

Samantha Rodriguez

From: Sergio Lawrence <slawrence@capitalhome.org>
Sent: Tuesday, March 13, 2018 7:35 PM
To: wsmall@capitalhome.org; astephenson@capitalhome.org; jarello@capitalhome.org; jwodstrchill@capitalhome.org; sperez@capitalhome.org; nvanviegen@capitalhome.org; samantharodriguez@capitalhome.org; jgarcia@capitalhome.org; esorgenstein@capitalhome.org; 'Celli Mojarro'
Subject: Business Owners Ripped Off by Better Business Bureau

Sales Closers and Intake specialist | Please review and understand - in case you need to us as a rebuttal

Use this rebuttal only if the Client mentions our F rating on the BBB | AGAIN I REPEAT ONLY IF THE CLIENT MENTIONS OR ENTERTAINS BBB RATING | Do not mention anything about the BBB in your conversations unless the client speaks about it.

The BBB has offered Capital Home an application to sign up to Pay a fee of \$689.00 every month to receive an A Rating.

Capital Home does not believe in paying for a grade to be accredited, our approved cases and testimonials speak for themselves

Capital Home Advocacy Center is a registered company with state and Licensed, we are very transparent with our process.

Please review this link , I am sure it will be useful for any other situations that may come up for you.

The BBB is just a Forum that was created for Consumers or anyone to post anything the BBB does not filter complaints as to their legitimacy, people are able to place complaints about anyone at their leisure

<https://youtu.be/kollecdtjcM>

1 year ago was when BBB found us. we've been in business for 9 yrs.

<https://www.youtube.com/watch?v=BRWd95oLkVc>

Best Regards,

Sergio Lawrence

If you go on BBB, look at top right hand corner says F. See the bottom where it says customer review rating? That is 100% meaning, we should get a A, but choose not to pay 698/month.

we have 0 neg. complaints
and they've been closed complaints
meaning they're satisfied.

you're paying us for our experience
look up BBB on BBB they have
a F too. it's just a forum.

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your paying us for our experience
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a f to. its just a forum.

- Carmen
- Anita
- Sky
- eric johnson
- William heary

~~_____~~

Inbound call - INTAKE QUESTIONS :

1. Take the call – Thank you for calling (Capital Home) this is _____ speaking how I may help you.
2. Let's start with some basic information: before we go into discussion - I do have to state that our calls are monitored and recorded for quality assurance:
3. Please state your full name:
4. Please confirm your home address:
5. What is a good number to reach you just in case this call drops
6. What is your email address (if no email) ask for Fax#
7. What kind of work do you do (get name of work and title and time they been there)
8. What is your monthly income (Gross and Net take home income)
9. Who is your lender:
10. How much is the monthly mortgage payment and interest rate%
11. How many months or years are you pass due:
12. Have you ever done a home loan modification: yes or no? (If yes?) Ask when. (ASK WHAT HEPPENED) (WHY DID THEY GET TURNED DOWN)
13. I will be sending you an email of the following documents that we will need to further assist you.. For the FREE Evaluation
14. YOU HAVE 24 TO 48 HOURS TO SEND THE DOCUMENTS BACK BY FAX OR SCAN EMAIL |

5:00 PM

- Finare

Carmen

4300
pe

+ a141 car 472UV6YRS @
gmail.
com

Market Rate 3.75 interest rate / save home so monthly payments
are more affordable.

GOAL: Help Others Stay in Homes

Auction Date: bank foreclosed on home
37 days before Auction date in
order to protect their home.

Intake: collect docs / send to closers
we prepare documents; we don't modify
Takes 120 days / 3 months to pay us / lender

If you see someone with 2x, tell them
that is not applied anymore because the
help program with Obama is no longer valid

V.O.D - Validation of debt

My job is to make sure i get the
correct documents to see if you even
qualify for the program.

- I don't give out any

* hello my name is samantha i am
calling from CHAC, and for quality
assurance and training purposes this
call is being recorded. How are you?
Calling in regards to your inquiry a while
back about a home

Some assistance on your mortgage
Still interested?

Great, I am the intake specialist ^{who} will
be managing your case, before we
get into the programs

ISS

i'd ~~have~~ need to go through the
evaluation process to see if you qualify
be forehand, then once we

get approval we can discuss
the severity of your case and all

fees and take all avenues to ensure ~~a~~ ~~at~~
your goal is met. Sound good?

The process fee is dependent on the severity of the case.

- no file is the same

- How process works

1. intake some info about you/home
2. we will see if you qualify for a hardship program to see if we can lower your interest rate, reducing monthly payments and hopefully ~~over~~ spread past due payments over time. So you caught up!

Also we will stop foreclosure process if needed

3. Send Application via email with docs to fill out to send to underwriting and go from there.

Most certainly before we get started i do need to take some info down

Most certainly in order for me to determine that i need to take some information down and then proceed requesting some documents if your interested and have time i can help you through

ok i have completed the initial application the next step for us is to in order to see what assistance you ^{qualify} for i need some docs

VOCAB

Foreclosure: when a ^(homeowner) borrower fails to make payments on a particular loan/mortgage. They then place your home for sale as collateral. ... ~~But~~ ~~if~~ ~~the borrower~~

Your lender or bank is not concerned about your reason for non-payment. This is why we work for you.

loan Modification: modifying an existing loan made in order to make it possible for a borrower to pay back his/her debt.

Repayment plan - Allows you to pay past due amounts on your loan over a specified time period to bring your loan current. Each payment plan includes your regular monthly payment plus a portion of the past due amount. The term of the loan varies based on your ability to pay.

Conventional Mortgage: Type of mortgage where the underlying terms & cond. meet the funding criteria of Fannie Mae & Freddie Mac. Fannie Mae & Freddie Mac guarantee or purchase 35-50% of all mortgages.

Fannie Mae: A govt. Sponsored enterprise chartered by Congress to keep money flowing to mortgage to mortgage lenders, to help strengthen U.S. housing & support affordable ownership.

Freddie Mac: (Federal Home Loan Mortgage Corporation) - public govt sponsored enterprise Freddie Mac buys mortgages on the secondary market, pools them, and sells them as mortgage back security.

Documents Needed to Escalate File to Processing

All Files Need to be Filled Out Correctly and Completely. Under NO Circumstances Will Any File Be Assigned to Processing Unless ALL of the Documents Are in the File.

Paper		Upload
<input type="checkbox"/>	Mortgage Statement	<input type="checkbox"/>
<input type="checkbox"/>	Third Party Authorization	<input type="checkbox"/>
<input type="checkbox"/>	Copy of State Drivers License or ID Card	<input type="checkbox"/>
<input type="checkbox"/>	References	<input type="checkbox"/>
<input type="checkbox"/>	Cease and Desist Letter	<input type="checkbox"/>
<input type="checkbox"/>	Financial Worksheet	<input type="checkbox"/>
<input type="checkbox"/>	Hardship Letter	<input type="checkbox"/>
<input type="checkbox"/>	RMA	<input type="checkbox"/>
<input type="checkbox"/>	4506-T	<input type="checkbox"/>
<input type="checkbox"/>	Dodd-Frank Certification	<input type="checkbox"/>
<input type="checkbox"/>	Proof of Income (Current)	<input type="checkbox"/>
<input type="checkbox"/>	Bank Statements (All Pages for Last Two Months)	<input type="checkbox"/>
<input type="checkbox"/>	Taxes (Last Two Years - Page 2 NEEDS to be Signed)	<input type="checkbox"/>
<input type="checkbox"/>	Utility Bill (With Address & Current)	<input type="checkbox"/>
<input type="checkbox"/>	CHAC Service Agreement	<input type="checkbox"/>
<input type="checkbox"/>	Client Cooperation Disclosure	<input type="checkbox"/>
<input type="checkbox"/>	Waiver	<input type="checkbox"/>
<input type="checkbox"/>	Payment Schedule	<input type="checkbox"/>
<input type="checkbox"/>	Financial Policy and Agreement	<input type="checkbox"/>

ALWAYS ASK

1. How'd you hear about us?
2. How may we assist you?
3. OK, do you have a few moments to answer some mortgage/income questions?
4. Address? (look up on realty while on phone)
5. Lender / interest rate? / who's on deed/loan?
6. How many months behind / ~~how~~ / ever ask for help from lender?
7. Have you ever had a modification before?
↳ when? ... info ...
8. How much are you behind? / monthly mortg. ~~\$\$\$~~?
9. DO YOU HAVE SOURCE OF INCOME?
10. OK! Great! I'm going to get your email so i can send you a more detailed ~~outline~~ Outline as to we are going to need from you to determine your eligibility to come on board. If your approved, our Compliance department will reach out to you as regards to what benefits your going to receive and the processing fee will be determined based on the severity of your case / as well as ~~the~~ your income expenses.



And that in itself is a benefit
becomes we work with you
with payment plans.



Inbound call - INTAKE QUESTIONS :

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- 3. Please state your full name:**
- 4. Please confirm your home address:**
- 5. What is a good number to reach you just in case this call drops**
- 6. What is your email address (if no email) ask for Fax#**
- 7. What kind of work do you do (get name of work and title and time they been there)**
- 8. What is your monthly income (Gross and Net take home income)**
- 9. Who is your lender:**
- 10. How much is the monthly mortgage payment and interest rate%**
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Intake Department Bonus incentive plan



make Money

We will pay out bonuses according to this tiered system:

- Deals Closed | 1 through 5 | \$50
- Deals Closed | 6 through 9 | \$75
- Deals Closed | 10 through 13 | \$100
- Deals Closed | 14 through 17 | \$150
- Deals Closed | 18 through 20 | \$200

All bonus pay outs are completed by the end of each month

Case 8:18-cv-00897-JLS-KES Document 29-3 Filed 04/23/18 Page 17 of 131 Page ID
#1264

This call is being recorded for compliance and training purposes.

1. INTAKE

- a. Take Complete Application
- b. Disposition Lead
- c. Make appointment
- d. Explain product

2. Rebuttals

a What do we do different?

- 1 We are transparent, our Service Agreement is designed for their protection, it is a legal binding document, it spells out what our process will be and what benefits you are expecting. It also states our Guarantee of our services.

2

GUARANTEE If by our negligence you do not receive a Modification, you are entitled to a refund"

- 3 We advocate in your behalf, exploring three separate areas of you loan terms, And place you "in a better financial position with your lender"

- 1 We pay close attention to your Principal balance and if we find that you owe more on your loan vs the value of your home, we will request for a principal balance reduction.
- 2 Lower your interest rate making your monthly payment more manageable
- 3 If payment not low enough for your set household income, we will request adding additional years to the loan to shrink your payment even more. W
- 4 "without Pre-Payment penalties"
- 5 Always keep you abreast of the step process
- 6 We give you "Peace of Mind"

***Reinstate your loan**

***Bring your Account Current**

***Stop Foreclosure**

***Stop "sale Date"**

3. Free Evaluation

- a. Our Discovery Assessment department will review your situation and will contact the lender to make sure your case fits the guidelines for Loan Restructure before we accept your case.

II. Collect all documents and upload

- a. Financial Worksheet
- b. Third party Authorization
- c. Mortgage statement / loan number
- d. Utility bill
- e. 4506T
- f. Proof of income
- g. 2 months bank statements
- h. 2015 & 2016 Taxes all pages (if cannot collect Processing Dept. will collect)
- i. Service agreement
- j. Dodd Frank
- k. Client cooperation disclosure

Explain to client when you applied for this loan you have had to submit a lot of documents such as what we are asking for now. This is part of the process; we are essentially re doing your loan. The lender has to make sure you have the income to substantiate the restructure of your loan.

III. COMPLETE ALL PHASES OF LeadTrak to include:

- 1. Personal information
 - 2. Special Notes and Hardship
 - 3. Hardship goals
 - 4. Property/Lender
 - 5. 1st mortgage information
 - 6. 2nd mortgage information
 - 7. Monthly expenses
 - 8. Documents Upload
 - 9. Payment Information
- a. Pitch deal sell it!!!

All submissions must include a payment receipt. No receipt, no commission.

Attachment K

SCRIPT [INBOUND CALLS FROM MAILERS]

Mortgage Assistance, ... Can I get your **ELIGIBILITY code** on the top right corner of your notification **Ref Number:** or your **File No....** Ok, One Moment...

Our records have now been updated and now indicate that you have called in for assistance with your current **HARDSHIP** on your home loan.

Can I get your first and last name please? First Name: Last Name:

My name is __(Your Name)___ and I am a housing counselor with the legal loan processing department and I will be assisting you with the verification of eligibility.

Please note that this call will be recorded for case evaluation and legal purposes but more importantly this information is used by your "mortgage investor" to show as proof to the Government that they are making an attempt to help you with your current Mortgage Hardship.

For verification purposes, may I have your

1. Property Address:
Address City: State: Zip:
2. Date of Birth: DOB:
3. Last four digits of your social security number: SSN:

There are Two reasons why you received this notification from your "Mortgage INVESTOR"

First, these notifications are for homeowners who need a more affordable mortgage payment, or have already fallen behind and need to find out if they are eligible for assistance before foreclosure proceedings begin.

Second, is to confirm and verify your eligibility for any of the Government Loan Restructuring programs.

In order to pre-qualify you for one of the Government Programs, I will need the following information.

1. Are you the only person on your home loan :: (Yes/No):
2. who else? (Yes/No):
3. Are you current on your mortgage? :: (Yes/No):

If you were to be awarded this payment of \$ _____. Is this a payment that you would be able to sustain for the life of your loan?

Now, I need you to get a pen and paper to write down your reference number and the list of documents that our system requires within the next **48 hours** in order to confirm and verify your eligibility.

Case ID # _____

1. Current mortgage statement (1st and 2nd lien ALL PAGES FRONT AND BACK SIDE COPIES)
 - a. Property Tax Bill (if not included in mortgage statement)
 - b. Home Owners Insurance Bill (if not included in mortgage statement)
2. 2 most recent pay stubs (and/or social security award letter, retirement statement)
3. 2 most recent bank statements (ALL PAGES FRONT AND BACK SIDE COPY)
4. Your most recent Federal Tax Returns (ONLY First 4 Pages)
5. Do you live in this home? One utility bill (Electric, Gas, Water)

You can send your FAX to: (866)798-0379

My Direct line: _____

On your fax Cover page please include your...

1. **case ID#** _____
2. **Best Call Back telephone number: Home Phone:** (_____) _____
3. **e-mail address if you have one: Email:** _____

Now, because you are eligible, a notice is sent out to our compliance department with your Case ID number. This information will then be forwarded to your **Mortgage Investor** and it serves as notice that your **investor** has made an attempt to assist you with your current mortgage payment

In order to keep your case active and to also stay in compliance, you will need to send over your documents to verify your claim within the next 48 hours. That's in the next 2 business days. The system gives you until close of business on _____ (day of the week).

THE FOLLOWING SHOULD READ LIKE IT COMES FROM YOU THE REP NOT LIKE ITS A SCRIPT....

Mr./Mrs. _____, If for whatever reason you cannot get all of your documents together by _____ (day of the week), I would suggest that you fax what you

do have in order to keep your case open. Because, ...if the system does not see any activity in the next two days, it will automatically close your case and then you will not be eligible for another 12 months. ...OKAY...

Once we receive your documents, I will call you to review your documents with you. If we have a complete file I will then submit your documents to our **legal processing department for review**. That review process takes about 2 – 3 Business days. During that time, an underwriter will be looking at your specific situation against the guidelines and criteria set by the government programs. After the “review process” you will be assigned a “case manager” to review the results with you and answer any questions.

SPECIAL NOTES:

Save and Close

Loss Mitigation Compliance Application

Lead Source:

Borrower and Co Borrower:

Cell Phone:

Alternate Phone:

Email:

Property Address:

How long at residence:

Current Value:

FIRST Mortgage Info:

Lender:

Current Loan Amount:

Current Interest Rate:

1st Mortgage Payment:

Escrow Included?:

2nd Mortgage:

Current / Late (months):

Delinquent Amount:

Filed or CURRENTLY in BK / Modification / Other Programs

if YES, Explain:

Notice of Default/Active Foreclosure/Notice of Trustee Sale?

if YES, Explain:

Loan Type: Fixed / ARM / FHA / Conv. / VA?:

Refinanced? If YES When?:

Second Mortgage Info (if applicable)

Lender:

Current Loan Amount:

Current Rate:

Income & Expense Information

Are you behind on IRS/Taxes? If so, how much and why?

Are your wages being garnished? If so, how much is being garnished monthly?

Net Monthly Income 1:

Net Monthly Income 2:

Total Income:

Current Monthly Payment:

Household Expenses:

How many vehicles in Household?

How many living in household?:

Total Expense:

Monthly Income:

Notes and Hardship Reason for delinquency

COMPLIANCE OFFICE USE ONLY

Program Eligibility

LD Payment Range

Commencement Date

Service Rate

Attachment L



Better Business Bureau

500 N. State College Blvd., Ste. 1100
Orange, CA 92868
Phone: 714-919-4334
Fax: 714-919-4335
www.bbb.org

April 2, 2018

Mr. Sergio Rodriguez
Capital Home Advocacy Center
1809 E Dyer Rd #301
Santa Ana, CA 92705

Dear Mr. Rodriguez:

It has come to our attention that your business, Capital Home Advocacy Center, is displaying *The BBB TORCH LOGO at the following location: <http://www.capitalhomeadvocacycenter.com/home> . Such use implies that you are affiliated with the BBB, yet our records show that you are not a BBB Accredited Business.

The Council of Better Business Bureaus, Inc. ("CBBB") is the owner of many famous marks, including BETTER BUSINESS BUREAU, the BBB TORCH Logo and BBB. These marks are federally registered in the U.S. and in other countries for business information and investigative services or are pending registration. (U.S. Reg. Nos. 566,415, 969,847, 971,579, and 2,314,197).

Your business's use of the BBB logo without permission constitutes trademark infringement and is a violation of CBBB's trademark rights. Moreover, this use may constitute false and deceptive advertising in violation of state or federal statutes because it falsely implies BBB endorsement or affiliation.

Accredited Businesses are permitted to advertise their current BBB rating with or without a statement of BBB accreditation or use of the BBB Accredited Business seal; however, BBB Accredited Businesses are to be encouraged to include the BBB Accredited Business seal or a statement of BBB accreditation in conjunction with advertisement of the BBB rating.

Non Accredited Businesses may also advertise its rating as long as (a) it is truthful, (b) it is done in a media that can be immediately changed if the rating changes, and (c) the advertisement does not imply that the business is accredited, affiliated with or otherwise endorsed by BBB. Statements such as "BBB rating of A+" or "A rating with BBB" are probably not actionable by BBB. While our contract with Accredited Businesses permits us to limit their use of our marks, we cannot stop a non-accredited business from "fair use" of our marks. Fair use does not include a false implication of accreditation, affiliation or endorsement, but it would likely permit ratings advertisement by a non-accredited business if it accurately sets out the BBB rating without broader implication.

