

IN THE SUPREME COURT OF THE STATE OF NEVADA

U.S. BANK, NATIONAL ASSOCIATION AS TRUSTEE FOR MERRILL
LYNCH MORTGAGE INVESTORS TRUST, MORTGAGE LOAN ASSET-
BACKED CERTIFICATES, SERIES 2005-A8, Appellant, Elizabeth A. Brown
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Docket of Supreme Court

vs.

SFR INVESTMENTS POOL 1, LLC, Respondent.

CASE NO.: 79235

District Court Case No.: A739867C

Appeal from the Eighth Judicial District Court In and For the County of Clark
The Honorable Joanna A. Kishner, District Court Judge

JOINT APPENDIX – VOLUME VII

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Lynch Mortgage Investors Trust, Mortgage Loan Asset-Backed Certificates, Series
2005-A8*

DOCUMENT	VOL	BATES
Affidavit of Service	I	JA00063
Affidavit of Service	I	JA00138
Affidavit of Service	I	JA00139
Affidavit of Service	I	JA00140
Amended Proposed Findings of Fact and Conclusions of Law	XII	JA02268- JA02283
Bench Memorandum Regarding Whether Defendant is a Bona Fide Purchase is Irrelevant	X	JA01939- JA01943
Complaint	I	JA00001- JA00062
Court's Trial Exhibit 1 - Alessi & Koenig Fax Dated 7-11-12 from Ryan Kerbow to A. Bhame Re: 7868 Marbledoe Ct./HO #18842	X	JA01896- JA01897
Court's Trial Exhibit 2 – Excerpts of Deposition of Ortwerth Dated 6/14/18	X	JA01898- JA01899
Defendant Antelope Homeowners' Association's Answer and Affirmative Defenses	III	JA00434- JA00443
Docket (A-16-739867-C)	XIII	JA02477- JA02483
Findings of Fact and Conclusions of Law and Judgment	XII	JA02300- JA02318
First Amended Complaint	II	JA00283- JA00346
Joint Trial Exhibit 1 - Declaration of Covenants, Conditions and Restrictions for Antelope Homeowners' Association	III	JA00523- JA00585
Joint Trial Exhibit 2 - Second Amendment to the Declaration of Covenants, Conditions, and Restrictions for Antelope Homeowners' Association	III	JA00586- JA00588
Joint Trial Exhibit 3 - Grant, Bargain, Sale Deed	III	JA00589- JA00592
Joint Trial Exhibit 4 - Notice of Default and Election to Sell Under Deed of Trust	III	JA00593- JA00594
Joint Trial Exhibit 5 - Deed of Trust	III	JA00595- JA00616

DOCUMENT	VOL	BATES
Joint Trial Exhibit 6 - Deed of Trust (Second)	III	JA00617- JA00629
Joint Trial Exhibit 7 - Deed of Trust re-recorded to add correct Adjustable Rate Rider	IV	JA00630- JA00655
Joint Trial Exhibit 8 - Grant, Bargain, Sale Deed re-recorded to correct vesting to show Henry E. Ivy and Freddie S. Ivy, husband and wife as joint tenants with rights of survivorship	IV	JA00656- JA00661
Joint Trial Exhibit 9 - Notice of Delinquent Assessment (Lien)	IV	JA00662
Joint Trial Exhibit 10 - Notice of Delinquent Violation Lien	IV	JA00663- JA00664
Joint Trial Exhibit 11 - Notice of Default and Election to Sell Under Homeowners Association Lien	IV	JA00665
Joint Trial Exhibit 12 - Notice of Trustee's Sale	IV	JA00666
Joint Trial Exhibit 13 - Notice of Trustee's Sale	IV	JA00667
Joint Trial Exhibit 14 - Notice of Trustee's Sale	IV	JA00668
Joint Trial Exhibit 15 - Trustee's Deed Upon Sale	IV	JA00669- JA00670
Joint Trial Exhibit 16 - Release of Notice of Delinquent Assessment Lien	IV	JA00671
Joint Trial Exhibit 17 - Rescission of Election to Declare Default	IV	JA00672- JA00673
Joint Trial Exhibit 18 - Notice of Delinquent Violation Lien	IV	JA00674- JA00675
Joint Trial Exhibit 19 - Request for Notice Pursuant to NRS 116.31168	IV	JA00676- JA00678
Joint Trial Exhibit 20 - Notice of Lis Pendens	IV	JA00679- JA00682
Joint Trial Exhibit 21 - Letter from Miles, Bauer, Bergstrom & Winters, LLP to Henry Ivy	IV	JA00683- JA00685
Joint Trial Exhibit 22 - Letter from Miles, Bauer, Bergstrom & Winters, LLP to Antelope Homeowners Association	IV	JA00686- JA00687
Joint Trial Exhibit 23 - Correspondence from Alessi & Koenig to Miles, Bauer, Bergstrom & Winters, LLP	IV	JA00688- JA00694

DOCUMENT	VOL	BATES
Joint Trial Exhibit 24 - Letter from Miles, Bauer, Bergstrom & Winters, LLP to Alessi & Koenig, LLC	IV	JA00695- JA00697
Joint Trial Exhibit 25 - Correspondence regarding corrected ARM Note	IV	JA00698
Joint Trial Exhibit 26 - Affidavit of Lost Note	IV	JA00699- JA00708
Joint Trial Exhibit 27 - Affidavit of Lost Note	IV	JA00709- JA00716
Joint Trial Exhibit 28 - Correspondence regarding Note	IV	JA00717- JA00718
Joint Trial Exhibit 29 - Deed of Trust, Note, and Lost Note Affidavit (Part 1)	V	JA00719- JA00968
Joint Trial Exhibit 29 - Deed of Trust, Note, and Lost Note Affidavit (Part 2)	VI	JA00969- JA00984
Joint Trial Exhibit 30 - Alessi & Koenig, LLC Collection File	VI	JA00985- JA01160
Joint Trial Exhibit 31 - Affidavit of Doug Miles and Backup	VI	JA01161- JA01181
Joint Trial Exhibit 31a – Excerpt of Affidavit of Doug Miles and Backup	VI	JA01182- JA01183
Joint Trial Exhibit 32 - Title Insurance Documents – First American Title Insurance Company – NV08000274-11/IVY	VI	JA01184- JA01194
Joint Trial Exhibit 33 - Title Insurance Policy – North American Title Insurance Company	VI	JA01195- JA01211
Joint Trial Exhibit 34 - Corporate Assignment of Deed of Trust	VI	JA01212- JA01213
Joint Trial Exhibit 35 - Trustee's Sale Guarantee	VII	JA01214- JA01224
Joint Trial Exhibit 36 - Bank of America, N.A.'s Payment History	VII	JA01225- JA01237
Joint Trial Exhibit 37 - Greenpoint's Payment History	VII	JA01238- JA01248
Joint Trial Exhibit 38 - Bank of America, N.A.'s Servicing Notes	VII	JA01249- JA01261

DOCUMENT	VOL	BATES
Joint Trial Exhibit 39 - Copy of Promissory Note and Allonges	VII	JA01262- JA01277
Joint Trial Exhibit 40 - Pooling and Servicing Agreement	VIII	JA01278- JA01493
Joint Trial Exhibit 41 - Mortgage Loan Schedule for PSA	VIII	JA01494- JA01512
Joint Trial Exhibit 42 - Corporate Assignment of Deed of Trust	VIII	JA01513- JA01514
Joint Trial Exhibit 43 - Acknowledgement of Inspection of the Original Collateral File	IX	JA01515- JA01620
Joint Trial Exhibit 44 - Antelope Homeowners Association's Initial Disclosures and all Supplements	IX	JA01621- JA01737
Joint Trial Exhibit 45 - Exhibit 1 to Deposition of David Alessi – Subpoena for Deposition of N.R.C.P. 30(b)(6) Witness for Alessi & Koenig, LLC	IX	JA01738- JA01746
Joint Trial Exhibit 46 - Exhibit 2 to Deposition of David Alessi – Account Ledger	IX	JA01747- JA01751
Joint Trial Exhibit 47 - Exhibit 3 to Deposition of David Alessi – Notice of Delinquent Assessment (Lien)	IX	JA01752
Joint Trial Exhibit 48 - Exhibit 4 to Deposition of David Alessi – Notice of Delinquent Violation Lien	IX	JA01753- JA01754
Joint Trial Exhibit 49 - Exhibit 5 to Deposition of David Alessi – Notice of Default and Election to Sell Under Homeowners Association Lien	IX	JA01755
Joint Trial Exhibit 50 - Exhibit 6 to Deposition of David Alessi – Notice of Trustee's Sale	IX	JA01756
Joint Trial Exhibit 51 - Exhibit 7 to Deposition of David Alessi – Second Notice of Trustee's Sale	IX	JA01757
Joint Trial Exhibit 52 - Exhibit 8 to Deposition of David Alessi – Third Notice of Trustee's Sale	IX	JA01758
Joint Trial Exhibit 53 - Exhibit 9 to Deposition of David Alessi – Request for Payoff by Miles Bauer	IX	JA01759- JA01760
Joint Trial Exhibit 54 - Exhibit 10 to Deposition of David Alessi – Response to Miles Bauer Payoff Request	X	JA01761- JA01767

DOCUMENT	VOL	BATES
Joint Trial Exhibit 55 - Exhibit 11 to Deposition of David Alessi – Letter by Miles Bauer	X	JA01768- JA01770
Joint Trial Exhibit 56 - Exhibit 12 to Deposition of David Alessi – Trustee’s Deed Upon Sale	X	JA01771- JA01772
Joint Trial Exhibit 57 - Exhibit 1 to Deposition of David Bembas – Notice of Taking Deposition of SFR Investments Pool 1, LLC	X	JA01773- JA01778
Joint Trial Exhibit 58 - Exhibit 2 to Deposition of David Bembas – Notice of Delinquent Assessment (Lien)	X	JA01779
Joint Trial Exhibit 59 - Exhibit 3 to Deposition of David Bembas – Notice of Default and Election to Sell Under Homeowners Association Lien	X	JA01780
Joint Trial Exhibit 60 - Exhibit 4 to Deposition of David Bembas – Notice of Trustee’s Sale	X	JA01781
Joint Trial Exhibit 61 - Exhibit 5 to Deposition of David Bembas – Notice of Trustee’s Sale	X	JA01782
Joint Trial Exhibit 62 - Exhibit 6 to Deposition of David Bembas – Notice of Trustee’s Sale	X	JA01783
Joint Trial Exhibit 63 - Exhibit 7 to Deposition of David Bembas – Letter Dated 10-11-11	X	JA01784- JA01785
Joint Trial Exhibit 64 - Exhibit 8 to Deposition of David Bembas – Letter Dated 12-16-11	X	JA01786- JA01788
Joint Trial Exhibit 65 - Exhibit 9 to Deposition of David Bembas – Trustee’s Deed Upon Sale	X	JA01789- JA01790
Joint Trial Exhibit 66 - Antelope Homeowners Association’s Answers to Plaintiff U.S. Bank’s Interrogatories	X	JA01791- JA01809
Joint Trial Exhibit 67 - Antelope Homeowners Association’s Answers To Plaintiff U.S. Bank’s Requests for Admission	X	JA01810- JA01825
Joint Trial Exhibit 68 - Antelope Homeowners Association’s Answers To Plaintiff U.S. Bank’s Request for Production of Documents	X	JA01826- JA01845
Joint Trial Exhibit 69 - SFR Investments Pool 1, LLC'S Objections And Answers To Plaintiff, U.S. Bank’s Interrogatories	X	JA01846- JA01857

DOCUMENT	VOL	BATES
Joint Trial Exhibit 70 - SFR Investments Pool 1, LLC'S Objections And Answers To Plaintiff, U.S. Bank's Requests for Admissions	X	JA01858- JA01870
Joint Trial Exhibit 71 - SFR Investments Pool 1, LLC'S Objections And Answers To Plaintiff, U.S. Bank's Request for Production of Documents	X	JA01871- JA01882
Joint Trial Exhibit 72 - Email Re: URGENT WIRE REQUEST: Status Update re: 10- H1715 (1st) De Vera Relevance, Hearsay, Authenticity, and Foundation	X	JA01883- JA01888
Joint Trial Exhibit 73 - BANA's Written Policies and Procedures Re: Homeowners Association (HOA) Matters – Pre-Foreclosure Relevance, Hearsay, Authenticity, and Foundation	X	JA01889- JA01893
Joint Trial Exhibit 74 – Alessi & Koenig Fax Dated 7-11-12 from Ryan Kerbow to A. Bhame Re: 7868 Marbledoe Ct./HO #18842	X	JA01894- JA01895
Notice of Appeal	XIII	JA02341- JA02366
Notice of Entry of Findings of Fact and Conclusions of Law and Judgment	XII	JA02319- JA02340
Notice of Entry of Order	I	JA00131- JA00137
Notice of Entry of Order	III	JA00426- JA00433
Notice of Entry of Order	X	JA01974- JA01983
Notice of Entry of Order Granting SFR's Counter-Motion to Strike and Granting in Part and Denying in Part SFR's Motion for Summary Judgment	III	JA00469- JA00474
Notice of Entry of Stipulation and Order	II	JA00267- JA00274
Notice of Entry of Stipulation and Order	X	JA01959- JA01966
Notice of Entry of Stipulation and Order Dismissing Henry E. Ivy and Freddie S. Ivy Without Prejudice	II	JA00361- JA00367

DOCUMENT	VOL	BATES
Notice of Entry of Stipulation and Order to Dismiss SFR Investments Pool 1, LLC's Slander of Title Claim Against U.S. Bank, National Association	II	JA00278- JA00282
Notice to Adverse Parties and to the Eighth Judicial District Court of Remand of Previously-Removed Case to this Court	II	JA00141- JA00262
Objections to U.S. Bank's Amended Pre-Trial Disclosures	III	JA00475- JA00479
Order Denying Defendant's Motion to Dismiss Plaintiff's Complaint Pursuant to NRCP 12(b)(6)	I	JA00126- JA00130
Order Denying The Antelope Homeowners' Association's Motion to Dismiss	III	JA00390- JA00393
Order Granting SFR's Counter-Motion to Strike and Granting in Part and Denying in Part SFR's Motion for Summary Judgment	III	JA00465- JA00468
Proposed Findings of Fact and Conclusions of Law	III	JA00480- JA00488
Recorders Transcript of Bench Trial – Day 1	XIII	JA02484- JA02575
Recorders Transcript of Bench Trial – Day 2	XIV	JA02576- JA02743
Recorders Transcript of Bench Trial – Day 3	XV	JA02744- JA02908
Recorders Transcript of Bench Trial – Day 4	XI	JA01984- JA02111
Recorders Transcript of Bench Trial – Day 5	XII	JA02112- JA02267
Recorders Transcript of Bench Trial – Day 6	XIII	JA02367- JA02476
Recorder's Transcript of Hearing: All Pending Motions	II	JA00373- JA00389
Recorder's Transcript of Hearing: All Pending Motions	III	JA00394- JA00425
Recorder's Transcript of Hearing: All Pending Motions	III	JA00444- JA00464

DOCUMENT	VOL	BATES
Second Amended Proposed Findings of Fact and Conclusions of Law and Judgment	XII	JA02284- JA02299
SFR Investments Pool 1, LLC's Answer to Complaint, Counterclaim and Cross-Claim	I	JA00097- JA00114
SFR Investments Pool 1, LLC's Answer to First Amended Complaint	II	JA00347- JA00356
SFR Investments Pool 1, LLC's Trial Brief Re Admissibility of Certain Proposed Exhibits	III	JA00489- JA00510
SFR Investments Pool 1, LLC's Trial Brief Re Statute of Limitations	III	JA00511- JA00522
Stipulation and Order to Amend Caption	X	JA01953- JA01958
Stipulation and Order Dismissing Henry E. Ivy and Freddie S. Ivy Without Prejudice	II	JA00357- JA00360
Stipulation and Order Dismissing Mortgage Electronic Registration Systems, Inc. Without Prejudice	II	JA00263- JA00266
Stipulation and Order for Dismissal Without Prejudice as to Claims Between Antelope Homeowners Association and U.S. Bank National Association	X	JA01967- JA01973
Stipulation and Order to Dismiss SFR Investments Pool 1, LLC's Slander of Title Claim Against U.S. Bank, National Association	II	JA00275- JA00277
Transcript of Proceedings	I	JA00064- JA00096
U.S. Bank's Bench Memorandum Regarding Authentication and Admissibility of Proposed Exhibits 21, 22, 23, 24 and 31	X	JA01900- JA01911
U.S. Bank's Bench Memorandum Regarding Business Record Exception	X	JA01944- JA01952
U.S. Bank's Bench Memorandum Regarding Pre-Foreclosure Satisfaction of the Superpriority Portion of the HOA's Lien	X	JA01932- JA01938
U.S. Bank's Bench Memorandum Regarding Standing to Maintain Its Claims in this Action and Standing to Enforce the Deed of Trust and Note	X	JA01919- JA01931
U.S. Bank's Bench Memorandum Regarding Statute of Limitations	X	JA01912- JA01918

DOCUMENT	VOL	BATES
U.S. Bank's Objections to SFR Investments Pool 1, LLC's Pre-Trial Disclosures	II	JA00368- JA00372
U.S. Bank's Reply to SFR Investments Pool 1, LLC's Counterclaim	I	JA00115- JA00125

VOLUME VII

DATE	DOCUMENT	VOL	BATES
04/16/19	Joint Trial Exhibit 35 - Trustee's Sale Guarantee	VII	JA01214- JA01224
04/16/19	Joint Trial Exhibit 36 - Bank of America, N.A.'s Payment History	VII	JA01225- JA01237
04/16/19	Joint Trial Exhibit 37 - Greenpoint's Payment History	VII	JA01238- JA01248
04/16/19	Joint Trial Exhibit 38 - Bank of America, N.A.'s Servicing Notes	VII	JA01249- JA01261
04/16/19	Joint Trial Exhibit 39 - Copy of Promissory Note and Allonges	VII	JA01262- JA01277

DATED this 15th day of June, 2020.

WRIGHT, FINLAY & ZAK, LLP

/s/ Christina V. Miller, Esq.

Christina V. Miller, Esq. (NBN 12448)

7785 West Sahara Avenue, Suite 200

Las Vegas, Nevada 89117

Attorney for Appellant, U.S. Bank, National

Association As Trustee For Merrill Lynch

Mortgage Investors Trust, Mortgage Loan

Asset-Backed Certificates, Series 2005-A8

CERTIFICATE OF SERVICE

I certify that I electronically filed on the 15th day of June, 2020, the foregoing **JOINT APPENDIX – VOLUME VII** with the Clerk of the Court for the Nevada Supreme Court by using the CM/ECF system. I further certify that all parties of record to this appeal either are registered with the CM/ECF or have consented to electronic service.

