

(c) Violations of 18 U.S.C. § 1006/Fraudulent Receipt of Benefits from HUD through Mortgage Company Transactions

497. The United States incorporates by reference paragraphs 1 through 310 as if fully set forth in this paragraph.

498. The United States seeks relief against DEL SONTRO, CLUTE, SHRUM, LUDLOW, NAILLON, HAUVER, RDF, RDH, DMS, MEDEIROS and KANE under FIRREA, 12 U.S.C. § 1833a.

499. As set forth above, DEL SONTRO, CLUTE, SHRUM, LUDLOW, NAILLON, HAUVER, RDF, RDH, DMS, MEDEIROS and KANE and others violated 18 U.S.C. § 1006, and aided and abetted violations of § 1006, see § 2 by participating, sharing or receiving money, property or benefits, derived from the defrauding of the United States, through the acts of Mortgage Source, a mortgage company.

500. By reason of DEL SONTRO, CLUTE, SHRUM, LUDLOW, NAILLON, HAUVER, RDF, RDH, DMS, MEDEIROS and KANE's violations of 18 U.S.C. § 1006, the United States is owed civil penalties pursuant to FIRREA, 12 U.S.C. §1833a(a) and (c)(1).

(d) Conspiracy to Violate 18 U.S.C. § 1006/Fraudulent Receipt of Benefits from HUD through Mortgage Company Transactions

501. The United States incorporates by reference paragraphs 1 through 310 as if fully set forth in this paragraph.

502. The United States seeks relief against DEL SONTRO, CLUTE, SHRUM, LUDLOW, NAILLON, HAUVER, RDF, RDH, DMS, MEDEIROS and KANE under FIRREA, 12 U.S.C. § 1833a.

503. As set forth above, DEL SONTRO, CLUTE, SHRUM, LUDLOW, NAILLON, HAUVER, RDF, RDH, DMS, MEDEIROS and KANE and others violated 18 U.S.C. § 1006 by conspiring to participate, share or receive money, property or benefits, derived from the

defrauding of the United States, through the acts of Mortgage Source, a mortgage company.

504. By reason of DEL SONTRO, CLUTE, SHRUM, LUDLOW, NAILLON, HAUVER, RDF, RDH, DMS, MEDEIROS and KANE's violations of 18 U.S.C. § 1006, the United States is owed civil penalties pursuant to FIRREA, 12 U.S.C. §1833a(a) and (c)(1).

(e) Violations of 18 U.S.C. § 1014/Making False Statements or Reports for the Purpose of Influencing the FHA

505. The United States incorporates by reference paragraphs 1 through 310 as if fully set forth in this paragraph.

506. The United States seeks relief against DEL SONTRO, CLUTE, SHRUM, LUDLOW, NAILLON, HAUVER, RDF, RDH, DMS, MEDEIROS and KANE under FIRREA, 12 U.S.C. § 1833a.

507. As set forth above, DEL SONTRO, CLUTE, SHRUM, LUDLOW, NAILLON, HAUVER, RDF, RDH, DMS, MEDEIROS and KANE and others violated 18 U.S.C. § 1014, and aided and abetted violations of § 1014, see § 2, by knowingly making false statements and reports for the purpose of influencing action of the FHA, to wit: by concealing that the borrowers to whom Mortgage Source made mortgage loans could not make payments on the loan, by artificially suppressing Mortgage Source's comparative default ratio and providing the falsely low comparative default ratios to FHA. By doing so, DEL SONTRO, CLUTE, SHRUM, LUDLOW, NAILLON, HAUVER, RDF, RDH, DMS, MEDEIROS and KANE and others sought to avoid FHA review and termination of Mortgage Source's ability to originate FHA-insured loans, and for FHA-insured loans originated by Mortgage Source to continue to qualify for payment of claims for FHA mortgage insurance.

508. By reason of DEL SONTRO, CLUTE, SHRUM, LUDLOW, NAILLON, HAUVER, RDF, RDH, DMS, MEDEIROS and KANE's violations of 18 U.S.C. § 1014, the

United States is owed civil penalties pursuant to FIRREA, 12 U.S.C. § 1833a(a) and (c)(1).

(f) Conspiracy to Violate 18 U.S.C. § 1014/Making False Statements or Reports for the Purpose of Influencing the FHA

509. The United States incorporates by reference paragraphs 1 through 310 as if fully set forth in this paragraph.

510. The United States seeks relief against DEL SONTRO, CLUTE, SHRUM, LUDLOW, NAILLON, HAUVER, RDF, RDH, DMS, MEDEIROS and KANE under FIRREA, 12 U.S.C. § 1833a.

511. As set forth above, DEL SONTRO, CLUTE, SHRUM, LUDLOW, NAILLON, HAUVER, RDF, RDH, DMS, MEDEIROS and KANE and others violated 18 U.S.C. § 1014 by conspiring to make false statements and reports for the purpose of influencing action of the FHA, to wit: by concealing that the borrowers to whom Mortgage Source made mortgage loans could not make payments on the loan, by artificially suppressing Mortgage Source's comparative default ratio and providing the falsely low comparative default ratios to FHA. By doing so, DEL SONTRO, CLUTE, SHRUM, LUDLOW, NAILLON, HAUVER, RDF, RDH, DMS, MEDEIROS and KANE and others sought to avoid FHA review and termination of Mortgage Source's ability to originate FHA-insured loans, and for FHA-insured loans originated by Mortgage Source to continue to qualify for payment of claims for FHA mortgage insurance.

512. By reason of DEL SONTRO, CLUTE, SHRUM, LUDLOW, NAILLON, HAUVER, RDF, RDH, DMS, MEDEIROS and KANE's violations of 18 U.S.C. § 1014, the United States is owed civil penalties pursuant to FIRREA, 12 U.S.C. § 1833a(a) and (c)(1).

FOURTEENTH CLAIM FOR RELIEF

Gross Negligence: Mortgage Source, LLC

513. The United States incorporates by reference paragraphs 1 through 310 as if fully set forth in this paragraph.

514. Defendants MEDEIROS and KANE owed the United States a duty of reasonable care and a duty to conduct due diligence.

515. As set forth above, Defendants MEDEIROS and KANE breached their duties to the United States.

516. As set forth above, Defendants MEDEIROS and KANE and others recklessly disregarded their duties to the United States.

517. As a result of Defendants MEDEIROS and KANE's gross negligence, the United States paid insurance claims, and has and will incur losses relating to the FHA-insured mortgage originated by Defendants MEDEIROS and KANE.

518. As a result of the foregoing, the United States is entitled to compensatory and punitive damages, in an amount to be determined at trial.

FIFTEENTH CLAIM FOR RELIEF

Unjust Enrichment: Mortgage Source, LLC

519. The United States incorporates by reference paragraphs 1 through 310 as if fully set forth in this paragraph.

520. Defendants DEL SONTRO, CLUTE, SHRUM, LUDLOW, NAILLON, RDF, RDH, DMS, MEDEIROS and KANE have been unjustly enriched to the detriment of the United States, by fraudulently and artificially suppressing the comparative default ratio of Mortgage Source, so that Mortgage Source would be able to continue originating FHA-insured mortgages; and by delaying the eventual default of FHA-insured mortgages, so that the United States would

be subject to claims under the mortgages' FHA mortgage insurance.

521. As a result, DEL SONTRO, CLUTE, SHRUM, LUDLOW, NAILLON, RDF, RDH, DMS, MEDEIROS and KANE are liable to the United States, in an amount to be determined at trial.

SIXTEENTH CLAIM FOR RELIEF

Indemnification: Mortgage Source, LLC

522. The United States incorporates by reference paragraphs 1 through 310 as if fully set forth in this paragraph.

523. Defendants MEDEIROS and KANE owed the United States a duty of reasonable care and a duty to not defraud the United States.

524. As set forth above, Defendants MEDEIROS and KANE breached their duties to the United States.

525. As a result of these Defendants' breaching their duties to the United States, the United States has paid and will pay future mortgage insurance claims and incur future losses, relating to FHA-insured mortgages endorsed by MEDEIROS and KANE.

526. By virtue of the above, the United States is entitled to indemnification of its losses relating to FHA-insured mortgages endorsed by Defendants MEDEIROS and KANE.

SEVENTEENTH CLAIM FOR RELIEF

Violations of FIRREA, 12 U.S.C. § 1833a: Rainy Day Defendants and Continental Mortgage Bankers, Inc.

(a) Violations of 18 U.S.C. § 1343/Wire Fraud as to Financial Institutions

527. The United States incorporates by reference paragraphs 1 through 310 as if fully set forth in this paragraph.

528. The United States seeks relief against DEL SONTRO, CLUTE, SHRUM,

LUDLOW, RDF, RDH, STASHIN and CONTINENTAL under FIRREA, 12 U.S.C. § 1833a.

529. As set forth above, DEL SONTRO, CLUTE, SHRUM, LUDLOW, RDF, RDH, STASHIN and CONTINENTAL and others violated 18 U.S.C. § 1343, and aided and abetted violations of § 1343, see § 2, by devising a continuing scheme and artifice to defraud J.P. Morgan Chase and Wells Fargo of, to wit: monies owed for the repurchase of those mortgage loans identified in Exhibit G that had suffered an early payment default, monies owed for indemnification of losses on said loans, and penalties due and owing J.P. Morgan Chase and Wells Fargo due to early payment defaults of mortgages in default.

530. For the purpose of executing said scheme and artifice and attempting to do so, DEL SONTRO, CLUTE, SHRUM, LUDLOW, RDF, RDH, STASHIN and CONTINENTAL transmitted and caused to be transmitted in interstate commerce by means of wire communication, certain signs, signals and sounds, specifically the conduct set out at paragraphs 236-242 and Exhibit G.

531. By reason of DEL SONTRO, CLUTE, SHRUM, LUDLOW, RDF, RDH, STASHIN and CONTINENTAL's violations of 18 U.S.C. § 1343, the United States is entitled to a civil penalty as required by law for each of the 8 violations set forth at Exhibit G, pursuant to FIRREA, 12 U.S.C. § 1833a(a) and (c)(2).

(b) Conspiracy to Violate 18 U.S.C. § 1343/Wire Fraud as to Financial Institutions

532. The United States incorporates by reference paragraphs 1 through 310 as if fully set forth in this paragraph.

533. The United States seeks relief against DEL SONTRO, CLUTE, SHRUM, LUDLOW, RDF, RDH, STASHIN and CONTINENTAL under FIRREA, 12 U.S.C. § 1833a.

534. As set forth above, DEL SONTRO, CLUTE, SHRUM, LUDLOW, RDF, RDH,

STASHIN and CONTINENTAL and others violated 18 U.S.C. § 1343 by conspiring to devise a continuing scheme and artifice to defraud J.P. Morgan Chase and Wells Fargo of, to wit: monies owed for the repurchase of mortgage loans that had suffered an early payment default, monies owed for indemnification of losses on said loans, and penalties due and owing J.P. Morgan Chase and Wells Fargo due to early payment defaults of mortgages in default.

535. For the purpose of executing said scheme and artifice and attempting to do so, DEL SONTRO, CLUTE, SHRUM, LUDLOW, RDF, RDH, STASHIN and CONTINENTAL transmitted and caused to be transmitted in interstate commerce by means of wire communication, certain signs, signals and sounds, specifically the conduct set out at paragraphs 236-242 and Exhibit G.

536. By reason of DEL SONTRO, CLUTE, SHRUM, LUDLOW, RDF, RDH, STASHIN and CONTINENTAL's violations of 18 U.S.C. § 1343, the United States is entitled to a civil penalty as required by law for each of the 8 violations set forth at Exhibit G, pursuant to FIRREA, 12 U.S.C. § 1833a(a) and (c)(2).

(c) Violations of 18 U.S.C. § 1344/Bank Fraud

537. The United States incorporates by reference paragraphs 1 through 310 as if fully set forth in this paragraph.

538. The United States seeks relief against DEL SONTRO, CLUTE, SHRUM, LUDLOW, RDF, RDH, STASHIN and CONTINENTAL under FIRREA, 12 U.S.C. § 1833a.

539. As set forth above, DEL SONTRO, CLUTE, SHRUM, LUDLOW, RDF, RDH, STASHIN and CONTINENTAL and others violated 18 U.S.C. § 1344, and aided and abetted violations of § 1344, see § 2, by devising a continuing scheme and artifice to defraud the financial institutions, to wit: J.P. Morgan Chase and Wells Fargo of money and property under their custody and control by means of false and fraudulent pretenses, representations or

promises; said money or property being monies owed for the repurchase of mortgage loans that had suffered an early payment default, monies owed for indemnification of losses on said loans, and penalties due and owing J.P. Morgan Chase and Wells Fargo due to early payment defaults of mortgages in default.

540. By reason of DEL SONTRO, CLUTE, SHRUM, LUDLOW, RDF, RDH, STASHIN and CONTINENTAL's violations of 18 U.S.C. § 1344, the United States is entitled to a civil penalty as required by law for each of the 8 violations alleged herein, pursuant to FIRREA, 12 U.S.C. § 1833a(a) and (c)(1).

(d) Conspiracy to Violate 18 U.S.C. § 1344/Bank Fraud

541. The United States incorporates by reference paragraphs 1 through 310 as if fully set forth in this paragraph.

542. The United States seeks relief against DEL SONTRO, CLUTE, SHRUM, LUDLOW, RDF, RDH, STASHIN and CONTINENTAL under FIRREA, 12 U.S.C. § 1833a.

543. As set forth above, DEL SONTRO, CLUTE, SHRUM, LUDLOW, RDF, RDH, STASHIN and CONTINENTAL and others violated 18 U.S.C. § 1344 by conspiring to devise a continuing scheme and artifice to defraud financial institutions, to wit: J.P. Morgan Chase and Wells Fargo of money and property under their custody and control by means of false and fraudulent pretenses, representations or promises; said money or property being monies owed for the repurchase of mortgage loans that had suffered an early payment default, monies owed for indemnification of losses on said loans, and penalties due and owing J.P. Morgan Chase and Wells Fargo due to early payment defaults of mortgages in default.

544. By reason of DEL SONTRO, CLUTE, SHRUM, LUDLOW, RDF, RDH, STASHIN and CONTINENTAL's violations of 18 U.S.C. § 1344, the United States is entitled to a civil penalty as required by law for each of the 8 violations alleged herein, pursuant to

FIRREA, 12 U.S.C. § 1833a(a) and (c)(1).

(e) Violations 18 U.S.C. § 1005 /Fraudulent Receipt Money, Profits or Benefits from HUD by Financial Institution Acts or Transactions

545. The United States incorporates by reference paragraphs 1 through 310 as if fully set forth in this paragraph.

546. The United States seeks relief against DEL SONTRO, CLUTE, SHRUM, LUDLOW, RDF, RDH, STASHIN and CONTINENTAL under FIRREA, 12 U.S.C. § 1833a.

547. As set forth above, DEL SONTRO, CLUTE, SHRUM, LUDLOW, RDF, RDH, STASHIN and CONTINENTAL and others violated 18 U.S.C. § 1005, and aided and abetted violations of § 1005, see § 2, by participating, sharing, or receiving money, profits or benefits derived from the defrauding of an agency of the United States of America, to wit: HUD, through the transactions and acts of financial institutions, to wit: J.P. Morgan Chase and Wells Fargo.

548. By reason of DEL SONTRO, CLUTE, SHRUM, LUDLOW, RDF, RDH, STASHIN and CONTINENTAL's violations of 18 U.S.C. § 1005, the United States is entitled to a civil penalty as required by law, pursuant to FIRREA, 12 U.S.C. § 1833a(a) and (c)(1).

(f) Conspiracy to Violate 18 U.S.C. § 1005/Fraudulent Receipt of Money, Profits or Benefits from HUD by Financial Institution Acts or Transactions.

549. The United States incorporates by reference paragraphs 1 through 310 as if fully set forth in this paragraph.

550. The United States seeks relief against DEL SONTRO, CLUTE, SHRUM, LUDLOW, RDF, RDH, STASHIN and CONTINENTAL under FIRREA, 12 U.S.C. § 1833a.

551. As set forth above, DEL SONTRO, CLUTE, SHRUM, LUDLOW, RDF, RDH, STASHIN and CONTINENTAL and others violated 18 U.S.C. § 1005 by conspiring to participate, share, or receive money, profit or benefits derived from the defrauding of an agency of the United States of America, to wit: HUD, through the transactions and acts of financial

institutions, to wit: J.P. Morgan Chase and Wells Fargo.

552. By reason of DEL SONTRO, CLUTE, SHRUM, LUDLOW, RDF, RDH, STASHIN and CONTINENTAL's violations of 18 U.S.C. § 1005, the United States is entitled to a civil penalty as required by law, pursuant to FIRREA, 12 U.S.C. § 1833a(a) and (c)(1).

(g) Violations of 18 U.S.C. § 1006/Fraudulent Receipt of Money, Profits or Benefits from HUD by Mortgage Lender's Acts or Transactions

553. The United States incorporates by reference paragraphs 1 through 310 as if fully set forth in this paragraph.

554. The United States seeks relief against DEL SONTRO, CLUTE, SHRUM, LUDLOW, RDF, RDH, STASHIN and CONTINENTAL under FIRREA, 12 U.S.C. § 1833a.

555. As set forth above, DEL SONTRO, CLUTE, SHRUM, LUDLOW, RDF, RDH, STASHIN and CONTINENTAL and others violated 18 U.S.C. § 1006, and aided and abetted violations of § 1006, see § 2, by participating, sharing or receiving money, profits or benefits derived from the defrauding of the United States, through the acts of CONTINENTAL, a mortgage company.

556. By reason of DEL SONTRO, CLUTE, SHRUM, LUDLOW, RDF, RDH, STASHIN and CONTINENTAL's violations of 18 U.S.C. § 1006, the United States is entitled to a civil penalty as required by law, pursuant to FIRREA, 12 U.S.C. § 1833a(a) and (c)(1).

(h) Conspiracy to Violate 18 U.S.C. § 1006/Fraudulent Receipt of Money, Profits or Benefits from HUD by Mortgage Lender's Acts or Transactions

557. The United States incorporates by reference paragraphs 1 through 310 as if fully set forth in this paragraph.

558. The United States seeks relief against DEL SONTRO, CLUTE, SHRUM, LUDLOW, RDF, RDH, STASHIN and CONTINENTAL under FIRREA, 12 U.S.C. § 1833a.

559. As set forth above, DEL SONTRO, CLUTE, SHRUM, LUDLOW, RDF, RDH, STASHIN and CONTINENTAL and others violated 18 U.S.C. § 1006 by conspiring to participate, share or receive money, profit or benefits derived from the defrauding of the United States, through the acts of CONTINENTAL, a mortgage company.

560. By reason of DEL SONTRO, CLUTE, SHRUM, LUDLOW, RDF, RDH, STASHIN, MANZO and CONTINENTAL's violations of 18 U.S.C. § 1006, the United States is entitled to a civil penalty as required by law, pursuant to FIRREA, 12 U.S.C. § 1833a(a) and (c)(1).

(i) Violations of 18 U.S.C. § 1014/Making False Statements or Reports for the Purpose of Influencing the FHA

561. The United States incorporates by reference paragraphs 1 through 310 as if fully set forth in this paragraph.

562. The United States seeks relief against DEL SONTRO, CLUTE, SHRUM, LUDLOW, RDF, RDH, STASHIN and CONTINENTAL under FIRREA, 12 U.S.C. § 1833a.

563. As set forth above, DEL SONTRO, CLUTE, SHRUM, LUDLOW, RDF, RDH, STASHIN and CONTINENTAL and others violated 18 U.S.C. § 1014, and aided and abetted violations of § 1014, see § 2, by knowingly making false statements and reports for the purpose of influencing action of the FHA, to wit: by concealing that the borrowers to whom the CONTINENTAL had made mortgage loans could not make payments on the loans. By concealing that the borrowers could not pay their mortgages, by CONTINENTAL's payment of the mortgages through RDF, DEL SONTRO, CLUTE, SHRUM, LUDLOW, RDF, RDH, STASHIN and CONTINENTAL and others artificially suppressed CONTINENTAL's comparative default ratio, as compiled and computed by the FHA. By doing so, DEL SONTRO, CLUTE, SHRUM, LUDLOW, RDF, RDH, STASHIN and CONTINENTAL and others sought

to avoid termination of the CONTINENTAL's ability to originate FHA-insured loans, and further to continue the ability of FHA-insured loans originated by CONTINENTAL to qualify for payment of claims for FHA mortgage insurance.

564. By reason of DEL SONTRO, CLUTE, SHRUM, LUDLOW, RDF, RDH, STASHIN and CONTINENTAL's violations of 18 U.S.C. § 1014, the United States is entitled to a civil penalty as required by law, pursuant to FIRREA, 12 U.S.C. § 1833a(a) and (c)(1).

(j) Conspiracy to Violate 18 U.S.C. § 1014/False Statements for the Purpose of Influencing the FHA

565. The United States incorporates by reference paragraphs 1 through 310 as if fully set forth in this paragraph.

566. The United States seeks relief against DEL SONTRO, CLUTE, SHRUM, LUDLOW, RDF, RDH, STASHIN and CONTINENTAL under FIRREA, 12 U.S.C. § 1833a.

567. As set forth above, DEL SONTRO, CLUTE, SHRUM, LUDLOW, RDF, RDH, STASHIN and CONTINENTAL and others violated 18 U.S.C. § 1014 by conspiring to make false statements and reports for the purpose of influencing action of the FHA, to wit: by concealing that the borrowers to whom the CONTINENTAL had made mortgage loans could not make payments on the loans. By concealing that the borrowers could not pay their mortgages, by CONTINENTAL's payment of the mortgages through RDF, DEL SONTRO, CLUTE, SHRUM, LUDLOW, RDF, RDH, STASHIN and CONTINENTAL and others artificially suppressed CONTINENTAL's comparative default ratio, as compiled and computed by the FHA. By doing so, DEL SONTRO, CLUTE, SHRUM, LUDLOW, RDF, RDH, STASHIN and CONTINENTAL and others sought to avoid termination of the CONTINENTAL's ability to originate FHA-insured loans, and further to continue the ability of FHA-insured loans originated by CONTINENTAL to qualify for payment of claims for FHA mortgage insurance.

568. By reason of DEL SONTRO, CLUTE, SHRUM, LUDLOW, RDF, RDH, STASHIN and CONTINENTAL's violations of 18 U.S.C. § 1014, the United States is entitled to a civil penalty as required by law, pursuant to FIRREA, 12 U.S.C. § 1833a(a) and (c)(1).

EIGHTEENTH CLAIM FOR RELIEF

Gross Negligence: Continental Mortgage Bankers, Inc.

569. The United States incorporates by reference paragraphs 1 through 310 as if fully set forth in this paragraph.

570. Defendants STASHIN and CONTINENTAL owed the United States a duty of reasonable care and a duty to conduct due diligence.

571. As set forth above, Defendants STASHIN and CONTINENTAL breached their duties to the United States.

572. As set forth above, Defendants STASHIN and CONTINENTAL recklessly disregarded their duties to the United States.

573. As a result of the gross negligence of Defendants STASHIN and CONTINENTAL, the United States has paid insurance claims, and incurred losses, relating to the FHA-insured mortgage endorsed by Defendants STASHIN and CONTINENTAL.

574. As a result of the foregoing, the United States is entitled to compensatory and punitive damages, in an amount to be determined at trial.

NINETEENTH CLAIM FOR RELIEF

Breach of Fiduciary Duty: Continental Mortgage Bankers, Inc.

575. The United States incorporates by reference paragraphs 1 through 310 as if fully set forth in this paragraph.

576. Defendant CONTINENTAL was a fiduciary of the United States, specifically

HUD, and owed HUD fiduciary duties.

577. As a fiduciary, CONTINENTAL had a duty to ensure that only prompt and accurate reporting of which borrowers were in default on their mortgages was provided to HUD.

578. As a fiduciary, CONTINENTAL had the obligation to act in the utmost good faith, honesty, candor, integrity fairness and undivided loyalty and fidelity in its dealings with the United States.

579. As a fiduciary, CONTINENTAL had a duty to refrain from taking advantage of the United States by the slightest misrepresentation, to make full and fair disclosures to the United States of all material facts, and to take on the affirmative duty of employing reasonable care to avoid misleading the United States in all circumstances.

580. As set forth above, CONTINENTAL breached its fiduciary duties to the United States by willfully causing misleading, inaccurate and false information concerning mortgage loan defaults and CONTINENTAL's default ratios to be provided to HUD.

581. DEL SONTRO, CLUTE, SHRUM, LUDLOW, RDF and RDH aided and abetted this breach of fiduciary duties by knowingly inducing or participating in the breach.

582. As a result of this breach of fiduciary duties, the United States has and will pay insurance claims and has and will incur losses relating to FHA-insured mortgages originated by CONTINENTAL.

583. By virtue of the above, the United States is entitled to compensatory and punitive damages, in an amount to be determined at trial.

TWENTIETH CLAIM FOR RELIEF

Unjust Enrichment: Continental Mortgage Bankers, Inc.

584. The United States incorporates by reference paragraphs 1 through 310 as if fully

set forth in this paragraph.

585. Defendants DEL SONTRO, CLUTE, SHRUM, LUDLOW, NAILLON, HAUVER, SCHWEDLAND, RDF, RDH, DMS, STASHIN and CONTINENTAL have been unjustly enriched to the detriment of the United States, by fraudulently and artificially suppressing the CONTINENTAL's comparative default ratio, so that CONTINENTAL would be able to continue originating FHA-insured mortgages; and by delaying the eventual default of FHA-insured mortgages, so that the United States would be subject to claims under the mortgages' FHA mortgage insurance.

586. As a result, Defendants DEL SONTRO, CLUTE, SHRUM, LUDLOW, NAILLON, HAUVER, SCHWEDLAND, RDF, RDH, DMS, STASHIN and CONTINENTAL are liable to the United States, in an amount to be determined at trial.

TWENTY-FIRST CLAIM FOR RELIEF

Indemnification: Continental Mortgage Bankers, Inc.

587. The United States incorporates by reference paragraphs 1 through 310 as if fully set forth in this paragraph.

588. Defendants STASHIN and CONTINENTAL owed the United States a duty of reasonable care and a duty to not defraud the United States.

589. As set forth above, Defendants STASHIN and CONTINENTAL breached their duties to the United States.

590. As a result of these Defendants' breaching their duties to the United States, the United States has paid and will pay future mortgage insurance claims and incur future losses, relating to FHA-insured mortgages endorsed by STASHIN and CONTINENTAL.

591. By virtue of the above, the United States is entitled to indemnification of its losses

relating to FHA-insured mortgages endorsed by Defendants STASHIN and CONTINENTAL.

TWENTY-SECOND CLAIM FOR RELIEF

Violations of the False Claims Act, 31 U.S.C. § 3729(a)(1), and as amended, 31 U.S.C. § 3729(a)(1)(A)

Presentment of False Claims: Somerset Investors Corp.

592. The United States incorporates by reference paragraphs 1 through 310 as if fully set forth in this paragraph.

593. The United States seeks relief against DEL SONTRO, CLUTE, SHRUM, LUDLOW, NAILLON, HAUVER, SCHWEDLAND, RDF, RDH, DMS and MARCUS under the False Claims Act, 31 U.S.C. § 3729(a)(1), and as amended, 31 U.S.C. § 3729(a)(1)(A).

594. As set forth above, DEL SONTRO, CLUTE, SHRUM, LUDLOW, NAILLON, HAUVER, SCHWEDLAND, RDF, RDH, DMS and MARCUS by knowingly presenting or causing to be presented a false and fraudulent claim for payment or approval, to wit: a claim on FHA mortgage insurance on Somerset-originated mortgages, as set forth in Exhibit H.

595. By reason of the false claim DEL SONTRO, CLUTE, SHRUM, LUDLOW, NAILLON, HAUVER, SCHWEDLAND, RDF, RDH, DMS and MARCUS caused to be presented, the United States has been damaged in an amount to be determined at trial, and is entitled to a civil penalty as required by law for each violation.

TWENTY-THIRD CLAIM FOR RELIEF

Violations of the False Claims Act, 31 U.S.C. § 3729(a)(1) and (a)(3), and as amended, 31 U.S.C. § 3729(a)(1)(A) and (a)(1)(C)

Conspiracy to Present False Claims: Somerset Investors Corp.

596. The United States incorporates by reference paragraphs 1 through 310 as if fully set forth in this paragraph.

597. The United States seeks relief against DEL SONTRO, CLUTE, SHRUM,

LUDLOW, NAILLON, HAUVER, SCHWEDLAND, RDF, RDH, DMS and MARCUS under the False Claims Act, 31 U.S.C. § 3729(a)(1) and (a)(3), and as amended, 31 U.S.C. § 3729(a)(1)(a) and (a)(1)(c).

598. As set forth above, DEL SONTRO, CLUTE, SHRUM, LUDLOW, NAILLON, HAUVER, SCHWEDLAND, RDF, RDH, DMS and MARCUS violated the False Claims Act by conspiring to present, or causing to be presented a fraudulent claim for payment or approval, to wit: a claim on FHA mortgage insurance on a Somerset-originated mortgage.