We respectfully demand that you remove the infringing trademark from the location cited above and any other places where you may be using. We request that you provide us with assurances that you have done so. Please indicate your agreement to this by responding via email or mail **on or before April 16, 2018**.

If your business wishes to become an accredited member with BBB provided that the business fulfills the BBB accreditation standards, please notify us via email, mail or phone before the date stated above and we will have a representative will contact you and make the necessary arrangements to get your business reviewed for accreditation. In addition, the BBB offers website services free of charge to assist your business with the removal of the BBB logo. An authorization form for this service can be provided upon your request.

If we do not receive the requested assurances, we have no choice but to take further appropriate steps to protect our trademark rights.

Sincerely,

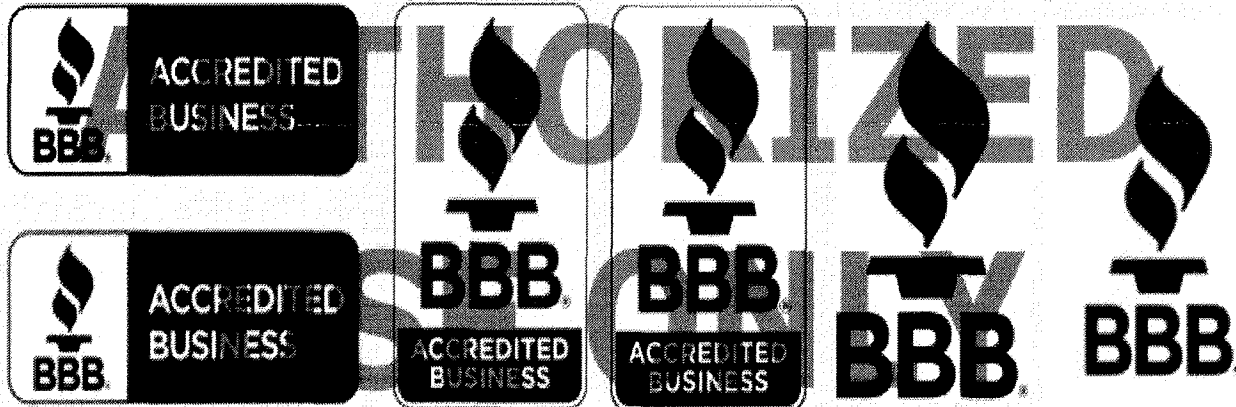
Gwen Earle
Arbitration, Mediation & Trademark Specialist - Orange County
gearle@sdcc.bbb.org
714-919-4334



Better Business Bureau

500 N. State College Blvd., Ste 1100
Orange, CA 92868
Phone: 714-919-4334
Fax: 714-919-4335
www.bbb.org

*BBB Torch Logos for the use of BBB Accredited Businesses



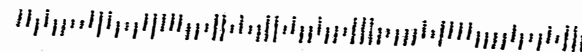


Better Business Bureau
500 North State College Blvd., Suite 1100
Orange, CA 92868

RETURN SERVICE REQUESTED



9270575747 CODE



Special Notice:

Deliver Exclusively to: Elizabeth Powers-52445

Toll Free: 1-888-969-4527



Claims Document Registered to:

3*17*2352*****MIXED AADC 956

Elizabeth Powers-52445

1809 E Dyer Rd Ste 301

Santa Ana, CA 92705-5740



\$2000 Fine or 5 Yrs. Imprisonment or both for any person who interferes with or obstructs
delivery of this letter or otherwise violates - 18 United States Code 1702 et seq

Urgent: Act Immediately

Notice: Our office is trying to reach you regarding your eligibility for Loan Restructure, lower monthly payment with your mortgage lender.

Delivered By: Capital Home Advocacy Center

Status: Pending

Pending Eligibility: Immediate Evaluation (Verify by Phone)

- ▶ Pre-Foreclosure/Foreclosure Defense
- ▶ Free Evaluation
- ▶ Guaranteed Results
- ▶ Streamline Refinance
- ▶ Stress Free Process

Call Toll-Free 1-888-969-4527

Release Code: CAP210120

Claim Date: 2/1/2018

Mortgage Legal Document



Eligibility Number: CAP204170

Notice: **FINAL**

Notice Date: **March 09, 2018**

Contact: 1-888-238-3303

www.capitalhomeadvocacycenter.com

A document preparation company

IMPORTANT MORTGAGE NOTICE

RE: 1809 E Dyer Rd Ste 301
Santa Ana, CA 92705-5740

STOP FORECLOSURE PROCESS ON YOUR PROPERTY.

A Notice of Default or Sale has been filed against your property.

Call us today...We can help you save your home.

These new programs may enable you to

- **restructure your existing home loan**
- **reduce your monthly mortgage payments**

Your property located at 1809 E Dyer Rd Ste 301 may be eligible for a special modification program created in conjunction with the **2009 Home Owner Affordability and Stability Plan**.

FINAL NOTICE

It's not too late. We can help.

You can immediately STOP any legal action on your property and save your home.

Loan restructure programs available.

Call us now to place you in the best financial position with your lender.

ADDRESS ELIGIBILITY NOTICE	STATUS
1809 E Dyer Rd #301	NOTIFIED
Eligibility Code: CAP204170	Auction Date 3/27/2018

Text Or Call For A **FREE** Evaluation

**SAVE YOUR
HOME
TODAY!**

Text: 1-949-357-4711

Call Toll-Free: 1-888-238-3303

Se Habla Español



Our Services are Guaranteed!

Subject to change. Certain conditions apply. Information obtained through public channels.

This is not a commitment to lend. This is not attorney or legal service; restrictions apply. This information was obtained through public record sources. You may stop doing business with us at any time, you may accept or reject any offer of mortgage assistance. We are not an affiliate of your current lender or any government agency. Rates and terms are subject to change without notice. Not all applicants will qualify. If you stop making your mortgage payment you may damage your credit and lose your home.

FINAL NOTICE



URGENT INFORMATION ABOUT YOUR MORTGAGE

4*5*1247*****MIXED AADC 956

Elizabeth Powers-52187
1809 E Dyer Rd Ste 301
Santa Ana, CA 92705-5740



U.S. Mail: The enclosed documents are intended solely for the addressee listed and should be opened by the aforementioned only. Do not bend, fold, tear or mutilate.

Mortgage Legal Document



Eligibility Number: CAP023061

Notice: **FINAL**

Notice Date: **October 28, 2016**

Contact: 1-888-238-3303

Assigned: **Loss Mitigation Office**

IMPORTANT MORTGAGE NOTICE

RE: 1809 E Dyer Rd Ste 301
Santa Ana, CA 92705-5740

STOP FORECLOSURE PROCESS BEFORE THE HOLIDAYS.

A Notice Of Default has been filed against your property. **Call us today...We can help you save your home.**

These new programs may enable you to

- **modify your existing home loan**
- **reduce your monthly mortgage payments**

Your property located at 1809 E Dyer Rd Ste 301 may be eligible for a special modification program created in conjunction with the **2009 Home Owner Affordability and Stability Plan.**

Summary of Proposed Changes Based On Eligibility

Mortgage Amount	New Fixed Rate	New Mortgage Payment
\$201,045	2% - 4%	\$794

Please contact us if you have experienced one of the following:

- **Financial hardship**
- **Receipt of Notice of Default**
- **Negative equity**
- **Loss of job or income**

Application deadline for HAMP modifications....December 2016. Traditional Loan restructure program available

This offer is good for 30 days and is subject to certain conditions. Please have your eligibility number ready.

Please call 1-888-238-3303 to confirm eligibility

Monday through Friday: 7:00 am – 6:00 pm PST

Saturday: 8:00 am to 2:00 pm PST

Se Habla Español

This is not a commitment to lend. Restrictions apply. This information was obtained through public record sources. You may stop doing business with us at any time, you may accept or reject any offer of mortgage assistance. We are not an affiliate of your current lender or any government agency. Rates and terms are subject to change without notice. Not all applicants will qualify. If you stop making your mortgage payment you may damage your credit and lose your home.

Mortgage Legal Document



Eligibility Number: CAP023061

Notice: **FINAL**

Notice Date: **October 28, 2016**

Contact: 1-888-238-3303

Assigned: **Loss Mitigation Office**

IMPORTANT MORTGAGE NOTICE

RE: 1809 E Dyer Rd Ste 301
Santa Ana, CA 92705-5740

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Your property located at 1809 E Dyer Rd Ste 301 may be eligible for a special modification program created in conjunction with the **2009 Home Owner**

Summary of Proposed Change

Mortgage Amount

\$201,045

New Fixed Rate

2% - 4%

*Western Union
800-325-6000*

Please contact us if you have experienced

- **Financial hardship**
- **Receipt of notice of default**
- **Negative equity**
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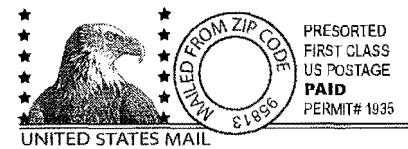
Monday through Friday: 7:00 am – 6:00 pm PST

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This is not a commitment to lend. Restrictions apply. This information was obtained through public record sources. You may stop doing business with us at any time, you may accept or reject any offer of mortgage assistance. We are not an affiliate of your current lender or any government agency. Rates and terms are subject to change without notice. Not all applicants will qualify. If you stop making your mortgage payment you may damage your credit and lose your home.

IMPORTANT NOTICE



DATED MATERIAL. OPEN IMMEDIATELY.

13*3*4065*****MIXED AADC 956
Cher Allen
1809 E Dyer Rd Ste 301
Santa Ana, CA 92705-5740



U.S. Mail: The enclosed documents are intended solely for the addressee listed and should be opened by the aforementioned only. Do not bend, fold, tear or mutilate.

Attachment M

Email Template

Area - ~~Post Card w/ Eligibility Date -~~

~~What we do~~ / ~~Advocacy Center along with a document preparation center for loan modifications.~~

- Trial Period (Avg. — — ?)

- Work-out repayment plan.

★ Located in Santa Ana, CA
98% approval rating (with majority of lenders)

- Evaluate Case for free. (Can we assist you?)
- Qualify, then a fee is set for processing. (Specialist, with severity = Fee)

www.capitalhomeadvocacycenter.com/home

Crystal - Intake - You & Home
Placement Govt Programs - ~~Flash the rears~~
~~Stop Foreclosure Process~~ ^{Inte} ^{Postpona}
- Need a few documents - Mortgage Statement
Income.

\$2400 PITI (Impounders Yes)
\$400 Gas Electric
\$135 Cell Phone
\$100/\$35 Water & Sewer
\$250 Cable & Internet
____ Car Payment
____ Car Insurance
\$200 Gas Monthly
\$350 CC Debt
\$100 Medical
\$500 Food
____ Insurance / Health
____ Child Care / Alimony
- Email Handship Letter
- Mtg. Statement
- Proof of Income / Scan Email
Fax or
(24 hrs requirement)

First Thing / Who are we /

Evaluation / Request Documents in order
to see. 24-48 hours

- Once we accept case we already

Sergio

1) Lead Trac Login
2) Attachments + Template Email)

1) Phone Systems

My Job is to get you approved. Your job is to get me the documents requested.

2 month bank statements

- 30 days of income (Bi-Weekly 2 recent)
- 1 Utility Bill to prove residency for both. ^{state}
- 1 Mortgage Statement
- Make sure hardship letter says — and —, and how this would be a great opp to get your family back on track. If they gave you a reinstatement

★ Attachments consist of

- 3rd Party Auth.
- Financial Worksheet/w Budget

- Banks / Loyal — all these years they know the guidelines, and so do we. We don't let predatory lending practices take precedent in the matter

State Attorney Gen - New Mexico
Certified Mail

*13 clients
- New client -
they handled

2 years EAA for Mod
1 year Conventional

- Tues - Thurs - Mornings (5 or 6 am)
Monday - 9-10
Sat 10-2
32-4

~~*Sergio*~~

~~*Properly Notated*~~ ~~*Requested Step*~~

1. Mortgage St.
2. Proof of Income
3. 3rd party auth.
4. Fin mail Worksheet

2015 + 2016 Taxes (A pages)
Signed

- hardship letter
4506 - T Form
*Utility Bill

Divorced Applicant
Dead Applicant

New Lead

Follow Up

Requested Step

Step Received

Close Success

Sent Agreement

Received Agreement

February_____, 2015

#1909

~~SCRIPT INBOUND CALLS FROM MAILERS!~~

Mortgage Assistance, ...Can I get your ELIGIBILITY code on the top right corner of your notification

Ok, One Moment...

Our records have now been updated and now indicate that you have called in for assistance with your current **HARDSHIP** on your home loan.

Can I get your first and last name please? _____ Phone #:

My name is SUMMER_____ and I am a housing counselor with the legal loan processing department and I will be assisting you with the verification of eligibility.

Please note that this call will be recorded for case evaluation and legal purposes but more importantly this information is used by your "mortgage investor" to show as proof to the Government that they are making an attempt to help you with your current Mortgage Hardship.

For verification purposes, may I have your

1. Property Address
2. Date of Birth
3. Last four digits of your social security number

There are Two reasons why you received this notification from your "Mortgage INVESTOR"

First, these notifications are for homeowners who need a more affordable mortgage payment, or have already fallen behind and need to find out if they are eligible for assistance before foreclosure proceedings begin.

Second, is to confirm and verify your eligibility for any of the Government Loan Restructuring programs.

In order to pre-qualify you for one of the Government Programs, I will need the following information.

1. Are you the only person on your home loan ::
2. Are you current on your mortgage? ::
 - a. Have you ever been behind on your mortgage payments? ::
 - b. In the last 12 months?::
3. What year did you purchase your home? ::
4. What is your current mortgage payment with, taxes, ins, HOA? ::
 - a. Taxes:
 - b. Insurance:
 - c. Interest rate:
 - d. Do you know your approximate Loan Balance:
 - e. Do you know approximately how many Years you have left on Loan:
5. What is your gross monthly income (everyone on loan)?
6. Do you have a 2nd loan on your home or a **line of credit**?
 - a. Are you current or behind on your 2nd or **line of credit**?
7. Have you received a loan modification within the last three years?_____, What year:_____
8. **Any HARDSHIP IN LAST 3 YEARS (lost job, job transition, medical issues, etc.):**

PLEASE HOLD while I update your file.

Great news... (client name), our system shows that you have an eligibility and based off the information you gave me, your new mortgage payment is estimated at \$ _____ includes Taxes & Insurance. (DTI _____ % for our records)

If you were to be awarded this payment of \$ _____. Is this a payment that you would be able to sustain for the life of your loan?

Now, I need you to get a pen and paper to write down your reference number and the list of documents that our system requires within the next **48 hours** in order to confirm and verify your eligibility.

Case ID # SB062875

1. Current mortgage statement (1st and 2nd lien ALL PAGES FRONT AND BACK SIDE COPIES)
 - a. Property Tax Bill (if not included in mortgage statement)
 - b. Home Owners Insurance Bill (if not included in mortgage statement)
2. 2 most recent pay stubs (and/or social security award letter, retirement statement)
3. 2 most recent bank statements (ALL PAGES FRONT AND BACK SIDE COPY)
4. Your most recent Federal Tax Returns (ONLY First 4 Pages)
5. Do you live in this home? One utility bill (Electric, Gas, Water)

You can send your FAX to: 657-207-5890

My Direct line: 657-216-3040

On your fax Cover page please include your...

1. case ID#
2. Best Call Back telephone number
3. e-mail address if you have one

Once we receive your fax you will receive a call back about 30 minutes after TO give you confirmation we received your fax. What is the best call back number for you? _____

Now, because you are eligible, a notice is sent out to our compliance department with your Case ID number. This information will then be forwarded to your **Mortgage Investor** and it serves as notice that your **investor** has made an attempt to assist you with your current mortgage payment

In order to keep your case active and to also stay in compliance, you will need to send over your documents to verify your claim within the next 48 hours. That's in the next 2 business days. The system gives you until close of business on _____ (day of the week). Mr./Mrs. _____, If for whatever reason you cannot get all of your documents together by _____ (day of the week), I would suggest that you fax what you do have in order to keep your case open. Because, ...if the system does not see any activity in the next two days, it will automatically close your case and then you will not be eligible for another 12 months. ...OKAY...

Once we receive your documents, I will call you to review your documents with you. If we have a complete file I will then submit your documents to our legal processing department for review. That review process takes about 2 – 3 Business days. During that time, an underwriter will be looking at your specific situation against the guidelines and criteria set by the government programs. After the "review process" you will be assigned a "case manager" to review the results with you and answer any questions.

DEC _____, 2015 AMERICAN HOME SERVICING ^{#1911} SCRIPT CALLS FROM MAILERS

Mortgage Assistance, Can I get your ELIGIBILITY code on the top right corner of your notification

Ok, One Moment...

Our records have now been updated and now indicate that you have called in for assistance with your current **HARDSHIP** on your home loan.

Can I get your first and last name please? _____ Phone #: _____

My name is **Nancy Franco** and I am a housing counselor with the legal loan processing department and I will be assisting you with the verification of eligibility.

Please note that this call will be recorded for case evaluation and legal purposes but more importantly this information is used by your "mortgage investor" to show as proof to the Government that they are making an attempt to help you with your current Mortgage Hardship.

For verification purposes, may I have your

1. Property Address
2. Date of Birth
3. Last four digits of your social security number

There are two reasons why you received this notification from your "Mortgage INVESTOR"

First, these notifications are for homeowners who need a more affordable mortgage payment, or have already fallen behind and need to find out if they are eligible for assistance before foreclosure proceedings begin.

Second, is to confirm and verify your eligibility for any of the Government Loan Restructuring programs.

In order to pre-qualify you for one of the Government Programs, I will need the following information.

1. Are you the only person on your home loan ::
2. Are you current on your mortgage? ::
 - a. Have you ever been behind on your mortgage payments? ::
 - b. In the last 12 months?
3. What year did you purchase your home? ::
4. What is your current mortgage payment with, taxes, ins, HOA? ::
 - a. Taxes:
 - b. Insurance:
 - c. Interest rate:
 - d. Do you know your approximate Loan Balance:
 - e. Do you know approximately how many Years you have left on Loan:
5. What is your gross monthly income (everyone on loan)?
6. Do you have a 2nd loan on your home or a **line of credit**?
 - a. Are you current or behind on your 2nd or **line of credit**?
7. Have you received a loan modification within the last three years? _____, What year: _____
8. **Any HARDSHIP IN LAST 3 YEARS (lost job, job transition, medical issues, etc.):**

PLEASE HOLD while I update your file.

Great news...(client name), our system shows that you have an eligibility and based off the information you gave me, your new mortgage payment is estimated at \$ _____ includes Taxes & Insurance. (DTI _____ % for our records)

If you were to be awarded this payment of \$ _____. Is this a payment that you would be able to sustain for the life of your loan?

