** of Preliminary Report referenced herein.

Buyer(s) execution of any promissory note(s), deeds of trust and any other loan documents in connection with this

(CONTINUED)

Seller's Initials: [signature] Buyer's Initials: _____/_____

JPMC- 000251
CONFIDENTIAL

Date: December 13, 2006 Escrow No.: [redacted]

transaction shall be deemed Buyer's approval of all of the terms and conditions contained therein. Any action on the part of Escrow Holder to comply with the instructions of any Lender is hereby approved.

In accordance with the manner specified under the "General Provisions" attached hereto, you are authorized and instructed to adjust or prorate the following, to date of recording.

Prorate as of Close of Escrow
- Real Property taxes based on latest tax bill or on amount furnished by the undersigned.

Section III

ADDITIONAL INSTRUCTIONS:

Supplemental Taxes

The undersigned understand that in addition to the real property taxes affecting land subject of this escrow, due to this change of ownership, there may be supplemental real property taxes assessed after the close of escrow. I/We acknowledge that I am/we are responsible for the payment of such supplemental taxes. I/We further acknowledge that Stewart Title of Sacramento does not have any liability whatsoever with regards to said new assessment.

Approval of Charges

I hereby agree to pay any charges and any advances and expenses that are properly chargable to me regardless of the consummation of this escrow, as shown on the Estimated Disbursements Statement incorporated herein. At close of escrow you are to mail all documents, checks, etc., to the person entitled thereto at the address shown in these instructions.

General Provisions Acknowledged

Each party signing these instructions has read, understands, and accepts the General Provisions attached hereto.

The undersigned hereby instruct(s) STEWART TITLE OF SACRAMENTO to disburse proceeds as follows:

( ) Call when check is ready for pickup. Phone (____)_____

( ) Funds to be wired (per attached authorization instructions)*

(X) Mail Check to: _____

( ) Authorize check to be picked up by: _____

( ) Transfer proceeds to: Escrow No. _____
Title Company _____
Address _____
Phone _____
Escrow Officer _____

***A $20.00 fee will be charged for outgoing wires**

SELLERS:

Helmar Family Revocable Trust

BY: [signature]
Mark S. Helmar, Trustee

BY: [signature]
Sharon L. Helmar, Trustee

Date: _____

Address:
2601 Rochon Way Phone: (916) 451-4994

Sacramento, CA 95818

Received by:
Stewart Title of Sacramento

By: [signature] Date: 12.14.06
Nikki Davis, Escrow Officer

(CONTINUED)

Seller's Initials: [initials] Buyer's Initials: ____/____

JPMC- 000252
CONFIDENTIAL

Date: December 13, 2006 Escrow No.: [redacted]

Page 3 of 4; Additional instructions made a part of previous pages as fully incorporated therein.

All documents and/or funds due to Buyer(s) are to be: (check one)

( ) held for pick up by _____ Phone: _____

( ) wired to Buyer(s) as per separate wire instructions provided by Buyer(s).

( ) mailed by regular mail.

( ) other _____ (additional charges may apply).

BUYERS:

_____
Laura Richardson

Date: _____

Address:

_____ Phone: _____

_____

Received by:
Stewart Title of Sacramento

By: _____ Date: _____
Nikki Davis, Escrow Officer

Stewart Title Guaranty Company, Stewart Title of Sacramento, Sierra Valley Title Company

Privacy Policy Notice

PURPOSE OF THIS NOTICE

Title V of the Gramm-Leach-Bliley Act (GLBA) generally prohibits any financial institution, directly or through its affiliates, from sharing nonpublic personal information about you with nonaffiliated third party unless the institution provides you with a notice of its privacy policies and practices, such as the type of information that it collects about you and the categories of persons or entities to whom it may be disclosed. In compliance with the GLBA, we are providing you with this document, which notifies you of the privacy policies and practices of Stewart Title of Sacramento.

We may collect nonpublic personal information about you from the following sources:

* Information we receive from you, such as on applications or other forms.
* Information about your transactions we secure from our files, or from our affiliates or others.
* Information we receive from a consumer reporting agency.
* Information that we receive from others involved in your transaction, such as the real estate agent or lender.

Unless it is specifically stated otherwise in an amended Privacy Policy Notice, no additional nonpublic personal information will be collected about you.

We may disclose any of the above information that we collect about our customers or former customers to our affiliates or to nonaffiliated third parties permitted by law.

We also may disclose this information about our customers or former customers to the following types of nonaffiliated companies that perform marketing services on our behalf or with whom we have joint marketing agreements:

*Financial service providers such as companies engaged in banking, consumer finance, securities and insurance.
*Non-financial companies such as envelope stuffers and fulfillment service providers.

WE DO NOT DISCLOSE ANY NONPUBLIC PERSONAL INFORMATION ABOUT YOU WITH ANYONE FOR ANY PURPOSE THAT IS NOT SPECIFICALLY PERMITTED BY LAW.

We restrict access to nonpublic personal information about you to those employees who need to know that information in order to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

GENERAL PROVISIONS

(CONTINUED)

Seller's Initials: _____ Buyer's Initials: _____ / _____

Date: October 16, 2006 Escrow No.: [redacted]

Page 4 of 4: Additional instructions made a part of previous pages as fully incorporated therein.

1. **Deposit of Funds & Disbursements**
All funds received in this escrow shall be deposited with other escrow funds in a general account or accounts of STEWART TITLE OF SACRAMENTO, with any State or National Bank and may be transferred to any other general escrow account or accounts. All disbursements shall be made by your check of STEWART TITLE OF SACRAMENTO.
2. **Prorations and Adjustments**
All prorations and/or adjustments are to be made as of close of escrow on the basis of a 30-day month unless otherwise specified in writing. The phrase "close of escrow" (COE or CE) as used in this escrow means the date on which documents are recorded and relates only to proration and/or adjustments unless otherwise specified in writing.
3. **Recordation of Instruments**
Recordation of any instruments delivered through this escrow, if necessary or proper in the issuance of the policy of title insurance called for, is authorized.
4. **Authorization to Furnish Copies**
You are to furnish a copy of these instructions, supplements, amendments, notices of cancellation and closing statement in this escrow to the real estate broker(s) and lender(s), named in this escrow.
5. **Authorization to Execute Assignment of Insurance Policies**
You are to execute on behalf of the principals hereto, form assignments of interest in any insurance policy (other than title insurance) called for in this escrow; forward assignment and policy to the agent with the requesting that insurer consent to the transfer and/or attach a loss-payable clause and/or such other endorsements as may be required; and forward the policy(s) to the principals entitled thereto.
6. **Personal Property Taxes**
No examination or insurance as to the amount or payment of personal property taxes is required unless specifically requested.
7. **Right of Cancellation**
Any principal instructing you to cancel this escrow shall file notice of cancellation in your office, in writing. You shall within two (2) working days thereafter mail, by certified mail, one copy of the notice to each of the other principals at the addresses stated in this escrow. Unless written objection to cancellation is filed in your office by a principal within ten (10) days after date of mailing, you are authorized to comply with the notice and demand payment of your cancellation charges, as provided in this agreement. If written objection is filed, you are authorized to hold all money and instruments in this escrow and take no further action until otherwise directed, either by the principals' mutual written instructions, or final order of a court of competent jurisdiction.
8. **Action in Interpleader**
The parties expressly agree that you, as escrow holder, have the absolute right at your election to file an action in interpleader requiring the principals to answer and litigate their several claims and rights among themselves and you are authorized to deposit with the clerk of the court all documents and funds held in this escrow. In the event such action is filed, the parties jointly and severally agree to pay your cancellation charges and costs, expenses and reasonable attorneys' fees which you are required to expend or incur in the interpleader action in the amount thereof to be fixed and judgement therefor to be rendered by the Court. Upon the filing of the action, you shall thereupon be fully released from all obligations to further perform any duties otherwise imposed by the terms of this escrow.
9. **Termination of Agency Obligations**
If there is no action taken on this escrow within six (6) months after the "time limit date" set forth in the escrow instructions or written extension thereof, your agency obligation shall terminate at your option and upon such termination, all documents, monies, or other items held by you shall be returned to the parties depositing same. In the event of cancellation of this escrow, whether it be at the request of any of the principals, the fees and charges due STEWART TITLE OF SACRAMENTO, including expenditures incurred, and/or authorized shall be borne equally by the parties hereto (unless otherwise agreed to specifically.)
10. **Conflicting Instructions**
Upon receipt of any conflicting instructions other than cancellation instructions, you are no longer obligated to take any further action in connection with this escrow until further consistent instructions are received from the principals to this escrow except as provided in the General Provisions.
11. **Usury**
You are not to be concerned with any question of usury in any loan or encumbrance involved in processing of this escrow and you are hereby released of any responsibility or liability therefor.
12. **Cost of Collection, Attorneys Fees**
In the event that escrow closes and a particular principal's funds in escrow are insufficient to cover all costs, fees and charges attributed to that principal for the items shown on the estimated statement, and you make efforts to collect the balance, that principal agrees to pay all reasonable costs of collection, including without limitation, attorneys' fees incurred in connection with such efforts. In the event of any dispute arising out of the instructions in this escrow, the prevailing party shall be entitled to recover its costs and reasonable attorneys' fees. If there is more than one person or party in such principal, these obligations shall be joint and several.
13. **Arbitration**
This paragraph concerns the resolution of claims or controversy which exceed the subject matter jurisdiction of the small claims division of the Municipal Court of the State of California arising out of or relating to this contract or any breach of this contract. At the request of STEWART TITLE OF SACRAMENTO, a California corporation, or any party to the contract, any such controversy or claims will be settled by arbitration in accordance with the Commercial Arbitration Rules of the American Arbitration Association. For purposes of the application of the statute of limitations, the filing of an arbitration pursuant to this paragraph is the equivalent of the filing of a lawsuit, and any claim or controversy which may be arbitrated under this paragraph is subject to any applicable statute of limitations. The arbitrator will have the authority to decide whether any such claim or controversy is barred by the statute of limitations and, if so, to dismiss the arbitration on that basis.
If there is a dispute as to whether an issue is arbitrable, the arbitrators will have the authority to resolve any such dispute.
The decision that results from an arbitration proceeding may be submitted to any authorized court of law to be confirmed and a judgment entered. The principals, jointly and severally, hereby promise and agree to pay promptly on demand, as well as to indemnify Stewart Title of Sacramento and/or Stewart Title of Placer and hold Stewart Title of Sacramento and/or Stewart Title of Placer harmless against and in respect of any and all arbitration, litigation and interpleader costs, claims, losses, damages, recoveries, judgments, and expenses, including, without limitation, reasonable attorney and expert witness fees that Stewart Title of Sacramento and/or Stewart Title of Placer may incur or suffer, which arise, result from or relate to this escrow.
14. **Escrow Holder Bound Only By Instructions**
You are not to be concerned with any agreements of the parties which are not set forth in written instructions deposited in this escrow, and shall be bound only by such written escrow instructions

(CONTINUED)

Seller's Initials: [redacted] Buyer's Initials: _____/_____

JPMC- 000254
CONFIDENTIAL

stewart
title of sacramento

Stewart Title of Sacramento
730 Alhambra Blvd., Suite 202
Sacramento, CA 95816

Phone: (916) 492-7220
Fax: (916) 492-7229

CERTIFIED TO BE A TRUE COPY
STEWART TITLE OF SACRAMENTO

Date: January 4, 2007

Escrow Officer : Nikki Davis
Escrow Number : [redacted]
Property Address : 3622 West Curtis Drive, Sacramento, CA 95818

SALE ESCROW INSTRUCTIONS

STEWART TITLE OF SACRAMENTO IS LICENSED BY THE STATE OF CALIFORNIA UNDER THE DEPARTMENT OF INSURANCE LICENSE NO. 325.

Section I

On or before close of escrow, the undersigned (herein "Seller(s)" and "Buyer(s)") will hand Stewart Title of Sacramento, (herein "Escrow Holder"), the funds and/or documents required as follows:

Seller(s) will hand you a Grant Deed, conveying the above referenced property, which you may deliver and/or record when you hold for Seller(s) account, the total consideration of **$535,001.00**, plus or minus costs and/or adjustments as authorized herein; **as shown on the attached approved estimated statement.**

Buyer(s) hand you herewith loan documents, if applicable, and funds in the form of a cashier's check or via wire transfer, all of which you may deliver and/or record, when you hold for our account, a Grant Deed to the subject property of this escrow;

And when Escrow Holder can cause to be issued a **CLTA Standard Policy 1990**, if available, policy of title insurance with liability in the amount of **$535,001.00** and a policy of title insurance pursuant to any applicable Lender instructions. Said policy shall cover real property described in Preliminary Report dated as of November 21, 2006, showing title vested in:

Laura Richardson, an Unmarried Woman

IF TWO (2) OR MORE PEOPLE ARE TAKING TITLE TOGETHER, please check one of the following:

_____ As Joint Tenants
_____ As Community Property
_____ As Tenants in Common
_____ As Community Property with Right of Suvivorship
_____ Other

Escrow Holder is authorized and instructed by all parties hereto to complete the grant deed, deed of trust and any other recordable document(s) over the signature(s) thereon, as to said vesting.

Section II

The address of the subject property is commonly known as:

3622 West Curtis Drive, Sacramento, CA 95818

And showing title subject only to the following:

(1) Second Half General and special real estate taxes for the fiscal year 2006 and 2007, not delinquent; taxes for the ensuing year, a lien not payable; and the lien of community facility or assessment districts, if any, affecting said land.

(2) The lien of supplemental taxes assessed at close of escrow under Chapter 3.5 of California Revenue & Taxation Code by reason of Buyer's within purchase of subject property.

(3) Items **A(1st Pd/2nd Open),B,C,D,1** of Preliminary Report referenced herein.

(4) First Deed of Trust to record securing a note in the amount of $535,001.00 in favor of Washington Mutual Bank.

(CONTINUED)

Seller's Initials: _____/_____ Buyer's Initials: _____/_____

JPMC- 000255
CONFIDENTIAL

Date: January 4, 2007 Escrow No.: [redacted]

Page 2 of 4: Additional instructions made a part of previous pages as fully incorporated therein.

Buyer(s) execution of any promissory note(s), deeds of trust and any other loan documents in connection with this transaction shall be deemed Buyer's approval of all of the terms and conditions contained therein. Any action on the part of Escrow Holder to comply with the instructions of any Lender is hereby approved.

In accordance with the manner specified under the "General Provisions" attached hereto, you are authorized and instructed to adjust or prorate the following, to date of recording.

Prorate as of Close of Escrow
- Real Property taxes based on latest tax bill or on amount furnished by the undersigned.

Section III

ADDITIONAL INSTRUCTIONS:

Supplemental Taxes

The undersigned understand that in addition to the real property taxes affecting land subject of this escrow, due to this change of ownership, there may be supplemental real property taxes assessed after the close of escrow. I/We acknowledge that I am/we are responsible for the payment of such supplemental taxes. I/We further acknowledge that Stewart Title of Sacramento does not have any liability whatsoever with regards to said new assessment.

Approval of Charges

I hereby agree to pay any charges and any advances and expenses that are properly chargable to me regardless of the consummation of this escrow, as shown on the Estimated Disbursements Statement incorporated herein. At close of escrow you are to mail all documents, checks, etc., to the person entitled thereto at the address shown in these instructions.

General Provisions Acknowledged

Each party signing these instructions has read, understands, and accepts the General Provisions attached hereto.

The undersigned hereby instruct(s) STEWART TITLE OF SACRAMENTO to disburse proceeds as follows:

( ) Call when check is ready for pickup. Phone (____)_____

( ) Funds to be wired (per attached authorization instructions)*

( ) Mail Check to: _____

( ) Authorize check to be picked up by: _____

( ) Transfer proceeds to: Escrow No. _____
Title Company_____
Address_____
Phone_____
Escrow Officer_____

***A $20.00 fee will be charged for outgoing wires**

SELLERS:

Helmar Family Revocable Trust

BY:_____
Mark S. Helmar, Trustee

BY:_____
Sharon L. Helmar, Trustee

Date: _____

Address:
2601 Rochon Way Phone: (916) 451-4894
Sacramento, CA 95818

Received by:
Stewart Title of Sacramento

By: _____ Date: _____

(CONTINUED)

Seller's Initials: ____/____ Buyer's Initials: ____/____

JPMC- 000256
CONFIDENTIAL

Date: January 4, 2007 Escrow No: [redacted]

Page 3 of 4: Additional instructions made a part of previous pages as fully incorporated therein.

Nikki Davis, Escrow Officer

All documents and/or funds due to Buyer(s) are to be: (check one)

( ) held for pick up by _____ Phone: _____.

(X) wired to Buyer(s) as per separate wire instructions provided by Buyer(s).

( ) mailed by regular mail.

( ) other _____ (additional charges may apply).

BUYERS:

Laura Richardson

Date: 1/4/07

Address:

Phone: [redacted]

Received by:
Stewart Title of Sacramento

By: _____
Nikki Davis, Escrow Officer

Date: 1407 @ 5:20

Stewart Title [redacted]

LAURA RICHARDSON
717 EAST VERNON STREET PH. 562-426-2778
LONG BEACH, CA 90806

1417

Title V of the Gramm-affiliates, from sharing provides you with a no you and the categories providing you with thi Sacramento.

PAY TO THE ORDER OF $

VOID

DOLLARS

MEMO

We may collect nonpu

* Information we rece
* Information about your transactions we secure from our files, and
* Information we receive from a consumer reporting agency.
* Information that we receive from others involved in your transaction, such as the real estate agent or lender.

Unless it is specifically stated otherwise in an amended Privacy Policy Notice, no additional nonpublic personal information will be collected about you.

We may disclose any of the above information that we collect about our customers or former customers to our affiliates or to nonaffiliated third parties permitted by law.

We also may disclose this information about our customers or former customers to the following types of nonaffiliated companies that perform marketing services on our behalf or with whom we have joint marketing agreements:

*Financial service providers such as companies engaged in banking, consumer finance, securities and insurance.
*Non-financial companies such as envelope stuffers and fulfillment service providers.

WE DO NOT DISCLOSE ANY NONPUBLIC PERSONAL INFORMATION ABOUT YOU WITH ANYONE FOR ANY PURPOSE THAT IS NOT SPECIFICALLY PERMITTED BY LAW.

We restrict access to nonpublic personal information about you to those employees who need to know that information in order to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

(CONTINUED)

Seller's Initials: _____/_____ Buyer's Initials: _____/_____

JPMC- 000257
CONFIDENTIAL

Date: October 16, 2006 Escrow No: [redacted]

Page 4 of 4: Additional instructions made a part of previous pages as fully incorporated therein.

GENERAL PROVISIONS

1. **Deposit of Funds & Disbursements**
All funds received in this escrow shall be deposited with other escrow funds in a general account or accounts of STEWART TITLE OF SACRAMENTO, with any State or National Bank and may be transferred to any other general escrow account or accounts. All disbursements shall be made by your check of STEWART TITLE OF SACRAMENTO.
2. **Prorations and Adjustments**
All prorations and/or adjustments are to be made as of close of escrow on the basis of a 30-day month unless otherwise specified in writing. The phrase "close of escrow" (COE or CE) as used in this escrow means the date on which documents are recorded and relates only to proration and/or adjustments unless otherwise specified in writing.
3. **Recordation of Instruments**
Recordation of any instruments delivered through this escrow, if necessary or proper in the issuance of the policy of title insurance called for, is authorized.
4. **Authorization to Furnish Copies**
You are to furnish a copy of these instructions, supplements, amendments, notices of cancellation and closing statement in this escrow to the real estate broker(s) and lender(s), named in this escrow.
5. **Authorization to Execute Assignment of Insurance Policies**
You are to execute on behalf of the principals hereto, form assignments of interest in any insurance policy (other than title insurance) called for in this escrow; forward assignment and policy to the agent with the requesting that insurer consent to the transfer and/or attach a loss-payable clause and/or such other endorsements as may be required; and forward the policy(s) to the principals entitled thereto.
6. **Personal Property Taxes**
No examination or insurance as to the amount or payment of personal property taxes is required unless specifically requested.
7. **Right of Cancellation**
Any principal instructing you to cancel this escrow shall file notice of cancellation in your office, in writing. You shall within two (2) working days thereafter mail, by certified mail, one copy of the notice to each of the other principals at the addresses stated in this escrow. Unless written objection to cancellation is filed in your office by a principal within ten (10) days after date of mailing, you are authorized to comply with the notice and demand payment of your cancellation charges, as provided in this agreement. If written objection is filed, you are authorized to hold all money and instruments in this escrow and take no further action until otherwise directed, either by the principals' mutual written instructions, or final order of a court of competent jurisdiction.
8. **Action in Interpleader**
The parties expressly agree that you, as escrow holder, have the absolute right at your election to file an action in interpleader requiring the principals to answer and litigate their several claims and rights among themselves and you are authorized to deposit with the clerk of the court all documents and funds held in this escrow. In the event such action is filed, the parties jointly and severally agree to pay your cancellation charges and costs, expenses and reasonable attorney's fees which you are required to expend or incur in the interpleader action in the amount thereof to be fixed and judgement therefor to be rendered by the Court. Upon the filing of the action, you shall thereupon be fully released from all obligations to further perform any duties otherwise imposed by the terms of this escrow.
9. **Termination of Agency Obligations**
If there is no action taken on this escrow within six (6) months after the "time limit date" set forth in the escrow instructions or written extension thereof, your agency obligation shall terminate at your option and upon such termination, all documents, monies, or other items held by you shall be returned to the parties depositing same. In the event of cancellation of this escrow, whether it be at the request of any of the principals, the fees and charges due STEWART TITLE OF SACRAMENTO, including expenditures incurred, and/or authorized shall be borne equally by the parties hereto (unless otherwise agreed to specifically.)
10. **Conflicting Instructions**
Upon receipt of any conflicting instructions other than cancellation instructions, you are no longer obligated to take any further action in connection with this escrow until further consistent instructions are received from the principals to this escrow except as provided in the General Provisions.
11. **Usury**
You are not to be concerned with any question of usury in any loan or encumbrance involved in processing of this escrow and you are hereby released of any responsibility or liability therefor.
12. **Cost of Collection, Attorneys Fees**
In the event that escrow closes and a particular principal's funds in escrow are insufficient to cover all costs, fees and charges attributed to that principal for the items shown on the estimated statement, and you make efforts to collect the balance, that principal agrees to pay all reasonable costs of collection, including without limitation, attorneys' fees incurred in connection with such efforts. In the event of any dispute arising out of the instructions in this escrow, the prevailing party shall be entitled to recover its costs and reasonable attorneys' fees. If there is more than one person or party in such principal, these obligations shall be joint and several.
13. **Arbitration**
This paragraph concerns the resolution of claims or controversy which exceed the subject matter jurisdiction of the small claims division of the Municipal Court of the State of California arising out of or relating to this contract or any breach of this contract. At the request of STEWART TITLE OF SACRAMENTO, a California corporation, or any party to the contract, any such controversy or claims will be settled by arbitration in accordance with the Commercial Arbitration Rules of the American Arbitration Association. For purposes of the application of the statute of limitations, the filing of an arbitration pursuant to this paragraph is the equivalent of the filing of a lawsuit, and any claim or controversy which may be arbitrated under this paragraph is subject to any applicable statute of limitations. The arbitrator will have the authority to decide whether any such claim or controversy is barred by the statute of limitations and, if so, to dismiss the arbitration on that basis.
If there is a dispute as to whether an issue is arbitrable, the arbitrators will have the authority to resolve any such dispute.
The decision that results from an arbitration proceeding may be submitted to any authorized court of law to be confirmed and a judgment entered. The principals, jointly and severally, hereby promise and agree to pay promptly on demand, as well as to indemnify Stewart Title of Sacramento and/or Stewart Title of Placer and hold Stewart Title of Sacramento and/or Stewart Title of Placer harmless against and in respect of any and all arbitration, litigation and interpleader costs, claims, losses, damages, recoveries, judgments, and expenses, including, without limitation, reasonable attorney and expert witness fees that Stewart Title of Sacramento and/or Stewart Title of Placer may incur or suffer, which arise, result from or relate to this escrow.
14. **Escrow Holder Bound Only By Instructions**
You are not to be concerned with any agreements of the parties which are not set forth in written instructions deposited in this escrow, and shall be bound only by such written escrow instructions

(CONTINUED)

Seller's Initials: _____/_____ Buyer's Initials: [redacted]/_____

JPMC- 000258
CONFIDENTIAL

FUNDING WORKSHEET

Funding	Loan Number	Loan Type	Interest Rate	Loan Amount (AA)
January 10, 2007	[redacted]	Conventional	8.800	535,001.00

Borrower(s)	Property Address
Laura Richardson	3622 West Curtis Drive Sacramento, CA 95818

Broker: Avenue Mortgage Inc

Loan Representative	Branch
Paul Kamholz	Anaheim Processing Center

Closing Agent	Title Company
Stewart Title Of Sacramento Phone: (916) 492-7220 CONTACT: Nikki Davis ESC:	Stewart Title Phone: (916) 492-7220 CONTACT: Jen Pancher ORDER #: 17-003957 ND

	(A) Borrower Total (%)	(B) Lender Total (%)	(C) Broker/ Correspondent (%)	(D) Other: Total (%)	(E) PMI/VA/FHA Premium (%)
Loan Fee 2.000 pts.					
Discount pts.					
Serv. Rel. Premium pts.					
Appraisal Fee					
Credit Report					
Processing Fee					
Tax Research/Payment Services		81.00			
Document Fee/Redraw Fee					
Appraisal Review Fee					
Flood Certificate Fee		8.00			
Underwriting Fee					
1st Year PMI					
Wire Fee					
Warehouse Fee					
Premium Yield (PYA)*					
Aggr. Adj. Amt.					
Other:					
Other:					
Other:					
Other:					
Other: Tax Procurement/Tracking					
Other:					
Other: Application Fee					
Other Lender Funding and Review Fee		799.00			
Other					
Other					
Interest: 22 Days @ 128.99 Per Day		2,837.78			
City Taxes: 0 Mos. @ 557.00 Per Mo.					
City Tax: Mos. @ Per Mo.					
Borough: Mos. @ Per Mo.					
Other Tx: Mos. @ Per Mo.					
Ins.: 0 Mos. @ 134.00 Per Mo.					
PMI: Mos. @ Per Mo.					
Flood: Mos. @ Per Mo.					
TOTALS		3,725.78			

Loan Amount	(AA)	535,001.00	
< Add > Subtract Lender Fees	(B)	3,725.78	
< Add > Subtract Broker Check	COL (C)	*** PAID BY WIRE	CHECK #
< Add > Subtract Other Check	COL (D)		CHECK #
Subtract PMI Check	COL (E)		CHECK #
SETTLEMENT AMOUNT	(F)	531,275.22	WIRE #

Funded By: Sarah Johnson

Reviewed By:
Loan Fulfillment Team Manager

4140340 (0408) - FUNDING WORKSHEET

JPMC- 000259
CONFIDENTIAL

CSOC.RICH.002040

DATE: January 4, 2007

LENDER: Washington Mutual Bank

BORROWERS: Laura Richardson

PROPERTY ADDRESS: 3622 West Curtis Drive
Sacramento, CA 95818

FIRST PAYMENT DUE DATE: March 1, 2007

I/We, the undersigned Borrower(s), understand and acknowledge that our first mortgage payment for this loan may be due in less than **30 days** of loan closing and this will not create financial hardship to me/us.

Borrower Laura Richardson 1/4/07 Date

Borrower Date

Borrower Date

Borrower Date

4140357 (9901) - 30-DAY LETTER

JPMC- 000260
CONFIDENTIAL

CSOC.RICH.002041

TO: * Stewart Title Of Sacramento
* 730 Alahambra Blvd, 212
* Sacramento , CA 95816

ATTN: Nikki Davis
Phone: (916) 492-7220

Date: 01/04/2007 Exc. #:
Borrower: Laura Richardson
Loan Type: Conventional Fixed Adjustable
Loan #: [redacted]
Originator:
FHA/VA Case No:
Account Manager: Christina Palmquist
Phone #: (714) 939-5200

LENDER'S INSTRUCTIONS TO CLOSING AGENT

ADDITIONAL TITLE & SETTLEMENT AGENT INSTRUCTIONS ARE SET FORTH ON PAGES TWO AND THREE.

If you wish to make any change(s) (including the changing of document dates) to any closing document(s) and/or the final HUD-1, or any information set forth herein, you must

1. Call the branch office to obtain written approval prior to making any changes.
2. Obtain the borrower's initials on ALL changes.

A. The following documents are required to complete the captioned loan. **Return all required documents, executed as described within 24 hours.**

[X] Applicant Identification Verification (Form 4140507) - If the information has been provided, obtain the identification documents from the applicant and compare it to what is listed and verify the accuracy. If the information has not been completed, obtain one of the identification types indicated and complete the form. Provide your signature indicating that you have verified and completed the form.

- This document must be completed prior to any documents being executed by the borrower.
- If there are any discrepancies in any of the information provided, you (the closing/settlement agent) must immediately contact the Loan Coordinator and MUST NOT proceed with the closing.
- Escrow states: The closing agent should return the Applicant Identification Verification form with the closing package for validation (to ensure the form has been signed by closing agent) prior to closing.
- Non-Escrow states: The Applicant Identification Verification form should be faxed back to the Loan Fulfillment Center by the closing agent for validation (to ensure the form has been signed by closing agent) prior to funding of the loan.

It is the Closing/Settlement Agent's responsibility to ensure that any contracted agents (i.e. notary) completes the AIV prior to allowing the borrowers to execute documents.

[X] **Regulation Z Disclosure:** Return executed original and 2 certified copies.
[X] **Note:** Return executed original and 2 certified copies.
[X] **Deed of Trust/Mortgage:** Record original. Return 2 certified copies of signed original including complete notary acknowledgment. Return a COUNTY certified copy of all documents recording in Torrens, Abstract, Registered Land or Land Court in any state.

Return all signed loan documents with a final closing statement to:

Washington Mutual Bank
1400 S. Douglass Rd., Suite 100
Anaheim, CA 92806

[ ] **Acknowledgment of Itemization of Fees, Points, Interest, Costs and Charges for Texas Equity Loans**
[X] **Application:** All borrowers to sign, date and complete monitoring section of 1003 (Confidential).
[X] **Loan Review Agreement**
[X] **Tax Information Sheet**
[X] **Owner Occupancy Agreement**
[X] **Compliance Agreement**
[ ] **Rescission Notice/Right to Cancel**
[X] **Privacy Policy form 4140691, one (1) copy per customer for each loan.**

Note: Do not return any copies of the borrower's identification documents or photographs

I hereby acknowledge with the below signature on each page that I have read all pages and fully understand and will comply with these instructions.

Settlement Agent

JPMC- 000261
CONFIDENTIAL

CSOC.RICH.002042

B. Washington Mutual Bank ("Lender") requires that funds are disbursed and the security instrument is recorded within two days of funding.

- Loan funds may not be disbursed until the end of the rescission period, if applicable.
- If you are unable to disburse funds within two days, you must return our funds.
- You must use the enclosed "Verification of Recording" form to document the recording information and return the form to us within two days. If you are unable to provide confirmation of recording, you must provide a letter verifying that Lender has first lien position on the subject property as a result of this transaction. The first lien letter must be returned to Lender along with the signed loan documents and the Verification of Recording.

C. In addition to the above requirements, do not close this loan without:
[X] Fire insurance policy [ ] and flood insurance policy, with loss payable BFU-438 in our favor. Policy must show the loan number.
(SEE PAGE FOUR HEREOF FOR SPECIFIC INSURANCE REQUIREMENTS.)
Fire policy amount to be at least $535,001.00
Loss payee to read: Washington Mutual Bank
ISAOA/ATMIA
P.O. Box 100564
Florence, SC 29501-0564

D. For the purposes of your completion of a HUD-1 closing statement, fee information is provided below. NOTE: ALL FEES PAID TO THE BROKER SHOULD BE SHOWN ON LINES 808 - 811, AS STATED IN THE HUD-1 INSTRUCTIONS

1. Fees to be incurred:	Total Fees	Lender Fees	Broker Fees
Lender Loan Origination Fee	$	$	$
Lender Discount Fee	$	$	$
Credit Report Fee	$ 13.33	$	$ 13.33 ✓
Appraisal Fee	$ 350.00	$	$ 350.00 ✓
Tax Research/Payment Services to: Washington Mutual Bank, F.A.	$ 81.00	$ 81.00 ✓	$
Tax Procurement/Tracking First American	$	$	$
Lender Doc Prep	$	$	$
Lender Inspection Fee	$	$	$
Lender Processing Fee	$	$ 8 709.00	$
Flood Search Fee to: LandAmerica	$ 8.00	$ 8.00 ✓	$
Broker Processing Fee	$ 500.00	$	$ 500.00 ✓
Broker Application Fee	$ 275.00	$	$ 275.00 ✓
Lender Underwriting Fee	$	$	$
Broker Underwriting Fee	$ 400.00	$	$ 400.00 ✓
Notary Fee	$ 135.00	$	$
Demand Fee	$	$	$
Mortgage Broker Fee	$	$	$
State Specific Fee	$	$	$
Broker Origination/Discount (NI Only) Fee	$ 10,700.00	$	$ 10,700.00 ✓
	$	$	$
	$	$	$
Total Fees	$ 12,462.33	89.00	12,238.33
Premium Yield Adjustment to broker (paid by Lender)	$	$	$

2. Amount of the loan: $535,001.00 Term: 360 months Interest Rate: 8.800
3. Prepaid deposits: $
* 4. Credit Report Fee paid to: Broker
** 5. Appraisal Fee paid to: Sean B Gallagher
6. Purchase price: $535,001.00
7. Cash down payment: $
8. Seller-paid fees must be disclosed per the attached "Debits and Disbursements" form. Any changes must be accompanied by written approval by Lender prior to making any changes.

* If disbursed to reimburse the broker, HUD1 should show Paid to Experian
** If disbursed to reimburse the broker, HUD1 should show Paid to Sean B Gallagher

The quotation of interest/charges and fees expires on this date.
Documents expire, do not allow funding after this date.

9. Taxes (est)	0	Mos. @ 557.00	Total:
10. Fire Ins.	0	Mos. @ 134.00	Total:
11. Flood Ins.	0	Mos. @	Total:
12. PMI/MIP Ins.		Mos. @	Total:

13. Aggregate Escrow Adjustment $
14. Interest @ 128.99 per day from disbursement to the first of the month preceding first payment date set forth in the Note.
15. Any and all payments or payoffs must be paid as instructed per the attached "Debits and Disbursements" form.
16. The total consideration in this transaction except for our loan and approved secondary financing in the amount of $ must pass in the form of cash through your escrow. Do not record our Deed of Trust/Mortgage if you have knowledge of a concurrent or subsequent escrow to be opened or closed upon completion of this escrow which will transfer subject property.

I hereby acknowledge with the below signature on each page that I have read all pages and fully understand and will comply with these instructions.

Settlement Agent

JPMC-000262
CONFIDENTIAL

CSOC.RICH.002043

Required Endorsements to the Long Form/Short Form ALTA Policy:

ALTA Form 1 or equivalent

ALTA Form 9 or equivalent

CLTA Form 116 or equivalent. The dwelling described in the 116 (116.2) endorsement must be assessed as real property and included in the policy definition of 'land'.

Environmental Protection lien endorsement Form 8.1 is required on all loans.

State specific endorsements, if required.

Mechanic's Lien Endorsement or equivalent is required.

If this loan is a condominium unit or PUD, issue Condominium/PUD Coverage Endorsement.

If this loan is a Manufactured Housing/Mobile Unit, issue endorsement assuring that property is permanently affixed and taxed as real property.