599. By reason of DEL SONTRO, CLUTE, SHRUM, LUDLOW, NAILLON, HAUVER, SCHWEDLAND, RDF, RDH, DMS and MARCUS conspiring to cause the presentment of a false claim to the United States, the United States has been damaged in an amount to be determined at trial, and is entitled to a civil penalty as required by law for each violation.

TWENTY-FOURTH CLAIM FOR RELIEF

Violations of the False Claims Act, 31 U.S.C. § 3729(a)(2), and as amended, 31 U.S.C. § 3729(a)(1)(B)

Making or Use of False Records or Statements: Somerset Investors Corp.

600. The United States incorporates by reference paragraphs 1 through 310 as if fully set forth in this paragraph.

601. The United States seeks relief against DEL SONTRO, CLUTE, SHRUM, LUDLOW, NAILLON, HAUVER, SCHWEDLAND, RDF, RDH, DMS and MARCUS under the False Claims Act, 31 U.S.C. § 3729(a)(2), and as amended, 31 U.S.C. § 3729 (a)(1)(B).

602. As set forth above, DEL SONTRO, CLUTE, SHRUM, LUDLOW, NAILLON, HAUVER, SCHWEDLAND, RDF, RDH, DMS and MARCUS violated the False Claims Act by knowingly making, using, or causing to be made or used false records or statements material to

getting a false or fraudulent claim paid or approved by the Government, to wit: false annual certifications, and false information resulting in artificially suppressed comparative default ratios and the underlying loans that were paid by Somerset to the Mortgage Purchasers, by DEL SONTRO, CLUTE, SHRUM, LUDLOW, NAILLON, HAUVER, SCHWEDLAND, RDF, and RDH.

603. By reason of DEL SONTRO, CLUTE, SHRUM, LUDLOW, NAILLON, HAUVER, SCHWEDLAND, RDF, RDH, DMS and MARCUS making or using, or causing to be made or used, false records or statements material to getting false or fraudulent claims paid or approved by the Government, the United States has been damaged in an amount to be determined at trial, and is entitled to a civil penalty as required by law for each violation.

TWENTY-FIFTH CLAIM FOR RELIEF

Violations of the False Claims Act, 31 U.S.C. § 3729(a)(2) and (a)(3), and as amended, 31 U.S.C. § 3729(a)(1)(B) and (a)(1)(C),

Conspiracy to Make or Use False Records or Statements: Somerset Investors Corp.

604. The United States incorporates by reference paragraphs 1 through 310 as if fully set forth in this paragraph.

605. The United States seeks relief against DEL SONTRO, CLUTE, SHRUM, LUDLOW, NAILLON, HAUVER, SCHWEDLAND, RDF, RDH, DMS and MARCUS under the False Claims Act, 31 U.S.C. § 3729(a)(2) and (a)(3), and as amended, 31 U.S.C. § 3729(a)(1)(b) and (a)(1)(c).

606. As set forth above, DEL SONTRO, CLUTE, SHRUM, LUDLOW, NAILLON, HAUVER, SCHWEDLAND, RDF, RDH, DMS and MARCUS violated the False Claims Act by conspiring to make or use, or causing to be made or used, false records or statements material to getting a false or fraudulent claim paid or approved by the Government, to wit: false annual

certifications, and false information resulting in the artificially suppressed comparative default ratios and the underlying loans that were paid by Somerset Investors to the Mortgage Purchasers, by DEL SONTRO, CLUTE, SHRUM, LUDLOW, NAILLON, HAUVER, SCHWEDLAND, RDF, and RDH.

607. By reason of DEL SONTRO, CLUTE, SHRUM, LUDLOW, NAILLON, HAUVER, SCHWEDLAND, RDF, RDH, DMS and MARCUS's conspiracy to make or use or causing to be made or used false records or statements material to getting false or fraudulent claims paid or approved by the Government, the United States has been damaged in an amount to be determined at trial, and is entitled to a civil penalty as required by law for each violation.

TWENTY-SIXTH CLAIM FOR RELIEF

Violations of FIRREA, 12 U.S.C. § 1833a: Rainy Day Defendants and Somerset Investors Corp.

(a) Violations of 18 U.S.C. § 1343/Wire Fraud as to Financial Institutions

608. The United States incorporates by reference paragraphs 1 through 310 as if fully set forth in this paragraph.

609. The United States seeks relief against DEL SONTRO, CLUTE, SHRUM, LUDLOW, NAILLON, HAUVER, SCHWEDLAND, RDF, RDH, DMS and MARCUS under FIRREA, 12 U.S.C. § 1833a.

610. As set forth above, DEL SONTRO, CLUTE, SHRUM, LUDLOW, NAILLON, HAUVER, SCHWEDLAND, RDF, RDH, DMS and MARCUS and others violated 18 U.S.C. § 1343, and aided and abetted violations of § 1343, see § 2, by devising a continuing scheme and artifice to defraud J.P. Morgan Chase, Wells Fargo and Citibank of money and property, to wit: monies owed for the repurchase of Somerset-originated mortgage loans that had suffered an early payment default, monies owed for indemnification of losses on said loans, and penalties

due and owing J.P. Morgan Chase, Wells Fargo and Citibank due to early payment defaults of mortgages in default.

611. For the purpose of executing said scheme and artifice and attempting to do so, DEL SONTRO, CLUTE, SHRUM, LUDLOW, NAILLON, HAUVER, SCHWEDLAND, RDF, RDH, DMS and MARCUS and others transmitted and caused to be transmitted in interstate commerce by means of wire communication, certain signs, signals and sounds, specifically the conduct set out at paragraphs 243-250 and Exhibit H.

612. By reason of DEL SONTRO, CLUTE, SHRUM, LUDLOW, NAILLON, HAUVER, SCHWEDLAND, RDF, RDH, DMS and MARCUS's violations of 18 U.S.C. § 1343, the United States is entitled to a civil penalty as required by law for each of the violations set forth at Exhibit H, pursuant to FIRREA, 12 U.S.C. § 1833a(a) and (c)(2).

(b) Conspiracy to Violate 18 U.S.C. § 1343/Wire Fraud as to Financial Institutions

613. The United States incorporates by reference paragraphs 1 through 310 as if fully set forth in this paragraph.

614. The United States seeks relief against DEL SONTRO, CLUTE, SHRUM, LUDLOW, NAILLON, HAUVER, SCHWEDLAND, RDF, RDH, DMS and MARCUS under FIRREA, 12 U.S.C. § 1833a.

615. As set forth above, DEL SONTRO, CLUTE, SHRUM, LUDLOW, NAILLON, HAUVER, SCHWEDLAND, RDF, RDH, DMS and MARCUS and others violated 18 U.S.C. § 1343 by conspiring to devise a continuing scheme and artifice to defraud J.P. Morgan Chase, Wells Fargo and Citibank of money and property, to wit: monies owed for the repurchase of Somerset-originated mortgage loans that had suffered an early payment default, monies owed for indemnification of losses on said loans, and penalties due and owing J.P. Morgan Chase, Wells

Fargo and Citibank due to early payment defaults of mortgages in default.

616. For the purpose of executing said scheme and artifice and attempting to do so, DEL SONTRO, CLUTE, SHRUM, LUDLOW, NAILLON, HAUVER, SCHWEDLAND, RDF, RDH, DMS and MARCUS and others transmitted and caused to be transmitted in interstate commerce by means of wire communication, certain signs, signals and sounds, specifically the conduct set out at paragraphs 226-232 and Exhibit H.

617. By reason of DEL SONTRO, CLUTE, SHRUM, LUDLOW, NAILLON, HAUVER, SCHWEDLAND, RDF, RDH, DMS and MARCUS's violations of 18 U.S.C. § 1343, the United States is entitled to a civil penalty as required by law for each of the violations set forth at Exhibit H, pursuant to FIRREA, 12 U.S.C. § 1833a(a) and (c)(2).

(c) Violations of 18 U.S.C. § 1344/Bank Fraud

618. The United States incorporates by reference paragraphs 1 through 310 as if fully set forth in this paragraph.

619. The United States seeks relief against DEL SONTRO, CLUTE, SHRUM, LUDLOW, NAILLON, HAUVER, SCHWEDLAND, RDF, RDH, DMS and MARCUS under FIRREA, 12 U.S.C. § 1833a.

620. As set forth above, DEL SONTRO, CLUTE, SHRUM, LUDLOW, NAILLON, HAUVER, SCHWEDLAND, RDF, RDH, DMS and MARCUS and others violated 18 U.S.C. § 1344, and aided and abetted violations of § 1344, see § 2, by devising a continuing scheme and artifice to defraud financial institutions, to wit: J.P. Morgan Chase, Wells Fargo and Citibank of money and property under J.P. Morgan Chase, Wells Fargo and Citibank's custody and control, by means of false and fraudulent pretenses, representations or promises; said money or property being monies owed for the repurchase of Somerset-originated mortgage loans that had suffered

an early payment default, monies owed for indemnification of losses on said loans, and penalties due and owing J.P. Morgan Chase, Wells Fargo and Citibank due to early payment defaults of Somerset-originated mortgages in default.

621. By reason of DEL SONTRO, CLUTE, SHRUM, LUDLOW, NAILLON, HAUVER, SCHWEDLAND, RDF, RDH, DMS and MARCUS's violations of 18 U.S.C. § 1344, the United States is entitled to a civil penalty as required by law for the violations alleged herein, pursuant to FIRREA, 12 U.S.C. § 1833a(a) and (c)(1).

(d) Conspiracy to Violate 18 U.S.C. § 1344/Bank Fraud

622. The United States incorporates by reference paragraphs 1 through 310 as if fully set forth in this paragraph.

623. The United States seeks relief against DEL SONTRO, CLUTE, SHRUM, LUDLOW, NAILLON, HAUVER, SCHWEDLAND, RDF, RDH, DMS and MARCUS under FIRREA, 12 U.S.C. § 1833a.

624. As set forth above, DEL SONTRO, CLUTE, SHRUM, LUDLOW, NAILLON, HAUVER, SCHWEDLAND, RDF, RDH, DMS and MARCUS and others violated 18 U.S.C. § 1344 by conspiring to devise a continuing scheme and artifice to defraud financial institutions, to wit: J.P. Morgan Chase, Wells Fargo and Citibank of money and property under J.P. Morgan Chase, Wells Fargo and Citibank's custody and control, by means of false and fraudulent pretenses, representations or promises; said money or property being monies owed for the repurchase of Somerset-originated mortgage loans that had suffered an early payment default, monies owed for indemnification of losses on said loans, and penalties due and owing J.P. Morgan Chase, Wells Fargo and Citibank due to early payment defaults of Somerset-originated mortgages in default.

625. By reason of DEL SONTRO, CLUTE, SHRUM, LUDLOW, NAILLON, HAUVER, SCHWEDLAND, RDF, RDH, DMS and MARCUS's violations of 18 U.S.C. § 1344, the United States is entitled to a civil penalty as required by law for the violations alleged herein, pursuant to FIRREA, 12 U.S.C. § 1833a(a) and (c)(1).

(e) Violations of 18 U.S.C. § 1005/Fraudulent Receipt of Money, Profits or Benefits from HUD by Financial Institutions' Transactions

626. The United States incorporates by reference paragraphs 1 through 310 as if fully set forth in this paragraph.

627. The United States seeks relief against DEL SONTRO, CLUTE, SHRUM, LUDLOW, NAILLON, HAUVER, SCHWEDLAND, RDF, RDH, DMS and MARCUS under FIRREA, 12 U.S.C. § 1833a.

628. As set forth above, DEL SONTRO, CLUTE, SHRUM, LUDLOW, NAILLON, HAUVER, SCHWEDLAND, RDF, RDH, DMS and MARCUS and others violated 18 U.S.C. § 1005, and aided and abetted violations of § 1005, see § 2, by participating, sharing, or receiving money, profits or benefits derived from the defrauding of an agency of the United States of America, to wit: HUD, through the transactions and acts of financial institutions, to wit: J.P. Morgan Chase, Wells Fargo and Citibank.

629. By reason of DEL SONTRO, CLUTE, SHRUM, LUDLOW, NAILLON, HAUVER, SCHWEDLAND, RDF, RDH, DMS and MARCUS's violations of 18 U.S.C. § 1005, the United States is entitled to a civil penalty as required by law for the violations alleged herein, pursuant to FIRREA, 12 U.S.C. § 1833a(a) and (c)(1).

(f) Violations of 18 U.S.C. § 1005/Fraudulent Receipt of Money, Profits or Benefits from HUD by Financial Institutions' Transactions

630. The United States incorporates by reference paragraphs 1 through 310 as if fully set forth in this paragraph.

631. The United States seeks relief against DEL SONTRO, CLUTE, SHRUM, LUDLOW, NAILLON, HAUVER, SCHWEDLAND, RDF, RDH, DMS and MARCUS under FIRREA, 12 U.S.C. § 1833a.

632. As set forth above, DEL SONTRO, CLUTE, SHRUM, LUDLOW, NAILLON, HAUVER, SCHWEDLAND, RDF, RDH, DMS and MARCUS and others violated 18 U.S.C. § 1005 by conspiring to participate, share, or receive money, profit or benefits derived from the defrauding of an agency of the United States of America, to wit: HUD, through the transactions and acts of financial institutions, to wit: J.P. Morgan Chase, Wells Fargo and Citibank.

633. By reason of DEL SONTRO, CLUTE, SHRUM, LUDLOW, NAILLON, HAUVER, SCHWEDLAND, RDF, RDH, DMS and MARCUS's violations of 18 U.S.C. § 1005, the United States is entitled to a civil penalty as required by law for the violations alleged herein, pursuant to FIRREA, 12 U.S.C. § 1833a(a) and (c)(1).

(g) Violations of 18 U.S.C. § 1006/Fraudulent Receipt of Money, Profits or Benefits from HUD by Mortgage Lender's Acts or Transactions

634. The United States incorporates by reference paragraphs 1 through 310 as if fully set forth in this paragraph.

635. The United States seeks relief against DEL SONTRO, CLUTE, SHRUM, LUDLOW, NAILLON, HAUVER, SCHWEDLAND, RDF, RDH, DMS and MARCUS under FIRREA, 12 U.S.C. § 1833a.

636. As set forth above, DEL SONTRO, CLUTE, SHRUM, LUDLOW, NAILLON, HAUVER, SCHWEDLAND, RDF, RDH, DMS and MARCUS and others violated 18 U.S.C.

§ 1006, and aided and abetted violations of § 1006, see § 2, by participating, sharing or receiving money, profits or benefits derived from the defrauding of the United States, through the acts of Somerset, a Mortgage Lender.

637. By reason of DEL SONTRO, CLUTE, SHRUM, LUDLOW, NAILLON, HAUVER, SCHWEDLAND, RDF, RDH, DMS and MARCUS's violations of 18 U.S.C. § 1006, the United States is entitled to a civil penalty as required by law for the violations alleged herein, pursuant to FIRREA, 12 U.S.C. § 1833a(a) and (c)(1).

(h) Conspiracy to Violate 18 U.S.C. § 1006/Fraudulent Receipt of Money, Profits or Benefits from HUD by Mortgage Lender's Acts or Transactions

638. The United States incorporates by reference paragraphs 1 through 310 as if fully set forth in this paragraph.

639. The United States seeks relief against DEL SONTRO, CLUTE, SHRUM, LUDLOW, NAILLON, HAUVER, SCHWEDLAND, RDF, RDH, DMS and MARCUS under FIRREA, 12 U.S.C. § 1833a.

640. As set forth above, DEL SONTRO, CLUTE, SHRUM, LUDLOW, NAILLON, HAUVER, SCHWEDLAND, RDF, RDH, DMS and MARCUS and others violated 18 U.S.C. § 1006 by conspiring to participate, share or receive money, property or benefits, derived from the defrauding of the United States, through the acts of Somerset, a Mortgage Lender.

641. By reason of DEL SONTRO, CLUTE, SHRUM, LUDLOW, NAILLON, HAUVER, SCHWEDLAND, RDF, RDH, DMS and MARCUS's violations of 18 U.S.C. § 1006, the United States is entitled to a civil penalty as required by law for the violations alleged herein, pursuant to FIRREA, 12 U.S.C. § 1833a(a) and (c)(1).

(i) **Violations of 18 U.S.C. § 1014/Making False Statements or Reports for the Purpose of Influencing the FHA**

642. The United States incorporates by reference paragraphs 1 through 310 as if fully set forth in this paragraph.

643. The United States seeks relief against DEL SONTRO, CLUTE, SHRUM, LUDLOW, NAILLON, HAUVER, SCHWEDLAND, RDF, RDH, DMS and MARCUS under FIRREA, 12 U.S.C. § 1833a.

644. As set forth above, DEL SONTRO, CLUTE, SHRUM, LUDLOW, NAILLON, HAUVER, SCHWEDLAND, RDF, RDH, DMS and MARCUS and others violated 18 U.S.C. § 1014, and aided and abetted violations of § 1014, see § 2, by knowingly making false statements and reports for the purpose of influencing action of the FHA, to wit: by concealing that the borrowers to whom Somerset had made mortgage loans could not make payments on the loans. By concealing that the borrowers could not pay their mortgages, these Defendants artificially suppressed Somerset's comparative default ratio, as compiled and computed by the FHA. By doing so, the RAINY DAY DEFENDANTS and others sought to avoid FHA's termination of Somerset's ability to originate FHA-insured loans, and for FHA-insured loans originated by Somerset to continue to qualify for payment of claims for FHA mortgage insurance.

645. By reason of DEL SONTRO, CLUTE, SHRUM, LUDLOW, NAILLON, HAUVER, SCHWEDLAND, RDF, RDH, DMS and MARCUS's violations of 18 U.S.C. § 1014, the United States is entitled to a civil penalty as required by law for the violations alleged herein, pursuant to FIRREA, 12 U.S.C. § 1833a(a) and (c)(1).

(j) Conspiracy to Violate 18 U.S.C. § 1014/False Statements For the Purpose of Influencing the FHA

646. The United States incorporates by reference paragraphs 1 through 310 as if fully set forth in this paragraph.

647. The United States seeks relief against DEL SONTRO, CLUTE, SHRUM, LUDLOW, NAILLON, HAUVER, SCHWEDLAND, RDF, RDH, DMS and MARCUS under FIRREA, 12 U.S.C. § 1833a.

648. As set forth above, DEL SONTRO, CLUTE, SHRUM, LUDLOW, NAILLON, HAUVER, SCHWEDLAND, RDF, RDH, DMS and MARCUS and others violated 18 U.S.C. § 1014 by conspiring to make false statements and reports for the purpose of influencing action of the FHA, to wit: by concealing that the borrowers to whom Somerset had made mortgage loans could not make payments on the loans. By concealing that the borrowers could not pay their mortgages, these defendants artificially suppressed Somerset Investors' comparative default ratio, as compiled and computed by the FHA. By doing so, the RAINY DAY DEFENDANTS and others sought to avoid FHA's termination of Somerset's ability to originate FHA-insured loans, and for FHA-insured loans originated by Somerset to continue to qualify for payment of claims for FHA mortgage insurance.

649. By reason of DEL SONTRO, CLUTE, SHRUM, LUDLOW, NAILLON, HAUVER, SCHWEDLAND, RDF, RDH, DMS and MARCUS's violations of 18 U.S.C. § 1014, the United States is entitled to a civil penalty as required by law for the violations alleged herein, pursuant to FIRREA, 12 U.S.C. § 1833a(a) and (c)(1).

TWENTY-SEVENTH CLAIM FOR RELIEF

Gross Negligence: Somerset Investors Corp.

650. The United States incorporates by reference paragraphs 1 through 310 as if fully set forth in this paragraph.

651. Defendant MARCUS owed the United States a duty of reasonable care and a duty to conduct due diligence.

652. As set forth above, Defendant MARCUS breached his duties to the United States.

653. As set forth above, Defendant MARCUS recklessly disregarded his duties to the United States.

654. As a result of Defendant MARCUS's gross negligence, the United States has paid insurance claims and incurred losses relating to the FHA-insured mortgages endorsed by Defendant MARCUS.

655. As a result of the foregoing, the United States is entitled to compensatory and punitive damages, in an amount to be determined at trial.

TWENTY-EIGHTH CLAIM FOR RELIEF

Unjust Enrichment: Somerset Investors Corp.

656. The United States incorporates by reference paragraphs 1 through 310 as if fully set forth in this paragraph.

657. Defendants DEL SONTRO, CLUTE, SHRUM, LUDLOW, NAILLON, RDF, RDH, DMS and MARCUS have been unjustly enriched to the detriment of the United States, by fraudulently and artificially suppressing the comparative default ratio of Somerset, so that Somerset would be able to continue originating FHA-insured mortgages; and by said Defendants' delaying the eventual default of FHA-insured mortgages, so that the United States would be subject to claims under the mortgages' FHA mortgage insurance.

658. As a result, DEL SONTRO, CLUTE, SHRUM, LUDLOW, NAILLON, RDF, RDH, DMS and MARCUS are liable to the United States, in an amount to be determined at trial.

TWENTY-NINTH CLAIM FOR RELIEF

Indemnification: Somerset Investors Corp.

659. The United States incorporates by reference paragraphs 1 through 310 as if fully set forth in this paragraph.

660. Defendant MARCUS owed the United States a duty of reasonable care and a duty to not defraud the United States.

661. As set forth above, Defendant MARCUS breached his duties to the United States.

662. As a result of Defendant MARCUS breaching his duties to the United States, the United States has and will pay future mortgage insurance claims and incur future losses, related to FHA-insured mortgages originated by Somerset.

663. By virtue of the above, the United States is entitled to indemnification of its losses relating to FHA-insured mortgages endorsed by Defendant MARCUS.

CONCLUSION

WHEREFORE, the United States respectfully requests that Judgment be entered in its favor and against DEL SONTRO, CLUTE, SHRUM, LUDLOW, NAILLON, SCHWEDLAND, HAUVER, RDF, RDH, DMS, FRANKLIN FIRST, KANE, MEDEIROS, ASSINI, BAINES, BERTMAN, STASHIN, CONTINENTAL and MARCUS, as follows:

- a. For treble the United States damages for past claims paid by the United States and damages which the United States sustained because of the Defendants' acts, in an amount to be determined at trial;
- b. For such civil penalties as are required by law;
- c. For an award of costs pursuant to 31 U.S.C. § 3729(a)(3);
- d. For an award of such further relief as is proper.

Dated: Brooklyn, New York
September 28, 2015

KELLY T. CURRIE
ACTING UNITED STATES ATTORNEY
Eastern District of New York

By: _____


EDWARD K. NEWMAN
JOHN VAGELATOS
ROBERT W. SCHUMACHER
Assistant United States Attorneys
(718) 254-7000

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Exh A False Claims
Lend America and Somerset

Case Number	Borrower Name	Property Street	Property City	Property State	Property Zip	Originator	Current Servicer	EWG Date (the date of payment sent)	EWG Amount	Closing Date	Total Claim	Claims Process Date	Loss Mitigation Cost to HUD	Profit or Loss on Sale of HUD Property
				MA	02302-2104	LEND AMERICA	GMAC MORTGAGE LLC	7/14/2008	\$ 837.27	2008-11-21	\$214,353	2011-08-11	\$7,394.00	-\$123,854.00
				VA	23417-1617	LEND AMERICA	WELLS FARGO BANK NA	7/15/2008	\$ 1,184.40	2008-05-07	\$154,213	2012-02-21	\$16,083.35	-\$98,188.00
				WI	53218-5204	LEND AMERICA	GMAC MORTGAGE LLC	7/15/2008	unknown	2008-05-14			\$950.00	\$7,477.26
				AL	35235-3346	LEND AMERICA	JP MORGAN CHASE BANK NA	7/25/2008	\$ 729.72	2008-04-09	\$113,763	2011-08-10	\$900.00	\$900.00
				NY	12827-0000	LEND AMERICA	JP MORGAN CHASE BANK NA	8/4/2008	\$ 374.88	2008-04-24			\$1,500.00	\$1,500.00
				NJ	08016-2611	LEND AMERICA	MIDFIRST BANK	7/28/2008 & 8/6/2008	\$ 1,231.42	2008-04-09			\$750.00	\$750.00
				NC	28025-4964	LEND AMERICA	CENLAR FEDERAL SAVINGS BANK	8/13/2008	\$ 1,906.10	2008-05-15	\$122,588	2009-06-16	\$900.00	\$900.00
				FL	33837-5803	LEND AMERICA	BANK OF AMERICA NA CHARLOTTE	8/14/2008	\$ 1,424.48	2008-06-17			\$1,500.00	\$1,500.00
				AL	35126-3444	LEND AMERICA	WELLS FARGO BANK NA	8/27/2008	\$ 860.70	2008-04-11	\$118,731	2010-02-12	\$1,000.00	-\$79,324.00
				PA	19134-2003	LEND AMERICA	WELLS FARGO BANK NA	8/27/2008	\$ 604.73	2008-04-11			\$900.00	\$900.00
				OH	45365-9540	LEND AMERICA	BANK OF AMERICA NA CHARLOTTE	8/27/2008	unknown	2008-05-30	\$113,616	2009-12-24	\$750.00	\$750.00
				NC	28212-6722	LEND AMERICA	FNF SERVICING INC	8/28/2008	\$ 1,664.86	2009-02-07	\$113,624	2010-09-02	\$1,000.00	-\$80,638.00
				GA	31513-8679	LEND AMERICA	WELLS FARGO BANK NA	8/29/2008	\$ 1,049.74	2008-04-11			\$750.00	\$750.00
				MI	48022-9756	LEND AMERICA	WELLS FARGO BANK NA	8/29/2008	\$ 906.12	2008-04-25			\$1,000.00	\$1,000.00
				NJ	08609-1604	LEND AMERICA	WELLS FARGO BANK NA	8/29/2008	\$ 1,068.58	2008-04-07			\$1,875.00	\$1,875.00
				OH	44140-2635	LEND AMERICA	WELLS FARGO BANK NA	8/29/2008	\$ 2,892.42	2008-04-17			\$750.00	\$750.00
				MA	01605-1629	LEND AMERICA	WELLS FARGO BANK NA	8/29/2008	\$ 1,878.33	2008-04-04			\$750.00	\$750.00
				CT	06002-2853	LEND AMERICA	WELLS FARGO BANK NA	8/29/2008	\$ 3,210.94	2008-04-25			\$750.00	\$750.00
				NY	12759-5337	LEND AMERICA	WELLS FARGO BANK NA	8/29/2008	\$ 1,027.18	2008-04-15			\$36,479.33	-\$132,868.00
				FL	32712-3108	LEND AMERICA	WELLS FARGO BANK NA	9/9/2008	\$ 927.43	2008-04-15			\$1,700.00	\$1,700.00
				NJ	76010-0000	LEND AMERICA	FNF SERVICING INC	9/29/2008	\$ 1,986.76	2008-07-03			\$1,000.00	\$1,000.00
				NY	13744-1204	LEND AMERICA	FNF SERVICING INC	9/29/2008	\$ 1,253.54	2008-07-29			\$750.00	\$750.00
				PA	17013-1435	LEND AMERICA	WELLS FARGO BANK NA	9/29/2008	\$ 2,408.23	2008-06-24			\$750.00	\$750.00
				WA	98043-2927	LEND AMERICA	GMAC MORTGAGE LLC	9/30/2008	\$ 1,139.44	2008-05-15	\$145,299	2011-01-19	\$1,700.00	-\$132,868.00
				MO	64030-3004	LEND AMERICA	FNF SERVICING INC	9/30/2008	\$ 3,707.48	2008-07-11			\$1,000.00	\$1,000.00
				NJ	07104-2231	LEND AMERICA	JP MORGAN CHASE BANK NA	10/9/2008	\$ 3,104.35	2008-04-11			\$750.00	\$750.00
				MA	02121-1332	LEND AMERICA	WELLS FARGO BANK NA	10/15/2008	\$ 1,646.00	2008-04-30			\$90,502.97	\$90,502.97
				GA	30039-6996	LEND AMERICA	WELLS FARGO BANK NA	10/20/2008 & 12/29/2008	\$ 959.84	2008-07-18	\$110,691	2010-09-17	\$1,000.00	\$1,000.00
				OH	43551-2252	LEND AMERICA	FNF SERVICING INC	10/20/2008	\$ 1,127.00	2008-05-21	\$177,532	2010-08-25	\$1,000.00	-\$62,610.00
				VA	24055-3089	LEND AMERICA	GMAC MORTGAGE LLC	10/22/2008	\$ 1,502.12	2008-07-09			\$750.00	\$750.00
				MD	21207-3911	LEND AMERICA	WELLS FARGO BANK NA	10/23/2008	\$ 1,962.51	2008-04-18			\$6,326.12	\$6,326.12
				NC	20748-3211	LEND AMERICA	WELLS FARGO BANK NA	10/23/2008	\$ 1,421.19	2008-04-09			\$1,500.00	\$1,500.00
				NC	27284-6401	LEND AMERICA	WELLS FARGO BANK NA	10/23/2008	\$ 1,421.19	2008-04-09			\$1,000.00	\$1,000.00
				VA	24201-3719	LEND AMERICA	WELLS FARGO BANK NA	10/27/2008	\$ 709.50	2008-04-30	\$85,958	2011-09-16	\$1,000.00	\$1,000.00
				NY	12524-3313	LEND AMERICA	WELLS FARGO BANK NA	10/28/2008	\$ 2,580.82	2008-04-28	\$96,020	2009-11-23	\$750.00	\$750.00
				PA	18229-1324	LEND AMERICA	WELLS FARGO BANK NA	10/29/2008	\$ 1,003.70	2008-04-22	\$144,497	2010-11-26	\$750.00	\$750.00
				FL	34473-3625	LEND AMERICA	BANK OF AMERICA NA CHARLOTTE	10/30/2008	unknown	2008-07-25			\$1,500.00	\$1,500.00
				WA	98070-8632	LEND AMERICA	JP MORGAN CHASE BANK NA	11/3/2008	\$ 2,222.34	2008-05-13	\$132,916	2010-11-23	\$1,500.00	-\$94,774.00
				GA	30094-5089	LEND AMERICA	FNF SERVICING INC	11/3/2008	\$ 1,039.29	2008-04-03	\$139,583	2010-10-29	\$1,500.00	-\$94,109.00
				ME	04345-2550	LEND AMERICA	FNF SERVICING INC	11/3/2008	\$ 3,256.14	2008-04-17	\$243,914	2009-09-25	\$223,904.00	\$223,904.00
				IA	51351-1254	LEND AMERICA	FNF SERVICING INC	11/3/2008	\$ 1,445.84	2008-08-05			\$1,000.00	\$1,000.00
				GA	30474-5048	LEND AMERICA	JP MORGAN CHASE BANK NA	11/3/2008	\$ 1,006.84	2008-04-21			\$950.00	\$950.00
				FL	32909-7630	LEND AMERICA	WELLS FARGO BANK NA	11/3/2008	\$ 4,253.38	2008-04-11			\$1,000.00	\$1,000.00
				GA	30316-2358	LEND AMERICA	CHASE HOME FINANCE LLC	11/3/2008	\$ 516.35	2008-04-15	\$132,681	2012-04-16	\$1,000.00	\$1,000.00
				OH	43832-1024	LEND AMERICA	WELLS FARGO BANK NA	11/3/2008	\$ 757.26	2008-04-11			\$875.00	\$875.00
				TX	78043-1971	LEND AMERICA	WELLS FARGO BANK NA	11/3/2008	\$ 1,006.84	2008-04-21			\$750.00	\$750.00
				WA	98321-9266	LEND AMERICA	WELLS FARGO BANK NA	11/3/2008	\$ 4,253.38	2008-04-11			\$200.00	\$200.00
				GA	31794-1410	LEND AMERICA	WELLS FARGO BANK NA	11/4/2008	\$ 516.35	2008-04-15			\$950.00	\$950.00
				AL	36869-7442	LEND AMERICA	WELLS FARGO BANK NA	11/4/2008	\$ 516.35	2008-04-15			\$1,000.00	\$1,000.00
				CA	93458-9068	LEND AMERICA	WELLS FARGO BANK NA	11/6/2008	\$ 575.88	2008-04-03			\$875.00	\$875.00
				KS	66030-9239	LEND AMERICA	JP MORGAN CHASE BANK NA	11/10/2008	\$ 2,582.05	2008-05-20			\$750.00	\$750.00
				CT	06042-3110	LEND AMERICA	WELLS FARGO BANK NA	11/17/2008	\$ 334.54	2008-04-05	\$168,153	2010-07-26	\$200.00	-\$92,415.00
				FL	34758-3306	LEND AMERICA	JP MORGAN CHASE BANK NA	11/25/2008	\$ 5,445.92	2008-06-09			\$200.00	\$200.00
				PA	17603-9353	LEND AMERICA	GMAC MORTGAGE LLC	11/26/2008	\$ 323.95	2008-05-14	\$139,132	2011-09-21	\$950.00	-\$90,286.00
				NY	10940-6944	LEND AMERICA	WELLS FARGO BANK NA	11/26/2008	unknown	2008-04-18			\$24,431.54	\$24,431.54
				NY	10940-6944	LEND AMERICA	FNF SERVICING INC	11/28/2008	unknown	2008-09-26			\$750.00	\$750.00
				FL	34953-1427	LEND AMERICA	FNF SERVICING INC	12/8/2008	unknown	2008-09-16			\$750.00	\$750.00
				SC	29505-7559	LEND AMERICA	JP MORGAN CHASE BANK NA	12/30/2008	\$ 724.32	2008-05-30			\$750.00	\$750.00
				IL	60452-2820	LEND AMERICA	FNF SERVICING INC	12/30/2008	unknown	2008-07-29			\$49,297.99	\$49,297.99
				MO	63028-1003	LEND AMERICA	BANK OF AMERICA NA CHARLOTTE	12/30/2008	\$ 1,315.92	2008-07-29			\$9,457.98	\$9,457.98
				TN	38375-1230	LEND AMERICA	GMAC MORTGAGE LLC	12/30/2008	\$ 784.79	2008-08-12			\$7,235.42	\$7,235.42
				TN	37334-8075	LEND AMERICA	WELLS FARGO BANK NA	12/30/2008	\$ 816.59	2008-04-30			\$1,000.00	\$1,000.00
				OH	44643-9713	LEND AMERICA	WELLS FARGO BANK NA	12/30/2008	\$ 848.94	2008-04-23			\$1,875.00	\$1,875.00
				TN	38572-1131	LEND AMERICA	FNF SERVICING INC	12/30/2008	\$ 1,200.63	2008-07-22	\$153,155	2011-02-10		-\$76,379.00