- [X] (By Electronic Service) Pursuant to CM/ECF System, registration as a CM/ECF user constitutes consent to electronic service through the Court's transmission facilities. The Court's CM/ECF systems sends an e-mail notification of the filing to the parties and counsel of record listed above who are registered with the Court's CM/ECF system.

Service via electronic notification will be sent to the following:

Jacqueline Gilbert
Karen Hanks

- [X] (Nevada) I declare that I am employed in the office of a member of the bar of this court at whose direction the service was made.

/s/ Faith Harris

An Employee of WRIGHT, FINLAY & ZAK, LLP



WESTCOR
LAND TITLE INSURANCE COMPANY

GUARANTEE NO. TSG-5-NV1007-3423507

WESTCOR LAND TITLE INSURANCE COMPANY TRUSTEE'S SALE GUARANTEE

SUBJECT TO THE EXCLUSIONS FROM COVERAGE, THE LIMITS OF LIABILITY AND THE OTHER PROVISIONS OF THE CONDITIONS AND STIPULATIONS HERETO ANNEXED AND MADE A PART OF THIS GUARANTEE, WESTCOR LAND TITLE INSURANCE COMPANY, a California corporation, herein called the Company,

GUARANTEES

the Assured named in Part 2 of this Guarantee

against loss not exceeding the liability amount stated in Part 2 which the Assured shall sustain by reason of any incorrectness in the assurance which the Company hereby gives that, according to the public records, as of the Date of Guarantee shown in Part 2:

1. The title to the herein described estate or interest was vested in the vestee named, subject to the matters shown as Exceptions herein, which Exceptions are not necessarily shown in the order of their priority;
2. The names and addresses of persons who have recorded requests, as provided by Section 107.090 of the Nevada Revised Statutes, for a copy of notice of default and for a copy of notice of sale are as shown herein;
3. The names and addresses of additional persons who, as provided by Section 107.090 and 107.080 (4) of the Nevada Revised Statutes, are entitled to receive a copy of notice of default and a copy of notice of sale are as shown herein; and
4. Nevada Revised Statutes Section 107.095 requires that notice be given to any Guarantor, surety or obligor other than the trustor at the address of each such grantor, surety or other obligor if known otherwise to the address of the trust property.
5. The herein described land is located in the city or county stated herein and, if designated, the newspaper or newspapers listed herein qualify for publication of notice pursuant to Section 238.030 and 21.130 (c) of the Nevada Revised Statutes.

IN WITNESS WHEREOF, WESTCOR LAND TITLE INSURANCE COMPANY has caused this policy to be signed and sealed as of the Date of Policy shown in Schedule A.

Issued By:

TSG1403-NV-1557910

WESTCOR LAND TITLE INSURANCE COMPANY



By: Mary O'Donnell
President
Attest: Patricia H. Power
Secretary

SCHEDULE OF EXCLUSIONS FROM COVERAGE OF THIS GUARANTEE

1. Except to the extent that specific assurances are provided in Schedule A of this Guarantee, the Company assumes no liability for loss or damage by reason of the following:
 - (a) Defects, liens, encumbrances, adverse claims or other matters against the title, whether or not shown by the public records.
 - (b) (1) Taxes or assessments of any taxing authority that levies taxes or assessments on real property; or, (2) Proceedings by a public agency which may result in taxes or assessments, or notices of such proceedings, whether or not the matters excluded under (1) or (2) are shown by the records of the taxing authority or by the public records.
 - (c) (1) Unpatented mining claims; (2) reservations or exceptions in patents or in Acts authorizing the issuance thereof; (3) water rights, claims or title to water, whether or not the matters excluded under (1), (2) or (3) are shown by the public records.
2. Notwithstanding any specific assurances which are provided in Schedule A of this Guarantee, the Company assumes no liability for loss or damage by reason of the following:
 - (a) Defects, liens, encumbrances, adverse claims or other matters affecting the title to any property beyond the lines of the land expressly described in the description set forth in Schedule (A), (C) or in Part 2 of this Guarantee, or title to streets, roads, avenues, lanes, ways or waterways to which such land abuts, or the right to maintain therein vaults, tunnels, ramps or any structure or improvements; or any rights or easements therein, unless such property, rights or easements are expressly and specifically set forth in said description.
 - (b) Defects, liens, encumbrances, adverse claims or other matters, whether or not shown by the public records; (1) which are created, suffered, assumed or agreed to by one or more of the Assureds; (2) which result in no loss to the Assured; or (3) which do not result in the invalidity or potential invalidity of any judicial or non-judicial proceeding which is within the scope and purpose of the assurances provided.
 - (c) The identity of any party shown or referred to in Schedule A.
 - (d) The validity, legal effect or priority of any matter shown or referred to in this Guarantee.

GUARANTEE CONDITIONS AND STIPULATIONS

1. Definition of Terms.

The following terms when used in the Guarantee mean:

- (a) the "Assured": the party or parties named as the Assured in this Guarantee, or on a supplemental writing executed by the Company.
- (b) "land": the land described or referred to in Schedule (A)(C) or in Part 2, and improvements affixed thereto which by law constitute real property. The term "land" does not include any property beyond the lines of the area described or referred to in Schedule (A)(C) or in Part 2, nor any right, title, interest, estate or easement in abutting streets, roads, avenues, alleys, lanes, ways or waterways.
- (c) "mortgage": mortgage, deed of trust, trust deed, or other security instrument.
- (d) "public records": records established under state statutes at Date of Guarantee for the purpose of imparting constructive notice of matters relating to real property to purchasers for value and without knowledge.
- (e) "date": the effective date.

2. Notice of Claim to be Given by Assured Claimant.

An Assured shall notify the Company promptly in writing in case knowledge shall come to an Assured hereunder of any claim of title or interest which is adverse to the title to the estate or interest, as stated herein, and which might cause loss or damage for which the Company may be liable by virtue of this Guarantee. If prompt notice shall not be given to the Company, then all liability of the Company shall terminate with regard to the matter or matters for which prompt notice is required; provided, however, that failure to notify the

Company shall in no case prejudice the rights of any Assured under this Guarantee unless the Company shall be prejudiced by the failure and then only to the extent of the prejudice.

3. No Duty to Defend or Prosecute.

The Company shall have no duty to defend or prosecute any action or proceeding to which the Assured is a party, notwithstanding the nature of any allegation in such action or proceeding.

4. Company's Option to Defend or Prosecute Actions; Duty of Assured Claimant to Cooperate.

Even though the Company has no duty to defend or prosecute as set forth in Paragraph 3 above:

(a) The Company shall have the right, at its sole option and cost, to institute and prosecute any action or proceeding, interpose a defense, as limited in (b), or to do any other act which in its opinion may be necessary or desirable to establish the title to the estate or interest as stated herein, or to establish the lien rights of the Assured, or to prevent or reduce loss or damage to the Assured. The Company may take any appropriate action under the terms of this Guarantee, whether or not it shall be liable hereunder, and shall not thereby concede liability or waive any provision of this Guarantee. If the Company shall exercise its rights under this paragraph, it shall do so diligently.

(b) If the Company elects to exercise its options as stated in Paragraph 4(a) the Company shall have the right to select counsel of its choice (subject to the right of such Assured to object for reasonable cause) to represent the Assured and shall not be liable for and will not pay the fees of any other counsel, nor will the Company pay any fees, costs or expenses incurred by an Assured in the defense of those causes of action which allege matters not covered by this Guarantee.

(c) Whenever the Company shall have brought an action or interposed a defense as permitted by the provisions of this Guarantee, the Company may pursue any litigation to final determination by a court of competent jurisdiction and expressly reserves the right, in its sole discretion, to appeal from an adverse judgment or order.

(d) In all cases where this Guarantee permits the Company to prosecute or provide for the defense of any action or proceeding, an Assured shall secure to the Company the right to so prosecute or provide for the defense of any action or proceeding, and all appeals therein, and permit the Company to use, at its option, the name of such Assured for this purpose. Whenever requested by the Company, an Assured, at the Company's expense, shall give the Company all reasonable aid in any action or proceeding, securing evidence, obtaining witnesses, prosecuting or defending the action or lawful act which in the opinion of the Company may be necessary or desirable to establish the title to the estate or interest as stated herein, or to establish the lien rights of the Assured. If the Company is prejudiced by the failure of the Assured to furnish the required cooperation, the Company's obligations to the Assured under the Guarantee shall terminate.

5. Proof of Loss or Damage.

In addition to and after the notices required under Section 2 of these Conditions and Stipulations have been provided to the Company, a proof of loss or damage signed and sworn to by the Assured shall be furnished to the Company within ninety (90) days after the Assured shall ascertain the facts giving rise to the loss or damage. The proof of loss or damage shall describe the matters covered by this Guarantee which constitute the basis of loss or damage and shall state, to the extent possible, the basis of calculating the amount of the loss or damage. If the Company is prejudiced by the failure of the Assured to provide the required proof of loss or damage, the Company's obligation to such assured under the Guarantee shall terminate. In addition, the Assured may reasonably be required to submit to examination under oath by any authorized representative of the Company and shall produce for examination, inspection and copying, at such reasonable times and places as may be designated by any authorized representative of the Company, all records, books, ledgers, checks, correspondence and memoranda, whether bearing a date before or after Date of Guarantee, which reasonably pertain to the loss or damage. Further, if requested by any authorized representative of the Company, the Assured shall grant its permission, in writing, for any authorized representative of the Company to examine, inspect and copy all records, books, ledgers, checks, correspondence and memoranda in the custody or control of a third party, which reasonably pertain to the loss or damage. All information designated as confidential by the Assured provided to the Company pursuant to this Section shall not be disclosed to others unless, in the reasonable judgment of the Company, it is necessary in the administration of the claim. Failure of the Assured to submit for examination under oath, produce other reasonably requested information or grant permission to secure reasonably necessary information from third parties as required in the above paragraph, unless prohibited by law or governmental regulation, shall terminate any liability of the Company under this Guarantee to the Assured for that claim.

6. Options to Pay or Otherwise Settle Claims: Termination of Liability.

In case of a claim under this Guarantee, the Company shall have the following additional options:

(a) To Pay or Tender Payment of the Amount of Liability or to Purchase the Indebtedness.

The Company shall have the option to pay or settle or compromise for or in the name of the Assured any claim which could result in loss to the Assured within the coverage of this Guarantee, or to pay the full amount of this Guarantee or, if this Guarantee is issued for the benefit of a holder of a mortgage or a lienholder, the Company shall have the option to purchase the indebtedness secured by said mortgage or said lien for the amount owing thereon, together with any costs, reasonable attorneys' fees and expenses incurred by the Assured claimant which were authorized by the Company up to the time of purchase.

Such purchase, payment or tender of payment of the full amount of the Guarantee shall terminate all liability of the Company hereunder. In the event after notice of claim has been given to the Company by the Assured the Company offers to purchase said indebtedness, the owner of such indebtedness shall transfer and assign said indebtedness, together with any collateral security, to the Company upon payment of the purchase price.

Upon the exercise by the Company of the option provided for in Paragraph (a) the Company's obligation to the Assured under this Guarantee for the claimed loss or damage, other than to make the payment required in that paragraph, shall terminate, including any obligation to continue the defense or prosecution of any litigation for which the Company has exercised its options under Paragraph 4, and the Guarantee shall be surrendered to the Company for cancellation.

(b) To Pay or Otherwise Settle With Parties Other Than the Assured or With the Assured Claimant.

To pay or otherwise settle with other parties for or in the name of an Assured claimant any claim assured against under this Guarantee, together with any costs, attorneys' fees and expenses incurred by the Assured claimant which were authorized by the Company up to the time of payment and which the Company is obligated to pay.

Upon the exercise by the Company of the option provided for in Paragraph (b) the Company's obligation to the Assured under this Guarantee for the claimed loss or damage, other than to make the payment required in that paragraph, shall terminate, including any obligation to continue the defense or prosecution of any litigation for which the Company has exercised its options under Paragraph 4.

7. Determination and Extent of Liability.

This Guarantee is a contract of Indemnity against actual monetary loss or damage sustained or incurred by the Assured claimant who has suffered loss or damage by reason of reliance upon the assurances set forth in this Guarantee and only to the extent herein described, and subject to the Exclusions From Coverage of This Guarantee.

The liability of the Company under this Guarantee to the Assured shall not exceed the least of:

- (a) the amount of liability stated in Schedule A or in Part 2;
- (b) the amount of the unpaid principal indebtedness secured by the mortgage of an Assured mortgagee, as limited or provided under Section 6 of these Conditions and Stipulations or as reduced under Section 9 of these Conditions and Stipulations, at the time the loss or damage assured against by this Guarantee occurs, together with interest thereon; or
- (c) the difference between the value of the estate or interest covered hereby as stated herein and the value of the estate or interest subject to any defect, lien or encumbrance assured against by this Guarantee.

8. Limitation of Liability.

- (a) If the Company establishes the title, or removes the alleged defect, lien or encumbrance, or cures any other matter assured against by this Guarantee in a reasonably diligent manner by any method, including litigation and the completion of any appeals therefrom, it shall have fully performed its obligations with respect to that matter and shall not be liable for any loss or damage caused thereby.
- (b) In the event of any litigation by the Company or with the Company's consent, the Company shall have no liability for loss or damage until there has been a final determination by a court of competent jurisdiction, and disposition of all appeals therefrom, adverse to the title, as stated herein.
- (c) The Company shall not be liable for loss or damage to any Assured for liability voluntarily assumed by the Assured in settling any claim or suit without the prior written consent of the Company.

9. Reduction of Liability or Termination of Liability.

All payments under this Guarantee, except payments made for costs, attorneys' fees and expenses pursuant to Paragraph 4 shall reduce the amount of liability pro tanto.

10. Payment of Loss.

- (a) No payment shall be made without producing this Guarantee for endorsement of the payment unless the Guarantee has been lost or destroyed, in which case proof of loss or destruction shall be furnished to the satisfaction of the Company.
- (b) When liability and the extent of loss or damage has been definitely fixed in accordance with these Conditions and Stipulations, the loss or damage shall be payable within thirty (30) days thereafter.

11. Subrogation Upon Payment or Settlement.

Whenever the Company shall have settled and paid a claim under this Guarantee, all right of subrogation shall vest in the Company unaffected by any act of the Assured claimant.

The Company shall be subrogated to and be entitled to all rights and remedies which the Assured would have had against any person or property in respect to the claim had this Guarantee not been issued. If requested by the Company, the Assured shall transfer to the Company all rights and remedies against any person or property necessary in order to perfect this right of subrogation. The Assured

shall permit the Company to sue, compromise or settle in the name of the Assured and to use the name of the Assured in any transaction or litigation involving these rights or remedies.

If a payment on account of a claim does not fully cover the loss of the Assured the Company shall be subrogated to all rights and remedies of the Assured after the Assured shall have recovered its principal, interest, and costs of collection.

12. Arbitration.

Unless prohibited by applicable law, either the Company or the Assured may demand arbitration pursuant to the Title Insurance Arbitration Rules of the American Arbitration Association. Arbitrable matters may include, but are not limited to, any controversy or claim between the Company and the Assured arising out of or relating to this Guarantee, any service of the Company in connection with its issuance or the breach of a Guarantee provision or other obligation. All arbitrable matters when the Amount of Liability is \$1,000,000 or less shall be arbitrated at the option of either the Company or the Assured. All arbitrable matters when the amount of liability is in excess of \$1,000,000 shall be arbitrated only when agreed to by both the Company and the Assured. The Rules in effect at Date of Guarantee shall be binding upon the parties. The award may include attorneys' fees only if the laws of the state in which the land is located permits a court to award attorneys' fees to a prevailing party. Judgment upon the award rendered by the Arbitrator(s) may be entered in any court having jurisdiction thereof.

The law of the situs of the land shall apply to an arbitration under the Title Insurance Arbitration Rules.

A copy of the Rules may be obtained from the Company upon request.

13. Liability Limited to This Guarantee; Guarantee Entire Contract.

(a) This Guarantee together with all endorsements, if any, attached hereto by the Company is the entire Guarantee and contract between the Assured and the Company. In interpreting any provision of this Guarantee, this Guarantee shall be construed as a whole.

(b) Any claim of loss or damage, whether or not based on negligence, or any action asserting such claim, shall be restricted to this Guarantee.

(c) No amendment of or endorsement to this Guarantee can be made except by a writing endorsed hereon or attached hereto signed by either the President, a Vice President, the Secretary, an Assistant Secretary, or validating officer or authorized signatory of the Company.

14. Notices, Where Sent.

All notices required to be given the Company and any statement in writing required to be furnished the Company shall include the number of this Guarantee and shall be addressed to the Company at: 201 N. New York Avenue, Suite 200, Winter Park, Florida 32789.

Premium Title
Agency, Inc.

Premium Title Agency, Inc.
2002 Summit Blvd, Suite 600, Suite 600
Atlanta, GA 30319
Phone: (855) 339-6325

**TRUSTEE'S SALE GUARANTEE
ISSUED AT
Westcor Land Title Insurance Company**

SCHEDULE A

Date of Guarantee: **March 3, 2014 at 8:00 A.M.**

Order No.: **TSG1403-NV-1557910**

Your Reference: **2014-00378-NV**

Liability: **\$208,116.81**

Fee: **\$901.00**

1. Name of Assured:

Trustee:

Stewart Title Company

Beneficiary:

Universal American Mortgage Company, LLC

2. The estate or interest in the land hereinafter described or referred to covered by this Guarantee is:

A fee as to parcel 1

An easement more fully described below as to parcel(s) 2

3. Title to said estate or interest at the date hereof is vested in:

SFR Investments Pool I, LLC

4. The land referred to in this Guarantee is situated in the City of **Las Vegas**, County of **Clark**, State of **NV**, and is identified as more particularly described in Exhibit "A" attached hereto and made a part hereof.

Issued By: **Premium Title Agency, Inc.**
2002 Summit Blvd, Suite 600, Suite 600
Atlanta, GA 30319

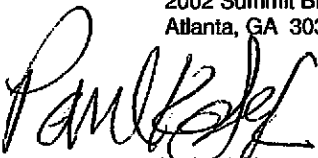

Countersigned Authorized Signatory

EXHIBIT "A"

PARCEL ONE (1):

LOT 139 IN BLOCK B OF ANTELOPE-UNIT 1 (A COMMON INTEREST COMMUNITY) AS SHOWN BY MAP THEREOF ON FILE IN BOOK 115 OF PLATS, PAGE 89, IN THE OFFICE OF THE COUNTY RECORDER, CLARK COUNTY, NEVADA.

RESERVING THEREFROM A NON-EXCLUSIVE EASEMENT OF ACCESS, INGRESS, EGRESS, USE AND ENJOYMENT OF, IN, TO AND OVER THE ASSOCIATION PROPERTY AS DELINEATED ON THE PLAT MAP REFERRED TO ABOVE AND FURTHER DEFINED IN THE DECLARATION OF COVENANTS, CONDITIONS AND RESTRICTIONS FOR ANTELOPE HOMEOWNERS ASSOCIATION RECORDED JUNE 23, 2004 IN BOOK 20040623 AS DOCUMENT NO. 2016 OF OFFICIAL RECORDS.