If this loan is an adjustable rate loan, issue endorsement including coverage for adjustable rate loans.

If this loan is an adjustable rate loan with potential for negative amortization, issue endorsement covering adjustable rate with increasing balance and write the policy for the maximum possible principal balance as set forth on the security instrument or rider.

If this loan is a balloon loan, issue endorsement coverage insuring the Balloon Deed of Trust/Mortgage is valid and enforceable.

If access to the property is by non-public appurtenant easement, such easement must be described in the Deed of Trust/Mortgage and insured in Schedule A of the ALTA policy.

If the policy will contain any title exception(s) described below, attach the associated endorsement(s) (or equivalent coverage).

a) If there is forfeiture, reverter, or right of re-entry, or no mortgage protection clause, issue endorsement providing coverage for Lender.

b) If the policy will show any easement, right of way, encroachment, etc., covering: a) the entire parcel, or b) less than the entire parcel and the exact location and dimension of which is not specifically delineated on the plat map or survey, issue endorsement providing coverage for Lender.

c) If there is a water reservation or exception, issue endorsement providing coverage for Lender.

If the estate in real property is a leasehold estate rather than a fee simple estate, issue a CLTA Form 107.5 or equivalent title policy endorsement.

Return the original recorded deed/mortgage and the final title policy to:

Washington Mutual Bank
Document Operations
2210 Enterprise Drive
Mail Stop: SC00140
Florence, SC 29501

E. Lender's Title Policy Requirements: Alta Policy amount to be at least: $ 535,001.00

TO: ▪ Stewart Title
▪ 730 Alhambra Blvd, 202
▪ Sacramento, CA 95816
▪
▪

Order #: 17-002957 ND
Dated: 01/03/2007
Property Address: 3623 West Curtis Drive
Sacramento, CA 95818
County: SACRAMENTO

The title insurance policy requirements regarding the above order number are set forth below and hereof and as follows:

The Deed of Trust/Mortgage to be a First lien, subject to the following exceptions:

All Taxes due and/or payable must be paid in full at closing.

Do not record the Deed of Trust/Mortgage unless the original and copy of the ALTA policy as set forth on page two and three hereof can be delivered to our office no later than three working days after recordation.

1. **ESCROW:** not later than three (3) working days after recording return:
   a. Certified copy of the Deed of Trust/Mortgage with recorder's serial number, recording date, and book and page number affixed.
   b. Title Policy in duplicate, correct in form and content.

2. You are to validate Applicant Information Verification data and sign form prior to borrower signing any closing documents.

3. **DOCUMENTS:** All documents are to be signed exactly as shown. In the event of error, contact us immediately. There are to be no corrections/changes without the express written consent of Lender. Should such consent be granted, all changes must be initialed by all Borrowers. Supply Borrowers with copies of documents. We will not accept a power of attorney.

I hereby acknowledge with the below signature on each page that I have read all pages and fully understand and will comply with these instructions.

Settlement Agent

JPMC- 000263
CONFIDENTIAL

CSOC.RICH.002044

4. **FIRE AND HAZARD INSURANCE:** A complete original one year fire policy must contain ECE and Special Form, at least in the amount equal to the lesser of the loan amount or the insurable value of the improvements on a replacement cost basis; the deductible to be no more than $1000.00 or 1% of amount of coverage, showing correct address of subject property and insured's name as shown on our Deed of Trust. Loss Payable (Form 438 BFU) as shown on page 1. Insurer must hold at least a Class IV and B+ rating in Best's Insurance Guide. If subject property is a condominium or PUD, a master policy is required reflecting the subject property on the declaration page. For all refinance transactions, a remaining term of six months is required for the acceptance of the existing hazard insurance policy. If the term is less than six months, a new one year policy must be provided.

5. **FLOOD INSURANCE:** Standard application for one year flood policy issued by member of National Flood Insurers Association for not less than our loan amount or the maximum amount available under National Flood Insurance program, whichever is less, including paid receipt. For all refinance transactions, a remaining term of six months is required for the acceptance of an existing flood insurance policy. If the term is less than six months, a new one year policy must be provided.

6. **RESPA:** You are hereby notified that we rely solely upon you to complete and deliver the "HUD-1 Closing Statement" in accordance with the Real Estate Settlement Procedures Act and that a condition of our consent to you escrowing this transaction is that you accept these instructions, complete and deliver "HUD-1 Closing Statement" in accordance with such requirements in order that we not be subject to any claim for, or any damage, liability, or penalty for failure to do such. If you do not accept this condition, return these instructions immediately together with the funding - do not close this loan.

7. **HUD-1:** Issue HUD-1 Closing Statement including Borrowers and Sellers Signatures.

8. **TITLE INSURANCE POLICY REQUIREMENTS:** An ALTA Long Form/Short Form Loan Policy of Title Insurance in DUPLICATE showing title vested in the name of the Borrower and insuring the Deed of Trust/Mortgage to be a valid lien subject only to the items set forth within these instructions. The title commitment, if applicable, shall obligate the title insurance underwriter to issue a policy omitting all preprinted exceptions. The Policy must insure our company or our assignee and contain the following requirements, endorsements and attachments:

MORTGAGEE CLAUSE: Its successors and/or assigns must be reflected with the corporation name and the corporate office mailing address.

VESTEE NAME SPELLING: Must be identical with Trustor(s)/Mortgagor(s) name spelling on Deed of Trust/Mortgage.

MARITAL STATUS: If borrower is married and is taking title in his/her name only, the policy must recite "...sole and separate property."

9. **ALL FUNDS:** All funds associated with this transaction must pass through this loan transaction except any approved secondary financing.

If water stock is involved, forward stock certificate showing Lender as first pledgee. If certificate is not available from stock company, obtain assignment of interest for Lender.

Do not disburse the loan funds and authorize recording of any Deed of Trust/Mortgage if

- You have knowledge of concurrent or subsequent transaction to be opened or closed upon completion of this transaction which will transfer subject property.
- You are not in receipt of demand/payoff statements or confirmation of payoff amounts for all existing liens of record.

It is expressly agreed that in cases where restrictions provide for the right of re entry or a reverter provision or any condition on Deeds that the title company cannot insure against, said loan is not to be closed or monies funded without the waiver of the requirement in writing by Lender.

If you are unable to close this transaction in accordance with these instructions, you must promptly return any funds and/or documents you have received.

We reserve the right to cancel or amend the loan or these instructions at any time prior to recordation of our Deed of Trust/Mortgage.

I hereby acknowledge with the below signature on each page that I have read all pages and fully understand and will comply with these instructions.

Settlement Agent

stewart
title of sacramento

Stewart Title of Sacramento
730 Alhambra Blvd., Suite 202
Sacramento, CA 95816

Phone: (916) 492-7220
Fax: (916) 492-7229

CERTIFIED TO BE A TRUE COPY
STEWART TITLE OF SACRAMENTO
BY

BUYER'S ESTIMATED CLOSING COSTS STATEMENT

PROPERTY: 3622 West Curtis Drive, Sacramento, CA 95816
BUYER: Laura Richardson

DATE: January 4, 2007
ESCROW OFFICER: Nikki Davis
CLOSING DATE: December 18, 2006
ESCROW NO.: [redacted]

	DEBITS	CREDITS
FINANCIAL CONSIDERATION		
Total Consideration	535,001.00	
Deposit from Laura Richardson		1,000.00
Deposit from Laura Richardson		22,172.22
Deposit from Laura Richardson		5,000.00
New 1st Trust Deed		535,001.00
LOAN INFORMATION - Washington Mutual Bank		
(Charges $15,810.06)		
Loan Origination Fee to Avenue Mortgage	10,700.00	
Credit Report Experian to Avenue Mortgage	13.33	
Lender's Inspection Fee Sean B. Gallagher to Avenue Mortgage	350.00	
Tax Research/Payment Services to Washington Mutual Bank	61.00	
Flood Search Fee LandAmerica	6.00	
Broker Processing Fee to Avenue Mortgage	500.00	
Broker Application Fee to Avenue Mortgage	275.00	
Broker Underwriting Fee to Avenue Mortgage	400.00	
Interest at $128.9900/day from FUNDING to 02/01/2007 to Washington Mutual Bank	3,482.73	
PRORATIONS/ADJUSTMENTS		
Unpaid Taxes at $461.48/semi-annually from 01/01/2007 to COE		7.52
Credit fr Seller to Buyer towards closing costs		15,000.00
Credit fr Buyer to Seller $86.03/day fr 12/19/06 to 1/5/07	1,632.51	
Credit fr Buyer to Seller $100/day fr 1/5/07 to COE (if applicable)	500.00	
OTHER DEBITS/CREDITS		
State Farm Insurance for Homeowners Insurance Premium	1,231.00	
City of Sacramento for City Transfer Tax (1/2)	735.63	
ASAP Signing Services, Inc. for accomodation signing/notary fees	100.00	
TITLE/TAXES/RECORDING CHARGES		
ATTA Loan Policy Fee	705.98	
Policy Endorsement - 8.1	25.00	
Recording Grant Deed	20.00	
Recording Trust Deed	75.00	
Documentary Transfer Tax (1/2)	294.52	
ESCROW CHARGES		
Escrow Fee (1/2)	515.50	
Drawing Grant Deed	40.00	
Notary Fee	40.00	
E-Mail Documents	100.00	
Federal Express	150.00	
Wire Fee	20.00	
Refund	21,184.54	
TOTAL	$ 576,180.74	$ 576,180.74

THIS IS AN ESTIMATE ONLY AND FIGURES ARE SUBJECT TO CHANGE

Read and Approved:

Laura Richardson

JPMC- 000265
CONFIDENTIAL

stewart
title of sacramento

Stewart Title of Sacramento
730 Alhambra Blvd., Suite 202
Sacramento, CA 95816

Phone: (916) 492-7220
Fax: (916) 492-7229

BUYER'S ESTIMATED CLOSING COSTS

PROPERTY: 3822 West Curtis Drive, Sacramento, CA 95818
BUYER: Laura Richardson
DATE: January 8, 2007
ESCROW OFFICER: Nikki Davis
CLOSING DATE: January 8, 2007
ESCROW NO.: [redacted]

	DEBITS	CREDITS
FINANCIAL CONSIDERATION		
Total Consideration	535,001.00	
Deposit from Laura Richardson		1,000.00
Deposit from Laura Richardson		22,172.22
Deposit from Laura Richardson		5,000.00
New 1st Trust Deed		535,001.00
LOAN INFORMATION - Washington Mutual Bank		
[Charges $15 423.09]		
Loan Origination Fee to Avenue Mortgage	10,700.00	
Appraisal Fee to Avenue Mortgage	350.00	
Credit Report Experian to Avenue Mortgage	13.33	
Lender's Inspection Fee Sean B. Gallagher to Avenue Mortgage		
Tax Research-Payment Services to Washington Mutual Bank	81.00	
Flood Search Fee LandAmerica	8.00	
Broker Processing Fee to Avenue Mortgage	600.00	
Broker Application Fee to Avenue Mortgage	275.00	
Broker Underwriting Fee to Avenue Mortgage	400.00	
Interest at $12:1.9900/day from 01/08/2007 to 02/01/2007 to Washington Mutual Bank	3,095.76	
PRORATIONS/ADJUSTMENTS		
Unpaid Taxes at $451.48/semi-annually from 01/01/2007 to 01/08/2007		17.66
Credit fr Seller to Buyer towards closing costs		15,000.00
Credit fr Buyer to Seller $98.03/day fr 12/19/06	1,032.51	
Credit fr Buyer to Seller $100/day fr 1/5/07	500.00	
OTHER DEBITS/CREDITS		
State Farm Insurance for Homeowners Insurance Premium	1,231.00	
City of Sacramento for City Transfer Tax	735.63	
ASAP Signing Services, Inc. for accomodation signing/notary fees	100.00	
TITLE/TAXES/RECORDING CHARGES		
ALTA Loan Policy Fee	705.98	
Policy Endorsement - 8.1	25.00	
Recording Grant Deed	10.00	
Recording Trust Deed	65.00	
Documentary Transfer Tax	264.62	
ESCROW CHARGES		
Escrow Fee	515.50	
Drawing Grant Deed	40.00	
Notary Fee	40.00	
E-Mail Documents	100.00	
Federal Express	150.00	
Wire Fee	20.00	
Refund	21,601.65	
TOTAL	$ 578,190.78	$ 578,190.78

THIS IS AN ESTIMATE ONLY AND FIGURES ARE SUBJECT TO CHANGE

Read and Approved:

Laura Richardson

stewart
title of sacramento

Stewart Title of Sacramento
730 Alhambra Blvd., Suite 202
Sacramento, CA 95816

Phone: (916) 492-7220
Fax: (916) 492-7229

Please find below Wiring Instructions for Escrow No. [redacted]

All funds wired should be directed to:

Bank	COMERICA BANK-CALIFORNIA
Address	455 Capitol Mall #400
City/State	Sacramento, CA 95814
ABA	[redacted]
Credit to	STEWART TITLE OF SACRAMENTO
Acount No.	[redacted]
Reference	Nikki Davis, Escrow Officer Escrow No. [redacted]

If you have any questions regarding this matter, please do not hesitate to contact this office.

JPMC- 000267
CONFIDENTIAL

stewart
title of sacramento

Stewart Title of Sacramento
730 Alhambra Blvd., Suite 202
Sacramento, CA 95816

Phone: (916) 492-7220
Fax: (916) 492-7229

BUYER'S ESTIMATED CLOSING COSTS

PROPERTY: 3622 West Curtis Drive, Sacramento, CA 95818
BUYER: Laura Richardson

DATE: January 9, 2007
ESCROW OFFICER: Nikki Davis
CLOSING DATE: January 9, 2007
ESCROW NO.: [redacted]

	DEBITS	CREDITS
FINANCIAL CONSIDERATION		
Total Consideration	535,001.00	
Deposit from Laura Richardson		1,000.00
Deposit from Laura Richardson		22,172.22
Deposit from Laura Richardson		6,000.00
New 1st Trust Deed		535,001.00
LOAN INFORMATION - Washington Mutual Bank		
[Charges $19 847.03]		
Loan Origination Fee to Avenue Mortgage	10,700.00 O	
Appraisal Fee Sean B. Gallagher POC $350.00		
Credit Report Experian to Avenue Mortgage	13.33 C	
Lender's Inspection Fee Sean B. Gallagher to Avenue Mortgage		
Tax Research-Payment Services to Washington Mutual Bank	81.00 T	
Flood Search Fee LandAmerica	8.00 F	
Broker Processing Fee to Avenue Mortgage	500.00 P	
Broker Application Fee to Avenue Mortgage	275.00 A	
Broker Underwriting Fee to Avenue Mortgage	400.00 U	
Interest at $121.9900/day from 01/02/2007 to 02/01/2007 to Washington Mutual Bank	3,869.70	
PRORATIONS/ADJUSTMENTS		
Unpaid Taxes @ $451.48/semi-annually from 01/01/2007 to 01/08/2007		20.07
Credit fr Seller to Buyer towards closing costs		16,000.00
Credit fr Buyer to Seller $96.03/day fr 12/19/06	1,632.51	
Credit fr Buyer to Seller $100/day fr 1/8/07	500.00	
OTHER DEBITS/CREDITS		
State Farm Insurance for Homeowners Insurance Premium	1,231.00	
City of Sacramento for City Transfer Tax	735.63	
ASAP Signing Services, Inc. for accomodation signing/notary fees	100.00	
TITLE/TAXES/ RECORDING CHARGES		
ALTA Loan Policy Fee	705.95	
Policy Endorsement - 8.1	25.00 E	
Recording Grant Deed	10.00 R	
Recording Trust Deed	66.00 R	
Documentary Transfer Tax	294.52 S	
ESCROW CHARGES		
Escrow Fee	515.50 S	
Drawing Grant Deed	40.00	
Notary Fee	40.00 N	
E-Mail Documents	100.00 S	
Federal Express	150.00 S	
Wire Fee	20.00 S	
Refund	21,180.12	
TOTAL	$ 578,193.29	$ 578,193.29

THIS IS AN ESTIMATE ONLY AND FIGURES ARE SUBJECT TO CHANGE

Read and Approved:

Laura Richardson

JPMC- 000268
CONFIDENTIAL

TO: Stewart Title Of Sacramento
730 Alahambra Blvd, 212
Sacramento , CA 95816

ATTN: Nikki Davis
Phone: (916) 492-7220

Date: 01/04/2007 Est. #:
Borrower: Laura Richardson
Loan Type: Conventional Fixed Adjustable
Loan #:
Originator:
FHA/VA Case No:
Account Manager: Christina Palmquist
Phone #: (714) 939-5200

LENDER'S INSTRUCTIONS TO CLOSING AGENT

ADDITIONAL TITLE & SETTLEMENT AGENT INSTRUCTIONS ARE SET FORTH ON PAGES TWO AND THREE.

If you wish to make any change(s) (including the changing of document dates) to any closing document(s) and/or the final HUD-1, or any information set forth herein, you must

1. Call the branch office to obtain written approval **prior to making any changes.**
2. Obtain the borrower's initials on **ALL** changes.

A. The following documents are required to complete the captioned loan. **Return all required documents, executed as described within 24 hours.**

[X] Applicant Identification Verification (Form 4140507) - If the information has been provided, obtain the identification documents from the applicant and compare it to what is listed and verify the accuracy. If the information has not been completed, obtain one of the identification types indicated and complete the form. Provide your signature indicating that you have verified and completed the form.

- This document must be completed prior to any documents being executed by the borrower.
- If there are any discrepancies in any of the information provided, you (the closing/settlement agent) must immediately contact the Loan Coordinator and **MUST NOT** proceed with the closing.
- Escrow states: The closing agent should return the Applicant Identification Verification form with the closing package for validation (to ensure the form has been signed by closing agent) prior to closing.
- Non-Escrow states: The Applicant Identification Verification form should be faxed back to the Loan Fulfillment Center by the closing agent for validation (to ensure the form has been signed by closing agent) prior to funding of the loan.

It is the Closing/Settlement Agent's responsibility to ensure that any contracted agents (i.e. notary) completes the AIV prior to allowing the borrowers to execute documents.

[X] **Regulation Z Disclosure:** Return executed original and 2 certified copies.
[X] **Note:** Return executed original and 2 certified copies.
[X] **Deed of Trust/Mortgage:** Record original. Return 2 certified copies of signed original including complete notary acknowledgment. Return a COUNTY certified copy of all documents recording in Torrens, Abstract, Registered Land or Land Court in any state.

Return all signed loan documents with a final closing statement to:

Washington Mutual Bank
1400 S. Douglass Rd., Suite 100
Anaheim, CA 92806

[ ] **Acknowledgment of Itemization of Fees, Points, Interest, Costs and Charges for Texas Equity Loans**
[X] **Application:** All borrowers to sign, date and complete monitoring section of 1003 (Confidential).
[X] **Loan Review Agreement**
[X] **Tax Information Sheet**
[X] **Owner Occupancy Agreement**
[X] **Compliance Agreement**
[ ] **Rescission Notice/Right to Cancel**
[X] **Privacy Policy form 4140591, one (1) copy per customer for each loan.**

Note: Do not return any copies of the borrower's identification documents or photographs

I hereby acknowledge with the below signature on each page that I have read all pages and fully understand and will comply with these instructions.

Settlement Agent

JPMC- 000269
CONFIDENTIAL

CSOC.RICH.002050

B. Washington Mutual Bank ("Lender") requires that funds are disbursed and the security instrument is recorded within two days of funding.

- Loan funds may not be disbursed until the end of the recission period, if applicable.
- If you are unable to disburse funds within two days, you must return our funds.
- You must use the enclosed "Verification of Recording" form to document the recording information and return the form to us within two days. If you are unable to provide confirmation of recording, you must provide a letter verifying that Lender has first lien position on the subject property as a result of this transaction. The first lien letter must be returned to Lender along with the signed loan documents and the Verification of Recording.

C. In addition to the above requirements, do not close this loan without:
[X] Fire insurance policy [ ] and flood insurance policy, with loss payable BFU-438 in our favor. Policy must show the loan number.
(SEE PAGE FOUR HEREOF FOR SPECIFIC INSURANCE REQUIREMENTS.)
Fire policy amount to be at least $535,001.00
Loss payee to read: Washington Mutual Bank
ISAOA/ATMIA
P.O. Box 100564
Florence, SC 29501-0564

D. For the purposes of your completion of a HUD-1 closing statement, fee information is provided below. NOTE: ALL FEES PAID TO THE BROKER SHOULD BE SHOWN ON LINES 808 - 811, AS STATED IN THE HUD-1 INSTRUCTIONS

1. Fees to be incurred:	Total Fees	Lender Fees	Broker Fees
Lender Loan Origination Fee	$	$	$
Lender Discount Fee	$	$	$
Credit Report Fee	$ 13.33	$	$ 13.33 ✓
Appraisal Fee	$ 350.00	$	$ 350.00 ✓
Tax Research/Payment Services to: Washington Mutual Bank, F.A.	$ 81.00	$ 81.00 ✓	$
Tax Procurement/Tracking First American	$	$	$
Lender Doc Prep	$	$	$
Lender Inspection Fee	$	$	$
Lender Processing Fee	$	$	$
Flood Search Fee to: LandAmerica	$ 8.00	$ 8.00 ✓	$
Broker Processing Fee	$ 500.00	$	$ 500.00 ✓
Broker Application Fee	$ 275.00	$	$ 275.00 ✓
Lender Underwriting Fee	$	$	$
Broker Underwriting Fee	$ 400.00	$	$ 400.00 ✓
Notary Fee	$ 135.00	$	$
Document Fee	$	$	$
Mortgage Broker Fee	$	$	$
State Specific Fee	$	$	$
Broker Origination/Discount (NJ Only) Fee	$ 10,700.00	$	$ 10,700.00 ✓
	$	$	$
	$	$	$
Total Fees	$ 12,462.33	89.00	12,238.33
Premium Yield Adjustment to broker (paid by Lender)	$	$	$

2. Amount of the loan: $535,001.00 Term: 360 months Interest Rate: 8.800
3. Prepaid deposits: $
* 4. Credit Report Fee paid to: Broker
** 5. Appraisal Fee paid to: Sean B Gallagher
6. Purchase price: $535,001.00
7. Cash down payment: $
8. Seller-paid fees must be disclosed per the attached "Debts and Disbursements" form. Any changes must be accompanied by written approval by Lender prior to making any changes.

* If disbursed to reimburse the broker, HUD1 should show Paid to Experian
** If disbursed to reimburse the broker, HUD1 should show Paid to Sean B Gallagher

The quotation of interest/charges and fees expires on this date.
Documents expire, do not allow funding after this date.

9. Taxes (est) 0 Mos. @ 557.00 Total:
10. Fire Ins. 0 Mos. @ 134.00 Total:
11. Flood Ins. 0 Mos. @ Total:
12. PMI/MIP Ins. Mos. @ Total:
13. Aggregate Escrow Adjustment $
14. Interest @ 128.99 per day from disbursement to the first of the month preceding first payment date set forth in the Note.
15. Any and all payments or payoffs must be paid as instructed per the attached "Debts and Disbursements" form.
16. The total consideration in this transaction except for our loan and approved secondary financing in the amount of $ is/are paid in the form of cash through your escrow. Do not record our Deed of Trust/Mortgage if you have knowledge of a concurrent or subsequent escrow to be opened or closed upon completion of this escrow which will transfer subject property.

I hereby acknowledge with the below signature on each page that I have read all pages and fully understand and will comply with these instructions.

Settlement Agent

JPMC- 000270
CONFIDENTIAL

CSOC.RICH.002051

Required Endorsements to the Loan Form/Short Form ALTA Policy:

ALTA Form 1 or equivalent

ALTA Form 9 or equivalent

CLTA Form 116 or equivalent. The dwelling described in the 116 (116.2) endorsement must be assessed as real property and included in the policy definition of "land".

Environmental Protection lien endorsement Form 8.1 is required on all loans.

State specific endorsements, if required.

Mechanic's Lien Endorsement or equivalent is required.

If this loan is a condominium unit or PUD, issue Condominium/PUD Coverage Endorsement.

If this loan is a Manufactured Housing/Mobile Unit, issue endorsement assuring that property is permanently affixed and taxed as real property.

If this loan is an adjustable rate loan, issue endorsement including coverage for adjustable rate loans.

If this loan is an adjustable rate loan with potential for negative amortization, issue endorsement covering adjustable rate with increasing balance and write the policy for the maximum possible principal balance as set forth on the security instrument or rider.

If this loan is a balloon loan, issue endorsement coverage insuring the Balloon Deed of Trust/Mortgage is valid and enforceable.

If access to the property is by non-public appurtenant easement, such easement must be described in the Deed of Trust/Mortgage and insured in Schedule A of the ALTA policy.

If the policy will contain any title exception(s) described below, attach the associated endorsement(s) for equivalent coverage).

a) If there is forfeiture, reverter, or right of re-entry, or no mortgage protection clause, issue endorsement providing coverage for Lender.

b) If the policy will show any easement, right of way, encumbrance, etc., covering: a) the entire parcel, or b) less than the entire parcel and the exact location and dimension of which is not specifically delineated on the plat map or survey, issue endorsement providing coverage for Lender.

c) If there is a water reservation or exception, issue endorsement providing coverage for Lender.

If the estate in real property is a leasehold estate rather than a fee simple estate, issue a CLTA Form 107.5 or equivalent title policy endorsement.

Return the original recorded deed/mortgage and the final title policy to:

Washington Mutual Bank
Document Operations
2210 Enterprise Drive
Mail Stop: SC06140
Florence, SC 29501

E. Lender's Title Policy Requirements: Alta Policy amount to be at least: $ 535,001.00

TO: • Stewart Title
• 730 Alhambra Blvd, 202
• Sacramento, CA 95816
•
•

Order #: 17-003957 ND
Dated: 01/03/2007
Property Address: 3622 West Curtis Drive
Sacramento, CA 95818
County: SACRAMENTO

The title insurance policy requirements regarding the above order number are set forth below and hereof and as follows:

The Deed of Trust/Mortgage to be a First lien, subject to the following exceptions:

All Taxes due and/or payable must be paid in full at closing.

Do not record the Deed of Trust/Mortgage unless the original and copy of the ALTA policy as set forth on page two and three hereof can be delivered to our office no later than three working days after recordation.

1. ESCROW: not later than three (3) working days after recording return:
   a. Certified copy of the Deed of Trust/Mortgage with recorder's serial number, recording date, and book and page number affixed.
   b. Title Policy in duplicate, correct in form and content.

2. You are to validate Applicant Information Verification data and sign form prior to borrower signing any closing documents.

3. DOCUMENTS: All documents are to be signed exactly as shown. In the event of error, contact us immediately. There are to be no corrections/changes without the express written consent of Lender. Should such consent be granted, all changes must be initialed by all Borrowers. Supply Borrowers with copies of documents. We will not accept a power of attorney.

I hereby acknowledge with the below signature on each page that I have read all pages and fully understand and will comply with these instructions.

Settlement Agent

JPMC- 000271
CONFIDENTIAL

CSOC.RICH.002052

4. **FIRE AND HAZARD INSURANCE:** A complete original one year fire policy must contain ECE and Special Form, at least in the amount equal to the lesser of the loan amount or the insurable value of the improvements on a replacement cost basis; the deductible to be no more than $1000.00 or 1% of amount of coverage, showing correct address of subject property and insured's name as shown on our Deed of Trust. Loss Payable (Form 438 BFU) as shown on page 1. Insurer must hold at least a Class IV and B+ rating in Best's Insurance Guide. If subject property is a condominium or PUD, a master policy is required reflecting the subject property on the declaration page. For all refinance transactions, a remaining term of six months is required for the acceptance of the existing hazard insurance policy. If the term is less than six months, a new one year policy must be provided.

5. **FLOOD INSURANCE:** Standard application for one year flood policy issued by member of National Flood Insurers Association for not less than our loan amount or the maximum amount available under National Flood Insurance program, whichever is less, including paid receipt. For all refinance transactions, a remaining term of six months is required for the acceptance of an existing flood insurance policy. If the term is less than six months, a new one year policy must be provided.

6. **RESPA:** You are hereby notified that we rely solely upon you to complete and deliver the "HUD-1 Closing Statement" in accordance with the Real Estate Settlement Procedures Act and that a condition of our consent to you escrowing this transaction is that you accept these instructions, complete and deliver "HUD-1 Closing Statement" in accordance with such requirements in order that we not be subject to any claim for, or any damage, liability, or penalty for failure to do such. If you do not accept this condition, return these instructions immediately together with the funding - do not close this loan.

7. **HUD-1:** Issue HUD-1 Closing Statement including Borrowers and Sellers Signatures.

8. **TITLE INSURANCE POLICY REQUIREMENTS:** An ALTA Long Form/Short Form Loan Policy of Title Insurance in DUPLICATE showing title vested in the name of the Borrower and insuring the Deed of Trust/Mortgage to be a valid lien subject only to the items set forth within these instructions. The title commitment, if applicable, shall obligate the title insurance underwriter to issue a policy omitting all preprinted exceptions. The Policy must insure our company or our assignee and contain the following requirements, endorsements and attachments:

MORTGAGEE CLAUSE: Its successors and/or assigns must be reflected with the corporation name and the corporate office mailing address.

VESTEE NAME SPELLING: Must be identical with Trustor(s)/Mortgagor(s) name spelling on Deed of Trust/Mortgage.

MARITAL STATUS: If borrower is married and is taking title in his/her name only, the policy must recite "...sole and separate property."

9. **ALL FUNDS:** All funds associated with this transaction must pass through this loan transaction except any approved secondary financing.

If water stock is involved, forward stock certificate showing Lender as first pledgee. If certificate is not available from stock company, obtain assignment of interest for Lender.

Do not disburse the loan funds and authorize recording of any Deed of Trust/Mortgage if

- You have knowledge of concurrent or subsequent transaction to be opened or closed upon completion of this transaction which will transfer subject property.
- You are not in receipt of demand/payoff statements or confirmation of payoff amounts for all existing liens of record.

It is expressly agreed that in cases where restrictions provide for the right of re-entry or a reverter provision or any condition on Deeds that the title company cannot insure against, said loan is not to be closed or monies funded without the waiver of the requirement in writing by Lender.

If you are unable to close this transaction in accordance with these instructions, you must promptly return any funds and/or documents you have received.

We reserve the right to cancel or amend the loan or these instructions at any time prior to recordation of our Deed of Trust/Mortgage.

I hereby acknowledge with the below signature on each page that I have read all pages and fully understand and will comply with these instructions.

Settlement Agent

01-09-07 12:43pm From-Stewart Title / Alhambra 916 492 7220 T-624 P.008/009 F-887

stewart
title of sacramento

Stewart Title of Sacramento
730 Alhambra Blvd., Suite 202
Sacramento, CA 95816

Phone: (916) 492-7220
Fax: (916) 492-7229

BUYER'S ESTIMATED CLOSING COSTS

PROPERTY:	3822 West Curtis Drive Sacramento, CA 95816	DATE:	January 9, 2007
		ESCROW OFFICER:	Nikki Davis
		CLOSING DATE:	January 9, 2007
BUYER:	Laura Richardson	ESCROW NO.:	

	DEBITS	CREDITS
FINANCIAL CONSIDERATION		
Total Consideration	535,001.00	
Deposit from Laura Richardson		1,000.00
Deposit from Laura Richardson		22,172.22
Deposit from Laura Richardson		5,000.00
New 1st Trust Deed		535,001.00
LOAN INFORMATION - Washington Mutual Bank (Charges $16,847.03)		
Loan Origination Fee to Avenue Mortgage	10,700.00	
Appraisal Fee Sean B. Gallagher POC $350.00		
Credit Report Experian to Avenue Mortgage	13.33	
Lender's Inspection Fee Sean B. Gallagher to Avenue Mortgage		
Tax Research Payment Services to Washington Mutual Bank	81.00	
Flood Search Fee LandAmerica	8.00	
Broker Processing Fee to Avenue Mortgage	500.00	
Broker Application Fee to Avenue Mortgage	275.00	
Broker Underwriting Fee to Avenue Mortgage	400.00	
Interest at $121.9900/day from 01/02/2007 to 02/01/2007 to Washington Mutual Bank	3,889.70	
PRORATIONS/ADJUSTMENTS		
Unpaid Taxes at $451.46/semi-annually from 01/01/2007 to 01/09/2007		20.07
Credit fr Seller to Buyer towards closing costs		15,000.00
Credit fr Buyer to Seller $98.03/day fr 12/19/06	1,632.51	
Credit fr Buyer to Seller $100/day fr 1/5/07	500.00	
OTHER DEBITS/CREDITS		
State Farm Insurance for Homeowners Insurance Premium	1,231.00	
City of Sacramento for City Transfer Tax	735.63	
ASAP Signing Services, Inc. for accomodation signing/notary fees	100.00	
TITLE/TAXES/RECORDING CHARGES		
ALTA Loan Policy Fee	705.98	
Policy Endorsement - B-1	25.00	
Recording Grant Deed	10.00	
Recording Trust Deed	85.00	
Documentary Transfer Tax	294.52	
ESCROW CHARGES		
Escrow Fee	515.50	
Drawing Grant Deed	40.00	
Notary Fee	40.00	
E-Mail Documents	100.00	
Federal Express	150.00	
Wire Fee	20.00	
Refund	21,180.12	
TOTAL	$ 578,193.29	$ 578,193.29

THIS IS AN ESTIMATE ONLY AND FIGURES ARE SUBJECT TO CHANGE

Read and Approved:

Laura Richardson

JPMC- 000273
CONFIDENTIAL

PAGE 3/3 * RCVD AT 1/9/2007 2:17:42 PM [Central Standard Time] * SVR:FAXNDAL007121 * DNIS:9250 * CSID:916492729 * DURATION (mm-ss):08-44

CA-View Browse - LAFICHE-CLLN -MSC SARALTBL---------- Rec 029545166 By 0624962.002 Lock 00 Col 001 132
Command ===> Scroll ===> PAGE
05-08-07 MSP LETTERWRITER ACTIVITY FOR MONTH OF 04-07 PAGE624,961
IQAN=[redacted] DATE=04-16 USER=LLP KEY=AG900 VERS=019 TITLE=Aegis Jit Draft lc FORM=1561 PRINTER=ULIZ SECURITY=1
LINES-PER-PAGE=NO CONDITIONS=1

Client ID:	156
Serial Number:	1564260378
Date:	April 16, 2007
Loan Number:	[redacted]
Social Security Number:	[redacted]
Full Mortgagor Name:	Laura Richardson
Address Line 1:	
City:	Sacramento
State:	CA
Zip:	95818
Zip Extension:	4462
Billing Line 1:	3622 W Curtis Dr
Billing City State:	Sacramento CA
Billing Zip:	95818
Home Phone Number:	[redacted]
Total Payment:	4227.98
Total Payment Due:	4227.98
Late Fee Due:	.00
NSF Fee Due:	.00
Other Fees Due:	.00
Balance in Suspense:	.00
Loan Origination Date:	01-10-07

1280

CSOC.RICH.002056

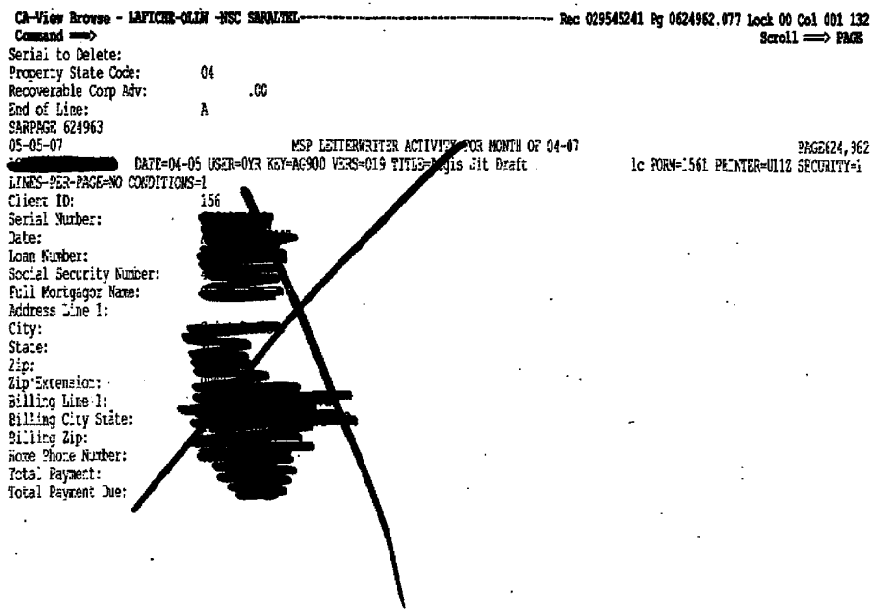
```
CA-View Browse - LAFICHE-ELLIN -NSC SARALTEL---------- Rec 029545191 Pg 0624962.027 Lock 00 Col 001 132
Command ===>                                                          Scroll ===> PAGE
Original Balance:              080535001
Current Principal Balance 1st mortgage only:    534696.36
Loan Term:                     360
Grace Days:                     15
Original Interest Rate:         8.80000
Loan Due Date:                 04-01-07
ALLTEL User ID:                LLP
User Name:
User Department:
Product Code:                  A15
ARM Plan ID:                   L6TR
Prime Rate Code:
EFT Routing Number:
EFT Account Number:
Account Type:                  C
Transaction Type:              27i
Payment Posting Date:          04-16-07
Delay Days:                    00
Recurring Draft:               N
Total Withdrawal Amount:          4242.98
JIT Service Fee Waived:        N
JIT Service Fee:                 15.00
Number of Payments to be applied:   1
Amount of Payments to be applied:    4227.98
Amount to be added to taken from Suspense:          +.00
```

CA-View Browse - LAFICHE-OLLW -HSC SARALTEL---------- Rec 029545216 Pg 0624962.052 Lock 00 Col 001 132
Command ==> Scroll ==> PAGE

Extra Principal to be applied:	.00
Extra Escrow to be applied:	.00
Late Fees to be applied:	.00
Bad Check Fees to be applied:	.00
Other Fees to be applied:	.00
Other Fee code:	
Miscellaneous:	.00
Replacement Reserve:	.00
Accident:	.00
Life Insurance:	.00
Name on Debit Account:	RICHARDSON LAURA
Loan Type:	Conventional
Bad Check Fee:	15.00
FHA Section:	
Investor Number:	A25
Source:	C
Old or New Payment:	
Generate Payment Tran:	Y
Paper Draft:	N
Foreign Address Indicator:	
Suspense Reason Code:	00
Co Mortgagor Name:	
Current PI Payment:	4227.98
Current Interest Rate:	8.80000
Bill Mode:	8

JPMC- 000276
CONFIDENTIAL

CSOC.RICH.002058



CA-View Browse - LAFICHE-OLIN -NSC SARQLTRL---------- Rec 029545241 Pg 0624962.077 Lock 00 Col 001 132
Command ===> Scroll ===> PAGE
Serial to Delete:
Property State Code: 04
Recoverable Corp Adv: .CC
End of Line: A
SARPAGE 624963
05-05-07 MSP LETTERWRITER ACTIVITY FOR MONTH OF 04-07 PAGE624,362
[redacted] DATE=04-05 USER=OYR KEY=AC900 VERS=019 TITLE=Regis Jit Draft lc FORM=1561 PRINTER=U112 SECURITY=1
LINES-PER-PAGE=NO CONDITIONS=1
Client ID: 156
Serial Number:
Date:
Loan Number:
Social Security Number:
Full Mortgagor Name:
Address Line 1:
City:
State:
Zip:
Zip Extension:
Billing Line 1:
Billing City State:
Billing Zip:
Home Phone Number:
Total Payment:
Total Payment Due:

McInville, Charmayne G.