Ex A False Claims
Lend America and Somerset

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	TOMS RIVER			NJ	08753-2848	LEND AMERICA	GMAC MORTGAGE LLC	12/30/2008	\$ 2,393.88	2008-08-13			\$21,831.04	
	TOMS RIVER			NJ	08753-8701	LEND AMERICA	GMAC MORTGAGE LLC	1/5/2009	\$ 5,848.01	2008-06-20			\$750.00	
	BATAVIA			NY	14020-9583	LEND AMERICA	FNFSERVICING INC	1/5/2009	\$ 1,502.15	2008-08-08			\$750.00	
	JERSEY CITY			NJ	07305-3208	LEND AMERICA	GMAC MORTGAGE LLC	1/5/2009	\$ 1,914.63	2008-06-27			\$1,500.00	
	MONTICELLO			NY	12701-4428	LEND AMERICA	WELLS FARGO BANK NA	1/5/2009	\$ 3,000.00	2008-04-11			\$750.00	
	CHESAPEAKE			VA	23322-1341	LEND AMERICA	WELLS FARGO BANK NA	1/5/2009	\$ 1,540.30	2008-04-30			\$1,000.00	
	GRETA			VA	24557-4616	LEND AMERICA	WELLS FARGO BANK NA	1/5/2009	\$ 1,287.62	2008-04-12			\$750.00	
	ADRIAN			MI	49221-9289	LEND AMERICA	WELLS FARGO BANK NA	1/5/2009	\$ 940.05	2008-04-23	\$124,893	2010-07-19		\$1,500.00
	COCOA			FL	32922-6759	LEND AMERICA	WELLS FARGO BANK NA	1/5/2009	\$ 660.94	2008-05-07			\$750.00	
	MASTIC BEACH			NY	11951-1210	LEND AMERICA	WELLS FARGO BANK NA	1/5/2009	\$ 2,060.27	2008-04-10	\$181,802	2010-12-23		\$750.00
	MORRISTOWN			TN	37814-6375	LEND AMERICA	JPMORGAN CHASE BANK NA	1/6/2009	\$ 2,260.40	2008-06-10			\$750.00	
	FORTUNA			CA	95540-3014	LEND AMERICA	FNFSERVICING INC	1/7/2009	\$ 1,451.91	2008-08-30	\$62,012	2011-10-11		\$54,795.47
	CHICAGO			IL	60644-1714	LEND AMERICA	GMAC MORTGAGE LLC	1/12/2009	\$ 1,393.79	2008-08-08			\$19,401.01	
	GREEN TOWN			PA	18426-9143	LEND AMERICA	GMAC MORTGAGE LLC	1/12/2009	\$ 1,196.43	2008-06-25				
	NORTH BRANCH			MIN	55056-5693	LEND AMERICA	GMAC MORTGAGE LLC	1/16/2009	\$ 2,365.82	2008-10-23	\$344,452	2011-07-26		\$4,594.69
	PIKEVILLE			NC	27863-9464	LEND AMERICA	FNFSERVICING INC	1/23/2009	\$ 612.78	2009-04-30			\$1,000.00	
	COLUMBIA			SC	29210-6905	LEND AMERICA	WELLS FARGO BANK NA	1/23/2009	\$ 1,689.45	2008-04-14			\$1,000.00	
	DOUGLASVILLE			GA	30135-3050	LEND AMERICA	FNFSERVICING INC	1/26/2009	\$ 1,346.24	2008-09-25			\$750.00	
	NORTH BABYLON			NY	11703-1719	LEND AMERICA	GMAC MORTGAGE LLC	1/29/2009	\$ 5,409.50	2008-08-16			\$25,202.32	
	CHICAGO			IL	60643-3617	LEND AMERICA	JPMORGAN CHASE BANK NA	1/30/2009	\$ 3,192.00	2008-05-15			\$750.00	
	SOUTHFIELD			MI	48076-4712	LEND AMERICA	GMAC MORTGAGE LLC	1/30/2009	\$ 1,364.00	2008-09-22			\$12,258.83	
	CHATTANOOGA			TN	37404-3410	LEND AMERICA	GMAC MORTGAGE LLC	1/30/2009	\$ 1,535.30	2008-07-24	\$176,885	2009-09-25		-\$62,241.00
	ASHBURNHAM			MA	01430-1635	LEND AMERICA	GMAC MORTGAGE LLC	2/2/2009	\$ 1,444.88	2008-06-24			\$11,321.30	
	PARIS			MI	49338-9720	LEND AMERICA	FNFSERVICING INC	2/6/2009	\$ 778.40	2008-09-24			\$750.00	
	SANDGAP			KY	40481-0000	LEND AMERICA	FNFSERVICING INC	2/9/2009	unknown	2008-08-28			\$750.00	
	GARDEN CITY			MO	64747-8377	LEND AMERICA	FNFSERVICING INC	2/9/2009	\$ 1,134.52	2008-10-03	\$65,885	2012-05-01		\$750.00
	CHICAGO			IL	60655-1503	LEND AMERICA	GMAC MORTGAGE LLC	2/9/2009	\$ 2,058.94	2008-08-25			\$750.00	
	STONE MOUNTAIN			GA	30083-3805	LEND AMERICA	FNFSERVICING INC	2/9/2009	\$ 1,183.81	2008-12-27			\$10,926.03	
	METHUEN			MA	01844-3173	LEND AMERICA	FNFSERVICING INC	2/9/2009	unknown	2008-09-12			\$750.00	
	DEL RIO			TX	78840-2221	LEND AMERICA	FNFSERVICING INC	2/19/2009	\$ 1,053.25	2008-07-21			\$750.00	
	HOLIDAYSBURG			PA	16648-9525	LEND AMERICA	GMAC MORTGAGE LLC	2/19/2009	\$ 786.79	2008-11-17	\$79,349	2011-03-08		\$1,500.00
	GADSDEN			AL	35901-5049	LEND AMERICA	FNFSERVICING INC	2/23/2009	unknown	2008-10-17			\$1,000.00	
	BRIDGEPORT			CT	06606-1618	LEND AMERICA	WELLS FARGO BANK NA	2/27/2009	\$ 2,887.78	2008-04-25			\$1,500.00	
	STATESBORO			GA	30458-9015	LEND AMERICA	FNFSERVICING INC	2/27/2009	\$ 1,438.26	2008-05-09			\$750.00	
	ROME			GA	30161-9149	LEND AMERICA	FNFSERVICING INC	2/27/2009	\$ 1,403.97	2008-09-04			\$750.00	
	AKRON			OH	44312-5141	LEND AMERICA	FNFSERVICING INC	2/27/2009	\$ 969.52	2008-05-09			\$1,500.00	
	STEUBENVILLE			OH	43952-1164	LEND AMERICA	GMAC MORTGAGE LLC	2/27/2009	\$ 926.66	2008-08-08			\$10,914.94	
	CHATTANOOGA			TN	37404-5403	LEND AMERICA	FNFSERVICING INC	2/27/2009	\$ 1,717.82	2009-10-19			\$750.00	
	VERNON			CT	06066-3115	LEND AMERICA	GMAC MORTGAGE LLC	2/27/2009	\$ 1,751.58	2008-10-10	\$219,297	2010-01-13		-\$155,417.06
	LSWAN			AL	36912-3100	LEND AMERICA	FNFSERVICING INC	2/27/2009	\$ 1,084.92	2008-08-30			\$750.00	
	COCHISE			AZ	85606-8641	LEND AMERICA	FNFSERVICING INC	2/27/2009	\$ 2,106.21	2008-10-23			\$750.00	
	JAMAICA			NY	11435-4422	LEND AMERICA	FNFSERVICING INC	2/27/2009	\$ 2,791.56	2008-07-08			\$750.00	
	RONKONOMA			NY	11779-6008	LEND AMERICA	FNFSERVICING INC	2/27/2009	\$ 2,661.68	2008-08-28			\$750.00	
	PHILADELPHIA			PA	19151-3012	LEND AMERICA	FNFSERVICING INC	2/27/2009	\$ 863.60	2008-08-26			\$750.00	
	BURLINGTON			NJ	08016-7504	LEND AMERICA	JPMORGAN CHASE BANK NA	3/2/2009	\$ 4,280.88	2008-04-02	\$213,583	2011-02-11		-\$211,296.00
	SOUTHBRIDGE			MA	01550-1252	LEND AMERICA	JPMORGAN CHASE BANK NA	3/2/2009	\$ 3,277.12	2008-04-05			\$750.00	
	GOOSE CREEK			SC	29445-4665	LEND AMERICA	JPMORGAN CHASE BANK NA	3/2/2009	\$ 3,319.06	2008-04-15	\$149,684	2012-04-30		-\$76,233.00
	WINNSBORO			SC	29180-8007	LEND AMERICA	FNFSERVICING INC	3/20/2009	\$ 964.65	2008-07-29	\$148,459	2010-02-16		\$750.00
	SOUTHFIELD			MI	48076-5672	LEND AMERICA	GMAC MORTGAGE LLC	3/30/2009	unknown	2008-12-03	\$40,732	2010-06-01		\$1,500.00
	SAINT ROBERT			MO	65584-4809	LEND AMERICA	WELLS FARGO BANK NA	4/1/2009	\$ 2,276.68	2008-08-19	\$145,466	2010-11-05		\$750.00
	BEAVER FALLS			PA	15010-2446	LEND AMERICA	WELLS FARGO BANK NA	4/1/2009	\$ 3,391.07	2008-04-28			\$1,000.00	
	FAIRHOPE			AL	36532-6880	LEND AMERICA	GMAC MORTGAGE LLC	4/1/2009	\$ 2,963.14	2008-09-26	\$8,733.68			-\$97,706.00
	TRAPPE			MD	21673-2011	LEND AMERICA	WELLS FARGO BANK NA	4/1/2009	\$ 7,321.97	2008-04-18			\$1,000.00	
	SAINT PETERSBURG			FL	33705-5112	LEND AMERICA	GMAC MORTGAGE LLC	4/15/2009	\$ 1,130.36	2008-08-21			\$8,733.68	
	WESLEY CHAPEL			FL	33543-6965	LEND AMERICA	WELLS FARGO BANK NA	4/17/2009	\$ 1,123.23	2008-08-18	\$156,687	2011-08-23		\$1,750.00
	BERWYN			IL	60402-4010	LEND AMERICA	GMAC MORTGAGE LLC	4/17/2009	\$ 1,123.23	2008-08-18	\$126,924	2012-04-26		\$1,000.00
	NEWMAN			GA	30265-2001	LEND AMERICA	FNFSERVICING INC	4/17/2009	\$ 1,123.23	2008-08-18	\$102,795	2012-03-26		\$1,750.00
	PATTON			PA	16668-1311	LEND AMERICA	FNFSERVICING INC	4/17/2009	\$ 862.06	2009-02-04	\$99,910	2010-12-22		\$750.00
	CLIMAX			MI	49034-8701	LEND AMERICA	FNFSERVICING INC	5/7/2009	\$ 1,908.75	2008-09-22			\$1,750.00	
	BLOOMINGDALE			OH	43910-7969	LEND AMERICA	GMAC MORTGAGE LLC	5/18/2009	\$ 1,230.43	2008-12-22			\$750.00	
	PHOENIX			AZ	85028-4408	LEND AMERICA	FNFSERVICING INC	5/19/2009	\$ 1,230.43	2008-12-22			\$750.00	
	PALM COAST			FL	32164-7601	LEND AMERICA	FNFSERVICING INC	6/1/2009	\$ 1,082.24	2008-12-19			\$750.00	
	NINEVEH			IN	46164-9751	LEND AMERICA	FNFSERVICING INC	6/1/2009	\$ 1,082.24	2008-12-19			\$750.00	

Exhibit A False Claims
Lend America and Somerset

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		ELDRD	NY	12732-5404	LEND AMERICA	FNF SERVICING INC		6/1/2009	\$ 1,245.67	2008-12-29			\$5,318.18	
		WINTER PARK	FL	32792-6184	LEND AMERICA	WELLS FARGO BANK NA		6/3/2009	\$ 1,381.58	2008-04-09			\$950.00	
		MEMPHIS	TN	38107-4508	LEND AMERICA	BANK OF AMERICA NA CHARLOTTE		6/3/2009	\$ 1,194.09	2008-08-07			\$200.00	
		SCHENECTADY	NY	12303-3910	LEND AMERICA	GMAC MORTGAGE LLC		6/15/2009	\$ 1,046.26	2008-08-05	\$115,210	2012-05-17		
		BALDWINVILLE	NY	13027-8300	LEND AMERICA	WELLS FARGO BANK NA		6/22/2009	unknown	2008-04-01			\$750.00	
		PHILIPPI	WV	26416-9764	LEND AMERICA	FNF SERVICING INC		6/23/2009	\$ 923.73	2009-01-20			\$750.00	
		HANOVER	PA	17331-8826	LEND AMERICA	GMAC MORTGAGE LLC		6/25/2009	\$ 979.19	2009-01-09	\$49,677	2011-09-21		
		WILLOUGHBY	OH	44094-7131	LEND AMERICA	GMAC MORTGAGE LLC		7/13/2009	\$ 1,299.20	2008-09-05			\$750.00	
		NEW ORLEANS	LA	70127-1113	LEND AMERICA	FNF SERVICING INC		8/10/2009	\$ 1,022.07	2009-03-25			\$750.00	
		FORDLAND	MO	65652-9166	LEND AMERICA	FNF SERVICING INC		8/10/2009	\$ 1,083.95	2009-02-28	\$36,316	2011-04-01		
		BELLE MINA	AL	35615-0000	LEND AMERICA	FNF SERVICING INC		8/13/2009	\$ 664.49	2009-05-01			\$750.00	
		MIDLOTHIAN	TX	76065-6786	LEND AMERICA	FNF SERVICING INC		8/18/2009	\$ 1,168.80	2009-02-12			\$750.00	
		BARABOO	WI	53913-9498	LEND AMERICA	FNF SERVICING INC		9/8/2009	\$ 1,150.13	2009-01-02			\$16,421.43	
		DAUBERVILLE	PA	19533-8907	LEND AMERICA	FNF SERVICING INC		9/10/2009	\$ 2,059.15	2008-09-19			\$750.00	
		HIGH POINT	NC	27262-7932	LEND AMERICA	JPMORGAN CHASE BANK NA		9/30/2009	\$ 770.75	2008-07-07			\$750.00	
		WESTOVER	MD	21871-3470	LEND AMERICA	FNF SERVICING INC		3/11/2010	\$ 1,567.08	2009-04-30			\$42,677.89	
		MATTHEWS	NC	28105-4585	LEND AMERICA	GMAC MORTGAGE LLC		6/28/2010	unknown	2008-11-20			\$1,000.00	
		VIRGINIA BEACH	VA	23464-6484	SOMERSET INVESTORS CORP	BAC HOME LOANS SERVICING LP		5/27/2009	\$ 957.81	2009-01-30	\$144,801	2010-04-20		-\$88,860.00

B

Ech B Mail Fraud
Lend America

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			HEMPSTEAD	NY	11550-0000	LEND AMERICA	US BANK NA	3/31/2008	\$ 2,304.00	2006-12-26			\$1,000.00	
			WEST BABYLON	NY	11704-2122	LEND AMERICA	US BANK NA	3/31/2008	\$ 6,536.28	2006-12-27			\$134,749.96	
			HOLTSVILLE	NY	11742-2254	LEND AMERICA	WELLS FARGO BANK NA	3/31/2008	\$ 3,286.92	2007-06-29				
			STATEN ISLAND	NY	10903-2612	LEND AMERICA	JPMORGAN CHASE BANK NA	3/31/2008	\$ 2,571.07	2007-07-20				\$950.00
			FAR ROCKAWAY	NY	11692-1134	LEND AMERICA	MIDFIRST BANK	3/31/2008	\$ 6,710.68	2006-04-17				
			STATEN ISLAND	NY	10304-3610	LEND AMERICA	US BANK NA	3/31/2008	\$ 5,735.28	2007-05-23				\$1,000.00
			BRONX	NY	10459-3169	LEND AMERICA	US BANK NA	3/31/2008	\$ 7,718.82	2006-08-11				\$750.00
			WEST BABYLON	NY	11704-2304	LEND AMERICA	WELLS FARGO BANK NA	3/31/2008	\$ 2,947.17	2007-06-18				\$750.00
			QUEENS VILLAGE	NY	11428-1232	LEND AMERICA	WELLS FARGO BANK NA	3/31/2008	\$ 2,665.09	2006-04-21				\$750.00
			JAMAICA	NY	11434-4022	LEND AMERICA	WELLS FARGO BANK NA	3/31/2008	\$ 3,642.79	2006-05-01				\$750.00
			BROOKLYN	NY	112360-0000	LEND AMERICA	WELLS FARGO BANK NA	3/31/2008	\$ 4,892.99	2007-08-20				\$750.00
			WYANDANCH	NY	11798-3506	LEND AMERICA	US BANK NA	3/31/2008	\$ 6,000.46	2007-05-07				\$1,000.00
			SAINT ALBANS	NY	11412-2227	LEND AMERICA	JPMORGAN CHASE BANK NA	3/31/2008	\$ 6,285.77	2007-07-27				\$2,000.00
			STATEN ISLAND	NY	10903-1631	LEND AMERICA	WELLS FARGO BANK NA	3/31/2008	\$ 2,966.07	2007-08-31				\$750.00
			YONKERS	NY	10705-4011	LEND AMERICA	JPMORGAN CHASE BANK NA	3/31/2008	\$ 7,312.00	2007-03-22				\$750.00
			BROOKLYN	NY	11210-1431	LEND AMERICA	JPMORGAN CHASE BANK NA	3/31/2008	\$ 8,663.96	2006-12-15				\$750.00
			CENTRAL ISIP	NY	11722-2527	LEND AMERICA	WELLS FARGO BANK NA	4/9/2008 & 3/31/2008	\$ 5,497.25	2007-07-09				\$750.00
			ROCHESTER	NY	14618-4049	LEND AMERICA	JPMORGAN CHASE BANK NA	5/28/2008 & 6/24/2008	\$ 1,406.06	2008-03-26				
			EASTON	PA	18042-4228	LEND AMERICA	WELLS FARGO BANK NA	5/29/2008	\$ 933.02	2008-03-17				
			QUAKERTOWN	PA	18951-1338	LEND AMERICA	WELLS FARGO BANK NA	5/29/2008	\$ 1,055.22	2008-03-17				
			MEMPHIS	TN	38141-0206	LEND AMERICA	JPMORGAN CHASE BANK NA	5/29/2008	\$ 883.36	2008-03-21				\$1,000.00
			GREENEVILLE	TN	37745-5103	LEND AMERICA	JPMORGAN CHASE BANK NA	5/29/2008	\$ 901.46	2008-03-11				\$1,500.00
			ATLANTA	GA	30349-3535	LEND AMERICA	WELLS FARGO BANK NA	5/29/2008 & 6/17/2008	\$ 3,178.44	2008-04-15				
			EASTON	PA	18042-3966	LEND AMERICA	WELLS FARGO BANK NA	5/29/2008 & 7/15/2008	\$ 3,313.72	2008-03-31				
			SHREVE	OH	44676-9158	LEND AMERICA	GMAC MORTGAGE LLC	5/30/2008	unknown	2008-08-08				
			TAHLEQUAH	OK	74464-4645	LEND AMERICA	WELLS FARGO BANK NA	6/4/2008	\$ 803.32	2008-03-28	\$108,402	2009-10-22		\$-78,468.00
			GLENCOE	AL	35905-1620	LEND AMERICA	WELLS FARGO BANK NA	6/5/2008 & 07/02/2008	\$ 1,502.75	2008-03-21				\$1,875.00
			GOOSE CREEK	SC	29405-3617	LEND AMERICA	WELLS FARGO BANK NA	6/11/2008	\$ 496.70	2008-04-08				
			BOONS CAMP	KY	41204-8506	LEND AMERICA	WELLS FARGO BANK NA	6/13/2008	\$ 786.58	2008-05-01				
			HOLBROOK	MA	02343-1933	LEND AMERICA	FNF SERVICING INC	6/16/2008	\$ 1,685.27	2008-04-14				
			STATEN ISLAND	NY	10303-1801	LEND AMERICA	WELLS FARGO BANK NA	6/16/2008	\$ 2,352.39	2007-08-22				\$1,700.00
			WESTBURY	NY	11590-3513	LEND AMERICA	JPMORGAN CHASE BANK NA	6/17/2008, 7/30/2008	\$ 3,377.87	2007-07-26				
			TERRVILLE	CT	06786-6823	LEND AMERICA	JPMORGAN CHASE BANK NA	6/18/2008	\$ 3,494.40	2007-03-29				\$750.00
			SAINT ALBANS	NY	11412-2844	LEND AMERICA	JPMORGAN CHASE BANK NA	6/19/2008	\$ 3,082.76	2008-05-05				
			EAST HAMPTON	CT	06424-1741	LEND AMERICA	JPMORGAN CHASE BANK NA	6/20/2008 & 9/29/2008	\$ 2,286.70	2007-05-18				\$750.00
			FAR ROCKAWAY	NY	11691-2426	LEND AMERICA	CHASE HOME FINANCE LLC	6/23/2008	\$ 9,089.65	2007-08-17				\$750.00
			ATCO	NJ	08004-1556	LEND AMERICA	WELLS FARGO BANK NA	6/23/2008	\$ 4,527.12	2007-08-14				\$750.00
			FLORIDA	NY	10921-1504	LEND AMERICA	WELLS FARGO BANK NA	6/24/2008	\$ 3,120.00	2007-08-16	\$81,535	2009-12-07		
			SICKLERVILLE	NY	10950-5335	LEND AMERICA	WELLS FARGO BANK NA	6/24/2008	\$ 2,694.69	2007-06-11				\$1,500.00
			BRONX	NY	10458-2101	LEND AMERICA	WELLS FARGO BANK NA	6/24/2008	\$ 3,648.35	2007-08-03				\$1,500.00
			CENTRAL ISIP	NY	11722-4161	LEND AMERICA	WELLS FARGO BANK NA	6/24/2008	\$ 3,289.77	2007-06-19				\$750.00
			STRATFORD	CT	06114-5007	LEND AMERICA	US BANK NA	6/24/2008	\$ 3,421.61	2006-11-20				\$2,000.00
			EAST HARTFORD	CT	06118-2763	LEND AMERICA	CHASE HOME FINANCE LLC	6/25/2008	\$ 5,615.71	2007-04-16				\$750.00
			WYANDANCH	NY	11798-2108	LEND AMERICA	JPMORGAN CHASE BANK NA	6/25/2008	\$ 1,264.00	2007-12-11	\$114,001	2011-10-31		
			NEW COLUMBIA	PA	17856-9360	LEND AMERICA	WELLS FARGO BANK NA	6/25/2008	\$ 6,086.79	2007-09-28				\$750.00
			YONKERS	NY	10705-3802	LEND AMERICA	FNF SERVICING INC	6/25/2008	\$ 1,554.61	2008-10-20				\$1,000.00
			ORLANDO	FL	32818-5639	LEND AMERICA	US BANK NA	6/25/2008	\$ 6,769.58	2007-04-21				\$200.00
			POMONA	NY	10970-2310	LEND AMERICA	WELLS FARGO BANK NA	6/25/2008	\$ 2,103.96	2007-09-21	\$251,009	2011-04-25		\$-144,656.00
			COCOA	FL	32927-3103	LEND AMERICA	WELLS FARGO BANK NA	6/25/2008	\$ 2,200.00	2007-11-05	\$105,564	2009-02-24		\$200.00
			DANBURY	CT	06810-6120	LEND AMERICA	WELLS FARGO BANK NA	6/25/2008	\$ 1,993.54	2007-10-31	\$184,318	2010-02-25		\$-119,627.00
			LITTLE EGG HARBOR TWP	NJ	08087-1764	LEND AMERICA	WELLS FARGO BANK NA	6/25/2008	\$ 9,430.30	2007-08-30				\$750.00
			IRVINGTON	FL	07111-2613	LEND AMERICA	WELLS FARGO BANK NA	6/25/2008	\$ 4,455.20	2007-07-20				\$1,000.00
			PALM BAY	FL	32907-6937	LEND AMERICA	US BANK NA	6/25/2008	\$ 2,700.00	2007-01-17				\$2,000.00
			NEW HAMPTON	NY	10958-3319	LEND AMERICA	US BANK NA	6/25/2008	\$ 1,993.54	2007-06-05				\$2,000.00
			HUNTINGTON STATION	NY	11746-2246	LEND AMERICA	WELLS FARGO BANK NA	6/25/2008	\$ 5,078.94	2006-08-29				\$750.00
			ORLANDO	FL	32837-0000	LEND AMERICA	WELLS FARGO BANK NA	6/25/2008	\$ 5,662.00	2007-08-30				\$214,128.00
			MASSAQUA	NY	11758-6907	LEND AMERICA	WELLS FARGO BANK NA	6/25/2008	\$ 2,874.56	2007-11-30	\$227,188	2009-03-11		\$750.00
			ROOSEVELT	NY	11576-2232	LEND AMERICA	WELLS FARGO BANK NA	6/25/2008 & 6/26/2008	\$ 7,021.60	2007-12-17				\$750.00
			BALTIMORE	MD	21206-5353	LEND AMERICA	US BANK NA	6/25/2008 & 6/26/2008	\$ 6,405.46	2006-11-04				\$1,200.00
			CENTERACH	NY	11720-2145	LEND AMERICA	WELLS FARGO BANK NA	6/25/2008 & 8/29/2008	\$ 1,555.84	2007-08-01				\$1,000.00
			ANSONIA	CT	06401-1125	LEND AMERICA	WELLS FARGO BANK NA	6/25/2008 & 9/29/2008	\$ 2,782.90	2007-11-02				\$750.00
							US BANK NA	6/25/2008 & 9/29/2008	\$ 3,143.64	2007-01-18				\$2,000.00