PARCEL TWO (2):

A NON-EXCLUSIVE EASEMENT OF ACCESS, INGRESS, EGRESS, USE AND ENJOYMENT OF, IN, TO AND OVER THE ASSOCIATION PROPERTY AS DELINEATED ON THE PLAT MAP AND FURTHER DEFINED IN THE DECLARATION OF COVENANTS, CONDITIONS AND RESTRICTIONS FOR ANTELOPE-UNIT 1 RECORDED JUNE 23, 2004 IN BOOK 20040623 AS DOCUMENT NO. 2016 AND AS THE SAME MAY FROM TIME TO TIME BE AMENDED AND/OR SUPPLEMENTED IN THE OFFICE OF THE COUNTY RECORDER OF CLARK COUNTY, NEVADA, WHICH EASEMENT IS APPURTENANT TO PARCEL ONE (1).

Note: For information purposes only, the purported street address of said land as determined from the latest County Assessor's Roll is:

7868 Marble Doe Street, Las Vegas, Nevada 89149

The Assessor's Parcel Number, as determined from the latest County Assessor's Roll is:

125-18-112-069

An inspection of said land has not been made, and no assurances are hereby given or implied as to the location of the land herein described.

EXCEPTIONS:

The title to said estate or interest is subject to the following Exceptions:

1. Property taxes, including general and special taxes, personal property taxes, if any, and any assessments collected with taxes, to be levied for the fiscal year 2014 - 2015 which are a lien not yet payable.
2. Property taxes, including general and special taxes, personal property taxes, if any, and any assessments collected with taxes, for the fiscal year 2013 - 2014.

1st Installment: \$243.56, PAID
 2nd Installment: \$242.98, PAID
 3rd Installment: \$242.98, PAID
 4th Installment: \$242.98, PAID
 Exemption: None
 Code Area: 3.2782
 Assessment No.: 125-18-112-069

3. The herein described property lies within the boundaries of the Clark County Sanitation District, and is subject to any and all fees that may be due said District.

4. Any possible delinquent or outstanding municipal city liens or assessments for contract service provided to subject lot by reason of being located within the incorporated boundaries of North Las Vegas, Nevada which subjects the same to its City Charter and mandatory rules and regulations.

5. The herein described property lies within the boundaries of the Las Vegas Valley Water District, and is subject to any fees that may be due said District.

6. Liabilities and obligations imposed upon said land by reason of its inclusion within the following association

Antelope Homeowners' Association, a Nevada nonprofit corporation, and its successors and assigns

7. A deed of trust to secure an indebtedness in the amount shown below, and any other obligations secured thereby.

Amount: \$212,750.00
 Dated: May 13, 2005
 Trustor: Henry E Ivy and Freddie S Ivy, husband and wife, with rights of survivorship
 Trustee: Stewart Title Company
 Beneficiary: Universal American Mortgage Company, LLC
 Recorded: May 23, 2005 in (instrument) 20050523-0004228 of Official Records

And re-recorded: October 20, 2005 at (instrument) 20051020-0003872 of Official Records

8. A deed of trust to secure an indebtedness in the amount shown below, and any other obligations secured thereby.

Amount: \$53,150.00
 Dated: May 13, 2005
 Trustor: Henry E Ivy and Freddie S Ivy, husband and wife, with rights of survivorship
 Trustee: Stewart Title Company
 Beneficiary: Universal American Mortgage Company, LLC
 Recorded: May 23, 2005 in (instrument) 20050523-0004229 of Official Records

Said deed of trust recites that it is subordinate to the deed of trust recorded concurrently therewith.

9. A lien for the amount shown and any other amounts due.

In Favor of: Republic Services
Record Owner: Henry E Ivy and Freddie S Ivy
Amount: \$91.70 Plus Penalty and Cost
Reference No.: Not set out
Recorded: October 23, 2009 in (instrument) 200910230000229 of Official Records.

10. Notice of Assessment

By: Antelope HOA
Amount Claimed: \$3,010.00 Plus Penalty and Cost
Recorded: October 19, 2010 in (instrument) 201010190001557 of Official Records.

11. A lien for the amount shown and any other amounts due.

In Favor of: Republic Services
Record Owner: Henry E Ivy and Freddie S Ivy
Amount: \$148.13 Plus Penalty and Cost
Reference No.: Not set out
Recorded: November 3, 2011 in (instrument) 201111030001972 of Official Records.

12. A lien for the amount shown and any other amounts due.

In Favor of: Republic Services
Record Owner: Henry E Ivy and Freddie S Ivy
Amount: \$129.86 Plus Penalty and Cost
Reference No.: Not set out
Recorded: August 6, 2012 in (instrument) 201208060000003 of Official Records.

13. Notice of Assessment

By: Antelope
Amount Claimed: \$5,415.00 Plus Penalty and Cost
Recorded: June 7, 2013 in (instrument) 201306070001057 of Official Records.

14. Trustee's Deed In Foreclosure Of Assessment Lien

Recorded: August 3, 2012 in (instrument) 201208030003275 of Official Records, is recorded in the Public Records of **Clark County, Arizona** State .

15. The Company will require a certified copy of the Resolution of the Board of Directors of the following corporation authorizing the transaction for which this Preliminary Report was ordered.

Corporation: SFR Investments Pool I, LLC

16. Water rights, claims or title to water, whether or not shown by the public records.

17. 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.

INFORMATION FOR TRUSTEE

Relative to the Deed of Trust shown as Exception No. 7 in Schedule B.

1. City in which said land is located: Las Vegas, County of: Clark
2. The names and addresses of the persons, with the exception of the trustee, who were parties to the Deed of Trust and are required to be noticed pursuant to A.R.S. 33-809 or are disclosed by a later recorded request for copy of notice of sale are:
 - HENRY E IVY
7868 MARBLE DOE STREET,
LAS VEGAS, NEVADA 89149
 - FREDDIE S IVY
7868 MARBLE DOE STREET,
LAS VEGAS, NEVADA 89149
3. The names and addresses of the persons, as disclosed by an examination of the public records other than those set forth above, who are entitled to notice pursuant to A.R.S. 33-809 are:

HENRY E IVY
7868 MARBLE DOE,
LAS VEGAS, NEVADA 89149

FREDDIE S IVY
7868 MARBLE DOE,
LAS VEGAS, NEVADA 89149

HENRY IVY
7600 S RAINBOW #1095
LAS VEGAS, NEVADA 89139

FREDDIE S IVY
7600 S RAINBOW #1095
LAS VEGAS, NEVADA 89139

SFR INVESTMENTS POOL I, LLC
2920 N. GREEN VALLEY PARKWAY
BUILDING 5, ST 525
HENDERSON, NV 89014

SFR INVESTMENTS POOL I, LLC
5030 PARADISE RD #B-214
LAS VEGAS, NV 89119-1225

SFR INVESTMENTS POOL I, LLC
2920 N. GREEN VALLEY PARKWAY
BUILDING 5, ST 525
HENDERSON, NV 89014-0406

UNIVERSAL AMERICAN MORTGAGE COMPANY, LLC
SECONDARY MARKETING CPS

311 PARK PLACE BLVD, SUITE 500
CLEARWATER, FL 33759-3999

UNIVERSAL AMERICAN MORTGAGE COMPANY, LLC
3765 EAST SUNSET ROAD SUITE B1
LAS VEGAS, NEVADA 89120

UNIVERSAL AMERICAN MORTGAGE COMPANY, LLC
700 NW 107TH AVENUE 3RD FLOOR,
MIAMI, FL 33172-3139

REPUBLIC SERVICES
P.O. BOX 98508
LAS VEGAS, NEVADA 89193-8508

ANTELOPE HOA
PO BOX 12117
LAS VEGAS, NV 89112

ANTELOPE HOA
C/O CAMCO
PO BOX 12117
LAS VEGAS NV 89112

4. Legal Publications:

NEVADA LEGAL NEWS

5. Attention is called to A.R.S. Section 33-809 B2, which specifies instances when a person who appears on the records of the County Recorder to have an interest in the trust property must be given notice at the address of such person known or ascertained by the trustee.
6. Attention is called to the Soldier's and Sailor's Civil Relief Act of 1940 and amendments thereto and The Military Reservist Relief Act of 1991 (Sec. 800 to 810, Military and 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.
7. 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 Treasury or his or her delegate as a requirement for the discharge or divestment of a Federal Tax Lien in a non-judicial sale, and establishes with respect to such lien a right in the United States to redeem the property within a period of 120 days from the date of any such sale.

ASSESSOR'S PARCELS - CLARK CO., NV.
Michelle W. Shafe - Assessor

NOTES

This map is for assessment use only and does NOT represent a survey.
 No liability is assumed for the accuracy of the data detailed herein.
 Information on roads and other non-assessed parcels may be obtained
 from the Road Document Lining in the Assessor's Office.

This map is compiled from official records, including surveys and deeds,
 but only contains the information required for assessment. See the
 recorded documents for more detailed legal information.

USE THIS SCALE WHEN MAP REDUCED FROM 1:10,000 ORIGINAL

0 100 200 300 400 500 600

MAP LEGEND

☐ PARCEL BOUNDARY
☐ SUBDIVISION BOUNDARY
☐ ROAD BOUNDARY
☐ AIR SPACE PCL
☐ RIGHT OF WAY PCL
☐ SUB-SURFACE PCL
☐ MATCH/LEADER LINE
☐ HISTORIC LOT LINE
☐ HISTORIC SUBDIVISION BOUNDARY
☐ SECTION LINE

CONDOMINIUM UNIT
 001 ROAD PARCEL NUMBER
 002 PARCEL NUMBER
 003 AIR SPACE PCL
 004 RIGHT OF WAY PCL
 005 SUB-SURFACE PCL
 006 MATCH/LEADER LINE
 007 HISTORIC LOT LINE
 008 HISTORIC SUBDIVISION BOUNDARY
 009 SECTION LINE

202 PARCEL SUB/REG NUMBER
 PB 24-48 PLAT RECORDING NUMBER
 5 LOT NUMBER
 65 LOT NUMBER

Scale: 1" = 200' **Rev: 02/08/2011**

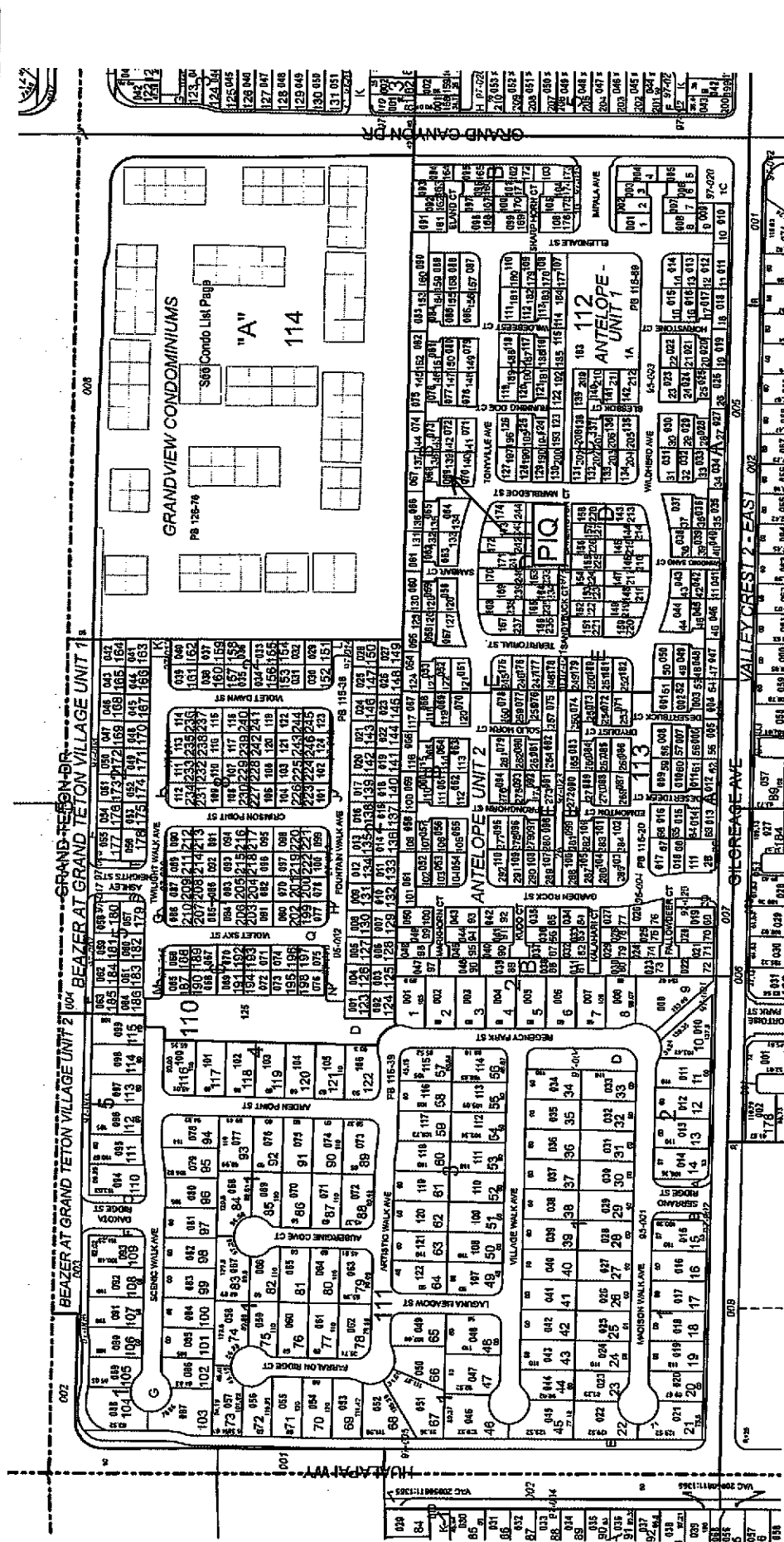
T19S R60E

18

125-18-1

N 2 NW 4

8 4 8 4
 8 1 5 1
 8 2 6 2
 7 3 7 3
 8 4 8 4
 8 1 5 1



TAX DIST 200

FACSIMILE COVER SHEET

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

To: Name: HENRY E IVY
Company:
Fax Number: (213) 457 2655
Voice Phone:

Fax Notes:

Bank of America, N.A.

Date and time of transmission: 5/23/18 09:23
Number of pages including this cover page: 13

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

USB000680

JA01225

Bank of America 
Customer Service Department
PO Box 31785
Tampa, FL 33631-3785

C3_1631_LNHISTF 20531 04/25/2017

HENRY E IVY & FREDDIE S IVY
414 BRANCHWOOD DR
RIO VISTA, CA 94571

Date: 05/23/2018

Loan No: 22353767

Property Address:

7868 MARBLE DOE ST
LAS VEGAS, NV 89149

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

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

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

Questions?

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

USB000681

JA01226



Loan Number: 22353767
 Statement Period: 01/2000 - 05/2018
 Date Prepared: 05/23/2018

Property Address:
 7868 MARBLE DOE ST
 LAS VEGAS, NV 89149

Transaction Date	Description	Total Payment	PMT/MO	Principal Balance	Interest	Escrow Balance	Optional	Buydown	Late Charges Total	Unapplied Total
Beginning Balance										
				208,116.81		.00				.00
12/10/2008	INT ESCROW SETUP	262.01	11/2008	.00	.00	262.01	.00	.00	.00	.00
				208,116.81		262.01				.00
12/12/2008	REGULAR PAYMENT	1,107.39	12/2008	.00	867.15	240.24	.00	.00	.00	.00
				208,116.81		502.25				.00
12/22/2008	COUNTY TAX PMT	-587.39	12/2008	.00	.00	-587.39	.00	.00	.00	.00
				208,116.81		-85.14				.00
01/21/2009	REGULAR PAYMENT	1,129.07	01/2009	.00	888.83	240.24	.00	.00	.00	.00
				208,116.81		155.10				.00
01/22/2009	HAZARD INS PMT	-353.42	01/2009	.00	.00	-353.42	.00	.00	.00	.00
				208,116.81		-198.32				.00
02/25/2009	COUNTY TAX PMT	-587.39	01/2009	.00	.00	-587.39	.00	.00	.00	.00
				208,116.81		-785.71				.00
08/11/2009	COUNTY TAX PMT	-472.54	01/2009	.00	.00	-472.54	.00	.00	.00	.00
				208,116.81		-1,258.25				.00
09/30/2009	COUNTY TAX PMT	-472.56	01/2009	.00	.00	-472.56	.00	.00	.00	.00
				208,116.81		-1,730.81				.00
12/24/2009	COUNTY TAX PMT	-472.56	01/2009	.00	.00	-472.56	.00	.00	.00	.00
				208,116.81		-2,203.37				.00
02/23/2010	COUNTY TAX PMT	-472.56	01/2009	.00	.00	-472.56	.00	.00	.00	.00
				208,116.81		-2,675.93				.00
03/05/2010	HAZARD INS PMT	-2,218.00	01/2009	.00	.00	-2,218.00	.00	.00	.00	.00
				208,116.81		-4,893.93				.00
06/02/2010	COUNTY TAX PMT	-379.81	01/2009	.00	.00	-379.81	.00	.00	.00	.00
				208,116.81		-5,273.74				.00
08/08/2010	COUNTY TAX PMT	-379.83	01/2009	.00	.00	-379.83	.00	.00	.00	.00
				208,116.81		-5,653.57				.00
10/11/2010	COUNTY TAX PMT	-379.83	01/2009	.00	.00	-379.83	.00	.00	.00	.00
				208,116.81		-6,033.40				.00
12/31/2010	HAZARD INS PMT	-1,522.00	01/2009	.00	.00	-1,522.00	.00	.00	.00	.00
				208,116.81		-7,555.40				.00
02/24/2011	COUNTY TAX PMT	-379.83	01/2009	.00	.00	-379.83	.00	.00	.00	.00
				208,116.81		-7,935.23				.00