From: Savarino, Alfio
Sent: Wednesday, February 07, 2007 7:17 PM
To: McInville, Charmayne G.
Cc: Bethea, Pamela K.; Williams, Melissa A.; Savarino, Alfio; Field, Sandra L.
Subject: RE: 3 urgent loan stip exceptions

See below in blue.

Thanks.

Alfio P. Savarino
Long Beach Mortgage, a division of Washington Mutual Bank
Senior Team Manager - Itasca,IL LFC
"Making Good Loans Easy"
800-361-6262 x6462
alfio.p.savarino@wamu.net

From: McInville, Charmayne G.
Sent: Tuesday, February 06, 2007 5:07 PM
To: Savarino, Alfio
Cc: Bethea, Pamela K.; Williams, Melissa A.
Subject: 3 urgent loan stip exceptions
Importance: High

Hi there, please review the below 3 stip exceptions and let me know what is determined on these issues. Thanks and have a great evening.

Richardson- DTI excessive >55% current 84.2%; appears lender qualified income from previous job (city counsel) job terminated 12/06 per VOE- income for state assembly representative position used to qualify borrower; (2) LTV 5% exception max 95%, actual is 100%.

- Disagree with excessive DTI findings, underwriter qualified borrower from newly appointed position as an Assembly Member in which a letter from State Capital-CA State Assembly Deputy Administrative Office was provided and audited
- LTV 5% exception max 95%, actual is 100%
- 5% LTV exception was approved and copy of exception in file allowing 100% LTV

Lindenmann- $260K loan amount exception, max allowed for C grade loan is $600K and actual is $660K.

- Copy of loan amount exception in file signed by Sr. Manager, Art Scorciolla.

Hoke- 5.4% DTI exception, max allowed is 55% and actual is 60.4%, lender did not include primary housing in there ratios and no lease found for subject property.

- I disagree with the findings due to the following: Rental income was not used for subject property so rental lease was not necessary.
- The primary housing was included in DTI.
- Primary housing totaled $7054.67 including a 1st & 2nd and taxes and insurance.
- DTI is 55.43% and not 60.4%.

Charmayne McInville
Customer Specialist-II
Secondary Delivery Operations

JPMC- 000278
CONFIDENTIAL

LOANSAFE LoanSafe Examines the Details--Property, Borrower, Broker

LoanSafe delivers a comprehensive analysis of common property problems by analyzing relationship details between borrowers, brokers, appraisers, specific market regions, and other known interactions that are effective in detecting and preventing fraud and misrepresentation. For more information call (888) 288-2909.

User Entry Information

Report Order Number:	L50000010FE475F12F62AB
Report Order Date:	Jan 2, 2007 12:17 PM
Address:	3622 W CURTIS DR, SACRAMENTO, CA, 95818
Estimate:	$535,000
Borrower:	richardson, laura
Broker Code:	829000
Loan Number:	[redacted]

MISC

LoanSafe Summary

LoanSafe Score

0

Property F Score	Zip Code Score	Broker Score		Borrower Score
		Lender	Industry	
0	0.36	0.00	0.49	0

Property Summary

Property F Score:	**0**	**Flip Caution:**	**Low**
Estimate:	$535,000	T-Ratio:	5.7
Mean/Median:	$477,618 / $467,500	S-Gain:	29.9
Variance:	10.7%	Subject 3YS Gain:	0.0
Zip Code Score:	0.36	Subject 3YT Flag	

Broker Summary

Broker Score:	**0.00**	**Broker Caution:**	**Low**
Broker Code:	829000	Industry Score:	0.49
Unit Volume:	6		

Borrower 1: richardson, laura

Borrower Score:	**0**		
SSN Total Score:	**0.0**	**SSN Caution:**	**No**
SSN:	573553258		
F/L/Both Name:	0 / 0 / 0	State Not Found:	0
Multi-Name:	0	Multi-SSN:	
Transient:	0	Deceased:	0
Age:		Invalid:	0
Alert 1:	Borrower currently owns multiple properties		

HISTORYPRO CoreLogic's HistoryPro information report is used to provide sales history and comps for a specific market in such detail as to clearly identify flips, flip markets, and valuation patterns.

JPMC- 000279
CONFIDENTIAL

Order Summary

Input Address:	3622 W CURTIS DR	**Report Date:**	Jan 2, 2007
Input City-State-Zip:	SACRAMENTO, CA 95818-4462	**Input Estimate:**	$535,000

Final Analysis

F Score: 0

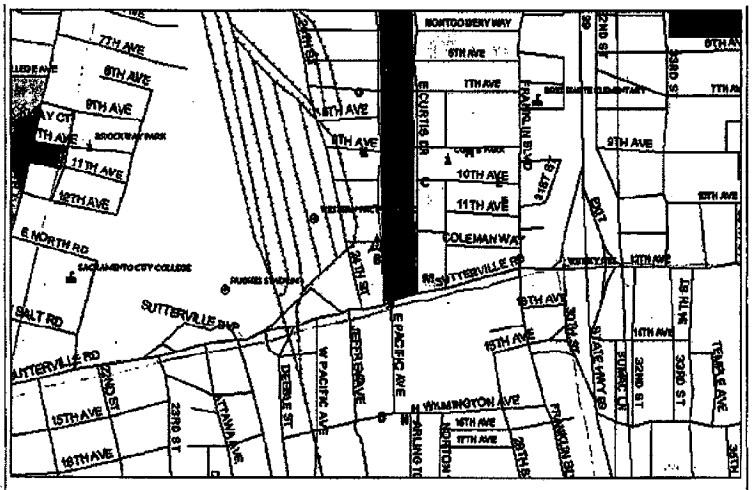
Market Analysis

Nearby Sales:	35	**Rural Flag:**	U
Max Distance:	0.25 Miles	**High Price:**	$799,000
Average Distance:	0.15 Miles	**Average Price:**	$477,618
T Score:	2 of 35	**Median Price:**	$467,500
T Ratio:	5.7%	**Low Price:**	$235,000
S Gain (Sale Pairs):	29.9%(6 of 35)	**Mobile Home:**	0.0%
L Gain (Loan Pairs):	146.1%(14 of 35)	**Disaster Date:**	None
		Disaster Type:	

Subject Analysis

Prior 3 Year Foreclosure:	No	**APN:**	[redacted]
Prior 3 Year Sale Gain:	0%	**Last Sale Date:**	Jan 25, 2006
Prior 3 Year Loan Gain:	0%	**Last Sale Price:**	(U)
		Land Use Code:	RSFR

Area Map



Sixteen shades of Tan-to-Green shading are used to depict value: (TAN IS LOW) and (GREEN IS HIGH)

HUD Property Rules Report

Passes HUD Property Rules: YES
Sufficient Information: YES

There are no documented resales of this property in the last 3 years. There are no additional HUD property rule requirements associated with this property.

JPMC- 000280
CONFIDENTIAL

Sales within last 90 days:	NO
Sales within last 12 months:	NO
Sales within last 3 years:	NO

Subject Report

Site Address:	3622 W CURTIS DR SACRAMENTO CA , 95818 -4462
Mail Address:	3622 W CURTIS DR SACRAMENTO CA , 95818 -4462
APN:	[redacted]
Legal Desc:	SOUTH CURTIS OAKS 06
County:	Sacramento County
MSA Name:	Sacramento--Arden-Arcade--Roseville, CA
MSA Code:	40900
School Districts:	Unified : SACRAMENTO CITY UNIFIED
Census Tract:	06.067.002500.2.019

Owner Information
Current Owner: HELMAR FAMILY TRUST
Second Owner:
Spouse:

Assessment
Assessed Land: $16,686
Assessed Improvement: $60,902
Assessed Total: $77,588
Assessed Market:

Last Sale
Sale Date: Jan 25, 2006
Sale Price: (U)

Property Details

Use Code:	RSFR	**Building sq ft:**	1639	**Living sq ft:**	1639	**$ per sq ft:**	
Lot Size:	4,792 sq ft	**Bedrooms:**	3	**Bathrooms:**	2	**Total Rooms:**	7
View:		**Improved:**	78.0%	**Heating:**	Central	**Cooling:**	AC Heat Pump
Tax Amount:	$904	**Garage:**	Undefined Type - 1 Car	**Stories:**	2	**Year Built:**	1926
No. of Units:		**Pool:**		**Fireplace:**	1	**Zoning:**	R1

Subject Property Sales and Loan History

Transfer Date	Transfer Value	1st Loan	2nd Loan	Transfer Type
Jan 25, 2006	$0 (U)	$0	$0	Nominal

Buyer: HELMAR FAMILY TRUST
Seller: HELMAR MARK S and SHARON L
Lender:
Deed Type: GRANT
Loan Type:
Rate Type:
Valued Sale:
Document Number:

Transfer Date	Transfer Value	1st Loan	2nd Loan	Transfer Type
Jan 19, 2006	$0	$507,500	$0	Refinance or Equity Line of Credit

Buyer: HELMAR MARK S and SHARON L
Seller:
Lender: INDYMAC BK FSB
Deed Type: TRUST
Loan Type: CNV
Rate Type: ADJ
Valued Sale:
Document Number:

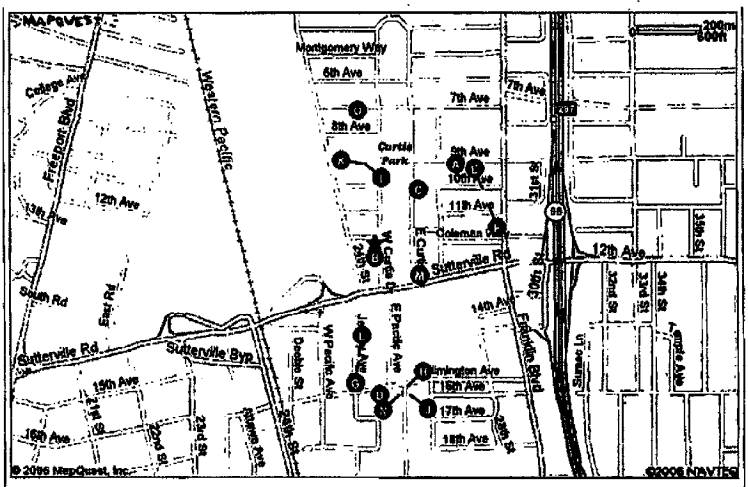
Transfer Date	Transfer Value	1st Loan	2nd Loan	Transfer Type
Jan 19, 2006	$0	$71,800	$0	Refinance or Equity Line of Credit

Buyer: HELMAR MARK S and SHARON L
Seller:
Lender: INDYMAC BK FSB
Deed Type: TRUST
Loan Type: CNV
Rate Type: FIX
Valued Sale:
Document Number:

Transfer Date	Transfer Value	1st Loan	2nd Loan	Transfer Type
Dec 13, 2002	$0	$73,000	$0	Refinance or Equity Line of Credit

Buyer: HELMAR MARK
Seller:
Lender: GOLDEN 1 CU
Deed Type: TRUST
Loan Type: CNV
Rate Type: FIX
Valued Sale:
Document Number:

Nearby Properties Map



Nearby Properties are shown with letter designations

Nearby Sales

Miles	Address (Rec #: 246669748)	Living SqFt	Lot SqFt	$ SqFt	Assessment	Bed	Bath	Rooms	Year Blt	Land Use
0.21 (A)	2732 9TH AVE SACRAMENTO CA 95818	1,167	4,792	$321	$250,396	2	1	5	1922	RSFR

School District: Unified : SACRAMENTO CITY UNIFIED
Zoning: R1 Pool: N APN: [redacted]
Legal Desc: SOUTH CURTIS OAKS 02

Date	Sale Value	1st Loan Amt	Transaction	Deed	Buyer	Seller
Oct 26, 2006	$375,000	$300,000	RESALE	GRANT	LUNARDI JANET	SCARLETT ROBERT E

Miles	Address (Rec #: 246670047)	Living SqFt	Lot SqFt	$ SqFt	Assessment	Bed	Bath	Rooms	Year Blt	Land Use
0.02 (B)	3648 W CURTIS DR SACRAMENTO CA 95818	1,408	3,920	$376	$437,809	3	1	6	1940	RSFR

School District: Unified : SACRAMENTO CITY UNIFIED
Zoning: R1 Pool: N APN: [redacted]
Legal Desc: SOUTH CURTIS OAKS 06

Date	Sale Value	1st Loan Amt	Transaction	Deed	Buyer	Seller
Sep 20, 2006	$529,000	$329,000	RESALE	GRANT	STOUMACK ALAN L and LEE A	FIRPO ANTHONY F and CHRISTINE M
Aug 14, 2006	$0	$300,000	REFI/EQ		TRUST FIRPO ANTHONY F and CHRISTINE M	
May 28, 2004	$0	$141,551	REFI/EQ		TRUST FIRPO ANTHONY F and CHRISTINE M	

Miles	Address (Rec #: 246669779)	Living SqFt	Lot SqFt	$ SqFt	Assessment	Bed	Bath	Rooms	Year Blt	Land Use
0.12 (C)	3661 E CURTIS DR SACRAMENTO CA 95818	2,031	6,098	$278	$87,662	3	2	6	1931	RSFR

School District: Unified : SACRAMENTO CITY UNIFIED
Zoning: R1 Pool: N APN: [redacted]
Legal Desc: SOUTH CURTIS OAKS 03

Date	Sale Value	1st Loan Amt	Transaction	Deed	Buyer	Seller
Sep 13, 2006	$705,000	$417,000	RESALE	GRANT	WINTER GRAY W and COLLEEN D	MEININGER THERESA M TRUST

Miles	Address (Rec #: 246679067)	Living SqFt	Lot SqFt	$ SqFt	Assessment	Bed	Bath	Rooms	Year Blt	Land Use
0.24 (D)	2548 WILMINGTON AVE SACRAMENTO CA 95820	752	3,920	$347	$78,278	2	1	4	1947	RSFR

JPMC- 000282
CONFIDENTIAL

School District: Unified : SACRAMENTO CITY UNIFIED
Zoning: R1 Pool: N APN: [redacted]
Legal Desc: STELLA TRACT

Date	Sale Value	1st Loan Amt	Transaction	Deed	Buyer	Seller
Aug 15, 2005	$261,500	$209,200	RESALE	GRANT	HEMI PATRICK S and ELIZABETH N	MACGREGOR KENDALL
Mar 4, 2004	$0	$0	NMNL	GRANT	MACGREGOR KENDALL	PERCIVAL AMY M

Miles	Address (Rec #: 246668790)	Living SqFt	Lot SqFt	$ SqFt	Assessment	Bed	Bath	Rooms	Year Blt	Land Use
0.24 (E)	2752 10TH AVE SACRAMENTO CA, 95818	2,317	3,049	$315	$276,374	4	2	7	1932	RSFR

School District: Unified : SACRAMENTO CITY UNIFIED
Zoning: R1 Pool: N APN: [redacted]
Legal Desc: SOUTH CURTIS OAKS 03

Date	Sale Value	1st Loan Amt	Transaction	Deed	Buyer	Seller
Aug 8, 2006	$730,000	$584,000	RESALE	GRANT	GILDERSLEEVE JEDEDIAH O and MAUREEN	WEST CHRISTOPHER A
Mar 17, 2006	$0	$120,000	REFI/EQ	TRUST	HENDERSHOTT COLLEEN	

Miles	Address (Rec #: 246668792)	Living SqFt	Lot SqFt	$ SqFt	Assessment	Bed	Bath	Rooms	Year Blt	Land Use
0.24 (F)	2763 11TH AVE SACRAMENTO CA, 95818	1,571	3,049	$271	$62,766	3	2	6	1935	RSFR

School District: Unified : SACRAMENTO CITY UNIFIED
Zoning: R1 Pool: N APN: [redacted]
Legal Desc: SOUTH CURTIS OAKS 03

Date	Sale Value	1st Loan Amt	Transaction	Deed	Buyer	Seller
Jul 5, 2006	$427,000	$367,600	RESALE	GRANT	LEE MATTHEW	JONES MARY H
Mar 23, 2006	$0	$40,000	REFI/EQ	TRUST	JONES MARY	
Feb 14, 2005	$0	$265,000	NMNL	GRANT	JONES MARY	JONES MARY H

Miles	Address (Rec #: 246678974)	Living SqFt	Lot SqFt	$ SqFt	Assessment	Bed	Bath	Rooms	Year Blt	Land Use
0.19 (G)	3835 JEFFREY AVE SACRAMENTO CA, 95820	848	5,663	$384	$260,100	2	1	4	1926	RSFR

School District: Unified : SACRAMENTO CITY UNIFIED
Zoning: R1 Pool: N APN: [redacted]
Legal Desc: WESTERN PACIFIC ADD

Date	Sale Value	1st Loan Amt	Transaction	Deed	Buyer	Seller
Jun 29, 2006	$325,000	$324,500	RESALE	GRANT	ZAENI YASMINE	AURIEMMA JASON F
Feb 20, 2004	$250,000	$200,000	RESALE	GRANT	AURIEMMA JASON	DELATORRE FELIX

Miles	Address (Rec #: 246679164)	Living SqFt	Lot SqFt	$ SqFt	Assessment	Bed	Bath	Rooms	Year Blt	Land Use
0.24 (H)	2600 WILMINGTON AVE SACRAMENTO CA, 95820	1,508	3,254	$204	$287,722	3	3	6	2002	RSFR

School District: Unified : SACRAMENTO CITY UNIFIED
Zoning: R1 Pool: N APN: [redacted]
Legal Desc: LOT 29 STELLA TRACT, EXC THE S 50 FT OF SD LOT 29 CONTG 3,254 SQ FT

Date	Sale Value	1st Loan Amt	Transaction	Deed	Buyer	Seller
Jun 27, 2006	$307,881	$0	RESALE	T/ FRCL	DEUTSCHE BK NATL TRUST 2005-1	
Oct 18, 2004	$0	$276,250	REFI/EQ	TRUST	HENNIE CRYSTAL	
Feb 9, 2004	$0	$237,600	REFI/EQ	TRUST	HENNIE CRYSTAL	

Miles	Address (Rec #: 246669710)	Living SqFt	Lot SqFt	$ SqFt	Assessment	Bed	Bath	Rooms	Year Blt	Land Use
0.13 (I)	3548 91H AVE SACRAMENTO CA, 95818	2,368	4,792	$337	$798,492	4	3	8	1965	RSFR

School District: Unified : SACRAMENTO CITY UNIFIED
Zoning: R1 Pool: N APN: [redacted]
Legal Desc: SOUTH CURTIS OAKS 05

Date	Sale Value	1st Loan Amt	Transaction	Deed	Buyer	Seller
Jun 13, 2006	$799,000	$639,200	RESALE	GRANT	MONNIER ERIK	BERZANSKY MARC and STEPHANIE
Mar 6, 2006	$0	$200,000	REFI/EQ	TRUST	BERZANSKY MARC and STEPHANIE	
Jun 3, 2004	$730,000	$584,000	RESALE	GRANT	BERZANSKY MARC and STEPHANIE	CARBAUGH WILLIAM G JR and TERRI M
Mar 30, 2004	$0	$241,000	REFI/EQ	TRUST	RUTLAND WILLIAM	

Miles	Address (Rec #: 246679118)	Living SqFt	Lot SqFt	$ SqFt	Assessment	Bed	Bath	Rooms	Year Blt	Land Use
0.25 (J)	4117 ARLINGTON AVE SACRAMENTO CA, 95820	745	6,098	$358	$223,586	2	1	4	1940	RSFR

School District: Unified : SACRAMENTO CITY UNIFIED
Zoning: R1 Pool: N APN: [redacted]
Legal Desc: STELLA TRACT

Date	Sale Value	1st Loan Amt	Transaction	Deed	Buyer	Seller
Jun 1, 2006	$267,000	$263,280	RESALE	GRANT	HIGHTOWER MAKO and NOUPHAY	LACHICA-WORLEY MICHELLE
Nov 23, 2005	$0	$15,000	REFI/EQ	TRUST	LACHICA-WORLEY MICHELLE	
Jun 7, 2005	$0	$50,000	REFI/EQ	TRUST	LACHICA-WORLEY MICHELLE	

JPMC- 000283
CONFIDENTIAL

CSOC.RICH.002064

	May 27, 2004	$215,000	$172,000	RESALE	GRANT	LACHICA-WORLEY MICHELLE			AUSTIN DARRYL and KIMBERLY				
	May 27, 2004	$0	$0	NMNL	GRANT	LACHICA-WORLEY MICHELLE			WORLEY JACOB D				

Miles	Address (Rec #: 246669709)	Living SqFt	Lot SqFt	$ SqFt	Assessment	Bed	Bath	Rooms	Year Blt	Land Use
0.13 (K)	2540 9TH AVE SACRAMENTO CA, 95818	1,159	4,356	$415	$469,000	2	1	5	1940	RSFR

School District: Unified : SACRAMENTO CITY UNIFIED
Zoning: R1 Pool: N APN: [redacted]
Legal Desc: SOUTH CURTIS OAKS 05

Date	Sale Value	1st Loan Amt	Transaction	Deed	Buyer	Seller
May 25, 2006	$481,000	$384,800	RESALE	GRANT	NOBLE AARON	NIBLER JEFFREY R
Jul 13, 2005	$469,000	$359,650	RESALE	GRANT	NIBLER JEFFREY	PERSINGER H K and I H TRUST
Jul 13, 2005	$0	$0	NMNL	GRANT	WORLEY JANE	PRESINGER IVA H

Miles	Address (Rec #: 246675976)	Living SqFt	Lot SqFt	$ SqFt	Assessment	Bed	Bath	Rooms	Year Blt	Land Use
0.18 (L)	3825 JEFFREY AVE SACRAMENTO CA, 95820	840	5,663	$375	$132,204	2	1	4	1926	RSFR

School District: Unified : SACRAMENTO CITY UNIFIED
Zoning: R1 Pool: N APN: [redacted]
Legal Desc: WESTERN PACIFIC ADD

Date	Sale Value	1st Loan Amt	Transaction	Deed	Buyer	Seller
May 24, 2006	$315,000	$230,000	RESALE	GRANT	GREGG JENNIFER	HALL KATHRYN L

Miles	Address (Rec #: 246670069)	Living SqFt	Lot SqFt	$ SqFt	Assessment	Bed	Bath	Rooms	Year Blt	Land Use
0.1 (M)	3681 E CURTIS DR SACRAMENTO CA, 95818	2,080	9,583	$296	$540,504	3	2	8	1960	RSFR

School District: Unified : SACRAMENTO CITY UNIFIED
Zoning: R1 Pool: N APN: [redacted]
Legal Desc: LOT 15 SOUTH CURTIS OAKS SUB. NO. 3 EXC. POR. DEEDED TO CITY OF SACTO. BEING FURTHER DES. IN BK. 3988/843 O.R.,

Date	Sale Value	1st Loan Amt	Transaction	Deed	Buyer	Seller
May 19, 2006	$616,468	$0	RESALE	T/ FRCL	EMC MORTGAGE CORP	LOANSTAR MORTGAGEE SVCS
Aug 25, 2004	$0	$580,000	REFI/EQ	TRUST	DARDEN WILLIAM	
Aug 24, 2004	$0	$75,000	REFI/EQ	TRUST	DARDEN WILLIAM	
Feb 12, 2004	$0	$400,000	NMNL	GRANT	DARDEN WILLIAM	DARDEN WILLIAM T

Miles	Address (Rec #: 246679070)	Living SqFt	Lot SqFt	$ SqFt	Assessment	Bed	Bath	Rooms	Year Blt	Land Use
0.25 (N)	4116 ARLINGTON AVE SACRAMENTO CA, 95820	807	6,098	$291	$110,629	2	1	4	1940	RSFR

School District: Unified : SACRAMENTO CITY UNIFIED
Zoning: R1 Pool: N APN: [redacted]
Legal Desc: STELLA TRACT

Date	Sale Value	1st Loan Amt	Transaction	Deed	Buyer	Seller
May 16, 2006	$235,000	$188,000	RESALE	GRANT	HERNANDEZ JOHN	DIAZ REYE and SHELLEY
May 16, 2006	$0	$0	NMNL	GRANT	HERNANDEZ JOHN	HERNANDEZ ARLENE
Sep 13, 2005	$0	$35,000	REFI/EQ	TRUST	DIAZ REYE and SHELLEY	
Oct 15, 2004	$0	$150,550	REFI/EQ	TRUST	DIAZ REYE E and SHELLEY	

Miles	Address (Rec #: 246669341)	Living SqFt	Lot SqFt	$ SqFt	Assessment	Bed	Bath	Rooms	Year Blt	Land Use
0.21 (O)	2516 7TH AVE SACRAMENTO CA, 95818	2,007	4,792	$333	$682,380	3	2	8	1925	RSFR

School District: Unified : SACRAMENTO CITY UNIFIED
Zoning: R1 Pool: N APN: [redacted]
Legal Desc: SOUTH CURTIS OAKS 05

Date	Sale Value	1st Loan Amt	Transaction	Deed	Buyer	Seller
May 9, 2006	$669,000	$0	RESALE	GRANT	MAHON SUSAN	BEALE JAMES C and CAROL R
Jan 5, 2005	$0	$323,000	REFI/EQ	TRUST	BEALE JAMES C and CAROL R	

Graph of Sale Price & Assessed Value

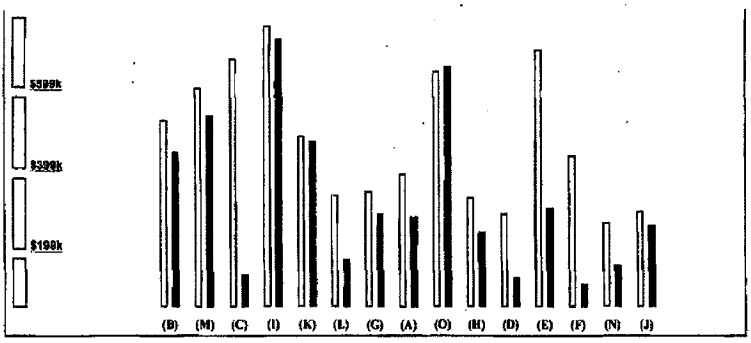
Sales Prices and Assessment Values for Recent Sales Ordered by Distance Left (closest) to Right (farthest)

☐ Sales Price

■ Assessment

— $799K

JPMC- 000284
CONFIDENTIAL



Closest Property Records

Miles	Address	SqFt	Lot SqFt	Bed	Bath	Rms	Yr Blt	Land Use	Sale Yr	Price	Assessed
0	3826 W CURTIS DR, 95818	1,315	4,792	3	1	5	1926	RSFR	2001	$325,000	$358,355
0.01	3630 W CURTIS DR, 95818	1,506	4,792	3	1	6	1935	RSFR	1998	$180,000	$186,944
0.01	3636 W CURTIS DR, 95818	1,595	4,792	4	2	8	1941	RSFR	1997		$58,436
0.02	3640 W CURTIS DR, 95818	1,851	4,792	4	2	7	1945	RSFR	1997		$72,553
0.02	3644 W CURTIS DR, 95818	1,355	4,356	3	1	5	1936	RSFR	1999	$189,000	$190,069
0.02	2510 COLEMAN WAY, 95818	2,320	4,356	4	2	8	1940	RSFR	1997	$232,000	$271,071
0.02	2500 COLEMAN WAY, 95818	1,539	4,356	3	1	6	1940	RSFR			$99,720
0.02	3648 W CURTIS DR, 95818	1,408	3,920	3	1	6	1940	RSFR	2006	$405,000	$437,809
0.02	2533 COLEMAN WAY, 95818	2,251	4,792	3	3	6	1978	RSFR	2004	$26,000	$344,612
0.02	2527 COLEMAN WAY, 95818	1,460	4,356	4	3	7	1951	RSFR	2006	$755,000	$488,180
0.03	2519 COLEMAN WAY, 95818	963	4,356	2	1	5	1926	RSFR	2001	$235,000	$259,117
0.03	3652 W CURTIS DR, 95818	2,207	3,485	4	2	7	1945	RSFR	1993	$181,720	$222,623
0.03	2511 COLEMAN WAY, 95818	1,950	4,356	4	1	7	1932	RSFR	2004	$480,000	$488,600
0.03	2501 COLEMAN WAY, 95818	1,548	4,356	2	2	6	1950	RSFR	2005	$224,000	$290,398
0.03	3656 W CURTIS DR, 95818	1,545	3,485	4	2	7	1926	RSFR	2006	$545,000	$475,482
0.03	3636 W CURTIS DR, 95818		1,672					UNKN	2006	$545,000	$10,404
0.04	3631 24TH ST, 95818	1,282	5,663	3	1	5	1938	RSFR	1999	$140,000	$157,453
0.04	3637 24TH ST, 95818	1,295	4,356	3	1	6	1940	RSFR	1997	$107,500	$170,528
0.04	3641 24TH ST, 95818	932	3,920	2	1	5	1939	RSFR	2003		$41,870
0.04	3645 24TH ST, 95818	1,002	5,227	2	1	5	1939	RSFR	2006	$382,000	$214,682

Market Data

	Average Value $518,768		Minimum Value $38,635		Maximum Value $949,908		Median Value $492,445	
Distance	Units/Per	% Own Occ	% Rnt Occ	% Sgl	% Mult 2-9	% Mult 10+	Avg Room	Avg Val
0.05 miles	26	85%	15%	100%	0%	0%	006.2	$484,372
0.05 miles	44	89%	11%	100%	0%	0%	005.8	$513,973
0.08 miles	28	93%	7%	100%	0%	0%	006.5	$467,329
0.12 miles	35	88%	12%	100%	0%	0%	005.8	$536,995
0.16 miles	44	84%	16%	100%	0%	0%	005.8	$487,681
0.16 miles	195	55%	41%	96%	4%	0%	004.7	$303,208
0.17 miles	62	97%	3%	100%	0%	0%	007.8	$949,908
0.17 miles	50	77%	15%	100%	0%	0%	005.0	$245,719
0.2 miles	8	25%	75%	100%	0%	0%	004.0	$38,635
0.2 miles	40	88%	10%	100%	0%	0%	006.0	$475,701
0.24 miles	77	44%	47%	77%	23%	0%	004.4	$304,444
0.24 miles	52	88%	13%	96%	4%	0%	005.9	$498,521
0.24 miles	37	94%	6%	100%	0%	0%	006.5	$716,991

JPMC- 000285
CONFIDENTIAL

CSOC.RICH.002066

0.26 miles	51	82%	14%	100%	0%	0%	006.8	$845,260	
0.28 miles	48	78%	22%	100%	0%	0%	007.1	$854,828	
0.28 miles	72	88%	6%	100%	0%	0%	006.9	$733,734	
0.27 miles	52	100%	0%	100%	0%	0%	006.0	$867,119	
0.28 miles	55	92%	4%	100%	0%	0%	005.9	$497,229	
0.28 miles	268	60%	34%	99%	1%	0%	004.9	$257,773	
0.29 miles	44	82%	38%	100%	0%	0%	005.2	$235,210	