Exh B Mail Fraud
Lend America

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		BAY SHORE	NY	NY	11706-3818	LEND AMERICA	WELLS FARGO BANK NA	6/25/2008 & 9/29/2008	\$ 6,735.09	2007-07-11			\$1,500.00	
		PORT CHESTER	NY	NY	10573-4909	LEND AMERICA	CHASE HOME FINANCE LLC	6/25/2008 & 8/564.07	\$ 1,904.24	2007-07-13	\$194,325	2009-11-05	\$1,500.00	\$-57,795.00
		EAST HAVEN	CT	CT	06512-1338	LEND AMERICA	US BANK NA	6/26/2008 & 2,277.06	\$ 1,888.77	2006-08-31			\$2,000.00	
		MIDDLETOWN	NY	NY	10941-1619	LEND AMERICA	WELLS FARGO BANK NA	6/26/2008 & 2,277.06	\$ 1,888.77	2007-11-05			\$1,500.00	
		ABINGDON	MD	MD	21009-1859	LEND AMERICA	WELLS FARGO BANK NA	6/26/2008 & 2,541.05	\$ 2,541.05	2007-06-15			\$1,500.00	
		WATERFORD WORKS	NJ	NJ	08089-1938	LEND AMERICA	WELLS FARGO BANK NA	6/26/2008 & 2,541.05	\$ 2,541.05	2007-06-15			\$1,500.00	
		CINNAMINSON	NJ	NJ	08077-4011	LEND AMERICA	WELLS FARGO BANK NA	6/26/2008 & 2,541.05	\$ 2,541.05	2007-06-15			\$1,500.00	
		SOUTH TOMS RIVER	NJ	NJ	08757-5131	LEND AMERICA	WELLS FARGO BANK NA	6/26/2008 & 2,541.05	\$ 2,541.05	2007-06-15			\$1,500.00	
		QUINCY	OH	OH	43343-9709	LEND AMERICA	WELLS FARGO BANK NA	6/26/2008 & 2,541.05	\$ 2,541.05	2007-06-15			\$1,500.00	
		WINDALE	NY	NY	12594-1354	LEND AMERICA	WELLS FARGO BANK NA	6/26/2008 & 2,541.05	\$ 2,541.05	2007-06-15			\$1,500.00	
		TOCOYA	GA	GA	30577-9243	LEND AMERICA	WELLS FARGO BANK NA	6/26/2008 & 2,541.05	\$ 2,541.05	2007-06-15			\$1,500.00	
		EAST PROVIDENCE	RI	RI	02914-2820	LEND AMERICA	WELLS FARGO BANK NA	6/26/2008 & 2,541.05	\$ 2,541.05	2007-06-15			\$1,500.00	
		HAMILTON	OH	OH	45015-2020	LEND AMERICA	WELLS FARGO BANK NA	6/26/2008 & 2,541.05	\$ 2,541.05	2007-06-15			\$1,500.00	
		MIDDLETOWN	OH	OH	45044-5228	LEND AMERICA	WELLS FARGO BANK NA	6/26/2008 & 2,541.05	\$ 2,541.05	2007-06-15			\$1,500.00	
		BROCKTON	MA	MA	02302-2104	LEND AMERICA	WELLS FARGO BANK NA	6/26/2008 & 2,541.05	\$ 2,541.05	2007-06-15			\$1,500.00	
		ONAMCOCK	VA	VA	23417-1617	LEND AMERICA	WELLS FARGO BANK NA	6/26/2008 & 2,541.05	\$ 2,541.05	2007-06-15			\$1,500.00	
		MILWAUKEE	WI	WI	53218-5204	LEND AMERICA	WELLS FARGO BANK NA	6/26/2008 & 2,541.05	\$ 2,541.05	2007-06-15			\$1,500.00	
		NAZARETH	PA	PA	18064-9247	LEND AMERICA	WELLS FARGO BANK NA	6/26/2008 & 2,541.05	\$ 2,541.05	2007-06-15			\$1,500.00	
		BIRMINGHAM	AL	AL	35235-3346	LEND AMERICA	WELLS FARGO BANK NA	6/26/2008 & 2,541.05	\$ 2,541.05	2007-06-15			\$1,500.00	
		ORLANDO	FL	FL	32809-6605	LEND AMERICA	WELLS FARGO BANK NA	6/26/2008 & 2,541.05	\$ 2,541.05	2007-06-15			\$1,500.00	
		ROCKFORD	IL	IL	61109-4032	LEND AMERICA	WELLS FARGO BANK NA	6/26/2008 & 2,541.05	\$ 2,541.05	2007-06-15			\$1,500.00	
		WYANDANCH	NY	NY	11798-3031	LEND AMERICA	WELLS FARGO BANK NA	6/26/2008 & 2,541.05	\$ 2,541.05	2007-06-15			\$1,500.00	
		HAMPTON	VA	VA	23669-2102	LEND AMERICA	WELLS FARGO BANK NA	6/26/2008 & 2,541.05	\$ 2,541.05	2007-06-15			\$1,500.00	
		FORT ANN	TX	TX	12827-0000	LEND AMERICA	WELLS FARGO BANK NA	6/26/2008 & 2,541.05	\$ 2,541.05	2007-06-15			\$1,500.00	
		BRISTOL	TN	TN	37620-2743	LEND AMERICA	WELLS FARGO BANK NA	6/26/2008 & 2,541.05	\$ 2,541.05	2007-06-15			\$1,500.00	
		WHITING	IN	IN	46394-1405	LEND AMERICA	WELLS FARGO BANK NA	6/26/2008 & 2,541.05	\$ 2,541.05	2007-06-15			\$1,500.00	
		BLOOMFIELD	NJ	NJ	07003-2419	LEND AMERICA	WELLS FARGO BANK NA	6/26/2008 & 2,541.05	\$ 2,541.05	2007-06-15			\$1,500.00	
		WINTER PARK	FL	FL	32792-2216	LEND AMERICA	WELLS FARGO BANK NA	6/26/2008 & 2,541.05	\$ 2,541.05	2007-06-15			\$1,500.00	
		LYNN	MA	MA	01902-3541	LEND AMERICA	WELLS FARGO BANK NA	6/26/2008 & 2,541.05	\$ 2,541.05	2007-06-15			\$1,500.00	
		AMITYVILLE	NY	NY	11701-2346	LEND AMERICA	WELLS FARGO BANK NA	6/26/2008 & 2,541.05	\$ 2,541.05	2007-06-15			\$1,500.00	
		NEW BRUNSWICK	NJ	NJ	08901-2705	LEND AMERICA	WELLS FARGO BANK NA	6/26/2008 & 2,541.05	\$ 2,541.05	2007-06-15			\$1,500.00	
		FREDERICKSBURG	VA	VA	22408-8030	LEND AMERICA	WELLS FARGO BANK NA	6/26/2008 & 2,541.05	\$ 2,541.05	2007-06-15			\$1,500.00	
		BELLEVILLE	NJ	NJ	07109-1814	LEND AMERICA	WELLS FARGO BANK NA	6/26/2008 & 2,541.05	\$ 2,541.05	2007-06-15			\$1,500.00	
		SAINT ALBANS	NY	NY	11412-2209	LEND AMERICA	WELLS FARGO BANK NA	6/26/2008 & 2,541.05	\$ 2,541.05	2007-06-15			\$1,500.00	
		POUGHKEEPSIE	NY	NY	12601-5711	LEND AMERICA	WELLS FARGO BANK NA	6/26/2008 & 2,541.05	\$ 2,541.05	2007-06-15			\$1,500.00	
		WOBURN	MA	MA	01801-5228	LEND AMERICA	WELLS FARGO BANK NA	6/26/2008 & 2,541.05	\$ 2,541.05	2007-06-15			\$1,500.00	
		WINDSOR	CT	CT	06095-4304	LEND AMERICA	WELLS FARGO BANK NA	6/26/2008 & 2,541.05	\$ 2,541.05	2007-06-15			\$1,500.00	
		BURLINGTON	NJ	NJ	08016-2611	LEND AMERICA	WELLS FARGO BANK NA	6/26/2008 & 2,541.05	\$ 2,541.05	2007-06-15			\$1,500.00	
		JERSEY CITY	NJ	NJ	07305-4303	LEND AMERICA	WELLS FARGO BANK NA	6/26/2008 & 2,541.05	\$ 2,541.05	2007-06-15			\$1,500.00	
		CONCORD	NC	NC	28025-4964	LEND AMERICA	WELLS FARGO BANK NA	6/26/2008 & 2,541.05	\$ 2,541.05	2007-06-15			\$1,500.00	
		DAVENPORT	FL	FL	33837-5803	LEND AMERICA	WELLS FARGO BANK NA	6/26/2008 & 2,541.05	\$ 2,541.05	2007-06-15			\$1,500.00	
		MIDDLETOWN	NY	NY	10941-1650	LEND AMERICA	WELLS FARGO BANK NA	6/26/2008 & 2,541.05	\$ 2,541.05	2007-06-15			\$1,500.00	
		NORTH BABYLON	NY	NY	11703-3205	LEND AMERICA	WELLS FARGO BANK NA	6/26/2008 & 2,541.05	\$ 2,541.05	2007-06-15			\$1,500.00	
		BROOKLYN	NY	NY	11233-3430	LEND AMERICA	WELLS FARGO BANK NA	6/26/2008 & 2,541.05	\$ 2,541.05	2007-06-15			\$1,500.00	
		NORTH MIDDLETOWN	NJ	NJ	07748-5650	LEND AMERICA	WELLS FARGO BANK NA	6/26/2008 & 2,541.05	\$ 2,541.05	2007-06-15			\$1,500.00	
		PINSON	AL	AL	35126-3444	LEND AMERICA	WELLS FARGO BANK NA	6/26/2008 & 2,541.05	\$ 2,541.05	2007-06-15			\$1,500.00	
		PHILADELPHIA	PA	PA	19134-2003	LEND AMERICA	WELLS FARGO BANK NA	6/26/2008 & 2,541.05	\$ 2,541.05	2007-06-15			\$1,500.00	
		SIDNEY	OH	OH	45365-9540	LEND AMERICA	WELLS FARGO BANK NA	6/26/2008 & 2,541.05	\$ 2,541.05	2007-06-15			\$1,500.00	
		CHARLOTTE	NC	NC	28212-6722	LEND AMERICA	WELLS FARGO BANK NA	6/26/2008 & 2,541.05	\$ 2,541.05	2007-06-15			\$1,500.00	
		JACKSONVILLE	FL	FL	32219-3168	LEND AMERICA	WELLS FARGO BANK NA	6/26/2008 & 2,541.05	\$ 2,541.05	2007-06-15			\$1,500.00	
		CORAM	NY	NY	11727-4037	LEND AMERICA	WELLS FARGO BANK NA	6/26/2008 & 2,541.05	\$ 2,541.05	2007-06-15			\$1,500.00	
		NIOTA	TN	TN	37826-3007	LEND AMERICA	WELLS FARGO BANK NA	6/26/2008 & 2,541.05	\$ 2,541.05	2007-06-15			\$1,500.00	
		EASTON	PA	PA	18042-7203	LEND AMERICA	WELLS FARGO BANK NA	6/26/2008 & 2,541.05	\$ 2,541.05	2007-06-15			\$1,500.00	
		HUDSON FALLS	NY	NY	12839-9632	LEND AMERICA	WELLS FARGO BANK NA	6/26/2008 & 2,541.05	\$ 2,541.05	2007-06-15			\$1,500.00	
		NEW HAVEN	CT	CT	06511-1711	LEND AMERICA	WELLS FARGO BANK NA	6/26/2008 & 2,541.05	\$ 2,541.05	2007-06-15			\$1,500.00	
		CAREY	OH	OH	43316-1065	LEND AMERICA	WELLS FARGO BANK NA	6/26/2008 & 2,541.05	\$ 2,541.05	2007-06-15			\$1,500.00	
		BOERNE	TX	TX	78006-8900	LEND AMERICA	WELLS FARGO BANK NA	6/26/2008 & 2,541.05	\$ 2,541.05	2007-06-15			\$1,500.00	
		SPRING HILL	FL	FL	34609-4320	LEND AMERICA	WELLS FARGO BANK NA	6/26/2008 & 2,541.05	\$ 2,541.05	2007-06-15			\$1,500.00	
		MASTIC BEACH	NY	NY	11951-2109	LEND AMERICA	WELLS FARGO BANK NA	6/26/2008 & 2,541.05	\$ 2,541.05	2007-06-15			\$1,500.00	
		BAY VILLAGE	OH	OH	44140-2635	LEND AMERICA	WELLS FARGO BANK NA	6/26/2008 & 2,541.05	\$ 2,541.05	2007-06-15			\$1,500.00	
		OLATHE	KS	KS	66062-6733	LEND AMERICA	WELLS FARGO BANK NA	6/26/2008 & 2,541.05	\$ 2,541.05	2007-06-15			\$1,500.00	
		ENFIELD	CT	CT	06082-2633	LEND AMERICA	WELLS FARGO BANK NA	6/26/2008 & 2,541.05	\$ 2,541.05	2007-06-15			\$1,500.00	

Eth B Mail Fraud
Lend America

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		TRENTON		NJ	08609-1604	LEND AMERICA	WELLS FARGO BANK NA	8/29/2008	\$ 1,068.58	2008-04-07	\$113,624	2010-09-02		
		MASTIC BEACH		NY	11951-2723	LEND AMERICA	WELLS FARGO BANK NA	8/29/2008	\$ 5,471.71	2007-06-29				
		BRUNSWICK		GA	31525-2327	LEND AMERICA	WELLS FARGO BANK NA	8/29/2008	\$ 1,869.39	2007-06-29				\$2,000.00
		BAXLEY		GA	31513-8679	LEND AMERICA	WELLS FARGO BANK NA	8/29/2008	\$ 1,049.74	2008-04-11				\$1,000.00
		BENTON HARBOR		MI	49022-9756	LEND AMERICA	WELLS FARGO BANK NA	8/29/2008	\$ 906.12	2008-04-25	\$113,616	2009-12-24		-\$80,638.70
		CALUMET CITY		IL	60409-6108	LEND AMERICA	JPMORGAN CHASE BANK NA	8/29/2008	\$ 2,587.78	2007-03-02				\$950.00
		MIRAMAR		FL	33025-2313	LEND AMERICA	JPMORGAN CHASE BANK NA	8/29/2008	\$ 5,398.64	2007-11-09				\$750.00
		DOUGLAS		MA	01516-2360	LEND AMERICA	JPMORGAN CHASE BANK NA	8/29/2008	\$ 4,149.86	2007-06-22				
		PORT ORANGE		FL	32127-5974	LEND AMERICA	JPMORGAN CHASE BANK NA	8/29/2008	\$ 2,792.00	2007-12-14				
		RALEIGH		NC	27616-8981	LEND AMERICA	JPMORGAN CHASE BANK NA	8/29/2008	\$ 1,500.00	2007-09-21				\$1,500.00
		BARNEGAT		NJ	08005-1449	LEND AMERICA	JPMORGAN CHASE BANK NA	8/29/2008	\$ 2,942.58	2007-02-28				
		CUMBERLAND		MD	21502-3660	LEND AMERICA	JPMORGAN CHASE BANK NA	8/29/2008	\$ 970.66	2007-03-13				
		NEWARK		NJ	07106-3504	LEND AMERICA	US BANK NA	8/29/2008	\$ 4,952.79	2006-12-13				\$1,000.00
		CORAM		NY	11727-1841	LEND AMERICA	WELLS FARGO BANK NA	8/29/2008	\$ 6,852.17	2007-10-29				\$1,000.00
		BALTIMORE		MD	21218-0000	LEND AMERICA	WELLS FARGO BANK NA	8/29/2008	\$ 789.09	2008-03-12				\$1,000.00
		RICHMOND		VA	23231-4729	LEND AMERICA	WELLS FARGO BANK NA	8/29/2008	\$ 1,447.28	2007-10-31	\$165,231	2010-07-12		
		WORCESTER		MA	01605-1629	LEND AMERICA	WELLS FARGO BANK NA	8/29/2008	\$ 1,878.33	2008-04-04				\$1,000.00
		MADISON		NC	27025-7917	LEND AMERICA	WELLS FARGO BANK NA	8/29/2008	\$ 1,185.63	2007-06-22				\$1,000.00
		GIRARD		OH	44420-1133	LEND AMERICA	WELLS FARGO BANK NA	8/29/2008	\$ 1,286.25	2007-10-15				\$1,000.00
		BLOOMFIELD		CT	06002-2853	LEND AMERICA	WELLS FARGO BANK NA	8/29/2008	\$ 3,210.94	2008-04-25				\$1,875.00
		FERGUSON		MO	63135-3007	LEND AMERICA	US BANK NA	8/29/2008	\$ 927.00	2006-11-30				\$750.00
		LOCH SHELDRAKE		NY	12759-5337	LEND AMERICA	WELLS FARGO BANK NA	8/29/2008	\$ 1,031.67	2008-04-07				
		SOUTH WILMINGTON		IL	60474-3101	LEND AMERICA	JPMORGAN CHASE BANK NA	8/29/2008	\$ 1,031.67	2008-04-07				
		NORFOLK		VA	23513-3553	LEND AMERICA	WELLS FARGO BANK NA	9/2/2008	\$ 323.69	2008-03-21				\$1,000.00
		RAINSVILLE		AL	35986-5058	LEND AMERICA	WELLS FARGO BANK NA	9/4/2008	\$ 589.13	2008-05-07				
		CLEVELAND		OH	44111-3712	LEND AMERICA	WELLS FARGO BANK NA	9/5/2008	\$ 2,370.30	2008-04-24				
		LAUDERHILL		FL	33313-3536	LEND AMERICA	WELLS FARGO BANK NA	9/8/2008	\$ 1,689.81	2007-07-17				
		BURGAW		NC	28425-3144	LEND AMERICA	BANK OF AMERICA NA CHARLOTTE	9/22/2008	\$ 782.94	2008-05-05				
		SHIRLEY		NY	11967-1156	LEND AMERICA	WELLS FARGO BANK NA	9/23/2008	\$ 3,022.63	2007-09-05				
		FRUITLAND PARK		FL	34731-2208	LEND AMERICA	WELLS FARGO BANK NA	9/23/2008	\$ 648.95	2008-03-15	\$134,929	2012-05-17		\$2,000.00
		WATERFORD		CT	06385-1705	LEND AMERICA	US BANK NA	9/24/2008	\$ 1,620.14	2007-01-13				\$9,332.15
		BLOOMFIELD		CT	06002-3811	LEND AMERICA	JPMORGAN CHASE BANK NA	9/25/2008	unknown	2008-01-31				
		YONKERS		NY	10701-3015	LEND AMERICA	MIDFIRST BANK	9/26/2008	\$ 1,062.39	2008-04-18				
		JANAKA		NY	11435-5503	LEND AMERICA	JPMORGAN CHASE BANK NA	9/27/2008	\$ 7,957.44	2008-04-25				\$750.00
		WYANDANCH		NY	11798-3306	LEND AMERICA	WELLS FARGO BANK NA	9/27/2008	\$ 1,395.67	2007-09-20				\$750.00
		FARMINGVILLE		NY	11738-2036	LEND AMERICA	WELLS FARGO BANK NA	9/27/2008	\$ 8,248.28	2007-11-21				\$750.00
		FREEMONT		NY	11520-4524	LEND AMERICA	WELLS FARGO BANK NA	9/27/2008	\$ 3,073.00	2007-09-12				\$750.00
		BARNEGAT		NJ	08005-1439	LEND AMERICA	JPMORGAN CHASE BANK NA	9/27/2008	\$ 8,171.11	2007-02-15				\$750.00
		SHIRLEY		NY	11967-3420	LEND AMERICA	WELLS FARGO BANK NA	9/27/2008	\$ 2,750.00	2007-12-06				\$750.00
		SPRINGFIELD GARDENS		NY	11413-1102	LEND AMERICA	JPMORGAN CHASE BANK NA	9/27/2008	\$ 2,875.90	2007-04-18				\$750.00
		AMITYVILLE		NY	11701-1906	LEND AMERICA	US BANK NA	9/27/2008	\$ 3,005.01	2007-04-17				\$750.00
		BROOK		NY	10466-6120	LEND AMERICA	JPMORGAN CHASE BANK NA	9/27/2008	\$ 2,524.77	2008-02-14				\$750.00
		MC ALISTERVILLE		PA	17049-9804	LEND AMERICA	CHASE HOME FINANCE LLC	9/29/2008	\$ 3,572.71	2008-01-18	\$114,253	2009-11-27		-\$86,468.00
		HACKENSACK		NJ	76010-0000	LEND AMERICA	FNF SERVICING INC	9/29/2008	\$ 1,986.76	2008-07-03				\$750.00
		CASTLE CREEK		NY	13744-1204	LEND AMERICA	FNF SERVICING INC	9/29/2008	\$ 1,253.54	2008-07-29				\$750.00
		WATERBURY		CT	06705-1228	LEND AMERICA	JPMORGAN CHASE BANK NA	9/29/2008	\$ 2,708.72	2008-02-29				\$1,000.00
		BUSHKILL		PA	18324-9516	LEND AMERICA	JPMORGAN CHASE BANK NA	9/29/2008	\$ 1,180.40	2007-05-14				\$1,500.00
		BLOOMFIELD		CT	06002-1827	LEND AMERICA	JPMORGAN CHASE BANK NA	9/29/2008	\$ 2,650.48	2007-07-31				\$1,500.00
		WEST HAVEN		CT	06516-3601	LEND AMERICA	JPMORGAN CHASE BANK NA	9/29/2008	\$ 1,660.66	2008-02-08				
		NEW HAVEN		CT	06511-3108	LEND AMERICA	WELLS FARGO BANK NA	9/29/2008	\$ 2,213.36	2007-10-10				-\$136,697.00
		ANDOVER		NY	10940-2918	LEND AMERICA	WELLS FARGO BANK NA	9/29/2008	\$ 6,183.05	2008-03-28	\$237,144	2010-09-22		\$750.00
		MIDDLETOWN		NY	10466-4406	LEND AMERICA	WELLS FARGO BANK NA	9/29/2008	\$ 4,108.32	2007-08-03				\$750.00
		BROOK		NY	10466-4406	LEND AMERICA	WELLS FARGO BANK NA	9/29/2008	\$ 927.43	2008-04-15				\$750.00
		APOKA		FL	32712-3108	LEND AMERICA	FNF SERVICING INC	9/29/2008	\$ 1,257.52	2008-07-22				\$36,479.33
		TAMPA		FL	33612-8770	LEND AMERICA	FNF SERVICING INC	9/29/2008	\$ 2,408.23	2008-06-24				\$1,500.00
		MOUNTAINE TERRACE		WA	98043-2927	LEND AMERICA	GMAC MORTGAGE LLC	9/29/2008	\$ 1,353.66	2007-11-27				
		EAST HAVEN		CT	06512-3348	LEND AMERICA	JPMORGAN CHASE BANK NA	9/29/2008	\$ 1,658.17	2008-03-07				\$2,000.00
		OCALA		FL	34473-4703	LEND AMERICA	JPMORGAN CHASE BANK NA	9/29/2008	unknown	2007-01-24				\$5,428.63
		OLD BRIDGE		NJ	08857-2886	LEND AMERICA	US BANK NA	9/29/2008	\$ 2,416.18	2007-09-14	\$157,815	2012-02-24		\$1,000.00
		MIDDLETOWN		CT	06457-4504	LEND AMERICA	WELLS FARGO BANK NA	9/29/2008	\$ 2,637.94	2007-11-30				\$750.00
		PHILADELPHIA		PA	19135-2214	LEND AMERICA	WELLS FARGO BANK NA	9/29/2008	\$ 1,027.18	2008-04-15				
		CARLISLE		PA	17013-1435	LEND AMERICA	WELLS FARGO BANK NA	9/29/2008	\$ 1,027.18	2008-04-15				

