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(619) 462-3311

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Attorneys for Defendants LOUIS V. SCHOOLER
and FIRST FINANCIAL PLANNING CORPORATION

**UNITED STATES DISTRICT COURT
SOUTHERN DISTRICT OF CALIFORNIA**

SECURITIES AND EXCHANGE
COMMISSION,

Plaintiff,

v.

LOUIS V. SCHOOLER and
FIRST FINANCIAL PLANNING
CORPORATION d/b/a
WESTERN FINANCIAL
PLANNING CORPORATION,

Defendants.

Case No. 12 CV 2164 GPC JMA

**DECLARATION OF LOUIS V.
SCHOOLER IN SUPPORT OF
DEFENDANTS' OPPOSITION TO
RECEIVER'S EX PARTE
APPLICATION FOR AUTHORITY
TO USE FUNDS IN CERTAIN
GENERAL PARTNERSHIP
ACCOUNTS TO COVER
SHORTFALL IN FUNDS**

Ctrm.: 2D

Judge: Hon. Gonzalo P. Curiel

1 I, LOUIS V. SCHOOLER, hereby declare, pursuant to 28 U.S.C. § 1746, as
2 follows:

3 1. I am a Defendant in the above entitled action. I have personal
4 knowledge of the matters set forth herein and, if called as a witness, I could and
5 would testify competently hereto under oath.

6 2. At all times described herein, I was the President and sole owner of
7 First Financial Planning Corporation d/b/a Western Financial Planning Corporation
8 (“Western”).

9 3. At all times described herein, I was the President of LinMar
10 Management, Inc. I was also the part-owner of LinMar Management, Inc., but since
11 June 30, 2010, I have been the sole owner of LinMar Management, Inc.

12 4. At all times described herein, I was a member of LinMar III, LLC, to
13 which Western had loaned money in five separate loans during 2009, in return for
14 promissory notes. Since June 30, 2010, I have been the sole member of LinMar III,
15 LLC.

16 5. At all times described herein, I was a member of LinMar I, LLC, which
17 is the sole member of LinMar IV, LLC, to which Western had loaned money in
18 three separate loans during 2007 and 2008, in return for promissory notes. Since
19 June 30, 2010, I have been the sole member of LinMar I, LLC.

20 6. LinMar III, LLC, is the sole owner of the property located at 1130 East
21 Shaw Avenue, Fresno, California, consisting of an office building (“the East Shaw
22 property”).

23 7. LinMar IV, LLC, is the sole owner of the property located at 5001 East
24 Commercecenter Drive, Bakersfield, California, consisting of an office building
25 (“the Atrium”).

26 8. LinMar Management, Inc. is the asset manager for the property owned
27 as tenants-in-common by other LinMar-titled entities, including some that have
28 borrowed money from Western in return for providing promissory notes, but which

1 are not the subject of the Receiver's lawsuits.

2 9. The East Shaw property and the Atrium are hypothecated with loans
3 that predated the loans from Western. The loan for the East Shaw property has a
4 maturity date of December 5, 2016, and the loan for the Atrium has a maturity date
5 of January 6, 2017.

6 10. As of June 2013, the East Shaw property owned by LinMar III, LLC
7 has a current value of \$3,986,572 based on a capitalization rate of 8.5% and net
8 operating income of \$338,859 for 2012. The outstanding principal and interest for
9 the Western loans are \$137,034 and the outstanding deeds of trust and other notes
10 total \$2,959,550, leaving \$889,988 in equity. However, the lease for one of the
11 major tenants, the Fresno office of the State of California's Department of Pesticide
12 Regulation, is due to expire in 2014, which would result in a loss of 16% of the
13 monthly rent and hence a significant reduction in equity upon move-out, plus
14 additional expenses for new-tenant improvements and lease commissions incurred
15 in bringing in a new tenant. The Department of Pesticide Regulation has informed
16 me that it is looking for different office space and intends to move when the current
17 lease expires. Furthermore, the East Shaw property is located on a street in Fresno
18 which is glutted with vacant or low-occupancy Class B/C office buildings.

19 11. The Atrium (LinMar IV, LLC) has a net operating income for 2012 of
20 \$1,078,574 and a capitalization rate of 8.5% producing a value of \$12.689 million,
21 minus a real-estate commission of 6% plus \$358,455 in outstanding principal and
22 interest on the loans from Western and \$11,159,087 in deeds of trust (including
23 \$10.5 million for the first deed of trust) and other notes and liabilities, for equity of
24 \$326,458 as of June 2013. However, 77% of the leases in the Atrium expire during
25 2013, and some of the tenants will not renew their leases. Although there is
26 \$250,000 in cash available, there is an estimated cost of \$370,000 for lease
27 commissions and new-tenant improvements during 2013, plus another \$485,000
28 must be paid for necessary work to maintain the Atrium's Class A status including

1 upgrading the thermostats and HVAC VAV actuators, repairing the parking lot,
2 renovating the bathrooms, and upgrading the lobby and signage.