Now, I need you to get a pen and paper to write down your reference number and the list of documents that our system requires within the next **48 hours** in order to confirm and verify your eligibility.

Case ID # NF1178-68

1. Current mortgage statement (1st and 2nd lien ALL PAGES FRONT AND BACK SIDE COPIES)
 - a. **Property Tax Bill** (if not included in mortgage statement)
 - b. **Home Owners Insurance Declaration Page** (if not included in mortgage statement)
2. 2 most recent pay stubs (and/or social security award letter, retirement statement)
3. 2 most recent bank statements (ALL PAGES FRONT AND BACK SIDE COPY)
4. Your most recent Federal Tax Returns (ONLY First 4 Pages)
5. Do you live in this home? One utility bill (Electric, Gas, Water)

You can send your FAX to: (657)207-5890

My Direct line: 657-212-4990

On your fax Cover page please include...

1. **case ID#**
2. **Best Call Back telephone number**
3. **e-mail address if you have one**

Once we receive your fax you will receive a call back about 30 minutes after TO give you confirmation we received your fax. What is the best call back number for you? _____

Now, because you are eligible, a notice is sent out to our compliance department with your Case ID number. This information will then be forwarded to your **Mortgage Investor** and it serves as notice that your **investor** has made an attempt to assist you with your current mortgage payment

In order to keep your case active and to also stay in compliance, you will need to send over your documents to verify your claim within the next 48 hours. That's in the next 2 business days. The system gives you until close of business on _____ (day of the week). *Mr./Mrs. _____, If for whatever reason you cannot get all of your documents together by _____ (day of the week), I would suggest that you fax what you do have in order to keep your case open, because, if the system does not see any activity in the next two days, it will automatically close your case and then you will not be eligible for another 12 months.*
...OKAY...

Once we receive your documents, I will call you to review your documents with you. If we have a complete file I will then submit your documents to our legal processing department for review. That review process takes about 2 – 3 Business days. During that time, an underwriter will be looking at your specific situation against the guidelines and criteria set by the government programs. After the "review process" you will be assigned a "case manager" to review the results with you and answer any questions.

Attachment N

Schedule payments within 2 mos!
company automatically charges me
\$200 for scheduling late

First Forms to ask for:

mortgage statement
proof of income
financial worksheet
third party authorization



Goes to assessment department
* Make sure to plug in detailed
notes in comments and brief
important ones are under special
notes and hardship

Follow
ups { Must touch lead every 7-10 days
otherwise it goes into "shark tank"
for others to grab.

* We have 98% approval rate w/ Wells
Fargo.

Look up property address @ RealtyTrac
they're \$20K+ behind charge \$5,500

We are connected w/ loss mitigation department when you call it's gonna be customer service

FEMA hold then work towards modification
What are your questions let's start with that?

What do you guys do? Depends on what's going on with your situation. ~~People~~ Mainly people who are behind on their mortgage, facing foreclosure, maybe even ~~have~~ have a sale date, who's mortgage company is no longer interested in helping them get a solution. We help homeowners that want to keep their home, we help them ~~qualify~~ ~~qualify~~ to get a modification or a loan restructure through their lender, and if they are eligible we help them to get it.

Your mortgage company may put up the facade of working w/ them, have them submit documents on your behalf but they have no obligation to work with non-profits. It only takes 2 months to do a modification if it takes longer more likely the mortgage company is not going to do anything and they string you along until they get closer and closer to a sale date where you can't

do anything, don't have time to do anything and you ultimately end up losing your home. They have you submit paperwork over and over, tell you they didn't receive it, tell you it's filled out wrong, tell you it's sent too late, designed to upset you, frustrate you, get you closer and closer to that sale date.

Bankruptcy stops the sale date and puts you in a bind for the next 5 years.

Once you start back to paying your mortgage you went run into these problems in the future. Don't bank w/ your mortgage company.

"We will offer you a deed in lieu. Just give up the keys, house, and go. We won't come ~~up~~ after you for anything else." if you don't want it to affect your credit score as much as a deficiency balance. (amount owed after property is sold)

"Florida is a Judicial state, they have
you lose to send you to court before foreclosure"
anyway (you signed a contract giving bank right to sell)

"Because you are \$21K behind they might
not, ^{but} the ultimate goal is to reduce the
monthly goal but I have to ~~be realistic~~
give you realistic expectations. What I
can promise you is for them to seize
all foreclosure actions and place the
delinquent amount in back of your loan
so that you have a fresh start and be
placed in the best financial situation
with your lender."

(go in programs)

* We can't make changes until we are
in a better financial situation with
them.

"Our discovery team is gonna call Chase bank
they're gonna get an approval for
submission. If you don't ^{why you don't meet} meet the ~~criteria~~
criteria they will tell ^{the criteria so} that we can realign what you need to
meet the criteria so that we can obtain
that modification for you. How does that sound?"

"Are you in a position ^{where} ~~that~~ if granted the opportunity for a fresh start and a new beginning that you are capable of making the payments?"

"Yes, everyone is going to charge including your mortgage company."

- 1) They can go to any Citi bank
- 2) Wire payment to our corporate acct
- 3) Send cashier's check or money orders

5-7 business days you will receive a letter from your lender letting you know Capital Home has reached out and they are cooperating.

you want people who won't use your hardship as an opportunity. you look at your balance and your mortgage actually goes up about 10K.

^{exercise}
We put ~~people in~~ ^{govt} programs which will lower your rate as well as your pmt. We'll catch you up if you're behind, slash all your

years so you don't have to put those at the end of your loan. We also will stop the foreclosure process if you are in foreclosure. We will request a couple documents from you via email, submit to underwriting, and go from there."

FACTS (lender does modification)

1. We lower mortgage payment
2. We lower your interest rate (or can go up to today's market rate)
3. Any payment that's past due now will be put to the back of the loan (but don't say that)

"All your past due monthly payments will be put to the back of the loan" Within 90 days your mortgage will report as current which will overall improve your financial standing credit-wise.

California is a non-judicial state,
they will throw you out!
weekly
no money saved up

Purchase Price } always mention
Purchase Date } from Realtytrac
Estimated Value }

Dont Guarantee Services }
They're paper pushers }
Home is not protected }

Asset Manager Bayview

Good Faith payments proposal

You're not eligible for a modification
for a year or 2 after your last.

You have in equity, PLEASE
Don't give it to the bank!

We have an approval w/ your bank
and they are only giving us until
date/time to submit everything.

We exercise your home bill of rights
for you!

"Non-profits are paper pushers they
cannot guarantee but just twiddling
their fingers hoping to get an answer.
You're playing w/ fire. It's your home!"

* If we don't respond within 72 hrs
they will close us out and we have to
start over.

* Every 2 weeks your processor gives you a call.

* This process is gonna "run you" \$\$\$

Keep calls to minimum (15 mins tops!)

Attachment O



SERVICES WE PROVIDE

Standard Loan Modification Request Doc Preparation

\$2995 – \$3895

Commission: 20% House Fee: \$495.00
(Requirements)

- 1 or more months late
- NOS / Notice of Sale
- NOD Notice of Default

These fees may include a \$550 to stop sale date (BK)

Advocacy - Complaint process

\$4500 - \$6500

Client that has been denied a Modification in the past or If we submitted a standard Loan Modification Request and it was denied.

Commission: 20% House Fee: \$495.00

Eviction Defense

\$2000 – \$2500

Plus \$750.00 monthly

Client has a fixed income we can go as low as \$1500 Onetime payment

Commission: \$200.00 Monthly Comm: \$75.00

No house fee imposed

Reverse Mortgage Negotiation

\$2000.00 - \$2500.00

Commission: \$200.00

No house fee imposed

All negotiation services must be paid in full within a 20 day period

Doc Prep Package

\$1500 - \$2000

Commission: \$200.00

No house fee imposed

Doc Prep Package should always be "ONE TIME PAY"

V.O.D (Validation of Debt)

\$1200 - \$1500

Client must have 30 days before sale date.

Commission: \$200.00

No house fee imposed

V.O.D. Fees must always be a ONE TIME PAY"

Streamline Refinance

\$2995.00

Client must have had no lates in the past three years / must be current BUT" with a hardship to lower interest rate.

Commission: 20% House Fee: \$495.00

Reassessment Fee

\$495.00

If client is non compliant or has had file on hold for non/ payment for over 30 days. Fee to reopen file

Commission: \$ 95.00

NOD (Notice of Default) - Client may be one month late to two months or more = Standard modification request

On a "Standard Modification request please advise client if request is denied" we will be able to automatically appeal with a Complaint Process service at an additional cost. = Phase II

NOS (Notice of Sale) - if sale date is within 1 to 3 days One time close . IF sale date is a month away it is NOT a one call close! We must ask for stips to be evaluated before we accept file and pitch any fees.

MOD Denials – If client has had a Modification request denied this would fall under the Complaint process

Capital Home, Good afternoon this is _____ How may I assist you?

(If mailer call) ask for Reference number _____

Thank you, our records indicate that you may be experiencing hardship with your mortgage, is this why you are calling?

Can I get your first and last name please? Client name Thank you. For verification purposes, may I have your property address?

Get address and the last four digits of their social

Are you experiencing hardship with your mortgage, is this why you are calling?

My name is Shirley, I am a case manager here at Capital Home and I will be assisting you with verification eligibility to restructure your loan with your lender.

Please note that this call is being monitored and recorded for quality and training purposes. The information you provide us with today, will be used by your mortgage investor" to initiate the process of a Loan Restructure.

I will need 10minutes of your time to complete an initial interview, do you have 10 minutes?
Yes, thank you. Before we get started I want to explain our process, after we complete our review you will be able to ask me any questions you may have.

We are advocates for the homeowner who is struggling with their mortgage. Our goal is

NO.1, To assist homeowners who need more affordable mortgage payments or if fallen behind with mortgage payments and need to find out if eligible for assistance before foreclosure proceedings.,

NO.2, We will confirm and verify eligibility for a Traditional Modification since the Hamp" has expired since December 2016, eligibility for a traditional modification with the lender may be available.

NO.3, You may already have an "auction date" and you want to stop the sale of your property and move forward into applying for the Traditional Modification to save your property.

In order to pre-qualify you for assistance, I need the following information....

DO YOU HAVE A SALE DATE?

1. Are you the only person on the loan?
2. How many months are you behind?
3. Who is your lender?
4. What is your Interest rate? Fixed or adjustable or interest only?
5. What year did you purchase your home?
6. What is your current mortgage payment?
7. Does this payment include your escrow?
8. How much is your Escrow?
9. What is your gross monthly income?
10. Spouses income
11. Do you have a 2nd mortgage?
12. Have you received a loan modification in the last two years?
13. What is your hardship?

I will place you on a brief hold while I update all of your information.

PLEASE HOLD WHILE I UPDATE YOUR FILE.

BECAUSE YOU HAVE A SALE DATE I WILL NEED YOUR DOCUMENTS IMMEDIATELY SO THAT WE CAN OBTAIN APPROVAL FROM OUR COMPLAINEE DEPARTMENT AND MOVE FORWARD TO STOPPING THE AUCTION. The fee to stop your sale date and move forward with the loan restructure to completely remove your loan from foreclosure is \$_____ how will you be taking care of that today?

OUR COMPLAINEE DEPARTMENT WILL CALL YOU AS SOON AS I RECEIVE YOUR DOCUMENTS AND initial payment has been received. OUR COMPLIANCE MANAGER WILL WALK YOU THROUGH THE PROCESS OF STOPPING YOUR SALE DATE.

Great news (client name) our system shows that you are eligible and based on your information, your new mortgage payment is estimated at \$ (payment amount) plus your escrow _____. Please note this is an "estimated" amount. If you were awarded this payment of \$_____ Is this a payment that you would be able to sustain for the term of the loan? Now I need you to get pen and paper to write down your case ID # and the list of documents that our Compliance Department will need in order to accept your case in our office. Because of the status of your property our process requires we receive your documents within 48 hours.

Have you saved any money for this process? Our process does require a one-time processing fee. Once we receive your initial documents our Discovery Assessment Department will determine if you are eligible for a supplemental credit to apply to your fees to make this process affordable.

DOCUMENTS NEEDED:

Mortgage statement
Utility bill
Income verification
Hardship
Third party authorization
Financial worksheet

Now, because you are eligible, a notice will be sent to our compliance department with your case Id #. This information will be sent to your lender to immediately accept approval and initiate the process of your loan restructure request.

In order to keep your case active and also stay in compliance with all rules and regulations you will need to claim your approval within the next 48hours, that is two business days. Your documents should reach us by no later than _____

Mrs. Client, if for whatever reason you cannot gather all your documents by _____ I would suggest you forward what you have in order to keep your case active. If the system does not recognize any activity in the next two days, it will automatically close your file then you will not be eligible again for the next three months. Once I receive your documents I will call you to review your documents with you. If we have a complete file and initial payment I will then submit your documents to our processing department. Our processing department will be contacting you within the first 24 hours to give you their contact information and initiate your process with your lender.

Attachment P

FINANCIAL POLICY

Capital Home is committed to providing you with the best possible customer service and assistance in your request for Document Preparation for Loan Modification request. In order to achieve these goals, we need your cooperation and understanding of all our policies and protocol.

To include *Service Agreement terms and conditions, payment to Capital Home*, and all *Disclosures* that may impact our process.

PAYMENTS TO CAPITAL HOME

We will be happy to provide you with a payment plan for our services. Please make sure your payments to Capital Home are received on or before the due date. **Capital Home does not offer a grace period.** You may pay Direct Deposit to our bank Citi Bank or, submit a cashier's check, or money order, or wire transfer (wire must post our account by the due date of your payment) Payments not made on time; the file will be subject to a "hold" or file may be closed and additional fees must be paid to re-open.

DOCUMENTS AND CONDITIONS BY LENDER

All requested documents must be collected prior to submission to your lender. Communication should be open in case your lender requires additional documentation. All conditions of additional documents requested must be submitted within 24 hrs. WE NEED YOUR 100% COOPERATION

ELIGIBILITY AGREEMENT

I CERTIFY THAT I HAVE READ AND UNDERSTAND Document Preparation process and policies this process entails. I also certify that I have signed and understand the Service Agreement I have signed between Capital Home Advocacy Center and myself, and I accept their representation in my request to Modify my mortgage loan with my lender _____

I further acknowledge the terms and conditions of said agreement. *I further understand Capital Home is not the final decision maker in the outcome of my request. I must meet all lender guidelines and conditions within my lender's regulations. I understand that payment is required to Capital Home for their document preparation services.*

Client Name _____ DATE _____

Co-Borrower name _____ Date _____

SERVICES: Revised 01/05/2018

	<u>FEES</u>	<u>COMP</u>
<u>Standard Loan Modification Request Doc Preparation</u> (Requirements) <ul style="list-style-type: none">• 1 or more months late• NOS / Notice of Sale• NOD Notice of Default <i>These fees will include \$695.00 house fee this fee will be taken off the first initial payment before any commission is paid out.</i>	\$2995.00 – \$3895.00	Comp: 25%
<u>Complaint process</u> (if client has been denied a Modification in the past) or If we submitted a standard Loan Modification Request and it was denied House fee applies to both Phase I & Phase II	\$4500.00 - \$6500.00	Comp: 25%
<u>Eviction Defense</u> If client has a fixed income we can go as low as \$1500 Onetime payment plus : \$75.00 every \$750.0 payment collected thereafter	\$2000 – 2500 Plus \$750.00 per month	Comp: \$150
<u>Reverse Mortgage Negotiation</u> No house fee imposed. All negotiation services must be paid in full within a 20 day period	\$2000.00 - \$2500.00	Comp: \$200.00
<u>Any Negotiation File</u> No house fee imposed. All negotiation services must be paid in full within a 20 day period	\$2500 - \$3500	Comp: \$200.00
<u>Doc Prep Package</u> No house fee imposed, Doc Prep Package should always be "ONE TIME PAY"	\$1500 - \$2000	Comp: \$200.00
<u>V.O.D</u> (Validation of Debt) Client must have 30 days before sale date. No house fee imposed, V.O.D. Fees must always be a ONE TIME PAY"	\$1200 - \$1500	Comp: \$200
<u>Streamline Refinance</u> Client must have had no lates in the past 6 months / must be current BUT" with a hardship to lower interest rate.	\$2995.00	Comp: 15%
<u>Reassessment Fee</u> If client is non compliant or has had file on hold for non/ payment for over 30 days Fee to reopen file	\$59500	Comp: none
<u>*Collections</u> Any collections from agent residuals, done by house collection methods, agent will only receive 10% commission. It is your duty (Agent) to collect on your residuals, If House sends an email or makes a phone call in collection efforts of your residual money, .. You will only receive partial commission		Comp: 10%

Refunds Any refund given to a client by the company will be taken out of your commission. Any costs to the company by your client, will be paid by the agent.

NOD - Client may be one month late to two months or more = Standard modification request
On a "Standard Modification request please advise client if request is denied" we will be able to automatically appeal with a Complaint Process service at an additional cost. = Phase II

NOS - if sale date is within 1 to 3 days one time close. IF sale date is a month away it is NOT a one call close! We must ask for stips to be evaluated before we accept file and pitch any fees.

MOD Denials – If client has had a Modification request denied this would fall under the Complaint process

Leads – You will be able to keep your lead for 7 days to work IF you do not work your leads within that time frame and converted into close success they will be removed from your pipeline.

Processing - DO NOT GO TO PROCESSING AT ALL

If you are absent and you have a NOS deal pending, that deal will be given
to another agent

Name:

Address:

I am providing you with the results of The Discovery Assessment Team. Remember our goal is to place you in the best financial position with your lender. During this meeting I will take notes and submit to the Compliance Team and will wait for the final decision. At the end of this discussions if you have any feedback questions I will be more than happy to discuss with you. We are here to help you get back on track. Also, please remember in order to maintain high success rates, we only take on files which will yield a successful outcome.

The good news is the Compliance Department has given us approval which means your lender [REDACTED] is willing to move forward with a loan mod . Your status is currently in Pre-Foreclosure; however, you could get a sale date at any time, so we want to move forward quickly to avoid that.

Your purchase date is: [REDACTED]

Your assessed market value is: \$ [REDACTED]

Estimated Unpaid Principal is: \$ [REDACTED]

Reported Interest rate is: [REDACTED]

Reported Arrearages are: \$ [REDACTED]

Monthly payments:

STATUS OF FILE:

OPTIONS NO LONGER AVAILABLE:

Forbearance and Repayment plan options are no longer available at this time. y/n

Note: This is a home transferred to you by your parents so Im assuming you really want this house and is quite the investment for you.