Buyers and Sellers

Buyers Name	Sellers Name	Lender	Transaction	Price	Year	ID
ANDERSON JOHN	ANDERSON EVELYN		NMNL	$0	2005	
AURIEMMA JASON	DELATORRE FELIX	MIT LENDING	RESALE	$250,000	2004	(G)
BEALE JAMES C AND CAROL R		GOLDEN 1 CU	REFI/EQ	$0	2005	(O)
BERZANSKY MARC AND STEPHANIE		NATIONAL CTY BK	REFI/EQ	$0	2006	(I)
BERZANSKY MARC AND STEPHANIE	CARBAUGH WILLIAM G JR AND TERRI M	WELLS FARGO BK	RESALE	$730,000	2004	(I)
CHASE ROBERT L AND DIANE M		WELLS FARGO BK NA	REFI/EQ	$0	2005	
CHASE ROBERT L AND DIANE M		WELLS FARGO BK NA	REFI/EQ	$0	2005	
COUGHLIN THEODATE	LOPES GERALD A	USAA FSB	RESALE	$450,000	2006	
DAHLBERG MARY	DAHLBERG MARY K 2002 TRUST	LENDINGTREE LNS	NMNL	$0	2005	
DAHLBERG MARY K 2002 TRUST	DAHLBERG MARY K		NMNL	$0	2005	
DARDEN WILLIAM		WELLS FARGO BK	REFI/EQ	$0	2004	(M)
DARDEN WILLIAM		WMC MTG CORP	REFI/EQ	$0	2004	(M)
DARDEN WILLIAM	DARDEN WILLIAM T	WELLS FARGO HM MTG INC	NMNL	$0	2004	(M)
DAWSON J C TRUST	DAWSON J C		NMNL	$0	2006	
T DEUTSCHE BK NATL TRUST 2005-1			RESALE	$307,861	2005	(H)
DIAZ REYE E AND SHELLEY		INDYMAC BK FSB	REFI/EQ	$0	2004	(N)
DIAZ REYE AND SHELLEY		CITIBANK WEST FSB	REFI/EQ	$0	2005	(N)
T EMC MORTGAGE CORP	LOANSTAR MORTGAGEE SVCS		RESALE	$816,488	2006	(M)
FIRPO ANTHONY F AND CHRISTINE M		BANK OF AMERICA	REFI/EQ	$0	2006	(B)
FIRPO ANTHONY F AND CHRISTINE M		WELLS FARGO BK	REFI/EQ	$0	2004	(B)
FISHER MATTHEW	FISHER CARIE L		NMNL	$0	2006	
FISHER MATTHEW	FISHER MATTHEW J	GUILD MTG CO	NMNL	$0	2006	
FISHER MATTHEW		COUNTRYWIDE HM LNS INC	REFI/EQ	$0	2005	
FISHER MATTHEW		COUNTRYWIDE HM LNS INC	REFI/EQ	$0	2004	
FISHER MATTHEW		WASHINGTON MUTUAL BK FA	REFI/EQ	$0	2004	
FISHER MATTHEW	STARKER SERVICES INC	WASHINGTON MUTUAL BK FA	RESALE	$305,000	2004	
GILDERSLEEVE JEDEDIAH O AND MAUREEN	WEST CHRISTOPHER A	DOWNEY SAVGL ASSN FA	RESALE	$730,000	2006	(E)
GORDINIER SCOTT	GORDINIER SCOTT	SIERRA PACIFIC MTG CO	NMNL	$0	2006	
GREENE FAMILY TRUST	GREENE FAMILY TRUST		NMNL	$0	2006	
GREGG JENNIFER	HALL KATHRYN L	SCME MTG BANKERS INC	RESALE	$315,000	2006	(L)
GROSSMAN MARC	GROSSMAN MARC R		NMNL	$0	2006	
GROSSMAN MARC	GROSSMAN MARC R	INDYMAC BK FSB	NMNL	$0	2006	
GROSSMAN MARC	GROSSMAN MARC R		NMNL	$0	2005	
GROSSMAN MARC	LOPEZ MARIA L	AEGIS WHOLESALE CORP	NMNL	$0	2006	
HAMILTON MICHAEL	WHITING PAUL	HOMECOMINGS FIN'L NETWORK INC	RESALE	$487,500	2006	
HENDERSHOTT COLLEEN		HENDERSHOTT	REFI/EQ	$0	2006	(E)
HENNIE CRYSTAL		LONG BCH MTG CO	REFI/EQ	$0	2004	(H)
HENNIE CRYSTAL		ARGENT MTG CO LLC	REFI/EQ	$0	2004	(H)
HERNANDEZ JOHN	DIAZ REYE AND SHELLEY	AMERICAN BROKERS CONDUIT	RESALE	$236,000	2006	(N)
HERNANDEZ JOHN	HERNANDEZ ARLENE		NMNL	$0	2006	(N)
HIGHTOWER MAKO AND NOUPHAY	LACHICA-WORLEY MICHELLE	PINNACLE FIN'L	RESALE	$287,000	2006	(J)
HOLMES JAMES	HOLMES JAMES A		NMNL	$0	2005	
HOLMES JAMES	SIPE MILTON E AND SUSAN J	BUTTE CMNTY BK	CNST	$175,000	2005	
JONES MARY		PRIVATE INDIVIDUAL	REFI/EQ	$0	2006	(F)
JONES MARY	JONES MARY H	BNC MTG INC	NMNL	$0	2005	(F)
KEELY WILLIAM	MONAGHAN MARGARET M		NMNL	$0	2006	
KEELY WILLIAM	MONAGHAN MARGARET M TRUST		NMNL	$0	2006	
KEELY WILLIAM A 1994 TRUST	KEELY WILLIAM H		NMNL	$0	2006	
KINNEY L D TRUST	KINNEY LEO D		NMNL	$0	2006	
KOLLARS STEVEN	ALMOND PAUL M	BANK OF AMERICA	RESALE	$469,000	2006	

KOSMAK LISA	RESTORATIONS BY LISA ANN INC	ACCREDITED HM LENDERS	RESALE	$0	2004	
LACHICA-WORLEY MICHELLE		SCHOOLS FIN'L CU	REFI/EQ	$0	2005	(J)
LACHICA-WORLEY MICHELLE		COUNTRYWIDE BK	REFI/EQ	$0	2005	(J)
LACHICA-WORLEY MICHELLE	AUSTIN DARRYL AND KIMBERLY	COUNTRYWIDE HM LNS INC	RESALE	$215,000	2004	(J)
LACHICA-WORLEY MICHELLE	WORLEY JACOB D		NMNL	$0	2004	(J)
LEE MATTHEW	JONES MARY H	BANK OF AMERICA	RESALE	$427,000	2006	(F)
LUNARDI JANET	SCARLETT ROBERT E	JP MORGAN CHASE BK	RESALE	$375,000	2005	(A)
MACGREGOR KENDALL	PERCIVAL AMY M		NMNL	$0	2004	(D)
MAHON SUSAN	BEALE JAMES C AND CAROL R		RESALE	$569,000	2008	(O)
MCCARTNEY MATT C AND JENNIFER E	CHASE ROBERT L AND DIANE M	OWNIT MTG SOLUTIONS INC	RESALE	$652,500	2006	
MCCULLAGH VINCENT	MCCULLAGH NORA		NMNL	$0	2004	
MCCULLAGH VINCENT	RESTORATIONS BY LISA ANN INC	* OTHER INSTITUTIONAL LENDERS	RESALE	$457,000	2004	
MCDERMOTT TARA	MCDERMOTT TARA	AEGIS WHOLESALE CORP	NMNL	$0	2006	
MCDERMOTT TARA AND ELIZABETH S	MCDERMOTT TARA		NMNL	$0	2006	
MCDERMOTT TARA AND ELIZABETH S		NEW CENTURY MTG CORP	REFI/EQ	$0	2006	
MCDERMOTT TARA AND ELIZABETH S		NEW CENTURY MTG CORP	REFI/EQ	$0	2006	
MCDERMOTT TARA AND ELIZABETH S	MCCULLAGH VINCENT L		RESALE	$545,000	2006	
MCNAMARA MARGARET		NEW CENTURY MTG CORP	REFI/EQ	$0	2005	
MEYER STEPHEN		PLACER SIERRA BK	REFI/EQ	$0	2005	
MEYER STEPHEN		PLACER SIERRA BK	REFI/EQ	$0	2005	
MEYER STEPHEN		PLACER SIERRA BK	REFI/EQ	$0	2005	
MONNIER ERIK	BERZANSKY MARC AND STEPHANIE	AMERICAS WHOLESALE LENDER	RESALE	$799,000	2006	(I)
NIBLER JEFFREY	PERSINGER H K AND I H TRUST	COUNTRYWIDE HM LNS INC	RESALE	$469,000	2005	(K)
NIELSEN MARK	HOLMES JAMES A	GUILD MTG CO	RESALE	$339,000	2006	
NIEMI PATRICK S AND ELIZABETH N	MACGREGOR KENDALL	BANK OF AMERICA	RESALE	$261,500	2006	(D)
NOBLE AARON	NIBLER JEFFREY R	BEAR STEARNS RESID L MTG CORP	RESALE	$481,000	2006	(K)
PUIIA LINDA A 2004 TRUST	MARTINEZ DAVID R TRUST		RESALE	$595,000	2005	
RESTORATIONS BY LISA ANN INC	KOSMAK LISA A		NMNL	$0	2004	
ROYCE ANNE	MCNAMARA MARGARET A	FREMONT INVS AND LN	RESALE	$310,000	2006	
RUTLAND WILLIAM		BANK OF AMERICA	REFI/EQ	$0	2004	(I)
SAHLBERG CAMILLA	WONG BETTY	ABN AMRO MTG GRP INC	RESALE	$382,000	2006	
SAHLBERG CAMILLA	SAHLBERG FREDERICK		NMNL	$0	2006	
SCHMIT ROBERT	SCHMIT ROBERT J	WIRTZ	NMNL	$0	2006	
SCHMIT ROBERT	WIRTZ LORRAINE E	RESMAE MTG CORP	RESALE	$350,000	2005	
SIMPSON NANCY		WASHINGTON MUTUAL BK FA	REFI/EQ	$0	2005	
STOLMACK ALAN L AND LEE A	FIRPO ANTHONY F AND CHRISTINE M	VITEK MTG GRP	RESALE	$529,000	2006	(B)
THOMSEN PETER	VENTURA DAVID	WELLS FARGO BK NA	RESALE	$755,000	2006	
THOMSEN PETER	LANFEAR CAROLYN I		NMNL	$0	2006	
VENTURA DAVID		COLDWELL BANKER HM LNS	REFI/EQ	$0	2005	
VENTURA DAVID		WASHINGTON MUTUAL BK FA	REFI/EQ	$0	2004	
WHITING PAUL		GOLDEN 1 CU	REFI/EQ	$0	2005	
WHITING PAUL	WHITING PAUL	WILSON RSRCS	NMNL	$0	2005	
WINTER GRAY W AND COLLEEN D	MEININGER THERESA M TRUST	HSBC MTG CORP (USA)	RESALE	$706,000	2006	(C)
WIRTZ LORRAINE	WIRTZ MILES T		NMNL	$0	2005	
WONG BETTY		BANK OF AMERICA	REFI/EQ	$0	2005	
WONG BETTY		UNITED FIN'L MTG CORP	REFI/EQ	$0	2004	
WORLEY JANE	PRESINGER IVA H		NMNL	$0	2005	(K)
ZAENI YASMINE	AURIEMMA JASON F	BANK OF AMERICA	RESALE	$326,000	2006	(G)

Factors

HPF(src), HPFA(sbj), HPFA(nbp), HPFA(asmnt),

— Report Separator —

IDENTITYPRO™

Order Date: Jan 2, 2007 **Order #:** M70000010FE475F4043718

Borrower Summary

Input Name:	laura richardson	**Borrower Score:**	0
Input SSN:	[redacted]	**Overall Borrower Caution:**	Low
Input Age:	44	**SSN Caution:**	No
Street Address:	3622 W CURTIS DR, SACRAMENTO, CA 95618	**Owner Occupancy Caution:**	Medium
		OFAC SDN Caution:	No

Alerts

- **Borrower currently owns multiple properties**

SSN Verification Scores

Total SSN Score	F/L/Both Name	Multi-Name	Transient	Age	State Not Found	Deceased	Invalid SSN
0	0/0/0	0	0	0	0	0	0

Owner Occupancy Scores

# Properties Ever Owned:	2	**Value Direction:**	UP
# Properties Currently Owned:	2	**Value Shift:**	$17,500
Owner of Subject Property:	No	**Square Footage Direction:**	DOWN
		Square Footage Shift:	-133

Best Match

Best Match Name:	BATTS LAURA RICHARDSON	**SSN Issue State:**	CA
Best Match Birth Date:	Apr 1, 1962	**Approx. SSN Issue Years:**	1977-1979

Best Match Identities Found

SSN	Name	Date Reported	DOB
[redacted]	BATTS LAURA RICHARDSON	08/01/2002	04/01/1962
	RICHARDSON BATTS LAURA		
	LAURA A RICHARDSON	04/01/2002	04/01/1962
AKA:	BATTS LAURA		
AKA:	BATTS LAURA A		
AKA:	BATTS LAURA ANN		
AKA:	BATTS LAURA R		
AKA:	RICHARDSON L		
AKA:	RICHARDSON LAURA		
AKA:	RICHARDSON LAURA A		
AKA:	RICHARDSON LAURA ANN		

Addresses for Best Match Identities

Property Address	Date Reported
717 E VERNON ST, LONG BEACH, CA 90806-2726	6/1/02
Mailing Address	
717 E VERNON ST, LONG BEACH, CA 90806-2726	

JPMC- 000288
CONFIDENTIAL

Poss. Owner	Flip Caution	Subj 3YT Flag	Sqft	Median Value	Land Use
Y	Low	N	1,772	$450,000	RSFR

Date	Sale Value	1st Loan Amt	Transaction	Buyer	Seller
May 17, 2006	$0	$446,250	NMNL	RICHARDSON LAURA	BATTS ANTHONY W and LAURA A
May 10, 1999	$135,000	$108,000	RESALE	BATTS ANTHONY	SAYLOR JOHN A & VERLA J TRUST

Property Address — Date Reported
3623 S PARKER ST, SAN PEDRO, CA 90731-6433 — 6/1/01

Mailing Address
3623 S PARKER ST, SAN PEDRO, CA 90731-6433

Poss. Owner	Flip Caution	Subj 3YT Flag	Sqft	Median Value	Land Use
Y	Low	N	1,415	$685,000	RSFR

Date	Sale Value	1st Loan Amt	Transaction	Buyer	Seller
Jul 3, 2001	$0	$245,000	REFI/EQ	RICHARDSON LAURA	
Jul 31, 2000	$0	$70,000	REFI/EQ	RICHARDSON LAURA	
Jul 21, 2000	$0	$214,500	REFI/EQ	RICHARDSON LAURA	
Nov 5, 1998	$0	$25,000	REFI/EQ	RICHARDSON LAURA	
Apr 8, 1994	$238,000	$0	RESALE	RICHARDSON LAURA	BAKER WILLIAM M & LISA A H
Apr 8, 1994	$238,000	$190,400	RESALE	RICHARDSON LAURA	BAKER WILLIAM M & LISA A

Property Address — Date Reported
717 E VERNON ST, LONG BEACH, CA 90806-2726 — 4/1/02

Property Address — Date Reported
3623 S PARKER ST, SAN PEDRO, CA 90731-6433 — 6/1/01

Property Address — Date Reported
3263 S PARKER ST, SAN PEDRO, CA 90731 — 5/1/00

Property Address — Date Reported
1851 E 1ST ST, SANTA ANA, CA 92705-4017 — 10/1/98

Property Address — Date Reported
1851 E 1ST ST #1060, SANTA ANA, CA 92705-4054

Property Address — Date Reported
15807 S DENVER AVE, GARDENA, CA 90248-2114

A 000 AR 1.429 AV 567500 CV 467500 NP 2 SC1 0 SC2 0 SC3 0 SC4 0

VALUES ARE PROVIDED "AS IS" AND ALL USES ARE AT THE USER'S SOLE RISK. ALL WARRANTIES CONCERNING THE VALUES AND ALL UNDERLYING DATA AND PROCESSES BOTH EXPRESSED AND IMPLIED ARE EXPRESSLY EXCLUDED INCLUDING WITHOUT LIMITATION ANY WARRANTIES OF MERCHANTABILITY, ACCURACY, OR FITNESS FOR A PARTICULAR PURPOSE. This report does not constitute an appraisal and has not been prepared by a certified or licensed appraiser. Values are dependent on the correctness of any data supplied by the user. Values may not be used to produce or attempt to produce models used to generate the Values. The term Value is used in this report to mean the real property data.

For information write to:
*10360 Old Placerville Road * Suite 100 * Sacramento * CA 95827-2520*

— Report Separator —

THIRD PARTY SCORECARD™

CoreLogic's Third Party ScoreCard tool is used to provide information about party and geographic risk factors related to specific loans and lenders. This information is to be used as a basis for understanding potentially significant underwriting conditions. (888) 288-2009

From Date: 1/2006

JPMC- 000289
CONFIDENTIAL

Report Date: Jan 2, 2007
Lender Loan Count: 147578
Lender CRM: 2.83

Industry Summary For: 829000 - AVENUE MORTGAGE INC

		Reliability Rating	Excellent
		Weighted CRM	0.17
Industry CRM	0.49	Average TRatio	1.27
FScore 0	(83.68%)	Real Exposure	($98,151)
FScore 1-3	(13.68%)	Potential Exposure	$15,752
FScore 4-8	(1.58%)	Exposure Ratio	80.04%
FScore 9-19	(0.53%)		
FScore 20+	(0.53%)	Average Appraised Value	$491,611
		Minimum Appraised Value	$135,000
		Maximum Appraised Value	$1,400,000

Lender Summary For: 829000 - AVENUE MORTGAGE INC

		Weighted CRM	-0.35
Lender Loan Count	6	Average TRatio	1.45
Lender CRM	0.00	Real Exposure	($75,873)
FScore 0	6 (100.0%)	Potential Exposure	($12,570)
FScore 1-3	0 (0.0%)	Exposure Ratio	82.92%
FScore 4-8	0 (0.0%)		
FScore 9-19	0 (0.0%)	Average Appraised Value	$380,000
FScore 20+	0 (0.0%)	Minimum Appraised Value	$164,000
		Maximum Appraised Value	$563,000

Most Recent Loans For: 829000 - AVENUE MORTGAGE INC

Address	Loan Number	Appraised Amount	Mean	Median	FScore	TRatio	Sale Amount	Loan Amount	Loan Date	Loan Status
1215 W 132ND ST COMPTON, CA 90222		$350,000	$366,447	$390,000	0	2.9	$0	$330,000	12/29/06	
8539 ZIRCON DR SW # E73 LAKEWOOD, WA 98498		$164,000	$168,530	$142,150	0	0.0	$0	$163,530	12/11/06	
10903 DALWOOD AVE DOWNEY, CA 90241		$563,000	$540,263	$530,000	0	0.0	$0	$400,000	12/04/06	
200 ELM AVE UNIT 10 LONG BEACH, CA 90802		$380,000	$287,840	$273,500	0	2.9	$0	$270,000	11/28/06	ORIGINATED
1243 - 1245 LOS ANGELES, CA 9004		$550,000					$550,000	$440,000	11/09/06	ORIGINATED
1243 - 1245 LOS ANGELES, CA 9004		$550,000					$550,000	$110,000	11/09/06	ORIGINATED
603-603 A, B, C NORTH BRADFIEL COMPTON, CA 90221		$640,000					$0	$544,000	09/27/06	ORIGINATED
13423 METTLER AVE LOS ANGELES, CA 9006		$408,000					$408,000	$81,600	08/18/06	ORIGINATED
13423 METTLER AVE LOS ANGELES, CA 9006		$408,000	$376,571	$407,500	0	2.9	$408,000	$326,400	07/24/06	ORIGINATED
39 SNAPDRAGON IRVINE, CA 92604		$495,000	$601,289	$560,000	0	0.0	$0	$470,250	07/07/06	CANCELLED - APPROVED, NOT ACCEPTED

Industry Summary For Zip: 95818

		Reliability Rating	Excellent
Industry CRM	0.38	Average TRatio	0.72

JPMC- 000290
CONFIDENTIAL

FScore 0	(80.73%)	Real Exposure	($102,499)
FScore 1-3	(18.75%)	Potential Exposure	$31,186
FScore 4-8	(0.52%)	Exposure Ratio	79.38%
FScore 9-19	(0.0%)		
FScore 20+	(0.0%)	Average Appraised Value	$532,429
		Minimum Appraised Value	$100,000
		Maximum Appraised Value	$2,000,000

Lender Summary For Zip: 95818

Lender Loan Count	**10**	Average TRatio	1.94
Lender CRM	**0.40**	Real Exposure	($53,471)
FScore 0	5 (50.0%)	Potential Exposure	$67,478
FScore 1-3	4 (40.0%)	Exposure Ratio	87.03%
FScore 4-8	0 (0.0%)		
FScore 9-19	0 (0.0%)	Average Appraised Value	$497,500
FScore 20+	0 (0.0%)	Minimum Appraised Value	$315,000
		Maximum Appraised Value	$740,000

Most Recent Loans For Zip: 95818

Address	Loan Number	Appraised Amount	Mean	Median	FScore	TRatio	Sale Amount	Loan Amount	Loan Date	Loan Status
3001 SANTA BUENA WAY SACRAMENTO, CA 95818		$325,000	$405,327	$400,000	0	2.9	$325,000	$260,000	11/21/08	ORIGINATED
3001 SANTA BUENA WAY SACRAMENTO, CA 95818		$325,000					$325,000	$65,000	11/21/08	ORIGINATED
3001 SANTA BUENA WAY SACRAMENTO, CA 95818		$325,000	$413,314	$421,000	0	2.9	$325,000	$260,000	10/25/08	CANCELLED - DENIED
3001 SANTA BUENA WAY SACRAMENTO, CA 95818		$325,000					$325,000	$65,000	10/25/08	CANCELLED - DENIED
2859 MARTY WAY SACRAMENTO, CA 95818		$730,000	$443,067	$427,500	1	2.9	$0	$511,000	07/21/08	ORIGINATED
2787 PORTOLA WAY SACRAMENTO, CA 95818		$410,000	$490,400	$425,000	0	0.0	$0	$389,500	07/05/08	CANCELLED - DENIED
2859 MARTY WAY SACRAMENTO, CA 95818		$740,000	$445,167	$435,000	1	2.9	$740,000	$509,000	06/02/08	CANCELLED - DENIED
2859 MARTY WAY SACRAMENTO, CA 95818		$740,000	$439,063	$427,500	1	2.9	$740,000	$509,000	05/31/08	CANCELLED - DENIED
2712 16TH ST SACRAMENTO, CA 95818		$560,000	$430,781	$425,000	1	2.9	$0	$415,000	05/16/08	CANCELLED - DENIED
3311 Franklin Blvd Sacramento, CA 95818		$400,000					$400,000	$80,000	02/16/08	ORIGINATED
3311 Franklin Blvd Sacramento, CA 95818		$400,000	$456,113	$440,000	0	2.0	$400,000	$320,000	02/07/08	ORIGINATED
2422 28th St Sacramento, CA 95818		$315,000					$310,000	$62,000	01/31/08	ORIGINATED
2732 Harkness St Sacramento, CA 95818		$430,000	$421,235	$405,000	0	0.0	$0	$344,000	01/05/08	CANCELLED - DENIED
2732 Harkness St Sacramento, CA 95818		$430,000					$0	$68,000	01/05/08	CANCELLED - DENIED
2422 28th St Sacramento, CA 95818		$315,000	$348,058	$300,000	0	0.0	$310,000	$248,000	01/03/08	ORIGINATED

Report Summary For Loans Within 0.5 Miles

Lender Loan Count	**1**	Average TRatio	2
Lender CRM	**0.00**	Real Exposure	($136,113)
Industry CRM	**0.50**	Potential Exposure	($56,113)
FScore 0	1 (100.0%)	Exposure Ratio	70.16%
FScore 1-3	0 (0.0%)		
FScore 4-8	0 (0.0%)	Average Appraised Value	$400,000

JPMC- 000291
CONFIDENTIAL

FScore 9-19	0 (0.0%)	Minimum Appraised Value	$400,000
FScore 20+	0 (0.0%)	Maximum Appraised Value	$400,000

Most Recent Loans Originated Within 0.5 Miles

Address	Loan Number	Appraised Amount	Mean	Median	FScore	TRatio	Sale Amount	Loan Amount	Loan Date	Loan Status
3311 Franklin Blvd Sacramento, CA 95818	[redacted]	$400,000					$400,000	$80,000	02/16/06	ORIGINATED
3311 Franklin Blvd Sacramento, CA 95818	[redacted]	$400,000	$456,113	$440,000	0	2.0	$400,000	$320,000	02/07/06	ORIGINATED

Disclaimer of Use

The predicted Values are based upon automated valuation algorithms, based on data primarily from public record sources and computer decision logic combined to provide a logical calculated estimate of the value of a residential property. The Values are provided to the User "as is" and "as available", and all uses of the Values are at the User's sole risk. All warranties concerning the Values and the underlying data and processes, both express and implied, are hereby expressly excluded, including, without limitation, any warranties of merchantability, accuracy and/or fitness for a particular purpose. In no event will CoreLogic or AVM Valuation company represented herein ("Vendors") be liable to the User or any third party for indirect, incidental, special or consequential damages of any type whatsoever arising out of or relating in any manner to these terms, the User's agreement with CoreLogic or the Values, whether under a contract, tort or other theory of liability, even if CoreLogic or its Vendors are aware of the possibility of such damages. The format, content, and methods of all Files, Data and Values are Confidential.

CoreLogic
10360 Old Placerville Road, Suite 100
Sacramento, CA 95827
*P: (888) 288-2009 * F: (916) 455-3851*
cssales@cscorelogic.com
www.cscorelogic.com

Legal / Privacy

Specialty Home Loans
Washington Mutual

SLC Communication Log

Loan #: [redacted] Borrower's Name: Richardson
Broker Contact Name: Janet

Follow the steps below when contacting the Broker to review the approval:

1. Confirm with Broker that the approval was received.
2. Thank the Broker for submitting the loan!!!
3. Ask the Broker for the closing date: ASAP
   - Closing date: _____
   - Conditions due by date: _____
   - Determine if the closing date allows enough time to clear conditions and satisfy all requirements to Draw Docs. If NOT then ask Broker to change closing date.
4. Re-confirm the following approval terms:
   - Credit grade
   - LTV
   - PYA
   - Interest rate
   - Broker fees
   - Payoffs AND/OR Funds needed to close
5. Review outstanding BROKER CONDITIONS required to Draw Docs.
6. Review LBMC conditions.
7. Verbally obtain any necessary HMDA information. Document in different colored ink on initial 1003.
8. Obtain contact information for:
   - Closing Agent
     Name: _____
     Address: _____
     Phone #: _____ Fax #: _____
   - Appraiser
     Name: _____
     Phone #: _____ Fax #: _____
9. Confirm with Broker that he/she has my contact information (i.e. phone #, fax #).
10. Follow-up on additional loans for the Broker. (If Applicable)
11. Ask the Broker when will he/she be submitting another loan?
12. Confirm that all payoffs have been communicated to the Borrower.

Call #1: Spoke w/ Janet, she is sending prelim and UW conditions asap - wants to DOC -

Call #2: Spoke w/ Charles - he send conditions, is trying to get appraisal correction 1/3/07

Call #3: received appraisal - Rushed need to DOC today. 1/4/07

Christina Palmquist CP

1st Signature (At initial review of approval) Date 1/3/07

2nd Signature (At review of Doc Order request) Date

Version 7.0

JPMC- 000293
CONFIDENTIAL

Vendor Information

Edit Vendor Information

Vendor Name	Stewart Title Of Sacramento	Search Ineligible
Vendor Address	730 Alahambra Blvd .	
	212	
Zip Code	95816	
City	Sacramento	
State	California	
Telephone Number	(916) 492-7220	
E-Mail	[redacted]	
Fax Number	(916) 492-7229	
Attention To	Nikki Davis	

Save Cancel

JPMC- 000294
CONFIDENTIAL

CONDITION 10

Broker Loan Submission Form - California

Washington Mutual — Long Beach Mortgage	Account Executive: PAUL KAMHOLZ	Phone: 949-636-4636	Email: paul.kamholz@wamu.net
	Processing Contact: OMAR SLEIMAN	Phone: 714-938-5875	Email: omar.sleiman@wamu.net
	Closing Contact: MELISSA BAILON	Phone: 714-939-5704	Email: melissa.bailon@wamu.net

Date: _____ 1st Lien Loan Amount: $535,000

Broker Number: 30207 LBM 2nd Lien Loan Amount: _____

Broker Name: AVENUE MORTGAGE External 2nd Lien Amount: _____

Broker Location: 14241 FIRESTONE BLVD #110 Appraisal Value: $535,000

LA MIRADA, CA 90638 Appraisal Submitted Electronically ☐ Yes ☐ No

Broker Contact: _____ Sales Price: _____ Down Payment: _____

Broker Phone: [redacted] For Sale by Owner? ☐ Yes ☐ No

Broker Fax: 562-229-9354 LTV: 100 CLTV: _____

Broker Number: 30207 Debt Ratio: _____

Borrower: LAURA RICHARDSON California Registered Domestic Partnership: ☐ Yes ☐ No

Co-Borrower: _____ Homeowners Insurance: Washington Mutual Bank, FA ISAOA/ATIMA, PO Box 100584 Florence, SC 29501-0584

Property Address: _____

Loan Program - 1st Lien			Piggyback 2nd**	Transaction Type	Income Type	Credit Grade	Occupancy	Property Type
Rate: 9.95%	Mid Credit Score: _____		Rate: _____	☐ Purchase	☑ Full Doc	☐ Premium A	☑ Owner Occ	☑ SFR
Margin: 4.99	PYA: 0		☐ 30 Yr	☐ C/O Refi	☐ Limited	☒ A ☐ A-	☐ Non-owner	☐ 2 Units
ARM	IO	Fixed	☐ 20 Yr	☐ R/T Refi	☐ Stated	☐ B+ ☐ B	☐ Second Home	☐ 3-4 Units
☒ 2/28 ☐ 2/38	☐ 2/28	☐ 40 Yr	☐ 15 Yr			☐ C 1x30		☐ Condo
☐ 3/27 ☐ 3/37	☐ 3/27	☐ 30 Yr				☐ Piggy		☐ PUD
☐ 5/25 ☐ 5/35	☐ 5/25	☐ 15 Yr						

** LBM "Piggyback" 2nd TD only available on SFR, Condo, Townhouses, 2 units with LBM concurrent 1st

40/30 Balloon Program? Yes ☐ No ☐

☐ 40/30 – Fixed ☐ 40/30 – 2 Yr Fixed/Adj ☐ 40/30 – 3 Yr Fixed/Adj ☐ 40/30 – 5 Yr Fixed/Adj

Prepayment Fee

1st Lien Yes ☒ No ☐ Term: 2

2nd Lien Yes ☐ No ☐ Term: _____

Products available with a prepay fee are also available without a prepay fee. Refer to rate guide for allowable prepayment fee and way up/down option.

Escrow Account Yes ☐ No ☐

Current Loan Information – Required on Refinance Transactions

Number of loans currently secured by the property: _____

Loan Type(s) ARM/Fixed: _____

Loan Term(s): _____

Borrower PITI: _____

Borrower Rate(s): _____

Prepayment Fee on Existing Loan(s) ☐ Yes ☐ No

If Yes, total amount of Prepayment Fee(s) is _____

Purpose of New Loan: ☐ Lower Interest Rate ☐ Reduce Payment

☐ Debt Consolidation ☐ Cash Out Amount of Cash Out _____

Purpose of Cash Out

Loan Summary/Comments: NEED EXCEPTION TO USE 1x30 PRICING, WILL ACCEPT PIGGYBACK IF WE PULL 607

Service Provider Fees to be included on the GFE	Fees to LBM	Second Lien Fees (LBM Only)*	Estimated Broker Fees
Credit Report Fee	Loan Discount (%)	Lender Processing $299	Broker Origination (5% or less) SEE GFE
Appraisal Fee	Lender Underwriting $549	Flood Search $4 (Ultimate Payee – LandAmerica)	Premium Yield Adj
Title Insurance Fee (including Endorsements)	Lender Doc Prep $250	Loan Discount (%)	Broker Processing (max $500) $500
Settlement Fee	Flood Search $8 (Ultimate Payee - LandAmerica)	Total 2nd Lien Fees:	Broker Application (max $275) $275
Notary Fee			Broker Underwriting (max $400) $400
Recording Fee	Tax Research/Payment $61 (Ultimate Payee – Washington Mutual Bank)	* Broker fees are not permitted on second lien loans.	
Courier Fee			Total Broker Fees:
Third Party Doc Prep		Total Charge to Applicant	
Total Service Provider Fees:	Total Fees to LBM:		

Note: Total combined Broker and Lender points and fees may not exceed 5% of the loan amount (excluding third party fees, interest, and discount points.) LBM does not originate Section 32 loans or loans defined as "covered" by the state of California. Credit Report and Appraisal Fee invoices are required- if the invoices are not provided by the time that loan documents are drawn, the fees may not be charged at closing. 100% = CLTV > 95%

Please submit one complete original package (two packages for piggybacks). Include Good Faith Estimate, TIL and Borrower's Authorization

California Submission Form 7-06

JPMC- 000295
CONFIDENTIAL

CSOC.RICH.002076

AnyWho online directory

FREE Bluetooth® enabled Camera Phone

FREE SHIPPING Motorola PEBL

T-Mobile stick together

Finding People, Places, and Businesses

HOME YELLOW PAGES WHITE PAGES REVERSE LOOKUP HEL

- International
- Maps
- Area Codes
- Toll-Free
- Credit Center
- Shopping.com
- eHarmony.com
- eDiets.com
- Video News

LowerMyBills
$590,000 Mortgage for Under $1,899/Month

Classmates.com
Find old friends and reconnect with them!

Quicken Loans
Get a $150,000 Loan for $425 a month.

W3 Data
Reach new customers in your area!

Reunion.com
Find Anyone's Email Address

Amazon.com
Shop here for the holidays!

PRIVACY

Google WEB SEARCH GO

FIND A BUSINESS OR PERSON BY PHONE NUMBER

Area Code *Required* 562

Telephone Number *Required* 5706555

SEARCH

TIP: Cell phone numbers are not available

You searched for: 562 5706555
Results 1 - 10 of 13 PREVIOUS | NEXT

Reverse Telephone Listings

Long Beach City Of

Information-City Hall-Plaza Level 562-570-6555
333 W Ocean Bl
Long Beach, CA 90802
Maps & Directions | Did you go to school with Information-City Hall-Plaza Level?
Find All Information-City Hall-Plaza Level's Info Here!
Instant Background Check Available - $49.95!
Find a Nearby Business

Long Beach City Of

City Hall General Information 562-570-6555
Long Beach, CA 90802
Maps & Directions | Did you go to school with City Hall General Information?
Find All City Hall General Information's Info Here!
Instant Background Check Available - $49.95!
Find a Nearby Business

City Source City Hall Information 562-570-6555
Long Beach, CA 90802
Maps & Directions | Did you go to school with City Source City Hall Information?
Find All City Source City Hall Information's Info Here!
Instant Background Check Available - $49.95!
Find a Nearby Business

Long Beach City Of

Gas Services Bureau-Long Beach Energy Department

General Information-City Hall 562-570-6555
Long Beach, CA 90802
Maps & Directions | Did you go to school with General Information-City Hall?
Find All General Information-City Hall's Info Here!
Instant Background Check Available - $49.95!
Find a Nearby Business

CONDITION 8 #

Assembly Member
LAURA RICHARDSON
Representing the 55th Assembly

Welcome Message

Thank you for visiting my website. As your newly elected Assembly Member I am excited to serve you in Sacramento.

I hope to make this website your portal to valuable information on issues relating to state government.