3 12. LinMar Management, Inc. does not own any real estate and leases its
4 office space. As of June 2013, its cash and receivables are -\$20,497.14 and it has
5 \$91,794.73 in current liabilities.

6 13. The cash and receivables for LinMar III, LLC and LinMar IV, LLC
7 exceed the current liabilities, as shown in Exhibit 13, but the net is less than the
8 outstanding principal and interest for the loans from Western.

9 14. The proposed settlement amount of \$12,000/month, without any
10 sizeable initial payment, on behalf of LinMar III, LinMar IV, and LinMar
11 Management is the most realistic settlement proposal that can be presently made,
12 given the financial situation of the LinMar entities and my personal financial
13 situation.

14 15. In October 2013, I directed my assistant, Tami Boschee, to contact the
15 holders of the carryback notes from Western to the original sellers of the parcels
16 now owned by the general partnerships (the Underlying Notes) to determine if the
17 Receiver was timely paying the Underlying Notes, as I had received correspondence
18 in recent months on behalf of the holders of the Underlying Notes stating that the
19 scheduled payments had not been made and late fees had accrued. Among the
20 correspondence I received was a letter from the Chappell Law Firm in Albuquerque,
21 New Mexico, on behalf of Roger Sefzik, holder of the Underlying Note for the
22 "Santa Fe Ventures" property in Santa Fe, New Mexico, addressed to me and to the
23 Receiver, regarding the late payment and accrued late fees and attorney's fees for
24 July and August 2013. A true and correct copy of the Chappell letter is attached as
25 Exhibit 1.

26 16. I received two letters dated October 13, 2013, from Phil Cowee,
27 representative for the Julius & Rose Bunkowski Trust and BCB Ventures, holders of
28 the Underlying Notes for the Silver Springs North and Silver Springs South

1 properties. In the letters, Mr. Cowee stated that the Underlying Notes were in
2 default and that Western had 30 days to pay the balance owed in full or else
3 foreclosure proceedings would be initiated. True and correct copies of Mr. Cowee's
4 letters of October 13, 2013, are attached collectively as Exhibit 2.

5 17. On October 25, 2013, I received a "Written Statement of Default" from
6 the Law Offices of Judith A. Otto, located in Reno, Nevada, on behalf of the holders
7 of the Underlying Note for the SFV II property, alleging a past-due payment of
8 \$5,561.04. A true and correct copy of the Written Statement of Default is attached
9 hereto as Exhibit 3.

10 18. On November 5, 2013, Ms. Boschee reported that she had spoken with
11 Mr. Sefzik regarding the Santa Fe Ventures Underlying Note. Mr. Sefzik reported
12 that he had not received the October 2013 payment or any of the accrued late fees or
13 attorney's fees requested to cure the default, as previously stated in the Chappell
14 Law Firm's letter addressed to me and to the Receiver.

15 19. On November 6, 2013, I received a letter from Robert M. Schafer of
16 Schafer Pacific Properties, holders of junior Underlying Notes for several properties,
17 that he had been receiving payments several months late. The August 2013 and
18 September 2013 payments to Mr. Schafer were not made until October 2013, and
19 neither the October 2013 payments nor the November 2013 payments had been
20 made as of November 6. A true and correct copy of Mr. Schafer's letter is attached
21 hereto as Exhibit 4.

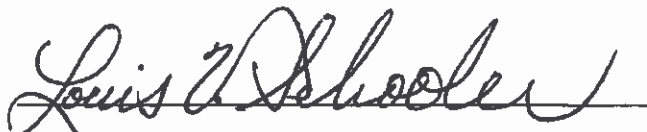
22 20. On November 7, 2013, at my request, Ms. Boschee provided me with
23 the 2013 year-to-date payment history records for American Equities, Inc. (two
24 Underlying Notes) and Evergreen Note Servicing (for three Underlying Notes),
25 which showed numerous months of accrued late fees. True and correct copies of the
26 payment history records are attached collectively as Exhibit 5.

27 21. On November 20, 2013, Ms. Boschee informed me that she had
28 received a phone call from Tom Borda, successor trustee of the Raymond Borda

1 Trust, holder of the Underlying Note for the Dayton IV property, reporting that he
2 had still not received the scheduled payment for October 2013, which was due and
3 payable on October 25.