AND WHAT WE ARE GOING TO DO:

1. We are going to settle the arrearages, by placing the amount due at the end of the loan. Get you up to current and up to date.
2. Negotiate your interest from 3.5 to 4.0.
3. Extend your terms for another 5 or 10 years to lower your house payments**
4. Principal balance reduction
5. This comes with 100% money back guarantee for this process. If we are negligent and drop the ball you get all your money back.
6. As you know the lender has certain criteria that you have to meet in order to become eligible, that is where we come in.. we will ensure that your paperwork submitted meets all the requirements and eligibility, similar to what a CPA does for business taxes.

Notes:

Although we gotten approval from the lender to move forward, they will continue to move forward with foreclosure an auction sale date, until they receive your submission that is why it is important at this time to move forward as soon as you can.

Or

Since the sale date will be stopped, we have to work incredibly efficient by ensuring your packet is submitted immediately, otherwise we will lose the opportunity.

Once your file has been submitted and processed, you will be assigned a processor that will be working on your file with you directly, providing you with updates every 14 days by phone or email. This process will only take approximately 2-3 months and no payments are required from you during this

period. Your home will remain exempt from Foreclosure, as per the rules and regulations. It would be best to create a folder, keep all your proof of income and bank statements so when asked for an update you will have it available.

Your projected house first payment will be made on __

Once I get final approval from Our Compliance, I will prepare and send final documents for signature, including an agreement that will protect all parties.

As discussed earlier we do have a one-time processing fee which is for the process and is not credited towards your mortgage. I placed and received a supplemental credit for \$1500.00 for this process which includes doc processing, doc prep and negotiations. Your final cost is for all services is: _____

A. One time payment of \$ _____

B. two payments of \$ _____

C. three payments of \$ _____

The lenders expectations would be that we move forward with this as soon as possible. We recommend moving forward as soon as possible to avoid a sale date. They advised that they would be moving forward until your submission is received. As you know we have to get all your documents in and reviewed and prepared to submission. The sooner the better.

Neisha , when do you think you would be able to move forward?

Attachment Q

DIRECT DEPOSIT TO CITY BANK

PAYMENT PLAN MUST BE WITHIN 3 MONTHS

ALL OF THE LENDERS HAVE CRITERIA TO
GET U APPROVED. WE WILL MAKE SURE U
MEET THAT CRITERIA

WE WILL FILE A COMPLAINT TO THE FEDERAL AUTHORITIES,
(AS A LAST RESORT) IF LENDER DOESN'T MODIFY LOAN

85% OF HOMEOWNERS WE HELP HAVE ALREADY
BEEN DECLINED

WE HAVE A 98.6% SUCCESS RATE

WE CAN EXTEND YOUR LOAN PERIOD TO LOWER
YOUR PAYMENTS

WE KNOW WHAT THE DTI RATIO NEEDS TO BE
IN ORDER TO GET YOU APPROVED

THE FEE INCLUDES DOC PROCESSING, DOC PREPARATION,
AND NEGOTIATION

SUPPLEMENTAL ~~FEE~~ ^{CREDIT} ~~DISCOUNT~~ WILL GIVE
A DISCOUNT TO OUR FEE

Limit 1st CALL OR CLIENT CALL
#1936
TO A MAX. OF 15 MINUTES

BE ASSERTIVE AND FIRM
DON'T BE AFRAID

- ① WE KNOW SITUATION
- ② BENEFITS THEY'LL RECEIVE
- ③ PITCH PRICE

1 WEEK FOR 1st CALL

QC - ALL DUCKS IN A ROW

THE 2 WEEKS AFTER THAT
PROCESSING < FIRST IS PROC. MGR
SECOND PROC.

TO QUOTE

- 1) LOOK AT FIN WORKSHEET
- 2) LOOK AT WHAT THEY OWE
- 3) " " " " EARN

CITIBANK - EASIEST
WAY TO MAKE PAYMENT.

Inbound call - INTAKE QUESTIONS :

3

DOC
PROCESSING
DOC
NEGOTIATION

8:10
11:20-12
4:45

4/19

14 years

6/14

EQUITY

INT
RATE

South
55406

- WE CAN EXTEND YOUR
LOAN PERIOD TO LOWER
YOUR PAYMENTS
- WE KNOW WHAT THE DTI
RATIO NEEDS TO BE IN
ORDER TO GET U APPROVED

1. Take the call - Thank you for calling (Capital Home) this
is _____ speaking how I may help you. <sup>payment plan must
be within 90 days</sup>

2. Let's start with some basic information: before we go into
discussion - I do have to state that our calls are
monitored and recorded for quality assurance:

3. Please state your full name:

4. Please confirm your home address:

5. What is a good number to reach you just in case this call
drops

6. What is your email address (if no email) ask for Fax#

7. What kind of work do you do (get name of work and title
and time they been there)

8. What is your monthly income (Gross and Net take home
income)

9. Who is your lender:

10. How much is the monthly mortgage payment and
interest rate%

11. How many months or years are you ^{PAST} ~~past~~ due:

12. Have you ever done a home loan modification: yes or
no? (If yes?) Ask when. (ASK WHAT HAPPENED) (WHY
DID THEY GET TURNED DOWN)

13. I will be sending you an email of the following
documents that we will need to further assist you.. For the
FREE Evaluation

14. YOU HAVE 24 TO 48 HOURS TO SEND THE
DOCUMENTS BACK BY FAX OR SCAN EMAIL |

ALL OF THE LENDERS HAVE
CRITERIA TO GET U
APPROVED. WE WILL MAKE
SURE U MEET THAT
CRITERIA

2. something

WE WILL
FILE A
COMPLAINT
E THE
FEDERAL
AUTHORITY
TIES
IF LENDER
DOES NOT
MODIFY
LOAN

- 85% OF THE
HOMEOWNERS WE
HELP HAVE ALREADY BEEN
DECLINED
- WE HAVE A ~~98%~~ 100%
SUCCESS RATE (IF WE
ACCEPT YOUR
FILE)

MODIFICATION

- ① WE WILL STOP THE FORECLOSURE PROCESS IMMEDIATELY
- ② YOU DO NOT HAVE TO MAKE A MORTGAGE PAYMENT FOR 4 MONTHS
- ③ WE WILL NEGOTIATE THE INTEREST RATE TO 3 TO 3 1/2 %
- ④ WE WILL NEGOTIATE THE LATE BALANCE TO THE BACK OF YOUR LOAN WITHOUT INTEREST
- ⑤ WE WILL NEGOTIATE TO REMOVE LATE FEES, JUNK FEES, & INSPECTION FEES. & FORECLOSURE FEES.
- ⑥ IF YOUR PROPERTY IS UNDERWATER, WE WILL NEGOTIATE TO GET YOU A ~~PRINCIPAL~~ PRINCIPLE BALANCE REDUCTION
- ⑦ WE CAN EXTEND THE LOAN PERIOD TO LOWER YOUR PAYMENTS

Attachment R

Santa Ana Ca.

10 yrs

98% approval rate

Homeowners - working for clients
~~best~~

dept - specialist - don't give numbers.
more information.

Processing - intouch w/mortgage companies.

Try to provide email.

- fresh start.
- stop foreclosure.
- underwriting.
- send me doc for free evaluation.
- 60-90 days.
- options

Positive approach, but
Time resistant. 24 hr
review process

Eligibility code - right corner. CAP#

Thank you for calling Capital Home

This is Monique speaking. How may I assist you?

How did you hear about us?

Before we start with some basic information I do have to state that our calls are monitored & recorded for quality assurance.

Well are you behind on ur mortgage?

who we are.

We are a document preparation company.

That specializes in processing documents for home loan modifications.

who is your lender.

Do you work with them? We have a 98% approval rate with them & we work closely hand & hand with them.

Do you have a moment for a free evaluation? Perfect! ~~State~~ (start questions) okay ~~I will just need to collect some~~

Attachment S

Protected by US ^{Once you pay}
^{your fee we will}
^{call 3rd party, they}
^{have a Guide to}

Do you have any other Options? ^{Steze}
to Save your Home! ^{It}

^{top 5} 98% Approvals ^{company}
Advocate Submit and Appeal and ^{Re} ^{submit}
^{24 hrs} takes

→ That is best for your protection and
the company's!

What kind of loan is this.....

Traditional home loan Modification

Another benefit

→ It only takes
one appeal

3.75 - 4.25

key factors of getting an approval

- Hardship

- Income

you do have the Ab

30 to 90 days

~~Washed away~~ Last Amount Due
- 3 payments

- 2 payments
- 1 time payment

Give you some money.

Attachment T



888-238-3303
info@nac-us.com
1851 W. 1st Street Suite # 900
Santa Ana CA 92705-4066

VALIDATION OF DEBT AGREEMENT

CLIENT INFORMATION

BORROWER'S NAME

CO-BORROWER'S NAME

SUBJECT PROPERTY

AGREEMENT

National Advocacy Center hereby agrees to provide document preparation products for Client(s). National Advocacy Center will utilize its resources, industry experience, and contacts to compose a comprehensive Qualified Written Request and Validation of Debt Demand. This service to assist Client(s) to procure a postponement on an active foreclosure sale date on their property. By signing below the Client(s) understand(s), acknowledge(s), and agree(s) that National Advocacy Center does not guarantee results in conjunction with this document preparation services.

Client(s) will pay a fee of \$ to National Advocacy Center in exchange for its documentation preparation products. This fee is due after the file has been reviewed by staff and, or, management for approval eligibility. Upon receiving payment and signed application, National Advocacy Center will begin the preparation of the file.

Client(s) agrees to cooperate with National Advocacy Center with regard to providing information, documents and any other information needed by National Advocacy Center to perform the products set forth in this agreement.

Client(s) acknowledge(s) and agree(s) that the fee is considered earned by National Advocacy Center upon the completion of the service rendered. This fee is not contingent upon any results for any process initiated by the Client(s) to their prospective lender(s).

The obligation of National Advocacy Center to perform "services" for Client(s) is conditioned on the performance by Client(s) of providing complete and truthful information in a timely manner. If the Client(s) fails to perform, then National Advocacy Center will have no further obligation whatsoever. The parties agree that any damages claimed by either party are limited to the amount of the Client(s)'s fee in all cases.

This contract contains the entire agreement between National Advocacy Center and Client(s) concerning the rights granted and the obligations assumed in this contract. Client(s) may cancel or rescind this contract without penalty or obligation within three (3) business days from the original executions date of this agreement.

TERMS

I have read, reviewed and agree to the terms and conditions of this agreement. I understand and am aware of the parameters, requirements and conditions set forth by this agreement.

BORROWER'S NAME

DATE



888-238-3303
info@nac-us.com
1851 W. 1st Street Suite # 900
Santa Ana CA 92705-4066

AUTHORIZATION: Third Party Representation

CLIENT INFORMATION

DATE SIGNED

DATE FAXED

DATE CONFIRMED

SERVICING COMPANY

LOAN NUMBER

BORROWER'S NAME

CO-BORROWER'S NAME

BORROWER'S SSN

CO-BORROWER'S SSN

HOME PHONE NUMBER

MOBILE PHONE NUMBER

OTHER PHONE NUMBER

SUBJECT PROPERTY ADDRESS

MAILING ADDRESS (IF DIFFERENT FROM ABOVE)

AUTHORIZED REPRESENTATION

AUTHORIZED REPRESENTATION

AUTHORIZED REPRESENTATION

Dear Mortgage Servicer,

This correspondence is meant to serve as my/our personal, written authorization that I/we, the mortgagor(s), regarding the above referenced subject property address, do hereby grant National Advocacy Center, and all authorized agents therein, the permission to discuss all current and future matters related to the above mortgage loan number(s).

Moreover, the company's contact information is indicated in the above header for clarification and verification purposes. Please note, that this letter of authorization is set to expire six (6) months from the date signed hereto.

BORROWER'S SIGNATURE

DATE

CO-BORROWER'S SIGNATURE

DATE



Service Agreement

This service agreement is made on _____ by and between
National Advocacy Center, (the "Company") and _____ (the "Client")
for the purchase of services described below for the subject property located at _____

1. Scope.

Company shall provide eviction defense services to include but is not limited to any/all legal means necessary to postpone, stall and otherwise delay any eviction and/or unlawful detainer action against client and subject property for as long as possible. Company shall, if applicable, engage with any third party seeking an eviction or unlawful detainer ruling in order to negotiate the best possible cash settlement in exchange for client vacating said property.

2. Term & Delivery.

This agreement shall begin on the date executed and end upon either a) client voluntarily or involuntarily vacating the property or b) company receives written cancellation from client. Company will have no obligation to commence and/or provide services until it has received initial payment and subsequent payment for services.

3. Charges.

Client agrees to pay the total amount due based on the items above. The initial fee for services is _____ and is due on or before _____. Client shall pay _____ every 30 days thereafter until services, as outlined in section 2a.

2. Conclude.

A. Client shall, within 7 calendar days following payment of initial fee, deliver post-dated checks for the months of payments. Failure to deliver said checks may cause a delay in the delivery of services.

Name (Printed)

Company Authorized Agent Name

Signature

Company Authorized Agent Signature

Date

Date



888-238-3303
info@nac-us.com
1851 W. 1st Street Suite # 900
Santa Ana CA 92705-4066

AUTHORIZATION: Third Party Representation

CLIENT INFORMATION

DATE SIGNED

DATE FAXED

DATE CONFIRMED

SERVICING COMPANY

LOAN NUMBER

BORROWER'S NAME

CO-BORROWER'S NAME

BORROWER'S SSN

CO-BORROWER'S SSN

HOME PHONE NUMBER

MOBILE PHONE NUMBER

OTHER PHONE NUMBER

SUBJECT PROPERTY ADDRESS

MAILING ADDRESS (IF DIFFERENT FROM ABOVE)

AUTHORIZED REPRESENTATION

AUTHORIZED REPRESENTATION

AUTHORIZED REPRESENTATION

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Moreover, the company's contact information is indicated in the above header for clarification and verification purposes. Please note, that this letter of authorization is set to expire six (6) months from the date signed hereto.

BORROWER'S SIGNATURE

DATE

CO-BORROWER'S SIGNATURE

DATE



Document Checklist

- ☐ Most Recent Mortgage Statement
- ☐ Hardship Letter
- ☐ Financial Sheet
- ☐ Proof of Income
- ☐ Bank Statements
- ☐ 4506 T Form (Enclosed)
- ☐ 2014 and 2015 Tax Return All Schedules

Notes



Payment Checklist

_____ Accurate Schedule of Payments

_____ Receipt of Deposit or Wire

_____ Check only if BK Payment is included in Doc Prep Payment. If so,
How much? \$ _____

You will not receive same week commission unless all of the information
above is provided.

Notes:



Submission Form

Borrower: _____

Address: _____

Date Submitted to processing: _____

Case Manager: _____

•Loan Origination Date on or before January 2009

_____ Yes _____ No

•Previous Modification

_____ Yes _____ No Date : _____

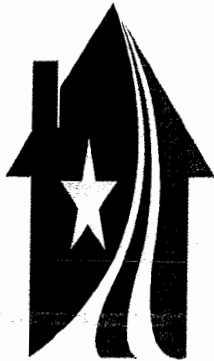
FORECLOSURE SALE DATE: _____

Borrowers Contact Information:

Cell: _____

Home: _____

Email: _____



American Home Servicing Center

505 N TUSTIN # 212

SANTA ANA, CA, 92705

FAX LINE 657-207-5890

WWW.AM-SC.COM

Programs available based on eligibility confirmation...

- **HAMP (Home Affordable Modification Program)**
- HARP (Home Affordable Refinance Program)**
- **Traditional Home Loan Modification**
- In-house Loan Modification**
- **Principle Reduction Program**
- Foreclosure Prevention Program (When a sales date exists)**
- Loss Mitigation**
- Forbearance Program**
- 2nd Lien modification**
- **2nd Lien Forgiveness**
- Short Sale**
- Deed in Lieu (AKA: Cash for Keys program)**
- Loan Origination**

A traditional loan modification

is assistance provided by lenders through various "in-house modification" programs. But you may be required to provide some kind of upfront funds to the lenders by way of "good faith deposits" to get an approval for this type of mortgage loan modification. This is how it differs from the loan modification provided under the making home affordable program. And the rate of interest provided on these modifications might not be as low as those offered on the government loan modification plans and the interest rates can also be variable throughout the term of the home mortgage loan.

The federal government's form of providing a mortgage loan modification is the home affordable modification plan which is also known as the HAMP. This type of loan modification offers monetary incentives to struggling homeowners and lenders. Further, it is possible to obtain rate of interest which may be as low as 2% and get duration of mortgage loan extended up to 40 years. The incentive received will be adjusted against reduction of principal loan dues owed. To secure the benefits of the HAMP, borrowers must meet certain eligibility conditions

In-House Modification

An in-house modification is more flexible because it's totally up to the lender to change the terms. A homeowner who doesn't qualify for HAMP can get an in-house modification if he can prove to the lender that it is justified. You'll still have to provide complete financial information, based on net income rather than the gross income used by HAMP.

Principal Reduction Alternative (PRA)

If your home is currently worth significantly less than you owe on it, MHA's Principal Reduction Alternative (PRA) was designed to help you by encouraging mortgage servicers and investors to reduce the amount you owe on your home.

+ Eligibility

You may be eligible for PRA if:

Your mortgage is not owned or guaranteed by Fannie Mae or Freddie Mac.

You owe more than your home is worth.

You occupy the house as your primary residence.

You obtained your mortgage on or before January 1, 2009.

Your mortgage payment is more than 31 percent of your gross (pre-tax) monthly income.

You owe up to \$729,750 on your 1st mortgage.

You have a financial hardship and are either delinquent or in danger of falling behind.

You have sufficient, documented income to support the modified payment.

You must not have been convicted within the last 10 years of felony larceny, theft, fraud or forgery, money laundering or tax evasion, in connection with a mortgage or real estate transaction.

*Eligibility criteria are for guidance only. Contact your mortgage servicer to see if you are eligible for PRA.

Home Affordable Modification Program

If you are having a tough time making your mortgage payments, you may be eligible for MHA's Home Affordable Modification Program (HAMP®). HAMP is designed to provide deep and meaningful savings for homeowners devastated by unaffordable increases in expenses or reductions in income.

+ Availability

+ Eligibility*

You may be eligible for HAMP if you meet the following criteria:

Because of a financial hardship, you are struggling to make your mortgage payments.

You are delinquent or in danger of falling behind on your mortgage.

You obtained your mortgage on or before January 1, 2009.

Your property has not been condemned.

You owe up to \$729,750 on your primary residence or one-to-four unit rental property (loan limits are higher for two- to four-unit properties).

You have not been convicted within the last 10 years of a crime in connection with a mortgage or real estate transaction.

*Eligibility criteria are for guidance only. Contact your participating mortgage servicer to find out if you are eligible to begin the HAMP evaluation process. If you qualify for HAMP and you have a second mortgage, you may also qualify for MHA's Second Lien Modification Program (2MP).