USB000682
 JA01227

Bank of America



Home Loans

Page 4

Transaction Date	Description	Total Payment	PMT/MO	Principal Balance	Interest	Escrow Balance	Optional	Buydown	Late Charges Total	Unapplied Total
07/28/2011	COUNTY TAX PMT	-787.80	01/2009	208,116.81	.00	-787.80	.00	.00	.00	.00
09/21/2011	COUNTY TAX PMT	-355.14	01/2009	208,116.81	.00	-8,723.03	.00	.00	.00	.00
12/15/2011	COUNTY TAX PMT	-355.14	01/2009	208,116.81	.00	-355.14	.00	.00	.00	.00
01/03/2012	HAZARD INS PMT	-1,522.00	01/2009	208,116.81	.00	-9,433.31	.00	.00	.00	.00
02/22/2012	COUNTY TAX PMT	-355.14	01/2009	208,116.81	.00	-355.14	.00	.00	.00	.00
07/30/2012	COUNTY TAX PMT	-263.16	01/2009	208,116.81	.00	-1,522.00	.00	.00	.00	.00
09/24/2012	COUNTY TAX PMT	-262.67	01/2009	208,116.81	.00	-10,955.31	.00	.00	.00	.00
12/05/2012	COUNTY TAX PMT	-262.67	01/2009	208,116.81	.00	-355.14	.00	.00	.00	.00
01/07/2013	HAZ INS CREDIT	8.00	01/2009	208,116.81	.00	-11,310.45	.00	.00	.00	.00
01/07/2013	HAZARD INS PMT	-1,234.09	01/2009	208,116.81	.00	-263.16	.00	.00	.00	.00
02/12/2013	COUNTY TAX PMT	-262.67	01/2009	208,116.81	.00	-11,573.61	.00	.00	.00	.00
07/30/2013	COUNTY TAX PMT	-243.56	01/2009	208,116.81	.00	-262.67	.00	.00	.00	.00
09/26/2013	COUNTY TAX PMT	-242.98	01/2009	208,116.81	.00	-12,098.95	.00	.00	.00	.00
11/26/2013	COUNTY TAX PMT	-242.98	01/2009	208,116.81	.00	-13,325.04	.00	.00	.00	.00
						-262.67	.00	.00	.00	.00
						-13,587.71	.00	.00	.00	.00
						-243.56	.00	.00	.00	.00
						-13,831.27	.00	.00	.00	.00
						-242.98	.00	.00	.00	.00
						-14,074.25	.00	.00	.00	.00
						-242.98	.00	.00	.00	.00
						-14,317.23	.00	.00	.00	.00

USB000683

JA01228



Fee Transaction Activity (01/2000 - 05/2018)

Transaction Date	Fee Description	Charges	Payments
12/12/2008	Mortgage Pay Fee-Phone	20.00	.00
12/12/2008	Mortgage Pay Fee-Phone	.00	20.00
04/21/2009	Property Inspection-Vacant	15.00	.00
05/21/2009	Property Inspection-Vacant	15.00	.00
06/01/2009	Photos	7.50	.00
06/23/2009	Property Inspection-Vacant	15.00	.00
06/23/2009	Photos	2.50	.00
07/31/2009	Property Inspection-Vacant	15.00	.00
08/04/2009	Initial Yard Maintenance	300.00	.00
08/04/2009	Photos	12.50	.00
08/10/2009	Photos	2.50	.00
08/24/2009	Property Inspection-Vacant	15.00	.00
10/01/2009	Property Inspection-Vacant	15.00	.00
10/08/2009	Yard Maintenance - Recut	80.00	.00
10/08/2009	Photos	12.50	.00
10/26/2009	Property Inspection-Vacant	15.00	.00
11/02/2009	Photos	2.50	.00
12/01/2009	Property Inspection-Vacant	15.00	.00
12/02/2009	Photos	7.50	.00
12/04/2009	Property Inspection-Vacant	15.00	.00
02/05/2010	Title Fee	365.00	.00
04/09/2010	Recording Fee	65.00	.00
04/09/2010	Mailing Fee	139.03	.00
04/09/2010	Attorney Posting	85.00	.00
04/09/2010	Title Fee	847.56	.00

US8000684

JA01229



Transaction Date	Fee Description	Charges	Payments
04/09/2010	Attorney/Trustee Fee	300.00	.00
05/24/2010	Property Inspection-Vacant	15.00	.00
06/24/2010	Property Inspection-Vacant	15.00	.00
06/24/2010	Property Inspection-Vacant	15.00	.00
07/26/2010	Property Inspection-Vacant	15.00	.00
07/26/2010	Property Inspection-Vacant	15.00	.00
08/23/2010	Property Inspection-Vacant	15.00	.00
08/23/2010	Property Inspection-Vacant	15.00	.00
09/09/2010	Photos	13.50	.00
09/09/2010	Photos	13.50	.00
09/23/2010	Property Inspection-Vacant	15.00	.00
09/23/2010	Property Inspection-Vacant	15.00	.00
10/21/2010	Photos	9.00	.00
10/21/2010	Photos	9.00	.00
10/25/2010	Photos	9.00	.00
10/25/2010	Photos	9.00	.00
10/25/2010	Photos	9.00	.00
10/27/2010	Property Inspection-Vacant	15.00	.00
10/27/2010	Property Inspection-Vacant	15.00	.00
11/16/2010	Photos	3.00	.00
11/22/2010	Property Inspection-Vacant	15.00	.00
12/01/2010	Photos	12.00	.00
12/03/2010	Property Inspection-Vacant	15.00	.00
01/04/2011	Photos	4.50	.00
01/25/2011	Property Inspection-Vacant	15.00	.00
02/19/2011	Property Inspection-Vacant - Adjustment	-15.00	.00
02/20/2011	Property Inspection-Vacant - Adjustment	-15.00	.00

USP000685
JA01230

Bank of America



Home Loans

Page 7

Transaction Date	Fee Description	Charges	Payments
02/20/2011	Property Inspection-Vacant - Adjustment	-15.00	.00
02/21/2011	Property Inspection-Vacant	15.00	.00
02/26/2011	Photos - Adjustment	-9.00	.00
02/26/2011	Property Inspection-Vacant - Adjustment	-15.00	.00
02/26/2011	Property Inspection-Vacant - Adjustment	-15.00	.00
02/26/2011	Photos - Adjustment	-9.00	.00
02/26/2011	Photos - Adjustment	-13.50	.00
03/01/2011	Photos	13.50	.00
03/27/2011	Property Inspection-Vacant	15.00	.00
04/20/2011	Property Inspection-Vacant	15.00	.00
04/27/2011	Photos	4.50	.00
05/29/2011	Property Inspection-Vacant	15.00	.00
06/27/2011	Property Inspection-Vacant	15.00	.00
07/15/2011	Photos	4.50	.00
07/25/2011	Property Inspection-Vacant	15.00	.00
08/28/2011	Property Inspection-Vacant	15.00	.00
09/24/2011	Property Inspection-Vacant	15.00	.00
10/19/2011	Photos	4.50	.00
10/23/2011	Photos	4.50	.00
10/24/2011	Property Inspection-Vacant	15.00	.00
11/28/2011	Property Inspection-Vacant	15.00	.00
12/06/2011	HOA Fee	405.00	.00
12/05/2011	Attorney/Trustee Fee	150.00	.00
12/05/2011	Title Fee	300.00	.00
01/03/2012	Property Inspection-Vacant	15.00	.00
01/04/2012	Photos	4.50	.00
01/05/2012	Photos	4.50	.00

US88000686

JA01231



Transaction Date	Fee Description	Charges	Payments
01/10/2012	Photos	4.50	.00
01/10/2012	Photos	4.50	.00
01/23/2012	Property Inspection-Vacant	15.00	.00
01/24/2012	Photos	4.50	.00
02/27/2012	Property Inspection-Vacant	15.00	.00
03/24/2012	Property Inspection-Vacant	15.00	.00
04/19/2012	Lock Change	60.00	.00
04/19/2012	Photos	102.00	.00
05/01/2012	Property Inspection-Vacant	15.00	.00
05/01/2012	Property Inspection Interior	15.00	.00
05/10/2012	Photos	16.50	.00
05/10/2012	Repairs	55.00	.00
05/10/2012	Repairs	55.00	.00
05/10/2012	Repairs	55.00	.00
06/06/2012	Title Fee	350.00	.00
06/06/2012	Attorney/Trustee Fee	350.00	.00
06/07/2012	Rekey	30.00	.00
06/07/2012	Rekey	60.00	.00
06/07/2012	Property Preservation	102.00	.00
06/10/2012	Property Inspection-Vacant - Adjustment	-15.00	.00
06/13/2012	Photos	4.50	.00
06/14/2012	Property Inspection-Vacant - Adjustment	-15.00	.00
06/14/2012	Property Inspection-Vacant - Adjustment	-15.00	.00
06/14/2012	Property Inspection-Vacant - Adjustment	-15.00	.00
06/24/2012	Property Inspection-Vacant - Adjustment	-15.00	.00
06/24/2012	Property Inspection-Vacant - Adjustment	-15.00	.00
06/24/2012	Property Inspection-Vacant - Adjustment	-15.00	.00
06/24/2012	Property Inspection-Vacant - Adjustment	-15.00	.00

USP000687

JA01232



Transaction Date	Fee Description	Charges	Payments
06/24/2012	Property Inspection Interior - Adjustment	-15.00	.00
06/24/2012	Photos	4.50	.00
06/28/2012	Vacant Property Registration	200.00	.00
07/16/2012	Photos	4.50	.00
07/19/2012	Court Clerk Fee	5.00	.00
07/19/2012	Court Cost	20.00	.00
07/24/2012	Litigation Attorney Fees	840.00	.00
08/29/2012	Photos	4.50	.00
09/24/2012	HOA Fee	.00	405.00
10/22/2012	Yard Maintenance - Recut	70.00	.00
10/22/2012	Photos	11.55	.00
11/27/2012	Property Inspection-Vacant - Adjustment	-15.00	.00
11/28/2012	Yard Maintenance - Recut	70.00	.00
11/28/2012	Photos	11.55	.00
12/27/2012	Litigation Attorney Fees	280.00	.00
02/17/2013	Property Inspection	15.00	.00
03/21/2013	Property Inspection	15.00	.00
03/28/2013	Recording Fee	18.00	.00
04/17/2013	Property Inspection	15.00	.00
05/13/2013	Property Inspection	15.00	.00
06/12/2013	Property Inspection	15.00	.00
07/02/2013	Litigation Attorney Fees	280.00	.00
07/02/2013	Property Inspection	15.00	.00
08/08/2013	Property Inspection	15.00	.00
09/05/2013	Property Inspection	15.00	.00
09/23/2013	Title Fee - Adjustment	-350.00	.00
09/23/2013	Title Fee - Adjustment	-365.00	.00

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JA01233



Transaction Date	Fee Description	Charges	Payments
09/23/2013	Title Fee - Adjustment	-847.56	.00
09/23/2013	Title Fee - Adjustment	-300.00	.00
09/24/2013	Attorney/Trustee Fee - Adjustment	-350.00	.00
09/24/2013	Attorney/Trustee Fee - Adjustment	-150.00	.00
09/24/2013	Attorney/Trustee Fee - Adjustment	-300.00	.00
09/24/2013	Court Clerk Fee - Adjustment	-5.00	.00
09/24/2013	Court Cost - Adjustment	-20.00	.00
09/24/2013	Mailing Fee - Adjustment	-139.03	.00
09/24/2013	Attorney Posting - Adjustment	-85.00	.00
09/24/2013	Recording Fee - Adjustment	-18.00	.00
09/24/2013	Recording Fee - Adjustment	-65.00	.00
10/04/2013	Property Inspection	15.00	.00
11/07/2013	Property Inspection	15.00	.00
01/14/2014	Property Inspection - Adjustment	-15.00	.00
01/14/2014	Litigation Attorney Fees - Adjustment	-840.00	.00
01/14/2014	Photos - Adjustment	-4.50	.00
01/14/2014	Yard Maintenance - Recut - Adjustment	-70.00	.00
01/14/2014	Photos - Adjustment	-11.55	.00
01/14/2014	Property Inspection-Vacant - Adjustment	-15.00	.00
01/14/2014	Photos - Adjustment	-7.50	.00
01/14/2014	Property Inspection-Vacant - Adjustment	-15.00	.00
01/14/2014	Photos - Adjustment	-2.50	.00
01/14/2014	Property Inspection-Vacant - Adjustment	-15.00	.00
01/14/2014	Property Inspection-Vacant - Adjustment	-15.00	.00
01/14/2014	Initial Yard Maintenance - Adjustment	-300.00	.00
01/14/2014	Photos - Adjustment	-12.50	.00
01/14/2014	Photos - Adjustment	-2.50	.00

USB000689

JA01234

Transaction Date	Fee Description	Charges	Payments
01/14/2014	Property Inspection-Vacant - Adjustment	-15.00	.00
01/14/2014	Property Inspection-Vacant - Adjustment	-15.00	.00
01/14/2014	Yard Maintenance - Recut - Adjustment	-80.00	.00
01/14/2014	Photos - Adjustment	-12.50	.00
01/14/2014	Property Inspection-Vacant - Adjustment	-15.00	.00
01/14/2014	Photos - Adjustment	-2.50	.00
01/14/2014	Photos - Adjustment	-7.50	.00
01/14/2014	Property Inspection-Vacant - Adjustment	-15.00	.00
01/14/2014	Property Inspection-Vacant - Adjustment	-15.00	.00
01/14/2014	Property Inspection-Vacant - Adjustment	-15.00	.00
01/14/2014	Photos - Adjustment	-4.50	.00
01/14/2014	Property Inspection-Vacant - Adjustment	-15.00	.00
01/14/2014	Property Inspection-Vacant - Adjustment	-15.00	.00
01/14/2014	Property Inspection-Vacant - Adjustment	-15.00	.00
01/14/2014	Property Inspection-Vacant - Adjustment	-15.00	.00
01/14/2014	Photos - Adjustment	-9.00	.00
01/14/2014	Property Inspection-Vacant - Adjustment	-15.00	.00
01/14/2014	Property Inspection-Vacant - Adjustment	-15.00	.00
01/14/2014	Photos - Adjustment	-9.00	.00
01/14/2014	Photos - Adjustment	-13.50	.00
01/14/2014	Property Inspection-Vacant - Adjustment	-15.00	.00
01/14/2014	Property Inspection-Vacant - Adjustment	-15.00	.00
01/14/2014	Property Inspection-Vacant - Adjustment	-15.00	.00
01/14/2014	Property Inspection-Vacant - Adjustment	-15.00	.00
01/14/2014	Photos - Adjustment	-3.00	.00
01/14/2014	Photos - Adjustment	-12.00	.00

USB00690
JA01235

Transaction Date	Fee Description	Charges	Payments
01/14/2014	Photos - Adjustment	-4.50	.00
01/14/2014	Photos - Adjustment	-13.50	.00
01/14/2014	Property Inspection-Vacant - Adjustment	-15.00	.00
01/14/2014	Property Inspection-Vacant - Adjustment	-15.00	.00
01/14/2014	Photos - Adjustment	-9.00	.00
01/14/2014	Property Inspection-Vacant - Adjustment	-15.00	.00
01/14/2014	Photos - Adjustment	-4.50	.00
01/14/2014	Property Inspection-Vacant - Adjustment	-15.00	.00
01/14/2014	Photos - Adjustment	-4.50	.00
01/14/2014	Photos - Adjustment	-4.50	.00
01/14/2014	Photos - Adjustment	-4.50	.00
01/14/2014	Photos - Adjustment	-4.50	.00
01/14/2014	Photos - Adjustment	-4.50	.00
01/14/2014	Photos - Adjustment	-4.50	.00
01/14/2014	Photos - Adjustment	-4.50	.00
01/14/2014	Photos - Adjustment	-4.50	.00
01/14/2014	Photos - Adjustment	-4.50	.00
01/14/2014	Lock Change - Adjustment	-60.00	.00
01/14/2014	Photos - Adjustment	-102.00	.00
01/14/2014	Photos - Adjustment	-16.50	.00
01/14/2014	Repairs - Adjustment	-55.00	.00
01/14/2014	Repairs - Adjustment	-55.00	.00
01/14/2014	Repairs - Adjustment	-55.00	.00
01/14/2014	Rekey - Adjustment	-30.00	.00
01/14/2014	Rekey - Adjustment	-60.00	.00
01/14/2014	Property Preservation - Adjustment	-102.00	.00
01/14/2014	Photos - Adjustment	-4.50	.00
01/14/2014	Photos - Adjustment	-4.50	.00
01/14/2014	Vacant Property Registration - Adjustment	-200.00	.00



Transaction Date	Fee Description	Charges	Payments
01/14/2014	Photos - Adjustment	-4.50	.00
01/14/2014	Yard Maintenance - Recut - Adjustment	-70.00	.00
01/14/2014	Photos - Adjustment	-11.55	.00
01/14/2014	Litigation Attorney Fees - Adjustment	-280.00	.00
01/14/2014	Property Inspection - Adjustment	-15.00	.00
01/14/2014	Property Inspection - Adjustment	-15.00	.00
01/14/2014	Property Inspection - Adjustment	-15.00	.00
01/14/2014	Property Inspection - Adjustment	-15.00	.00
01/14/2014	Property Inspection - Adjustment	-15.00	.00
01/14/2014	Property Inspection - Adjustment	-15.00	.00
01/14/2014	Litigation Attorney Fees - Adjustment	-280.00	.00
01/14/2014	Property Inspection - Adjustment	-15.00	.00
01/14/2014	Property Inspection - Adjustment	-15.00	.00
01/14/2014	Property Inspection - Adjustment	-15.00	.00
01/14/2014	Property Inspection - Adjustment	-15.00	.00

USB000692

JA01237

Session A
 AQLNPYHR Acquisition Previous Servicer Payment History 5/23/18
 07:00:20
 Account #: 22353767 Seller Loan #: 202351581

HENRY E IVY
 FREDDIE S IVY
 7868 MARBLE DOE ST.
 LAS VEGAS NV 89149

----- CURRENT ACCOUNT INFORMATION -----

	DATE	TOTAL	PRINCIPAL	LOAN	CURRENT	
	PAYMENT	PAYMENT	& INTEREST	INTEREST	PRINCIPAL	ESCROW
LOAN NUMBER	DUE	AMOUNT	PAYMENT	RATE	BALANCE	BALANCE
0202351581	12-01-08	1107.39	0.00	5.00000	0.00	

ACTIVITY FOR PERIOD 01-01-07 - 12-01-08

PROCESS	DUE	TRANSACTION	TRANSACTION	EFFECTIVE DATE
DATE	DATE	CODE	DESCRIPTION	OF TRANSACTION

More...
 F3=Exit F10=Print F12=Previous Screen
 AQLNPYHR Acquisition Previous Servicer Payment History 5/23/18
 07:00:20
 Account #: 22353767 Seller Loan #: 202351581

TRANSACTION	PRIN PD/	ESCROW PD/	-----OTHER-----
AMOUNT	BALANCE	INTEREST	BALANCE
			AMOUNT CODE/DESCRIPTION

Session A

12-01-08	12-08	156	LOAN TRANSFERRED			
			0.00	208,116.81	0.00	262.01-
				0.00		0.00 NEW PRINCIPAL/ESCROW BALANCES
11-10-08	11-08	172	PAYMENT			
			1,107.39	0.00	867.15	240.24
						262.01 NEW PRINCIPAL/ESCROW BALANCES
11-10-08	11-08	132	LATE CHARGE ADJUSTMENT			
			0.00	0.00	0.00	0.00 43.36 1 LATE CHARGE
10-13-08	10-08	168	REPAY OF ESCROW ADVANCE			
			0.00	0.00	0.00	261.83- 261.83
10-13-08	10-08	172	PAYMENT			
			1,150.75	0.00	867.15	283.60
						21.77 NEW PRINCIPAL/ESCROW BALANCES
09-18-08	09-08	168	REPAY OF ESCROW ADVANCE			
			0.00	0.00	0.00	251.83- 251.83
09-18-08	09-08	172	PAYMENT			
			1,118.98	0.00	867.15	251.83
						261.83- NEW PRINCIPAL/ESCROW BALANCES

More...