4 I declare under penalty of perjury under the laws of the United States that the
5 foregoing is true and correct.

6 Executed this 27th day of November, 2013, in San Diego, California.

7
8 
9 LOUIS V. SCHOOLER

1 **CERTIFICATION**

2 I hereby certify that on the 27th day of November 2013, I submitted the
3 foregoing via electronic mail to the Court's chambers together with Defendants'
4 Opposition To Receiver's Ex Parte Application For Authority To Use Funds In
5 Certain General Partnership Accounts To Cover Shortfall In Funds, with the
6 following counsels of record included on that electronic mail communication:

7 Sam S. Puathasnanon, Esq.
8 Sara D. Kalin, Esq.
9 Securities and Exchange Commission
5670 Wilshire Boulevard, 11th Floor
Los Angeles, CA 90036

10 Ted Fates, Esq.
11 Allen Matkins Leck Gamble Mallory & Natsis LLP
501 West Broadway, 15th Floor
12 San Diego, CA 92101

13
14 /s/ Philip H. Dyson
15 Philip H. Dyson
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EXHIBIT 1

SANTA FE

Chappell Law Firm, P.A.

Attorneys at Law

*Bill Chappell, Jr.
Michael Hoefkamp*

*Albuquerque Centre, Suite 150
6001 Indian School Rd. NE
Albuquerque, New Mexico 87110*

*Telephone
(505) 878-9600*

*Telecopier
(505) 878-9696*

September 18, 2013

Via Certified Mail.

Return Receipt Requested

Santa Fe Venture LLC
c/o First Financial Planning Corporation,
Manager
Attn: Louis Schooler, President
5186 Carroll Canyon Road
San Diego, California 92121

Via Certified Mail.

Return Receipt Requested

Schafer Pacific Properties
Attn: Mr. Robert Schafer
P.O. Box 4367
Carlsbad, California 92018

Via Certified Mail.

Return Receipt Requested

J. Douglas Driggs, Jr., Esq.
Cotton, Driggs, Walch, Holley, Woloson &
Thompson
400 South Fourth Street
3rd Floor
Las Vegas, Nevada 89101

Via Certified Mail.

Return Receipt Requested

Thomas C. Hebrank, CPA, CIRA
E3 Advisors
501 W. Broadway
Suite 800
San Diego, California 92101

Re: ***Default by Santa Fe Venture LLC on Promissory Notes and Purchase Money
Mortgages in favor of LaSalle Bank, N.A. as Trustee of Exchange Trust Number
536534.1-AA (Roger Sefzik, Beneficiary)***

Gentlemen:

This is a follow-up to my letter of August 21, 2013 with respect to the above referenced matter.

We are advised that a payment was made on this account in the amount of \$14,559.23 on August 22, 2013. It would appear this was the payment which was due on July 22, 2013. The late charge and attorney fee amount that was set out on page 2 of my August 21, 2013 letter was not included, leaving a deficit in the amount of \$1,345.89 needed to cure the default.

The purpose of this letter is to demand payment in accordance with the Promissory Notes and Mortgages for the August 22, 2013 payment which was not made in the amount of \$14,559.23, the deficit from the July payment which is not made in the amount of \$1,345.89, together with late charges in the amount of \$727.96 and attorneys' fees of \$164.00.

Santa Fe Venture LLC
Schafer Pacific Properties
J. Douglas Driggs, Jr., Esq.
Thomas C. Hebrank, CPA, CIRA
September 18, 2013
Page 2

Because there may have been some confusion in the payments, our client has elected not to accelerate the Notes based upon the past default, nor to assert a claim for default interest at the rate of 13% per annum. However, if the foregoing default is not cured within fifteen (15) days from the date hereof in accordance with the provisions of the documents, our client will have no alternative but to exercise its remedies under the Promissory Notes and Mortgages, including acceleration, and require accrual of interest at the default rate.

It is our client's preference that the Note payments be made in accordance with the terms of the documents, rather than to accelerate the Notes based upon a default. However, if the payments are not made in accordance with the provisions of the Promissory Notes and Mortgages, then it will have no alternative but to exercise its rights under the documents. Please be mindful that in addition to curing the defaults, another payment in the amount of \$14,559.23 is due on September 22 for the September payment.

Very truly yours,



Bill Chappell, Jr.

BC:gnb

cc: Mr. Roger Sefzik (Via Email)

G:\data\WP60\1998\TOWER98.LLC\Financial\Demand Letter 091813.wpd

EXHIBIT 2

BCB Ventures
PO Box 2239
Dayton, NV 89403
(775) 246-2600

October 13, 2013

First Financial Planning Corporation
Attn: Louis V. Schooler
5186 Carroll Canyon Road, STE. 100
San Diego, CA 92121

Dear Mr. Schooler,

This letter will serve as notice that the note's secured by a deed of trust is severally delinquent. The note payments were due on September 4, 2013 and no payments have been made since August 4, 2013.

This letter will serve as a 30 day notice from October 15, 2013 to pay the balance owed in full. If the balance is not paid by November 15, 2013 then a foreclosure will be initiated. A full accounting of the balance due is detailed for your review

Loan AC 2410-10

Principal	97,040.77
Interest through November 15, 2013	2,192.45
Late Fees	<u>438.90</u>
Total	\$ 99,672.12

Loan AC 2412-10

Principal	87,161.69
Interest through November 15, 2013	1,969.26
Late Fees	<u>394.22</u>
Total	\$ 89,525.17

Please call me if you have any questions or concerns.