Second Lien Modification Program (2MP)

If your first mortgage was permanently modified under HAMPSM and you have a second mortgage on the same property, you may be eligible for a modification or principal reduction on your second mortgage as well, through MHA's Second Lien Modification Program (2MP). 2MP works in tandem with HAMP to provide comprehensive solutions for homeowners with second mortgages to increase long-term affordability and sustainability. If the servicer of your second mortgage is participating, they can evaluate you for a second lien modification.

+ Eligibility

You may be eligible for 2MP if you meet all of the following criteria:

Your first mortgage was modified under HAMP.

You must not have been convicted within the last 10 years of felony larceny, theft, fraud or forgery, money laundering or tax evasion, in connection with a mortgage or real estate transaction.

You have not missed three consecutive monthly payments on your HAMP modification.

*Eligibility criteria are for guidance only. Contact your mortgage servicer to see if you are eligible for 2MP.

AUGUST _____, 2015

Mortgage Assistance, ...Can I get your ELIGIBILITY code on the top right corner of your notification

Ok, One Moment...

Our records have now been updated and now indicate that you have called in for assistance with your current **HARDSHIP** on your home loan.

Can I get your first and last name please? _____ Phone #:

My name is _____ and I am a housing counselor with the legal loan processing department and I will be assisting you with the verification of eligibility.

Please note that this call will be recorded for case evaluation and legal purposes but more importantly this information is used by your "mortgage investor" to show as proof to the Government that they are making an attempt to help you with your current Mortgage Hardship.

For verification purposes, may I have your

1. Property Address

There are Two reasons why you received this notification from your "Mortgage INVESTOR"

First, these notifications are for homeowners who need a more affordable mortgage payment, or have already fallen behind and need to find out if they are eligible for assistance before foreclosure proceedings begin.

Second, is to confirm and verify your eligibility for any of the Government Loan Restructuring programs.

In order to pre-qualify you for one of the Government Programs, I will need the following information.

1. Are you the only person on your home loan ::
2. Are you current on your mortgage? :: DO YOU HAVE A SALE DATE ????? (ASK EVERYTIME)
 - a. Have you ever been behind on your mortgage payments? ::
 - b. In the last 12 months? ::
3. What year did you purchase your home? ::
4. What is your current mortgage payment with, taxes, ins, HOA? ::
 - a. Taxes:
 - b. Insurance:
 - c. Interest rate:
 - d. Do you know your approximate Loan Balance:
 - e. Do you know approximately how many Years you have left on Loan:
5. What is your gross monthly income (everyone on loan)?
6. Do you have a 2nd loan on your home or a line of credit?
 - a. Are you current or behind on your 2nd or line of credit?
7. Have you received a loan modification within the last three years? _____, What year: _____
8. Any **HARDSHIP IN LAST 3 YEARS** (lost job, job transition, medical issues, etc.):

PLEASE HOLD while I update your file.

REBUTALS

WHO ARE YOU? ARE YOU A LENDER ?

The name of our company is **American Servicing Center**, we are a processing company that helps homeowners restructure their home loans. (CONTINUE ON SCRIPT)

WHAT BANK DO YOU WORK WITH ?

We work with hundreds of banks across the nation, (Wells Fargo, Chase, Bank Of America, OCWEN,) all participating in GOVT programs. (CON TINUE ON SCRIPT)

WHAT WILL THIS COST?

GREAT QUESTION I DO NOT DETERMINE THE COST OF THE RESTRUCTURE OF YOUR LOAN. YOUR FILE WILL BE SUBMITTED TO OUR UNDERWRITING DEPT FOR FURTHER REVIEW. ONCE I RECEIVE YOUR RESULTS WE WILL KNOW WHAT YOUR EXACT COST FOR PROCESSING/CLOSTING COST WILL BE. KEEP IN MIND THERE IS A GOVT SUPPLEMENT CREDIT THAT IS APPLIED TO HELP YOU WITH COST. (IF THEY MUST KNOW IT RANGES FROM \$ 1,500.00 - 3,000.)

REV 04.22.2014

2nd Call CLOSING

1. Mr./Mrs. _____, Hi this is _____ I have some good news for you regarding your results from your government home program.
 - A. Do you have an e-mail address where I can send you a copy of your results?
 - B. I sent you an e-mail with your results at the e-mail address we have on file for you. Are you going to have an opportunity to get to your e-mail sometime today? I was wondering what time is best time to follow up with you and review your results with you.
2. Situation
 - Review current mortgage situation (Balance, Interest rate, Monthly Payment, Negative Equity)
 - Confirm their hardship This is where "any hardship in the last 3 yrs." come in to play (from script)
3. Confirmation of program
 - What program did they confirm on "HAMP"
 - PRP - PRINCIPAL REDUCTION PROGRAM
 - Etc...
4. Describe the confirmed program
 - Terms and Conditions
5. Go over Cost of Program
 - Cost of program (closing costs, processing fee, etc...)
 - Go over payment options
6. Go over program bullet points
 - Not a Re-finance
 - This is a restructure of your existing loan
 - No Appraisal required
 - No credit requirements
 - Loan term length remains the same
 - Loan servicer remains the same
 - Investor remains the same
 - Your investor and servicing bank will recoup the loss from your loan restructure from a government TARP fund because you meet the guidelines for this government program.
 - The **Troubled Asset Relief Program (TARP)** is a program of the United States government to purchase assets and equity from financial institutions to strengthen the financial sector it is a component of the government's measures to address the subprime mortgage crisis. The TARP program authorized expenditures of \$700 billion.

REV 04.22.2014

7. 3 ways to get denied

- Pay for any processing fees due, and maintain your financial situation [Drastic change in income: winning the lottery, inheritance, new job that that pays significantly greater].
- Send updated documents to the processing department in a timely manner (i.e., updated bank statements, paystubs, tax returns 2011, hardship letter, etc...).
- 3 trial payments, with new payment, to be made on time. Once finalized you will be on a trial payment period with your "new restructured payment" for 3 months. This payment will be due on the 1st of every month for the with a 15 day grace period. This trial period (3 new payments/3 months) will be required to be made within that time frame to be considered on time.

8. Closing

- *"Now in order to move forward, I need two pieces of information from you. (1) I need to know what payment option works best for you. (2) I need to know what start date works best."*
- *"With this info I will forward your file to processing so they can send us back your starting paperwork for your program. That generally takes a few hours depending how backed up they are."*
- Get docs signed and 1st initial payment.

- Loans (\$ MONEY \$) which belong to Freddy Mac and Fanny Mae are guaranteed on HAMP program
- If client states that they don't qualify for HAMP, then we would do a traditional loan modification

Attachment U

This agreement is made on **September 15, 2016** between **E. Christine Rodriguez/Davis**, **Sergio Rodriguez**, **Jaime Aburto** and **Marcus Fierro** regarding **1809 E. Dyer Road** and all business conducted in this location, **American Home Servicing Center (AHSC)** and **National Advocacy Center (NAG)**. As of the date of this executed agreement, all parties agree to the following:

1. Jaime Aburto will be paid \$ 35,000.00 for the following
 - \$7000.00 for marketing for week of Sept 12, 2016 to Sept 16, 2016
 - \$6000.00 for lease deposit for 1809 E. Dyer Road # 301 Santa Ana CA 92705
 - \$22,000 for all computer, printers, faxes, fonality phones, kitchen appliances, projector, screen, server, cubicles, cabinets, all office supplies and all misc items in 1809 E. Dyer Road # 301 Santa Ana CA 92705.
 - \$1000.00 Misc. items
2. Jaime Aburto will pay E. Christine Rodriguez/Davis and Sergio L. Rodriguez \$ 15,669.70 for the following:
 - \$12,869.70 in commissions for the period of September 1, 2016 to September 12, 2016.
 - \$1700.00 for 10 computer monitors and towers
 - \$1100.00 that was deposited into 5912 on September 14, 2016.
3. Jaime Aburto and Marcus Fierro Acknowledges that Jaime Aburto received a payment of 4,000.00 from E. Christine Rodriguez/Davis and Sergio Rodriguez on 9/14/2016.
4. E. Christine Rodriguez/Davis and Sergio Rodriguez will have an outstanding balance of \$ 20,430.30 that is to be paid to Jaime Aburto in 4 monthly increments in the amount of \$4107.57 commencing October 15, 2016 and on the 15th of each month thereafter. Last payment to be paid on January 15, 2017.
5. Jaime Aburto and Marcus Fierro will relinquish all current NAC clients files to E. Christine Rodriguez/Davis and Sergio Rodriguez and will be converted as clients for National Advocacy Group (NAG)
6. Jaime Aburto cannot recruit any employees and/or independent contract hire/contracted by NAG.
7. Jaime Aburto will not have any access or be allowed at 1809 E. Dyer Rd # 301 effective the date of this executed agreement.
8. NAG has no affiliation with AHSC and NAC.

This Agreement contains the entire agreement of the parties. No other agreement, statement, or promise made on or before the effective date of this agreement will be binding on the parties.

E. Christine Rodriguez/Davis

Date

Sergio L. Rodriguez

Date

Jaime Aburto

Date

Marcus Fierro

Date



STATE OF ALABAMA
OFFICE OF THE ATTORNEY GENERAL

LUTHER STRANGE
ATTORNEY GENERAL

501 WASHINGTON AVENUE
P.O. BOX 300152
MONTGOMERY, AL 36130-0152
(334) 242-7300
WWW.AGO.ALABAMA.GOV

May 27, 2015

National Servicing Center
ATTN LEGAL DEPT
2112 E 4th St., Ste 230
Santa Ana CA 92705

Re: Rountree, Summer N. (185965-001)

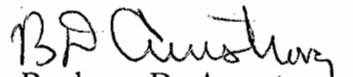
Dear Sir or Madam:

This is to advise you that the above-referenced complaint has been filed with the Attorney General's Consumer Protection Section regarding a transaction with you or your business. A copy of the complaint is enclosed for your review.

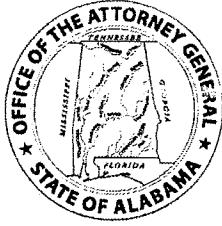
In furtherance of the Attorney General's desire to informally assist consumers and businesses in resolving such disputes, it is requested that you reply in writing within fifteen (15) days of the date of this letter providing your position concerning the allegations of the complaint. Your reply allows the Attorney General to know the position of both parties before recommending, or determining, what action could amicably resolve the matter.

Your cooperation in this effort is appreciated. If you feel you need to discuss the complaint before formally responding, you may contact the undersigned specialist at the number provided.

Sincerely,


Barbara D. Armstrong
Consumer Specialist
(334) 242-7336

Enclosure



STATE OF ALABAMA ATTORNEY GENERAL'S OFFICE
BUSINESS REPLY FORM
CONSUMER PROTECTION SECTION

501 Washington Avenue
Post Office Box 300152
Montgomery, Alabama 36130-0152
www.ago.alabama.gov

Telephone: (334) 242-7335
Fax: (334) 242-2433
Send email to:
ConsumerProtection@ago.state.al.us

185965-001

BDA

PLEASE LIMIT ALL FAX TRANSMISSIONS TO 20 PAGES OR LESS

*It is requested that all replies to the complaints be submitted on this form.
A copy of this reply will be sent to the consumer.*

Date: _____

1. Complete name of firm: _____

2. Principal office address: _____

3. Telephone number: _____

4. Fax number: _____

5. Corporation (Name of President or General Manager): _____

6. Partnership (Name of Partners): _____

7. Single Proprietorship (Name of Owner): _____

8. Name, address and telephone number of person to contact for additional information, if necessary: _____

9. Name of Complainant: _____

10. The complaint is: True () False () Partially False ()

11. Comments (*Use Additional Sheets if Necessary*)

Comments - Continued



Bob Ferguson

ATTORNEY GENERAL OF WASHINGTON

800 Fifth Avenue, Suite 2000 • Seattle, WA 98104-3188 • (206) 464-6686

June 11, 2015

National Servicing Center
2112 E 4th St Ste 230
Santa Ana, CA 92705

RE: Sandra Lou Flores
File #: 467603

Dear National Servicing Center:

The Consumer Protection Division of the Attorney General's Office received the enclosed complaint filed by Sandra Lou Flores regarding your business. Our office provides an informal complaint resolution process to consumers and businesses to assist them in resolving disputes. Many businesses find this informal, voluntary process beneficial in resolving complaints with their customers.

Our office acts as a neutral party throughout this process and facilitates communication between consumers and businesses to assist the parties in resolving the complaint. We are prohibited by Washington State law from providing legal advice or representing either party. Our office monitors consumer complaints for possible indications of patterns of unfair or deceptive trade practices warranting further attention by our office.

Our office requests that you respond to this complaint in writing within 21 calendar days from the date of this letter so that we may determine how to proceed in this matter. Please reference the file number, 467603 in your response.

Please note that consumer complaints, including responses, are public records and are available to the public for copying or inspection in compliance with the Washington State Public Records Act, RCW 42.56.

Thank you for your attention to this matter. If you have questions or would like to submit additional information regarding this complaint, our email address is CRCComplaints@ATG.WA.GOV. Please include the complaint number given above on any complaint correspondence.

Sincerely,

RON MELENCIO
Foreclosure Compliance Specialist
Consumer Protection Division
1-800-551-4636 for in-state callers
1-206-464-6684 for out-of-state callers

Enclosure

PX 33
1479

Kaufman Att. U

CAPHOME-00000276

KAMALA D. HARRIS
Attorney General

State of California
DEPARTMENT OF JUSTICE



PUBLIC INQUIRY UNIT
P.O. BOX 944255
SACRAMENTO, CA 94244-2550
(916) 322-3360
TOLL FREE: (800) 952-5225
TTY: CA Relay Service
(800) 735-2922

May 18, 2016

PIU: 696088

American Home Servicing Center
505 N. Tustin Ave., #212
Santa Ana, CA 92705

CORRESPONDENCE RECEIVED FROM:

Mr. Gary Burkett

[REDACTED]
Pensacola, FL 32526-8097

The Consumer Law Section of the Attorney General's Office has received the enclosed complaint relating to your firm. We understand that there are always two sides to a problem, and we would appreciate your prompt review of this matter.

You should be aware that we do not directly represent the consumer in this instance. However, we analyze all complaints to determine whether grounds exist for further investigation or legal action under California consumer protection laws. Your response to each of the factual allegations in the complaint will help us determine whether legal action on our part is warranted.

We would appreciate receiving your response within the next 30 days. Please include the attached Company Response Form with your answer to this office. Also, please send a copy of your response to the consumer if appropriate. Please feel free to attach any documents you think are relevant in explaining your position. Naturally, in sending you this complaint, we make no assumption as to the truth of the allegations, but do appreciate your prompt response to our inquiry.

Thank you for your cooperation and assistance in responding to this matter.

Sincerely,

Jeanatte Salazar
Public Inquiry Unit

For **KAMALA D. HARRIS**
Attorney General

Enclosure

KAMALA D. HARRIS
Attorney General

State of California
DEPARTMENT OF JUSTICE



PUBLIC INQUIRY UNIT
P.O. BOX 944255
SACRAMENTO, CA 94244-2550
(916) 322-3360
TOLL FREE: (800) 952-5225
TTY: CA Relay Service
(800) 735-2922

May 18, 2016

PIU: 696088

American Home Servicing Center
505 N. Tustin Ave., #212
Santa Ana, CA 92705

CORRESPONDENCE RECEIVED FROM:

Mr. Gary Burkett

Pensacola, FL 32526-8097

The Consumer Law Section of the Attorney General's Office has received the enclosed complaint relating to your firm. We understand that there are always two sides to a problem, and we would appreciate your prompt review of this matter.

You should be aware that we do not directly represent the consumer complaints to determine whether grounds exist for further investigation under the consumer protection laws. Your response to each of the factual allegations in the complaint on our part is warranted.

We would appreciate receiving your response within the next 30 days. Please send your response to the address above. If you think a response is to the truth, please send it to the truth.

T

Respond
6/15/16

Responding

Sincerely,

Matte Salazar
Public Inquiry Unit

KAMALA D. HARRIS
Attorney General

2/23 - 1000.00
3/25 - 960.00
4/1 - 1200.00

3/29 - email sent to client to request docs

all other calls were collection related
file put on hold beginning of April for non payment
house sold 5/18

Enclosure

PIU

From: attorney.general@myfloridalegal.com
Sent: Wednesday, May 18, 2016 9:05 AM
To: BURKETTGARY@YAHOO.COM
Subject: From Florida Attorney General Pam Bondi

Dear Mr. Burkett,

The office of Florida Attorney General Pam Bondi received your correspondence regarding First Alliance Processing, a California company you hired to help modify your mortgage. We appreciate hearing from you, and I am sorry for your difficulties.

The Attorney General's Office is concerned with all potentially unfair and deceptive trade practices. We use complaints to identify questionable business activities that may indicate the need for formal investigation or action by our office. We are forwarding your information to the Attorney General's Consumer Protection Division for review.

We are also forwarding your correspondence to the Florida Office of Financial Regulation (OFR), the state agency that licenses loan modification companies pursuant to chapter 494, Florida Statutes. You may contact the OFR directly by calling (850) 487-9687 or online at <http://www.flofr.com/StaticPages/LoanModification.htm>.

Because the company is based in California, we are forwarding your complaint to the California Attorney General's Office for review. We recommend that you contact that agency directly to follow up by calling (916) 322-3360 or <https://oag.ca.gov/contact/consumer-complaint-against-business-or-company>. For more information about loan modification regulations and mortgage fraud, visit the California Attorney General's website at:

<https://oag.ca.gov/consumers/loan-modification>
<https://oag.ca.gov/consumers/general/loanmod>

Another resource for assistance is the U.S. Consumer Financial Protection Bureau (CFPB), the federal consumer agency which reviews complaints about banks and mortgages (including loan modifications). You may call the CFPB toll-free at (855) 411-2372 and find helpful mortgage resources on its website:

<http://www.consumerfinance.gov/askcfpb/272/what-are-mortgage-loan-modification-scams.html>
http://www.consumerfinance.gov/askcfpb/search/?selected_facets=tag_exact%3Aloan+modification

Additionally, if you would like our help in bringing your concerns to the attention of your mortgage servicer, please provide us with the following specific information by filling out our online mortgage complaint form at <http://www.myfloridalegal.com/Contact.nsf/NationalSettlement?OpenForm&key=non>.

- 1) Borrower's name
- 2) Co-borrower's name (if any)
- 3) Borrower & co-borrower's contact information
- 4) Mortgaged property address
- 5) Bank that owns/services loan
- 6) Status of loan (current/underwater; delinquent; in foreclosure etc)
- 7) Type of assistance or resolution you are seeking

Finally, because our office is not at liberty to give legal opinions or advice to private individuals, if your home is in foreclosure or you need mortgage assistance, please consult a private attorney, your local legal aid office (<http://www.floridabar.org/lawyerreferral>), or a HUD-Approved Housing Counseling Agency. A directory of approved housing counselors is at: <http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm>, or you may call HUD toll-free at 1-800-569-4287.