In the coming weeks please return to my website for updates on what's happening in the California State Assembly. In the meantime, please take a moment to sign up for my electronic newsletter so I can keep you informed. If you have any immediate concerns please contact my office at (916) 319-2055.

Thank You.

Laura Richardson

Sign up here to receive Assemblymember Laura Richardson's E-update.

Contact Us

E-Mail Assemblymember Laura Richardson

Capitol Office:
State Capitol
P.O. Box 942849
Sacramento, CA 94249-0055
Tel: (916) 319-2055
Fax: (916) 319-2155

District Office:
One Civic Plaza, Suite 460
Carson, CA 90745
Tel: (310) 518-3324
Fax: (310) 518-3508

JPMC- 000297
CONFIDENTIAL

Income		
Base Income	$ 9,425	
Per Diem Income	$ 3,038	
Housing Allowance	$ 1,833	
Total Income	$ 14,296	
Debts		
Option One	$ 674	
Wells Fargo	$ 567	
Xerox	$ 133	
Bally's	$ 29	
LBM PITI (new)	$ 5,315	
	$ 6,718	46.99%

JPMC- 000298
CONFIDENTIAL

Bro[redacted] Loan Submission Form - [redacted]lifornia

Washington Mutual Long Beach Mortgage	Account Executive: PAUL KAMHOLZ	Phone: 949-636-4636	Email: paul.kamholz@wamu.net
	Processing Contact: CHRISTINA PALMQUIST	Phone: 714-930-5875 937-4931	Email: christina.palmquist
	Closing Contact: MELISSA BAILON	Phone: 714-930-5704	Email: melissa.bailon@wamu.net

Date: 12/29/16
Broker Number: 30207
Broker Name: AVENUE MORTGAGE
Broker Location: 14241 FIRESTONE BLVD #110
LA MIRADA, CA 90638
Broker Contact: CHARLES / FAVI
Broker Phone:
Broker Fax: 562-229-9654
~~Broker Number: 30207~~
Borrower: MS. LAURA RICHARDSON
Co-Borrower:
Property Address: 3622 CURTIS DRIVE
SALTO, CA 95818

1st Lien Loan Amount: $535,000
LBM 2nd Lien Loan Amount:
External 2nd Lien Amount:
Appraisal Value: $535,000
Appraisal Submitted Electronically ☐ Yes ☐ No
Sales Price: $535,000 Down Payment:
For Sale by Owner? ☐ Yes ☐ No
LTV: 100 CLTV: 100
Debt Ratio:
California Registered Domestic Partnership: ☐ Yes ☐ No
Homeowners Insurance:
Washington Mutual Bank, FA
ISAOA/ATIMA,
PO Box 100564
Florence, SC 29501-0564

Loan Program - 1st Lien
Rate 9.95% Credit Score 502
Margin 4.95 PYA 0.00

ARM		ID	Fixed
☒ 2/28	☐ 2/38	☐ 2/28	☐ 40 Yr
☐ 3/27	☐ 3/37	☐ 3/27	☐ 30 Yr
☐ 5/25	☐ 5/35	☐ 5/25	☐ 15 Yr

40/30 Balloon Program? Yes ☐ No ☐
☐ 40/30 – Fixed
☐ 40/30 – 2 Yr Fixed/Adj
☐ 40/30 – 3 Yr Fixed/Adj
☐ 40/30 – 5 Yr Fixed/Adj

Prepayment Fee
1st Lien Yes ☒ No ☐ Term: 2
2nd Lien Yes ☐ No ☐ Term:
Products available with a prepay fee are also available without a prepay fee. Refer to rate guide for allowable prepayment fee and buy up/down option.
Escrow Account Yes ☐ No ☐

Piggyback 2nd**	Transaction Type	Income Type	Credit Grade	Occupancy	Property Type
Rate	☒ Purchase	☒ Full Doc	☐ Premium A	☒ Owner Occ	☒ SFR
☐ 30 Yr	☐ C/O Refi	☐ Limited	☒ A ☐ A-	☐ Non-owner	☐ 2 Units
☐ 20 Yr	☐ R/T Refi	☐ Stated	☐ B+ ☐ B	☐ Second Home	☐ 3-4 Units
☐ 15 Yr			☐ C TBD		☐ Condo
			☐ Piggy		☐ PUD

** LBM "Piggyback" 2nd TD only available on SFR, Condos, Townhouses, 2 units with LBM concurrent 1st

Current Loan Information – Required on Refinance Transactions
Number of loans currently secured by the property
Loan Type(s) ARM/Fixed
Loan Term(s)
Borrower PITI
Borrower Rate(s)
Prepayment Fee on Existing Loan(s) ☐ Yes ☐ No
If Yes, total amount of Prepayment Fee(s) is
Purpose of New Loan: ☐ Lower Interest Rate ☐ Reduce Payment
☐ Debt Consolidation ☐ Cash Out Amount of Cash Out
Purpose of Cash Out

Loan Summary/Comments (*) SEE ATTACHED NOTE – BORROWER JUST ELECTED TO STATE ASSEMBLY

Service Provider Fees to be included on the GFE	Fees to LBM	Second Lien Fees (LBM Only)*	Estimated Broker Fees
Credit Report Fee	Loan Discount (%)	Lender Processing $299	Broker Origination (6% or less) SEE GFE
Appraisal Fee	Lender Underwriting $549	Flood Search $4 (Ultimate Payee – LandAmerica)	Premium Yield Adj
Title Insurance Fee (Including Endorsements)	Lender Doc Prep $250	Loan Discount (%)	Broker Processing (max $500) $500
Settlement Fee	Flood Search $5 (Ultimate Payee - LandAmerica)	Total 2nd Lien Fees:	Broker Application (max $275) $275
Notary Fee			Broker Underwriting (max $400) $400
Recording Fee	Tax Research/Payment $61 (Ultimate Payee – Washington Mutual Bank)	* Broker fees are not permitted on second lien loans.	
Courier Fee			Total Broker Fees:
Third Party Doc Prep			
Total Service Provider Fees:	Total Fees to LBM:	Total Charge to Applicant	

Note: Total combined Broker and Lender points and fees may not exceed 6% of the loan amount (excluding third party fees, interest, and discount points.) LBM does not originate Section 32 loans or loans defined as "covered" by the state of California. Credit Report and Appraisal Fee invoices are required - if the invoices are not provided by the time that loan documents are drawn, the fees may not be charged at closing. 100% = CLTV > 95%

Please submit one complete original package (two packages for piggybacks). Include Good Faith Estimate, TIL and Borrower's Authorization

California Submission Form 7-08

JPMC- 000299
CONFIDENTIAL

Dec-16-08 02:20pm From- T-442 P.016/046 F-271

MORTGAGE

STATEMENTS

2 PGS

JPMC- 000300
CONFIDENTIAL

01/09/2007 11:59 5629286872 PROMISE LAND PAGE 02/02
Insurance Services [redacted]/2007 10:50 AM PAGE 2/002 [redacted]Server

Countrywide
HOME LOANS
P. O. Box 6170
Simi Valley CA 93062-6170

Notice Date: January 03, 2007

Account No.: [redacted]

Property Address:
1007 Stacey Avenue
El Centro, CA 92243

2FAX27010004
X
X
X 99999

INFORMATION YOU REQUESTED ABOUT THE ABOVE REFERENCED LOAN

The information provided below is in accordance with your recent request for loan information concerning the above-named Mortgagor. Countrywide Home Loans, Inc. does not maintain records showing who makes the monthly mortgage payments on an account. The following information pertains to the history of the loan account.

Type of Mortgage:	B&C C-ARMS	*Present Principal Balance:	$122,345.33
Date of Mortgage:	10/10/2003	Last Paid Installment:	12/1/2006
Original Principal Balance:	$126,000.00	Maturity Date:	11/2033
Total Payment:	$1,270.07	Current Interest Rate:	9.990%
Escrow Balance:	$464.15		

An impound account is held to pay for property taxes.

Last tax installment paid: 11/7/2006
Taxes last paid to: IMPERIAL COUNTY TAX COLLECTOR

This loan is not negatively amortized.
This loan is not a balloon loan.
*Present Principal Balance does NOT represent the total amount due to pay off this obligation.

Please detach and return with your check or money order for the amount due shown below.

Account No.: 54707582

Amount due $15.00

This will remain as a due and payable item until paid.
Loan Information Statement Billing Notice

Countrywide Home Loans, Inc.
P.O. Box 10219
Van Nuys, CA 91410-0219

3108F2-4818 9/2/2005

Attn: Sarah Johnson
There is nothing after 12/31/06 next due

JPMC- 000301
CONFIDENTIAL

Dec-16-05 02:17pm From- T-442 P.004/048 F-271

EMPLOYMENT
INCOME VERIFICATION

LETTER 1 PG

113,098.00	SALARY
36,450.00	PER DIEM TAX FREE
10,935.00	30% TAX CREDIT ON PER DIEM FOR GROSS PAY EVALUATION
12,000.00	RENT CREDIT FOR SAN PEDRO RESIDENCE
172,483	STATED INCOME

12/462.9

JPMC- 000302
CONFIDENTIAL

Dec-16-06 02:17pm From- T-442 P.005/046 F-271

STATE CAPITOL
P.O. BOX 942849
SACRAMENTO, CA 94249-0115
(916) 319-2500
FAX (916) 319-2515

Assembly
California Legislature
Committee on Rules
HECTOR DE LA TORRE
CHAIR

November 29, 2006

To Whom it May Concern:

This letter verifies that Ms. Laura Richardson was elected to the California State Assembly and will be representing District #55.

Newly-elected Assembly Members will be sworn into office on December 4, 2006. Assembly Members earn an annual salary of $113,098.00. In addition, Members of the Assembly are eligible to receive per diem in the amount of $162.00 for each day the Assembly is in session. The number of days the Assembly is in session varies, but averages approximately 225 days each calendar year.

Please contact me at [redacted] with any additional questions.

Sincerely,

Lynda Roper

Lynda Roper
Deputy Administrative Officer
California State Assembly

Christina Palmquist
verified letter w/ Lynda 1/4/07

cc: Laura Richardson

TOTAL P.02

113,098
36450 - per diem session
149,548
12,462.33

JPMC- 000303
CONFIDENTIAL

Vendor Findings [redacted] [redacted] Page 1 of 1

Vendors | Dates | Notes | Quality Control | Status History | File Upload | Findings

Vendor	Service	Vendor Order Id	Method
Stewart Title	Title Commitment/Preliminary	503587	Manual

Order Number	17-003957 ND
Fee Amount	0.0
Tax/Parcel ID	[redacted]
Title Policy #	[redacted]
Any NOD's in the last 3 years?	○ Yes ◉ No
Any NOD's rescinded?	○ Yes ◉ No
Original Date of Acquisition	1/25/2006
Title Date	11/21/2006
Effective Date of Title Commitment	11/21/2006
Current Vested Owner Name	Mark S Helmar and Sharon Helmar

Save Undo

Resources related to this vendor order

JPMC- 000304
CONFIDENTIAL

CONDITION # 9

Internal Services Agency / Department of Finance

Tax Collection & Licensing

Dave Irish, CPA
Director of Finance
Tax Collector

County of Sacramento

e-subscribe for property tax payment notifications

Parcel Number: [redacted]

Today's Date: 1/8/2007

New Search | Print Bill Stubs | Print This Page | Get Acrobat Reader

Tax Bill Detail

Effective Date of Ownership: 4/23/1976
Bill Number: [redacted]
Bill Type: Secured Annual
Assessment Year: 2006-2007
Issued Date: 9/29/2006
Original Bill Amount: $902.96 View Direct Levies **Total Bill Amount Due:** $451.48

	First Installment	Second Installment
Due Date:	12/10/2006	4/10/2007
Amount:	$451.48	$451.48
Penalty:	$0.00	$0.00
Installment Amount Due:	$0.00	$451.48
Status:	Paid 12/10/2006 ✓	Unpaid
		Pay Installment

The Tax Collector cannot accept partial payments. Please make payments for the Installment Amount Due listed. Second Installment payments cannot be accepted before the first installment has been paid. Click on the Pay Installment link to pay online. A convenience fee will apply to credit card and electronic check payments. Click on the Print Bill Stubs link to print a tax bill payment stub to mail in with your payment.

When the tax bill due date falls on a Saturday, Sunday or legal Holiday, the hour of delinquency is 5:00 p.m. on the next business day.

The Tax Collector accepts and processes payments based on the postmark date. Depending on the volume, payments submitted with the correct payment stubs, and/or envelopes postmarked by the due date, payments may not be credited to the tax bill for several business days. If your payment has not been posted, or you have questions regarding the tax bills, please contact the Sacramento County Tax Collector's Office at (916) 874-6822 during regular business hours.

Please mail the appropriate tax bill stubs with your payments to the Sacramento County Tax Collector at P.O. Box 508, Sacramento, CA 95812-0508.

JPMC- 000305
CONFIDENTIAL

Commission 15

Back to Top of Page
© Copyright
Privacy Policy Conditions of Use Accessibility Policy

PAGE 26/30 * RCVD AT 1/8/2007 1:04:31 PM [Central Standard Time] * SVR:FAXHDAL0003 * DNIS:9258 * CSID:8184927229 * DURATION (mm-ss):08-02

JPMC- 000306
CONFIDENTIAL

JAN-03-2007 WED 12:44 PM FAX NO. P. 04

1/03/06

From: Laura Richardson
To : Charles E. Thomas
Re : Lates on Mortgages

Mr. Thomas,

As per your request I am forwarding to you this letter stating why I was late on my Mortgage loan. As you know my life the past year has been very hectic and chaotic. I was recently divorced and elected the post of Assembly Representative of the 55th District in the State of California. During all these events my schedule did not permit me To do a lot of the things that I normally would have been able to take care of so I reached Out to my ex-husband for help and he agreed to cover the Mortgage payements while I was on the campaign trail , but he is also is very busy (currently serving as the Chief Of Police of the city of Long Beach) and forgot to take care of those payments for me In a timely manner, I make no excuse for the lates , but ask for your compassion in this matter to see that we had a lot of things happening and just were over whelmed.

Thanking you in advance for your assistance,

Laura Richardson

Laura Richardson

PAGE 4/11 * RCVD AT 1/3/2007 2:43:47 PM [Central Standard Time] * SVR:FAXHDAL007/23 * DNIS:9598 * CSID: * DURATION (mm-ss):02-08

CONDITION #5

JPMC- 000307
CONFIDENTIAL

DISSCO CONFIRMATION PAGE

EDIT THIS LOAN | TRANSFER DATA TO FRADAR

Print

Laura Richardson

3622 Curtis Dr, Sacramento, CA 95818

Loan Number [redacted] Batch ID: WULBTRAN20070102501339271548

Score Summary	Original Score	Adjusted Score	Last Adjusted
DISSCO	745	845	Watson, Sandra;1/2/2007

ADD LOAN COMMENT ADJUSTED SCORING REPORT SCORE COUNT: 1 (LAST SCORED: 1/2/2007)

Variance(s)

FINDING: **Cleared Variance** Watson, Sandra ADJUST/COMMENT VARIANCE

D776 - PHONE NUMBER ALERT -Borrower(s) phone number is a WIRELESS PHONE. Trends indicate this may present a higher risk.

- **Participant(s) Identified:** Borrower 1;
- **Verify input accuracy of:** Verify input accuracy of: Borrower(s) Phone Number. Review for typo errors. If necessary, edit data and re-score.
- Obtain and verify alternative contact information for borrower(s). Check with directory assistance to validate data provided.
- 1. You may require additional documentation such as a phone bill.
  2. If no issue is found, clear the variance. If phone number alert is confirmed, condition for additional documentation.

ADJUST/COMMENT VARIANCE

D149 - POTENTIAL OCCUPANCY ISSUE - Social security trace shows NO ACTIVITY for borrower(s) at the current ADDRESS for THE LAST 12 MONTHS.

- **Participant(s) Identified:** Borrower 1;
- **Verify input accuracy of:** Verify input accuracy of: Social Security Number(s), Current Residence. Review for typo errors. If necessary, edit data and re-score.
- Review other documentation within loan file to substantiate occupancy. Review and analyze the address history and SS Trace on the BORROWERS INFO tab for variations.
- Verify occupancy by requesting current property tax receipt or utility documentation. If no discrepancies are found, clear the Variance. If discrepancies are identified, perform additional due diligence and decision loan accordingly.

ADJUST/COMMENT VARIANCE

D054 - POTENTIAL EMPLOYMENT ISSUE - Stated employer address is not consistent with address returned by reverse phone search.

- **Participant(s) Identified:** Employer 1 for Borrower 1;
- **Verify input accuracy of:** Verify input accuracy of: Employer Address, Employer Phone Number. Review for typo errors. If necessary, edit data and re-score.
- Review the Reverse Phone Search data on the EMPLOYER INFO tab to determine if the stated company address is a variation of the address registered to this phone number or if they are a satellite office.
- 1. You may require additional documentation such as a VOE, or processing of a 4506 through LBMC Risk Mitigation.
  2. If no issue is found, clear the Variance. If employment alert is validated, decline loan file and submit to the Risk Mitigation Department.

ADJUST/COMMENT VARIANCE

D068A - POTENTIAL CURRENT RESIDENCE ISSUE - Borrower address is not consistent with address returned by reverse phone search.

- **Verify input accuracy of:** Verify input accuracy of: Borrower(s) Phone Number. Review for typo errors. If necessary, edit data and re-score.

- Review the REVERSE PHONE SEARCH data on the BORROWER INFO tab to determine if the stated address is a valid address for the borrower such as a second home or investment property.
- Review documentation in entire file and request additional VOR or VOM or any other supporting documentation.

ADJUST/COMMENT VARIANCE

D048C - POTENTIAL IDENTITY ISSUE - Names OTHER than borrower(s) show on social security trace.

- **Participant(s) Identified:** Borrower 1;
- **Verify input accuracy of:** Verify input accuracy of: Social Security Number(s), Borrower(s) Name. Review for typo errors, edit data if necessary, and re-score.
- Perform due diligence to validate the borrower's name(s)/SSN. View trace data on the BORROWER'S INFO tab to identify the variance between the names. Research other available tools and web sites. If still unable to resolve, request a Social Security Verification through the company approved vendor.
- If the result of the due diligence is that all name variations are valid, condition for all names to be included on the name affidavit and all required documentation. If the result is that the name variations are invalid, refer the loan file to the appropriate level Underwriter based on the DISSCO score.

LOAN DETAILS (USER INPUT)

DESCRIPTION					
LOAN NUMBER:				LOAN AMOUNT:	$535,000.00
ESTIMATED/APPRAISED VALUE:		$535,000.00		APPRAISAL DATE:	
PURCHASE PRICE:		$535,000.00		SUBORDINATE FINANCING:	
PURPOSE:		Purchase		PROPERTY TYPE:	Single Family
SOURCE OF FUNDS:				OCCUPANCY:	Owner Occupied
APPLICATION DATE:		1/2/2007 1:57:38 AM		CLOSE DATE:	
LIEN POSITION:				UNPAID PRINCIPLE BALANCE:	
LTV:	100.00%	CLTV:	100.00%	SUB TOTAL LIQUID ASSETS:	
LTV BASED ON CONVENTIONAL LTV PARAMETERS.					

SUBJECT			
PROPERTY ADDRESS			
3622 Curtis Dr Sacramento, CA 95816			
BORROWER 1	**BORROWER 2**	**BORROWER 3**	**BORROWER 4**
CURRENT ADDRESS			
717 E Vernon St Long Beach, CA 90806			

	Borrower 1	Borrower 2	Borrower 3	Borrower 4
GENERAL INFORMATION				
NAME	Laura Richardson			
SSN	[redacted]			
PHONE NUMBER	([redacted]			
AGE DATE OF BIRTH	44 4/14/1962			
U.S. CITIZEN	YES			
MONTHLY BASE INCOME	$9,424.83			
MONTHLY TOTAL INCOME	$11,924.83			

CURRENT EMPLOYER INFORMATION				
EMPLOYER NAME	State Of California State Capi			
PHONE NUMBER	(916) 319-3700			
POSITION	State Assembly Rep			
YEARS ON JOB	10			
SELF EMPLOYED	NO			

CURRENT EMPLOYER ADDRESS			
1020 N Street, Ste 300 Sacramento, CA 95814			

PREVIOUS/ADDITIONAL EMPLOYER INFORMATION
NO INFORMATION PROVIDED.

TPO INFORMATION (Original)

BATCH ID: WULBTRAN20070102501339271548 LOAN OFFICER:
TPO NAME: TPO PHONE:

TPO ADDRESS

TPO APPLICATION (Final)

Same As Original Application NO LOAN OFFICER:
TPO NAME: TPO PHONE:
INTERVIEW TYPE:

ADDRESS

LENDER INFORMATION

LENDER: INVESTOR:

The information, scores, conditions, and actions to resolve, returned to AppIntelligence's clients by its Data Integrity Search and Score system (DISSCO(SM)) is the product of loan data provided by the client, trusted external data retrieved by DISSCO(SM), internal data provided by DISSCO(SM), and human decision making logic combined to detect the potential for misrepresentation in the mortgage loan making process. DISSCO(SM) has been designed to supplement the underwriting and quality control processes and should not be used in lieu of these processes. The numeric and categorical scores returned by DISSCO(SM) are intended to raise the awareness of the user and provide a confidence level and should not be used as the sole mechanism to determine the acceptance or the declination of a loan. This data may not be re-sold. Copyright © 1999-2007 AppIntelligence. All rights reserved.

All time stamps are Central Standard Time (CST)

Long Beach Mortgage
Specialty Home Loans
Washington Mutual

☐ [illegible] State

Loan #: _____ Borrower Name: Richardson
Borrower FICO Score: _____ Co Borrower: _____
D/R Max: _____ Property Address: 3622 Custer Dr. Sacramento
Rate: _____ Margin: _____
AE Name: _____ Doc Type (check one): ☒ Full Doc ☐ Stated ☐ Limited Doc
Region: _____ Loan Purpose (check one): ☒ Purchase ☐ Re-fi ☐ Cashout ☐ Rate & Term
Exceptions: _____ UW Risk: _____ Program: 2/28
Loan Amount: $ 535K
Broker Pts: < > LTV: 100% Property Type: SFR
Net Disc. Min.: $ _____ Prepay: $ _____ Impounds: _____
☒ Owner Occupied ☐ Non-Owner Occupied

☐ 1003 and GFE ☐ 1003 Signed & Dated ☐ Completed / Corrected 1003& 1008(see attached)

☐ LOE Re- Address or Employment variations
☐ Payment Shock Letter/Addressed
☐ Bankruptcy Papers / Discharge Petition & All Schedules
Bankruptcy Date: _____
Bankruptcy Type: _____ Hit on Rate? Y or N
Bankruptcy Discharge: _____
☐ Tradelines _____
☐ Judgements/liens to Payoff $ _____
☐ Broker Credit report invoice $ _____

☐ 2nd Note / DOT $ _____ Loan Amount
$ _____ Prnts Min. 60 months
(No Balloon Payments allowed)
☐ Divorce Decree/Child Support court order
☐ VOM / VOR w/ 12 mo. Cancelled checks (1st & 2nd)
☐ Current Payoff Statement $ _____ /$ _____
☐ AKA / SSN Variation
☐ Fraud Alert
☐ Disco/Rapid ReScore

☐ YTD Paystubs w/in 60 Days of Funding or 30 days from sub,
☐ W-2's OR 1040s w/ All Schedules
☐ Award Letter / 3 months Receipts
☐ VOE Current / Prior 2 yrs
☐ Lease Agreement AND 1st month Rent Check OR Cancelled Security Deposit Check

☐ Evid of Self-Employed Min. 2 yrs
☐ Business Tax returns _____ months
☐ Bank Statements
☐ Stated $ _____ monthly

Log Mtg Letter

☐ Source of Funds for Closing
☐ Gift Letter

☐ VOD Funds:
Bank Name: _____
Amount: $ _____

☐ Current Title w/in 90 Days of Funding
☐ Vesting
☐ Legal Description
☐ Liens (Mortgage, Deed of Trust and Judgments)
☐ Endorsements
☐ Survey / Plat Map
☐ Spouse to aknowledge legals
☐ Date Property Aqu[illegible] _____

☐ Encroachment & Easements
Date of Title: _____
Pay Real Estate Taxes: $ _____
Taxes (annual / monthly): $ _____ / $ _____
HOA Fee $ _____
Insurance (annual / monthly): $ _____ / $ _____
☐ Address Supplement: _____
☐ Title Supplement for _____

☐ Original Appraisal w/ Photos
Date: _____
Value: $ _____
☐ MLS Listing on Subject
☐ Location Map/Sketch
☐ F-Score to be pulled
☐ 100% Rebuild Letter

Clear Pic

☐ Pest Inspection / Treatment
☐ Tech Review
☐ CVR
☐ Appraisal Checklist completed
☐ Address/APN/ Legal Description to match title
☐ Appraisal Invoice $ _____

☐ Closing Agent Approval: CPL / Wire Instructions / E&O
☐ Satisfactory Flood Search
☐ Satisfactory Employment Audit

☐ LBMC Appraisal Review $
☐ HMDA Checklist to be Completed
☐ Satisfactory Title Audit

☐ Signed / Dated Sales Contract Purc Price: $ 535
☐ Signed / Dated Construction Contract
☐ Hazard Insurance
☐ Cashout Letter
☐ Seller concessions (Pay closing cost, personal property, allowances)
☐ OCHECK
☐ HMDA
☐ RESPA

Closing Costs: $ _____
Down Payment: $ _____
Verified Funds: $ _____

1st Mort. Rating:	Co:	Bal: $
2nd Mort. Rating:	Co:	Bal: $
3rd Mort. Rating:	Co:	Bal: $
Consumer Payoffs:	$	

Check Stub:	Months:	Hourly:	
W- 2 (Year 1):			
W- 2 (Year 2):			
Check Stub:	Months:	Hourly:	
W- 2 (Year 1):			
W- 2 (Year 2):			

Version 10.0
10/04/04

Underwriter Name: _____ Date: _____

JPMC- 000311
CONFIDENTIAL

~~LOS~~ ACA
Laura Ann Richardson
Batts Laura
Richardson Batts, Laura
Laura R Batts

JPMC- 000312
CONFIDENTIAL

Date: 12/6/07 Underwriter: Candra Watson

Loan Numbe [redacted] LC

Borrower Name Richardson

EVENT CODE	EVENT DESCRIPTION	EVENT CRITERIA	RISK CATEGORY	RISK SUBCATEGORY
1013906	Required income documentation was insufficient, inaccurate or missing from the file.	Review the file and loan approval conditions for income documentation as required by loan program (missing verbal VOE on low doc / stated income, paystub, etc.) Review the VOE, paystubs, W2s, tax returns or verbal VOE for discrepancies and recalculate income and compare to the approval. Review file for accuracy of other income documentation and the likelihood of continuance as required. Cite event if if required income documentation is missing from the file or if the documentation is insufficient to meet program requirements. On verified dates of employment and position, if position is invalid, refer to Risk Mitigation and cite 1044000.	CREDIT	LOAN DECISION
1013902	There was an error in the calculation of income, but did not result in a final debt ratio that exceeded guidelines.	Recalculate income from paystubs, W2's, VOE, bank statements or tax returns and compare to underwriter's calculation/approval for accuracy. Do not cite if calculation is within 5% unless exceeds guidelines or there is a material flaw in methodology.	CREDIT	LOAN DECISION
1013903	There was an error in the calculation of income that resulted in a debt ratio that exceeds guidelines	Recalculate income from paystubs, W2's, VOE, bank statements or tax returns and compare to underwriter's calculation/approval for accuracy. If does not exceed guidelines cite 1013904.	CREDIT	LOAN DECISION
1013904	Income was used to qualify that did not meet guidelines, and if removed would not result in a debt ratio that exceeds guidelines.	Review income source documents for adherence to program parameters and/or guidelines. Confirm bonus or OT had sufficient history confirmed to use. Confirm commission, self-employed, or 2nd job time is sufficient to use income. Room rents are not from a family member. If income is removed, and, debt ratio would exceed guidelines, cite 1013903.	CREDIT	LOAN DECISION
1013905	Income needed to qualify did not meet guidelines and if removed results in a debt ratio that exceeds guidelines	Review income source documents for adherence to program parameters and/or guidelines.	CREDIT	LOAN DECISION
1013915	There was insufficient documentation for the exclusion of debts.	Compare the file documentation, approval conditions for clarification/ documentation on removal of debts from final debt to income ratio (ie: if another party pays the debt but it is not properly documented OR student loan deferment not properly documented). If debts required to be paid off at closing, but not documented, cite 3071900. DO NOT CITE, if when debts included in liabilities, recalculated ratios are within the 5% tolerance allowed unless exceeds guidelines.	CREDIT	LOAN DECISION
1013915	There was insufficient documentation for the exclusion of debts.	Compare the file documentation, approval conditions for clarification/ documentation on removal of debts from final debt to income ratio (ie: if another party pays the debt but it is not properly documented OR student loan deferment not properly documented). If debts required to be paid off at closing, but not documented, cite 3071900. DO NOT CITE, if when debts included in liabilities, recalculated ratios are within the 5% tolerance allowed unless exceeds guidelines.	CREDIT	LOAN DECISION
1013900	Debt Capacity Error	Review and compare credit report and application for inconsistencies and accuracy and calculate debt to income ratio. Verify payments on the loan approval match the credit report, 1003, and other documentation such as paystub or divorce decree debts. Cite this event when the recalculated debt to income ratio exceeds guidelines. (5% tolerance allowed to debt to income ratio before event cited due to bank policy tolerance).Check the accuracy of the PITI using the correct qualifying rate and escrows as indicated on final HUD-1 and compare to final approval/LIAS for inconsistencies and calculate debt to income ratio for acceptance.	CREDIT	LOAN DECISION
1013919	An error in the debt calculation was identified and when calculated correctly the debt to income exceeds bank maximum-- Test criteria expanded to include L43001	Review and compare credit report and application and prelim and hzd ins and hoa dues for inconsistencies and accuracy for all liabilities and housing expense included in ratios. – L43000 PITI payments used to qualify were incorrect, but when corrected does not result in a debt ratio that exceeds guidelines	CREDIT	LOAN DECISION
1013920	An error in the debt calculation was identified and when calculated correctly the debt to income does not exceed bank maximum. Test criteria expanded to include L43000.	Review and compare credit report and application and prelim and hzd ins and hoa dues for inconsistencis and accuracy for all liabilities and housing expense included in ratios. – L43000 PITI payments used to qualify were incorrect, but when corrected does not result in a debt ratio that exceeds guidelines	CREDIT	LOAN DECISION

Comments/Notes:

Reviewed by:

JPMC- 000313
CONFIDENTIAL

CSOC.RICH.002094

01-09-07 11:37am From-Stewart Title / Alhambra 916 492 7229 T-902 P.020/030 F-840

12/28/06

To: NIKKI

FROM: LAURA RICHARDSON

PAGES 7 + COVER

PAGE 20/30 * RCVD AT 1/8/2007 1:04:31 PM [Central Standard Time] * SVR:FAX%BAL008/3 * DNIS:9259 * CSID:9164927229 * DURATION (mm-ss):08-02

JPMC- 000314
CONFIDENTIAL

Washington Mutual
Long Beach Mortgage

Long Beach Mortgage
Today's Rates

NOTES:

WHOLESALE MORTGAGE RATES

2/28 ARM @ Par

FULL / LIMITED DOC

Grade	Credit	65%	70%	75%	80%	85%	90%	95%
Premium A Plus	700+	5.95	6.05	6.15	6.25	6.65	6.95	7.05
6x30	680	6.10	6.20	6.30	6.40	6.80	7.10	7.20
NOD/FC> 36 months	660	6.20	6.30	6.35	6.50	7.00	7.20	7.30
24 Mo BK Seasoning <= 95% LTV/CLTV	640	6.30	6.40	6.40	6.55	7.10	7.25	8.10
36 Mo BK Seasoning > 95% LTV/CLTV	620	6.40	6.45	6.55	6.70	7.20	7.30	8.35
Max CLTV 100%; Margin: 4.990	600	6.65	6.75	6.75	6.95	7.45	7.70	8.55
Premium A	680+	6.25	6.35	6.45	6.55	6.95	7.25	7.35
	660	6.35	6.45	6.50	6.65	7.15	7.35	7.45
	640	6.45	6.55	6.65	6.70	7.25	7.40	8.25
6x30	620	6.55	6.60	6.70	6.85	7.35	7.45	8.50
NOD/FC> 36 months	600	6.80	6.90	6.90	7.10	7.60	7.85	8.70
Max CLTV 100%	580	7.05	7.10	7.25	7.50	8.05	8.20	8.85
	560	7.10	7.20	7.30	7.60	8.25	8.60	9.40
	540	7.60	7.60	7.75	8.10	8.70	9.85	
Margin: 4.990	520	8.15	8.40	8.50	8.70	9.25		
	500	8.60	8.70	8.75	9.00			
A	680+	6.35	6.45	6.55	6.65	7.05	7.35	7.45
	660	6.45	6.55	6.60	6.75	7.25	7.45	7.55
1x30	640	6.55	6.65	6.65	6.80	7.35	7.60	8.35
NOD/FC> 36 months	620	6.65	6.70	6.80	6.95	7.45	7.55	8.60
	600	6.90	7.00	7.00	7.20	7.70	7.95	8.80
	580	7.15	7.20	7.35	7.60	8.15	8.30	8.95
Max CLTV 100%	560	7.20	7.30	7.40	7.70	8.35	8.70	9.50
	540	7.70	7.70	7.85	8.20	8.80	9.75	
Margin: 4.990	520	8.25	8.50	8.60	8.80	9.35		
	500	8.70	8.80	8.85	9.10			
A-	680+	6.45	6.55	6.65	6.75	7.15	7.45	7.55
	660	6.55	6.65	6.70	6.85	7.35	7.65	7.65
2x30	640	6.65	6.75	6.75	6.90	7.45	7.80	8.45
NOD/FC> 36 months	620	6.75	6.80	6.90	7.05	7.55	7.65	8.70
	600	7.00	7.10	7.10	7.30	7.80	8.00	8.80
	580	7.25	7.30	7.45	7.70	8.25	8.40	9.05
Max CLTV 100%	560	7.30	7.40	7.50	7.80	8.45	8.80	9.90
	540	7.80	7.80	7.95	8.30	8.90	9.85	
Margin: 4.99, FICO>=580	520	8.35	8.60	8.70	8.90	9.45		
Margin: 5.75 FICO<580	500	8.80	8.90	8.95	9.20			
B+	680+	6.55	6.65	6.75	6.85	7.25	7.55	7.65
	660	6.65	6.75	6.80	6.95	7.45	7.65	7.75
3x30	640	6.75	6.85	6.85	7.00	7.55	7.70	8.55
NOD/FC> 24 months	620	6.85	6.90	7.00	7.15	7.65	7.75	8.60
	600	7.10	7.20	7.20	7.40	7.90	8.15	9.00
	580	7.35	7.40	7.55	7.80	8.35	8.50	9.15
Max CLTV 100%	560	7.40	7.50	7.60	7.90	8.55	8.90	9.70
	540	7.90	7.90	8.05	8.40	9.00	9.95	
Margin: 5.990	520	8.45	8.70	8.80	9.00	9.55		
	500	8.90	9.00	9.05	9.30			
B	660+	6.85	6.95	7.00	7.15	7.65	7.85	
	640	6.95	7.05	7.05	7.20	7.75	7.90	
1x60	620	7.05	7.10	7.20	7.35	7.85	7.95	
NOD/FC> 18 months	600	7.30	7.40	7.40	7.60	8.10	8.35	
	580	7.55	7.60	7.75	8.00	8.55	8.70	
	560	7.60	7.70	7.80	8.10	8.75	9.10	
Max CLTV 100%	540	8.10	8.10	8.25	8.60	9.20	10.15	
	520	8.65	8.90	9.00	9.20	9.75		
Margin: 6.00	500	9.10	9.20	9.25	9.50			
C	660+	7.10	7.20	7.25	7.40			
	640	7.20	7.30	7.30	7.45			
4x30 & 0x60 or (1x60 & 1x90 or 2x90 & 1x120 up to 70% LTV)	620	7.30	7.35	7.45	7.60			
	600	7.55	7.65	7.65	7.85			
	580	7.80	7.85	8.00	8.25			
NOD/FC> 12 mos.	560	7.85	7.95	8.05	8.35			
	540	8.35	8.35	8.50	8.85			
Margin: 6.75	520	8.90	9.15	9.25	9.45			
Max CLTV 85%	500	9.35	9.45	9.50	9.75			