Sincerely,

A handwritten signature in black ink, appearing to read 'P. Cowee', with a long horizontal line extending to the right.

Philip Cowee
Manager

Julius & Rose Bunkowski Trust
PO Box 2239
Dayton, NV 89403
(775) 246-2600

October 13, 2013

First Financial Planning Corporation
Attn: Louis V. Schooler
5186 Carroll Canyon Road, STE. 100
San Diego, CA 92121

Dear Mr. Schooler,

This letter will serve as notice that the note's secured by a deed of trust is severally delinquent. The note payments were due on September 4, 2013 and no payments have been made since August 4, 2013.

This letter will serve as a 30 day notice from October 15, 2013 to pay the balance owed in full. If the balance is not paid by November 15, 2013 then a foreclosure will be initiated. A full accounting of the balance due is detailed for your review

Loan 15-262-02

Principal	115,980.02
Interest through November 15, 2013	2,620.35
Late Fees	<u>524.56</u>
Total	\$ 119,124.93

Loan 15-262-09

Principal	144,316.96
Interest through November 15, 2013	3,260.57
Late Fees	<u>652.72</u>
Total	\$ 148,230.25

Please call me if you have any questions or concerns.

Sincerely,

A handwritten signature in dark ink, appearing to read 'P. Cowee', with a long horizontal stroke extending to the right.

Philip Cowee
Trustee

cc. Julius Bunkowski

EXHIBIT 3



Entity Name: PYRAMID HIGHWAY 177, LLC

Date: 10/21/2013

Receipt Method: Regular Mail

Case Number: 10600100006689

Plaintiff: Evergreen Note Servicing

Defendant: Pyramid Highway 117 LLC

Document Type: Entry of Default

A. P. No. 076-172-03 & 06
No. 10600100006689

SENT CERTIFIED AND REGULAR MAIL

NOTICE: THIS MAY BE CONSIDERED AS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. HOWEVER, IF YOU ARE IN BANKRUPTCY OR HAVE BEEN DISCHARGED IN BANKRUPTCY, THIS LETTER IS FOR INFORMATIONAL PURPOSES ONLY AND IS NOT INTENDED AS AN ATTEMPT TO COLLECT A DEBT OR AS AN ACT TO COLLECT, ASSESS, OR RECOVER ALL OR ANY PORTION OF THE DEBT FROM YOU PERSONALLY.

WRITTEN STATEMENT OF DEFAULT

TO: REAL ASSET LOCATIONS
5186 CARROLL CANYON ROAD
SAN DIEGO, CA 92121

PYRAMID HIGHWAY 117, LLC
5186 CARROLL CANYON ROAD
SAN DIEGO, CA 92121]

SFV II, LLC
5186 CARROLL CANYON ROAD
SAND DIEGO, CA 92121

FRONTAGE 177, LLC
5186 CARROLL CANYON ROAD
SAN DIEGO, CA 92121

COTTON, DRIGGS, WALCH,
HOLLEY, WOLOSON & THOMPSON
400 SOUTH FOURTH STREET
THIRD FLOOR
LAS VEGAS, NV 89101

PARACORP INCORPORATED
318 NORTH CARSON STREET
CARSON CITY, NV 89701

YOU WILL PLEASE TAKE NOTICE that you have defaulted in the making of the installment payments that are to be paid pursuant to the terms of that certain Promissory Note dated May 19, 2009, which is secured by that certain real property which is vacant land located West of Pyramid Highway, in Washoe County, Nevada, as evidenced by that certain Deed of Trust wherein REAL ASSET LOCATORS, INC., a Nevada corporation, is Trustor (sometimes referred to herein as "Debtor"), TICOR TITLE OF NEVADA, INC., a Nevada corporation, is Trustee, and ANGELO MACALUSO and JOSELLA M. STARBUCK, the Personal Representatives of the Will and Estate of Mary Macaluso, deceased, Case No. PR 06-00622, in the Second Judicial District Court of the State of Nevada in and for the County of Washoe, as to an undivided 1/2 interest; and ANGELO MACALUSO and JOSELLA M. STARBUCK, the Personal Representatives of the Will and Estate of Guiseppe Macaluso also known as Joe Macaluso, deceased, Case No. PR06-00624, in the Second Judicial District Court of the State of Nevada, in and for the County of Washoe, as to an undivided 1/2 interest, is Beneficiary, which Deed of Trust was recorded

May 22, 2009, as Document No. 3762328, Official Records, Washoe County, Nevada.