Exh B Mail Fraud
Lend America

Case Number	Borrower Name	Property Street	Property City	Property State	Property Zip	Originator	Current Servicer	EMG Date (File Check for Payment Sent)	EMG Amount	Closing Date	Total Claim	Claims Process Date	Loss Mitigation Cost to HUD	Profit or Loss on Sale of Property
	BERWICK			PA	18603-1703	LEND AMERICA	CHASE HOME FINANCE LLC	9/29/2008	\$ 1,200.58	2007-12-31	\$76,515	2010-10-18		-\$49,333.00
	BRENTWOOD			NY	11717-1110	LEND AMERICA	JPMORGAN CHASE BANK NA	9/29/2008	\$ 2,994.34	2008-01-02	\$230,178	2010-07-30	\$1,000.00	-\$155,147.00
	ALBERTVILLE			AL	35950-9252	LEND AMERICA	WELLS FARGO BANK NA	9/29/2008	\$ 1,711.32	2008-03-13	\$750.00		\$750.00	
	ANSONIA			CT	06401-2521	LEND AMERICA	JPMORGAN CHASE BANK NA	9/29/2008	\$ 4,005.92	2007-09-07				
	WYANDANCH			NY	11798-2315	LEND AMERICA	JPMORGAN CHASE BANK NA	9/29/2008	\$ 5,822.86	2008-03-21				
	BROOKLYN			NY	11236-4707	LEND AMERICA	WELLS FARGO BANK NA	9/29/2008	\$ 2,867.31	2007-10-29				
	HAMDEN			CT	06514-4017	LEND AMERICA	WELLS FARGO BANK NA	9/29/2008	\$ 3,549.80	2007-11-16				
	PHILADELPHIA			PA	19153-2214	LEND AMERICA	WELLS FARGO BANK NA	9/29/2008	\$ 2,070.94	2007-11-21				
	PHILADELPHIA			PA	19142-3204	LEND AMERICA	WELLS FARGO BANK NA	9/29/2008	\$ 1,479.18	2007-07-16				
	MIDDLETOWN			CT	06457-4631	LEND AMERICA	WELLS FARGO BANK NA	9/29/2008	\$ 1,643.92	2007-08-17				
	GRANDVIEW			MO	64030-3004	LEND AMERICA	FNF SERVICING INC	9/29/2008 & 10/29/2008	\$ 1,479.18	2007-08-17	\$145,299	2011-01-19		-\$132,866.00
	NEWARK			NJ	07104-2231	LEND AMERICA	JPMORGAN CHASE BANK NA	9/30/2008	\$ 1,139.44	2008-05-15				
	WINTER PARK			FL	32792-6657	LEND AMERICA	WELLS FARGO BANK NA	9/30/2008	\$ 3,707.48	2008-07-11	\$1,700.00		\$1,700.00	
	WILLINGBORO			NJ	08046-1613	LEND AMERICA	WELLS FARGO BANK NA	9/30/2008	\$ 1,460.37	2007-12-28	\$750.00		\$750.00	
	BARNEGAT			NJ	08005-1405	LEND AMERICA	WELLS FARGO BANK NA	9/30/2008	\$ 1,778.73	2007-05-30	\$1,500.00		\$1,500.00	
	HAMDEN			CT	06514-2377	LEND AMERICA	US BANK NA	9/30/2008	\$ 1,863.22	2007-05-16	\$200.00		\$200.00	
	HARTFORD			CT	06106-4029	LEND AMERICA	WELLS FARGO BANK NA	9/30/2008	unknown	2007-12-18				
	MARTINSVILLE			VA	24112-3029	LEND AMERICA	WELLS FARGO BANK NA	9/30/2008	\$ 783.06	2007-11-29	\$91,513	2012-05-03	\$1,000.00	
	PAWTUCKET			RI	02861-2828	LEND AMERICA	JPMORGAN CHASE BANK NA	9/30/2008	\$ 1,666.98	2008-05-15	\$1,000.00		\$1,000.00	
	INDIAN HEAD			MD	20640-3210	LEND AMERICA	JPMORGAN CHASE BANK NA	10/1/2008	\$ 1,546.57	2007-03-01	\$7,721.90		\$7,721.90	
	BOONSBORO			MD	21713-2735	LEND AMERICA	JPMORGAN CHASE BANK NA	10/1/2008	\$ 1,475.16	2007-10-17	\$750.00		\$750.00	
	BARNEGAT			NJ	08005-2561	LEND AMERICA	JPMORGAN CHASE BANK NA	10/1/2008	\$ 3,438.88	2007-12-17	\$139,529	2011-06-16		
	EASTAMPTON			NJ	08060-3230	LEND AMERICA	JPMORGAN CHASE BANK NA	10/1/2008	\$ 4,959.30	2007-11-19				
	SHIRLEY			TX	77356-5931	LEND AMERICA	WELLS FARGO BANK NA	10/1/2008	\$ 2,334.68	2007-06-28	\$13,591.10		\$13,591.10	
	DENVER			CO	80249-7345	LEND AMERICA	WELLS FARGO BANK NA	10/1/2008	\$ 2,711.28	2008-03-28				
	SUN VALLEY			CA	91352-4719	LEND AMERICA	WELLS FARGO BANK NA	10/1/2008	\$ 5,756.31	2008-03-13	\$251,780	2010-06-14		-\$107,088.00
	NEW BRITAIN			CT	06053-3613	LEND AMERICA	BANK OF AMERICA NA CHARLOTTE	10/1/2008	\$ 2,362.76	2008-05-15				
	DELTONA			FL	32738-9281	LEND AMERICA	JPMORGAN CHASE BANK NA	10/1/2008	\$ 2,334.68	2007-06-28				
	MONTGOMERY			TX	77356-5931	LEND AMERICA	JPMORGAN CHASE BANK NA	10/1/2008	\$ 1,405.71	2007-02-09	\$13,591.10		\$13,591.10	
	BROOKLYN			NY	11225-3319	LEND AMERICA	WELLS FARGO BANK NA	10/1/2008	\$ 2,711.28	2008-03-28				
	DENVER			CO	80260-6102	LEND AMERICA	WELLS FARGO BANK NA	10/1/2008	\$ 6,393.71	2007-09-18	\$144,496	2009-09-29		-\$76,999.00
	EASTON			PA	18042-5314	LEND AMERICA	WELLS FARGO BANK NA	10/1/2008	\$ 1,273.44	2008-04-28	\$750.00		\$750.00	
	BARNEGAT			NJ	08005-1421	LEND AMERICA	WELLS FARGO BANK NA	10/1/2008	\$ 2,012.46	2007-06-21	\$197,771	2011-09-30		-\$158,566.00
	NEW BRITAIN			CT	06053-2332	LEND AMERICA	US BANK NA	10/1/2008	\$ 2,623.77	2007-12-21	\$1,500.00		\$1,500.00	
	NEW HAVEN			CT	06513-1049	LEND AMERICA	FNF SERVICING INC	10/7/2008	\$ 4,926.35	2006-10-28				
	DORCHESTER			MA	02121-1332	LEND AMERICA	WELLS FARGO BANK NA	10/8/2008	\$ 1,598.27	2008-07-21				
	EVERETT			WA	98201-3144	LEND AMERICA	BANK OF AMERICA NA CHARLOTTE	10/9/2008	\$ 3,104.35	2008-04-11	\$1,000.00		\$1,000.00	
	MIAMI			FL	33179-0000	LEND AMERICA	FNF SERVICING INC	10/10/2008	\$ 1,550.22	2008-06-06				
	MILWAUKEE			WI	53204-2514	LEND AMERICA	TAYLOR BEAN & WHITAKER MORTGAGE	10/13/2008	\$ 1,478.12	2008-08-27				
	MILFORD			MA	01757-4015	LEND AMERICA	WELLS FARGO BANK NA	10/14/2008	\$ 1,170.00	2008-07-15				
	NORTH LAUDERDALE			FL	33068-3704	LEND AMERICA	WELLS FARGO BANK NA	10/14/2008	\$ 2,235.79	2008-03-03				
	ORLANDO			FL	32805-5876	LEND AMERICA	GMAC MORTGAGE LLC	10/14/2008	\$ 6,072.70	2007-12-12				
	KINGSTREE			SC	29556-6844	LEND AMERICA	WELLS FARGO BANK NA	10/14/2008	\$ 3,101.30	2008-06-17				
	AKRON			OH	44320-3047	LEND AMERICA	WELLS FARGO BANK NA	10/14/2008	unknown	2008-03-28	\$1,875.00		\$1,875.00	
	SHACKLEFORDS			VA	23156-3115	LEND AMERICA	WELLS FARGO BANK NA	10/14/2008	\$ 1,352.32	2008-03-26	\$11,990.52		\$11,990.52	
	SNELLVILLE			GA	30039-6996	LEND AMERICA	WELLS FARGO BANK NA	10/15/2008	\$ 941.96	2008-03-17	\$1,000.00		\$1,000.00	
	PHILADELPHIA			PA	19138-1335	LEND AMERICA	WELLS FARGO BANK NA	10/15/2008	\$ 1,646.00	2008-04-30	\$750.00		\$750.00	
	CHARLOTTE			NC	28215-4051	LEND AMERICA	JPMORGAN CHASE BANK NA	10/15/2008	\$ 1,917.00	2008-03-20				
	SPRING			TX	77373-8041	LEND AMERICA	WELLS FARGO BANK NA	10/15/2008	\$ 1,790.48	2007-08-10				
	RAINBOW CITY			AL	35906-9296	LEND AMERICA	WELLS FARGO BANK NA	10/16/2008	\$ 765.92	2008-03-28	\$165,414	2011-02-17		-\$92,457.00
	NEWARK			NJ	71030-0000	LEND AMERICA	TAYLOR BEAN & WHITAKER MORTGAGE	10/20/2008	unknown	2008-05-12	\$750.00		\$750.00	
	BASSETT			VA	24055-3089	LEND AMERICA	GMAC MORTGAGE LLC	10/20/2008	\$ 3,805.25	2007-11-20				
	PERRYSBURG			OH	43551-2252	LEND AMERICA	FNF SERVICING INC	10/20/2008 & 12/30/2008	\$ 1,127.00	2008-05-21	\$177,532	2010-08-25		\$7,253.20
	CENTRE			AL	35960-2651	LEND AMERICA	WELLS FARGO BANK NA	10/20/2008 & 12/30/2008	\$ 953.84	2008-07-18	\$110,691	2010-09-17		\$90,502.97
	LITHONIA			GA	30058-6702	LEND AMERICA	WELLS FARGO BANK NA	10/20/2008 & 12/30/2008	unknown	2007-10-31				\$1,000.00
	BALTIMORE			MD	21207-3911	LEND AMERICA	JPMORGAN CHASE BANK NA	10/21/2008	\$ 2,401.28	2008-02-11				
	SHIRLEY			NY	11967-3219	LEND AMERICA	GMAC MORTGAGE LLC	10/22/2008	\$ 1,502.12	2008-07-09				
	MARSELLES			IL	61341-1918	LEND AMERICA	US BANK NA	10/22/2008	\$ 2,521.88	2006-10-06				
	BRIDGEPORT			CT	06606-1217	LEND AMERICA	FNF SERVICING INC	10/22/2008	\$ 310.59	2008-07-01	\$750.00		\$750.00	
	TEMPLE HILLS			MD	20748-3211	LEND AMERICA	JPMORGAN CHASE BANK NA	10/23/2008	\$ 3,906.56	2007-05-23				
	LOS LUNAS			NM	87031-8364	LEND AMERICA	WELLS FARGO BANK NA	10/23/2008	\$ 1,962.51	2008-04-18	\$1,000.00		\$1,000.00	
	SPRINGFIELD			MA	01104-2101	LEND AMERICA	JPMORGAN CHASE BANK NA	10/23/2008	\$ 1,127.38	2007-11-21	\$146,144	2011-01-03		-\$82,733.00

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			POINCIANA	FL	34759-4016	LEND AMERICA	WELLS FARGO BANK NA	11/3/2008 \$ 4,195.82	\$ 4,195.82	2008-03-10	\$194,756	2011-01-06	\$750.00	\$750.00
			NEWCOMERTOWN	OH	43832-1024	LEND AMERICA	WELLS FARGO BANK NA	11/3/2008 \$ 757.26	\$ 757.26	2008-04-11	\$1,000.00		\$1,000.00	\$1,000.00
			LAREDO	TX	78043-1971	LEND AMERICA	WELLS FARGO BANK NA	11/3/2008 \$ 1,006.84	\$ 1,006.84	2008-04-21	\$950.00		\$950.00	\$950.00
			BUCKLEY	WA	98321-9266	LEND AMERICA	WELLS FARGO BANK NA	11/3/2008 \$ 4,253.38	\$ 4,253.38	2008-04-11	\$1,000.00		\$1,000.00	\$1,000.00
			WILLIAMSTOWN	NJ	08094-1545	LEND AMERICA	WELLS FARGO BANK NA	11/3/2008 \$ 4,004.06	\$ 4,004.06	2007-09-21	\$13,202.18		\$13,202.18	\$13,202.18
			ROSEVILLE	MI	48066-7003	LEND AMERICA	WELLS FARGO BANK NA	11/3/2008 \$ 2,295.62	\$ 2,295.62	2007-08-21	\$750.00		\$750.00	\$750.00
			TIFTON	GA	31794-1410	LEND AMERICA	WELLS FARGO BANK NA	11/4/2008 \$ 516.35	\$ 516.35	2008-04-15	\$132,681	2012-04-16	\$1,000.00	\$1,000.00
			WEST SENeca	NY	14224-1317	LEND AMERICA	WELLS FARGO BANK NA	11/4/2008 \$ 1,439.91	\$ 1,439.91	2008-08-05				
			BEACON	NY	12508-2748	LEND AMERICA	WELLS FARGO BANK NA	11/6/2008 \$ 7,197.03	\$ 7,197.03	2008-01-31	\$1,875.00		\$1,875.00	\$1,875.00
			MERRILLVILLE	IN	46410-1953	LEND AMERICA	WELLS FARGO BANK NA	11/6/2008 \$ 1,648.06	\$ 1,648.06	2008-03-24				
			COLUMBUS	OH	43229-3856	LEND AMERICA	WELLS FARGO BANK NA	11/6/2008 \$ 779.58	\$ 779.58	2008-03-27	\$95,251	2010-03-24	\$875.00	\$875.00
			PHENIX CITY	AL	36869-7442	LEND AMERICA	WELLS FARGO BANK NA	11/6/2008 \$ 575.88	\$ 575.88	2008-04-03				
			STATEN ISLAND	NY	13001-2223	LEND AMERICA	BANK OF AMERICA NA CHARLOTTE	11/6/2008 \$ 6,626.60	\$ 6,626.60	2008-05-05	\$1,200.00		\$1,200.00	\$1,200.00
			TAKEWELL	VA	24651-9013	LEND AMERICA	WELLS FARGO BANK NA	11/6/2008 \$ 1,984.98	\$ 1,984.98	2007-10-09				
			MIRAMAR	FL	33075-2363	LEND AMERICA	WELLS FARGO BANK NA	11/6/2008 \$ 1,796.55	\$ 1,796.55	2008-03-07				
			HAMMOND	MINN	55991-1914	LEND AMERICA	CHASE HOME FINANCE LLC	11/6/2008 \$ 1,307.52	\$ 1,307.52	2008-01-14				
			THOMASTON	CT	06787-1021	LEND AMERICA	WELLS FARGO BANK NA	11/6/2008 \$ 4,837.82	\$ 4,837.82	2007-05-29				
			MONTICELLO	IN	47960-4707	LEND AMERICA	GMAC MORTGAGE LLC	11/10/2008 \$ 1,106.77	\$ 1,106.77	2008-09-17				
			EASTON	PA	18040-5820	LEND AMERICA	WELLS FARGO BANK NA	11/10/2008 \$ 3,734.30	\$ 3,734.30	2008-02-29	\$750.00		\$750.00	\$750.00
			SANTA MARIA	CA	93458-9068	LEND AMERICA	WELLS FARGO BANK NA	11/10/2008 \$ 2,582.05	\$ 2,582.05	2008-05-20	\$750.00		\$750.00	\$750.00
			SAVANNAH	GA	31419-1127	LEND AMERICA	WELLS FARGO BANK NA	11/10/2008 \$ 2,426.52	\$ 2,426.52	2008-03-27				
			SOUTH HOLLAND	IL	60473-2122	LEND AMERICA	WELLS FARGO BANK NA	11/10/2008 \$ 853.72	\$ 853.72	2008-04-21				
			EUSTIS	FL	32726-6311	LEND AMERICA	WELLS FARGO BANK NA	11/13/2008 \$ 1,108.90	\$ 1,108.90	2008-03-17				
			NOCONA	TX	76255-1829	LEND AMERICA	WELLS FARGO BANK NA	11/17/2008 \$ 561.56	\$ 561.56	2008-06-11	\$6,093.32		\$6,093.32	\$6,093.32
			ORANGEBURG	SC	29115-2630	LEND AMERICA	WELLS FARGO BANK NA	11/17/2008 \$ 1,891.00	\$ 1,891.00	2007-03-20				
			GARDNER	KS	66630-9239	LEND AMERICA	WELLS FARGO BANK NA	11/17/2008 \$ 334.54	\$ 334.54	2008-04-05	\$168,153	2010-07-26	\$1,000.00	\$1,000.00
			ELIZABETHTON	TN	37643-8204	LEND AMERICA	PNF SERVICING INC	11/20/2008 \$ 679.22	\$ 679.22	2008-09-10				
			LANCASTER	PA	17602-3031	LEND AMERICA	CHASE HOME FINANCE LLC	11/25/2008 \$ 2,139.30	\$ 2,139.30	2007-12-31	\$116,641	2010-09-22	\$1,700.00	\$1,700.00
			BAY SHORE	NY	11706-4638	LEND AMERICA	WELLS FARGO BANK NA	11/25/2008 \$ 6,872.98	\$ 6,872.98	2007-11-21				
			TOBYHANNA	PA	18466-3129	LEND AMERICA	WELLS FARGO BANK NA	11/25/2008 \$ 1,461.50	\$ 1,461.50	2007-10-06				
			SATSUMA	FL	32189-2401	LEND AMERICA	WELLS FARGO BANK NA	11/25/2008 \$ 3,921.24	\$ 3,921.24	2007-12-26	\$146,672	2010-02-18	\$1,000.00	\$1,000.00
			WILLAMANTIC	CT	06226-3405	LEND AMERICA	WELLS FARGO BANK NA	11/25/2008 \$ 1,551.47	\$ 1,551.47	2007-08-15				
			EAST HAVEN	CT	06512-2231	LEND AMERICA	WELLS FARGO BANK NA	11/25/2008 \$ 2,237.03	\$ 2,237.03	2007-02-20				
			BROOKLYN	NY	11234-2509	LEND AMERICA	WELLS FARGO BANK NA	11/25/2008 \$ 3,992.54	\$ 3,992.54	2007-07-09	\$750.00		\$750.00	\$750.00
			PALMER	MA	01069-1635	LEND AMERICA	WELLS FARGO BANK NA	11/25/2008 \$ 1,660.69	\$ 1,660.69	2007-10-17				
			BROOKLYN	NY	11208-1246	LEND AMERICA	WELLS FARGO BANK NA	11/25/2008 \$ 3,501.13	\$ 3,501.13	2007-06-19	\$502,350	2010-10-01	\$750.00	\$750.00
			CLINTON TOWNSHIP	MI	48035-2714	LEND AMERICA	WELLS FARGO BANK NA	11/25/2008 \$ 4,353.88	\$ 4,353.88	2007-07-18	\$306,475	2012-05-11	\$200.00	\$200.00
			SAN MATEO	FL	32187-2314	LEND AMERICA	WELLS FARGO BANK NA	11/25/2008 \$ 1,231.18	\$ 1,231.18	2007-04-24	\$840.00		\$840.00	\$840.00
			WYANDANCH	NY	11798-4327	LEND AMERICA	WELLS FARGO BANK NA	11/25/2008 \$ 4,506.42	\$ 4,506.42	2007-12-10				
			KUTZTOWN	PA	19530-9448	LEND AMERICA	WELLS FARGO BANK NA	11/25/2008 \$ 1,523.69	\$ 1,523.69	2007-10-18				
			OCALA	FL	34472-6303	LEND AMERICA	WELLS FARGO BANK NA	11/25/2008 \$ 1,303.22	\$ 1,303.22	2007-10-20				
			EAST HAVEN	CT	06451-5041	LEND AMERICA	WELLS FARGO BANK NA	11/25/2008 \$ 3,270.80	\$ 3,270.80	2007-09-10	\$1,500.00		\$1,500.00	\$1,500.00
			MASTIC BEACH	FL	65120-0000	LEND AMERICA	WELLS FARGO BANK NA	11/25/2008 \$ 2,442.55	\$ 2,442.55	2007-08-09	\$1,000.00		\$1,000.00	\$1,000.00
			ELMONT	NY	11951-5705	LEND AMERICA	WELLS FARGO BANK NA	11/25/2008 \$ 2,778.72	\$ 2,778.72	2008-03-20	\$1,200.00		\$1,200.00	\$1,200.00
			QUEENS VILLAGE	NY	11003-4535	LEND AMERICA	WELLS FARGO BANK NA	11/25/2008 \$ 3,888.44	\$ 3,888.44	2007-12-14				
			NORTH BABYLON	NY	11429-1612	LEND AMERICA	WELLS FARGO BANK NA	11/25/2008 \$ 8,039.76	\$ 8,039.76	2007-09-27	\$282,633	2012-03-22	\$1,000.00	\$1,000.00
			MERIDEN	CT	06451-5041	LEND AMERICA	WELLS FARGO BANK NA	11/25/2008 \$ 1,216.94	\$ 1,216.94	2007-11-07	\$119,562	2011-12-02	\$200.00	\$200.00
			WATERFORD	CT	06385-4233	LEND AMERICA	WELLS FARGO BANK NA	11/25/2008 \$ 5,445.92	\$ 5,445.92	2008-06-09				
			SEYMOUR	CT	06483-2148	LEND AMERICA	WELLS FARGO BANK NA	11/25/2008 \$ 2,012.66	\$ 2,012.66	2007-11-08	\$126,759	2010-07-07	\$950.00	\$950.00
			BRIDGEWATER	MA	02324-2522	LEND AMERICA	WELLS FARGO BANK NA	11/25/2008 \$ 3,888.44	\$ 3,888.44	2007-12-14	\$139,132	2011-09-21	\$750.00	\$750.00
			YPSILANTI	MI	48198-5745	LEND AMERICA	WELLS FARGO BANK NA	11/25/2008 \$ 1,969.52	\$ 1,969.52	2007-07-24				
			MANCHESTER	MA	06042-3110	LEND AMERICA	WELLS FARGO BANK NA	11/25/2008 \$ 2,752.11	\$ 2,752.11	2007-08-22				
			WORCESTER	MA	16070-0000	LEND AMERICA	CHASE HOME FINANCE LLC	11/25/2008 \$ 5,445.92	\$ 5,445.92	2008-06-09				
			KUSSINSEE	MA	34758-3306	LEND AMERICA	GMAC MORTGAGE LLC	11/25/2008 \$ 3,235.95	\$ 3,235.95	2008-05-14				
			JAY	FL	32565-3019	LEND AMERICA	WELLS FARGO BANK NA	11/25/2008 \$ 2,752.11	\$ 2,752.11	2007-08-22				
			MILTON	FL	32583-8401	LEND AMERICA	WELLS FARGO BANK NA	11/25/2008 \$ 2,135.76	\$ 2,135.76	2007-11-07				
			DUNNELLON	FL	34431-6705	LEND AMERICA	WELLS FARGO BANK NA	11/25/2008 \$ 2,750.97	\$ 2,750.97	2007-10-17				
			JACKSONVILLE	FL	32226-5887	LEND AMERICA	WELLS FARGO BANK NA	11/25/2008 \$ 3,972.12	\$ 3,972.12	2007-10-11				
			SEYMOUR	CT	06483-3443	LEND AMERICA	WELLS FARGO BANK NA	11/25/2008 \$ 8,504.08	\$ 8,504.08	2008-04-18	\$950.00		\$950.00	\$950.00
			LANCASTER	PA	17603-9353	LEND AMERICA	WELLS FARGO BANK NA	11/25/2008 \$ 2,136.03	\$ 2,136.03	2007-10-01	\$750.00		\$750.00	\$750.00
			LOWELL	MA	01852-4739	LEND AMERICA	WELLS FARGO BANK NA							
			FALL RIVER	MA	02723-3213	LEND AMERICA	WELLS FARGO BANK NA							

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			GARDNER	MA	01440-2822	LEND AMERICA	JPMORGAN CHASE BANK NA	11/26/2008	\$ 1,240.88	2008-01-23				
			WYANDANCH	NY	11798-4303	LEND AMERICA	US BANK NA	11/26/2008	\$ 6,600.30	2007-04-30				
			GRAMPIAN	PA	16838-9304	LEND AMERICA	GMAC MORTGAGE LLC	11/26/2008	\$ 593.88	2008-08-21				
			SHIRLEY	NY	11967-1029	LEND AMERICA	US BANK NA	11/26/2008	\$ 5,021.40	2007-03-30				
			TOBYHANNA	PA	18466-3468	LEND AMERICA	US BANK NA	11/26/2008	\$ 3,227.52	2007-03-30				
			MIDDLETOWN	CT	06457-5006	LEND AMERICA	US BANK NA	11/26/2008	\$ 2,221.31	2007-01-05				
			DETROIT	MI	48224-3122	LEND AMERICA	WELLS FARGO BANK NA	11/26/2008	\$ 942.60	2008-03-12				
			AMITYVILLE	NY	11701-1453	LEND AMERICA	GMAC MORTGAGE LLC	11/26/2008	\$ 2,942.90	2008-07-30				
			MEMPHIS	TN	38111-7811	LEND AMERICA	JPMORGAN CHASE BANK NA	11/26/2008	\$ 784.69	2008-07-22	\$92,053	2009-11-24		\$-84,480
			MIDDLETOWN	NY	10940-6944	LEND AMERICA	FNF SERVICING INC	11/26/2008	unknown	2008-09-26				
			Ocala	FL	34472-3073	LEND AMERICA	GMAC MORTGAGE LLC	12/8/2008	\$ 1,359.41	2008-01-31				
			PORT SAINT LUCIE	FL	34953-1427	LEND AMERICA	FNF SERVICING INC	12/8/2008	unknown	2008-09-16				
			LAKELAND	FL	33812-4439	LEND AMERICA	WELLS FARGO BANK NA	12/8/2008	\$ 1,594.87	2008-04-18				
			MENTOR	OH	44060-3828	LEND AMERICA	GMAC MORTGAGE LLC	12/9/2008	\$ 1,482.82	2008-06-30				
			SUFFOLK	VA	23434-8260	LEND AMERICA	GMAC MORTGAGE LLC	12/10/2008	\$ 2,695.44	2008-07-02				
			FLORENCE	SC	29505-7559	LEND AMERICA	JPMORGAN CHASE BANK NA	12/23/2008	\$ 724.32	2008-05-30				
			FESTUS	MO	63028-1003	LEND AMERICA	BANK OF AMERICA NA CHARLOTTE	12/30/2008	\$ 1,315.92	2008-07-29				
			OAK FOREST	IL	60452-2820	LEND AMERICA	FNF SERVICING INC	12/30/2008	unknown	2008-07-29				
			BURLINGTON	NC	27217-7100	LEND AMERICA	FNF SERVICING INC	12/30/2008	\$ 2,066.60	2008-09-27				
			ROTTENDAM	NY	12306-7215	LEND AMERICA	GMAC MORTGAGE LLC	12/30/2008	\$ 556.32	2008-05-22				
			RALEIGH	NC	27604-4788	LEND AMERICA	GMAC MORTGAGE LLC	12/30/2008	\$ 700.00	2008-07-18				
			SELMER	TN	38375-1230	LEND AMERICA	GMAC MORTGAGE LLC	12/30/2008	\$ 784.79	2008-08-12				
			FAYETTEVILLE	TN	37334-8075	LEND AMERICA	WELLS FARGO BANK NA	12/30/2008	\$ 816.59	2008-04-30				
			CALUMET CITY	IL	60409-4716	LEND AMERICA	WELLS FARGO BANK NA	12/30/2008	\$ 1,100.13	2008-04-30				
			KNOXVILLE	TN	37917-5560	LEND AMERICA	FNF SERVICING INC	12/30/2008	\$ 1,000.11	2008-08-15				
			CROSSVILLE	TN	38572-1131	LEND AMERICA	FNF SERVICING INC	12/30/2008	\$ 1,200.63	2008-07-22	\$153,155	2011-02-10		\$-76,379
			SPOKANE	WA	99217-6268	LEND AMERICA	GMAC MORTGAGE LLC	12/30/2008	\$ 856.90	2008-08-25				
			ELMIRA	NY	14901-1906	LEND AMERICA	GMAC MORTGAGE LLC	12/30/2008	\$ 769.86	2008-08-06				
			SOMERDALE	PA	08083-2638	LEND AMERICA	GMAC MORTGAGE LLC	12/30/2008	\$ 1,860.46	2008-06-09				
			PITTSBURGH	PA	15209-2827	LEND AMERICA	JPMORGAN CHASE BANK NA	12/30/2008	\$ 694.33	2008-06-20				
			RIVERDALE	GA	30296-6023	LEND AMERICA	JPMORGAN CHASE BANK NA	12/30/2008	\$ 1,248.27	2008-03-07				
			CONWAY	SC	29526-4138	LEND AMERICA	JPMORGAN CHASE BANK NA	12/30/2008	\$ 1,763.75	2008-04-04				
			MAGNOLIA	OH	44643-9713	LEND AMERICA	WELLS FARGO BANK NA	12/30/2008	\$ 848.94	2008-04-23				
			DECATUR	GA	30035-2332	LEND AMERICA	WELLS FARGO BANK NA	12/30/2008	\$ 1,199.01	2007-11-30				
			KATY	TX	77449-4833	LEND AMERICA	WELLS FARGO BANK NA	12/30/2008	\$ 1,141.58	2008-03-31				
			PATCHOGUE	NY	11772-2434	LEND AMERICA	FNF SERVICING INC	12/30/2008	\$ 2,870.48	2008-07-31				
			TOMIS RIVER	NJ	08753-2848	LEND AMERICA	GMAC MORTGAGE LLC	12/30/2008	\$ 2,393.88	2008-08-13				