STATED DOC

Grade	Credit	65%	70%	75%	80%	85%	90%	95%
Premium A Plus	700+	6.40	6.50	6.60	6.75	7.25	7.55	8.25
	680	6.55	6.65	6.75	6.90	7.40	7.70	8.40
	660	6.65	6.75	6.85	7.05	7.70	8.00	8.45
	640	6.75	6.85	6.95	7.25	8.00	8.35	9.30
Premium A	680+	6.75	6.80	6.90	7.05	7.55	7.85	8.55
	660	6.80	6.90	7.00	7.20	7.85	8.15	8.60
	640	6.90	7.00	7.10	7.40	8.15	8.50	9.45
	620	7.10	7.15	7.25	7.55	8.25	8.75	9.80
	600	7.35	7.45	7.45	7.85	8.50	8.90	
	580	7.60	7.75	7.95	8.30	9.00	9.60	
	560	7.75	7.85	8.05	8.50	9.50		
	540	8.45	8.45	8.60	9.25	10.55		
	520	9.25	9.50	9.60	9.85			
	500	9.70	9.80	9.85	10.15			
A	680+	6.80	6.90	7.00	7.15	7.65	7.95	8.65
	660	6.90	7.00	7.10	7.30	7.95	8.25	8.70
	640	7.00	7.10	7.20	7.50	8.25	8.60	9.55
	620	7.20	7.25	7.35	7.65	8.35	8.85	10.00
	600	7.45	7.55	7.55	7.95	8.60	9.00	
	580	7.70	7.85	8.05	8.40	9.10	9.70	
	560	7.85	7.95	8.15	8.60	9.60		
	540	8.55	8.55	8.70	9.35	10.65		
	520	9.35	9.60	9.70	9.95			
	500	9.80	9.90	9.95	10.25			
A-	680+	6.90	7.00	7.10	7.25	7.75	8.05	8.75
	660	7.00	7.10	7.20	7.40	8.05	8.35	8.80
	640	7.10	7.20	7.30	7.60	8.35	8.70	9.65
	620	7.20	7.35	7.45	7.75	8.45	8.95	10.10
	600	7.55	7.65	7.65	8.05	8.70	9.10	
	580	7.80	7.95	8.15	8.60	9.20	9.80	
	560	7.95	8.05	8.25	8.70	9.70		
	540	8.65	8.65	8.80	9.45	10.75		
	520	9.45	9.70	9.80	10.05			
	500	9.90	10.00	10.05	10.35			
B+	680+	7.00	7.10	7.20	7.35	7.85		
	660	7.10	7.20	7.30	7.50	8.15		
	640	7.20	7.30	7.40	7.70	8.45		
	620	7.40	7.45	7.55	7.85	8.55		
	600	7.65	7.75	7.75	8.15	8.80		
	580	7.90	8.05	8.25	8.60	9.30		
	560	8.05	8.15	8.35	8.80	9.80		
	540	8.75	8.75	8.90	9.55			
	520	9.55	9.80	9.90				
	500	10.00	10.10	10.15				
B	660+	7.30	7.40	7.60	7.70			
	640	7.40	7.50	7.60	7.90			
	620	7.60	7.65	7.75	8.05			
	600	7.85	7.95	7.95	8.35			
	580	8.10	8.25	8.45	8.80			
	560	8.25	8.35	8.55	9.00			
	540	8.95	8.95	9.10				
	520	9.75	10.00	10.10				
	500	10.20	10.30	10.35				
C	660+	7.55	7.65					
	640	7.65	7.75					
	620	7.85	7.90					
	600	8.10	8.20					
	580	8.35	8.50					
	560	8.50	8.60					
	540	9.20	9.20					
	520	10.00	10.25					
	500	10.45	10.65					

MAX DEBT RATIO: Max DTI 50% on LTV / CLTV <= 90%; Max DTI 50% on LTV / CLTV > 90% & PREMIUM A PLUS > 80% LTV / CLTV

For mortgage broker use only; not for distribution to consumers. Certain restrictions and conditions apply. Some programs may not be combined with others. ALL RATES, FEES, PROGRAMS SUBJECT TO CHANGE. Long Beach Mortgage, a division of Washington Mutual Bank, accepts loan applications in the name of Washington Mutual Bank. Washington Mutual's Responsible Lending Principles restrict the total fees charged in connection with the mortgage loan to the lesser of 5.00% of the loan amount or the maximum allowed according to state specific restrictions. For purposes of the Responsible Lending Principles, fees include all lender and broker fees including Yield Spread Premium. Excludes third party fees and genuine pass through third party fees. This does not represent all fees that may be included for state specific restrictions.

Effective Date: January 2, 2007 — Page 1.

PRODUCT TYPES

30 Yr Products:	+/- add	Interest Only
2/28 & 3/27 ARMs	–	0.350
5/25 ARMs	0.125	0.475
Fixed (30 yr, 20 Yr, 15 Yr, & 10 Yr)	0.500	n/a
40 Yr Products:	**40 / 30**	**40 / 40**
2/38 & 3/37 ARMs	0.125	0.250
5/35 ARMs	0.250	0.375
40 Yr Fixed	0.625	0.750

All 40 Year Products 500-600 FICO: Add 0.10; 600 Products <500 FICO: Add .375 to Par Rates

Minimum Rates:	Rate	
ARM Products:	5.450	*NOTE: Rate cannot drop below published Minimum rate
Fixed Rate Products:	6.200	
Limited Doc (add to Full Doc)	0.350	
Stated Wage Earner	0.050	

LOAN SIZE: (1st Lien)	All Doc Types
<$75,000	1.000
$250,000-$419,000	-0.250
$500,000-$710,000	-0.250
>$1,000,0000	0.500

PROPERTY TYPES & OTHER OPTIONS	+/- rate	+/- LTV	Max LTV
Non Owner Occupied & LTV <= 80	0.750	-5%	90%
Non Owner Occupied & LTV > 80	1.250	-5%	90%
2nd Home	–	-5%	95%
Rural Properties	–	-10%	90%
2 Units & LTV > 80	0.500	100% OO / 90% NOO	
3-4 Units & LTV <= 80	0.250	-10%	80% NOO
3-4 Units & LTV > 80	0.600	-10%	85% OO
Cashout Refinance & LTV > 80	–	LTV hits are cumulative	
External 2nd Liens	0.350	(<=90 or 100% CLTV)	
Business Bank Statements	0.250		95%

Rate Buy Up (Rebate)

+/- rate	+/- price	+/- rate	+/- price	
0.125	-0.25 pts	1.050	-1.75 pts	(Max 2pts
0.250	-0.50 pts	1.200	-2.00 pts	loans >$500K)
0.500	-1.00 pts	1.500	-2.25 pts	
0.750	-1.25 pts	1.625	-2.50 pts	
0.900	-1.50 pts	2.000	-3.00 pts	(max 3pts)

Rate Buy Down (Discount)*	+/- rate	+/- price	
2/28, 2/38, 3/27, 3/37:	-0.500	1.00 pts	(max 3pts)
Fixed, 5/25, & 5/35:	-0.400	1.00 pts	(max 3pts)

Prepayment Fee Buy Up/Down (1st Liens)

PPP TERM	B.D.	+/- adjm	2/38 B.D. rate	or +/- adjm	MAX PYA
No Prepay	1.000	2.00 pts	1.000	2.00 pts	Par
1-Year	0.500	1.00 pts	0.500	1.00 pts	1.00 pts
2-Year	Par	Par	0.250	0.50 pts	3.00 pts
3-Year	-0.250	Par	Par	Par	3.00 pts
1-Year 3-2-1	0.625	1.25 pts	0.750	1.50 pts	1.00 pts
2-Year 3-2-1	0.250	0.50 pts	0.500	1.00 pts	3.00 pts
3-Year 3-2-1	0.125	0.25 pts	0.375	0.75 pts	3.00 pts

NOTES: Max 3 year prepay where allowed; Discount Points paid cannot buy out PYA 1:1

States/Areas with LBM Prepay Restrictions:	+/- rate	MAX PYA
Add to 1st Lien Rate	0.350	2.00 pts

States with Full Prepay Restrictions: MA, NM, NJ, IL, Texas Home Equity. Partial: GA, NC, OH, SC, TX

Bankruptcy Seasoning
- 36 Months BK Seasoning Required for LTV/CLTV > 90%
- 24 Months BK Seasoning Required for LTV/CLTV 85.01% - 90.00%
- 24 Months BK Seasoning Required for all Premium A Plus Loans <= 95% LTV/CLTV
- 18 Months BK Seasoning Required for LTV/CLTV 80.01% - 85.00%
- No BK Seasoning Required for LTV/CLTV <= 80.00%

CONTACT YOUR ACCOUNT EXECUTIVE:

Removal From Our Fax List Please Call: (800) 743-3336 ext. 7441

9.05
(.257
8.80

JPMC- 000315
CONFIDENTIAL

CSOC.RICH.002096

LOANSAFE LoanSafe Examines the Details--Property, Borrower, Broker

LoanSafe delivers a comprehensive analysis of common property problems by analyzing relationship details between borrowers, brokers, appraisers, specific market regions, and other known interactions that are effective in detecting and preventing fraud and misrepresentation. For more information call (888) 288-2009.

User Entry Information

Report Order Number:	L70000010FE4E7CEFCC2F0
Report Order Date:	Jan 2, 2007 02:22 PM
Address:	3622 W CURTIS DR, SACRAMENTO, CA, 95818
Estimate:	$543,000
Borrower:	Richardson, Laura
Broker Code:	829000
Loan Number:	[redacted]

LoanSafe Summary

LoanSafe Score

0

Property F Score	Zip Code Score	Broker Score		Borrower Score
		Lender	Industry	
0	0.36	0.00	0.49	0

Property Summary

Property F Score:	0	**Flip Caution:**	Low
Estimate:	$543,000	T-Ratio:	5.7
Mean/Median:	$477,618 / $467,500	S-Gain:	29.9
Variance:	12.0%	Subject 3YS Gain:	0.0
Zip Code Score:	0.36	Subject 3YT Flag	

Broker Summary

Broker Score:	0.00	**Broker Caution:**	Low
Broker Code:	829000	Industry Score:	0.49
Unit Volume:	6		

Borrower 1: Richardson, Laura

Borrower Score:	0		
SSN Total Score:	0.0	**SSN Caution:**	No
SSN:	[redacted]		
F/L/Both Name:	0 / 0 / 0	State Not Found:	0
Multi-Name:	0	Multi-SSN:	
Transient:	0	Deceased:	0
Age:		Invalid:	0
Alert 1:	Borrower currently owns multiple properties		

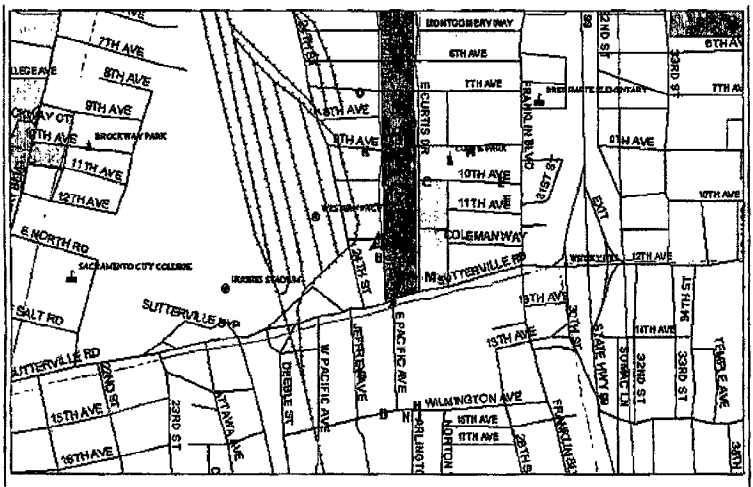
HISTORY PRO CoreLogic's HistoryPro information report is used to provide sales history and comps for a specific market in such detail as to clearly identify flips, flip markets, and valuation patterns.

Order Summary

JPMC- 000316
CONFIDENTIAL

Input Address:	3622 W CURTIS DR	**Report Date:**	Jan 2, 2007
Input City-State-Zip:	SACRAMENTO, CA 95818-4462	**Input Estimate:**	$543,000
Final Analysis			
F Score:	0		
Market Analysis			
Nearby Sales:	35	**Rural Flag:**	U
Max Distance:	0.25 Miles	**High Price:**	$799,000
Average Distance:	0.16 Miles	**Average Price:**	$477,618
T Score:	2 of 35	**Median Price:**	$467,500
T Ratio:	5.7%	**Low Price:**	$235,000
S Gain (Sale Pairs):	29.9%(6 of 35)	**Mobile Home:**	0.0%
L Gain (Loan Pairs):	146.1%(14 of 35)	**Disaster Date:**	None
		Disaster Type:	
Subject Analysis			
Prior 3 Year Foreclosure:	No	**APN:**	013-0363-001-0
Prior 3 Year Sale Gain:	0%	**Last Sale Date:**	Jan 25, 2006
Prior 3 Year Loan Gain:	0%	**Last Sale Price:**	(U)
		Land Use Code:	RSFR

Area Map



Sixteen shades of Tan-to-Green shading are used to depict value: (TAN IS LOW) and (GREEN IS HIGH)

HUD Property Rules Report

Passes HUD Property Rules:	YES
Sufficient Information:	YES
Sales within last 90 days:	NO
Sales within last 12 months:	NO
Sales within last 3 years:	NO

There are no documented resales of this property in the last 3 years. There are no additional HUD property rule requirements associated with this property.

JPMC- 000317
CONFIDENTIAL

Subject Report

Site Address:	3622 W CURTIS DR SACRAMENTO CA , 95818 -4462
Mail Address:	3622 W CURTIS DR SACRAMENTO CA , 95818 -4462
APN:	[redacted]
Legal Desc:	SOUTH CURTIS OAKS 06
County:	Sacramento County
MSA Name:	Sacramento--Arden-Arcade--Roseville, CA
MSA Code:	40900
School Districts:	Unified ; SACRAMENTO CITY UNIFIED
Census Tract:	06.067.002500.2.019

Owner Information
Current Owner: HELMAR FAMILY TRUST
Second Owner:
Spouse:

Assessment
Assessed Land: $16,666
Assessed Improvement: $60,902
Assessed Total: $77,568
Assessed Market:

Last Sale
Sale Date: Jan 25, 2006
Sale Price: (U)

Property Details

Use Code:	RSFR	**Building sq ft:**	1639	**Living sq ft:**	1639	**$ per sq ft:**	
Lot Size:	4,792 sq ft	**Bedrooms:**	3	**Bathrooms:**	2	**Total Rooms:**	7
View:		**Improved:**	78.0%	**Heating:**	Central	**Cooling:**	AC Heat Pump
Tax Amount:	$904	**Garage:**	Undefined Type - 1 Car	**Stories:**	2	**Year Built:**	1925
No. of Units:		**Pool:**		**Fireplace:**	1	**Zoning:**	R1

Subject Property Sales and Loan History

Transfer Date	Transfer Value	1st Loan	2nd Loan	Transfer Type
Jan 25, 2006	$0 (U)	$0	$0	Nominal

Buyer: HELMAR FAMILY TRUST
Seller: HELMAR MARK S and SHARON L
Lender:
Deed Type: GRANT
Loan Type:
Rate Type:
Valued Sale:
Document Number:

Transfer Date	Transfer Value	1st Loan	2nd Loan	Transfer Type
Jan 19, 2006	$0	$507,500	$0	Refinance or Equity Line of Credit

Buyer: HELMAR MARK S and SHARON L
Seller:
Lender: INDYMAC BK FSB
Deed Type: TRUST
Loan Type: CNV
Rate Type: ADJ
Valued Sale:
Document Number:

Transfer Date	Transfer Value	1st Loan	2nd Loan	Transfer Type
Jan 19, 2006	$0	$71,800	$0	Refinance or Equity Line of Credit

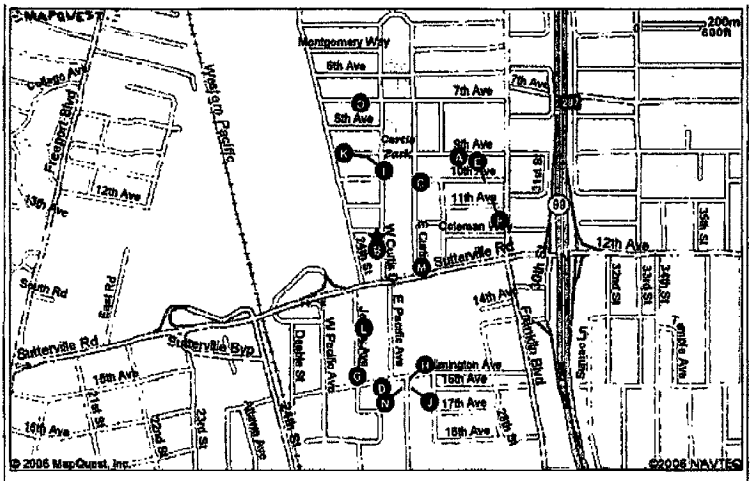
Buyer: HELMAR MARK S and SHARON L
Seller:
Lender: INDYMAC BK FSB
Deed Type: TRUST
Loan Type: CNV
Rate Type: FIX
Valued Sale:
Document Number:

Transfer Date	Transfer Value	1st Loan	2nd Loan	Transfer Type
Dec 13, 2002	$0	$73,000	$0	Refinance or Equity Line of Credit

Buyer: HELMAR MARK
Seller:
Lender: GOLDEN 1 CU
Deed Type: TRUST
Loan Type: CNV
Rate Type: FIX
Valued Sale:
Document Number:

Nearby Properties Map

JPMC- 000318
CONFIDENTIAL



Nearby Properties are shown with letter designations

Nearby Sales

Miles	Address (Rec #: 246669748)	Living SqFt	Lot SqFt	$ SqFt	Assessment	Bed	Bath	Rooms	Year Blt	Land Use
0.21 (A)	2732 9TH AVE SACRAMENTO CA, 95818	1,167	4,792	$321	$250,398	2	1	5	1922	RSFR

School District: Unified : SACRAMENTO CITY UNIFIED
Zoning: R1 Pool: N APN: [illegible]
Legal Desc: SOUTH CURTIS OAKS 02

Date	Sale Value	1st Loan Amt	Transaction	Deed	Buyer	Seller
Oct 26, 2006	$375,000	$300,000	RESALE	GRANT	LUNARDI JANET	SCARLETT ROBERT E

Miles	Address (Rec #: 246670047)	Living SqFt	Lot SqFt	$ SqFt	Assessment	Bed	Bath	Rooms	Year Blt	Land Use
0.02 (B)	3648 W CURTIS DR SACRAMENTO CA, 95818	1,408	3,920	$376	$437,809	3	1	6	1940	RSFR

School District: Unified : SACRAMENTO CITY UNIFIED
Zoning: R1 Pool: N APN: [illegible]
Legal Desc: SOUTH CURTIS OAKS 06

Date	Sale Value	1st Loan Amt	Transaction	Deed	Buyer	Seller
Sep 20, 2006	$329,000	$329,000	RESALE	GRANT	STOLMACK ALAN L and LEE A	FIRPO ANTHONY F and CHRISTINE M
Aug 14, 2006	$0	$300,000	REFI/EQ		TRUST FIRPO ANTHONY F and CHRISTINE M	
May 28, 2004	$0	$141,551	REFI/EQ		TRUST FIRPO ANTHONY F and CHRISTINE M	

Miles	Address (Rec #: 246669779)	Living SqFt	Lot SqFt	$ SqFt	Assessment	Bed	Bath	Rooms	Year Blt	Land Use
0.12 (C)	3501 E CURTIS DR SACRAMENTO CA, 95818	2,331	6,098	$278	$87,882	3	2	8	1931	RSFR

School District: Unified : SACRAMENTO CITY UNIFIED
Zoning: R1 Pool: N APN: [illegible]
Legal Desc: SOUTH CURTIS OAKS 03

Date	Sale Value	1st Loan Amt	Transaction	Deed	Buyer	Seller
Sep 13, 2006	$705,000	$417,000	RESALE	GRANT	WINTER GRAY W and COLLEEN D	MEININGER THERESA M TRUST

Miles	Address (Rec #: 246679067)	Living SqFt	Lot SqFt	$ SqFt	Assessment	Bed	Bath	Rooms	Year Blt	Land Use
0.24 (D)	2546 WILMINGTON AVE SACRAMENTO CA, 95820	752	3,920	$347	$76,278	2	1	4	1947	RSFR

School District: Unified : SACRAMENTO CITY UNIFIED
Zoning: R1 Pool: N APN: [illegible]

JPMC- 000319
CONFIDENTIAL

Legal Desc: STELLA TRACT

Date	Sale Value	1st Loan Amt	Transaction	Deed	Buyer	Seller
Aug 15, 2006	$261,500	$209,200	RESALE	GRANT	NIEMI PATRICK S and ELIZABETH N	MACGREGOR KENDALL
Mar 4, 2004	$0	$0	NMNL	GRANT	MACGREGOR KENDALL	PERCIVAL AMY M

Miles	Address (Rec #: 246669790)	Living SqFt	Lot SqFt	$ SqFt	Assessment	Bed	Bath	Rooms	Year Blt	Land Use
0.24 (E)	2762 10TH AVE SACRAMENTO CA, 95818	2,317	3,049	$315	$278,374	4	2	7	1932	RSFR

School District: Unified : SACRAMENTO CITY UNIFIED
Zoning: R1 **Pool:** N **APN:** [redacted]
Legal Desc: SOUTH CURTIS OAKS 03

Date	Sale Value	1st Loan Amt	Transaction	Deed	Buyer	Seller
Aug 8, 2006	$730,000	$584,000	RESALE	GRANT	GILDERSLEEVE JEDEDIAH O and MAUREEN	WEST CHRISTOPHER A
Mar 17, 2006	$0	$120,000	REFI/EQ	TRUST	HENDERSHOTT COLLEEN	

Miles	Address (Rec #: 246669792)	Living SqFt	Lot SqFt	$ SqFt	Assessment	Bed	Bath	Rooms	Year Blt	Land Use
0.24 (F)	2763 11TH AVE SACRAMENTO CA, 95818	1,571	3,049	$271	$62,766	3	2	6	1936	RSFR

School District: Unified : SACRAMENTO CITY UNIFIED
Zoning: R1 **Pool:** N **APN:** [redacted]
Legal Desc: SOUTH CURTIS OAKS 03

Date	Sale Value	1st Loan Amt	Transaction	Deed	Buyer	Seller
Jul 5, 2006	$427,000	$367,500	RESALE	GRANT	LEE MATTHEW	JONES MARY H
Mar 23, 2006	$0	$40,000	REFI/EQ	TRUST	JONES MARY	
Feb 14, 2005	$0	$265,000	NMNL	GRANT	JONES MARY	JONES MARY H

Miles	Address (Rec #: 246678974)	Living SqFt	Lot SqFt	$ SqFt	Assessment	Bed	Bath	Rooms	Year Blt	Land Use
0.19 (G)	3935 JEFFREY AVE SACRAMENTO CA, 95820	846	5,663	$384	$260,100	2	1	4	1926	RSFR

School District: Unified : SACRAMENTO CITY UNIFIED
Zoning: R1 **Pool:** N **APN:** [redacted]
Legal Desc: WESTERN PACIFIC ADD

Date	Sale Value	1st Loan Amt	Transaction	Deed	Buyer	Seller
Jun 29, 2006	$326,000	$324,500	RESALE	GRANT	ZAENI YASMINE	AURIEMMA JASON F
Feb 20, 2004	$250,000	$200,000	RESALE	GRANT	AURIEMMA JASON	DELATORRE FELIX

Miles	Address (Rec #: 246679154)	Living SqFt	Lot SqFt	$ SqFt	Assessment	Bed	Bath	Rooms	Year Blt	Land Use
0.24 (H)	2600 WILMINGTON AVE SACRAMENTO CA, 95820	1,508	3,254	$264	$207,722	3	3	6	2002	RSFR

School District: Unified : SACRAMENTO CITY UNIFIED
Zoning: R1 **Pool:** N **APN:** [redacted]
Legal Desc: LOT 29 STELLA TRACT, EXC THE S 50 FT OF SD LOT 29 CONTG 3,254 SQ FT

Date	Sale Value	1st Loan Amt	Transaction	Deed	Buyer	Seller
Jun 27, 2006	$307,881	$0	RESALE	T/ FRCL	DEUTSCHE BK NATL TRUST 2005-1	
Oct 18, 2004	$0	$276,250	REFI/EQ	TRUST	HENNIE CRYSTAL	
Feb 9, 2004	$0	$237,500	REFI/EQ	TRUST	HENNIE CRYSTAL	

Miles	Address (Rec #: 246669710)	Living SqFt	Lot SqFt	$ SqFt	Assessment	Bed	Bath	Rooms	Year Blt	Land Use
0.13 (I)	2548 9TH AVE SACRAMENTO CA, 95818	2,366	4,792	$337	$759,492	4	3	8	1965	RSFR

School District: Unified : SACRAMENTO CITY UNIFIED
Zoning: R1 **Pool:** N **APN:** [redacted]
Legal Desc: SOUTH CURTIS OAKS 05

Date	Sale Value	1st Loan Amt	Transaction	Deed	Buyer	Seller
Jun 13, 2006	$799,000	$639,200	RESALE	GRANT	MONNIER ERIK	BERZANSKY MARC and STEPHANIE
Mar 6, 2006	$0	$200,000	REFI/EQ	TRUST	BERZANSKY MARC and STEPHANIE	
Jun 3, 2004	$730,000	$584,000	RESALE	GRANT	BERZANSKY MARC and STEPHANIE	CARBAUGH WILLIAM G JR and TERRI M
Mar 30, 2004	$0	$241,000	REFI/EQ	TRUST	RUTLAND WILLIAM	

Miles	Address (Rec #: 246679118)	Living SqFt	Lot SqFt	$ SqFt	Assessment	Bed	Bath	Rooms	Year Blt	Land Use
0.25 (J)	4117 ARLINGTON AVE SACRAMENTO CA, 95820	745	6,098	$358	$223,686	2	1	4	1940	RSFR

School District: Unified : SACRAMENTO CITY UNIFIED
Zoning: R1 **Pool:** N **APN:** [redacted]
Legal Desc: STELLA TRACT

Date	Sale Value	1st Loan Amt	Transaction	Deed	Buyer	Seller
Jun 1, 2006	$267,000	$263,280	RESALE	GRANT	HIGHTOWER MAKO and NDUPHAY	LACHICA-WORLEY MICHELLE
Nov 23, 2005	$0	$15,000	REFI/EQ	TRUST	LACHICA-WORLEY MICHELLE	
Jun 7, 2005	$0	$50,000	REFI/EQ	TRUST	LACHICA-WORLEY MICHELLE	
May 27, 2004	$215,000	$172,000	RESALE	GRANT	LACHICA-WORLEY MICHELLE	AUSTIN DARRYL and KIMBERLY
May 27, 2004	$0	$0	NMNL	GRANT	LACHICA-WORLEY MICHELLE	WORLEY JACOB D

Miles	Address (Rec #: 246669709)	Living SqFt	Lot SqFt	$ SqFt	Assessment	Bed	Bath	Rooms	Year Blt	Land Use
0.13	2549 9TH AVE	1,159	4,356	$415	$469,000	2	1	5	1940	RSFR

JPMC- 000320
CONFIDENTIAL

(K) SACRAMENTO CA, 95818
School District: Unified : SACRAMENTO CITY UNIFIED
Zoning: R1 Pool: N APN: [illegible]
Legal Desc: SOUTH CURTIS OAKS 05

Date	Sale Value	1st Loan Amt	Transaction	Deed	Buyer	Seller
May 25, 2006	$481,000	$384,800	RESALE	GRANT	NOBLE AARON	NIBLER JEFFREY R
Jul 13, 2005	$469,000	$359,650	RESALE	GRANT	NIBLER JEFFREY	PERSINGER H K and I H TRUST
Jul 13, 2005	$0	$0	NMNL	GRANT	WORLEY JANE	PERSINGER IVA H

Miles	Address (Rec #: 246678976)	Living SqFt	Lot SqFt	$ SqFt	Assessment	Bed	Bath	Rooms	Year Blt	Land Use
0.18	3825 JEFFREY AVE	840	5,663	$375	$132,204	2	1	4	1926	RSFR
(L)	SACRAMENTO CA, 95820									

School District: Unified : SACRAMENTO CITY UNIFIED
Zoning: R1 Pool: N APN: [illegible]
Legal Desc: WESTERN PACIFIC ADD

Date	Sale Value	1st Loan Amt	Transaction	Deed	Buyer	Seller
May 24, 2006	$315,000	$230,000	RESALE	GRANT	GREGG JENNIFER	HALL KATHRYN L

Miles	Address (Rec #: 246670069)	Living SqFt	Lot SqFt	$ SqFt	Assessment	Bed	Bath	Rooms	Year Blt	Land Use
0.1	3691 E CURTIS DR	2,090	9,583	$296	$540,504	3	2	8	1960	RSFR
(M)	SACRAMENTO CA, 95818									

School District: Unified : SACRAMENTO CITY UNIFIED
Zoning: R1 Pool: N APN: [illegible]
Legal Desc: LOT 15 SOUTH CURTIS OAKS SUB. NO. 3 EXC. POR. OE EDED TO CITY OF SACTO. BEING FURTHER DES. IN BK. 3988/643 O.R.,

Date	Sale Value	1st Loan Amt	Transaction	Deed	Buyer	Seller
May 18, 2006	$616,468	$0	RESALE	T/ FRCL	EMC MORTGAGE CORP	LOANSTAR MORTGAGEE SVCS
Aug 25, 2004	$0	$390,000	REFI/EQ	TRUST	DARDEN WILLIAM	
Aug 24, 2004	$0	$75,000	REFI/EQ	TRUST	DARDEN WILLIAM	
Feb 12, 2004	$0	$400,000	NMNL	GRANT	DARDEN WILLIAM	DARDEN WILLIAM T

Miles	Address (Rec #: 246679070)	Living SqFt	Lot SqFt	$ SqFt	Assessment	Bed	Bath	Rooms	Year Blt	Land Use
0.25	4116 ARLINGTON AVE	807	6,098	$291	$110,629	2	1	4	1940	RSFR
(N)	SACRAMENTO CA, 95820									

School District: Unified : SACRAMENTO CITY UNIFIED
Zoning: R1 Pool: N APN: [illegible]
Legal Desc: STELLA TRACT

Date	Sale Value	1st Loan Amt	Transaction	Deed	Buyer	Seller
May 16, 2006	$235,000	$188,000	RESALE	GRANT	HERNANDEZ JOHN	DIAZ REYE and SHELLEY
May 16, 2006	$0	$0	NMNL	GRANT	HERNANDEZ JOHN	HERNANDEZ ARLENE
Sep 13, 2005	$0	$35,000	REFI/EQ	TRUST	DIAZ REYE and SHELLEY	
Oct 15, 2004	$0	$150,650	REFI/EQ	TRUST	DIAZ REYE E and SHELLEY	

Miles	Address (Rec #: 246669341)	Living SqFt	Lot SqFt	$ SqFt	Assessment	Bed	Bath	Rooms	Year Blt	Land Use
0.21	2518 7TH AVE	2,007	4,792	$333	$682,380	3	2	8	1925	RSFR
(O)	SACRAMENTO CA, 95818									

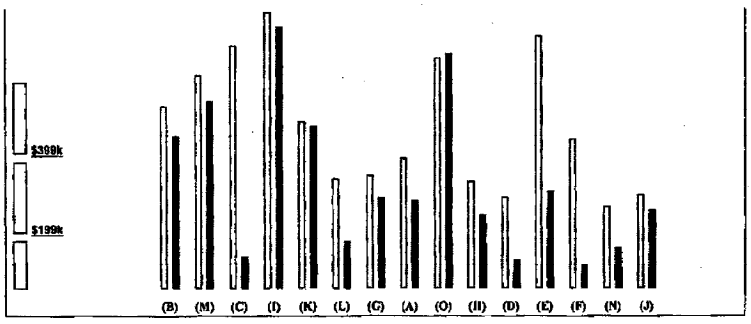
School District: Unified : SACRAMENTO CITY UNIFIED
Zoning: R1 Pool: N APN: [illegible]
Legal Desc: SOUTH CURTIS OAKS 05

Date	Sale Value	1st Loan Amt	Transaction	Deed	Buyer	Seller
May 9, 2006	$669,000	$0	RESALE	GRANT	MAHON SUSAN	BEALE JAMES C and CAROL R
Jan 5, 2005	$0	$323,000	REFI/EQ	TRUST	BEALE JAMES C and CAROL R	

Graph of Sale Price & Assessed Value

Sales Prices and Assessment Values for Recent Sales
Ordered by Distance Left (closest) to Right (farthest)

JPMC- 000321
CONFIDENTIAL



Closest Property Records

Miles	Address	SqFt	Lot SqFt	Bed	Bath	Rms	Yr Blt	Land Use	Sale Yr	Price	Assessed
0	3626 W CURTIS DR, 95818	1,316	4,792	3	1	5	1928	RSFR	2001	$325,000	$358,356
0.01	3630 W CURTIS DR, 95818	1,508	4,792	3	1	6	1935	RSFR	1998	$180,000	$186,944
0.01	3636 W CURTIS DR, 95818	1,595	4,792	4	2	6	1941	RSFR	1997		$58,438
0.02	3640 W CURTIS DR, 95818	1,851	4,792	4	2	7	1945	RSFR	1997		$72,563
0.02	3644 W CURTIS DR, 95818	1,355	4,356	3	1	5	1938	RSFR	1999	$189,000	$190,089
0.02	2510 COLEMAN WAY, 95818	2,320	4,356	4	2	8	1940	RSFR	1997	$232,000	$271,071
0.02	2500 COLEMAN WAY, 95818	1,539	4,356	3	1	6	1940	RSFR			$89,720
0.02	3648 W CURTIS DR, 95818	1,408	3,920	3	1	6	1940	RSFR	2006	$405,000	$437,809
0.02	2533 COLEMAN WAY, 95818	2,251	4,792	3	3	6	1978	RSFR	2004	$28,000	$344,612
0.02	2527 COLEMAN WAY, 95818	1,460	4,356	4	3	7	1951	RSFR	2006	$755,000	$468,180
0.03	2518 COLEMAN WAY, 95818	963	4,356	2	1	5	1928	RSFR	2001	$235,000	$258,117
0.03	3652 W CURTIS DR, 95818	2,207	3,485	4	2	7	1945	RSFR	1993	$181,720	$222,623
0.03	2511 COLEMAN WAY, 95818	1,950	4,356	4	1	7	1932	RSFR	2004	$480,000	$489,600
0.03	2501 COLEMAN WAY, 95818	1,548	4,356	2	2	6	1950	RSFR	2005	$224,000	$290,398
0.03	3656 W CURTIS DR, 95818	1,545	3,485	4	2	7	1926	RSFR	2006	$545,000	$475,462
0.03	3658 W CURTIS DR, 95818		1,672					UNKN	2006	$545,000	$10,404
0.04	3631 24TH ST, 95818	1,262	5,663	3	1	5	1938	RSFR	1999	$140,000	$157,453
0.04	3637 24TH ST, 95818	1,295	4,356	3	1	6	1940	RSFR	1997	$107,500	$170,528
0.04	3641 24TH ST, 95818	932	3,920	2	1	5	1939	RSFR	2003		$41,870
0.04	3645 24TH ST, 95818	1,002	5,227	2	1	5	1939	RSFR	2006	$382,000	$214,692