The beneficial interest of ANGELO MACALUSO and JOSELLA M. STARBUCK, the Personal Representatives of the Will and Estate of Mary Macaluso, deceased, Case No. PR 06-0622, in the Second Judicial District Court of the State of Nevada in and for the County of Washoe, as to an undivided 1/2 interest, was distributed to ANGELO MACALUSO and JOSELLA M. STARBUCK, as Co-Trustees of the Joe & Mary Macaluso Family Trust dated September 28, 2005, pursuant to that certain Order Approving Waiver of Second and Final Account; Approving Ratification of Foreclosure; Authorizing the Transfer of Real Property to True Owner Pursuant to NRS 148.410; and Authorizing Final Distribution, recorded October 28, 2010, as Document No. 3937871, Official Records, Washoe County, Nevada.

The beneficial interest of ANGELO MACALUSO and JOSELLA M. STARBUCK, the Personal Representatives of the Will and Estate of Guiseppe Macaluso also known as Joe Macaluso, deceased, Case No. PR06-00624, in the Second Judicial District Court of the State of Nevada, in and for the County of Washoe, as to an undivided 1/2 interest, was distributed to Angelo Macaluso and Josella M. Starbuck as Co-Trustees of the Joe & Mary Macaluso Family Trust dated September 28, 2005, pursuant to that certain Order Approving Waiver of Second and Final Account; Approving Ratification of Foreclosure; Authorizing the Transfer of Real Property to True Owner Pursuant to NRS 148.410; and Authorizing Final Distribution, recorded October July 8, 2010, as Document No. 3899350, Official Records, Washoe County, Nevada.

YOU ARE HEREBY NOTIFIED AND INFORMED, PURSUANT TO NRS 107.080(2)(c)(3) THAT AS OF October 18, 2013:

- I. The amount of payment required to make good the deficiency in performance or payment, avoid the exercise of the power of sale and reinstate the terms and conditions of the underlying obligation or debt existing before the deficiency in performance or payment is: \$ 5561.04.
This amount may include missed payments, late charges, and other amounts owed under this account together with fees and costs for preparing and mailing this notice through the above date.
- II. The amount in default is \$ 5561.04.
Default is further based on the failure to:

- III. The principal amount of the Debtor's obligation secured by the Deed of Trust is \$ 147,723.88.
- IV. The amount of accrued interest is \$ 2161.22, and accrued late charges are: \$ 392.68.
- V. A good faith estimate of all fees imposed in connection with the exercise of the power of sale is \$ 3,000.00.
- VI. Contact information for obtaining the most current amount due is:

Evergreen Note Servicing
6121 Lakeside Drive, #150
Reno, NV 89511

TELEPHONE NO. (775) 329-5806
Account No. 1060 01 0006689

YOU MUST CONTACT THE NUMBER ABOVE TO CONFIRM THE AMOUNT TO CURE PRIOR TO THE MAKING PAYMENT, AS ADDITIONAL FEES, LATE CHARGES OR OTHER AMOUNTS MAY HAVE ACCRUED.

DATED: October 18, 2013.

EVERGREEN NOTE SERVICING,
a Washington Corporation
Registered in Nevada
Servicer of the Debt Secured
by the Deed of Trust
described above

By: Vick Brunt

Its: Assistant Vice President

STATE OF Nevada)
COUNTY OF Washoe) ss

This instrument was acknowledged before me on
October 18, 2013, by Vicki Brunet as
Assistant Vice President of/for EVERGREEN NOTE SERVICING.

Kathryn Fritter
Notary Public



SFV II, LLC - Washoe 5 - Real Asset Locators
Purchase of 1/2 interest from SFV, LLC
Land is situated in Washoe County, state of Nevada

Exhibit "A"

1 Underlying Deed of Trust (SFV, LLC)

Note dated May 19, 2009 @ 6% for 10 years - commencing June 22, 2009 <u>RAL, a Nevada corp. promises to pay to the order of:</u> Angelo Macaluso and Josella M. Starbuck Personal Representatives of Will and Estate of Mary Macaluso c/o Maupin, Cox and LeGoy 4785 Caughlin Parkway <u>Reno, NV 89519</u>	<u>Note Amount</u>	<u>Monthly Payment</u>	<u>June 22, 2010 Note Balance</u>
	\$266,655.00	\$2,960.42	\$244,855.76

<u>Date of Escrow Closing</u>	<u>PARTNERSHIP NOTES</u>	<u>Note Amount</u>	<u>Monthly Payment</u>
May 5, 2010	Pyramid Highway 177 LLC	\$130,400.00	\$1,514.96
June 30, 2010	Frontage 177 LLC as of - May 17, 2010	\$140,200.00	\$1,628.82
	Total Note Payments	\$270,600.00	\$3,143.78

FFP Notes

Pyramid Highway 177 LLC - NO FFP NOTES	\$0.00	\$0.00
Frontage 177 LLC	\$0.00	\$0.00
Total Note Payments	\$0.00	\$0.00

EXHIBIT 4



Brokerage-Development-Investments

Schafer Pacific Properties

November 6, 2013

Tami Boschee
Western Financial Planning Corporation
1253 Activity Drive, Suite D
Vista, CA 92081

Subject: Payments Received to Schafer Pacific Properties From Western Financial Planning Corporation

Dear Tami;

I have always received my payments from Western Pacific Planning Corporation over the years when due until this year. As of the middle part of this year I have been receiving payments up to several months late. August payments of over \$3,600 were not received until October as an example. Payments of over \$12,000 due in September were not received until October. There are over \$8,000 worth of payment due in October that have not been received as of this date. No payments due in November have been received as of this date.