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			HEMPSTEAD	NY	11550-0000	LEND AMERICA	US BANK NA	3/31/2008	\$ 2,304.00	2006-12-26			\$1,000.00	
			WEST BABYLON	NY	11704-2122	LEND AMERICA	US BANK NA	3/31/2008	\$ 5,536.28	2006-12-27			\$134,749.96	
			HOLTSVILLE	NY	11742-2254	LEND AMERICA	WELLS FARGO BANK NA	3/31/2008	\$ 3,286.92	2007-06-29				
			STATEN ISLAND	NY	10303-2612	LEND AMERICA	JPMORGAN CHASE BANK NA	3/31/2008	\$ 2,571.07	2007-07-20			\$950.00	
			FAR ROCKAWAY	NY	11692-1134	LEND AMERICA	MIDFIRST BANK	3/31/2008	\$ 6,710.68	2006-04-17				
			STATEN ISLAND	NY	10304-3610	LEND AMERICA	US BANK NA	3/31/2008	\$ 5,735.28	2007-05-23				
			BRONX	NY	10459-3169	LEND AMERICA	US BANK NA	3/31/2008	\$ 7,718.82	2006-08-11			\$1,000.00	
			WEST BABYLON	NY	11704-2304	LEND AMERICA	WELLS FARGO BANK NA	3/31/2008	\$ 2,947.17	2007-06-18			\$750.00	
			QUEENS VILLAGE	NY	11428-1232	LEND AMERICA	WELLS FARGO BANK NA	3/31/2008	\$ 2,665.09	2006-04-21				
			JAMAICA	NY	11434-4022	LEND AMERICA	WELLS FARGO BANK NA	3/31/2008	\$ 3,642.79	2006-05-01			\$750.00	
			BROOKLYN	NY	112360-0000	LEND AMERICA	WELLS FARGO BANK NA	3/31/2008	\$ 4,892.99	2007-08-20			\$750.00	
			WYANDANCH	NY	11798-3506	LEND AMERICA	US BANK NA	3/31/2008	\$ 6,000.46	2007-05-07			\$1,000.00	
			SAINT ALBANS	NY	11412-2227	LEND AMERICA	JPMORGAN CHASE BANK NA	3/31/2008	\$ 6,285.77	2007-07-27			\$200.00	
			STATEN ISLAND	NY	10303-1631	LEND AMERICA	WELLS FARGO BANK NA	3/31/2008	\$ 2,966.07	2007-08-31			\$750.00	
			YONKERS	NY	10705-4011	LEND AMERICA	JPMORGAN CHASE BANK NA	3/31/2008	\$ 7,312.00	2007-03-22			\$750.00	
			BROOKLYN	NY	11210-1431	LEND AMERICA	JPMORGAN CHASE BANK NA	3/31/2008	\$ 8,663.96	2006-12-15			\$750.00	
			CENTRAL ISIP	NY	11722-2527	LEND AMERICA	WELLS FARGO BANK NA	4/9/2008 & 3/31/2008	\$ 5,497.25	2007-07-09			\$750.00	
			ROCHESTER	NY	14618-4049	LEND AMERICA	JPMORGAN CHASE BANK NA	5/28/2008 & 6/24/2008	\$ 1,406.06	2008-03-26				
			EASTON	PA	18042-4228	LEND AMERICA	WELLS FARGO BANK NA	5/29/2008	\$ 933.02	2008-03-17				
			QUAKERTOWN	PA	18951-1338	LEND AMERICA	WELLS FARGO BANK NA	5/29/2008	\$ 1,055.22	2008-03-17				
			MEMPHIS	TN	38141-0206	LEND AMERICA	JPMORGAN CHASE BANK NA	5/29/2008	\$ 883.26	2008-03-21				
			GREENEVILLE	TN	37745-5103	LEND AMERICA	WELLS FARGO BANK NA	5/29/2008	\$ 901.46	2008-03-11			\$1,000.00	
			ATLANTA	GA	30349-3535	LEND AMERICA	WELLS FARGO BANK NA	5/29/2008 & 6/17/2008	\$ 3,178.44	2008-04-15			\$1,500.00	
			EASTON	PA	18042-3966	LEND AMERICA	WELLS FARGO BANK NA	5/29/2008 & 7/15/2008	\$ 3,313.72	2008-03-31				
			SHREVE	OH	44676-9158	LEND AMERICA	GMAC MORTGAGE LLC	5/30/2008	Unknown	2008-08-08				
			TAHLEQUAH	OK	74464-4645	LEND AMERICA	WELLS FARGO BANK NA	6/4/2008	\$ 803.32	2008-03-28	\$108,402	2009-10-22		-\$78,468.00
			GLENCOE	AL	35905-1620	LEND AMERICA	WELLS FARGO BANK NA	6/11/2008	\$ 486.70	2008-04-08			\$1,875.00	
			GOOSE CREEK	SC	29445-3617	LEND AMERICA	WELLS FARGO BANK NA	6/13/2008	\$ 786.58	2008-05-01				
			BOONS CAMP	KY	41204-8506	LEND AMERICA	FNF SERVICING INC	6/13/2008 & 7/21/2008	\$ 1,685.27	2008-04-14				
			HOLBROOK	MA	02343-1933	LEND AMERICA	WELLS FARGO BANK NA	6/16/2008	\$ 2,352.39	2007-08-22			\$1,700.00	
			STATEN ISLAND	NY	10303-1801	LEND AMERICA	JPMORGAN CHASE BANK NA	6/17/2008, 7/30/2008, 8/29/2008	\$ 3,377.87	2007-07-26				
			WESTBURY	NY	11590-3513	LEND AMERICA	JPMORGAN CHASE BANK NA	6/18/2008	\$ 3,494.40	2007-03-29			\$750.00	
			TERRVILLE	CT	06786-6823	LEND AMERICA	JPMORGAN CHASE BANK NA	6/19/2008	\$ 3,082.76	2008-05-05				
			SAINT ALBANS	NY	11412-2844	LEND AMERICA	JPMORGAN CHASE BANK NA	6/20/2008	\$ 2,286.70	2007-05-18			\$750.00	
			EAST HAMPTON	CT	06424-1741	LEND AMERICA	CHASE HOME FINANCE LLC	6/20/2008 & 9/29/2008	\$ 9,089.65	2007-08-17			\$750.00	
			FAR ROCKAWAY	NY	11691-2426	LEND AMERICA	WELLS FARGO BANK NA	6/23/2008	\$ 5,527.12	2007-08-16			\$750.00	
			ATCO	NJ	08004-1556	LEND AMERICA	JPMORGAN CHASE BANK NA	6/24/2008	\$ 3,120.00	2007-08-16				
			FLORIDA	NY	10921-1504	LEND AMERICA	WELLS FARGO BANK NA	6/24/2008	\$ 2,694.69	2007-06-11	\$81,535	2009-12-07		
			MONROE	NY	10950-5335	LEND AMERICA	WELLS FARGO BANK NA	6/24/2008	\$ 3,648.35	2007-08-03			\$1,500.00	
			SICKLERVILLE	NJ	08081-2525	LEND AMERICA	WELLS FARGO BANK NA	6/24/2008	\$ 3,289.77	2007-06-19			\$1,500.00	
			BRONX	NY	10458-2101	LEND AMERICA	WELLS FARGO BANK NA	6/24/2008	\$ 3,421.61	2006-11-20			\$2,000.00	
			CENTRAL ISIP	NY	11722-4161	LEND AMERICA	US BANK NA	6/24/2008	\$ 5,635.71	2007-04-16			\$750.00	
			STRAITFORD	CT	06614-5007	LEND AMERICA	CHASE HOME FINANCE LLC	6/25/2008	\$ 1,264.00	2007-12-11	\$114,001	2011-10-31		
			EAST HARTFORD	CT	06118-2763	LEND AMERICA	JPMORGAN CHASE BANK NA	6/25/2008	\$ 6,086.79	2007-09-28				
			WYANDANCH	NY	11798-2108	LEND AMERICA	WELLS FARGO BANK NA	6/25/2008	\$ 1,554.61	2008-10-20			\$1,000.00	
			NEW COLUMBIA	PA	17856-9360	LEND AMERICA	FNF SERVICING INC	6/25/2008	\$ 6,769.58	2007-04-21			\$200.00	
			YONKERS	NY	10705-3802	LEND AMERICA	US BANK NA	6/25/2008	\$ 2,103.96	2007-09-21	\$351,009	2011-04-25		-\$144,656.00
			ORLANDO	FL	32818-5639	LEND AMERICA	WELLS FARGO BANK NA	6/25/2008	\$ 2,200.00	2007-11-05	\$105,564	2009-02-24		
			POMONA	CA	10970-2310	LEND AMERICA	WELLS FARGO BANK NA	6/25/2008	\$ 1,993.54	2007-10-31	\$184,318	2010-02-25		-\$119,627.00
			COCOA	FL	32927-8103	LEND AMERICA	WELLS FARGO BANK NA	6/25/2008	\$ 9,430.30	2007-08-30			\$750.00	
			DANBURY	CT	06810-6120	LEND AMERICA	WELLS FARGO BANK NA	6/25/2008	\$ 4,455.20	2007-07-20				
			LITTLE EGG HARBOR TWP	NJ	08087-1764	LEND AMERICA	WELLS FARGO BANK NA	6/25/2008	\$ 2,700.00	2007-01-17			\$1,000.00	
			IRVINGTON	NJ	07111-2613	LEND AMERICA	US BANK NA	6/25/2008	\$ 1,993.54	2007-06-05			\$2,000.00	
			PALM BAY	FL	32907-6937	LEND AMERICA	US BANK NA	6/25/2008	\$ 5,078.94	2006-08-29			\$750.00	
			NEW HAMPTON	NY	10958-3319	LEND AMERICA	US BANK NA	6/25/2008	\$ 5,562.00	2007-08-30				
			HUNTINGTON STATION	NY	11746-2246	LEND AMERICA	WELLS FARGO BANK NA	6/25/2008	\$ 2,874.56	2007-11-30	\$227,188	2009-03-11		-\$214,128.00
			ORLANDO	FL	32837-0000	LEND AMERICA	WELLS FARGO BANK NA	6/25/2008 & 6/26/2008	\$ 7,024.60	2007-12-17			\$750.00	
			MASSAQUA	NY	11758-6907	LEND AMERICA	WELLS FARGO BANK NA	6/25/2008 & 6/26/2008	\$ 6,405.46	2006-11-04			\$1,200.00	
			ROOSEVELT	NY	11575-2232	LEND AMERICA	US BANK NA	6/25/2008 & 8/29/2008	\$ 1,555.84	2007-09-01			\$1,000.00	
			BALTIMORE	MD	21206-5353	LEND AMERICA	WELLS FARGO BANK NA	6/25/2008 & 8/29/2008	\$ 2,782.90	2007-11-02			\$750.00	
			CENTEREACH	NY	11720-2145	LEND AMERICA	WELLS FARGO BANK NA	6/25/2008 & 9/29/2008	\$ 3,143.64	2007-01-18			\$2,000.00	
			ANSONIA	CT	06401-1125	LEND AMERICA	US BANK NA	6/25/2008 & 9/29/2008	\$ 6,735.09	2007-07-11			\$1,500.00	
			BAY SHORE	NY	11706-3818	LEND AMERICA	WELLS FARGO BANK NA	6/25/2008 & 9/29/2008	\$ 8,564.07	2007-07-13			\$1,500.00	
			PORT CHESTER	NY	10573-4909	LEND AMERICA	WELLS FARGO BANK NA							

Exh C Lend America EMGs

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	EAST HAVEN			CT	06512-1338	LEND AMERICA	CHASE HOME FINANCE LLC	6/26/2008	\$ 1,904.24	2007-05-31	\$194,325	2009-11-05		\$-57,795.00
	MIDDLETOWN			NY	10941-1619	LEND AMERICA	US BANK NA	6/26/2008	\$ 2,277.06	2006-08-31			\$2,000.00	
	ABINGDON			MD	21009-1859	LEND AMERICA	WELLS FARGO BANK NA	6/26/2008	\$ 1,888.77	2007-11-05				
	WATERFORD WORKS			NJ	08089-1938	LEND AMERICA	WELLS FARGO BANK NA	6/26/2008	\$ 8,403.20	2006-06-15	\$121,005	2011-05-11		\$1,500.00
	CINNAMINSON			NJ	08077-4011	LEND AMERICA	WELLS FARGO BANK NA	6/26/2008	\$ 2,541.05	2007-06-15			\$1,500.00	
	SOUTH TOMS RIVER			NJ	08757-5131	LEND AMERICA	WELLS FARGO BANK NA	6/26/2008 & 8/29/2008	\$ 1,805.21	2007-11-09			\$1,000.00	
	QUINCY			OH	43343-9709	LEND AMERICA	WELLS FARGO BANK NA	7/2/2008	\$ 1,457.26	2008-03-12			\$750.00	
	WINGDALE			NY	12594-1354	LEND AMERICA	JPMORGAN CHASE BANK NA	7/3/2008	\$ 2,862.00	2007-05-11			\$2,400.00	
	TOCCOA			GA	30577-9243	LEND AMERICA	WELLS FARGO BANK NA	7/3/2008	\$ 3,651.05	2007-09-13			\$1,000.00	
	EAST PROVIDENCE			RI	02914-2820	LEND AMERICA	JPMORGAN CHASE BANK NA	7/8/2008	\$ 1,553.98	2008-02-29			\$1,000.00	
	HAMILTON			OH	45015-2020	LEND AMERICA	WELLS FARGO BANK NA	7/9/2008	\$ 1,159.36	2008-03-24			\$1,000.00	
	MIDDLETOWN			OH	45044-5228	LEND AMERICA	WELLS FARGO BANK NA	7/14/2008	\$ 837.27	2008-11-21	\$214,353	2011-08-11	\$7,394.00	\$123,854.00
	BROCKTON			MA	02302-2104	LEND AMERICA	GNAC MORTGAGE LLC	7/15/2008	\$ 1,184.40	2008-05-07	\$154,213	2012-02-21	\$16,083.35	
	ONANCOCK			VA	23417-1617	LEND AMERICA	WELLS FARGO BANK NA	7/15/2008	\$ 1,184.40	2008-05-07			\$750.00	
	MILWAUKEE			WI	53218-5204	LEND AMERICA	GNAC MORTGAGE LLC	7/15/2008	unknown	2008-05-14			\$1,000.00	
	NAZARETH			PA	18064-9247	LEND AMERICA	WELLS FARGO BANK NA	7/15/2008	unknown	2008-05-14			\$1,000.00	
	BIRMINGHAM			AL	35235-3346	LEND AMERICA	JPMORGAN CHASE BANK NA	7/15/2008	\$ 2,900.00	2008-03-14	\$113,763	2011-08-10	\$-98,188.00	
	ORLANDO			FL	32809-6605	LEND AMERICA	WELLS FARGO BANK NA	7/25/2008	\$ 729.72	2008-04-09				
	ROCKFORD			IL	61109-4032	LEND AMERICA	CHASE HOME FINANCE LLC	7/25/2008	\$ 1,778.85	2007-05-16				
	WYANDANCH			NY	11798-3031	LEND AMERICA	WELLS FARGO BANK NA	7/25/2008	\$ 1,039.63	2008-03-12				
	HAMPTON			VA	23669-2102	LEND AMERICA	JPMORGAN CHASE BANK NA	7/28/2008	\$ 750.15	2008-03-27			\$750.00	
	FORT ANN			NY	12827-0000	LEND AMERICA	JPMORGAN CHASE BANK NA	7/28/2008	\$ 1,231.42	2008-03-06			\$950.00	
	BRISTOL			TN	37620-2743	LEND AMERICA	JPMORGAN CHASE BANK NA	7/30/2008	\$ 5,078.00	2008-01-04			\$750.00	
	WHITING			IN	46394-1405	LEND AMERICA	JPMORGAN CHASE BANK NA	7/30/2008	\$ 2,546.76	2007-10-19			\$1,500.00	
	BLOOMFIELD			NJ	07003-2419	LEND AMERICA	WELLS FARGO BANK NA	7/30/2008	\$ 4,033.00	2007-12-18			\$750.00	
	WINTER PARK			FL	32792-2216	LEND AMERICA	WELLS FARGO BANK NA	7/30/2008	unknown	2007-09-29			\$20,456.56	
	LYNN			MA	01902-3541	LEND AMERICA	JPMORGAN CHASE BANK NA	7/30/2008	\$ 5,079.58	2007-04-07			\$1,000.00	
	AMITYVILLE			NY	11701-2346	LEND AMERICA	US BANK NA	7/30/2008	\$ 6,266.12	2007-01-16			\$1,500.00	
	NEW BRUNSWICK			NJ	08901-2705	LEND AMERICA	WELLS FARGO BANK NA	7/30/2008	\$ 1,800.00	2007-12-17			\$1,595.00	
	FREDERICKSBURG			VA	22408-8030	LEND AMERICA	WELLS FARGO BANK NA	7/30/2008	\$ 4,500.00	2007-07-14			\$750.00	
	BELLEVILLE			NJ	07109-1814	LEND AMERICA	JPMORGAN CHASE BANK NA	7/30/2008	\$ 6,351.13	2007-03-14			\$1,500.00	
	SAINT ALBANS			NY	11412-2209	LEND AMERICA	JPMORGAN CHASE BANK NA	7/30/2008	\$ 7,667.86	2008-01-16			\$750.00	
	POUGHKEEPSIE			NY	12601-5711	LEND AMERICA	WELLS FARGO BANK NA	7/31/2008	\$ 2,863.00	2007-09-20			\$750.00	
	WOBURN			MA	01801-5228	LEND AMERICA	JPMORGAN CHASE BANK NA	7/31/2008	unknown	2008-01-31			\$20,456.56	
	WINDSOR			CT	06095-4304	LEND AMERICA	WELLS FARGO BANK NA	7/31/2008	\$ 2,851.28	2007-09-28			\$1,000.00	
	BURLINGTON			NJ	08016-2611	LEND AMERICA	MIDFIRST BANK	7/31/2008	\$ 3,748.88	2008-04-24			\$1,875.00	
	JERSEY CITY			NJ	07305-4303	LEND AMERICA	WELLS FARGO BANK NA	8/4/2008	\$ 3,047.73	2007-10-20			\$7,477.26	
	CONCORD			NC	28025-4964	LEND AMERICA	CENLAR FEDERAL SAVINGS BANK	8/7/2008	\$ 3,047.73	2007-10-20			\$1,500.00	
	DAVENPORT			FL	33837-5803	LEND AMERICA	BANK OF AMERICA NA CHARLOTTE	8/13/2008	\$ 1,906.10	2008-05-15	\$122,588	2009-06-16	\$750.00	
	MIDDLETOWN			NY	10941-1650	LEND AMERICA	WELLS FARGO BANK NA	8/14/2008	\$ 1,424.48	2008-06-17			\$900.00	
	NORTH BABYLON			NY	11703-3205	LEND AMERICA	JPMORGAN CHASE BANK NA	8/21/2008	\$ 2,559.65	2007-04-30			\$35,538.56	
	BROOKLYN			NY	11233-3430	LEND AMERICA	JPMORGAN CHASE BANK NA	8/21/2008	\$ 4,170.33	2007-03-29			\$750.00	
	NORTH MIDDLETOWN			NY	07748-5650	LEND AMERICA	JPMORGAN CHASE BANK NA	8/25/2008	unknown	2007-03-13			\$750.00	
	PINSON			AL	35126-3444	LEND AMERICA	WELLS FARGO BANK NA	8/26/2008	\$ 1,695.50	2007-09-08			\$1,500.00	
	PHILADELPHIA			PA	19134-2003	LEND AMERICA	WELLS FARGO BANK NA	8/27/2008	\$ 860.70	2008-04-11	\$118,731	2010-02-12	\$1,500.00	
	SIDNEY			OH	45365-9540	LEND AMERICA	WELLS FARGO BANK NA	8/27/2008	\$ 604.73	2008-04-11			\$900.00	
	CHARLOTTE			NC	28212-6722	LEND AMERICA	BANK OF AMERICA NA CHARLOTTE	8/27/2008	unknown	2008-05-30			\$750.00	
	JACKSONVILLE			FL	32219-3168	LEND AMERICA	FNF SERVICING INC	8/28/2008	\$ 1,664.86	2009-02-07			\$1,500.00	
	CORAM			NY	11721-4037	LEND AMERICA	WELLS FARGO BANK NA	8/28/2008	\$ 3,962.80	2007-12-28	\$131,317	2012-04-03	\$1,500.00	
	NOTA			TN	37826-3007	LEND AMERICA	CHASE HOME FINANCE LLC	8/29/2008	\$ 4,561.14	2007-09-27	\$164,196	2009-10-02	\$5,587.03	
	EASTON			PA	18042-7203	LEND AMERICA	JPMORGAN CHASE BANK NA	8/29/2008	\$ 4,121.02	2007-10-10			\$1,054.00	
	HUDSON FALLS			NY	12839-9632	LEND AMERICA	JPMORGAN CHASE BANK NA	8/29/2008	\$ 700.88	2007-04-30			\$1,000.00	
	NEW HAVEN			CT	06511-1711	LEND AMERICA	JPMORGAN CHASE BANK NA	8/29/2008	\$ 3,849.50	2008-03-14			\$750.00	
	CAREY			OH	43316-1065	LEND AMERICA	JPMORGAN CHASE BANK NA	8/29/2008	\$ 747.48	2008-03-11			\$1,000.00	
	BOERNE			TX	78006-8900	LEND AMERICA	US BANK NA	8/29/2008	\$ 2,013.35	2007-01-04	\$89,928	2012-03-12	\$750.00	
	SPRING HILL			FL	34609-4320	LEND AMERICA	WELLS FARGO BANK NA	8/29/2008	\$ 2,171.35	2007-08-28			\$750.00	
	MASTIC BEACH			NY	11951-2109	LEND AMERICA	WELLS FARGO BANK NA	8/29/2008	\$ 2,243.95	2008-03-28			\$750.00	
	BAY VILLAGE			OH	44140-2635	LEND AMERICA	WELLS FARGO BANK NA	8/29/2008	\$ 2,892.42	2008-04-17			\$750.00	
	OLATHE			KS	66062-6733	LEND AMERICA	WELLS FARGO BANK NA	8/29/2008	\$ 3,700.12	2008-04-01			\$1,000.00	
	ENFIELD			CT	06082-2633	LEND AMERICA	WELLS FARGO BANK NA	8/29/2008	\$ 3,679.83	2007-09-28	\$113,624	2010-09-02	\$2,000.00	
	TRENTON			NJ	08609-1604	LEND AMERICA	WELLS FARGO BANK NA	8/29/2008	\$ 1,068.58	2008-04-07			\$1,000.00	
	MASTIC BEACH			NY	11951-2723	LEND AMERICA	WELLS FARGO BANK NA	8/29/2008	\$ 5,471.71	2007-06-29			\$2,000.00	
	BRUNSWICK			GA	31525-2327	LEND AMERICA	WELLS FARGO BANK NA	8/29/2008	\$ 1,869.39	2007-06-29			\$1,000.00	
	BAXLEY			GA	31513-8679	LEND AMERICA	WELLS FARGO BANK NA	8/29/2008	\$ 1,049.74	2008-04-11			\$1,000.00	

Exh C Lend America EMGs

Case Number	Borrower Name	Property/Street	Property City	Property State	Property Zip	Originator	Current Servicer	EMG Date (File Created / Forfeiture)	EMG Amount	Closing Date	Total Claim	Claims Process Date	Loss Mitigation Cost to HUD	Profit or Loss on Sale of HUD Property
		BENTON HARBOR		MI	49022-9756	LEND AMERICA	WELLS FARGO BANK NA	8/29/2008	\$ 906.12	2008-04-25	\$113,616	2009-12-24		-\$80,638.00
		CALLUMET CITY		IL	60409-6108	LEND AMERICA	JPMORGAN CHASE BANK NA	8/29/2008	\$ 2,587.78	2007-03-02			\$950.00	
		MIRAMAR		FL	33025-2313	LEND AMERICA	JPMORGAN CHASE BANK NA	8/29/2008	\$ 5,398.64	2007-11-09			\$750.00	
		DOUGLAS		MA	01516-2360	LEND AMERICA	JPMORGAN CHASE BANK NA	8/29/2008	\$ 4,149.86	2007-06-22				
		PORT ORANGE		FL	32127-5974	LEND AMERICA	JPMORGAN CHASE BANK NA	8/29/2008	\$ 2,792.00	2007-12-14				
		RALEIGH		NC	27616-8981	LEND AMERICA	JPMORGAN CHASE BANK NA	8/29/2008	\$ 1,500.00	2007-09-21			\$1,500.00	
		BARNEGAT		NJ	08005-1449	LEND AMERICA	JPMORGAN CHASE BANK NA	8/29/2008	\$ 2,942.58	2007-02-28				
		CUMBERLAND		MD	21502-3660	LEND AMERICA	JPMORGAN CHASE BANK NA	8/29/2008	\$ 970.66	2007-09-13				
		NEWARK		NI	07106-3504	LEND AMERICA	US BANK NA	8/29/2008	\$ 4,952.79	2006-12-13			\$1,000.00	
		CORAM		NY	11727-1841	LEND AMERICA	WELLS FARGO BANK NA	8/29/2008	\$ 6,852.17	2007-10-29				
		BALTIMORE		MD	21218-0000	LEND AMERICA	WELLS FARGO BANK NA	8/29/2008	\$ 789.09	2008-03-12			\$1,000.00	
		RICHMOND		VA	23231-4729	LEND AMERICA	WELLS FARGO BANK NA	8/29/2008	\$ 1,447.28	2007-10-31	\$165,231	2010-07-12		
		WORCESTER		MA	01605-1629	LEND AMERICA	WELLS FARGO BANK NA	8/29/2008	\$ 1,878.33	2008-04-04			\$1,000.00	
		MADISON		NC	27025-7917	LEND AMERICA	WELLS FARGO BANK NA	8/29/2008	\$ 1,185.63	2007-06-22			\$1,000.00	
		GIRARD		OH	44202-1133	LEND AMERICA	WELLS FARGO BANK NA	8/29/2008	\$ 1,286.25	2007-10-15			\$1,000.00	
		BLOOMFIELD		CT	06002-2853	LEND AMERICA	WELLS FARGO BANK NA	8/29/2008	\$ 3,210.94	2008-04-25			\$1,875.00	
		FERGUSON		MO	63135-3007	LEND AMERICA	US BANK NA	8/29/2008	\$ 927.00	2006-11-30			\$750.00	
		LOCH SHELDRAKE		NY	12759-5337	LEND AMERICA	WELLS FARGO BANK NA	8/29/2008 & 11/28/2008	\$ 1,031.67	2008-04-07				
		SOUTH WILMINGTON		IL	60474-3101	LEND AMERICA	JPMORGAN CHASE BANK NA	8/29/2008 & 8/6/2008	unknown	2008-05-15				
		NORFOLK		VA	23513-3553	LEND AMERICA	WELLS FARGO BANK NA	9/2/2008	\$ 323.69	2008-03-21			\$1,000.00	
		RAINSVILLE		AL	35986-5058	LEND AMERICA	WELLS FARGO BANK NA	9/4/2008	\$ 589.13	2008-05-07				
		CLEVELAND		OH	44111-3712	LEND AMERICA	WELLS FARGO BANK NA	9/5/2008	\$ 2,370.30	2008-04-24				
		LAUDERHILL		FL	33313-3536	LEND AMERICA	WELLS FARGO BANK NA	9/8/2008	\$ 1,689.81	2007-07-17				
		BURGAU		NC	28425-3144	LEND AMERICA	BANK OF AMERICA NA CHARLOTTE	9/22/2008	\$ 782.94	2008-05-05				
		SHIRLEY		NY	11967-1156	LEND AMERICA	WELLS FARGO BANK NA	9/23/2008	\$ 3,022.63	2007-09-05				
		FRUITLAND PARK		FL	34731-2208	LEND AMERICA	WELLS FARGO BANK NA	9/23/2008	\$ 648.95	2008-03-15	\$134,929	2012-05-17		
		WATERFORD		CT	06385-1705	LEND AMERICA	US BANK NA	9/24/2008	\$ 1,620.14	2007-01-13			\$2,000.00	
		BLOOMFIELD		CT	06002-3811	LEND AMERICA	JPMORGAN CHASE BANK NA	9/25/2008	unknown	2008-01-31			\$9,332.15	
		YONKERS		NY	10701-3015	LEND AMERICA	MIDFIRST BANK	9/26/2008	\$ 1,062.39	2008-04-18				
		JAMAICA		NY	11435-5503	LEND AMERICA	JPMORGAN CHASE BANK NA	9/27/2008	\$ 7,957.44	2008-04-25				
		WYANDANCH		NY	11798-3306	LEND AMERICA	WELLS FARGO BANK NA	9/27/2008	\$ 1,395.67	2007-09-20				
		FARMINGVILLE		NY	11738-2036	LEND AMERICA	WELLS FARGO BANK NA	9/27/2008	\$ 8,248.28	2007-11-21			\$750.00	
		FREEPORT		NY	11520-4524	LEND AMERICA	WELLS FARGO BANK NA	9/27/2008	\$ 3,073.00	2007-09-12			\$750.00	
		BARNEGAT		NJ	08005-1439	LEND AMERICA	JPMORGAN CHASE BANK NA	9/27/2008	\$ 8,171.11	2007-02-15			\$750.00	
		SHIRLEY		NY	11967-3420	LEND AMERICA	WELLS FARGO BANK NA	9/27/2008	\$ 2,750.00	2007-12-06			\$750.00	
		SPRINGFIELD GARDENS		NY	11413-1102	LEND AMERICA	JPMORGAN CHASE BANK NA	9/27/2008	\$ 2,875.90	2007-04-18			\$750.00	
		AMITYVILLE		NY	11701-1906	LEND AMERICA	US BANK NA	9/27/2008 & 09/29/2008	\$ 3,005.01	2007-04-17				
		BRONX		NY	10466-6120	LEND AMERICA	JPMORGAN CHASE BANK NA	9/27/2008 & 10/29/2008	\$ 2,524.77	2008-02-14			\$750.00	
		MC ALISTERVILLE		PA	17049-9804	LEND AMERICA	CHASE HOME FINANCE LLC	9/29/2008	\$ 3,572.71	2008-01-18	\$114,253	2009-11-27		-\$86,468.00
		HACKENSACK		NJ	76010-0000	LEND AMERICA	FNF SERVICING INC	9/29/2008	\$ 1,986.76	2008-07-03			\$750.00	
		CASTLE CREEK		NY	13744-1204	LEND AMERICA	FNF SERVICING INC	9/29/2008	\$ 1,253.54	2008-07-29			\$750.00	
		WATERBURY		CT	06705-1228	LEND AMERICA	JPMORGAN CHASE BANK NA	9/29/2008	\$ 2,708.72	2008-02-29				
		BUSHKILL		PA	18324-9516	LEND AMERICA	JPMORGAN CHASE BANK NA	9/29/2008	\$ 1,180.40	2007-05-14			\$1,000.00	
		BLOOMFIELD		CT	06002-1827	LEND AMERICA	JPMORGAN CHASE BANK NA	9/29/2008	\$ 2,650.48	2007-07-31			\$1,500.00	
		WEST HAVEN		CT	06516-3601	LEND AMERICA	JPMORGAN CHASE BANK NA	9/29/2008	\$ 1,660.66	2008-02-08				
		NEW HAVEN		CT	06511-3108	LEND AMERICA	WELLS FARGO BANK NA	9/29/2008	\$ 2,213.36	2007-10-10				
		ANDOVER		CT	06332-1203	LEND AMERICA	WELLS FARGO BANK NA	9/29/2008	\$ 8,133.44	2007-10-19				
		MIDDLETOWN		NY	10940-2918	LEND AMERICA	WELLS FARGO BANK NA	9/29/2008	\$ 6,182.05	2008-03-28	\$37,144	2010-09-22		-\$136,697.00
		BRONX		NY	10466-4006	LEND AMERICA	WELLS FARGO BANK NA	9/29/2008	\$ 4,108.32	2007-08-03			\$750.00	
		APPOKA		FL	32712-3108	LEND AMERICA	WELLS FARGO BANK NA	9/29/2008	\$ 927.43	2008-04-15			\$750.00	
		TAMPA		FL	33612-8770	LEND AMERICA	FNF SERVICING INC	9/29/2008	\$ 1,257.52	2008-07-22				
		MOUNTLAKE TERRACE		WA	98043-2927	LEND AMERICA	GMAC MORTGAGE LLC	9/29/2008	\$ 2,408.23	2008-06-24			\$36,479.33	
		EAST HAVEN		CT	06512-3348	LEND AMERICA	JPMORGAN CHASE BANK NA	9/29/2008	\$ 1,353.66	2007-11-27			\$1,500.00	
		OCALA		FL	34473-4703	LEND AMERICA	JPMORGAN CHASE BANK NA	9/29/2008	\$ 1,658.17	2008-03-07				
		OLD BRIDGE		NJ	08857-2886	LEND AMERICA	US BANK NA	9/29/2008	unknown	2007-01-24			\$2,000.00	
		MIDDLETOWN		CT	06457-4504	LEND AMERICA	WELLS FARGO BANK NA	9/29/2008	\$ 2,416.18	2007-09-14			\$5,428.63	
		PHILADELPHIA		PA	19135-2214	LEND AMERICA	WELLS FARGO BANK NA	9/29/2008	\$ 2,637.94	2007-11-30	\$157,815	2012-02-24		\$1,000.00
		CARLISLE		PA	17013-1435	LEND AMERICA	WELLS FARGO BANK NA	9/29/2008	\$ 1,027.18	2008-04-15			\$750.00	
		BERWICK		PA	18603-1703	LEND AMERICA	CHASE HOME FINANCE LLC	9/29/2008	\$ 1,200.58	2007-12-31	\$76,515	2010-10-18		-\$49,939.00
		BRENTWOOD		NY	11717-1110	LEND AMERICA	JPMORGAN CHASE BANK NA	9/29/2008	\$ 2,994.34	2008-01-02				
		ALBERTVILLE		AL	35950-9152	LEND AMERICA	WELLS FARGO BANK NA	9/29/2008	\$ 1,711.32	2008-03-13	\$30,178	2010-07-30		\$1,000.00
		ANSONIA		CT	06401-2521	LEND AMERICA	WELLS FARGO BANK NA	9/29/2008	\$ 4,005.92	2007-09-07			\$750.00	
		WYANDANCH		NY	11798-2315	LEND AMERICA	JPMORGAN CHASE BANK NA	9/29/2008	\$ 5,822.86	2008-03-21				
		BROOKLYN		NY	11236-4707	LEND AMERICA	WELLS FARGO BANK NA	9/29/2008	\$ 2,867.31	2007-10-29			\$750.00	