F3=Exit F10=Print F12=Previous Screen

AQLNPYHR Acquisition Previous Servicer Payment History 5/23/18

07:00:20

Account #: 22353767 Seller Loan #: 202351581

09-16-08	09-08	152	LATE CHARGE ASSESSMENT			
			0.00	0.00	0.00	0.00 43.36-1 LATE CHARGE
09-16-08	09-08	161	ESCROW ADVANCE			
			513.66	0.00	0.00	513.66

GREENPOINT MORTGAGE FUNDING, INC.

P.O. BOX 84013

COLUMBUS, GEORGIA 31908-4013

Page 2

USB000694

JA01239

Session A

REQ BY CWPVT1130

PAGE 02

HENRY E IVY

LOAN NUMBER: 0202351581

ACTIVITY FOR PERIOD 01-01-07 - 12-01-08

PROCESS DATE	DUE DATE	TRANSACTION CODE	TRANSACTION DESCRIPTION	EFFECTIVE DATE OF TRANSACTION

TRANSACTION AMOUNT	PRIN PD/ BALANCE	INTEREST	ESCROW PD/ BALANCE	-----OTHER----- AMOUNT CODE/DESCRIPTION

More...

F3=Exit F10=Print F12=Previous Screen

AQLNPYHR Acqui si ti on Previ ous Servi cer Payment Hi story 5/23/18

07:00:20

Account #: 22353767 Seller Loan #: 202351581

09-16-08	09-08	312	COUNTY TAX DISBURSEMENT		
	587.39-		0.00	0.00	587.39-
				513.66-	NEW PRINCIPAL/ESCROW BALANCES
08-12-08	08-08	168	REPAY OF ESCROW ADVANCE		
	0.00		0.00	0.00	134.74- 134.74
08-12-08	08-08	172	PAYMENT		
	1,075.62		0.00	867.15	208.47
				73.73	NEW PRINCIPAL/ESCROW BALANCES
07-28-08	08-08	161	ESCROW ADVANCE		
	134.74		0.00	0.00	134.74
07-28-08	07-08	312	COUNTY TAX DISBURSEMENT		

Page 3

USB000695

JA01240

Session A

587.40-	0.00	0.00	587.40-	
			134.74-	NEW PRINCIPAL/ESCROW BALANCES
07-15-08	07-08	172	PAYMENT	
1,075.62	0.00	867.15	208.47	
			452.66	NEW PRINCIPAL/ESCROW BALANCES
06-10-08	07-08	493	ARM LOAN ADJUSTMENT	
NEW INTEREST RATE:		0.05000	NEW PRIN & INT PAYMENT: 867.15	
06-10-08	06-08	172	PAYMENT	
1,379.13	0.00	1,170.66	208.47	

More...

F3=Exit F10=Print F12=Previous Screen

AQLNPYHR Acquisition Previous Servicer Payment History 5/23/18

07:00:20

Account #: 22353767 Seller Loan #: 202351581

			244.19	NEW PRINCIPAL/ESCROW BALANCES
05-21-08	05-08	351	HAZARD INSURANCE DISBURSEMENT	
504.00-	0.00	0.00	504.00-	
			35.72	NEW PRINCIPAL/ESCROW BALANCES
05-12-08	05-08	172	PAYMENT	
1,379.13	0.00	1,170.66	208.47	
			539.72	NEW PRINCIPAL/ESCROW BALANCES
04-11-08	04-08	172	PAYMENT	
1,379.13	0.00	1,170.66	208.47	
			331.25	NEW PRINCIPAL/ESCROW BALANCES
03-13-08	03-08	168	REPAY OF ESCROW ADVANCE	
0.00	0.00	0.00	85.69-	85.69
03-13-08	03-08	172	PAYMENT	
1,379.13	0.00	1,170.66	208.47	03-12-08
			122.78	NEW PRINCIPAL/ESCROW BALANCES

GREENPOINT MORTGAGE FUNDING, INC.

P.O. BOX 84013

Session A
COLUMBUS, GEORGIA 31908-4013

F3=Exit F10=Print F12=Previous Screen More...

AQLNPYHR Acquisition Previous Servicer Payment History 5/23/18

07:00:20
Account #: 22353767 Seller Loan #: 202351581

REQ BY CWAPVT1130

PAGE 03

HENRY E IVY

LOAN NUMBER: 0202351581

ACTIVITY FOR PERIOD 01-01-07 - 12-01-08

PROCESS	DUE	TRANSACTION	TRANSACTION	EFFECTIVE DATE
DATE	DATE	CODE	DESCRIPTION	OF TRANSACTION

TRANSACTION	PRIN PD/	ESCROW PD/	-----OTHER-----	
AMOUNT	BALANCE	INTEREST	BALANCE	AMOUNT CODE/DESCRIPTION

02-13-08	03-08	161	ESCROW ADVANCE	
	85.69	0.00	0.00	85.69
02-13-08	02-08	312	COUNTY TAX DISBURSEMENT	
	543.88-	0.00	0.00	543.88-
			85.69-	NEW PRINCIPAL/ESCROW BALANCES
02-12-08	02-08	172	PAYMENT 02-11-08	
	1,379.13	0.00	1,170.66	208.47
			458.19	NEW PRINCIPAL/ESCROW BALANCES
01-15-08	01-08	172	PAYMENT	

Session A
More...

F3=Exit F10=Print F12=Previous Screen

AQLNPYHR Acquisition Previous Service Payment History 5/23/18

07:00:20

Account #: 22353767 Seller Loan #: 202351581

1,379.13	0.00	1,170.66	208.47		
			249.72	NEW PRINCIPAL/ESCROW BALANCES	
12-11-07	01-08	493	ARM LOAN ADJUSTMENT		
			NEW INTEREST RATE: 0.06750	NEW PRIN & INT PAYMENT:	1,170.66
12-11-07	12-07	168	REPAY OF ESCROW ADVANCE		
			0.00	0.00	0.00
			167.22-	167.22	
12-11-07	12-07	172	PAYMENT		
			1,487.52	0.00	1,279.05
					208.47
				41.25	NEW PRINCIPAL/ESCROW BALANCES
12-06-07	12-07	161	ESCROW ADVANCE		
			167.22	0.00	0.00
					167.22
12-06-07	12-07	312	COUNTY TAX DISBURSEMENT		
			543.88-	0.00	0.00
					543.88-
					167.22-
					NEW PRINCIPAL/ESCROW BALANCES
11-12-07	11-07	172	PAYMENT		
			1,487.52	0.00	1,279.05
					208.47
				376.66	NEW PRINCIPAL/ESCROW BALANCES
10-11-07	10-07	168	REPAY OF ESCROW ADVANCE		
			0.00	0.00	0.00
				40.28-	40.28
10-11-07	10-07	172	PAYMENT		
			1,487.52	0.00	1,279.05
					208.47

More...

F3=Exit F10=Print F12=Previous Screen

AQLNPYHR Acquisition Previous Service Payment History 5/23/18

07:00:20

Account #: 22353767 Seller Loan #: 202351581

Session A
168.19

NEW PRINCIPAL/ESCROW BALANCES

09-13-07 10-07 161 ESCROW ADVANCE

40.28 0.00 0.00 40.28

09-13-07 09-07 312 COUNTY TAX DISBURSEMENT

543.88- 0.00 0.00 543.88-

40.28- NEW PRINCIPAL/ESCROW BALANCES

GREENPOINT MORTGAGE FUNDING, INC.

P.O. BOX 84013

COLUMBUS, GEORGIA 31908-4013

REQ BY CWAPVT1130

PAGE 04

HENRY E IVY

LOAN NUMBER: 0202351581

ACTIVITY FOR PERIOD 01-01-07 - 12-01-08

PROCESS	DUE	TRANSACTION	TRANSACTION	EFFECTIVE DATE
DATE	DATE	CODE	DESCRIPTION	OF TRANSACTION

F3=Exit F10=Print F12=Previous Screen More...

AQLNPYHR Acquisition Previous Servicer Payment History 5/23/18

07:00:20

Account #: 22353767 Seller Loan #: 202351581

TRANSACTION	PRIN PD/	ESCROW PD/	-----OTHER-----		
AMOUNT	BALANCE	INTEREST	BALANCE	AMOUNT	CODE/DESCRIPTION

09-11-07 09-07 172 PAYMENT

1,487.52 0.00 1,279.05 208.47

Page 7

USB000699

JA01244

				Session A		
				503.60	NEW PRINCIPAL/ESCROW BALANCES	
09-05-07	00-00	307	ESCROW REFUND			
	370.23-		0.00	0.00	370.23-	
					295.13	NEW PRINCIPAL/ESCROW BALANCES
08-13-07	08-07	172	PAYMENT			
	1,505.98		0.00	1,279.05	226.93	
					665.36	NEW PRINCIPAL/ESCROW BALANCES
07-25-07	07-07	312	COUNTY TAX DISBURSEMENT			
	543.89-		0.00	0.00	543.89-	
					438.43	NEW PRINCIPAL/ESCROW BALANCES
07-09-07	07-07	172	PAYMENT			
	1,505.98		0.00	1,279.05	226.93	
					982.32	NEW PRINCIPAL/ESCROW BALANCES
06-11-07	07-07	493	ARM LOAN ADJUSTMENT			
	NEW INTEREST RATE:		0.07375	NEW PRIN & INT PAYMENT:		1,279.05
06-11-07	06-07	172	PAYMENT			

More...

F3=Exit F10=Print F12=Previous Screen

AQLNPYHR Acquisition Previous Servicer Payment History 5/23/18

07:00:20

Account #: 22353767 Seller Loan #: 202351581

	1,505.98		0.00	1,279.05	226.93	
					755.39	NEW PRINCIPAL/ESCROW BALANCES
05-21-07	05-07	351	HAZARD INSURANCE DISBURSEMENT			
	447.00-		0.00	0.00	447.00-	
					528.46	NEW PRINCIPAL/ESCROW BALANCES
05-10-07	05-07	172	PAYMENT			05-09-07
	1,505.98		0.00	1,279.05	226.93	
					975.46	NEW PRINCIPAL/ESCROW BALANCES
04-10-07	04-07	172	PAYMENT			
	1,180.80		0.00	953.87	226.93	

Session A
748.53

NEW PRINCIPAL/ESCROW BALANCES

03-28-07 03-07 174 PAYMENT

0.00 21.13 953.97 205.80 1,180.90-

208,116.81

521.60

NEW PRINCIPAL/ESCROW BALANCES

03-13-07 03-07 172 PAYMENT

1,180.90 0.00 0.00 0.00 1,180.90

GREENPOINT MORTGAGE FUNDING, INC.

P.O. BOX 84013

COLUMBUS, GEORGIA 31908-4013

More...

F3=Exit F10=Print F12=Previous Screen

AQLNPYHR Acquisition Previous Servicer Payment History

5/23/18

07:00:20

Account #: 22353767 Seller Loan #: 202351581

REQ BY CWAPVT1130

PAGE 05

HENRY E IVY

LOAN NUMBER: 0202351581

ACTIVITY FOR PERIOD 01-01-07 - 12-01-08

PROCESS	DUE	TRANSACTION	TRANSACTION	EFFECTIVE DATE
DATE	DATE	CODE	DESCRIPTION	OF TRANSACTION

TRANSACTION	PRIN PD/	ESCROW PD/	-----OTHER-----		
AMOUNT	BALANCE	INTEREST	BALANCE	AMOUNT	CODE/DESCRIPTION

02-14-07 02-07 173 PAYMENT

1,180.90 0.00 953.97 226.93

Page 9

USB000701

JA01246

Session A
315.80

NEW PRINCIPAL/ESCROW BALANCES

01-24-07 02-07 312 COUNTY TAX DISBURSEMENT
503.60- 0.00 0.00 503.60-

88.87 NEW PRINCIPAL/ESCROW BALANCES

01-10-07 01-07 172 PAYMENT
1,434.90 252.85 955.12 226.93

F3=Exit F10=Print F12=Previous Screen
More...

AQLNPYHR Acquisition Previous Servicer Payment History 5/23/18

07:00:20
Account #: 22353767 Seller Loan #: 202351581

208,137.94 592.47 NEW PRINCIPAL/ESCROW BALANCES

GREENPOINT MORTGAGE FUNDING, INC.

P.O. BOX 84013

COLUMBUS, GEORGIA 31908-4013

REQ BY CWAPVT1130

PAGE 01

Session A

F3=Exit F10=Print F12=Previous Screen Bottom

[REDACTED]

22353767|"BNKRPT"|"25"|"5"|"ATTORNEY: MILES BAUER BERGSTROM &WINTER ATTORNEY PH#: 714-481-9
22353767|"BNKRPT"|"26"|"1"|"SECTION-00026"
22353767|"BNKRPT"|"26"|"2"|"DT-01152010 NBKCPQW"
22353767|"BNKRPT"|"26"|"3"|"PAYOFF SCREEN TO DATE ON MFR FILED WITH MILES OFFICE"

[REDACTED]

22353767|"BNKRPT"|"26"|"10"|"FU MTN FILED TODAY/MILES OFFICE"
22353767|"BNKRPT"|"26"|"11"|"AS PER AACER SITLL ACTIVE"
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22353767|"COLECT"|"47"|"2"|"DT-03/30/2011 TM-22:22:16 NBKUC1K"
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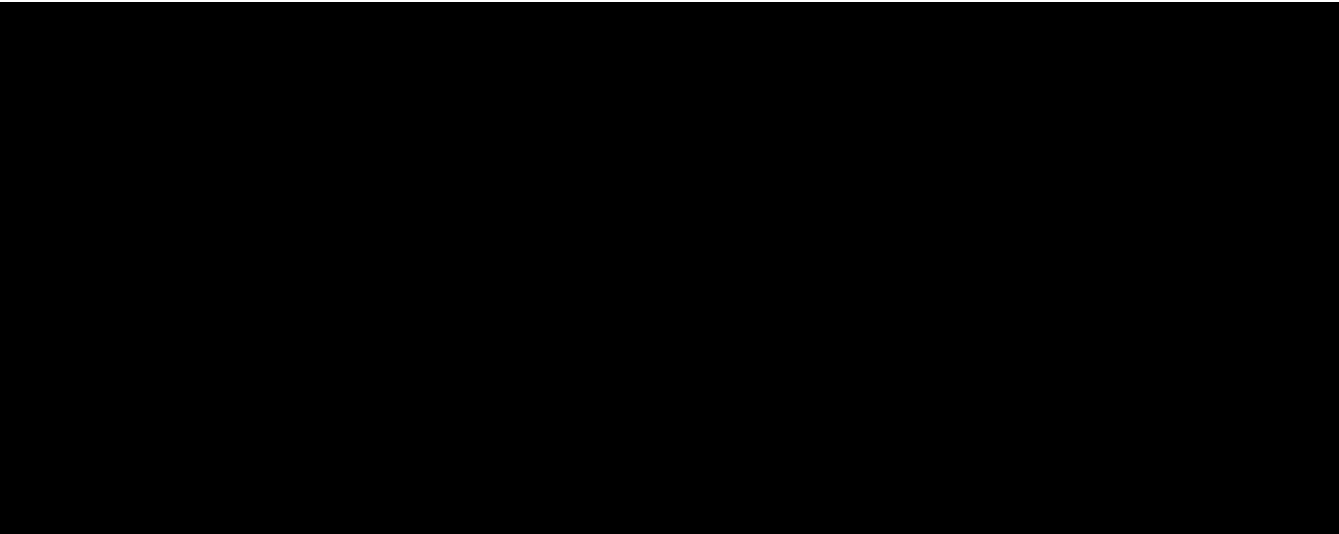
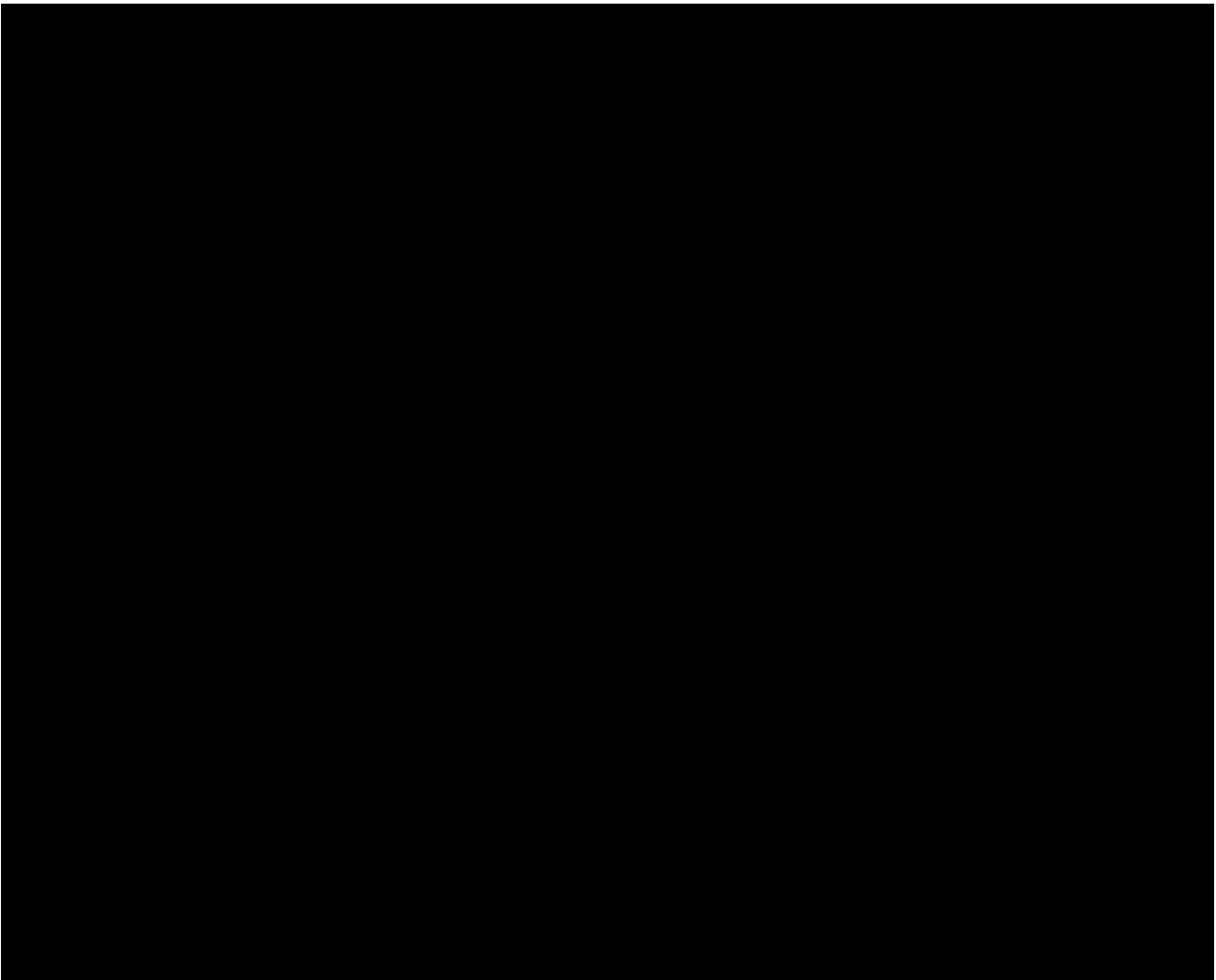
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22353767|"COLECT"|"50"|"1"|"SECTION-00050"
22353767|"COLECT"|"50"|"2"|"DT-09/27/2011 TM-12:54:37 NBK52DT"
22353767|"COLECT"|"50"|"3"|"pls ignore previous comments.... Received Correspondence notice of trustee sal
22353767|"COLECT"|"50"|"4"|"e for sale date- 9/14/11 from Alessi and Koenig LLC for amount due \$ 3798.39"
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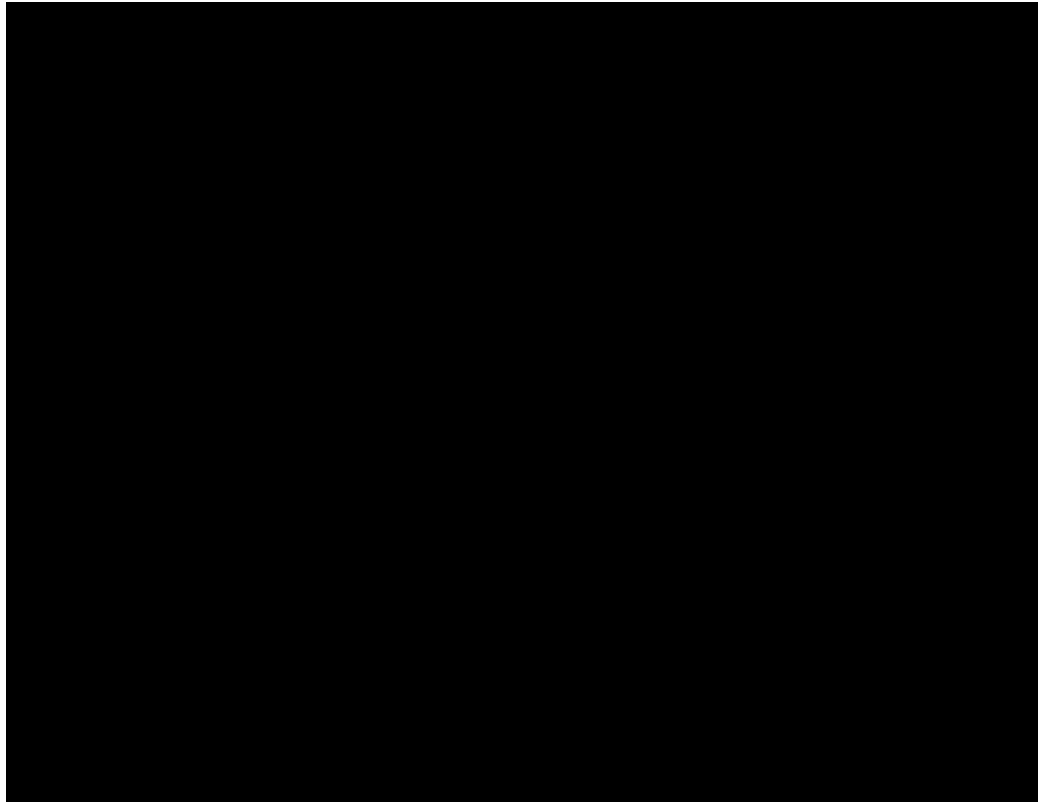
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22353767|"COLECT"|"56"|"7"|"WC: 05 CC:01 LC:00"
22353767|"COLECT"|"57"|"1"|"SECTION-00057"
22353767|"COLECT"|"57"|"2"|"DT-10/26/2012 TM-19.30.43 PGM-WLCCHG01R"
22353767|"COLECT"|"57"|"3"|"LKOTCD(lockout code) changed from 2 to 0"
22353767|"COLECT"|"57"|"4"|"Dual Track Control Report reviewed on 10/23/12. Reviewed for closed or cancelled
22353767|"COLECT"|"57"|"5"|"d workout review resulted in lockout code 2 being removed"
22353767|"CUSTSR"|"270"|"1"|"SECTION-00270 SRMREQINOR"