It would be greatly appreciated if this late payment situation could be rectified as soon as possible.

Sincerely,

A handwritten signature in blue ink that reads 'Robert M. Schafer'.

Robert M Schafer
President

EXHIBIT 5

NOV-05-13

12:27

FROM-American Equities

3606959048

T-689 P.006/006 F-247

American Equities, Inc. AEI Contract Servicing

PO Box 61427

Vancouver, WA 98666

Payment History

From 1/1/2013 To 11/5/2013

Acct No.: 20000300005123

Buyer: First Financial Planning Corp.

Seller: Norman & Bessie Bokema

Int. Rate: 7.000%

Effective Date	Pay Description	Amount	Principal	Interest	Int Paid To	Acct Paid To	Fees	Lates Assessed	Lates Paid	Reserve	Accrued Int	Other	Balance
1/1/2013	TRF FM	\$685.16	\$587.07	\$98.09	1/1/2013	1/1/2013	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$21,650.41
2/28/2013	TRF FM	\$685.16	\$614.92	\$170.24	2/28/2013	2/28/2013	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$21,135.49
4/1/2013	TRF FM	\$685.16	\$521.19	\$129.71	4/1/2013	3/1/2013	\$0.00	\$34.26	\$34.26	\$0.00	\$0.00	\$0.00	\$20,614.30
4/25/2013	TRF FM	\$685.16	\$590.28	\$94.86	4/25/2013	4/1/2013	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$20,024.02
6/3/2013	TRF FM	\$685.16	\$501.13	\$149.77	6/3/2013	5/1/2013	\$0.00	\$34.26	\$34.26	\$0.00	\$0.00	\$0.00	\$19,522.86
6/28/2013	TRF FM	\$685.16	\$531.56	\$93.60	6/28/2013	6/1/2013	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$18,931.30
9/3/2013	TRF FM	\$685.16	\$407.66	\$243.25	9/3/2013	7/1/2013	\$0.00	\$34.26	\$34.26	\$0.00	\$0.00	\$0.00	\$18,523.61
10/25/2013	TRF FM	\$685.16	\$466.17	\$184.73	10/25/2013	9/1/2013	\$0.00	\$34.26	\$34.26	\$0.00	\$0.00	\$0.00	\$18,057.35
11/1/2013	TRF FM	\$685.16	\$628.66	\$24.24	11/1/2013	9/1/2013	\$0.00	\$34.26	\$34.26	\$0.00	\$0.00	\$0.00	\$17,430.8
11/4/2013	TRF FM	\$685.16	\$640.87	\$10.03	11/4/2013	10/1/2013	\$0.00	\$34.26	\$34.26	\$0.00	\$0.00	\$0.00	\$16,799.8
Totals:		\$5,951.60	\$5,447.50	\$1,198.54			\$0.00	\$205.56	\$205.56	\$0.00	\$0.00	\$0.00	

American Equities, Inc.

AEI Contract Servicing

PO Box 61427

Vancouver, WA 98666

Payment History

From 1/1/2013 To 11/5/2013

Acct No.: 20000300005122

Buyer: First Financial Planning Corp.

Seller: Norman & Bessie Bokema

Int. Rate: 7.000%

Effective Date	Pmt Description	Amount	Principal	Interest	Int Paid To	Acct Paid To	Fees	Lates Assessed	Lates Paid	Reserve	Accrued Int	Other	Balance
1/18/2013	TRF FM 20000100022222	\$902.34	\$773.16	\$129.18	1/18/2013	1/18/2013	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$28,513.82
2/26/2013	TRF FM 20000100022222	\$902.34	\$676.14	\$224.20	2/26/2013	2/16/2013	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$27,835.68
4/1/2013	TRF FM 20000100022222	\$902.34	\$686.38	\$170.83	4/1/2013	3/16/2013	\$0.00	\$45.12	\$45.12	\$0.00	\$0.00	\$0.00	\$27,149.26
4/25/2013	TRF FM 20000100022222	\$902.34	\$777.38	\$124.96	4/25/2013	4/16/2013	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$26,371.91
5/3/2013	TRF FM 20000100022222	\$902.34	\$659.97	\$197.25	5/3/2013	5/16/2013	\$0.00	\$45.12	\$45.12	\$0.00	\$0.00	\$0.00	\$25,711.94
5/28/2013	TRF FM 20000100022222	\$902.34	\$779.98	\$133.28	5/28/2013	6/16/2013	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$24,932.84
9/3/2013	TRF FM 20000100022222	\$902.34	\$536.85	\$320.37	9/3/2013	7/16/2013	\$0.00	\$45.12	\$45.12	\$0.00	\$0.00	\$0.00	\$24,396.01
10/25/2013	TRF FM 20000100022222	\$902.34	\$513.93	\$283.29	10/25/2013	8/16/2013	\$0.00	\$45.12	\$45.12	\$0.00	\$0.00	\$0.00	\$23,782.11
11/1/2013	TRF FM 20000100022222	\$902.34	\$825.29	\$31.93	11/1/2013	9/16/2013	\$0.00	\$45.12	\$45.12	\$0.00	\$0.00	\$0.00	\$22,956.83
11/4/2013	TRF FM 20000100022222	\$902.34	\$942.00	\$13.21	11/4/2013	10/16/2013	\$0.00	\$45.12	\$45.12	\$0.00	\$0.00	\$0.00	\$22,112.83
Totals:		\$9,023.40	\$7,174.18	\$1,578.50			\$0.00	\$270.72	\$270.72	\$0.00	\$0.00	\$0.00	\$0.00