Exh C Lend America EMGs

Case Number	Borrower Name	Property Street	Property City	Property State	Property Zip	Originator	Current Servicer	EMG Date (file closed to payment sent)	EMG Amount	Closing Date	Total Claim	Claims Process Date	Loss Mitigation Cost to HUD	Profit or Loss on Sale of HUD Property
			HAMDEN	CT	06514-4017	LEND AMERICA	WELLS FARGO BANK NA	9/29/2008	\$ 5,549.90	2007-11-16				
			PHILADELPHIA	PA	19153-2214	LEND AMERICA	WELLS FARGO BANK NA	9/29/2008	\$ 2,070.94	2007-11-21			\$750.00	\$750.00
			PHILADELPHIA	PA	19142-3204	LEND AMERICA	WELLS FARGO BANK NA	9/29/2008	\$ 1,479.18	2007-07-16			\$750.00	\$750.00
			MIDDLETOWN	CT	06457-4631	LEND AMERICA	WELLS FARGO BANK NA	9/29/2008	\$ 1,643.92	2007-08-17				
			GRANDVIEW	MO	64030-3004	LEND AMERICA	FNF SERVICING INC	9/30/2008	\$ 1,139.44	2008-05-15				
			NEWARK	NJ	07104-2231	LEND AMERICA	JP MORGAN CHASE BANK NA	9/30/2008	\$ 3,707.48	2008-07-11			\$1,700.00	-\$132,868.00
			WINTER PARK	FL	32792-6657	LEND AMERICA	WELLS FARGO BANK NA	9/30/2008	\$ 1,450.37	2007-12-28			\$750.00	
			WILLINGBORO	NJ	08046-1613	LEND AMERICA	WELLS FARGO BANK NA	9/30/2008	\$ 1,778.73	2007-05-30			\$1,500.00	
			BARNEGAT	NJ	08005-1405	LEND AMERICA	WELLS FARGO BANK NA	9/30/2008	\$ 2,289.38	2007-10-12			\$200.00	
			HAMDEN	CT	06514-2377	LEND AMERICA	US BANK NA	9/30/2008	\$ 1,863.22	2007-05-16				
			HARTFORD	CT	06106-4029	LEND AMERICA	WELLS FARGO BANK NA	9/30/2008	unknown	2007-12-18			\$1,000.00	
			MARTINSVILLE	VA	24112-3029	LEND AMERICA	WELLS FARGO BANK NA	9/30/2008	\$ 783.06	2007-11-29			\$1,000.00	
			PAWTUCKET	RI	02851-2828	LEND AMERICA	JP MORGAN CHASE BANK NA	9/30/2008	\$ 1,666.98	2008-05-15				
			INDIAN HEAD	MD	20640-3210	LEND AMERICA	JP MORGAN CHASE BANK NA	10/1/2008	\$ 1,546.57	2007-03-01			\$7,721.90	
			BOOKSBORO	MD	21713-2735	LEND AMERICA	JP MORGAN CHASE BANK NA	10/1/2008	\$ 1,475.16	2007-10-17			\$750.00	
			BARNEGAT	NJ	08005-2561	LEND AMERICA	JP MORGAN CHASE BANK NA	10/1/2008	\$ 3,438.88	2007-12-17			\$139,529	2011-06-16
			EASTAMPTON	NJ	08060-3230	LEND AMERICA	JP MORGAN CHASE BANK NA	10/1/2008	\$ 4,959.30	2007-11-19			\$750.00	
			SHIRLEY	NY	11967-1109	LEND AMERICA	WELLS FARGO BANK NA	10/1/2008	\$ 2,839.70	2008-04-09				
			DENVER	CO	80249-7345	LEND AMERICA	WELLS FARGO BANK NA	10/1/2008	\$ 5,756.31	2008-03-13			\$251,780	2010-06-14
			SUN VALLEY	CA	91352-4719	LEND AMERICA	BANK OF AMERICA NA CHARLOTTE	10/1/2008	\$ 2,362.76	2008-05-15				
			NEW BRITAIN	CT	06063-3613	LEND AMERICA	JP MORGAN CHASE BANK NA	10/1/2008	\$ 2,362.76	2008-05-15			\$13,591.10	
			DELTONA	FL	32738-9281	LEND AMERICA	JP MORGAN CHASE BANK NA	10/1/2008	\$ 1,405.71	2007-02-09				
			MONTGOMERY	TX	77356-5931	LEND AMERICA	WELLS FARGO BANK NA	10/1/2008	\$ 6,393.71	2008-03-28			\$144,496	2009-09-29
			BROOKLYN	NY	11225-3319	LEND AMERICA	WELLS FARGO BANK NA	10/1/2008	\$ 2,711.28	2008-03-28			\$750.00	
			DENVER	CO	80260-6102	LEND AMERICA	WELLS FARGO BANK NA	10/1/2008	\$ 6,393.71	2007-09-18				
			EASTON	PA	18042-5314	LEND AMERICA	WELLS FARGO BANK NA	10/1/2008	\$ 1,273.44	2008-04-28				
			BARNEGAT	NJ	08005-1421	LEND AMERICA	WELLS FARGO BANK NA	10/1/2008	\$ 2,012.46	2007-06-21			\$197,771	2011-09-30
			NEW BRITAIN	CT	06063-2332	LEND AMERICA	WELLS FARGO BANK NA	10/1/2008	\$ 2,623.77	2007-12-21			\$750.00	
			NEW HAVEN	CT	06513-1049	LEND AMERICA	US BANK NA	10/1/2008	\$ 4,926.35	2006-10-28			\$1,500.00	
			DORCHESTER	MA	02121-1332	LEND AMERICA	FNF SERVICING INC	10/8/2008	\$ 1,598.27	2008-07-21				
			EVERETT	WA	98201-3144	LEND AMERICA	WELLS FARGO BANK NA	10/9/2008	\$ 3,104.35	2008-04-11			\$1,000.00	
			MIAMI	FL	33179-0000	LEND AMERICA	BANK OF AMERICA NA CHARLOTTE	10/10/2008	\$ 1,550.22	2008-06-06				
			MILWAUKEE	WI	53204-2514	LEND AMERICA	FNF SERVICING INC	10/13/2008	\$ 1,478.12	2008-08-27				
			MILFORD	MA	01757-4015	LEND AMERICA	TAYLOR, BEAN & WHITAKER MORTGAGE CORP	10/14/2008	\$ 1,170.00	2008-07-15				
			NORTH LAUDERDALE	FL	33068-3704	LEND AMERICA	WELLS FARGO BANK NA	10/14/2008	\$ 2,235.79	2008-03-03				
			ORLANDO	FL	32805-5976	LEND AMERICA	WELLS FARGO BANK NA	10/14/2008	\$ 6,072.70	2007-12-12				
			KINGSTREE	SC	29556-6844	LEND AMERICA	GMAC MORTGAGE LLC	10/14/2008	\$ 3,101.30	2008-06-17				
			AKRON	OH	44320-3047	LEND AMERICA	WELLS FARGO BANK NA	10/14/2008	unknown	2008-03-26			\$1,875.00	
			SHACKLEFORDS	VA	23156-3115	LEND AMERICA	WELLS FARGO BANK NA	10/14/2008	\$ 1,352.32	2008-03-26			\$11,990.52	
			SNELLVILLE	GA	30039-6996	LEND AMERICA	WELLS FARGO BANK NA	10/15/2008	\$ 941.96	2008-03-17			\$1,000.00	
			PHILADELPHIA	PA	19138-1335	LEND AMERICA	WELLS FARGO BANK NA	10/15/2008	\$ 1,646.00	2008-04-30			\$750.00	
			CHARLOTTE	NC	28215-4051	LEND AMERICA	JP MORGAN CHASE BANK NA	10/15/2008	\$ 1,917.00	2008-03-20				
			SPRING	TX	77373-8041	LEND AMERICA	WELLS FARGO BANK NA	10/16/2008	\$ 1,790.48	2007-08-10			-\$92,457.00	
			RAINBOW CITY	AL	35906-9296	LEND AMERICA	WELLS FARGO BANK NA	10/20/2008	\$ 765.92	2008-03-28			\$165,414	2011-02-17
			NEWARK	NJ	71030-0000	LEND AMERICA	TAYLOR, BEAN & WHITAKER MORTGAGE CORP	10/20/2008	unknown	2008-05-12				
			BASSETT	VA	24055-3089	LEND AMERICA	WELLS FARGO BANK NA	10/20/2008	\$ 3,805.25	2007-11-20			\$750.00	
			PERRYBURG	OH	43551-2252	LEND AMERICA	GMAC MORTGAGE LLC	10/20/2008	\$ 1,127.00	2008-05-21			\$177,532	2010-08-25
			CENTRE	AL	35960-2651	LEND AMERICA	FNF SERVICING INC	10/20/2008	\$ 959.84	2008-07-18			\$110,691	2010-09-17
			LITHONIA	GA	30058-6702	LEND AMERICA	WELLS FARGO BANK NA	10/21/2008	unknown	2007-10-31				
			BALTIMORE	MD	21207-3911	LEND AMERICA	JP MORGAN CHASE BANK NA	10/21/2008	\$ 2,401.28	2008-02-11			\$875.00	
			SHIRLEY	NY	11967-3219	LEND AMERICA	GMAC MORTGAGE LLC	10/22/2008	\$ 1,502.12	2008-07-09			\$7,253.20	
			MARSEILLES	IL	61341-1918	LEND AMERICA	US BANK NA	10/22/2008	\$ 2,521.88	2006-10-06			\$90,502.97	
			BRIDGEPORT	CT	06606-1217	LEND AMERICA	FNF SERVICING INC	10/22/2008	\$ 310.59	2008-07-01			\$1,000.00	
			TEMPLE HILLS	MD	20748-3211	LEND AMERICA	JP MORGAN CHASE BANK NA	10/23/2008	\$ 3,906.56	2007-05-23			\$750.00	
			LOS LUNAS	NM	87031-8364	LEND AMERICA	WELLS FARGO BANK NA	10/23/2008	\$ 1,962.51	2008-04-18			\$1,000.00	
			SPRINGFIELD	MA	01104-2101	LEND AMERICA	WELLS FARGO BANK NA	10/23/2008	\$ 1,127.38	2007-11-21			-\$82,733.00	
			PATERSON	NJ	07522-1214	LEND AMERICA	JP MORGAN CHASE BANK NA	10/23/2008	\$ 2,800.00	2007-10-03				
			BILLERICA	MA	01821-3558	LEND AMERICA	JP MORGAN CHASE BANK NA	10/23/2008	unknown	2008-03-14			\$1,500.00	
			DE SOTO	MO	63020-6453	LEND AMERICA	WELLS FARGO BANK NA	10/23/2008	\$ 1,955.39	2008-03-11			\$1,000.00	
			KNOXVILLE	TN	37909-3713	LEND AMERICA	JP MORGAN CHASE BANK NA	10/23/2008	\$ 848.30	2007-10-26				
			FREEMONT	TX	77541-3954	LEND AMERICA	WELLS FARGO BANK NA	10/23/2008	\$ 1,509.80	2008-04-07				
			KENNESVILLE	NC	27284-6401	LEND AMERICA	WELLS FARGO BANK NA	10/23/2008	\$ 2,485.44	2007-12-12			\$87,267	2010-03-01
			FRIENDSVILLE	PA	18818-9510	LEND AMERICA	WELLS FARGO BANK NA	10/23/2008	\$ 1,471.19	2008-04-09			\$85,958	2011-09-16
			BRIDGEPORT	CT	06610-1544	LEND AMERICA	WELLS FARGO BANK NA	10/24/2008	\$ 3,083.91	2007-10-25			\$750.00	
								10/24/2008	\$ 1,281.52	2007-09-18				

Exh C Lend America EMGs

Case Number	Borrower Name	Property Street	Property City	Property State	Property Zip	Originator	Current Servicer	EMG Date (File Closed / Payment Sent)	EMG Amount	Closing Date	Total Claim	Claims Process Date	Loss Mitigation Cost to HUD	Profit or Loss on Sale of Property
			LANSING	MI	48911-4344	LEND AMERICA	US BANK NA	10/27/2008	\$1,260.94	2007-07-28	\$170,948	2012-03-28		
			WILLIAMSTOWN	NJ	08094-1912	LEND AMERICA	WELLS FARGO BANK NA	10/27/2008	\$1,733.00	2007-07-31				
			MORROW	OH	45152-1418	LEND AMERICA	WELLS FARGO BANK NA	10/27/2008	\$86.18	2008-03-15				
			BRISTOL	VA	24201-3739	LEND AMERICA	WELLS FARGO BANK NA	10/27/2008	\$709.50	2008-04-30	\$96,020	2009-11-23		-\$68,848.00
			SOUTHLING	CT	06489-2606	LEND AMERICA	CHASE HOME FINANCE LLC	10/28/2008	\$591.89	2007-05-02				
			BROOKLYN	NY	11234-1409	LEND AMERICA	US BANK NA	10/28/2008	\$2,503.41	2007-01-10			\$1,000.00	
			FISHKILL	NY	12524-3313	LEND AMERICA	WELLS FARGO BANK NA	10/28/2008	\$2,580.82	2008-04-28			\$750.00	
			POUGHKEEPSIE	NY	12601-5627	LEND AMERICA	GMAC MORTGAGE LLC	10/28/2008	\$1,088.12	2008-06-19				
			SCRANTON	PA	18505-3325	LEND AMERICA	JPMORGAN CHASE BANK NA	10/29/2008	\$2,268.64	2008-03-06	\$149,357	2011-04-22		-\$109,334.00
			ROCKY POINT	NY	11778-8515	LEND AMERICA	JPMORGAN CHASE BANK NA	10/29/2008	\$4,356.26	2007-09-20			\$1,625.00	
			EMMAUS	PA	18049-3899	LEND AMERICA	JPMORGAN CHASE BANK NA	10/29/2008	\$808.36	2008-02-15			\$750.00	
			TOMBAYHANNA	PA	18466-9068	LEND AMERICA	US BANK NA	10/29/2008	\$524.14	2006-11-15				
			PEEKSKILL	NY	10566-3001	LEND AMERICA	WELLS FARGO BANK NA	10/29/2008	\$2,786.89	2007-08-10			\$750.00	
			LEICESTER	MA	01524-1137	LEND AMERICA	WELLS FARGO BANK NA	10/29/2008	\$3,178.23	2007-05-23			\$1,075.00	
			JIM THORPE	PA	18229-1324	LEND AMERICA	WELLS FARGO BANK NA	10/29/2008	\$1,003.70	2008-04-22	\$144,497	2010-11-26		
			WHITEHALL	PA	18052-3417	LEND AMERICA	JPMORGAN CHASE BANK NA	10/29/2008	\$6,698.78	2007-11-21			\$750.00	
			SPRINGFIELD	MA	01129-1347	LEND AMERICA	JPMORGAN CHASE BANK NA	10/29/2008	\$1,298.91	2007-11-17				
			MONROE	NY	10950-6934	LEND AMERICA	US BANK NA	10/29/2008	\$1,794.26	2007-02-23	\$126,172	2010-05-25		
			BROOKLYN	NY	11207-1015	LEND AMERICA	WELLS FARGO BANK NA	10/29/2008	\$4,721.22	2007-10-25			\$750.00	
			WHEATLEY HEIGHTS	NY	11798-1406	LEND AMERICA	WELLS FARGO BANK NA	10/29/2008	\$8,041.18	2007-06-21			\$750.00	
			PATCHOGUE	NY	11772-1724	LEND AMERICA	WELLS FARGO BANK NA	10/29/2008	\$2,692.00	2007-02-23				
			SHIRLEY	NY	11967-2807	LEND AMERICA	JPMORGAN CHASE BANK NA	10/29/2008	\$4,026.09	2007-02-26			\$750.00	
			BRENTWOOD	NY	11717-7223	LEND AMERICA	WELLS FARGO BANK NA	10/29/2008	\$5,190.20	2007-11-16				
			MIDDLEBURG	PA	17842-8341	LEND AMERICA	IDEAL MORTGAGE BANKERS	10/29/2008	\$2,822.02	2007-06-29				
			LEVITOWN	PA	19057-3313	LEND AMERICA	WELLS FARGO BANK NA	10/29/2008	\$6,562.65	2008-01-02				
			ALBRIGHTSVILLE	PA	18210-0000	LEND AMERICA	WELLS FARGO BANK NA	10/29/2008	\$2,167.33	2008-04-04				
			OCALA	FL	34473-3625	LEND AMERICA	BANK OF AMERICA NA CHARLOTTE	10/30/2008	unknown	2006-10-20				
			ROSHARON	TX	77583-2155	LEND AMERICA	GMAC MORTGAGE LLC	10/30/2008	\$2,129.02	2008-08-08			\$6,326.12	
			VASHON	WA	98070-8632	LEND AMERICA	JPMORGAN CHASE BANK NA	10/30/2008	\$2,410.07	2008-07-29			\$1,500.00	
			GARDEN CITY	KS	67846-6026	LEND AMERICA	CHASE HOME FINANCE LLC	10/30/2008	\$1,100.00	2008-03-06	\$61,338	2010-05-24		-\$41,648.00
			GARDNER	ME	04345-2550	LEND AMERICA	FNF SERVICING INC	10/30/2008	\$1,445.84	2008-08-05			\$750.00	
			CONTERS	GA	30094-5089	LEND AMERICA	FNF SERVICING INC	10/30/2008	\$1,091.79	2008-04-11			\$750.00	
			STATEN ISLAND	NY	10301-2238	LEND AMERICA	JPMORGAN CHASE BANK NA	10/30/2008	unknown	2006-10-20			\$750.00	
			ENFIELD	CT	06082-5712	LEND AMERICA	JPMORGAN CHASE BANK NA	10/30/2008	\$4,489.96	2007-04-17			\$750.00	
			MILFORD	IA	51351-1254	LEND AMERICA	FNF SERVICING INC	10/30/2008	\$98.94	2008-09-10	\$132,916	2010-11-23		-\$94,774.00
			VIALDA	GA	30474-5048	LEND AMERICA	JPMORGAN CHASE BANK NA	11/1/2008	\$2,222.34	2008-05-13			\$1,500.00	
			TAVARES	FL	32778-2963	LEND AMERICA	CHASE HOME FINANCE LLC	11/1/2008	\$2,047.20	2007-10-25	\$92,252	2010-05-19		
			FREEPORT	NY	11520-5126	LEND AMERICA	JPMORGAN CHASE BANK NA	11/1/2008	\$5,978.38	2007-09-05			\$900.00	
			KINGSVILLE	TN	37664-3757	LEND AMERICA	JPMORGAN CHASE BANK NA	11/1/2008	\$1,352.26	2007-03-30			\$1,000.00	
			HINESVILLE	GA	31313-4487	LEND AMERICA	WELLS FARGO BANK NA	11/1/2008	\$3,653.88	2007-05-02	\$178,070	2012-01-31		
			WHITSETT	NC	27377-9803	LEND AMERICA	WELLS FARGO BANK NA	11/1/2008	\$3,653.45	2007-05-21			\$750.00	
			PALM BAY	FL	32909-7630	LEND AMERICA	WELLS FARGO BANK NA	11/1/2008	\$1,039.29	2008-04-03	\$139,583	2010-10-29		-\$94,109.00
			ATLANTA	GA	30316-2358	LEND AMERICA	CHASE HOME FINANCE LLC	11/1/2008	\$3,256.14	2008-04-17	\$243,914	2009-09-25		-\$223,904.00
			BROADWAY	NC	27505-9351	LEND AMERICA	JPMORGAN CHASE BANK NA	11/1/2008	\$2,169.46	2008-01-25			\$750.00	
			CHATTANOOGA	TN	37416-3240	LEND AMERICA	JPMORGAN CHASE BANK NA	11/1/2008	\$1,648.03	2008-02-27			\$750.00	
			LOCUST GROVE	GA	30248-6032	LEND AMERICA	JPMORGAN CHASE BANK NA	11/1/2008	\$4,150.90	2008-02-28			\$750.00	
			SPRING	TX	77386-3552	LEND AMERICA	JPMORGAN CHASE BANK NA	11/1/2008	\$6,580.36	2007-11-19			\$750.00	
			LATTA	SC	29565-1635	LEND AMERICA	WELLS FARGO BANK NA	11/1/2008	\$1,836.43	2007-10-18				
			LEHIGH ACRES	FL	33971-5739	LEND AMERICA	WELLS FARGO BANK NA	11/1/2008	\$3,897.79	2007-06-01	\$220,884	2010-01-11		-\$183,268.00
			PEEKSKILL	NY	10566-5526	LEND AMERICA	JPMORGAN CHASE BANK NA	11/1/2008	\$5,555.64	2007-11-15			\$750.00	
			PHILADELPHIA	PA	19154-1706	LEND AMERICA	WELLS FARGO BANK NA	11/1/2008	\$4,516.34	2007-08-14	\$271,026	2010-10-12		-\$116,521.00
			CHARLESTON	SC	29407-5352	LEND AMERICA	WELLS FARGO BANK NA	11/1/2008	\$4,046.64	2007-11-21				
			WAYNESBORO	PA	17268-1227	LEND AMERICA	WELLS FARGO BANK NA	11/1/2008	\$1,475.00	2007-08-08	\$185,600	2010-12-23		
			LANSING	MI	48911-2249	LEND AMERICA	WELLS FARGO BANK NA	11/1/2008	\$4,538.00	2007-11-27	\$141,320	2011-05-20		\$1,000.00
			POINCIANA	FL	34759-4016	LEND AMERICA	WELLS FARGO BANK NA	11/1/2008	\$4,195.82	2008-03-10	\$194,756	2011-01-06		\$750.00
			NEWCOMERTOWN	OH	43832-1024	LEND AMERICA	WELLS FARGO BANK NA	11/1/2008	\$757.26	2008-04-11			\$1,000.00	
			LAREDO	TX	78043-1971	LEND AMERICA	WELLS FARGO BANK NA	11/1/2008	\$1,006.84	2008-04-21			\$950.00	
			BUCKLEY	WA	98321-9266	LEND AMERICA	WELLS FARGO BANK NA	11/1/2008	\$4,253.38	2008-04-11			\$1,000.00	
			WILLIAMSTOWN	NJ	08094-1545	LEND AMERICA	JPMORGAN CHASE BANK NA	11/1/2008	\$4,004.06	2007-09-21	\$13,202.18		\$1,000.00	
			ROSEVILLE	MI	48066-7003	LEND AMERICA	JPMORGAN CHASE BANK NA	11/1/2008	\$2,295.62	2007-08-21			\$750.00	
			TIFTON	GA	31794-1410	LEND AMERICA	WELLS FARGO BANK NA	11/1/2008	\$516.35	2008-04-15	\$132,681	2012-04-16		\$1,000.00
			WEST SENeca	NY	14224-1317	LEND AMERICA	JPMORGAN CHASE BANK NA	11/1/2008	\$1,439.91	2008-08-05			\$0.00	
			BEACON	NY	12508-2748	LEND AMERICA	JPMORGAN CHASE BANK NA	11/6/2008	\$7,197.03	2008-01-31			\$1,875.00	
			MERRILLVILLE	IN	46410-1553	LEND AMERICA	WELLS FARGO BANK NA	11/6/2008	\$1,648.06	2008-03-24				