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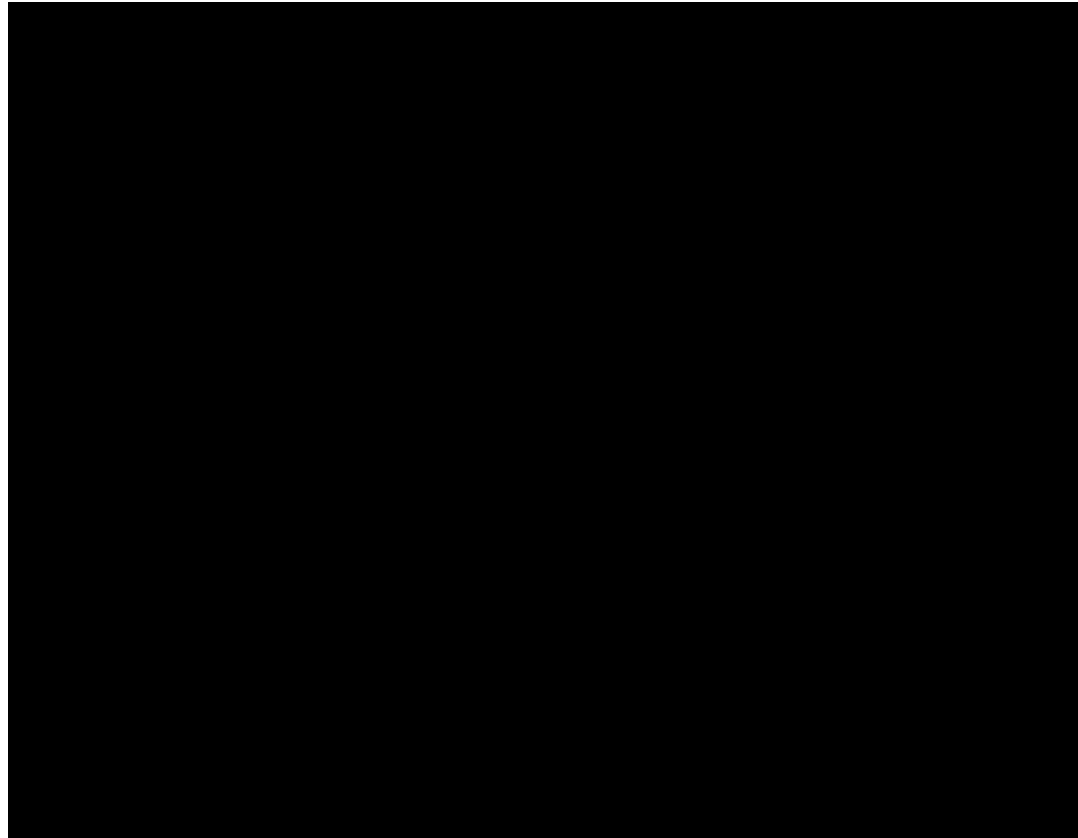
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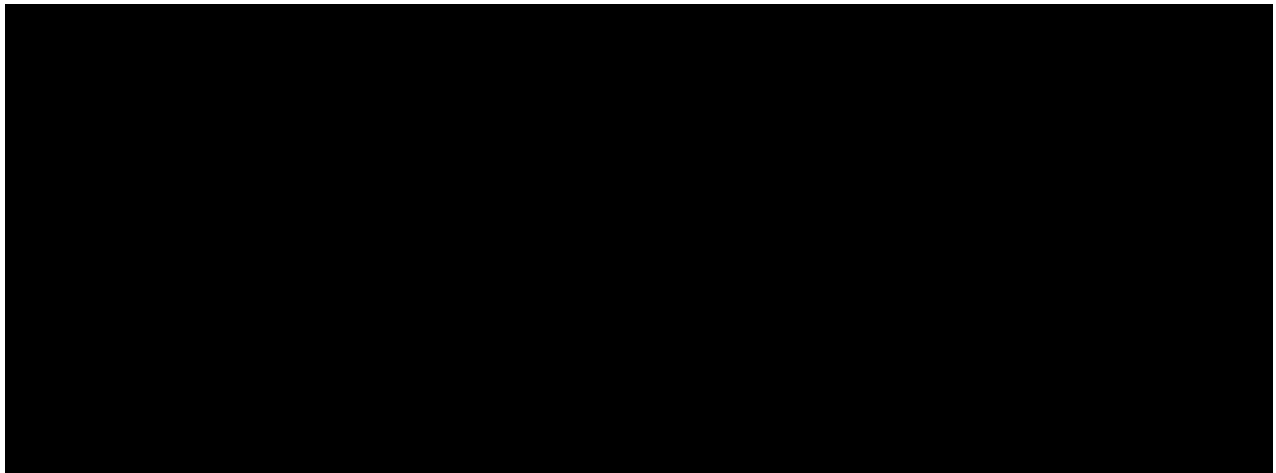




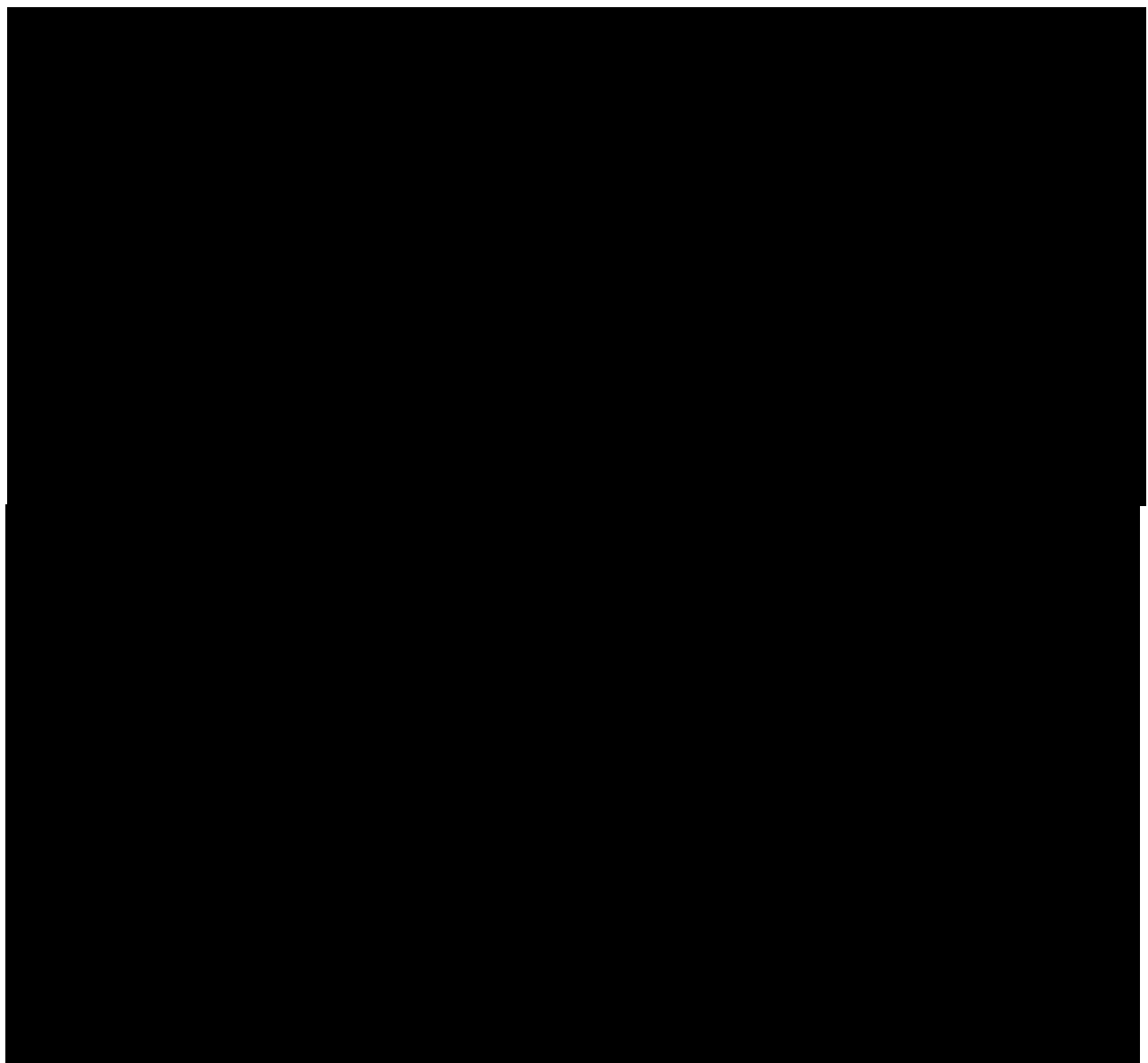
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22353767|"CUSTSR"|"386"|"1"|"SECTION- 386 DT-07/18/2012 /NBKHFLQ /"

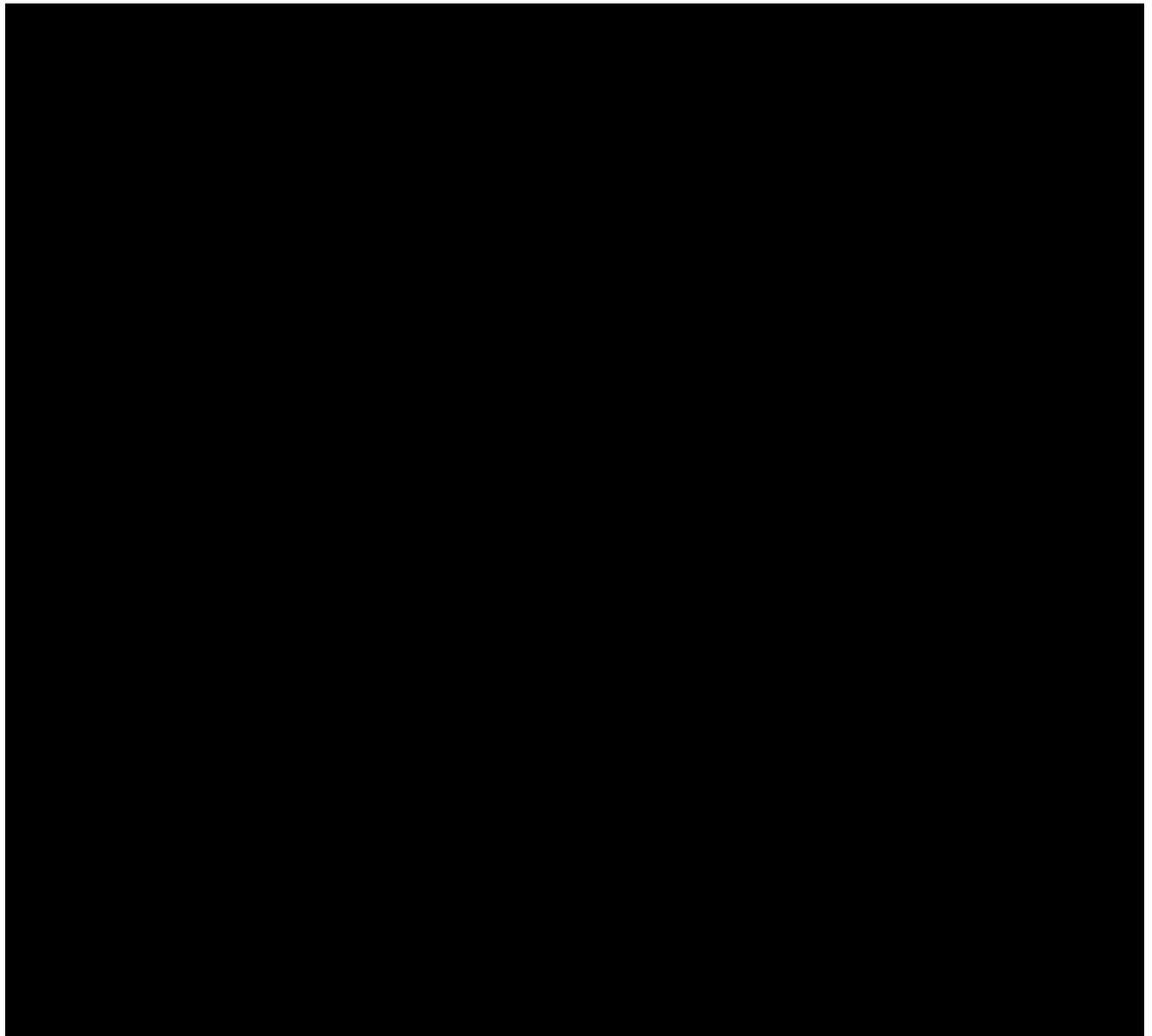




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22353767|"CUSTSR"|"389"|"6"|"es sale hence Launched a Title Resolution Process on LPS for the same"