Thank you for making us aware of your concerns. I hope this provides helpful.
Sincerely,

Erin Germanton
Office of Citizen Services
Florida Attorney General's Office
The Capitol, PL-01
Tallahassee, Florida 32399-1050
Telephone: (850) 414-3990
Toll-free in Florida: (866) 966-7226
Website: <http://www.myfloridalegal.com>

PLEASE DO NOT REPLY TO THIS E-MAIL. THIS ADDRESS IS FOR PROCESSING ONLY.

To contact our office please visit the Attorney General's website at www.myfloridalegal.com and fill out the on-line contact form. Again, thank you for contacting the Office of the Florida Attorney General.

INTERNET MESSAGE RECEIVED BY THE ATTORNEY GENERAL'S OFFICE ON 04/24/2016

gary burkett burkett
[REDACTED]

Pensacola, FL 32526
Phone: (850) 232-7427
Email: burkettgary@yahoo.com

RE: american home servicing center
505 n tustin ave suite 212 santa ana ca. 9270
Santa Ana, CA 9270
Phone: 1800 870-0908
Website: info@ah-sc.org
Transaction Date: 3/10/2016
Amount Paid: 3250.00
Payment Method: Cashier's Check

Subject: american home sev. center

spoke to them about our home have paid 3250.00 in a months time said would work out payments after 1st payment next day wanted another payment got together another one then two weeks past another then recieved email if we couldnt send money now that we didnt care told them my car broke and paid about 1000.00 dollars right before last payment i sent was told by email i didnt care and elizabeth told gary we could live in my car we was told not to talk to calaiber when we did they hadnt even recived a call i want all of our money back ifeel it is a money scam we paid for not even a phone call to start paper work.

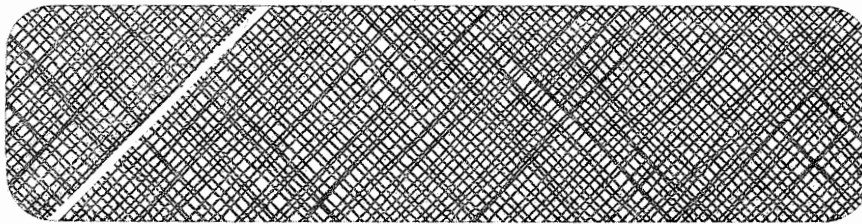
STATE OF CALIFORNIA
OFFICE OF THE ATTORNEY GENERAL
DEPARTMENT OF JUSTICE
P.O. BOX 944255
SACRAMENTO, CA 94244-2550



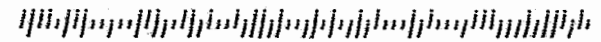
neopost
05/19/2016
FIRST-CLASS MAIL
US POSTAGE \$000.46⁵



ZIP 95814
041L12202971



927053735 C014



PX 33
1485

Kaufman Att. U

CAPHOME-0000028

Attachment V

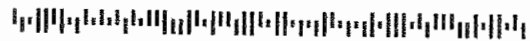
Chase Fulfillment Services
P.O. Box 71340
MS: Initial App 09
Madison Heights, MI 48071-0340



2331078106

Send Correspondence to:
CHASE FULFILLMENT SERVICES
710 SOUTH ASH STREET, SUITE 200
MS: INITIAL APP 09
GLENDALE, CO 80246

20180402-268



KELLY A DOUGLAS
1809 DYER RD SUITE 301
C/O CAPITAL HOME ADVOCACY CTR
SANTA ANA, CA 92705

Loan Number 1041308407



Chase
P.O. Box 469030
Glendale, CO 80246-9030

APRIL 02, 2018

KELLY A DOUGLAS
1809 DYER RD SUITE 301 C/O CAPITAL HOME ADVOCACY CTR
SANTA ANA, CALIFORNIA 92705

We may be able to offer you mortgage assistance — To apply, please send your documents by APRIL 17, 2018

Account: [REDACTED]
Property Address: [REDACTED]
AUBURNDALE, FLORIDA 33823

Dear KELLY A DOUGLAS:

We're here and ready to help you find a mortgage assistance solution

If you're having trouble making your mortgage payments, we're here to help you find a mortgage assistance solution. The sooner you send us your documents, the more quickly we can find out if you're eligible for one of the mortgage assistance options explained in this letter.

This letter includes a **Next Steps** section to help you get started. The **Assistance Options** section provides an overview and benefits of the mortgage assistance options. We've also included a **Mortgage Assistance Checklist** and **Frequently Asked Questions** to provide additional assistance.

You have dedicated support to help you through the mortgage assistance process

If you aren't already working with a Relationship Manager, we'll assign one to your loan. He or she will be dedicated to helping you with whatever you need as we work together to find the best option for you. Your Relationship Manager and his or her teammates will also provide updates and remind you about important deadlines. You can call your Relationship Manager or his or her teammates if you have questions about your options or about the forms and documents we requested.

If you have more than one mortgage with us, you'll need to send a separate request for each loan you'd like us to review for assistance. If you have other mortgage loans or liens that we don't service, you should contact that servicer to find out if you're eligible for assistance for those accounts.

If your loan is past due, your request for mortgage assistance may not stop the foreclosure process or sale. Do not ignore any notices you receive.

If you qualify for assistance, no foreclosure sale will take place as long as you follow the requirements of the assistance program. In addition, if you qualify for assistance and have not been referred to foreclosure, we will not refer your loan to foreclosure. If you don't meet those requirements or make other

Page 1

CR007291-B
WF341



arrangements with us, we'll enforce the original terms and conditions of your mortgage loan, which may include foreclosure.

Next Steps

This is what we need to review your application.

Use the enclosed **Mortgage Assistance Checklist** to collect the forms and documents we need and send them to us **by APRIL 17, 2018**, so we can determine if you're eligible for mortgage assistance.

If we need additional information to complete our review, we'll send a letter to let you know. Be sure to write your complete loan number at the top of each page and send all of your forms and documents at the same time to:

Fax: 1-866-282-5682 (Free from any Chase branch)

Mail: Chase
P.O. Box 469030
Glendale, CO 80246-9030

Important: Please don't send us the originals of your financial documents. Keep them for your records. We just need copies of your documents.



Assistance Options

Here's an overview of the mortgage assistance options that may be available, their details and possible benefits.

There are no fees as part of any of these programs.

Modification

- A permanent change to the terms of your mortgage loan that may make the monthly payment amounts more affordable or lower the interest rate.
- If you're approved, you'll no longer be eligible to receive any incentives you may have qualified for as part of an earlier HAMP modification, even if you don't receive a final modification.

Reinstatement

- Pay the total amount due in one lump sum payment by a specific date.
- Allows you to avoid foreclosure by bringing the mortgage loan up to date.
- This may follow a forbearance plan, which is described below.

Forbearance Plan

- Make reduced mortgage payments or stop making payments for a specific period of time.
- Gives you time to improve your financial situation.

Repayment Plan

- Catch up on payments by adding a portion of the past-due amount to your regular payments over an extended period of time.
- Allows you time to bring your loan up to date over a specific period of time.
- You may be required to make an initial down payment (or contribution) to get started and your monthly payments will be higher than normal as part of a repayment plan.

Short Sale

- Sell the property for less than the balance remaining on your mortgage.
- In some cases, relocation assistance may be available to help you move out of the property and avoid foreclosure.
- You may be required to make a cash contribution and/or execute a promissory note if you're eligible for and accept this option.

Deed-in-Lieu of Foreclosure

- Transfer the ownership of the property to us.
- In some cases, relocation assistance may be available to help you move out of the property and avoid foreclosure.
- You may be required to make a cash contribution and/or execute a promissory note if you're eligible for and accept this option.

If you have questions, please call us at one of the numbers below Monday through Friday from 8 a.m. to 10 p.m. Eastern Time.



Sincerely,

RENEE HINTZ
Relationship Manager
Chase
1-800-848-9380
1-800-582-0542 TTY
1-866-282-5682 Fax (Free from any Chase branch)

Esta comunicación contiene información importante acerca de la cuenta. Si tiene alguna pregunta o necesita ayuda para traducirla, comuníquese con nosotros llamando al 1-800-848-9380, de lunes a viernes de 8 a.m. a 10 p.m., hora del Este.

Enclosed:

- Mortgage Assistance Checklist
- Request for Mortgage Assistance form
- IRS Form 4506T-EZ (Short Form Request for Individual Transcript of Tax Return)
- Profit and Loss Statement
- Frequently Asked Questions

Important Legal Information

Information about bankruptcy filings

To the extent your original obligation was discharged or is subject to an automatic stay of bankruptcy under Title 11 of the United States Code, this notice is for compliance with non-bankruptcy law and/or informational purposes only and does not constitute an attempt to collect a debt or to impose personal liability for such obligation. Nothing in this letter (including our use of the words "your," "loan," "mortgage," or "account") means that you're required to repay a debt that's been discharged. Any payment you make on the account is voluntary, but we may still have rights under the security instrument, including the right to foreclose on the property.

If you are represented by an attorney, please refer this letter to your attorney and provide us with the attorney's name, address, and telephone number.

The California Rosenthal Fair Debt Collection Practices Act and the federal Fair Debt Collection Practices Act require that, except under unusual circumstances, collectors may not contact you before 8 a.m. or after 9 p.m. They may not harass you by using threats of violence or arrest or by using obscene language. Collectors may not use false or misleading statements or call you at work if they know or have reason to know that you may not receive personal calls at work. For the most part, collectors may not tell another person, other than your attorney or spouse, about your debt. Collectors may contact another person to confirm your location or enforce a judgment. For more information about debt collection activities, you may contact the Federal Trade Commission at 1-877-FTC-HELP (1-877-382-4357) or ftc.gov.

Here's where to look for more help

You can call or visit the website of the U.S. Department of Housing and Urban Development or U.S. Department of the Treasury-sponsored HOPE Hotline Number to get free assistance from a Housing and Urban Development approved nonprofit counselor or in understanding this letter.

U.S. Department of Housing and Urban Development
Telephone Number: 1-800-569-4287
Website: hud.gov/offices/hsg/sfh/hcc/fc/



HOPE NOW

Telephone Number: 1-888-995-HOPE (1-888-995-4673)

Website: HopeNow.com

Information for Servicemembers and their dependents

If you or any occupant of your home are or recently were on active Military duty or related active service, you may be eligible for benefits and protections under the federal Servicemembers Civil Relief Act (SCRA), state law, or Chase policy. This includes protection from foreclosure or eviction, and in some cases, interest rate benefits. Some protections also may be available if you are the dependent of an eligible Servicemember. Although Servicemember interest rate benefits under the Servicemembers Civil Relief Act don't allow you to defer payments, California law allows for a six-month deferral if certain conditions are met.

For more information, please call Chase Military Services at 1-877-469-0110.



JPMorgan Chase Bank, N.A. ©2017 JPMorgan Chase & Co.





Mortgage Assistance Checklist

This checklist has a summary of the forms and documents we need to start reviewing your application. We may ask for additional documents during our review depending on your situation.

Important: To avoid delays, please make sure everything you send us is complete and accurate. Be sure to write your complete loan number at the top of each page.

Complete the following required forms

- Request for Mortgage Assistance
- IRS Form 4506T-EZ (Short Form Request for Individual Tax Return Transcript)
If you don't have self-employment income, we don't need Form 4506T-EZ.

You can also download these forms at chase.com/MortgageAssistance (click the green "Get Started" button).

Collect and send copies of your financial documents

The documents won't be returned, so please send copies.

Employment Income for all customers listed on the loan:

- Your two most recent pay stubs with year-to-date earnings. We might need more than two, depending on how often you're paid and the investor on your loan.
- If you're self-employed or an independent contractor (if you have income reported on a Form 1099), send your most recent signed and dated quarterly or year-to-date Profit and Loss statement with company name and date. Send **all** statement pages, even if a page is blank. If you don't have a Profit and Loss statement, you can complete the sample statement, or download one from chase.com/MortgageAssistance.

Other Income Sources for all customers listed on the loan:

- If you receive Social Security, Disability or Death Benefits, Pension, Public Assistance or Unemployment income, send your benefits statement; proof of monthly insurance benefits or government assistance (if applicable) or letter from the provider with the amount, frequency and duration of the benefit. Please also send your two most recent bank statements showing receipt of payment. Send **all** statement pages, even if a page is blank.
- Documents showing any additional income you'd like us to consider.

**Questions about collecting your documents and completing the forms?
Call your Relationship Manager or 1-800-848-9380.**

While we review your application, please continue to make your monthly mortgage payments when they're due.

CR008069
FM009



REQUEST FOR MORTGAGE ASSISTANCE FORM

Completing this form will help us understand your current situation.
We'll work with you to find a solution as quickly as possible.



Loan Number: [REDACTED]

Step 1: Tell us about you

For the purposes of this form, a Customer is someone who is obligated on the Note for the loan or interested in assuming responsibility for the Note. If another person not on the Note has community property or similar rights per applicable state law, please provide their name: _____

CUSTOMER

Customer's name KELLY A DOUGLAS	
Last four digits of Social Security number	Date of birth
Mobile or daytime number with area code ¹	
Email address	

ADDITIONAL CUSTOMER

Additional Customer's name	
Last four digits of Social Security number	Date of birth
Mobile or daytime number with area code ¹	
Email address	

¹ By providing your mobile phone number(s), you are giving Chase and companies working on its behalf permission to contact you at this number about all your Chase or J.P. Morgan accounts. Your consent permits the use of text messaging, artificial or prerecorded voice messages and automatic dialing technology for informational or account servicing purposes, but not for telemarketing or sales. Message and data rates may apply. You may contact us anytime to change these preferences.

Step 2: Help us understand your unique situation

HARDSHIP AFFIDAVIT

DESCRIBE YOUR HARDSHIP: _____ _____ _____ If your mortgage loan is insured or guaranteed by the Federal Housing Administration (FHA) or the Rural Housing Service (RHS), you are considered to be facing imminent default if your loan is up to date or less than 30 days past due and you have a hardship that will keep you from making your next mortgage loan payment in the month it's due.	Date situation began: ____/____/____ I believe my situation is: <input type="checkbox"/> Temporary <input type="checkbox"/> Long term
--	---

Check all boxes that explain your situation:

And please send us the documents that apply:

<input type="checkbox"/> Unemployment	• A copy of your benefits statement or letter detailing the amount, frequency and duration of your unemployment benefits. If you have an FHA loan and don't get unemployment benefits, you may need to send more documents.
<input type="checkbox"/> Income reduction/underemployment <input type="checkbox"/> Payment increase <input type="checkbox"/> Excessive obligations	• No hardship documentation is required as long as you have submitted documents that show your income. If you have an FHA loan, you may need to send more documents.
<input type="checkbox"/> Divorce or legal separation; separation of customers unrelated by marriage, civil union or similar domestic partnership under applicable law	• Divorce decree or separation agreement signed by the court; or • Current credit report showing divorce, separation or different address of non-occupying customer; or • Recorded quitclaim deed showing that the non-occupying customer or additional customer has relinquished all rights to the property
<input type="checkbox"/> Death of a customer, or death of either the primary or additional wage earner in the household or a dependent family member	• Death certificate; or • Obituary or newspaper article reporting the death
<input type="checkbox"/> Long-term or permanent disability; serious illness of a customer, additional customer or a dependent family member	Do not send medical records or any details of your illness or disability. Instead, please send: • Written statement from you or other documentation verifying disability or illness; or • Proof of monthly insurance benefits or government assistance (with expiration date, if applicable)
<input type="checkbox"/> Disaster (natural or man-made) adversely affecting the property or customer's place of employment	• Insurance claim; or • Proof of a FEMA grant or Small Business Administration loan; or • Evidence that customer or employer property is in a federally-declared disaster area
<input type="checkbox"/> Distant employment transfer	• Proof of transfer or military Permanent Change of Station (PCS)
<input type="checkbox"/> Business failure	• Tax return from the previous year (including all schedules) and • Proof of business failure supported by one of the following: • Bankruptcy filing for the business; or • Two months of recent bank statements for the business account showing that business activity has stopped; or • Most recent signed and dated quarterly or year-to-date profit and loss statement
<input type="checkbox"/> Other (please explain) _____	



REQUEST FOR MORTGAGE ASSISTANCE FORM



Step 3: Help us determine your options

Loan Number: [REDACTED]

Please fully complete the sections below.

MONTHLY HOUSEHOLD INCOME

Customer's gross wages Employer 1 name: _____ Employment start date: ____/____/____ If you work seasonally or in the education field, how many months per year are you paid: _____	\$	Additional Customer's gross wages Employer 1 name: _____ Employment start date: ____/____/____ If you work seasonally or in the education field, how many months per year are you paid: _____	\$
Employer 2 name: _____ Employment start date: ____/____/____ If you work seasonally or in the education field, how many months per year are you paid: _____	\$	Employer 2 name: _____ Employment start date: ____/____/____ If you work seasonally or in the education field, how many months per year are you paid: _____	\$
Self-employment income (includes 1099 income) Percentage of business ownership: _____	\$	Social Security benefits, investments, pensions or other retirement benefits	\$
Tips, commissions, bonuses	\$	Child support/alimony/separation maintenance ²	\$
Unemployment income	\$	Gross rents received	\$
Food stamps/welfare	\$	Other (please explain) _____	\$
Total monthly income \$			

² You aren't required to disclose child support, alimony or separation maintenance income unless you want us to consider it as qualifying income.

ADDITIONAL CONTRIBUTOR INFORMATION (Optional)

Does anyone not listed on the loan live in and contribute financially to the household? ☐ Yes ☐ No If yes:

First and Last Name(s): _____

Monthly amount they contribute to the household (including amount contributed to the mortgage): \$ _____

Please indicate any living expenses for this person(s) in the Contributor column of the monthly living expenses section on the right. →

For each additional contributor on the property, please complete an **Authorization to Obtain Consumer Credit Report** form, which you'll find in the Forms Center at chase.com/MortgageAssistance. Please also provide proof of the contributor's income.