Late Notice

Account Number 20000300005123

AEI Contract Servicing
American Equities, Inc.
PO Box 61427
Vancouver, WA 98666

Your payment was due on 9/16/2013

Payment Breakdown	
2 payment(s) of \$885.16	\$1,370.32
Accrued Lates	\$0.00
Current Late Charge Due	\$34.26

Total Due:	\$1,404.58
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FIRST FINANCIAL PLANNING CORP
DBA WESTERN FINANCIAL
5186 CARROLL CANYON RD
SAN DIEGO, CA 92121

Notice Printed: 9/18/2013 1:40:50 PM

Note:
Please print your account number on your check.

Late Notice

Account Number 20000300005122

AEI Contract Servicing
American Equities, Inc.
PO Box 61427
Vancouver, WA 98666

Your payment was due on 9/16/2013

Payment Breakdown	
2 payment(s) of \$902.34	\$1,804.68
Accrued Late	\$0.00
Current Late Charge Due	\$45.12

Total Due:	\$1,849.80
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FIRST FINANCIAL PLANNING CORP
DBA WESTERN FINANCIAL
5166 CARROLL CANYON RD
SAN DIEGO, CA 92121

Notice Printed: 9/18/2013 1:40:50 PM

Note:
Please print your account number on your check.

Late Notice

Account Number 63003200665124

American Eagle Mortgage Management, LLC
American Eagle Mortgage
PO Box 61427
Vancouver, WA 98666

Your payment was due on 9/16/2013

Payment Breakdown	
2 payment(s) of \$1,093.88	\$2,187.32
Accrued Late	\$0.00
Current Late Charge Due	\$54.68

Total Due:	\$2,242.00
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FIRST FINANCIAL PLANNING CORP
DBA WESTERN FINANCIAL
5186 CARROLL CANYON RD
SAN DIEGO, CA 92121

Notice Printed: 9/18/2013 1:58:12 PM

Note:
Please print your account number on your check.

Late Notice**Account Number 52003202005327**

American Eagle Mortgage Management, LLC
American Eagle Mortgage
PO Box 61427
Vancouver, WA 98666

Your payment was due on 9/13/2013

Payment Breakdown	
2 payment(s) of \$3,641.44	\$7,282.88
Accrued Lates	\$0.00
Current Late Charge Due	\$182.07

Total Due:	\$7,464.95
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FIRST FINANCIAL PLANNING CORP

5186 CARROLL CANYON RD
SAN DIEGO, CA 92121

Notice Printed: 9/18/2013 1:54:33 PM

Note:
Please print your account number on your check.