22353767|"FOR"|"72"|"21"|"COMMENTS: PER RTC"
 22353767|"FOR"|"73"|"1"|"SECTION-00073"
 22353767|"FOR"|"73"|"2"|"DT-110609 KYADUGIR"
 22353767|"FOR"|"73"|"3"|"***OUTSTANDING FEES & COST***"
 22353767|"FOR"|"73"|"4"|"FOR: REINSTATEMENT"
 22353767|"FOR"|"73"|"5"|"GOOD THROUGH DATE: 12/4/2009"
 22353767|"FOR"|"73"|"6"|"FEES AND COSTS QUOTED BY: RTC"
 22353767|"FOR"|"73"|"7"|"DATE OF QUOTE: 11/7/2009"
 22353767|"FOR"|"73"|"8"|"TOTAL OUTSTANDING FEE AMOUNT: \$480.00"
 22353767|"FOR"|"73"|"9"|"TOTAL OUTSTANDING COST AMOUNT: \$1 626.56"
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 22353767|"FOR"|"73"|"11"|"TOTAL OUTSTANDING BKY COST AMOUNT: \$"
 22353767|"FOR"|"73"|"12"|"REVIEWED FOR RT/LANDSAFE FEE REDUCTION N/A"
 22353767|"FOR"|"73"|"13"|"RVWD CURRENT FEE SENSITIVE JOB AID"
 22353767|"FOR"|"73"|"14"|"FEE SENSITIVE STATE?:"
 22353767|"FOR"|"73"|"15"|"ATTY FEE AMOUNT QUOTED IN R/I OR P/O: 480"
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 22353767|"FOR"|"73"|"17"|"SUBMITTED TO FEE SENSITIVE DATABASE?:"
 22353767|"FOR"|"73"|"18"|"RECORD ADDED TO BOTH CFC@COLECT & CFC@FOR MEMBERS"
 22353767|"FOR"|"74"|"1"|"SECTION- 74 DT-11/05/2009 /RBALLA /"
 22353767|"FOR"|"74"|"1"|"*****WO Assigning STATUS***** MHA/HMP Initial Offer"
 22353767|"FOR"|"74"|"2"|"Payment Letter mailed 10/31/2009. Trial payment am"
 22353767|"FOR"|"74"|"3"|"ount is \$496.00 First trial payment due date: 12/0"
 22353767|"FOR"|"74"|"4"|"1/09 Full trial offer package mailing will follow"
 22353767|"FOR"|"74"|"5"|"COLLECTION ASSOCIATES: Take first trial payment****"
 22353767|"FOR"|"74"|"6"|"* DO NOT TRANSFER ANY CALLS *****WO Assigning STA"
 22353767|"FOR"|"74"|"7"|"TUS*****CPMT_10262009*****"
 22353767|"FOR"|"74"|"8"|"UHB>>> ESCROW 5 / Ext: 596-9999"
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 22353767|"FOR"|"76"|"3"|"RECVD EML FROM JEANETTE WOOD REQUESTING YARD CUT- FRWRD EML TO CFSC.
 22353767|"FOR"|"76"|"4"|"DT-11102009 MMARTI10"
 22353767|"FOR"|"76"|"5"|"***RECVD EML FROM CFSC STATING ORD HAS BEEN CREATED***"
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 22353767|"FOR"|"77"|"2"|"DT-11302009 FSTVACNY"
 22353767|"FOR"|"77"|"3"|"Property reported vacant 11/25/2009."
 22353767|"FOR"|"78"|"1"|"SECTION- 78 DT-12/03/2009 /NBKCWOP /"
 22353767|"FOR"|"78"|"1"|"*****SLQ Status Call*****Time of call:8:05am*Spoke"
 22353767|"FOR"|"78"|"2"|"with:freddie ivy*Relationship: borrower*Purchase P"
 22353767|"FOR"|"78"|"3"|"rice:*Buyers Name: *Phone of ATP:530-413-9064*Tra"
 22353767|"FOR"|"78"|"4"|"nsfer to Negotiator:n*Email of ATP:*Details: ci fo"
 22353767|"FOR"|"78"|"5"|"r updt adv tht nego ws assign on 11/5/09 and has 1"
 22353767|"FOR"|"78"|"6"|"5-20bds wth file***"
 22353767|"FOR"|"78"|"7"|"HMSAVR>>> LaTashia Beasley / Ext: 0-9999"

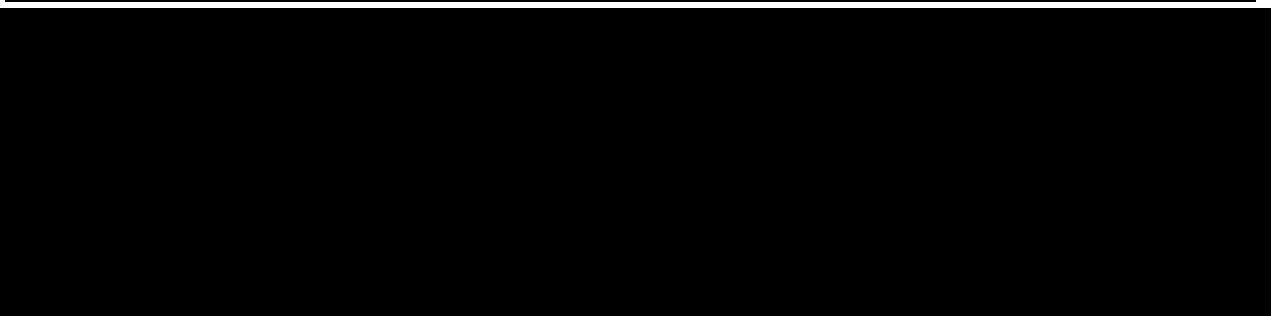
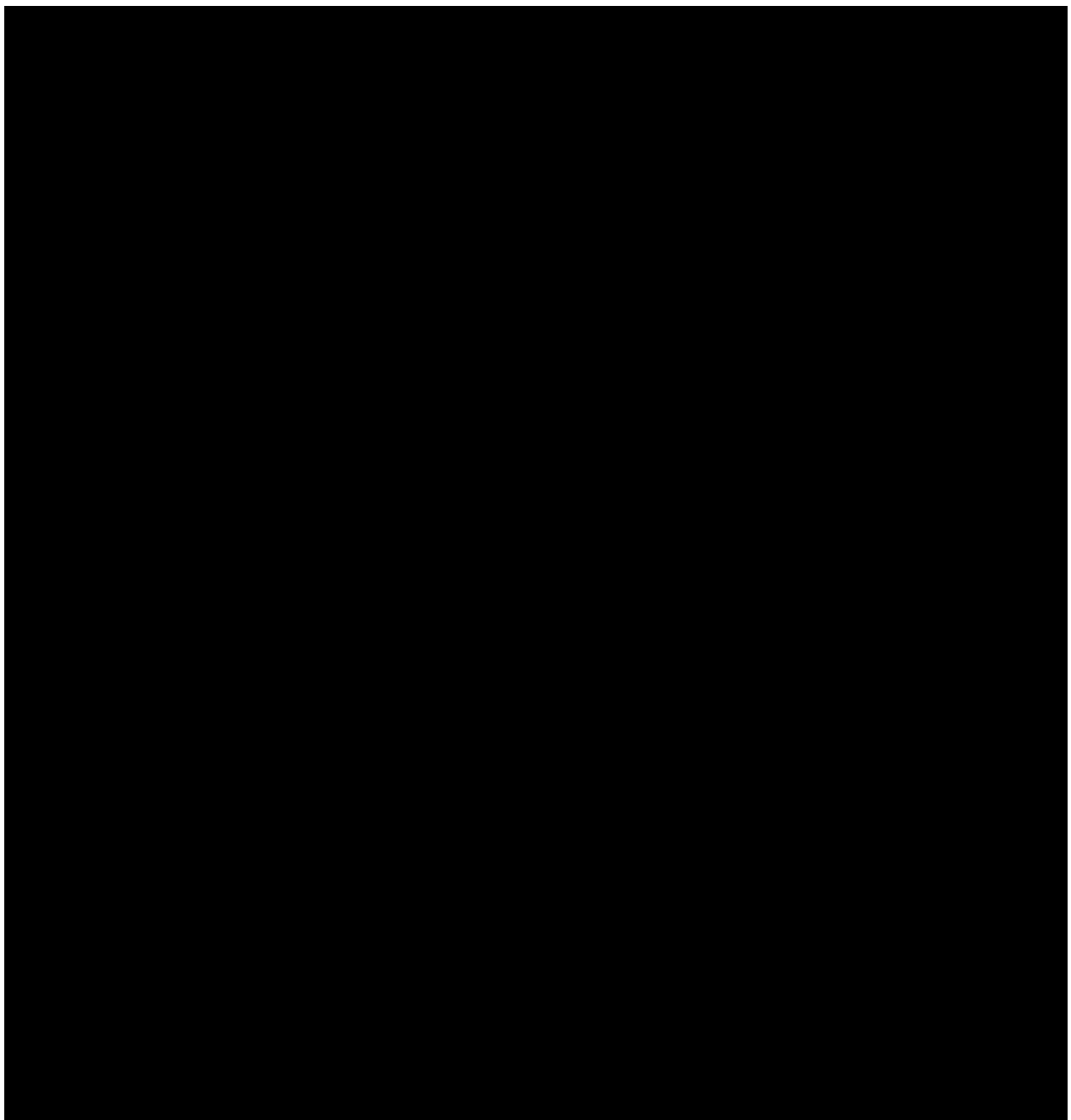


22353767|"FOR"|"134"|"3"|"Received correspondence from The alessi & koenig LLC dated 01/7/2011 regarding
22353767|"FOR"|"134"|"4"|"Notice of default and election to sell under homeonwers assn lien in the amou"
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22353767|"FOR"|"147"|"1"|"*****TRIAGE WELCOME CALL*****Additional liens:"
22353767|"FOR"|"147"|"2"|"y If yes what?: HOA* Listing"
22353767|"FOR"|"147"|"3"|"amount \$:6 300 Date: 05/06/201"
22353767|"FOR"|"147"|"4"|"1*Property occupied: n *1st Lien -y *Delegate"
22353767|"FOR"|"147"|"5"|"d with Investor - full*MI Coverage: n De"
22353767|"FOR"|"147"|"6"|"legated: n*Pool Coverage: n Delegated:"

22353767|"FOR"|"197"|"3"|"Received Correspondence notice of trustee sale Dated 06/20/11 from Alessi and"
22353767|"FOR"|"197"|"4"|"Koenig LLC for amount due \$ 3798.39 Emailed pdf file to PreSale FCCIWI Mail ."
22353767|"FOR"|"198"|"1"|"SECTION-00198"
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22353767|"FOR"|"290"|"5"|"Received Correspondence From AKL dated june 07 2012 regarding notice of trustee
22353767|"FOR"|"290"|"6"|"es sale hence Launched a Title Resolution Process on LPS for the same"

ADJUSTABLE RATE NOTE

(6

Month LIBOR Index-Rate Caps)

THIS NOTE CONTAINS PROVISIONS ALLOWING FOR CHANGES IN MY INTEREST RATE AND MY MONTHLY PAYMENT. THIS NOTE LIMITS THE AMOUNT MY INTEREST RATE CAN CHANGE AT ANY ONE TIME AND THE MAXIMUM RATE I MUST PAY.

May 13, 2005

LAS VEGAS

NEVADA

[Date]

[City]

[State]

7868 MARBLE DOE STREET, LAS VEGAS, NEVADA 89149

[Property Address]

1. BORROWER'S PROMISE TO PAY

In return for a loan that I have received, I promise to pay U.S. \$ 212,750.00 (this amount is called "Principal"), plus interest, to the order of Lender. Lender is Universal American Mortgage Company, LLC, a Florida limited liability company

I will make all payments under this Note in the form of cash, check or money order.

I understand that Lender may transfer this Note. Lender or anyone who takes this Note by transfer and who is entitled to receive payments under this Note is called the "Note Holder."

2. INTEREST

Interest will be charged on unpaid principal until the full amount of Principal has been paid. I will pay interest at a yearly rate of 5.500 %. The interest rate I will pay may change in accordance with Section 4 of this Note.

The interest rate required by this Section 2 and Section 4 of this Note is the rate I will pay both before and after any default described in Section 7(B) of this Note.

3. PAYMENTS**(A) Time and Place of Payments**

I will make a payment every month. This payment will be for interest only for the first 120 months and then will consist of principal and interest.

I will make my monthly payments on the first day of each month beginning on July 01, 2005. I will make these payments every month until I have paid all of the principal and interest and any other charges described below that I may owe under this Note. Each monthly payment will be applied as of its scheduled due date and will be applied to interest before Principal. If, on June 01, 2035 I still owe amounts under this Note, I will pay those amounts in full on that date, which is called the "Maturity Date."

I will make my monthly payments at 700 NW 107th Avenue 3rd Floor, Miami, FL 33172-3139

or at a different place if required by the Note Holder.

(B) Amount of My Initial Monthly Payments

Each of my initial monthly payments will be in the amount of U.S. \$ 975.10. This amount may change.

(C) Monthly Payment Changes

Changes in my monthly payment will reflect changes in the unpaid principal of my loan and in the interest rate that I must pay. The Note Holder will determine my new interest rate and the changed amount of my monthly payment in accordance with Section 4 of this Note.

4. INTEREST RATE AND MONTHLY PAYMENT CHANGES**(A) Change Dates**

The interest rate I will pay may change on the first day of December 2005, and on that day every 6 months thereafter. Each date on which my interest rate could change is called a

"Change Date."

(B) The Index

Beginning with the first Change Date, my interest rate will be based on an Index. The "Index" is the average of Interbank offered rates for 6 -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 first business day of the month immediately preceding the month in which the Change Date occurs 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 me notice of this choice.

(C) Calculation of Changes

Before each Change Date, the Note Holder will calculate my new interest rate by adding
Two percentage points (2.000 %) 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 my new interest rate until the next Change Date.

(i) **Interest-Only Payment Period.** The "interest-only payment period" is the period from the day of this Note up to but not including July 1, 2015. For the monthly payments due during the interest-only payment period, after calculating any new interest rate as provided above, the Note Holder will determine the amount of the monthly payment that would be sufficient to pay the interest which accrues on the unpaid principal of my loan. The result of this calculation will be the new amount of my monthly payment.

(ii) **Amortization Payment Period.** The "amortization payment period" is the period after the interest-only payment period. For the monthly payment due during the amortization payment period, after calculating my new interest rate as provided above, the Note Holder will then determine the amount of the monthly payment that would be sufficient to repay the unpaid principal that I am expected to owe at the Change Date in full on the Maturity Date at my new interest rate in substantially equal payments. The result of this calculation will be the new amount of my monthly payment.

(D) Limits on Interest Rate Changes

My interest rate will never be greater than 12.000 %.

(E) Effective Date of Changes

My new interest rate will become effective on each Change Date. I will pay the amount of my new monthly payment beginning on the first monthly payment date after the Change Date until the amount of my monthly payment changes again.

(F) Notice of Changes

The Note Holder will deliver or mail to me a notice of any changes in my interest rate and the amount of my monthly payment before the effective date of any change. The notice will include information required by law to be given to me and also the title and telephone number of a person who will answer any question I may have regarding the notice.

5. BORROWER'S RIGHT TO PREPAY

I have the right to make payments of Principal at any time before they are due. A payment of Principal only is known as a "Prepayment." When I make a Prepayment, I will tell the Note Holder in writing that I am doing so. I may not designate a payment as a Prepayment if I have not made all the monthly payments due under this Note.

I may make a full Prepayment or partial Prepayments without paying any Prepayment charge. The Note Holder will use my Prepayments to reduce the amount of Principal that I owe under this Note. However, the Note Holder may apply my Prepayment to the accrued and unpaid interest on the Prepayment amount before applying my Prepayment to reduce the Principal amount of this Note. If I make a partial Prepayment, there will be no changes in the due dates of my monthly payments unless the Note Holder agrees in writing to those changes. My partial Prepayment may reduce the amount of my monthly payments after the first Change Date following my partial Prepayment. However, any reduction due to my partial Prepayment may be offset by an interest rate increase.

6. LOAN CHARGES

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

7. BORROWER'S FAILURE TO PAY AS REQUIRED**(A) Late Charges for Overdue Payments**

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

(B) Default

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

(C) Notice of Default

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

(D) No Waiver By Note Holder

Even if, at a time when I am in default, the Note Holder does not require me to pay immediately in full as described above, the Note Holder will still have the right to do so if I am in default at a later time.

(E) Payment of Note Holders Costs and Expenses

If the Note Holder has required me to pay immediately in full as described above, the Note Holder will have the right to be paid back by me for all of its costs and expenses in enforcing this Note to the extent not prohibited by applicable law. Those expenses include, for example, reasonable attorneys' fees.

8. GIVING OF NOTICES

Unless applicable law requires a different method, any notice that must be given to me under this Note will be given by delivering it or by mailing it by first class mail to me at the Property Address above or at a different address if I give the Note Holder a notice of my different address.

Unless the Note Holder requires a different method, any notice that must be given to the Note Holder under this Note will be given by mailing it by first class mail to the Note Holder at the address stated in Section 3(A) above or at a different address if I am given a notice of that different address.

9. OBLIGATIONS OF PERSONS UNDER THIS NOTE

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

10. WAIVERS

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

11. UNIFORM SECURED NOTE

This Note is a uniform instrument with limited variations in some jurisdictions. In addition to the protections given to the Note Holder under this Note, a Mortgage, Deed of Trust, or Security Deed (the "Security Instrument"), dated the same date as this Note, protects the Note Holder from possible losses that might result if I do not keep the promises that I make in this Note. That Security Instrument describes how and under what conditions I may be required to make immediate payment in full of all amounts I owe under this Note. Some of those conditions read as follows:

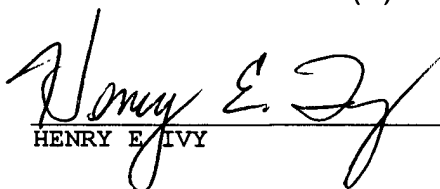
Transfer of the Property or a Beneficial Interest in Borrower. As used in this Section 18, "Interest in the Property" means any legal or beneficial interest in the Property, including, but not limited to, those beneficial interests transferred in a bond for deed, contract for deed, installment sales 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.

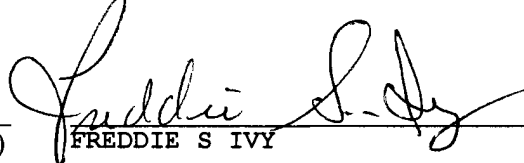
To the extent permitted by Applicable Law, Lender may charge a reasonable fee as a condition to Lender's consent to the loan assumption. Lender also may require the transferee to sign an assumption agreement that is acceptable to Lender and that obligates the transferee to keep all the promises and agreements 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.

WITNESS THE HAND(S) AND SEAL(S) OF THE UNDERSIGNED.


HENRY E. IVY

(Seal)


FREDDIE S. IVY

(Seal)

(Seal)

(Seal)

(Seal)

(Seal)


[Sign Original Only]

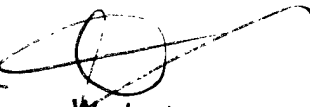
PAY TO THE ORDER OF
GREENPOINT MORTGAGE FUNDING, INC
WITHOUT RECOURSE
UNIVERSAL AMERICAN MORTGAGE COMPANY, LLC

PETER GOTTLIEB ASSISTANT SECRETARY

WITHOUT RECOURSE
PAY TO THE ORDER OF:

GreenPoint Mortgage Funding, Inc.


Thomas K. Mitchell
Vice President


Wachovia Bank, National Association, as Trustee
for the registered owners of the "Lynch
Mortgage Investors, 1000 Mortgage Pass-Through
Certificates, Series 2005-A8"

USB001016

JA01266

Allonge to Mortgage Note

BofA loan number: [REDACTED] 3767

Allonge to one certain Mortgage Note Dated: May 13, 2005

Executed By: HENRY E. IVY & FREDDIE S. IVY

Original Amount: **\$212,750.00**

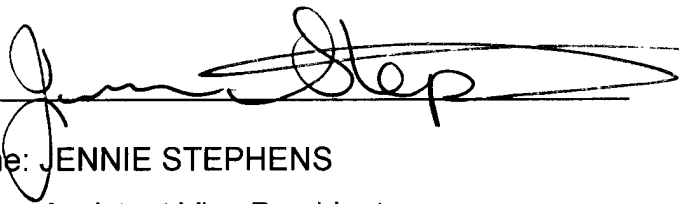
Property Address: 7868 MARBLE DOE STREET, LAS VEGAS, NEVADA 89149

Pay to the Order of:

Without Recourse:

Greenpoint Mortgage Funding, Inc.