Market Data

	Average Value $515,786		Minimum Value $38,635		Maximum Value $949,908		Median Value $492,445	
Distance	Units/Per	% Own Occ	% Rnt Occ	% Sgl	% Mult 2-9	% Mult 10+	Avg Room	Avg Val
0.05 miles	26	85%	15%	100%	0%	0%	006.2	$484,372
0.05 miles	**44**	**89%**	**11%**	**100%**	**0%**	**0%**	**006.8**	**$513,973**
0.08 miles	28	93%	7%	100%	0%	0%	006.5	$467,329
0.12 miles	35	88%	12%	100%	0%	0%	006.6	$536,995
0.16 miles	44	84%	16%	100%	0%	0%	005.8	$487,661
0.16 miles	105	55%	41%	96%	4%	0%	004.7	$303,208
0.17 miles	62	87%	3%	100%	0%	0%	007.6	$949,908
0.17 miles	50	77%	15%	100%	0%	0%	005.0	$245,719
0.2 miles	9	25%	75%	100%	0%	0%	004.0	$38,635
0.2 miles	40	88%	10%	100%	0%	0%	006.0	$475,701
0.24 miles	77	44%	47%	77%	23%	0%	004.4	$304,444
0.24 miles	52	88%	13%	96%	4%	0%	005.9	$499,621
0.24 miles	37	94%	6%	100%	0%	0%	006.5	$716,991
0.26 miles	51	82%	14%	100%	0%	0%	006.8	$845,260
0.26 miles	46	78%	22%	100%	0%	0%	007.1	$854,826

JPMC- 000322
CONFIDENTIAL

0.25 miles	72	88%	6%	100%	0%	0%	006.9	$733,734
0.27 miles	52	100%	0%	100%	0%	0%	008.0	$887,119
0.28 miles	55	92%	4%	100%	0%	0%	005.9	$497,229
0.28 miles	268	60%	34%	99%	1%	0%	004.9	$257,773
0.29 miles	44	62%	38%	100%	0%	0%	005.2	$236,210

Buyers and Sellers

Buyers Name	Sellers Name	Lender	Transaction	Price	Year	ID
ANDERSON JOHN	ANDERSON EVELYN		NMNL	$0	2005	
AURIEMMA JASON	DELATORRE FELIX	MIT LENDING	RESALE	$250,000	2004	(G)
BEALE JAMES C AND CAROL R		GOLDEN 1 CU	REFI/EQ	$0	2005	(O)
BERZANSKY MARC AND STEPHANIE		NATIONAL CTY BK	REFI/EQ	$0	2006	(I)
BERZANSKY MARC AND STEPHANIE	CARBAUGH WILLIAM G JR AND TERRI M	WELLS FARGO BK	RESALE	$730,000	2004	(I)
CHASE ROBERT L AND DIANE M		WELLS FARGO BK NA	REFI/EQ	$0	2005	
CHASE ROBERT L AND DIANE M		WELLS FARGO BK NA	REFI/EQ	$0	2005	
COUGHLIN THEODATE	LOPES GERALD A	USAA FSB	RESALE	$450,000	2006	
DAHLBERG MARY	DAHLBERG MARY K 2002 TRUST	LENDINGTREE LNS	NMNL	$0	2005	
DAHLBERG MARY K 2002 TRUST	DAHLBERG MARY K		NMNL	$0	2005	
DARDEN WILLIAM		WELLS FARGO BK	REFI/EQ	$0	2004	(M)
DARDEN WILLIAM		WMC MTG CORP	REFI/EQ	$0	2004	(M)
DARDEN WILLIAM	DARDEN WILLIAM T	WELLS FARGO HM MTG INC	NMNL	$0	2004	(M)
DAWSON J C TRUST	DAWSON J C		NMNL	$0	2006	
T DEUTSCHE BK NATL TRUST 2005-1			RESALE	$307,881	2006	(H)
DIAZ REYE E AND SHELLEY		INDYMAC BK FSB	REFI/EQ	$0	2004	(N)
DIAZ REYE AND SHELLEY		CITIBANK WEST FSB	REFI/EQ	$0	2005	(N)
T EMC MORTGAGE CORP	LOANSTAR MORTGAGEE SVCS		RESALE	$616,468	2006	(M)
FIRPO ANTHONY F AND CHRISTINE M		BANK OF AMERICA	REFI/EQ	$0	2006	(B)
FIRPO ANTHONY F AND CHRISTINE M		WELLS FARGO BK	REFI/EQ	$0	2004	(B)
FISHER MATTHEW	FISHER CARIE L		NMNL	$0	2006	
FISHER MATTHEW	FISHER MATTHEW J	GUILD MTG CO	NMNL	$0	2006	
FISHER MATTHEW		COUNTRYWIDE HM LNS INC	REFI/EQ	$0	2005	
FISHER MATTHEW		COUNTRYWIDE HM LNS INC	REFI/EQ	$0	2004	
FISHER MATTHEW		WASHINGTON MUTUAL BK FA	REFI/EQ	$0	2004	
FISHER MATTHEW	STARKER SERVICES INC	WASHINGTON MUTUAL BK FA	RESALE	$305,000	2004	
GILDERSLEEVE JEDEDIAH O AND MAUREEN	WEST CHRISTOPHER A	DOWNEY SAND& ASSN FA	RESALE	$730,000	2006	(E)
GORDINIER SCOTT	GORDINIER SCOTT	SIERRA PACIFIC MTG CO	NMNL	$0	2006	
GREENE FAMILY TRUST	GREENE FAMILY TRUST		NMNL	$0	2005	
GREGG JENNIFER	HALL KATHRYN L	SCME MTG BANKERS INC	RESALE	$315,000	2005	(L)
GROSSMAN MARC	GROSSMAN MARC R		NMNL	$0	2006	
GROSSMAN MARC	GROSSMAN MARC R	INDYMAC BK FSB	NMNL	$0	2006	
GROSSMAN MARC	GROSSMAN MARC R		NMNL	$0	2005	
GROSSMAN MARC	LOPEZ MARIA L	AEGIS WHOLESALE CORP	NMNL	$0	2005	
HAMILTON MICHAEL	WHITING PAUL	HOMECOMINGS FIN'L NETWORK INC	RESALE	$467,500	2005	
HENDERSHOTT COLLEEN		HENDERSHOTT	REFI/EQ	$0	2005	(E)
HENNIE CRYSTAL		LONG BCH MTG CO	REFI/EQ	$0	2004	(H)
HENNIE CRYSTAL		ARGENT MTG CO LLC	REFI/EQ	$0	2004	(H)
HERNANDEZ JOHN	DIAZ REYE AND SHELLEY	AMERICAN BROKERS CONDUIT	RESALE	$235,000	2006	(N)
HERNANDEZ JOHN	HERNANDEZ ARLENE		NMNL	$0	2006	(N)
HIGHTOWER MAKO AND NOUPHAY	LACHICA-WORLEY MICHELLE	PINNACLE FIN'L	RESALE	$267,000	2006	(J)
HOLMES JAMES	HOLMES JAMES A		NMNL	$0	2005	
HOLMES JAMES	SIPE MILTON E AND SUSAN J	BUTTE CMNTY BK	CNST	$175,000	2005	
JONES MARY		PRIVATE INDIVIDUAL	REFI/EQ	$0	2006	(F)
JONES MARY	JONES MARY H	BNC MTG INC	NMNL	$0	2005	(F)
KEELY WILLIAM	MONAGHAN MARGARET M		NMNL	$0	2006	
KEELY WILLIAM	MONAGHAN MARGARET M TRUST		NMNL	$0	2006	
KEELY WILLIAM A 1994 TRUST	KEELY WILLIAM H		NMNL	$0	2006	
KINNEY L D TRUST	KINNEY LEO D		NMNL	$0	2006	
KOLLARS STEVEN	ALMOND PAUL M	BANK OF AMERICA	RESALE	$469,000	2006	
KOSMAK LISA	RESTORATIONS BY LISA ANN INC	ACCREDITED HM LENDERS	RESALE	$0	2004	
LACHICA-WORLEY MICHELLE		SCHOOLS FIN'L CU	REFI/EQ	$0	2005	(J)
LACHICA-WORLEY MICHELLE		COUNTRYWIDE BK	REFI/EQ	$0	2005	(J)
LACHICA-WORLEY MICHELLE	AUSTIN DARRYL AND KIMBERLY	COUNTRYWIDE HM LNS INC	RESALE	$215,000	2004	(J)
LACHICA-WORLEY MICHELLE	WORLEY JACOB D		NMNL	$0	2004	(J)

JPMC- 000323
CONFIDENTIAL

CSOC.RICH.002104

LEE MATTHEW	JONES MARY H	BANK OF AMERICA	RESALE	$427,000	2006	(F)
LUNARDI JANET	SCARLETT ROBERT E	JP MORGAN CHASE BK	RESALE	$375,000	2006	(A)
MACGREGOR KENDALL	PERCIVAL AMY M		NMNL	$0	2004	(D)
MAHON SUSAN	BEALE JAMES C AND CAROL R		RESALE	$669,000	2006	(O)
MCGARTNEY MATT C AND JENNIFER E	CHASE ROBERT L AND DIANE M	OWNIT MTG SOLUTIONS INC	RESALE	$652,500	2006	
MCCULLAGH VINCENT	MCCULLAGH NORA		NMNL	$0	2004	
MCCULLAGH VINCENT	RESTORATIONS BY LISA ANN INC	* OTHER INSTITUTIONAL LENDERS	RESALE	$457,000	2004	
MCDERMOTT TARA	MCDERMOTT TARA	AEGIS WHOLESALE CORP	NMNL	$0	2006	
MCDERMOTT TARA AND ELIZABETH S	MCDERMOTT TARA		NMNL	$0	2006	
MCDERMOTT TARA AND ELIZABETH S		NEW CENTURY MTG CORP	REFI/EQ	$0	2006	
MCDERMOTT TARA AND ELIZABETH S		NEW CENTURY MTG CORP	REFI/EQ	$0	2006	
MCDERMOTT TARA AND ELIZABETH S	MCCULLAGH VINCENT L		RESALE	$545,000	2006	
MCNAMARA MARGARET		NEW CENTURY MTG CORP	REFI/EQ	$0	2005	
MEYER STEPHEN		PLACER SIERRA BK	RESALE	$0	2005	
MEYER STEPHEN		PLACER SIERRA BK	REFI/EQ	$0	2005	
MEYER STEPHEN		PLACER SIERRA BK	REFI/EQ	$0	2005	
MONNIER ERIK	BERZANSKY MARC AND STEPHANIE	AMERICAS WHOLESALE LENDER	RESALE	$799,000	2006	(I)
NIBLER JEFFREY	PERSINGER H K AND I H TRUST	COUNTRYWIDE HM LNS INC	RESALE	$469,000	2005	(K)
NIELSEN MARK	HOLMES JAMES A	GUILD MTG CO	RESALE	$339,000	2006	
NIEMI PATRICK S AND ELIZABETH N	MACGREGOR KENDALL	BANK OF AMERICA	RESALE	$261,500	2006	(D)
NOBLE AARON	NIBLER JEFFREY R	BEAR STEARNS RESID'L MTG CORP	RESALE	$481,000	2006	(K)
PUIIA LINDA A 2004 TRUST	MARTINEZ DAVID R TRUST		RESALE	$595,000	2005	
RESTORATIONS BY LISA ANN INC	KOSMAK LISA A		NMNL	$0	2004	
ROYCE ANNE	MCNAMARA MARGARET A	FREMONT INVS AND LN	RESALE	$310,000	2006	
RUTLAND WILLIAM		BANK OF AMERICA	REFI/EQ	$0	2004	(I)
SAHLBERG CAMILLA	WONG BETTY	ABN AMRO MTG GRP INC	RESALE	$382,000	2006	
SAHLBERG CAMILLA	SAHLBERG FREDERICK		NMNL	$0	2006	
SCHMIT ROBERT	SCHMIT ROBERT J	WRTZ	NMNL	$0	2006	
SCHMIT ROBERT	WIRTZ LORRAINE E	RESMAE MTG CORP	RESALE	$350,000	2005	
SIMPSON NANCY		WASHINGTON MUTUAL BK FA	REFI/EQ	$0	2005	
STOLMACK ALAN L AND LEE A	FIRPO ANTHONY F AND CHRISTINE M	VITEK MTG GRP	RESALE	$528,000	2006	(B)
THOMSEN PETER	VENTURA DAVID	WELLS FARGO BK NA	RESALE	$755,000	2006	
THOMSEN PETER	LANFEAR CAROLYN I		NMNL	$0	2006	
VENTURA DAVID		COLDWELL BANKER HM LNS	REFI/EQ	$0	2006	
VENTURA DAVID		WASHINGTON MUTUAL BK FA	REFI/EQ	$0	2004	
WHITING PAUL		GOLDEN 1 CU	REFI/EQ	$0	2005	
WHITING PAUL	WHITING PAUL	WILSON RSRCS	NMNL	$0	2005	
WINTER GRAY W AND COLLEEN D	MEININGER THERESA M TRUST	HSBC MTG CORP (USA)	RESALE	$705,000	2006	(C)
WIRTZ LORRAINE	WIRTZ MILES T		NMNL	$0	2005	
WONG BETTY		BANK OF AMERICA	REFI/EQ	$0	2005	
WONG BETTY		UNITED FIN'L MTG CORP	REFI/EQ	$0	2004	
WORLEY JANE	PRESINGER IVA H		NMNL	$0	2005	(K)
ZAENI YASMINE	AURIEMMA JASON F	BANK OF AMERICA	RESALE	$325,000	2006	(G)

Factors

HPF(src), HPFA(stb), HPFA(nbp), HPFA(asmnt),

— Report Separator —

IDENTITYPRO™

Order Date: Jan 2, 2007 **Order #:** M40000010FE4E7D1CDB819

Borrower Summary

Input Name:	Laura Richardson	**Borrower Score:**	0
Input SSN:	[redacted]	**Overall Borrower Caution:**	Low
Input Age:	0	**SSN Caution:**	No
Street Address:	3622 W CURTIS DR, SACRAMENTO, CA 95818	**Owner Occupancy Caution:**	Medium
		OFAC SDN Caution:	No

Alerts

- **Borrower currently owns multiple properties**

SSN Verification Scores

Total SSN Score	F/L/Both Name	Multi-Name	Transient	Age	State Not Found	Deceased	Invalid SSN
0	0/0/0	0	0	0	0	0	0

Owner Occupancy Scores

# Properties Ever Owned:	2	**Value Direction:**	UP
# Properties Currently Owned:	2	**Value Shift:**	$17,500
Owner of Subject Property:	No	**Square Footage Direction:**	DOWN
		Square Footage Shift:	-133

Best Match

Best Match Name:	BATTS LAURA RICHARDSON	**SSN Issue State:**	CA
Best Match Birth Date:	Apr 1, 1962	**Approx. SSN Issue Years:**	1977-1979

Best Match Identities Found

SSN	Name	Date Reported	DOB
[redacted]	BATTS LAURA RICHARDSON	06/01/2002	04/01/1962
	RICHARDSON BATTS LAURA		
	LAURA A RICHARDSON	04/01/2002	04/01/1962
AKA:	BATTS LAURA		
AKA:	BATTS LAURA A		
AKA:	BATTS LAURA ANN		
AKA:	BATTS LAURA R		
AKA:	RICHARDSON L		
AKA:	RICHARDSON LAURA		
AKA:	RICHARDSON LAURA A		
AKA:	RICHARDSON LAURA ANN		

Addresses for Best Match Identities

Property Address				Date Reported	
717 E VERNON ST, LONG BEACH, CA 90806-2726				6/1/02	
Mailing Address					
717 E VERNON ST, LONG BEACH, CA 90806-2726					
Pose. Owner	Flip Caution	Subj 3YT Flag	Sqft	Median Value	Land Use
Y	Low	N	1,772	$450,000	RSFR

JPMC- 000325
CONFIDENTIAL

Date	Sale Value	1st Loan Amt	Transaction	Buyer	Seller
May 17, 2006	$0	$448,250	NMNL	RICHARDSON LAURA	BATTS ANTHONY W and LAURA A
May 10, 1999	$135,000	$108,000	RESALE	BATTS ANTHONY	SAYLOR JOHN A & VERLA J TRUST

Property Address — Date Reported
3623 S PARKER ST, SAN PEDRO, CA 90731-6433 — 6/1/01

Mailing Address
3623 S PARKER ST, SAN PEDRO, CA 90731-6433

Poss. Owner	Flip Caution	Subj 3YT Flag	Sqft	Median Value	Land Use
Y	Low	N	1,415	$885,000	RSFR

Date	Sale Value	1st Loan Amt	Transaction	Buyer	Seller
Jul 3, 2001	$0	$245,000	REFI/EQ	RICHARDSON LAURA	
Jul 31, 2000	$0	$70,000	REFI/EQ	RICHARDSON LAURA	
Jul 21, 2000	$0	$214,500	REFI/EQ	RICHARDSON LAURA	
Nov 5, 1998	$0	$25,000	REFI/EQ	RICHARDSON LAURA	
Apr 8, 1994	$238,000	$0	RESALE	RICHARDSON LAURA	BAKER WILLIAM M & LISA A H
Apr 8, 1994	$238,000	$190,400	RESALE	RICHARDSON LAURA	BAKER WILLIAM M & LISA A

Property Address — Date Reported
717 E VERNON ST, LONG BEACH, CA 90806-2726 — 4/1/02

Property Address — Date Reported
3623 S PARKER ST, SAN PEDRO, CA 90731-6433 — 5/1/01

Property Address — Date Reported
3263 S PARKER ST, SAN PEDRO, CA 90731 — 5/1/00

Property Address — Date Reported
1851 E 1ST ST, SANTA ANA, CA 92705-4017 — 10/1/88

Property Address — Date Reported
1851 E 1ST ST #1050, SANTA ANA, CA 92705-4064

Property Address — Date Reported
15807 S DENVER AVE, GARDENA, CA 90248-2114

A 000 AR 1.429 AV 667500 CV 467500 NP 2 SC1 0 SC2 0 SC3 0 SC4 0

VALUES ARE PROVIDED "AS IS" AND ALL USES ARE AT THE USER'S SOLE RISK. ALL WARRANTIES CONCERNING THE VALUES AND ALL UNDERLYING DATA AND PROCESSES BOTH EXPRESSED AND IMPLIED ARE EXPRESSLY EXCLUDED INCLUDING WITHOUT LIMITATION ANY WARRANTIES OF MERCHANTABILITY, ACCURACY, OR FITNESS FOR A PARTICULAR PURPOSE. This report does not constitute an appraisal and has not been prepared by a certified or licensed appraiser. Values are dependent on the correctness of any data supplied by the user. Values may not be used to produce or attempt to produce models used to generate the Values. The term Value is used in this report to mean the real property data.

For information Write to:
*10360 Old Placerville Road * Suite 100 * Sacramento * CA 95827-2520*

— Report Separator —

THIRD PARTY SCORECARD™

CoreLogic's Third Party ScoreCard tool is used to provide information about party and geographic risk factors related to specific loans and lenders. This information is to be used as a basis for understanding potentially significant underwriting conditions. (888) 288-2009

From Date: 1/2006
Report Date: Jan 2, 2007
Lender Loan Count: 147578
Lender CRM: 2.83

JPMC- 000326
CONFIDENTIAL

Industry Summary For: 829000 - AVENUE MORTGAGE INC

		Reliability Rating	Excellent
		Weighted CRM	0.17
Industry CRM	0.49	Average TRatio	1.27
FScore 0	(83.68%)	Real Exposure	($98,151)
FScore 1-3	(13.68%)	Potential Exposure	$15,752
FScore 4-8	(1.58%)	Exposure Ratio	80.04%
FScore 9-19	(0.53%)		
FScore 20+	(0.53%)	Average Appraised Value	$491,611
		Minimum Appraised Value	$135,000
		Maximum Appraised Value	$1,400,000

Lender Summary For: 829000 - AVENUE MORTGAGE INC

		Weighted CRM	-0.35
Lender Loan Count	6	Average TRatio	1.45
Lender CRM	0.00	Real Exposure	($75,873)
FScore 0	6 (100.0%)	Potential Exposure	($12,570)
FScore 1-3	0 (0.0%)	Exposure Ratio	82.92%
FScore 4-8	0 (0.0%)		
FScore 9-19	0 (0.0%)	Average Appraised Value	$390,000
FScore 20+	0 (0.0%)	Minimum Appraised Value	$164,000
		Maximum Appraised Value	$663,000

Most Recent Loans For: 829000 - AVENUE MORTGAGE INC

Address	Loan Number	Appraised Amount	Mean	Median	FScore	TRatio	Sale Amount	Loan Amount	Loan Date	Loan Status
3822 W CURTIS DR SACRAMENTO, CA 95818		$535,000	$477,618	$467,500	0	5.7	$0	$0	01/02/07	
1215 W 132ND ST COMPTON, CA 90222		$350,000	$368,447	$390,000	0	2.9	$0	$330,000	12/29/06	
8539 ZIRCON DR SW # E73 LAKEWOOD, WA 98498		$184,000	$188,530	$142,150	0	0.0	$0	$183,530	12/11/06	
10903 DALWOOD AVE DOWNEY, CA 90241		$563,000	$540,253	$539,000	0	0.0	$0	$400,000	12/04/06	
200 ELM AVE UNIT 10 LONG BEACH, CA 90802		$360,000	$287,840	$273,500	0	2.9	$0	$270,000	11/28/06	ORIGINATED
1243 - 1245 LOS ANGELES, CA 90047		$550,000					$550,000	$440,000	11/09/06	ORIGINATED
1243 - 1245 LOS ANGELES, CA 90047		$550,000					$550,000	$110,000	11/09/06	ORIGINATED
603-603 A, B, C NORTH BRADFIEL COMPTON, CA 90221		$640,000					$0	$544,000	09/27/06	ORIGINATED
13423 METTLER AVE LOS ANGELES, CA 90061		$408,000					$408,000	$81,600	09/18/06	ORIGINATED
13423 METTLER AVE LOS ANGELES, CA 90061		$408,000	$376,571	$407,500	0	2.9	$408,000	$326,400	07/24/06	ORIGINATED
39 SNAPDRAGON IRVINE, CA 92604		$495,000	$601,289	$580,000	0	0.0	$0	$470,250	07/07/06	CANCELLED - APPROVED, NOT ACCEPTED

Industry Summary For Zip: 95818

		Reliability Rating	Excellent
		Average TRatio	0.72
Industry CRM	0.36	Real Exposure	($102,499)
FScore 0	(80.73%)	Potential Exposure	$31,186
FScore 1-3	(18.75%)	Exposure Ratio	79.38%
FScore 4-8	(0.52%)		
FScore 9-19	(0.0%)		

JPMC- 000327
CONFIDENTIAL

FScore 20+	(0.0%)	Average Appraised Value	$532,429
		Minimum Appraised Value	$100,000
		Maximum Appraised Value	$2,000,000

Lender Summary For Zip: 95818

Lender Loan Count	**10**	Average TRatio	1.94
Lender CRM	**0.40**	Real Exposure	($53,471)
FScore 0	6 (60.0%)	Potential Exposure	$67,478
FScore 1-3	4 (40.0%)	Exposure Ratio	87.03%
FScore 4-8	0 (0.0%)		
FScore 9-19	0 (0.0%)	Average Appraised Value	$497,500
FScore 20+	0 (0.0%)	Minimum Appraised Value	$315,000
		Maximum Appraised Value	$740,000

Most Recent Loans For Zip: 95818

Address	Loan Number	Appraised Amount	Mean	Median	FScore	TRatio	Sale Amount	Loan Amount	Loan Date	Loan Status
3622 W CURTIS DR SACRAMENTO, CA 9581		$535,000	$477,618	$467,500	0	5.7	$0	$0	01/02/07	
3001 SANTA BUENA WAY SACRAMENTO, CA 9581		$325,000	$405,327	$400,000	0	2.9	$325,000	$260,000	11/21/06	ORIGINATED
3001 SANTA BUENA WAY SACRAMENTO, CA 9581		$325,000					$325,000	$65,000	11/21/06	ORIGINATED
3001 SANTA BUENA WAY SACRAMENTO, CA 9581		$325,000	$413,314	$421,000	0	2.9	$325,000	$260,000	10/25/06	CANCELLED - DENIED
3001 SANTA BUENA WAY SACRAMENTO, CA 9581		$325,000					$325,000	$65,000	10/25/06	CANCELLED - DENIED
2656 MARTY WAY SACRAMENTO, CA 9581		$730,000	$443,067	$427,500	1	2.9	$0	$511,000	07/21/06	ORIGINATED
2787 PORTOLA WAY SACRAMENTO, CA 9581		$410,000	$490,400	$425,000	0	0.0	$0	$389,500	07/05/06	CANCELLED - DENIED
2659 MARTY WAY SACRAMENTO, CA 9581		$740,000	$445,167	$436,000	1	2.9	$740,000	$509,000	06/02/06	CANCELLED - DENIED
2659 MARTY WAY SACRAMENTO, CA 9581		$740,000	$439,063	$427,500	1	2.9	$740,000	$509,000	05/31/06	CANCELLED - DENIED
2712 16TH ST SACRAMENTO, CA 9581		$560,000	$430,781	$425,000	1	2.9	$0	$415,000	05/16/06	CANCELLED - DENIED
3311 Franklin Blvd Sacramento, CA 95818		$400,000					$400,000	$80,000	02/16/05	ORIGINATED
3311 Franklin Blvd Sacramento, CA 95818		$400,000	$456,113	$440,000	0	2.0	$400,000	$320,000	02/07/06	ORIGINATED
2422 28th St Sacramento, CA 95818		$315,000					$310,000	$62,000	01/31/06	ORIGINATED
2732 Harkness St Sacramento, CA 95818		$430,000	$421,235	$405,000	0	0.0	$0	$344,000	01/05/06	CANCELLED - DENIED
2732 Harkness St Sacramento, CA 95818		$430,000					$0	$86,000	01/05/06	CANCELLED - DENIED
2422 28th St Sacramento, CA 95818		$315,000	$348,058	$300,000	0	0.0	$310,000	$248,000	01/03/06	ORIGINATED

Report Summary For Loans Within 0.5 Miles

Lender Loan Count	**2**	Average TRatio	3.85
Lender CRM	**0.00**	Real Exposure	($136,113)
Industry CRM	**0.48**	Potential Exposure	($56,113)
FScore 0	2 (100.0%)	Exposure Ratio	70.16%
FScore 1-3	0 (0.0%)		
FScore 4-8	0 (0.0%)	Average Appraised Value	$467,500
FScore 9-19	0 (0.0%)	Minimum Appraised Value	$400,000
FScore 20+	0 (0.0%)	Maximum Appraised Value	$535,000

Most Recent Loans Originated Within 0.5 Miles

Address	Loan Number	Appraised Amount	Mean	Median	FScore	TRatio	Sale Amount	Loan Amount	Loan Date	Loan Status

JPMC- 000328
CONFIDENTIAL

3622 W CURTIS DR SACRAMENTO, CA 95818	[redacted]	$535,000	$477,618 $467,500	0	5.7	$0	$0	01/02/07	
3311 Franklin Blvd Sacramento, CA 95818	[redacted]	$400,000				$400,000	$80,000	02/16/06	ORIGINATED
3311 Franklin Blvd Sacramento, CA 95818	[redacted]	$400,000	$456,113 $440,000	0	2.0	$400,000	$320,000	02/07/06	ORIGINATED

Disclaimer of Use

The predicted Values are based upon automated valuation algorithms, based on data primarily from public record sources and computer decision logic combined to provide a logical calculated estimate of the value of a residential property. The Values are provided to the User "as is" and "as available", and all uses of the Values are at the User's sole risk. All warranties concerning the Values and the underlying data and processes, both express and implied, are hereby expressly excluded, including, without limitation, any warranties of merchantability, accuracy and/or fitness for a particular purpose. In no event will CoreLogic or AVM Valuation company represented herein ("Vendors") be liable to the User or any third party for indirect, incidental, special or consequential damages of any type whatsoever arising out of or relating in any manner to these terms, the User's agreement with CoreLogic or the Values, whether under a contract, tort or other theory of liability, even if CoreLogic or its Vendors are aware of the possibility of such damages. The format, content, and methods of all Files, Data and Values are Confidential.

CoreLogic
10360 Old Placerville Road, Suite 100
Sacramento, CA 95827
*P: (888) 288-2009 * F: (916) 455-3851*
caselaw@cscprelogic.com
www.cscorelogic.com

Legal / Privacy

Additional Borrower Information

AKA's | Non-Borr Spouse | Trust | Power of Attorney

Additional Borrower Info

AKA Borrower 1 of 1: Laura Richardson

Name	Delete
Laura Ann Richardson	☐
Batts Laura	☐
Richardsonbatts, Laura	☐
Laura R Batts	☐

Add Save

Additional Borrower Information

AKA's | Non-Borr Spouse | Trust | Power of Attorney

Additional Borrower Info

AKA Borrower 1 of 1: Laura Richardson

Name	Delete
Laura Ann Richardson	☐
Batts Laura	☐
Richardsonbatts, Laura	☐
Laura R Batts	☐

Add Save

JPMC- 000331
CONFIDENTIAL

Washington Mutual
Long Beach Mortgage

WHOLESALE DOCS-IN CHECKLIST

Borrower Name: RICHARDSON Loan #:

Date Docs Received: 01-08 Table Funding: YES / NO "SACRAMENTO"

Date of Loan Approval: 01-02 3622 W. CURTIS DR. SACRAMENTO, CA. 95818

	File Review
	Settlement Statement HUD1A *(check HUD to signed Lender's Instructions and Debt & Disbursements)* ☒ Lender / Broker Fees ☒ Payoffs Match NA ☐ Taxes paid current ☒ Signed HUD matches faxed HUD ☒ Lender ☒ Title Company ☐ Closing Agent ☒ Borrower(s) Signed and Dated ☒ Endorsements ☒ Subject property address matches deed, appraisal, prelim ☐ Loan Type ☒ Borrower's Name ☐ Seller's Name
	Lender's Instructions to Title/Escrow and Addition to Escrow Signed by Escrow/Closing Agent.
	Note *(check Note to Deed and Approval Sheet)* ☒ Original Note ☒ Borrower signature matches signature line. ☒ Note Endorsement to LBMC *(Correspondent Only)* 3 # of Pages Received
	Certified copy of Deed of Trust *(check Deed to Note)* ☒ Certified Copy with Legal Description ☒ Notary commission not expired ☒ Notary signature agrees with name on stamp ☒ Borrower signature matches signature line ☒ Borrower signed on or after document date 15 # of Pages Received ☒ All pages initialed by borrower(s)
	Riders *(attached to Deed)* ☒ ARM Rider Signed (if ARM Loan) ☐ 1-4 Family Signed (if non-owner occupied and/or multiple units) ☐ PUD Rider with Association name signed by Borrower (if applicable) ☐ Condo Rider with Development name signed by Borrower (if applicable) ☒ Borrower signature matches signature line 3 # of Pages Received
	Signature Name Affidavit *(signed and notarized)*
	Applicant Identification Verification (completed and signed) DOB TO MATCH 1003.
	Truth in Lending Disclosure ☒ Borrower signature matches signature line ☒ Final TIL
NA	**Notice of Right to Cancel (owner occupied refinance only)** ☐ All 3 dates filled-in ☐ _____ Transaction Date ☒ _____ Rescission Expiration Date ☐ _____ Borrower Signature Date ☐ Signed and dated by all required parties
	Flood Cert: Notice to Borrower, which acknowledges receipt of Notice of Special Flood Hazard Area, signed by Borrower.
NA	**Flood Insurance - If Applicable, Purchase Only** ☐ Coverage ☐ Effective Date ☐ Premium ☐ Borrower(s) Name ☐ Subject Property Address ☐ WAMU / Lender ☐ Deductible (greater of $1000 or 1% of dwelling coverage) ☐ Expiration Date
	Hazard Insurance - Purchase Only ☐ Coverage ☒ Effective Date ☒ Premium ☒ Borrower(s) Name ☒ Subject Property Address ☒ WAMU / Lender ☒ Deductible (greater of $1,000 OR 1% of the dwelling coverage) ☒ Expiration Date (Minimum 6 mo. Coverage)

Version 9.0
Revised 07/01/06

JPMC- 000332
CONFIDENTIAL

CSOC.RICH.002113

Borrower Name: [redacted] Loan #:

☑	**Compliance Documents** *(verify borrower signature present on signature line and that signature and signature line match*)*
	☑ State Specific Docs Out and Docs In Addendum is completed and attached for the subject property.
	☑ Signed borrower(s) Certificate - Net Tangible Benefit (refi only)
	☑ Washington Mutual Privacy Notice

☑	**Miscellaneous**
	☑ Notice regarding your Transaction (piggy sets only)
	☑ 4506
☑	**UNDER CREDIT TAB**
	Final 1003 * VESTING TO SHOW "WOMAN"
	☑ Borrower(s) signatures
☑	**Prelim is within 90 days of closing**

By signing below, you are acknowledging the review of all items listed above:

[redacted] 01-08
Document Reviewer Date

Version 9.0
Revised 07/01/06

JPMC- 000333
CONFIDENTIAL

Washington Mutual
Long Beach Mortgage

CONFIRMATION of READINESS to DISBURSE FUNDS

Closing Agency: Stewart
Closing Agency Contact: Jen P
FAX #: 916 492-7229
Order #: 3957
Borrower: Richardson
LBM Loan Number:
LBM Loan Closing Coordinator: SARAH JOHNSON
Loan Closing Coordinator FAX #: 866-213-5281

By completing the information below and returning via Fax to the Closing Loan Coordinator listed, you attest that you are ready to receive lender's funds, within 24 hours disburse funds for the benefit of the borrower and to send all instruments for recording.

Printed Name of Person Attesting:
Your Telephone Number:
Your Signature:
Date:

JPMC- 000334
CONFIDENTIAL

Washington Mutual

Long Beach Mortgage

COMPANY:	STEWART TITLE	COMPANY:	AVENUE MORTGAGE
ATTENTION:	NIKKI DAVIS	ATTENTION:	OMAR SLEIMAN
PHONE #:	916-492-7220	PHONE #:	562-229-9399
FAX #:	916-492-7229	FAX #:	562-229-9554
ESCROW #:	[redacted]		

PLEASE RETURN ITEMS ATTN TO: **FAX#: (866) 213-5281**
PHONE#: 714-937-4854
E-MAIL: S.JOHNSON@WAMU.NET

BORROWER:	RICHARDSON	LOAN #:	[redacted]

BROKER CONDITIONS:

MET	REQ'D		
	XXX	1.	EVID OF FUNDS TO CLOSE
	XXX	2.	1003 – VESTING FOR BORR TO SHOW AS A WOMAN
	XXX	3.	BROKER TO CORRECT CITY ON LB EMPLOYMENT DATES. 1999-2008 NO LONGER EMPLOYED

ESCROW CONDITIONS:

MET	REQ'D		
	XXX	1.	PEST INSPECTION W/CLEARANCE
	XXX	2.	EVID PROP TAXES ARE PAID OR PAY @ CLOSING
	XXX	3.	HUD TO SHOW BROKER "APPRAISAL" FEE FOR $350.00
	XXX	4.	SELLER CONCESSIONS NOT TO EXCEED 6% OF SALE PRICE OR ACTUAL CLOSING COSTS.