HOUSEHOLD ASSETS

Please provide the most recent statement for each account listed

Checking account #1	\$
Checking account #2	\$
Savings/money market	\$
CDs	\$
Stocks/bonds	\$
Other cash on hand	\$
Other real estate (estimated value)	\$
Other _____	\$
Total assets	\$

MONTHLY LIVING EXPENSES

Expense	Customer(s)	Contributor(s)
Food (required field)	\$	\$
Utilities (required field)	\$	\$
Automobile (required field) (insurance, maintenance, gas) <input type="checkbox"/> No automobile	\$	\$
Life insurance premium	\$	\$
Clothing	\$	\$
Cable, internet, phone	\$	\$
Medical	\$	\$
Tuition/school	\$	\$
Child care (daycare, babysitting)	\$	\$
Child support/alimony	\$	\$
Total monthly living expenses	\$	\$

ADDITIONAL INFORMATION

I'm interested in: ☐ All assistance options
☐ Only options that involve moving out of the property

This property is: ☐ Primary residence (owner-occupied) ☐ Second home
☐ Investment property (renter-occupied)

Number of people in household: _____ Number of vehicles: _____

If any customer or occupant of the property is a Military Service-member who is currently on Active Duty or has been on Active Duty within the last 12 months, or is a dependent of a Servicemember, please call Chase Military Services at 1-877-469-0110.

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REQUEST FOR MORTGAGE ASSISTANCE FORM



Loan Number: [REDACTED]

LIENS, MORTGAGES OR JUDGMENTS (if applicable)

Please list any other mortgages or liens associated with this property. If you have more than one loan with us, we'll need you to complete a Request for Mortgage Assistance form for each account you'd like us to review for assistance.

Servicer: _____ Account #: _____
Servicer: _____ Account #: _____
Servicer: _____ Account #: _____

Condominium or HOA fees? ☐ Yes ☐ No If yes, how much each month? \$ _____ Are payments up to date? ☐ Yes ☐ No

Third-Party Authorization:

If you want, you can authorize someone to work with us on your behalf. This is optional.

I/We hereby authorize JPMorgan Chase Bank, N.A., to release, furnish and provide information related to my/our account to:

Name of third party _____ Phone number (____) _____

Address of third party _____

Step 4: If you have additional properties

If you own other properties, please fill out the following section. If not, please move on to Step 5.

OTHER PROPERTIES OWNED

Customers with more than two additional properties, please download the Schedule of Real Estate Owned form from the Forms Center at chase.com/MortgageAssistance. Please include the completed form with this application.

Property address: _____ Monthly rents received: \$ _____

1st mortgage servicer name: _____

Loan #: _____ Monthly principal and interest payment: \$ _____

2nd mortgage servicer name: _____

Loan #: _____ Monthly principal and interest payment: \$ _____

Escrow payment (taxes, insurance, PMI): \$ _____ Property is: ☐ Vacant ☐ Second/seasonal home ☐ Owner-occupied ☐ Rented

Monthly condominium or HOA fees: \$ _____ Comments: _____

Property address: _____ Monthly rents received: \$ _____

1st mortgage servicer name: _____

Loan #: _____ Monthly principal and interest payment: \$ _____

2nd mortgage servicer name: _____

Loan #: _____ Monthly principal and interest payment: \$ _____

Escrow payment (taxes, insurance, PMI): \$ _____ Property is: ☐ Vacant ☐ Second/seasonal home ☐ Owner-occupied ☐ Rented

Monthly condominium or HOA fees: \$ _____ Comments: _____



PX 33
1495

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Kaufman Att. V

CAPHOME-00000483

REQUEST FOR MORTGAGE ASSISTANCE FORM



Step 5: Please read carefully and sign

Loan Number: XXXXXXXXXX

ACKNOWLEDGMENT AND AGREEMENT

In making this request for consideration, I certify under penalty of perjury that I understand and agree that:

1. The servicer of my mortgage loan may pull a current credit report for all customers obligated on the Note for the loan.
2. If my liability for the mortgage debt was discharged in a Chapter 7 bankruptcy proceeding after I signed the mortgage documents, or if I am entitled to the protections of any automatic stay in bankruptcy, the servicer is providing information about the mortgage assistance program at my request and for informational purposes, and not as an attempt to impose personal liability for the mortgage debt.
3. If I am eligible for a Trial Period Plan, Repayment Plan or Forbearance Plan, and I accept and agree to all the terms of such a plan, I also agree that the terms of this Acknowledgment and Agreement are incorporated into that plan.
4. If I'm eligible for an assistance option that requires an escrow account to pay taxes and/or insurance and my mortgage loan doesn't have one, the servicer may establish one. If my loan previously had an escrow account and the servicer agreed to remove this requirement, this agreement has been revoked.
5. All the information in this document is true, and the hardships listed in Step 2 explain why I'm requesting mortgage assistance.
6. The servicer, owner, or guarantor of my mortgage or their agents may investigate the accuracy of my statements and I may need to provide additional documentation.
7. The servicer may directly obtain copies of account statements, including, but not limited to, checking and savings accounts, certificates of deposit (even if held for an extended period of time), mutual funds, money market funds, stocks or bonds, on accounts that are held by the servicer, its subsidiaries and affiliates for the review of my request for mortgage assistance.
8. If I have intentionally defaulted on my existing mortgage or engaged in fraud, or if any of the information I've provided is false, I may be ineligible for assistance under applicable investor/insurer programs or guidelines. This includes ineligibility now and for any future benefits and incentives that would otherwise have been available. I also understand that the servicer may recover any benefits or incentives I've previously received.
9. The property securing the mortgage I'm requesting assistance for can be lived in and hasn't been or isn't at risk of being condemned.
10. The servicer will use the information I provide to determine my eligibility for mortgage assistance, but isn't obligated to offer me assistance based solely on the statements in this or any other document I send as part of this request.
11. The servicer will collect and record personal information, including my name, address, phone number, Social Security number, credit score, income, payment history and information about account balances and activity. I understand and consent to the disclosure of my personal information and the terms of any mortgage assistance option I receive by the servicer to (a) any investor, insurer, guarantor or servicer of my mortgage loan(s); (b) companies that perform support services in conjunction with any other mortgage relief program; and (c) any HUD-certified housing counselor.
12. If I, or someone on my behalf, have submitted a Fair Debt Collection Practices Act cease and desist notice to my Servicer, I withdraw that notice and understand that the servicer must contact me throughout the mortgage assistance process.
13. I consent to being contacted about this request for mortgage assistance at any email address I have provided.

**By signing this document, I/we certify that all the information is truthful.
I/we understand that knowingly submitting false information may constitute fraud.**

Customer Signature _____ Date _____

Additional Customer Signature _____ Date _____

Step 6: Here's how to send your documents

When we receive this form and all required documents, we'll assign a team of dedicated specialists to your loan who will call you within five business days to talk about your next steps.

Here's how you can send your information.
After you've submitted your documentation,
please call us at 1-877-496-3138 to let us know.

Overnight Mail:
Chase
710 South Ash St., STE 200
Glendale, CO 80246-1989

Regular Mail:
Chase
PO Box 469030 Glendale,
CO 80246-9030

Fax:
1-866-282-5682
Online: chase.com

If you have questions about this document or the assistance process, please call Chase. If you have questions about government programs that we cannot answer or you need further counseling, call the Homeowner's HOPE™ Hotline at 1-888-995-HOPE (4673). The hotline can answer questions about the program and offers free HUD-certified counseling services in English and Spanish.

888-995-HOPE™
Homeowner's HOPE™ Hotline

For additional forms, please visit chase.com/MortgageAssistance

Si tiene alguna pregunta sobre asistencia hipotecaria, por favor llame al 1-877-496-3138.

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Loan Number

Form **4506T-EZ**
(July 2017)**Short Form Request for Individual Tax Return Transcript**

OMB No. 1545-2154

Department of the Treasury
Internal Revenue Service

► Request may not be processed if the form is incomplete or illegible.
► For more information about Form 4506T-EZ, visit www.irs.gov/form4506tez.

Tip. Use Form 4506T-EZ to order a 1040 series tax return transcript free of charge, or you can quickly request transcripts by using our automated self-help service tools. Please visit us at IRS.gov and click on "Get Transcript of Your Tax Records" under "Tools" or call 1-800-908-9946.

1a Name shown on tax return. If a joint return, enter the name shown first. KELLY A DOUGLAS	1b First social security number or individual taxpayer identification number on tax return
2a If a joint return, enter spouse's name shown on tax return.	2b Second social security number or individual taxpayer identification number if joint tax return

3 Current name, address (including apt., room, or suite no.), city, state, and ZIP code (see instructions)
1809 DYER RD SUITE 301 C/O CAPITAL HOME ADVOCACY CTR, SANTA ANA, CALIFORNIA 92705

4 Previous address shown on the last return filed if different from line 3 (see instructions)

5 If the transcript is to be mailed to a third party (such as a mortgage company), enter the third party's name, address, and telephone number. The IRS has no control over what the third party does with the tax information.

Third party name JPMorgan Chase Bank, N.A.	Telephone number 1-866-550-5705
--	---

Address (including apt., room, or suite no.), city, state, and ZIP code
JPMorgan Chase Bank, N.A., c/o NCS/TRV Processing, P.O. Box 321, Egg Harbor City, NJ 08215

Caution. If the tax transcript is being mailed to a third party, ensure that you have filled in line 6 before signing. Sign and date the form once you have filled in this line. Completing this step helps to protect your privacy. Once the IRS discloses your IRS transcript to the third party listed on line 5, the IRS has no control over what the third party does with the information. If you would like to limit the third party's authority to disclose your transcript information, you can specify this limitation in your written agreement with the third party.

6 **Year(s) requested.** Enter the year(s) of the return transcript you are requesting (for example, "2008"). Most requests will be processed within 10 business days.

<u>2017</u>	<u>2016</u>		
-------------	-------------	--	--

Note. If the IRS is unable to locate a return that matches the taxpayer identity information provided above, or if IRS records indicate that the return has not been filed, the IRS will notify you or the third party that it was unable to locate a return, or that a return was not filed, whichever is applicable.

Caution. Do not sign this form unless all applicable lines have been completed.

Signature of taxpayer(s). I declare that I am the taxpayer whose name is shown on either line 1a or 2a. If the request applies to a joint return, **either** spouse must sign. **Note:** This form must be received by IRS within 120 days of the signature date.

☐ **Signatory attests that he/she has read the attestation clause and upon so reading declares that he/she has the authority to sign the Form 4506-T.** See instructions.

Sign Here	Signature (see instructions)	Date	Phone number of taxpayer on line 1a or 2a
	Spouse's signature	Date	

For Privacy Act and Paperwork Reduction Act Notice, see page 2.

Cat. No. 54185S

Form **4506T-EZ** (Rev. 7-2017)

Section references are to the Internal Revenue Code unless otherwise noted.

Future Developments

For the latest information about developments related to Form 4506T-EZ, such as legislation enacted after it was published, go to www.irs.gov/form4506tez.

Caution. Do not sign this form unless all applicable lines have been completed.

Purpose of form. Individuals can use Form 4506T-EZ to request a tax return transcript for the current and the prior three years that includes most lines of the original tax return. The tax return transcript will not show payments, penalty assessments, or adjustments made to the originally filed return. You can also designate (on line 5) a third party (such as a mortgage company) to receive a transcript. Form 4506T-EZ cannot be used by taxpayers who file Form 1040 based on a tax year beginning in one calendar year and ending in the following year (fiscal tax year). Taxpayers using a fiscal tax year must file Form 4506-T, Request for Transcript of Tax Return, to request a return transcript.

Use Form 4506-T to request tax return transcripts, tax account information, W-2 information, 1099 information, verification of non-filing, and record of account.

Automated transcript request. You can quickly request transcripts by using our automated self-help service tools. Please visit us at IRS.gov and click on "Get Transcript of Your Tax Records" under "Tools" or call 1-800-908-9946.

Where to file. Mail or fax Form 4506T-EZ to the address below for the state you lived in when the return was filed.

If you are requesting more than one transcript or other product and the chart below shows two different addresses, send your request to the address based on the address of your most recent return.

If you filed an individual return and lived in:

Alabama, Kentucky, Louisiana, Mississippi, Tennessee, Texas, a foreign country, American Samoa, Puerto Rico, Guam, the Commonwealth of the Northern Mariana Islands, the U.S. Virgin Islands, or A.P.O. or F.P.O. address

Alaska, Arizona, Arkansas, California, Colorado, Hawaii, Idaho, Illinois, Indiana, Iowa, Kansas, Michigan, Minnesota, Montana, Nebraska, Nevada, New Mexico, North Dakota, Oklahoma, Oregon, South Dakota, Utah, Washington, Wisconsin, Wyoming

Connecticut, Delaware, District of Columbia, Florida, Georgia, Maine, Maryland, Massachusetts, Missouri, New Hampshire, New Jersey, New York, North Carolina, Ohio, Pennsylvania, Rhode Island, South Carolina, Vermont, Virginia, West Virginia

Mail or fax to the "Internal Revenue Service" at:

RAIVS Team
Stop 6716 AUSC
Austin, TX 73301
855-587-9604

RAIVS Team
Stop 37106
Fresno, CA 93888
(855) 800-8105

RAIVS Team
Stop 6705 P-6
Kansas City, MO 64999
855-821-0094

Transcripts of jointly filed tax returns may be furnished to either spouse. Only one signature is required. Sign Form 4506T-EZ exactly as your name appeared on the original return. If you changed your name, also sign your current name.

Privacy Act and Paperwork Reduction Act Notice. We ask for the information on this form to establish your right to gain access to the requested tax information under the Internal Revenue Code. We need this information to properly identify the tax information and respond to your request. If you request a transcript, sections 6103 and 6109 require you to provide this information, including your SSN. If you do not provide this information, we may not be able to process your request. Providing false or fraudulent information may subject you to penalties.

Routine uses of this information include giving it to the Department of Justice for civil and criminal litigation, and cities, states, the District of Columbia, and U.S. commonwealths and possessions for use in administering their tax laws. We may also disclose this information to other countries under a tax treaty, to federal and state agencies to enforce federal nontax criminal laws, or to federal law enforcement and intelligence agencies to combat terrorism.

You are not required to provide the information requested on a form that is subject to the Paperwork Reduction Act unless the form displays a valid OMB control number. Books or records relating to a form or its instructions must be retained as long as their contents may become material in the administration of any Internal Revenue law. Generally, tax returns and return information are confidential, as required by section 6103.

The time needed to complete and file Form 4506T-EZ will vary depending on individual circumstances. The estimated average time is: **Learning about the law or the form**, 9 min.; **Preparing the form**, 18 min.; and **Copying, assembling, and sending the form to the IRS**, 20 min.

If you have comments concerning the accuracy of these time estimates or suggestions for making Form 4506T-EZ simpler, we would be happy to hear from you. You can write to:

Internal Revenue Service
Tax Forms and Publications Division
1111 Constitution Ave. NW, IR-6526
Washington, DC 20224

Do not send the form to this address. Instead, see *Where to file* on this page.

Line 1b. Enter your employer identification number (EIN) if your request relates to a business return. Otherwise, enter the first social security number (SSN) or your individual taxpayer identification number (ITIN) shown on the return. For example, if you are requesting Form 1040 that includes Schedule C (Form 1040), enter your SSN.

Line 3. Enter your current address. If you use a P.O. box, include it on this line.

Line 4. Enter the address shown on the last return filed if different from the address entered on line 3.

Note. If the address on lines 3 and 4 are different and you have not changed your address with the IRS, file Form 8822, Change of Address.

Signature and date. Form 4506T-EZ must be signed and dated by the taxpayer listed on line 1a or 2a. The IRS must receive Form 4506T-EZ within 120 days of the date signed by the taxpayer or it will be rejected. Ensure that all applicable lines are completed before signing.

You must check the box in the signature area to acknowledge you have the authority to sign and request the information. The form will not be processed and returned to you if the box is unchecked



SAMPLE PROFIT & LOSS STATEMENT



Any borrower(s) who is/are self-employed or an independent contractor should complete this form if they do not already have their own profit and loss form.

Company Name: _____ Percent of Ownership _____ %

Company Address: _____

Type of Business: _____

Borrower Name(s): _____

Loan Number: 1041308407

Dates Reported (MM/DD/YY - MM/DD/YY) _____
(Must be minimum of 3 full months)

Please fill in the fields that apply to your business

GROSS INCOME	
Gross Sales (Total amount of income from sales or service before subtracting expenses)	\$
Other Income (Any other additional funds earned through the company such as payments from people leasing space or payments from investors)	\$
Total GROSS INCOME BEFORE TAXES	\$

EXPENSES	
Cost of Goods Sold (Direct costs to produce or obtain the goods sold by the company)	\$
Accounting and Legal Fees	\$
Advertising	\$
Insurance (Do <u>not</u> include homeowner insurance)	\$
Maintenance and Repairs	\$
Supplies	\$
Payroll Expenses (Salaries and wages for borrower(s) on the mortgage loan)	\$
Payroll Expenses (Salaries and wages for employees who are not borrower(s) on the mortgage loan)	\$
Postage	\$



(Over, please)

SAMPLE PROFIT & LOSS STATEMENT



Please fill in the fields that apply to your business

Rent	\$
Licenses	\$
Taxes (Do <u>not</u> include Real Estate taxes on the property; do <u>not</u> include Income Taxes on the business - include the total of any other taxes that you have to pay for the business)	\$
Telephone	\$
Travel/Transportation	\$
Utilities	\$
Other (Total and explanation of any other expenses not already listed)	\$
<div style="border-bottom: 1px solid black; height: 15px; width: 100%;"></div> <div style="border-bottom: 1px solid black; height: 15px; width: 100%;"></div> <div style="border-bottom: 1px solid black; height: 15px; width: 100%;"></div>	
Total EXPENSES	\$

NET INCOME	
Net Income Before Taxes	\$
Taxes (Paid on Business Income)	\$
Total NET INCOME AFTER TAXES	\$

By signing this document, I/we certify that all the information is truthful. I/we understand that knowingly submitting false information may constitute fraud.

PLEASE
SIGN & DATE

_____ Date _____
KELLY A DOUGLAS





Frequently Asked Questions

Why did I receive this information?

We sent you this information because we haven't received one or more of your monthly mortgage payments or you requested information on mortgage assistance options. We want to work with you to resolve any temporary or long-term financial challenge you're facing and to help you bring your loan up to date.

What happens if I don't return my forms and documents right away?

If we don't receive all the information we need to review your eligibility for a mortgage assistance program by the due date, you may not be able to participate.

How long does it take to find out if I'm eligible for a mortgage assistance option?

We'll send you a letter within 30 days of receiving all of the information we need to let you know the mortgage assistance option(s) for which you're eligible. The letter will also include a list of the options you aren't eligible or weren't reviewed for and the reasons why.

How can I check the status of my application?

You can either call your Relationship Manager or sign in to your chase.com mortgage account online to check your application status, keep track of documents that we've received and find out which ones we still need. You can also download documents from the website.

To access your account at chase.com:

- Log in to chase.com and, under your mortgage loan on the Accounts page, click "Mortgage Assistance" under the "Things you can do" drop-down.
- To create a new account, click "New to Online Banking" under the "Log In or Enroll" tab and create a User ID and Password.

Why do I need to fill out IRS Form 4506T-EZ (Short Form Request for Individual Tax Return Transcript)?