By: _____



Name: JENNIE STEPHENS

Title: Assistant Vice President



610 [REDACTED] 3767 ALL 001 001

USB001017

JA01267

Loan # [REDACTED] 0683

CO6D070

This is to certify that this is a true
and correct copy of the original
ADJUSTABLE RATE NOTE
By [REDACTED] UNIVERSAL TITLE COMPANY

(LIBOR Six-Month Index (As Posted By The Wall Street Journal) - Rate Caps)
THIS NOTE CONTAINS PROVISIONS ALLOWING FOR CHANGES IN MY INTEREST RATE
AND MY MONTHLY PAYMENT. THIS NOTE LIMITS THE AMOUNT MY INTEREST RATE
CAN CHANGE AT ANY ONE TIME AND THE MAXIMUM RATE I MUST PAY.

May 13, 2005
[Date]

LAS VEGAS
[City]

NEVADA
[State]

7868 MARBLE DOE STREET, LAS VEGAS, NEVADA 89149

[Property Address]

1. BORROWER'S PROMISE TO PAY

In return for a loan that I have received, I promise to pay U.S.\$ 212,750.00
(this amount is called "Principal"), plus interest, to the order of Lender. Lender is
Universal American Mortgage Company, LLC, a Florida limited liability
company

I will make all payments under this Note in the form of cash, check or money order.

I understand that Lender may transfer this Note. Lender or anyone who takes this Note by
transfer and who is entitled to receive payments under this Note is called the "Note Holder."

2. INTEREST

Interest will be charged on unpaid principal until the full amount of Principal has been paid. I
will pay interest at a yearly rate of 5.500% %. The interest rate I will pay may change in
accordance with Section 4 of this Note.

The interest rate required by this Section 2 and Section 4 of this Note is the rate I will pay
both before and after any default described in Section 7(B) of this Note.

3. PAYMENTS

(A) Time and Place of Payments

I will pay a monthly payment of accrued interest only for the first months of this loan by
making a payment every month. Beginning with the month, I will pay principal and interest by
making a payment every month thereafter.

I will make my monthly payments on the first day of each month beginning on July 01,
2005. I will make these payments every month until I have paid all of the principal and interest
and any other charges described below that I may owe under this Note. Each monthly payment
will be applied as of its scheduled due date and will be applied to interest before Principal. If on
June 01, 2035, I still owe amounts under this Note, I will pay those amounts in full on that
date, which is called the "Maturity Date."

I will make my monthly payments at

700 NW 107th Avenue 3rd Floor Miami, FL

33172-3139

the Note Holder.

or at a different place if required by

(B) Amount of My Initial Monthly Payments

Each of my initial monthly payments will be in the amount of U.S. \$

975.10

This amount may change.

(C) Monthly Payment Changes

Changes in my monthly payment will reflect changes in the unpaid principal of my loan and
in the interest rate that I must pay. The Note Holder will determine my new interest rate and the
changed amount of my monthly payment in accordance with Section 4 of this Note.

4. INTEREST RATE AND MONTHLY PAYMENT CHANGES

(A) Change Dates

The interest rate I will pay may change on the first day of December, 2005, and on that day every six months thereafter. Each date on which my interest rate could change is called a "Change Date."

(B) The Index

Beginning with the first Change Date, my 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 based on quotations of major banks, as published by the Wall Street Journal. 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, or is no longer published, the Note Holder will choose a new index that is based upon comparable information. The Note Holder will give me notice of this choice.

(C) Calculation of Changes

Before each Change Date, the Note Holder will calculate my new interest rate by adding Two percentage points (2.000 %) 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 my 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 I am expected to owe at the Change Date in full on the Maturity Date at my new interest rate in substantially equal payments. The result of this calculation will be the new amount of my monthly payment.

(D) Limits on Interest Rate Changes

The interest rate I am required to pay at the first Change Date will not be greater than 5.500 % or less than 5.500 %. Thereafter, my interest rate will never be increased or decreased on any single Change Date by more than Zero percentage point(s) (0.000 %) from the rate of interest I have been paying for the preceding 6 months. My interest rate will never be greater than 12.000 %.

(E) Effective Date of Changes

My new interest rate will become effective on each Change Date. I will pay the amount of my new monthly payment beginning on the first monthly payment date after the Change Date until the amount of my monthly payment changes again.

(F) Notice of Changes

The Note Holder will deliver or mail to me a notice of any changes in my interest rate and the amount of my monthly payment before the effective date of any change. The notice will include information required by law to be given to me and also the telephone number of a person who will answer any questions I may have regarding the notice.

5. BORROWER'S RIGHT TO PREPAY

I have the right to make payments of Principal at any time before they are due. A payment of Principal only is known as a "Prepayment." When I make a Prepayment, I will tell the Note Holder in writing that I am doing so. I may not designate a payment as a Prepayment if I have not made all the monthly payments due under this Note.

I may make a full Prepayment or partial Prepayments without paying any Prepayment charge. The Note Holder will use my Prepayments to reduce the amount of Principal that I owe under this Note. However, the Note Holder may apply my Prepayment to the accrued and unpaid interest on the Prepayment amount before applying my Prepayment to reduce the Principal amount of this Note. If I make a partial Prepayment, there will be no changes in the due date of my monthly payment unless the Note Holder agrees in writing to those changes. If the partial Prepayment is made during the period when my monthly payments consist only of interest, the amount of the monthly payment will decrease for the remainder of the term when my payments consist only of interest. If the partial Prepayment is made during the period when my payments consist of principal and interest, my partial Prepayment may reduce the amount of my monthly payments after the first Change Date following my partial Prepayment. However, any reduction due to my partial Prepayment may be offset by an interest rate increase.

6. LOAN CHARGES

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

7. BORROWER'S FAILURE TO PAY AS REQUIRED

(A) Late Charges for Overdue Payments

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

(B) Default

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

(C) Notice of Default

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

(D) No Waiver By Note Holder

Even if, at a time when I am in default, the Note Holder does not require me to pay immediately in full as described above, the Note Holder will still have the right to do so if I am in default at a later time.

(E) Payment of Note Holder's Costs and Expenses

If the Note Holder has required me to pay immediately in full as described above, the Note Holder will have the right to be paid back by me for all of its costs and expenses in enforcing this Note to the extent not prohibited by applicable law. Those expenses include, for example, reasonable attorneys' fees.

8. GIVING OF NOTICES

Unless applicable law requires a different method, any notice that must be given to me under this Note will be given by delivering it or by mailing it by first class mail to me at the Property Address above or at a different address if I give the Note Holder a notice of my different address.

Unless the Note Holder requires a different method, any notice that must be given to the Note Holder under this Note will be given by mailing it by first class mail to the Note Holder at the address stated in Section 3(A) above or at a different address if I am given a notice of that different address.

9. OBLIGATIONS OF PERSONS UNDER THIS NOTE

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

10. WAIVERS

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

11. UNIFORM SECURED NOTE

This Note is a uniform instrument with limited variations in some jurisdictions. In addition to the protections given to the Note Holder under this Note, a Mortgage, Deed of Trust, or Security Deed (the "Security Instrument"), dated the same date as this Note, protects the Note Holder from possible losses that might result if I do not keep the promises that I make in this Note. That Security Instrument describes how and under what conditions I may be required to make immediate payment in full of all amounts I owe under this Note. Some of those conditions read as follows:

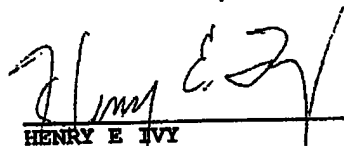
Transfer of the Property or a Beneficial Interest in Borrower. As used in this Section 18, "Interest in the Property" means any legal or beneficial interest in the Property, including, but not limited to, those beneficial interests transferred in a bond for deed, contract for deed, installment sales 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.

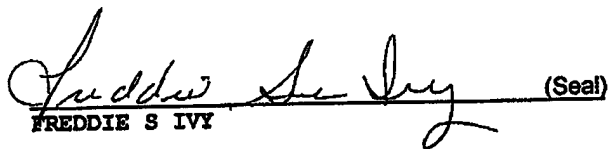
If Lender exercises the option to require immediate payment in full, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is given in accordance with Section 15 within which Borrower must pay all sums secured by this Security 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.

WITNESS THE HAND(S) AND SEAL(S) OF THE UNDERSIGNED.


HENRY E IVY

(Seal)

(Seal)


FREDDIE S IVY

(Seal)

(Seal)

(Seal)

(Seal)

[Sign Original Only]

ADJUSTABLE RATE NOTE

(6 Month LIBOR Index-Rate Caps)

THIS NOTE CONTAINS PROVISIONS ALLOWING FOR CHANGES IN MY INTEREST RATE AND MY MONTHLY PAYMENT. THIS NOTE LIMITS THE AMOUNT MY INTEREST RATE CAN CHANGE AT ANY ONE TIME AND THE MAXIMUM RATE I MUST PAY.

May 13, 2005

[Date]

LAS VEGAS

[City]

NEVADA

[State]

7868 MARBLE DOE STREET, LAS VEGAS, NEVADA 89149

[Property Address]

1. BORROWER'S PROMISE TO PAY

In return for a loan that I have received, I promise to pay U.S. \$ 212,750.00 (this amount is called "Principal"), plus interest, to the order of Lender. Lender is Universal American Mortgage Company, LLC, a Florida limited liability company

I will make all payments under this Note in the form of cash, check or money order.

I understand that Lender may transfer this Note. Lender or anyone who takes this Note by transfer and who is entitled to receive payments under this Note is called the "Note Holder."

2. INTEREST

Interest will be charged on unpaid principal until the full amount of Principal has been paid. I will pay interest at a yearly rate of 5.500 %. The interest rate I will pay may change in accordance with Section 4 of this Note.

The interest rate required by this Section 2 and Section 4 of this Note is the rate I will pay both before and after any default described in Section 7(B) of this Note.

3. PAYMENTS**(A) Time and Place of Payments**

I will make a payment every month. This payment will be for interest only for the first 120 months and then will consist of principal and interest.

I will make my monthly payments on the first day of each month beginning on July 01, 2005. I will make these payments every month until I have paid all of the principal and interest and any other charges described below that I may owe under this Note. Each monthly payment will be applied as of its scheduled due date and will be applied to interest before Principal. If, on June 01, 2035 I still owe amounts under this Note, I will pay those amounts in full on that date, which is called the "Maturity Date."

I will make my monthly payments at 700 NW 107th Avenue 3rd Floor, Miami, FL 33172-3139

or at a different place if required by the Note Holder.

(B) Amount of My Initial Monthly Payments

Each of my initial monthly payments will be in the amount of U.S. \$ 975.10. This amount may change.

(C) Monthly Payment Changes

Changes in my monthly payment will reflect changes in the unpaid principal of my loan and in the interest rate that I must pay. The Note Holder will determine my new interest rate and the changed amount of my monthly payment in accordance with Section 4 of this Note.

4. INTEREST RATE AND MONTHLY PAYMENT CHANGES**(A) Change Dates**

The interest rate I will pay may change on the first day of December 2005, and on that day every 6 months thereafter. Each date on which my interest rate could change is called a

"Change Date."

(B) The Index

Beginning with the first Change Date, my interest rate will be based on an Index. The "Index" is the average of Interbank offered rates for 6-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 first business day of the month immediately preceding the month in which the Change Date occurs 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 me notice of this choice.

(C) Calculation of Changes

Before each Change Date, the Note Holder will calculate my new interest rate by adding two percentage points (2.000 %) 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 my new interest rate until the next Change Date.

(i) **Interest-Only Payment Period.** The "interest-only payment period" is the period from the day of this Note up to but not including July 1, 2015. For the monthly payments due during the interest-only payment period, after calculating any new interest rate as provided above, the Note Holder will determine the amount of the monthly payment that would be sufficient to pay the interest which accrues on the unpaid principal of my loan. The result of this calculation will be the new amount of my monthly payment.

(ii) **Amortization Payment Period.** The "amortization payment period" is the period after the interest-only payment period. For the monthly payment due during the amortization payment period, after calculating my new interest rate as provided above, the Note Holder will then determine the amount of the monthly payment that would be sufficient to repay the unpaid principal that I am expected to owe at the Change Date in full on the Maturity Date at my new interest rate in substantially equal payments. The result of this calculation will be the new amount of my monthly payment.

(D) Limits on Interest Rate Changes

My interest rate will never be greater than 12.000 %.

(E) Effective Date of Changes

My new interest rate will become effective on each Change Date. I will pay the amount of my new monthly payment beginning on the first monthly payment date after the Change Date until the amount of my monthly payment changes again.

(F) Notice of Changes

The Note Holder will deliver or mail to me a notice of any changes in my interest rate and the amount of my monthly payment before the effective date of any change. The notice will include information required by law to be given to me and also the title and telephone number of a person who will answer any question I may have regarding the notice.

5. BORROWER'S RIGHT TO PREPAY

I have the right to make payments of Principal at any time before they are due. A payment of Principal only is known as a "Prepayment." When I make a Prepayment, I will tell the Note Holder in writing that I am doing so. I may not designate a payment as a Prepayment if I have not made all the monthly payments due under this Note.

I may make a full Prepayment or partial Prepayments without paying any Prepayment charge. The Note Holder will use my Prepayments to reduce the amount of Principal that I owe under this Note. However, the Note Holder may apply my Prepayment to the accrued and unpaid interest on the Prepayment amount before applying my Prepayment to reduce the Principal amount of this Note. If I make a partial Prepayment, there will be no changes in the due dates of my monthly payments unless the Note Holder agrees in writing to those changes. My partial Prepayment may reduce the amount of my monthly payments after the first Change Date following my partial Prepayment. However, any reduction due to my partial Prepayment may be offset by an interest rate increase.

6. LOAN CHARGES

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

7. BORROWER'S FAILURE TO PAY AS REQUIRED**(A) Late Charges for Overdue Payments**

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

(B) Default

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

(C) Notice of Default

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

(D) No Waiver By Note Holder

Even if, at a time when I am in default, the Note Holder does not require me to pay immediately in full as described above, the Note Holder will still have the right to do so if I am in default at a later time.

(E) Payment of Note Holders Costs and Expenses

If the Note Holder has required me to pay immediately in full as described above, the Note Holder will have the right to be paid back by me for all of its costs and expenses in enforcing this Note to the extent not prohibited by applicable law. Those expenses include, for example, reasonable attorneys' fees.

8. GIVING OF NOTICES

Unless applicable law requires a different method, any notice that must be given to me under this Note will be given by delivering it or by mailing it by first class mail to me at the Property Address above or at a different address if I give the Note Holder a notice of my different address.

Unless the Note Holder requires a different method, any notice that must be given to the Note Holder under this Note will be given by mailing it by first class mail to the Note Holder at the address stated in Section 3(A) above or at a different address if I am given a notice of that different address.

9. OBLIGATIONS OF PERSONS UNDER THIS NOTE

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

10. WAIVERS

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

11. UNIFORM SECURED NOTE

This Note is a uniform instrument with limited variations in some jurisdictions. In addition to the protections given to the Note Holder under this Note, a Mortgage, Deed of Trust, or Security Deed (the "Security Instrument"), dated the same date as this Note, protects the Note Holder from possible losses that might result if I do not keep the promises that I make in this Note. That Security Instrument describes how and under what conditions I may be required to make immediate payment in full of all amounts I owe under this Note. Some of those conditions read as follows:

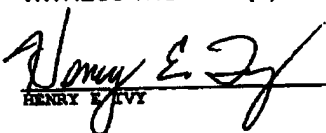
Transfer of the Property or a Beneficial Interest in Borrower. As used in this Section 18, "Interest in the Property" means any legal or beneficial interest in the Property, including, but not limited to, those beneficial interests transferred in a bond for deed, contract for deed, installment sales 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.

WITNESS THE HAND(S) AND SEAL(S) OF THE UNDERSIGNED.


HENRY E. IVY

(Seal)


FREDDIE S. IVY

(Seal)

(Seal)

(Seal)

(Seal)

(Seal)

[Sign Original Only]

AFFIDAVIT OF LOST ADJUSTABLE RATE NOTE

February 14, 2007

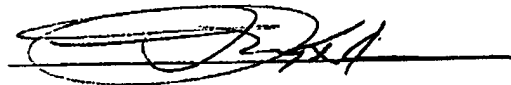
Loan No. [REDACTED] 581

State of California
County of Sonoma

The undersigned, Affiant herein, being first duly sworn, deposed and says:

1. That Larry R. Kern, is the Assistant Vice President of GREENPOINT MORTGAGE FUNDING, INC., with offices at 981 Airway Court, Suite E, Santa Rosa, Ca. 95403 in his capacity as Assistant Vice President he is familiar with the account and note described below.
2. That GREENPOINT MORTGAGE FUNDING, INC. is the owner and holder of the Note and Indebtedness being further described as an Adjustable Rate Note signed by Henry E. Ivy & Freddie S. Ivy dated May 13, 2005 in the original amount of \$212,750.00
3. The Adjustable Rate Note was made payable originally to Universal American Mortgage Company, LLC, a Florida Limited Liability Company, Deed of Trust securing said Adjustable Rate Note, described with the property address of 7868 Marble Doe Street, Las Vegas, Nevada 89149
4. That the Adjustable Rate Note was Lost under the following circumstances: Unable to Locate
5. That the Affiant has made due and diligent search for the Adjustable Rate Note; but has not found the same.
6. Affiant has not, nor has any other person to affiant's knowledge, canceled the above described instrument or transferred or in any other way been divested of the ownership of or rights under the above described Adjustable Rate Note except for the loss as herein above set forth.
7. In the event that any other person, partnership, corporation, association or other entity makes a claim of any nature whatsoever against the borrowers with respect to the note, seller agrees to indemnify, defend and hold GREENPOINT MORTGAGE FUNDING, INC. or it assignee or successor in interest harmless against any and all losses, damages and liabilities, including without limitation, court costs and reasonable attorney's fees that arise out of or are related to such claim.

GREENPOINT MORTGAGE FUNDING INC.

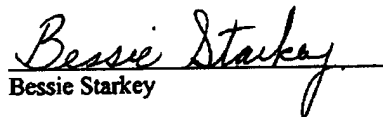


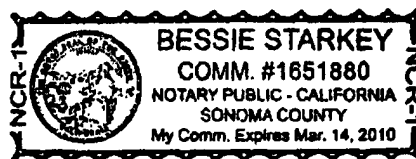
Larry R. Kern, Assistant Vice President
February 14, 2007

State of California }
 } ss
County of Sonoma }

On February 14, 2007, before me, Bessie Starkey, personally appeared Larry R. Kern [X] 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


Bessie Starkey



USB001027

JA01277