INTERNAL CONDITIONS:

MET	REQ'D		
	XXX	1.	DEBT CAPACITY REVIEW FORM TO BE COMPLETED

FYI: **LENDER'S LOSS PAYEE:**
WASHINGTON MUTUAL BANK, FA
ISAOA / ATIMA
PO BOX 100564
FLORENCE, SC 29501-0564

JPMC- 000335
CONFIDENTIAL

CSOC.RICH.002116

Date: January 10, 2007

Funding APR and Prepaid Fee Verification Form

Fees Included in the APR Calculation

Origination Fee	$10,700.00	Discount Fee	
Broker Underwriting Fee	$400.00	Lender Underwriting Fee	
Broker Processing Fee	$500.00	Lender Processing Fee	
Broker Application Fee	$275.00	Lender Origination Fee	
Application Fee		Flood Search Fee	$8.00
Tax Procurement/Tracking	$0.00	Settlement Fee	$1,080.02
Commitment Fee		Inspection Fee	
Administration		Funding and Review Fee	$799.00
Credit Report Fee	$13.33	Courier Fee	
Prepaid Interest	$2,837.78	Appraisal Fee	$350.00
Demand Fee		Mortgage Broker Fee	
Attorney Fee		Mortgage Insurance Application Fee	
Tax Research/Payment Services	$81.00	3rd Party Recording Fee	$0.00

• Appraisal Fee Included? Yes

Rate Information

Interest Rate 8.800% Index 5.360% Margin 4.990%

APR and Finance Charge Verification

The Loan Fulfillment Center Associate must compare the fees and prepaid interest presented on this form with the "Loan Documents APR and Prepaid Fees Verification Form", the signed loan documents, and the Final HUD-1 to verify that

- The APR at funding is not more than .125 higher than the APR as reflected on the signed Truth-in-Lending Disclosure, and
- The Finance Charge at funding is not more than $35 higher than the Finance Charge as reflected on the signed Truth-in-Lending Disclosure on all rescindable transactions.
- The Finance Charge at funding is not more than $100 higher than the Finance Charge as reflected on the signed Truth-In-Lending Disclosure on all transactions that are not rescindable.

If a change in fees or prepaid interest causes the Finance Charge or the APR to be understated by more than the tolerance, loan documents must be re-drawn and the borrower must sign a new Truth in Lending disclosure and notice of Right to Cancel.

APR	10.346%	Finance Charge	$1,204,404.40
TIL APR	10.346	TIL Finance Charge	1204404.40
APR Variance	0	Finance Charge Variance	0.00

Loan Funded By Date

Team Manager Date

4140375 (0604) - FUNDING APR AND PREPAID FEE VERIFICATION FORM

0729942433

JPMC- 000336

CONFIDENTIAL

CSOC.RICH.002117

Funding Details

Funding History | Funding Details

Funding History

Refresh | Add

Funding Sequence	Funding Type	Amount Released	Current Status	Current Status Date
Initial Funding Request	Wire	$531,275.22	Funds sent to Bank	01/10/2007 02:20:17 PM

Funding Sequence:	Initial Funding Request	
Created On:	01/10/2007 01:21:52 PM	By: Sarah Johnson
Funds Requested On:	01/10/2007 01:21:52 PM	By: Sarah Johnson
Funds Approved On:	01/10/2007 01:44:09 PM	By: Christina Gonzalez
Released to WM On:	01/10/2007 01:44:12 PM	
Funds Pending On:	01/10/2007 01:44:13 PM	
Request On Hold:		
Audited On:	01/10/2007 01:53:01 PM	
Funds Sent To Bank On:	01/10/2007 02:20:17 PM	
Cancelled On:		
Fed Auth Number:	0110L1B7815R000797	

Loan Amount:	$535,001.00
Netted From Proceeds:	$3,725.78
Total Amount Released:	$531,275.22

Funding Instructions:

Fees Net From Loan Proceeds

Description	Amount Net Funded
Lender Funding and Review Fee	$799.00
Tax Research/Payment Services	$81.00
Flood Search Fee	$8.00
Prepaid Interest	$2,837.78

Number of per diem interest days: 22
Daily interest amount: $128.99

JPMC- 000337
CONFIDENTIAL

"BEST PRICE" INFORMATION

Your mortgage broker has submitted your loan application to Long Beach Mortgage. Our policy is to offer every qualified applicant the best price we can. A number of factors affect the price we can offer. For example, as a general rule:

- The price of a loan with a prepayment penalty is lower than the price of a loan without a prepayment penalty.
- The price of a loan that is 80% or less than the value of a borrower's home will be lower than the price of a loan that is equal to 100% of the home's value.
- The price of a loan approved based on conventional income documentation will be lower than the price of a loan approved based on minimal income documentation.
- The price of a loan secured by the borrower's primary residence will be lower than the price of a loan secured by a second home or investment property.

Also, a borrower's past credit history directly affects the price of a loan. For example, a borrower who has been late in paying an existing mortgage loan or who has recently filed a bankruptcy will pay more than a borrower who has a record of timely mortgage payments and has not recently filed bankruptcy.

We always recommend that you talk to your broker about what product, pricing, program and lender best suits your needs.

THANK YOU AND YOUR BROKER FOR YOUR INTEREST IN A LONG BEACH MORTGAGE HOME LOAN!

REQUIRED PROVIDER OF SETTLEMENT SERVICE ADDENDUM TO GOOD FAITH ESTIMATE OF SETTLEMENT CHARGES

Date: January 02, 2007

Loan Number: [redacted]

Lender Name:
Washington Mutual Bank

Lender Address:
1400 South Douglass Road, Suite 100
Anaheim, CA 92806

Borrower(s) Name:
Laura Richardson

Property Address:
3622 Curtis Dr
Sacramento, CA 95818

The Lender requires that you use a particular provider for certain settlement services and/or the Lender will select a particular provider from a lender-controlled list. The estimate of the charge for this settlement service contained on the Good Faith Estimate is based on the charges of the particular provider required or, if the Lender will select from among a lender-controlled list, the Good Faith Estimate contains a range of costs for the required providers on the list. The name and exact cost of the provider selected by the Lender will be specified on the HUD-1 or HUD-1A settlement statement.

The following are settlement service providers required by the Lender.

Settlement Service	Name, Address and Telephone Number of Provider	Nature of Lender Relationship with Service Provider
0810	First American Real Estate Tax Service 1 First American Way Westlake, TX 76262 (214) 879-5000	***
0812	LandAmerica Flood Service 1123 S. Parkview Drive Covina, CA 91724 (800) 282-4840	***

For each of the following settlement services, the Lender will select the provider from among a lender-controlled list of five (5) or more providers.

Settlement Service

*** The lender has repeatedly used or required borrowers use services of one of these providers in the last 12 months.

Borrower Laura Richardson Date

Borrower Date

Borrower Date

Borrower Date

VMP-118 (9712) 12/97
VMP MORTGAGE FORMS - (800)521-7291

JPMC- 000339
CONFIDENTIAL

CSOC.RICH.002120

January 02, 2007

Laura Richardson
717 E Vernon St
Long Beach, CA 90806

RE: Loan No. [redacted]

Application for loan at: 3622 Curtis Dr
Sacramento, CA 95818

Dear Applicant:

Per Federal Regulations, enclosed please find documentation showing the estimated cost of credit to you on the above referenced property. The following documents are enclosed:

1. Truth in Lending Disclosure
2. Good Faith Estimate
3. Disclosure Statement, (Servicing Transfer)
4. Settlement Cost Booklet
5. Notice Regarding Appraisal Report

If you have applied for an adjustable rate loan, the following are also included:

6. Consumer Handbook on Adjustable Rate Mortgages
7. Variable Rate Loan Principal Dwelling Program Disclosure

The information contained in the Disclosures listed above are estimates only. This does not represent a commitment or a loan approval by the lender. Please sign and return one copy of each document.

If you have any questions regarding the above forms, please contact the office processing your loan.

Sincerely,

WASHINGTON MUTUAL BANK

Borrower Contact Sheet

To ensure we have the most current information for our servicing department in the event they need to contact you, please provide the following information:

Loan Number
Borrower(s) Name: Laura Richardson
Daytime Phone Number:
Evening Phone Number:
Cell Phone Number:
Alternate Phone Number:

If any of the phone numbers listed above is a telephone number assigned to a paging service, cellular telephone service, specialized mobile radio service, or other radio common carrier service, or any service for which the called party is charged for the call, I hereby consent to being called at that phone number by the servicer of my loan by any means including, but not limited to, telephone calls using an automatic telephone dialing system, a predictive dialer or an artificial or prerecorded voice.

Email Address:

Emergency Contact #1:

Name:
Relationship to borrower:
Telephone #:

Emergency Contact #2:

Name:
Relationship to borrower(s):
Telephone #:

Emergency Contact #3:

Name:
Relationship to borrower(s):
Telephone #:

Washington Mutual Bank
1400 S. Douglass Rd., Suite 100
Anaheim, CA 92806

Stewart Title Of Sacramento
730 Alahambra Blvd, 212
Sacramento , CA 95816

January 4, 2007
Loan No. [redacted]
Escrow No.

Dear Nikki Davis,

Below is a list of loan documents required for the above referenced loan.

1. Instructions to Escrow/Closing Instructions.
2. Note.
3. Security Instrument/FNMA/FHMLC uniform instrument.
4. Condo Rider (if applicable).
5. Pud Rider (if applicable).
6. 1-4 Family Rider (if applicable).
7. Regulation Z Truth in Lending Disclosure.
8. Good Faith Itemization of Amount Financed.
9. Flood Insurance Authorization (if applicable).
10. Escrow Account Agreement (if applicable).
11. Notice of Right to Cancel (if applicable).
12. State Fair Lending Notice (if applicable).
13. Notice to Applicant
14. Occupancy Agreement
15. Loan approval conditions attached.

Please return all signed loan documents, original hazard insurance policy with original signature and all loan approval conditions to your funding officer. All documents and conditions must be in our office 12 noon one day prior to funding.

**Note:
We allow funding 10 days into the month as long as the credit approval has not expired and the APR has not adjusted by more than .125%.

Credit Approval Expires February 01, 2007.

Sincerely,

DOCLIST (6/2006) DOCUMENT LIST

[redacted]

JPMC- 000342
CONFIDENTIAL

Supplemental Instruction to Closing Agent
(Auto Pay - Enrollment Form)

DATE: January 04, 2007

Lender: Washington Mutual Bank
(Long Beach Mortgage Division)

Loan Number:
Borrower Name: Laura Richardson

Attention: Closing Agent

In connection with the above-referenced loan transaction, Lender has included an Auto Pay Enrollment form in the loan document package. If the Borrower(s) elect(s) to take advantage of the Auto Pay program and complete(s) the Auto Pay Enrollment form at the closing, you are hereby instructed to make a copy of the completed form. The original form, signed by all owners of the deposit account identified in the enrollment form, together with the voided check or deposit slip provided by the borrower(s), should be returned to Lender along with the signed loan documents package. The borrower will retain the copy for his or her file.

Please contact your Washington Mutual Bank (Long Beach Mortgage Division) account representative if you have any questions.

Thank you.

Washington Mutual
Long Beach Mortgage

RE: [redacted]

Dear Customer:

We want to provide you with important information regarding the servicing of your new home loan. Please make a note of the important information outlined below.

Billing Statement

Approximately 15 days prior to your first payment due, you will receive your Washington Mutual Bank billing statement. Enclosed with your billing statement will be a brochure explaining the various features of your statement.

Loan Payments

Washington Mutual Bank will begin accepting payments March 1, 2007. If you do not receive your billing statement by your first payment due date, you may send your payment to:

Washington Mutual Bank
P.O. Box 3139
Milwaukee, WI 53201-3139

Please note that loan payments cannot be made through Automated Teller Machines (ATMs).

Note: One way to ensure timely receipt of your loan payment is to have the monthly payment automatically deducted from your checking or savings account. For details regarding this service, please contact Washington Mutual's Customer Service Department at the number referenced below.

Customer Service

You may call the Washington Mutual Customer Service Department at **1-866-926-8937** to obtain information about your loan. You may use our Self Service Telephone Banking 24-hours a day, 7 days a week; or speak with a customer service representative, 5:00 a.m. to 8:00 p.m., Pacific Time, Monday through Friday. Or write to Washington Mutual Bank at. P.O. Box 3139, Milwaukee, WI 53201-3139

You can also visit our Washington Mutual Bank website at www.wamumortgage.com.

Sincerely
Washington Mutual Bank

JPMC- 000344
CONFIDENTIAL

CSOC.RICH.002125

LENDER: Washington Mutual Bank

BORROWER(S): Laura Richardson

PROPERTY ADDRESS: 3622 West Curtis Drive, Sacramento, CA 95818

LOAN NO.: [redacted]

ERROR AND OMISSIONS / COMPLIANCE AGREEMENT

STATE OF California
COUNTY OF SACRAMENTO

The undersigned borrower(s) for and in consideration of the above-referenced Lender funding the closing of this loan agrees, if requested by Lender or Closing Agent for Lender, to fully cooperate and adjust for clerical errors, any or all loan closing documentation if deemed necessary or desirable in the reasonable discretion of Lender to enable Lender to sell, convey, seek guaranty or market said loan to any entity, including but not limited to an investor, Federal National Mortgage Association, Federal Home Loan Mortgage Corporation, Government National Mortgage Association, Federal Housing Authority or the Department of Veterans Affairs, or any Municipal Bonding Authority.

The undersigned borrower(s) agree(s) to comply with all above noted requests by the above-referenced Lender within 30 days from date of mailing of said requests. Borrower(s) agree(s) to assume all costs including, by way of illustration and not limitation, actual expenses, legal fees and marketing losses for failing to comply with correction requests in the above noted time period.

The undersigned borrower(s) do hereby so agree and covenant in order to assure that this loan documentation executed this date will conform and be acceptable in the marketplace in the instance of transfer, sale or conveyance by Lender of its interest in and to said loan documentation, and to assure marketable title in the said borrower(s).

DATED effective this 4th day of January, 2007

Laura Richardson (Borrower) _____ (Borrower)

_____ (Borrower) _____ (Borrower)

Sworn to and subscribed before me this 4th day of December, 2007

NIKKI DAVIS
COMM. #1520789
Notary Public-California
SACRAMENTO COUNTY
My Comm. Exp. Oct. 21, 2008

Notary Public
State/Commonwealth of CA
Acting in the County/Parish of Sacramento

My Commission Expires: Oct 21, 2008

VMP-14 (0405) VMP Mortgage Solutions, Inc. (800)521-7291 5/04

JPMC-000345
CONFIDENTIAL

Washington Mutual Bank
1400 South Douglass Road, Suite 100
Anaheim, CA 92806
herein after referred to as "Lender"

CLOSING NOTICE TO CALIFORNIA BORROWERS

LOAN NO.:

Pursuant to California law, the Lender as holder of the note secured by a deed of trust drawn in connection with your loan ("Loan"), hereby notifies you of the following:

1. Servicing. In the event of a subsequent transfer of the servicing of your indebtedness under the Loan:

   a.) Lender or any subsequent servicing agent shall provide you with prior written notice of such transfer ("Servicing Notice").

   b.) The Servicing Notice shall be sent by first-class mail and contain the following information:

      (i) The name and address of the person or entity to which the transfer of the Loan servicing is made;

      (ii) The date the transfer was or will be completed; and,

      (iii) The address where all future payments are to be made; and, the due date of the next payment.

   c.) Your Loan payments shall not be directed to any other person unless you receive a Servicing Notice as described in subparagraphs a.) and b.) above.

   d.) You shall not be liable to the holder of the Loan note, or to any subsequent servicing agent, for payments (or late charges thereon) made to the previous servicing agent if these payments were made prior to your receipt of the Servicing Notice.

2. Private Mortgage Insurance ("PMI"). If PMI is required as a condition of the Loan, you do not have the option to cancel such insurance. However, should you wish to make an inquiry about PMI after the Loan closing, please do so in writing to:

   Washington Mutual Bank
   1400 South Douglass Road, Suite 100
   Anaheim, CA 92806

   and provide lender with your name, the Loan number, the Loan property address and your current mailing address, (if different from the Loan property address).

Please execute this document below to indicate that you have received written notice of the Servicing and PMI matters discussed herein as of the closing date of the Loan.

Dated January 04, 2007

Borrower Laura Richardson

Borrower

Borrower

Borrower

CLOSENOTICE - CLOSING NOTICE TO CALIFORNIA BORROWERS

Arriola, Nicole K.

From: Arriola, Nicole K.
Sent: Tuesday, January 02, 2007 10:48 AM
To: Kamholz, Paul A.
Cc: Cota, Ricky A.
Subject: RE: Need your help

Yes Paul, I did get what I needed and the information you supplied is now on the sub form. This file will be set up right now.

From: Kamholz, Paul A.
Sent: Tuesday, January 02, 2007 10:30 AM
To: Arriola, Nicole K.
Cc: Cota, Ricky A.
Subject: FW: Need your help

Nicole,

Did you get what you needed? Please let me know

Thank you

Paul

Paul Kamholz
(949)636-[illegible] cell
(949)713-2462 office
(949)666-5249 Efax
paul.kamholz@wamu.net
www.longbeachmortgage.com

From: Cota, Ricky A.
Sent: Tuesday, January 02, 2007 9:53 AM
To: Cota, Ricky A.; Kamholz, Paul A.; Grove, Jonathan
Cc: Gonzalez, Christina; Arriola, Nicole K.
Subject: RE: Need your help

Nicole, please follow up on the sub with Paul..

Thanks

ricky

From: Cota, Ricky A.
Sent: Tuesday, January 02, 2007 9:45 AM
To: Kamholz, Paul A.; Grove, Jonathan
Cc: Gonzalez, Christina
Subject: RE: Need your help

Paul, I am looking at the submission form, and is pretty much blank.. I will call you in a minute to finalize

thanks

JPMC- 000347
CONFIDENTIAL

From: Kamholz, Paul A.
Sent: Tuesday, January 02, 2007 9:43 AM
To: Cota, Ricky A.; Grove, Jonathan
Cc: Gonzalez, Christina
Subject: RE: Need your help

Ricky,

I do not believe we are missing any information. The software the broker uses (Point) to input the information was not working properly last week and therefore was not calculating DTI correctly. Please get this submitted ASAP – the broker is under a strict time limit.

Paul

Paul Kamholz
(949)636-[illegible] cell
(949)713-2462 office
(949)666-5249 Efax
paul.kamholz@wamu.net
www.longbeachmortgage.com

From: Cota, Ricky A.
Sent: Tuesday, January 02, 2007 9:30 AM
To: Grove, Jonathan
Cc: Kamholz, Paul A.
Subject: Need your help

One the LFC underwriters brought me a submission that apparently was left on here desk, supposedly this is a rush. From Avenue Mortgage, Per the submission form we are missing program information, loan amts etc..

Please help

Thanks

ricky

JPMC- 000348
CONFIDENTIAL

CSOC.RICH.002129

ng Beach Mortgage
Specialty Home Loans
[redacted]

WHOLESALE DOCS-OUT CHECKLIST

NOTE: For Internal Conditions and FITech Review, see box for position responsible for completion.

Borrower Name: [redacted] Loan #: [redacted]

Broker Name: _____ Status Code: _____

Concurrent Broker: _____ Broker #: _____

Closing Agent Name: _____ Status Code: _____

Closing Agent Phone: _____ Table Funding: YES / NO

Internal Conditions

Conditions on loan approval/amended approval have been signed off by individual with appropriate RLA *SLC___*

Loan approval and pricing have not expired including (from the MODELP-1 screen): *SLC___*

- ☐ Loan Program
- ☐ Interest Rate
- ☐ Index and Margin
- ☐ Loan Amount
- ☐ Occupancy Type
- ☐ Property Type
- ☐ Prepayment Penalty

Appraisal conditions have been met and signed off by appropriate individual *SLC___*

All fees have been verified *SLC___*:

- ☐ Broker Fees (MODELP-2)
- ☐ LMBC Fees (MODELP-3)
- ☐ Closing Agent, Title, and Recording Fees (MODELP-4)

FITech Review

FITech Screen Review Performed by:

- ☐ OBROKER – Used to verify the broker information *SLC___*
- ☐ OLOAN4 – Used to verify the loan's pricing prior to generating loan documents *SLC___*
- ☐ OCLOSE – Used to enter the name of the person generating loan documents, select the date of the documents, and to verify the property address *CLC___*
- ☐ OCLOSE1 – Used to enter the vesting as it should appear on the loan documents *CLC___*
- ☐ OCLOSE2 – Used to input the Title Company, Escrow Company, and any special title endorsements required *CLC___*
- ☐ OPRICLS – Used to document an escrow withhold on the property *SLC___*
- ☐ OLEGAL – Used to enter the property's legal description *CLC___*
- ☐ AGGR1 – Used to enter when insurance and tax payments are due and how much the payments are *CLC___*
- ☐ AGGR2 – Used to indicate how many months of payments need to be collected for impound account *CLC___*
- ☐ ESCROW – Used to input insurance premiums and verify impound accounts *CLC___*
- ☐ OCPPDS1 – Used to validate loan fees using Mortgage Document Order Form & Settlement Fee Verification *CLC___*
- ☐ OCPPDS2 – Used to validate loan fees using Mortgage Document Order Form & Settlement Fee Verification *CLC___*
- ☐ OCLOSE3 – Used to input any seller paid costs *CLC___*
- ☐ OCREGZ – Used to calculate final APR and Finance Charge as it will appear on the Truth in Lending Disclosure *CLC___*
- ☐ OCHECK – Used to calculate the net proceeds of the loan *CLC___*

Documentation

Wire instructions including Bank Name, address, city, state, zip code, phone number; Bank account number, Bank routing number (ABA) and further credit to information if applicable. This information must be correct in Fitech.

Lenders instructions to the Closing Agent

- ☐ Loan Number (compare to Loan Approval)
- ☐ Document Date (all documents have the same date)
- ☐ Closing Agent name and address
- ☐ Title Company (compare to prelim / title commitment)
- ☐ Loan fees correct
- ☐ Loan Type
- ☐ Property Address (compare to prelim / title commitment and appraisal)
- ☐ Loan Amount (compare to loan approval)
- ☐ Interest Rate (compare to loan approval)
- ☐ Loan Term (compare to loan approval)

Note - Loan terms agree with final loan approval

- ☐ Loan Number
- ☐ Loan Amount
- ☐ Interest Rate
- ☐ Principal and Interest Payments
- ☐ Borrower's Name (matches vesting on Prelim)
- ☐ First Payment Date
- ☐ Maturity Date
- ☐ Prepayment Fee; _____# of years
- ☐ Note Endorsement and Assignment (if Correspondent)

Adjustable Rate Features (if applicable):

- ☐ Margin
- ☐ Index
- ☐ First Payment Change Date
- ☐ First Interest Change Date
- ☐ Caps
- ☐ Ceiling
- ☐ Floor Rate

Version 1.0
08/15/04

JPMC- 000349
CONFIDENTIAL

Borrower Name: [redacted] Loan #: [redacted]

Security Instrument (Deed of [redacted] Mortgage)
- ☑ Date of Deed same as Note
- ☑ Maturity Date same as Note
- ☑ Property Address matches prelim / title commitment
- ☑ Legal Description matches prelim / title commitment and is attached
- ☐ Borrower's name / vesting matches prelim / title commitment
- ☐ Amount
- ☑ Payment
- ☑ County
- ☑ Marital Status

Riders

ARM Rider (if applicable)
- ☐ Date
- ☐ Loan Number
- ☑ Borrower's Name (matches vesting per prelim)
- ☑ Start Date
- ☑ Margin
- ☑ First Change Date
- ☑ Caps
- ☑ Ceiling
- ☑ Floor
- ☐ Terms Agree with Final

Interest Only Rider (if applicable)
- ☐ Date
- ☐ Borrower name matches vesting per prelim
- ☐ Address

1-4 Family Rider (non-owner and/or multiple unit only)
- ☑ Date
- ☐ Borrower's name matches vesting per prelim
- ☑ Address

Condo / PUD Rider (if applicable)
- ☑ Date
- ☑ Address
- ☑ Borrower's Name matches vesting per prelim
- ☑ Property Type
- ☑ Project Name
- ☑ Association Name

☑ **Signature Name Affidavit (include all variations of Borrower and Co-Borrower Name reflected on Credit Report, Application or other file documentation.)**

☑ **Applicant Identification Verification**

☑ **Prelim**
- ☑ ALT-A Policy
- ☐ Dated within 90 Days (expiration is 2 weeks before closing date)
- ☑ County
- ☑ Subject Property Address

☑ **Truth in Lending Disclosure**
- ☐ Loan Number
- ☐ Date matches security instrument
- ☐ Payment Stream (in cases of shortfall, there is no break in payment stream)
- ☐ Final version
- ☐ Payment matches Note
- ☐ First Payment Due Date matches Note
- ☐ Variable Rate Feature (ARMS only)
- ☐ Borrower name matches vesting per prelim,
- ☐ Subject Property Address matches deed
- ☐ Prepayment Fee boxes checked for correct product
- ☐ APR matches Fitech and Verification form
- ☐ Finance charges match Fitech and Verification form

☑ **Notice of Right to Cancel (if applicable, 2 copies for each Borrower)**

☑ **Hazard Insurance (loan amount or guarantee replacement cost)**
- ☑ Coverage
- ☑ Borrower's Name
- ☑ dwelling coverage)
- ☐ Effective Date
- ☑ Subject Property Address
- ☑ Premium
- ☐ WAMU/Loss Payee

☐ **Flood Insurance (If Applicable)**
- ☐ Coverage
- ☐ Borrower's Name
- ☐ Deductible (greater of $1000 OR 1% of dwelling coverage)
- ☐ Effective Date
- ☐ Subject Property Address
- ☐ Premium
- ☐ WAMU/Loss Payee

N/A

☑ **Compliance Documents**
- ☐ State Specific Docs Out and Docs In Addendum is attached and completed for the subject property.

☐ **List of Required Documents to Meet Prior to Funding Loan Approval Conditions**

☐ **Loan Documents APR and Prepaid Fees Verification Form**
- ☐ Verification of Settlement Fees Form in File
- ☐ Broker Fees Verified (Doc Order Request)
- ☐ Form Signed and Date by CLC and Team Manager or LFC Manager

By signing below, you are acknowledging the review of all items listed above:

[redacted] Document Reviewer — 01-08 Date

NIX Document Reviewer — Date

Version 1.0
06/15/04

JPMC- 000350
CONFIDENTIAL

CSOC.RICH.002131

PLEASE DIRECT TO SANDY WATSON, REGION 32 U/W

December 28, 2006
Re: Assemblywoman Laura Richardson

Dear Sandy,

Per our discussion on this file, we are hoping that we pull at least a 600 mid-fico on this file and switch to a piggyback loan. If our credit score mirrors the 582 on broker credit we are requesting an LTV exception. Our borrower has a 2x30 (April, June 2006) and would not qualify for one loan @ 100% otherwise; we would need an LTV exception or an exception to count the two late payments as "rolling." Borrower is moving from Southern California to Sacramento as a result of her recent election to State Office.

Charles Thomas, our Loan Officer on this deal, helped Ms. Richardson enroll in "auto-pay" on her mortgage's in an effort to avoid future late payments. This has proven helpful given Ms. Richardson's busy schedule. Per your request she can provide an LOE to explain past late's if needed.

She has a current approval with

Compensating Factors:

- ✓ Full Doc
- ✓ Stable Employment
  - o Elected Politician – just starting two year term as Assemblywoman
- ✓ $41,000+ in Reserves

I have included both a letter confirmation from Lynda Roper, State Deputy Administrative Officer and a screen print of Ms. Richardson's State website (http://democrats.assembly.ca.gov/members/a55/)

Thanks for your consideration.

Best regards and Happy New Year,

Paul

PS. BROKER WAS HAVING TROUBLE WITH "POINT" AND WILL BE FAXING ME CORRECT 1003 – RENTAL INCOME WAS NOT POPULATING CORRECTLY SKEWING DTI. ACTUAL IS 45-47.

stewart
title of sacramento

Stewart Title of Sacramento
730 Alhambra Blvd., Suite 202
Sacramento, CA 95816

Phone: (916) 492-7220
Fax: (916) 492-7229

Please find below Wiring Instructions for Escrow No. [redacted]

All funds wired should be directed to:

Bank	COMERICA BANK-CALIFORNIA
Address	455 Capitol Mall #400
City/State	Sacramento, CA 95814
ABA	[redacted]
Credit to	STEWART TITLE OF SACRAMENTO
Acount No.	[redacted]
Reference	Nikki Davis, Escrow Officer Escrow No. [redacted]

If you have any questions regarding this matter, please do not hesitate to contact this office.

JPMC- 000352
CONFIDENTIAL

Washington Mutual
Long Beach Mortgage

Second Wire and Manual Check Request Form

Date: 1.10.07

LFC: Anaheim

Borrower: Richardson

Region #: 32

Loan Number: [redacted]

Cost Center #: 3332

Payee Name :

Requested by *(print name)*: Erica Keen

Replacing Check Number: n/a *(if applicable)*

Indicate type of request and amount below:	Required Documentation
O Manual Check ☑ Second Wire Amount: $ 799.00	Send the following required documentation to the Funding Quality Control Department, along with this form, via facsimile at (714) 937-7871: 1. Wired Funds Information Sheet 2. Closer's Wire Instructions 3. Funding Worksheet 4. Supporting Documentation

Detailed Explanation Required:
Customer Service issue - waiving LBM Proc. fee. Funder Did not remove fee Before file funded in LOS

Approved By *(print name and sign below)*:

(print name) AND *(print name)*

[illegible]

LFC Team Manager signature

Senior Team Manager signature

FUNDING QUALITY CONTROL DEPARTMENT USE ONLY

O **Approved**
O **Denied**
O **Incomplete**

Funding Quality Control Signature

Second Wire and Manual Check Request Form 7-06.doc

Revision Date 07/06

JPMC- 000353
CONFIDENTIAL

CSOC.RICH.002134

Compliance Regulation Rules

Borrower: Laura Richardson **Acct. #:** [redacted] **Lien Position:** 1
Loan Amt.: $535,000.00 **Rate:** 8.8% **APR:** 10.330
Mort. Type: CONV **Prod. Code:** 2 Yr ARM

Compliant	Rule Description	Compliance Type	Error Text
✓	Lender	Fee Validation	

Points/Fees Checks

Max Fees Based on	Note Amount
Amount Financed	$517,448.97
Total Affiliate Fees	$0.00
Max Fees Basis Amount	$535,000.00
Max Fees Percentage	5.000%
Fee Trigger Point	$0.00
Max Allowable Fees Amt	$26,750.00
Total Highcost Fees	$12,674.00

Aff. Fee	Hud Number	Description	Highcost Fee
	0808	Broker Origination/Discount (NJ Only) Fee	$10,700.00
	0809	Lender Funding and Review Fee	$799.00
	0814	Broker Application Fee	$275.00
	0815	Broker Processing Fee	$500.00
	0816	Broker Underwriting Fee	$400.00
		Total Highcost Fees	$12,674.00

JPMC- 000354
CONFIDENTIAL

JAN-04-2007 THU 01:39 PM AVENUE MORTGAGE FAX NO. 1 562 229 7650 P. 01/06

Please Move Me To Docs !!!! 01/03/07

5:18 PM

Washington Mutual
Long Beach Mortgage

Mortgage Document Order Request Form

Please complete this form, sign and return to:
Fax #: (866) 430-1960
ATTN: Christina Palmquist

Please Show What Should Appear On Docs:

1. Loan #: [redacted] Date: January 02, 2007
2. Vesting Verified By: Unmarried Woman
3. Borrowers Name(s): Laura Richardson
4. Market Status: Unmarried
5. Property Address: 3622 Curtis Dr. Sacramento, CA 95819
6. Delivery Type: LBM AE Broker Courier (Title/Escrow) Fed-Ex

Closing Company Name: Stewart title of Sacramento
Address: 730 alahambra Blvd # 212
Contact: NIKKI Davis
Phone #: [redacted] Fax #: (916) 492-7229

Lien Position:	First Lien
Property Type:	Single Family
Occupancy Type:	Primary Residence
Product Type:	2 Yr ARM
Loan Term:	30 Year
Pre-Payment Fee:	2 Years Prepay
Loan Purpose:	Purchase

* Products available with a prepayment fee are also available without a prepayment fee.

email docs @
nikki [redacted]
&
cc me @
JFrental [redacted]

7. Closing Date: 01/05/07 Time: _____ 1st Payment Date: March 1, 2007
8. Loan Amt: $ 535,00 1.00 9. Margin: 4.990 10. Interest Rate 6.800%
11. Appraised Value: $ 535,00 1.00 12. Sales Price $ 535,00 1.00
13. Property Tax Annual Premium: $5,684.00
14. Hazard Insurance Annual Premium: $ 1,608.00 Expires _____
15. Flood Insurance Annual Premium: $ 0.00
16. Impound Escrow Account: Y / N (Evidence of insurance required prior to docs if impounds requested)

BROKER FEES*

		POC	AMT
Appraisal Fee	$350.00	☐	$0.00
Credit Report Fee	$15.00	☐	$0.00
Broker Application Fee	$275.00	☐	$0.00
Broker Processing Fee	$500.00	☐	$0.00
Broker Underwriting Fee	$400.00	☐	$0.00
Origination Fee	10,700		

LENDER FEES

Lender Funding and Review Fee	$799.00
Tax Research/Payment Services	$81.00
Flood Search Fee	$9.00
Prepaid Interest	$3,369.70

Seller Contribution of Non-Recurring Closing 15,000 $

*Broker fees are not permitted on second lien mortgage

Note: This Document Order Request form is in no way a commitment to prepare documents nor a commitment to close the loan. This document is not an amendment request form to change the terms of the loan.

By signing below, as an authorized representative of this company, I certify that the fees listed above represent the fair market value of the services provided in connection with this loan. I also verify that the information is accurate and correct.

Signed: [signature] Date: 01/03/07 5:05 pm

Approved by LBM SLC: _____ Date: _____

JPMC- 000355
CONFIDENTIAL

4146513 (5806) - MORTGAGE DOCUMENT ORDER REQUEST FORM

PAGE 1/6 * RCVD AT 1/4/2007 2:31:29 PM [Central Standard Time] * SVR:FAXWDAL008/14 * DNIS:8530 * CSID:1 562 229 7650 * DURATION (mm-ss):01-52 2:08 20-20-07

AVENUE MORTGAGE

Date	Your Order #	Our Order #	Sales Rep.	Borrowers S.S.	Borrowers Add.	City	Zip
1/3/07			Charles Thomas	Richardson, Laura	717 E. Vernon St.	Long Beach	90606

Quantity	Item	Description	Discount %	Taxable		Total
1	C.R.	Credit Report	0	0		13.33

Subtotal	13.33
Tax	0.00
Shipping	0.00
Miscellaneous	0.00
Balance Due	13.33

14241 Firestone Blvd., Suite 110 La Mirada, Ca 90638
Office: (562) 229-9399 Fax: (562) 229-9554

House Report 111-523
Continued in Book 2