Evergreen Note Servicing**Reno Branch**

6121 Lakeside Dr Ste 150

Reno, NV 89511

Payment History**From 1/1/2013 To 11/5/2013**

Acct No.: 10900101080365

Buyer: FIRST FINANCIAL PLANNING CORP

Seller: PAUL J. BORDA

Int. Rate: 7.000%

Effective Date	Pmt Description	Amount	Principal	Interest	Int Paid To	Acct Paid To	Fees	Lates Assessed	Lates Paid	Reserve	Accrued Int	Other	Balance
1/8/2013	Check	\$12,539.72	\$9,596.01	\$2,943.71	1/25/2013	1/25/2013	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$495,099.29
3/8/2013	Check	\$12,539.72	\$9,596.01	\$2,943.71	3/25/2013	3/25/2013	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$495,099.29
4/3/2013	Check	\$12,539.72	\$9,708.29	\$2,831.43	3/25/2013	3/25/2013	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$475,879.01
5/22/2013	Check	\$12,539.72	\$9,708.29	\$2,831.43	5/25/2013	5/25/2013	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$456,092.19
6/3/2013	Check	\$12,539.72	\$9,821.89	\$2,717.83	5/25/2013	5/25/2013	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$437,536.18
7/2/2013	Check	\$12,539.72	\$9,821.89	\$2,717.83	7/25/2013	7/25/2013	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$418,760.70
10/10/2013	Check	\$12,539.72	\$9,676.83	\$2,862.89	7/25/2013	7/25/2013	\$0.00	\$626.99	\$1,259.98	\$0.00	\$0.00	\$0.00	\$437,536.18
10/30/2013	Check	\$12,539.72	\$9,676.83	\$2,862.89	8/25/2013	8/25/2013	\$0.00	\$626.99	\$1,259.98	\$0.00	\$0.00	\$0.00	\$418,760.70
10/31/2013	Check	\$12,539.72	\$9,415.04	\$2,497.69	9/25/2013	9/25/2013	\$0.00	\$626.99	\$626.99	\$0.00	\$0.00	\$0.00	\$418,760.70
Totals:		\$112,857.48	\$85,674.60	\$24,488.92			\$0.00	\$2,507.96	\$2,513.96	\$0.00	\$0.00	\$0.00	

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Version 1.0

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Evergreen Note Servicing**Reno Branch**

6121 Lakeside Dr Ste 150

Reno, NV 89511

Payment History**From 1/1/2013 To 11/5/2013**

Acct No.: 10900101080366

Buyer: FIRST FINANCIAL PLANNING CORP

Seller: PAUL J. BORDA

Int. Rate: 7.000%

Effective Date	Pmt Description	Amount	Principal	Interest	Int Paid To	Acct Paid To	Fees	Lates Assessed	Lates Paid	Reserve	Accrued Int	Other	Balance
1/31/2013	Check	\$11,843.06	\$9,062.89	\$2,780.17	1/25/2013	1/25/2013	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$487,537.92
3/31/2013	Check	\$11,843.06	\$9,062.89	\$2,780.17	3/25/2013	3/25/2013	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$487,537.92
4/3/2013	Check	\$11,843.06	\$9,168.93	\$2,674.13	3/25/2013	3/25/2013	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$449,253.23
5/3/2013	Check	\$11,843.06	\$9,276.21	\$2,566.85	5/25/2013	5/25/2013	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$430,754.60
6/3/2013	Check	\$11,843.06	\$9,380.30	\$2,458.31	6/25/2013	6/25/2013	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$413,223.83
7/3/2013	Check	\$11,843.06	\$9,484.16	\$2,358.90	7/25/2013	7/25/2013	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$394,899.23
10/10/2013	Check	\$11,843.06	\$9,587.54	\$2,254.04	9/25/2013	9/25/2013	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$376,511.69
10/31/2013	Check	\$11,843.06	\$9,687.54	\$2,148.15	9/25/2013	9/25/2013	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$357,824.15
Totals:		\$106,587.54	\$81,701.58	\$23,109.51			\$0.00	\$2,388.60	\$1,776.46	\$0.00	\$0.00	\$0.00	

Evergreen Note Servicing**Reno Branch**

6121 Lakeside Dr Ste 150

Reno, NV 89511

Payment History**From 1/1/2013 To 11/5/2013****Acct No.:** 10900101080367**Buyer:** FIRST FINANCIAL PLANNING CORP**Seller:** PAUL J. BORDA**Intl Rate:** 7.000%

Effective Date	Prnt Description	Amount	Principal	Interest	Int Paid To	Acct Paid To	Fees	Lates Assessed	Lates Paid	Reserve	Accrued Int	Other	Balance
1/31/2013	Check	\$3,483.25	\$2,665.55	\$817.70	1/25/2013	1/25/2013	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$137,511.45
3/31/2013	Check	\$3,483.25	\$2,665.55	\$817.70	3/25/2013	3/25/2013	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$137,511.45
4/3/2013	Check	\$3,483.25	\$2,696.74	\$786.51	3/25/2013	3/25/2013	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$132,133.61
5/31/2013	Check	\$3,483.25	\$2,742.87	\$700.25	4/25/2013	4/25/2013	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$126,692.85
6/3/2013	Check	\$3,483.25	\$2,728.29	\$754.96	5/25/2013	5/25/2013	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$126,692.85
9/30/2013	Check	\$3,483.25	\$2,742.87	\$700.25	6/25/2013	6/25/2013	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$126,692.85
10/10/2013	Check	\$3,483.25	\$2,411.90	\$723.03	7/25/2013	7/25/2013	\$0.00	\$174.16	\$348.32	\$0.00	\$0.00	\$0.00	\$121,536.74
10/31/2013	Check	\$3,483.25	\$2,789.45	\$693.80	9/25/2013	9/25/2013	\$0.00	\$174.16	\$348.32	\$0.00	\$0.00	\$0.00	\$116,147.16
Totals:		\$31,349.25	\$24,029.84	\$6,796.93			\$0.00	\$696.64	\$522.48	\$0.00		\$0.00	