Form 4506T-EZ allows us to see a summary of your most recent IRS tax filing to confirm information about your income.

My situation is unique. How do I fill out the forms and documents?

Call us at 1-800-848-9380 to discuss your situation. We can help you fill out the right paperwork.

What is a credit counseling agency?

These agencies offer counseling for people who are experiencing financial difficulties. They give advice on money management, offer possible solutions to financial problems and develop plans to prevent future difficulties. To find a nonprofit HUD-approved counselor, go to hud.gov and, under the "Resources" tab, select "Foreclosure Avoidance Counseling."

If I receive a loan modification, will the credit reporting for my mortgage be affected?

During the trial period (if applicable), we'll report your loan payment status to the credit reporting agencies. If your loan isn't up to date when you enter the trial period plan, we'll continue to report your loan as past due, even if you're making your trial payments on time. If your loan is up to date when you enter the trial period, and you make each trial period payment on time, we will report your loan as current, paying under a partial payment agreement.





Once the modification is complete, we'll report the modification to the credit reporting agencies and will report your loan as current if we receive your payments within 29 days of the due date. Completing a modification won't change previous negative reporting. The impact of a permanent modification on your credit score depends on your entire credit profile.

For more information about your credit score, go to consumer.ftc.gov and click the "Money & Credit" tab, then "Credit and Loans," and then "How Credit Scores Affect the Price of Credit and Insurance."

Questions? Call your Relationship Manager or 1-800-848-9380.

CR49818-f
FM008



Chase
710 South Ash Street, Suite 200
Glendale, CO 80246



March 14, 2018

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Capital Home Advocacy Center
1809 Dyer Rd Suite 301
Santa Ana, CA 92705



We're confirming that you represent our customer(s)

Customer Name(s): Kelly A. Douglas

Account:

Property Address:

Auburndale, FL 33823-0000

Dear Capital Home Advocacy Center:

We were notified that you're the attorney representing our customer(s) listed on the mortgage loan above.

We'll direct all communications about this loan, including monthly statements, change notices and late charge notices, to you, until you ask us to do otherwise. When necessary, we'll do periodic property inspections and complete routine maintenance and/or property registration.

If you have questions, please call us at one of the numbers below Monday through Thursday from 8 a.m. to midnight, Friday from 8 a.m. to 10 p.m., and Saturday from 8 a.m. to 5 p.m. Eastern Time.

Sincerely,

Chase
1-800-848-9380
1-800-582-0542 TTY

CR008118
CL548

Section references are to the Internal Revenue Code unless otherwise noted.

Future Developments

For the latest information about Form 4506-T and its instructions, go to www.irs.gov/form4506t. Information about any recent developments affecting Form 4506-T (such as legislation enacted after we released it) will be posted on that page.

General Instructions

Caution: Do not sign this form unless all applicable lines have been completed.

Purpose of form. Use Form 4506-T to request tax return information. You can also designate (on line 5) a third party to receive the information. Taxpayers using a tax year beginning in one calendar year and ending in the following year (fiscal tax year) must file Form 4506-T to request a return transcript.

Note: If you are unsure of which type of transcript you need, request the Record of Account, as it provides the most detailed information.

Tip. Use Form 4506, Request for Copy of Tax Return, to request copies of tax returns.

Automated transcript request. You can quickly request transcripts by using our automated self-help service tools. Please visit us at IRS.gov and click on "Get a Tax Transcript..." under "Tools" or call 1-800-908-9946.

Where to file. Mail or fax Form 4506-T to the address below for the state you lived in, or the state your business was in, when that return was filed. There are two address charts: one for individual transcripts (Form 1040 series and Form W-2) and one for all other transcripts.

If you are requesting more than one transcript or other product and the chart below shows two different addresses, send your request to the address based on the address of your most recent return.

Chart for individual transcripts (Form 1040 series and Form W-2 and Form 1099)

If you filed an individual return and lived in:

Mail or fax to:

Alabama, Kentucky, Louisiana, Mississippi, Tennessee, Texas, a foreign country, American Samoa, Puerto Rico, Guam, the

Internal Revenue Service
RAIVS Team
Stop 6716 AUSC
Austin, TX 73301

Commonwealth of the Northern Mariana Islands, the U.S. Virgin Islands, or A.P.O. or F.P.O. address

512-460-2272

Alaska, Arizona, Arkansas, California, Colorado, Hawaii, Idaho, Illinois, Indiana, Iowa, Kansas, Michigan, Minnesota, Montana, Nebraska, Nevada, New Mexico, North Dakota, Oklahoma, Oregon, South Dakota, Utah, Washington, Wisconsin, Wyoming

Internal Revenue Service
RAIVS Team
Stop 37106
Fresno, CA 93888

559-456-7227

Connecticut, Delaware, District of Columbia, Florida, Georgia, Maine, Maryland, Massachusetts, Missouri, New Hampshire, New Jersey, New York, North Carolina, Ohio, Pennsylvania, Rhode Island, South Carolina, Vermont, Virginia, West Virginia

Internal Revenue Service
RAIVS Team
Stop 6705 P-6
Kansas City, MO 64999

816-292-6102

Chart for all other transcripts

If you lived in or your business was in:

Mail or fax to:

Alabama, Alaska, Arizona, Arkansas, California, Colorado, Florida, Hawaii, Idaho, Iowa, Kansas, Louisiana, Minnesota, Mississippi, Missouri, Montana, Nebraska, Nevada, New Mexico, North Dakota, Oklahoma, Oregon, South Dakota, Texas, Utah, Washington, Wyoming, a foreign country, American Samoa, Puerto Rico, Guam, the Commonwealth of the Northern Mariana Islands, the U.S. Virgin Islands, or A.P.O. or F.P.O. address

Internal Revenue Service
RAIVS Team
P.O. Box 9941
Mail Stop 6734
Ogden, UT 84409

801-620-6922

Connecticut, Delaware, District of Columbia, Georgia, Illinois, Indiana, Kentucky, Maine, Maryland, Massachusetts, Michigan, New Hampshire, New Jersey, New York, North Carolina, Ohio, Pennsylvania, Rhode Island, South Carolina, Tennessee, Vermont, Virginia, West Virginia, Wisconsin

Internal Revenue Service
RAIVS Team
P.O. Box 145500
Stop 2800 F
Cincinnati, OH 45250

859-669-3592

Line 1b. Enter your employer identification number (EIN) if your request relates to a business return. Otherwise, enter the first social security number (SSN) or your individual taxpayer identification number (ITIN) shown on the return. For example, if you are requesting Form 1040 that includes Schedule C (Form 1040), enter your SSN.

Line 3. Enter your current address. If you use a P.O. box, include it on this line.

Line 4. Enter the address shown on the last return filed if different from the address entered on line 3.

Note: If the addresses on lines 3 and 4 are different and you have not changed your address with the IRS, file Form 8822, Change of Address. For a business address, file Form 8822-B, Change of Address or Responsible Party — Business.

Line 6. Enter only one tax form number per request.

Signature and date. Form 4506-T must be signed and dated by the taxpayer listed on line 1a or 2a. If you completed line 5 requesting the information be sent to a third party, the IRS must receive Form 4506-T within 120 days of the date signed by the taxpayer or it will be rejected. Ensure that all applicable lines are completed before signing.



You must check the box in the signature area to acknowledge you have the authority to sign and request the information. The form will not be processed and returned to you if the box is unchecked.

Individuals. Transcripts of jointly filed tax returns may be furnished to either spouse. Only one signature is required. Sign Form 4506-T exactly as your name appeared on the original return. If you changed your name, also sign your current name.

Corporations. Generally, Form 4506-T can be signed by: (1) an officer having legal authority to bind the corporation, (2) any person designated by the board of directors or other governing body, or (3) any officer or employee on written request by any principal officer and attested to by the secretary or other officer. A bona fide shareholder of record owning 1 percent or more of the outstanding stock of the corporation may submit a Form 4506-T but must provide documentation to support the requester's right to receive the information.

Partnerships. Generally, Form 4506-T can be signed by any person who was a member of the partnership during any part of the tax period requested on line 9.

All others. See section 6103(e) if the taxpayer has died, is insolvent, is a dissolved corporation, or if a trustee, guardian, executor, receiver, or administrator is acting for the taxpayer.

Note: If you are Heir at law, Next of kin, or Beneficiary you must be able to establish a material interest in the estate or trust.

Documentation. For entities other than individuals, you must attach the authorization document. For example, this could be the letter from the principal officer authorizing an employee of the corporation or the letters testamentary authorizing an individual to act for an estate.

Signature by a representative. A representative can sign Form 4506-T for a taxpayer only if the taxpayer has specifically delegated this authority to the representative on Form 2848, line 5. The representative must attach Form 2848 showing the delegation to Form 4506-T.

Privacy Act and Paperwork Reduction Act Notice. We ask for the information on this form to establish your right to gain access to the requested tax information under the Internal Revenue Code. We need this information to properly identify the tax information and respond to your request. You are not required to request any transcript; if you do request a transcript, sections 6103 and 6109 and their regulations require you to provide this information, including your SSN or EIN. If you do not provide this information, we may not be able to process your request. Providing false or fraudulent information may subject you to penalties.

Routine uses of this information include giving it to the Department of Justice for civil and criminal litigation, and cities, states, the District of Columbia, and U.S. commonwealths and possessions for use in administering their tax laws. We may also disclose this information to other countries under a tax treaty, to federal and state agencies to enforce federal nontax criminal laws, or to federal law enforcement and intelligence agencies to combat terrorism.

You are not required to provide the information requested on a form that is subject to the Paperwork Reduction Act unless the form displays a valid OMB control number. Books or records relating to a form or its instructions must be retained as long as their contents may become material in the administration of any Internal Revenue law. Generally, tax returns and return information are confidential, as required by section 6103.

The time needed to complete and file Form 4506-T will vary depending on individual circumstances. The estimated average time is: **Learning about the law or the form**, 10 min.; **Preparing the form**, 12 min.; and **Copying, assembling, and sending the form to the IRS**, 20 min.

If you have comments concerning the accuracy of these time estimates or suggestions for making Form 4506-T simpler, we would be happy to hear from you. You can write to:

Internal Revenue Service
Tax Forms and Publications Division
1111 Constitution Ave. NW, IR-6526
Washington, DC 20224

Do not send the form to this address. Instead, see *Where to file* on this page.

00000007231244

EL PASO



LOT 4, BLOCK 461, VISTA DEL SOL UNIT NINETY FIVE-REPLAT "A", AN ADDITION TO THE CITY OF EL PASO , EL PASO COUNTY, TEXAS, ACCORDING TO THE PLAT THEREOF RECORDED IN VOLUME 64, PAGE 16, PLAT RECORDS OF EL PASO COUNTY, TEXAS.

Doc# 000000000005 AM
#Pages 1 #NPages 1
2/20/2018 10:59:16 A
Filed & Recorded in
Official Records of
El Paso County
Dallas, Texas
County Clerk
Fees \$13.00

1566 REBECCA ANN DR
EL PASO, TX 79936

NOTICE OF [SUBSTITUTE] TRUSTEE'S SALE

Assert and protect your rights as a member of the armed forces of the United States. If you are or your spouse is serving on active military duty, including active military duty as a member of the Texas National Guard or the National Guard of another state or as a member of a reserve component of the armed forces of the United States, please send written notice of the active duty military service to the sender of this notice immediately.

1. Date, Time, and Place of Sale.

Date: April 03, 2018

Time: The sale will begin at 11:00AM or not later than three hours after that time.

Place: LOBBY OF THE FIRST FLOOR AT THE NEW EL PASO COUNTY COURTHOUSE OR AS DESIGNATED BY THE COUNTY COMMISSIONERS or as designated by the county commissioners.

2. Terms of Sale. Cash.

3. Instrument to be Foreclosed. The Instrument to be foreclosed is the Deed of Trust or Contract Lien dated May 10, 2017 and recorded in Document CLERK'S FILE NO. 20170035027 real property records of EL PASO County, Texas, with ISABEL SNOWBIRD RUBIO, grantor(s) and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC ("MERS") AS NOMINEE, mortgagee.

4. Obligations Secured. Deed of Trust or Contract Lien executed by ISABEL SNOWBIRD RUBIO, securing the payment of the indebtednesses in the original principal amount of \$103,098.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. LAKEVIEW LOAN SERVICING, LLC is the current mortgagee of the note and Deed of Trust or Contract Lien.

5. Property to Be Sold. The property to be sold is described in the attached Exhibit A.

6. Mortgage Servicer Information. The Mortgage Servicer is authorized to represent the Mortgagee by virtue of a servicing agreement with the Mortgagee. Pursuant to the Servicing Agreement and Texas Property Code § 51.0025, the Mortgage Servicer is authorized to collect the debt and to administer any resulting foreclosure of the lien securing the Property referenced above. LOANCARE, LLC, as Mortgage Servicer, is representing the current mortgagee, whose address is:

c/o LOANCARE, LLC
3637 SENTARA WAY
VIRGINIA BEACH, VA 23452


BEVERLY MITRISIN OF C.T. NATIONS
Substitute Trustee

c/o BARRETT DAFFIN FRAPPIER TURNER & ENGEL, LLP
4004 Belt Line Road, Suite 100
Addison, Texas 75001

Certificate of Posting

My name is _____, and my address is c/o 4004 Belt Line Road, Suite 100, Addison, Texas 75001. I declare under penalty of perjury that on _____, I filed at the office of the EL PASO County Clerk and caused to be posted at the EL PASO County courthouse this notice of sale.

Declarants Name: _____
Date: _____



#1994
Ocwen Loan Servicing, LLC
www.ocwen.com
Helping Homeowners Is What We Do!®

1661 Worthington Road, Suite 100
West Palm Beach, FL 33409
Toll Free: 800.746.2936

03/30/2018

Account Number [REDACTED]

Capital Home Advocacy Center
1809 Dyer rd, Suite 301
Santa Ana, CA 92705

Property Address:
[REDACTED]
Springfield, OR 97477-5003



Dear Capital Home Advocacy Center,

We have been notified you are representing Kim Lee Cook. Accordingly, the enclosed correspondence is being directed to you. The enclosures have not been sent directly to Kim Lee Cook. Please provide this correspondence to your client as you deem appropriate.

If you no longer represent Kim Lee Cook, or if you prefer we provide such notices directly to your client, please send a request in writing to:

Ocwen Loan Servicing, LLC
Attention: Research Department
P.O. Box 24736
West Palm Beach, FL 33416-4736

If you are authorizing us to communicate directly with your client, please specify whether the authorization covers written or verbal communication, or both.

Sincerely,
Loan Servicing

NMLS # 1852

REGSOLBK_DA

This communication is from a debt collector attempting to collect a debt; any information obtained will be used for that purpose. However, if the debt is in active bankruptcy or has been discharged through bankruptcy, this communication is provided purely for informational purposes only with regard to our secured lien on the above referenced property. It is not intended as an attempt to collect a debt from you personally.

PX 34

DECLARATION OF KRISTA L. FREITAG

PURSUANT TO 28 U.S.C. § 1746

I, KRISTA L. FREITAG, DECLARE AS FOLLOWS:

1. I have personal knowledge of the facts stated herein and, if called to testify, I could and would competently testify to the same.

2. I was appointed on April 13, 2018, as temporary receiver of American Home Servicing Center, LLC ("American Home"), Capital Home Advocacy Center ("Capital Home"), National Advocacy Center, LLC ("National Advocacy"), and any other entity that has conducted any business related to their mortgage assistance operation.

3. On April 16, 2018, I entered the business premises of Capital Home at 1809 East Dyer Road, Suite 301, Santa Ana, CA 92705. I took control of the company and interviewed the employees who were on site at the time.

4. I learned from my interviews with Capital Home employees that Capital Home uses National Data System's customer relations management web-based software called LeadTrac. I learned that the employees who purportedly work with lenders on behalf of customers are called "Senior Processors." I interviewed the Senior Processors and saw them print reports out of LeadTrac on April 16, 2018.

5. When I asked for a list of current active client files, Capital Home employees provided me with the senior processor pipeline report, which they ran and printed from LeadTrac. I am not aware of any process by which files were moved out of the senior processing report.

6. On April 16, 2018, I contacted National Data Systems, the company that provides the LeadTrac web-based software and requested that they provide me access to and create a backup of the Capital Home account as it existed on that date.

1 7. On April 17, 2018, pursuant to the Court's order, I provided
2 employees of the Federal Trade Commission with access to the Capital Home
3 LeadTrac account.

4 8. While I and my counsel were interviewing Capital Home employees, I
5 watched Defendant Eve Christine Rodriguez ("Christina Rodriguez") going
6 through mail that had arrived that day. I told her that she was not allowed to take
7 the mail and subsequently noticed that a check I had seen in one of the envelopes
8 had gone missing. Christina Rodriguez later contacted me to state she had the
9 check in her possession, and upon my demand to do so, she returned it to the
10 business premises.


11 9. Shortly after I arrived at the Capital Home offices on the morning of
12 April 16, 2017, I asked Christina Rodriguez about the whereabouts of Defendant
13 Sergio Rodriguez, who I believe is her son. She stated Mr. Rodriguez was not
14 there, but she was in communication with him via text and he was aware of the
15 TRO and that I was at the offices to take control of the companies. Mr. Rodriguez
16 never came to the offices on that day and has not responded to my attempts to
17 contact him via email. I later learned from Citibank that Mr. Rodriguez withdrew
18 at least \$15,500 from a Capital Home bank account shortly after I arrived at the
19 Capital Home offices on April 16, 2018. I also asked Christina Rodriguez for and
20 served numerous copies of the Court's order on vendors and others in an attempt to
21 locate the business operations of Capital Home and/or National Advocacy.

22 10. On April 19, 2018, I communicated with Marcus Fierro, Jr., via email
23 regarding the order entered by this Court, and specifically regarding American
24 Home and National Advocacy. He denied having possession of any records and
25 current involvement, and would only provide me a phone number for Jaime
26 Aburto, even though I asked for address information.

1 11. On April 20, 2018, I sent a copy of the Court's order via email to
2 several email addresses identified as "users" by Call Tracking Metrics, a National
3 Advocacy vendor which tracks online and offline channels generating calls to
4 businesses. One of the email recipients provided me with address information for
5 National Advocacy's physical location, which is 15991 Red Hill Avenue, Suite
6 204, Tustin, California 92780. I entered National Advocacy's business premises
7 the same day. No one was at the office when I entered, but it was apparent that the
8 business had been operating as recently as April 19, 2018, and that the employees
9 had suddenly abandoned the office.

10 I DECLARE UNDER PENALTY OF PERJURY THAT THE
11 FOREGOING IS TRUE AND CORRECT. EXECUTED ON THIS 20th DAY OF
12 APRIL, 2018.

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Krista L. Freitag