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Case Number	Borrower Name	Property Street	Property City	Property State	Property Zip	Originator	Current Servicer	EMG Date (File Created / Payment Due)	EMG Amount	Closing Date	Total Claim	Claims Process Date	Loss Mitigation Cost to HUD	Profit or Loss on Sale of HUD Property
	LAKELAND			FL	33812-4439	LEND AMERICA	WELLS FARGO BANK NA	12/8/2008	\$ 1,594.87	2008-04-18				
	MENTOR			OH	44060-3828	LEND AMERICA	GMAC MORTGAGE LLC	12/9/2008	\$ 1,482.82	2008-06-30				
	SUFFOLK			VA	23434-8260	LEND AMERICA	GMAC MORTGAGE LLC	12/10/2008	\$ 2,695.44	2008-07-02				
	FLORENCE			SC	29505-7559	LEND AMERICA	JPMORGAN CHASE BANK NA	12/23/2008	\$ 724.32	2008-05-30			\$750.00	
	FESTUS			MO	63028-1003	LEND AMERICA	BANK OF AMERICA NA CHARLOTTE	12/30/2008	\$ 1,315.92	2008-07-29			\$9,457.98	
	OAK FOREST			IL	60452-2820	LEND AMERICA	FNF SERVICING INC	12/30/2008	unknown	2008-07-29			\$49,297.99	
	BURLINGTON			NC	27217-7100	LEND AMERICA	FNF SERVICING INC	12/30/2008	\$ 2,066.60	2008-08-27				
	ROTTENDAM			NY	12306-7215	LEND AMERICA	GMAC MORTGAGE LLC	12/30/2008	\$ 556.32	2008-05-22				
	RALEIGH			NC	27604-4788	LEND AMERICA	GMAC MORTGAGE LLC	12/30/2008	\$ 700.00	2008-07-18				
	SELMER			TN	38375-1230	LEND AMERICA	GMAC MORTGAGE LLC	12/30/2008	\$ 784.79	2008-08-12			\$7,235.42	
	FAYETTEVILLE			TN	38734-8075	LEND AMERICA	WELLS FARGO BANK NA	12/30/2008	\$ 816.59	2008-04-30			\$1,000.00	
	CALUMET CITY			IL	60409-4716	LEND AMERICA	WELLS FARGO BANK NA	12/30/2008	\$ 1,100.13	2008-04-30				
	KNOXVILLE			TN	37917-5560	LEND AMERICA	FNF SERVICING INC	12/30/2008	\$ 1,000.11	2008-08-15				
	CROSSVILLE			TN	38572-1131	LEND AMERICA	FNF SERVICING INC	12/30/2008	\$ 1,200.63	2008-07-22	\$153,155	2011-02-10		
	SPOKANE			WA	99217-6268	LEND AMERICA	GMAC MORTGAGE LLC	12/30/2008	\$ 856.90	2008-08-25				
	ELMIRA			NY	14901-1906	LEND AMERICA	GMAC MORTGAGE LLC	12/30/2008	\$ 769.86	2008-08-06				
	SOMERDALE			NJ	08083-2638	LEND AMERICA	GMAC MORTGAGE LLC	12/30/2008	\$ 1,860.46	2008-06-09				
	PITTSBURGH			PA	15209-2827	LEND AMERICA	GMAC MORTGAGE LLC	12/30/2008	\$ 694.33	2008-06-20			\$750.00	
	RIVERDALE			GA	30296-6023	LEND AMERICA	JPMORGAN CHASE BANK NA	12/30/2008	\$ 1,248.27	2008-03-07				
	CONWAY			SC	29526-4138	LEND AMERICA	JPMORGAN CHASE BANK NA	12/30/2008	\$ 1,763.75	2008-04-04				
	MAGNOLIA			OH	44643-9713	LEND AMERICA	JPMORGAN CHASE BANK NA	12/30/2008	\$ 848.94	2008-04-23			\$1,875.00	
	DECATUR			GA	30035-2332	LEND AMERICA	WELLS FARGO BANK NA	12/30/2008	\$ 1,199.01	2007-11-30				
	KATY			TX	77449-4833	LEND AMERICA	WELLS FARGO BANK NA	12/30/2008	\$ 1,141.58	2008-03-31				
	PATCHOGUE			NY	11772-2434	LEND AMERICA	WELLS FARGO BANK NA	12/30/2008	\$ 2,870.48	2008-07-31			\$21,831.04	
	TOMS RIVER			NJ	08753-2848	LEND AMERICA	FNF SERVICING INC	12/30/2008	\$ 2,393.88	2008-08-13			\$750.00	
	BROOKLYN			NY	11236-5401	LEND AMERICA	GMAC MORTGAGE LLC	12/30/2008	\$ 2,704.00	2007-12-07				
	EAST STROUDSBURG			PA	18301-8620	LEND AMERICA	WELLS FARGO BANK NA	12/30/2008	\$ 1,177.43	2007-11-30				
	EAST HAVEN			CT	06512-1319	LEND AMERICA	WELLS FARGO BANK NA	12/30/2008	\$ 2,169.18	2007-08-01			\$875.00	
	BRONX			NY	10457-1847	LEND AMERICA	WELLS FARGO BANK NA	12/30/2008	\$ 5,058.13	2007-03-31				
	BATAVIA			NY	14070-9583	LEND AMERICA	CHASE HOME FINANCE LLC	12/30/2008	\$ 1,502.15	2008-08-08				
	TOMS RIVER			NJ	08753-8701	LEND AMERICA	FNF SERVICING INC	12/30/2008	\$ 5,556.76	2007-06-26			\$750.00	
	STATEN ISLAND			NY	10301-1434	LEND AMERICA	GMAC MORTGAGE LLC	12/30/2008	\$ 3,420.86	2008-03-14			\$1,500.00	
	ORLANDO			FL	32809-6605	LEND AMERICA	JPMORGAN CHASE BANK NA	12/30/2008	\$ 5,311.06	2007-06-13				
	PORT JEFFERSON STATION			NY	11776-2041	LEND AMERICA	JPMORGAN CHASE BANK NA	12/30/2008	\$ 6,148.64	2007-11-15			\$750.00	
	BAY SHORE			NY	11706-3313	LEND AMERICA	JPMORGAN CHASE BANK NA	12/30/2008	\$ 6,347.76	2007-05-07			\$750.00	
	AMITYVILLE			NY	11701-2422	LEND AMERICA	JPMORGAN CHASE BANK NA	12/30/2008	\$ 1,314.82	2008-02-08				
	INDIANAPOLIS			IN	46278-1120	LEND AMERICA	JPMORGAN CHASE BANK NA	12/30/2008	\$ 3,333.33	2006-12-16			\$18,319.16	
	WEST DEPTFORD			NJ	08093-1956	LEND AMERICA	US BANK NA	12/30/2008	\$ 2,513.93	2007-11-09			\$750.00	
	WEST TOWN			NY	10998-0000	LEND AMERICA	WELLS FARGO BANK NA	12/30/2008	\$ 3,353.51	2007-11-16				
	HOLTSVILLE			NY	11742-1632	LEND AMERICA	WELLS FARGO BANK NA	12/30/2008	\$ 4,177.88	2007-06-30				
	DEER PARK			NY	11729-4277	LEND AMERICA	WELLS FARGO BANK NA	12/30/2008	\$ 704.48	2007-11-26				
	HICKORY			NC	28601-7728	LEND AMERICA	WELLS FARGO BANK NA	12/30/2008	\$ 1,501.66	2007-08-09				
	NEW BRITAIN			CT	06051-3633	LEND AMERICA	WELLS FARGO BANK NA	12/30/2008	\$ 3,138.95	2008-04-17				
	SAINT ALBANS			NY	11412-1511	LEND AMERICA	CHASE HOME FINANCE LLC	12/30/2008	\$ 3,601.29	2008-04-07				
	PATERSON			NY	07514-1419	LEND AMERICA	WELLS FARGO BANK NA	12/30/2008	\$ 1,314.63	2008-06-27			\$1,500.00	
	JERSEY CITY			NJ	07305-3208	LEND AMERICA	GMAC MORTGAGE LLC	12/30/2008	\$ 5,085.74	2008-02-14				
	HAZLET			NJ	07730-1954	LEND AMERICA	JPMORGAN CHASE BANK NA	12/30/2008	\$ 1,748.58	2007-09-14			\$750.00	
	WARREN			MI	48089-3739	LEND AMERICA	JPMORGAN CHASE BANK NA	12/30/2008	\$ 2,702.05	2007-01-02			\$1,200.00	
	PLAINFIELD			NJ	70600-0000	LEND AMERICA	US BANK NA	12/30/2008	\$ 1,540.30	2008-04-30			\$1,000.00	
	CHESAPEAKE			VA	23322-1341	LEND AMERICA	WELLS FARGO BANK NA	12/30/2008	\$ 1,287.62	2008-04-12			\$750.00	
	GRETN			VA	24557-4616	LEND AMERICA	WELLS FARGO BANK NA	12/30/2008	\$ 2,977.40	2007-10-22			\$750.00	
	LAURELTON			NY	11413-2428	LEND AMERICA	WELLS FARGO BANK NA	12/30/2008	\$ 1,387.75	2007-08-31				
	RICHMOND			VA	23237-4312	LEND AMERICA	WELLS FARGO BANK NA	12/30/2008	\$ 3,000.00	2008-04-11			\$750.00	
	MONTICELLO			NY	12701-4428	LEND AMERICA	WELLS FARGO BANK NA	12/30/2008	\$ 2,702.50	2007-12-28			\$750.00	
	BROOKLYN			NY	11212-4628	LEND AMERICA	WELLS FARGO BANK NA	12/30/2008	\$ 1,334.26	2007-09-13			\$950.00	
	TORHAYNA			PA	18466-3241	LEND AMERICA	WELLS FARGO BANK NA	12/30/2008	\$ 3,431.94	2007-11-08			\$875.00	
	BROOKLYN			NY	11210-2730	LEND AMERICA	WELLS FARGO BANK NA	12/30/2008	\$ 2,080.54	2007-11-21				
	LYNWOOD			IL	60411-1547	LEND AMERICA	WELLS FARGO BANK NA	12/30/2008	\$ 2,444.64	2007-08-20				
	PATERSON			NJ	07514-2206	LEND AMERICA	CHASE HOME FINANCE LLC	12/30/2008	\$ 2,233.14	2007-08-31			\$750.00	
	MASTIC			NY	11950-2008	LEND AMERICA	JPMORGAN CHASE BANK NA	12/30/2008	\$ 1,371.15	2008-01-16				
	AKRON			OH	44302-1121	LEND AMERICA	JPMORGAN CHASE BANK NA	12/30/2008	\$ 1,538.44	2009-03-15			\$1,875.00	
	MASSILLON			OH	44646-3908	LEND AMERICA	WELLS FARGO BANK NA	12/30/2008	\$ 1,511.79	2007-12-17				
	CHICOPPEE			MA	01013-3833	LEND AMERICA	WELLS FARGO BANK NA	12/30/2008	\$ 940.05	2008-04-23				
	ADRIAN			MI	49221-9289	LEND AMERICA	WELLS FARGO BANK NA	12/30/2008	\$ 940.05	2008-04-23				

Exh C Lend America EMGs

Case Number	Borrower Name	Property Street	Property City	Property State	Property Zip	Originator	Current Servicer	EMG Date (File Closed / Payment Due)	EMG Amount	Closing Date	Total Claim	Claims Process Date	Loss Mitigation Cost to HUD	Profit or Loss on Sale of Property
			CLYDE	OH	43410-1937	LEND AMERICA	CHASE HOME FINANCE LLC	1/5/2009	\$1,680.54	2007-08-18	\$99,017	2010-06-11	\$7,254.16	-\$73,337.00
			AKRON	OH	44320-1873	LEND AMERICA	JPMORGAN CHASE BANK NA	1/5/2009	\$1,700.59	2008-02-27			\$750.00	
			ORLANDO	FL	32818-5921	LEND AMERICA	WELLS FARGO BANK NA	1/5/2009	\$2,174.62	2007-09-15			\$750.00	
			VERO BEACH	FL	32962-6971	LEND AMERICA	WELLS FARGO BANK NA	1/5/2009	\$1,505.80	2007-12-13			\$750.00	
			APOPKA	FL	32703-3601	LEND AMERICA	WELLS FARGO BANK NA	1/5/2009	\$2,273.83	2007-12-13			\$750.00	
			STONE MOUNTAIN	GA	30088-2495	LEND AMERICA	WELLS FARGO BANK NA	1/5/2009	\$1,080.79	2007-08-31			\$750.00	
			ORLANDO	FL	32818-8269	LEND AMERICA	JPMORGAN CHASE BANK NA	1/5/2009	\$3,617.40	2008-01-30			\$750.00	
			COCOA	FL	32922-6759	LEND AMERICA	WELLS FARGO BANK NA	1/5/2009	\$660.94	2008-05-07			\$1,500.00	
			BRONX	NY	10457-1665	LEND AMERICA	JPMORGAN CHASE BANK NA	1/5/2009	\$3,771.15	2008-01-04			\$950.00	
			ORLANDO	FL	32839-3227	LEND AMERICA	JPMORGAN CHASE BANK NA	1/5/2009	\$3,669.24	2008-03-01			\$1,875.00	
			CHICAGO	IL	60649-3918	LEND AMERICA	WELLS FARGO BANK NA	1/5/2009	\$1,608.29	2007-11-21			\$1,875.00	
			HOFFMAN ESTATES	IL	60169-3114	LEND AMERICA	WELLS FARGO BANK NA	1/5/2009	\$2,430.57	2008-04-09			\$1,750.00	
			MOUNT VERNON	NY	10553-1830	LEND AMERICA	WELLS FARGO BANK NA	1/5/2009	\$2,534.53	2007-07-23			\$1,750.00	
			MASTIC BEACH	NY	11951-1210	LEND AMERICA	WELLS FARGO BANK NA	1/5/2009	\$2,060.27	2008-04-10	\$181,802	2010-12-23		
			CATLETT	VA	20119-2464	LEND AMERICA	WELLS FARGO BANK NA	1/5/2009	\$1,886.10	2008-03-28				
			HAMPTONVILLE	NC	27020-8138	LEND AMERICA	WELLS FARGO BANK NA	1/5/2009	\$585.15	2008-04-12				
			PORT SAINT LUCIE	FL	34953-1940	LEND AMERICA	JPMORGAN CHASE BANK NA	1/5/2009	\$2,636.72	2008-06-06			\$2,000.00	
			NEWARK	NJ	07112-1638	LEND AMERICA	US BANK NA	1/5/2009	\$2,596.64	2007-09-12			\$750.00	
			TOBYHANNA	PA	18466-4010	LEND AMERICA	WELLS FARGO BANK NA	1/5/2009	\$1,497.76	2007-12-28			\$750.00	
			WESTVILLE	NJ	08093-2011	LEND AMERICA	JPMORGAN CHASE BANK NA	1/6/2009	\$4,660.47	2007-04-30			\$750.00	
			CHATTANOOGA	TN	37409-2204	LEND AMERICA	JPMORGAN CHASE BANK NA	1/6/2009	\$1,365.08	2008-02-29			\$750.00	
			HARPER WOODS	MI	48225-2245	LEND AMERICA	JPMORGAN CHASE BANK NA	1/6/2009	\$2,349.14	2008-01-14			\$750.00	
			MORRISTOWN	TN	37814-6375	LEND AMERICA	JPMORGAN CHASE BANK NA	1/6/2009	\$2,260.40	2008-06-10			\$750.00	
			WATERLIET	NY	12189-1912	LEND AMERICA	WELLS FARGO BANK NA	1/6/2009	\$1,267.00	2007-12-26			\$750.00	
			EAST ORANGE	NJ	70180-0000	LEND AMERICA	WELLS FARGO BANK NA	1/6/2009	\$3,231.71	2007-06-08			\$750.00	
			PALATKA	FL	32177-6418	LEND AMERICA	WELLS FARGO BANK NA	1/6/2009	\$1,416.28	2007-12-12	\$167,215	2012-02-14		
			JACKSONVILLE	FL	32216-5096	LEND AMERICA	WELLS FARGO BANK NA	1/6/2009	\$1,144.01	2007-10-02	\$153,774	2012-04-16		
			REDFORD	MI	48240-1223	LEND AMERICA	WELLS FARGO BANK NA	1/6/2009	\$1,229.69	2007-07-31			\$750.00	
			ORANGE PARK	FL	32073-4237	LEND AMERICA	WELLS FARGO BANK NA	1/6/2009	\$2,285.07	2007-06-20			\$1,000.00	
			CLAY	MI	48001-4398	LEND AMERICA	WELLS FARGO BANK NA	1/6/2009	\$769.34	2007-10-24			\$54,795.47	
			WHITE PINE	TN	37890-3100	LEND AMERICA	WELLS FARGO BANK NA	1/6/2009	\$3,378.72	2007-09-19	\$98,327	2009-11-18	\$19,401.01	
			FORTUNA	CA	95540-3014	LEND AMERICA	FNF SERVICING INC	1/7/2009	\$1,451.91	2008-08-30	\$62,012	2011-10-11		
			JACKSON	TN	38301-3801	LEND AMERICA	FNF SERVICING INC	1/12/2009	\$39.80	2008-08-22				
			JACKSONVILLE	FL	32216-1541	LEND AMERICA	WELLS FARGO BANK NA	1/12/2009	\$2,149.34	2008-04-30				
			CHICAGO	IL	60644-1714	LEND AMERICA	GMAC MORTGAGE LLC	1/12/2009	\$1,393.79	2008-08-08				
			GREENTOWN	PA	18426-9143	LEND AMERICA	GMAC MORTGAGE LLC	1/12/2009	\$1,196.43	2008-06-25				
			WEST PALM BEACH	FL	33401-3207	LEND AMERICA	WELLS FARGO BANK NA	1/12/2009	\$955.93	2008-04-17				
			AMITYVILLE	NY	11701-2975	LEND AMERICA	FNF SERVICING INC	1/12/2009	\$3,805.25	2008-07-21				
			SPOKANE	WA	99208-1229	LEND AMERICA	CENLAR FEDERAL SAVINGS BANK	1/12/2009	\$1,147.89	2008-08-29				
			NORTH BRANCH	MINN	55056-5693	LEND AMERICA	GMAC MORTGAGE LLC	1/16/2009	\$2,365.82	2008-10-23	\$344,452	2011-07-26		
			CASSELBERRY	FL	32707-5319	LEND AMERICA	FNF SERVICING INC	1/16/2009	\$2,081.19	2008-08-29				
			PIKEVILLE	NC	27863-9464	LEND AMERICA	FNF SERVICING INC	1/23/2009	\$612.78	2009-04-30			\$4,594.69	
			COLUMBIA	SC	29210-6905	LEND AMERICA	WELLS FARGO BANK NA	1/23/2009	\$1,689.45	2008-04-14			\$1,000.00	
			DOUGLASVILLE	GA	30135-3050	LEND AMERICA	FNF SERVICING INC	1/26/2009	\$1,346.24	2008-09-25			\$750.00	
			BRANDON	FL	33510-3512	LEND AMERICA	FNF SERVICING INC	1/27/2009	\$1,658.37	2008-09-12				
			AMITYVILLE	NY	11701-1547	LEND AMERICA	WELLS FARGO BANK NA	1/29/2009	\$3,705.43	2007-09-28			\$750.00	
			SHIRLEY	NY	11967-1579	LEND AMERICA	WELLS FARGO BANK NA	1/29/2009	\$2,681.85	2007-12-14				
			WYANDANCH	NY	11798-2105	LEND AMERICA	WELLS FARGO BANK NA	1/29/2009	\$2,081.19	2007-08-27			\$25,202.32	
			NORTH BASTON	NY	11703-1719	LEND AMERICA	GMAC MORTGAGE LLC	1/29/2009	\$5,409.50	2008-08-16			\$1,000.00	
			TOBYHANNA	PA	18466-3017	LEND AMERICA	US BANK NA	1/29/2009	\$1,554.93	2007-03-08			\$1,500.00	
			HEMPSTEAD	NY	11550-1520	LEND AMERICA	WELLS FARGO BANK NA	1/29/2009	\$3,438.58	2007-05-23			\$1,500.00	
			BAY SHORE	NY	11706-2621	LEND AMERICA	WELLS FARGO BANK NA	1/29/2009	\$2,689.33	2007-04-30			\$750.00	
			ORLANDO	FL	32818-1254	LEND AMERICA	WELLS FARGO BANK NA	1/29/2009	\$1,466.33	2007-08-31			\$950.00	
			INDIAN HEAD	MD	20640-1929	LEND AMERICA	JPMORGAN CHASE BANK NA	1/30/2009	\$1,953.41	2007-08-09			\$750.00	
			BLOOMFIELD	CT	06002-1819	LEND AMERICA	JPMORGAN CHASE BANK NA	1/30/2009	\$4,607.96	2007-06-16				
			IRVINGTON	NJ	07111-2229	LEND AMERICA	JPMORGAN CHASE BANK NA	1/30/2009	\$2,716.16	2007-11-14				
			HOPE	IN	47246-1115	LEND AMERICA	JPMORGAN CHASE BANK NA	1/30/2009	\$806.79	2008-06-02			\$845.00	
			EAST TAUNTON	MA	02718-1560	LEND AMERICA	JPMORGAN CHASE BANK NA	1/30/2009	\$2,605.82	2007-06-14				
			DAVIDSVILLE	PA	15928-9010	LEND AMERICA	JPMORGAN CHASE BANK NA	1/30/2009	\$3,030.24	2008-04-01				
			NORTH BRUNSWICK	NJ	08902-4587	LEND AMERICA	JPMORGAN CHASE BANK NA	1/30/2009	\$3,409.91	2008-01-14			\$750.00	
			WEST HAVEN	CT	06516-4906	LEND AMERICA	JPMORGAN CHASE BANK NA	1/30/2009	\$3,510.25	2008-01-09			\$750.00	
			CHICAGO	IL	60643-3617	LEND AMERICA	JPMORGAN CHASE BANK NA	1/30/2009	\$3,192.00	2008-05-15			\$750.00	
			PLAINFIELD	NJ	07062-2118	LEND AMERICA	JPMORGAN CHASE BANK NA	1/30/2009	\$5,868.70	2007-09-20				
			BLOOMINGDALE	NJ	07403-1634	LEND AMERICA	JPMORGAN CHASE BANK NA	1/30/2009	\$5,636.68	2008-01-07			\$750.00	

Exh C Lend America EMGs

Case Number	Borrower Name	Property Street	Property City	Property State	Property Zip	Originator	Current Servicer	EMG Date (File Certified Payment Sent)	EMG Amount	Closing Date	Total Claim	Claims Process Date	Loss Mitigation Cost to HUD	Profit or Loss on Sale of HUD Property
		BALTIMORE	UPPER CHICHESTER	MD	21206-6434	LEND AMERICA	JPMORGAN CHASE BANK NA	1/30/2009	\$ 2,465.20	2008-01-22				
		ROSELLE		PA	19061-3636	LEND AMERICA	JPMORGAN CHASE BANK NA	1/30/2009	\$ 1,459.39	2008-03-12				
		NEW BRUNSWICK		NJ	07203-2006	LEND AMERICA	US BANK NA	1/30/2009	\$ 6,840.92	2006-12-27				
		NEW MILFORD		NJ	08901-2626	LEND AMERICA	US BANK NA	1/30/2009	\$ 3,967.15	2007-01-17				
		FAYETTEVILLE		NC	28311-6802	LEND AMERICA	WELLS FARGO BANK NA	1/30/2009	\$ 3,335.85	2007-12-29	\$399,971	2010-10-01		
		BRIDGEPORT		CT	06606-3340	LEND AMERICA	WELLS FARGO BANK NA	1/30/2009	\$ 827.61	2008-03-28			\$875.00	
		SOUTHFIELD		MI	48076-4712	LEND AMERICA	WELLS FARGO BANK NA	1/30/2009	\$ 2,386.16	2007-12-29			\$1,000.00	
		BRIDGEPORT		CT	06606-5424	LEND AMERICA	GMAC MORTGAGE LLC	1/30/2009	\$ 1,364.00	2008-09-22			\$12,258.83	
		MAPLEWOOD		NJ	70400-0000	LEND AMERICA	JPMORGAN CHASE BANK NA	1/30/2009	\$ 5,241.40	2008-01-25				
		BALTIMORE		MD	21212-3728	LEND AMERICA	JPMORGAN CHASE BANK NA	1/30/2009	\$ 3,945.24	2008-02-29				
		WINDSOR LOCKS		CT	06096-1649	LEND AMERICA	JPMORGAN CHASE BANK NA	1/30/2009	\$ 3,110.26	2008-03-07			\$750.00	
		NEWARK		NJ	07108-1408	LEND AMERICA	US BANK NA	1/30/2009	\$ 1,574.44	2007-03-27				
		CHICAGO HEIGHTS		IL	60411-1222	LEND AMERICA	WELLS FARGO BANK NA	1/30/2009	\$ 2,393.22	2007-12-19				
		GREELEY		PA	18425-9783	LEND AMERICA	WELLS FARGO BANK NA	1/30/2009	\$ 4,116.52	2007-08-23			\$750.00	
		CHAMBERSBURG		PA	17201-8776	LEND AMERICA	WELLS FARGO BANK NA	1/30/2009	\$ 2,072.22	2007-10-06				
		WELLFORD		SC	29385-8907	LEND AMERICA	WELLS FARGO BANK NA	1/30/2009	\$ 1,562.52	2007-11-30				
		COLUMBIA		SC	29223-5484	LEND AMERICA	WELLS FARGO BANK NA	1/30/2009	\$ 1,095.23	2008-03-12	\$154,309	2010-07-22	\$1,875.00	
		RICHMOND		VA	23224-7703	LEND AMERICA	WELLS FARGO BANK NA	1/30/2009	\$ 1,190.21	2008-01-28			\$1,000.00	
		RIGHTON PARK		IL	60471-1036	LEND AMERICA	WELLS FARGO BANK NA	1/30/2009	\$ 1,007.60	2007-10-31				
		UPPER DARBY		PA	19082-3323	LEND AMERICA	CHASE HOME FINANCE LLC	1/30/2009	\$ 2,912.34	2008-02-05	\$187,916	2010-09-28		
		WILLINGBORO		NJ	08046-2656	LEND AMERICA	JPMORGAN CHASE BANK NA	1/30/2009	\$ 1,514.85	2008-02-20				
		HARTFORD		CT	06106-3744	LEND AMERICA	JPMORGAN CHASE BANK NA	1/30/2009	\$ 4,078.76	2008-01-26			\$750.00	
		PENNSAUKEN		NJ	08110-2846	LEND AMERICA	JPMORGAN CHASE BANK NA	1/30/2009	\$ 2,806.72	2008-05-05				
		SPRINGFIELD		MA	01108-1312	LEND AMERICA	JPMORGAN CHASE BANK NA	1/30/2009	\$ 4,775.00	2007-05-16				
		NORTH EAST		MD	21901-3602	LEND AMERICA	JPMORGAN CHASE BANK NA	1/30/2009	\$ 2,605.82	2007-11-07				
		MONCK'S CORNER		SC	29461-3237	LEND AMERICA	WELLS FARGO BANK NA	1/30/2009	\$ 4,332.32	2007-08-10			\$1,400.00	
		DETROIT		MI	48227-1357	LEND AMERICA	WELLS FARGO BANK NA	1/30/2009	\$ 1,600.00	2007-12-07			\$1,000.00	
		KISSIMMEE		FL	34741-6023	LEND AMERICA	WELLS FARGO BANK NA	1/30/2009	\$ 1,314.13	2007-07-16	\$145,537	2010-11-24		
		CHATTANOOGA		TN	37404-3410	LEND AMERICA	WELLS FARGO BANK NA	1/30/2009	\$ 1,506.62	2007-10-15			\$750.00	
		FREEMANSBURG		PA	18017-6307	LEND AMERICA	GMAC MORTGAGE LLC	1/30/2009	\$ 1,535.30	2008-07-24	\$176,885	2009-09-25		
		WATERBURY		CT	06705-2117	LEND AMERICA	CHASE HOME FINANCE LLC	1/30/2009	\$ 1,839.24	2008-02-27	\$183,728	2010-09-27		
		SUMMERSVILLE		SC	29483-6230	LEND AMERICA	WELLS FARGO BANK NA	1/30/2009	\$ 1,650.00	2007-10-19			\$1,150.00	
		SOMERSET		MA	02726-2512	LEND AMERICA	WELLS FARGO BANK NA	1/30/2009	\$ 869.37	2007-11-20				
		ORLANDO		FL	32817-4301	LEND AMERICA	JPMORGAN CHASE BANK NA	1/30/2009	\$ 3,437.10	2008-02-15				
		ASHBURNHAM		MA	01430-1635	LEND AMERICA	WELLS FARGO BANK NA	1/30/2009	\$ 1,026.10	2008-03-28			\$11,321.30	
		HARVILL		MO	63945-9143	LEND AMERICA	GMAC MORTGAGE LLC	2/2/2009	\$ 1,444.88	2008-06-24				
		PARIS		MI	49338-9720	LEND AMERICA	FNF SERVICING INC	2/3/2009	\$ 813.09	2008-12-19				
		ELMWOOD		NE	68349-6130	LEND AMERICA	FNF SERVICING INC	2/6/2009	\$ 778.40	2008-09-24			\$750.00	
		KENT		NY	14477-9765	LEND AMERICA	GMAC MORTGAGE LLC	2/6/2009	\$ 1,015.39	2008-10-13				
		SANDGAP		NY	40481-0000	LEND AMERICA	GMAC MORTGAGE LLC	2/9/2009	\$ 1,393.79	2008-09-18				
		GARDEN CITY		MO	64747-8377	LEND AMERICA	FNF SERVICING INC	2/9/2009	unknown	2008-08-28			\$750.00	
		BAY SHORE		NY	11706-4963	LEND AMERICA	FNF SERVICING INC	2/9/2009	\$ 1,134.52	2008-10-03	\$65,885	2012-05-01	\$750.00	
		ERIE		PA	16504-1940	LEND AMERICA	GMAC MORTGAGE LLC	2/9/2009	\$ 2,036.82	2008-08-14				
		CHICAGO		IL	60655-1503	LEND AMERICA	JPMORGAN CHASE BANK NA	2/9/2009	unknown	2008-03-01				
		STONE MOUNTAIN		GA	30083-3805	LEND AMERICA	GMAC MORTGAGE LLC	2/9/2009	\$ 2,058.94	2008-08-25			\$750.00	
		METHUEN		MA	01844-3173	LEND AMERICA	FNF SERVICING INC	2/9/2009	\$ 1,183.81	2008-12-27			\$10,926.03	
		OWINGS MILLS		MD	21117-1320	LEND AMERICA	FNF SERVICING INC	2/11/2009	unknown	2008-09-12			\$750.00	
		DEL RIO		TX	78840-2221	LEND AMERICA	FNF SERVICING INC	2/17/2009	\$ 800.00	2008-09-26				
		HOLIDAYSBURG		PA	16648-9525	LEND AMERICA	FNF SERVICING INC	2/19/2009	\$ 1,053.25	2008-07-21			\$750.00	
		CHICKASAW		AL	36611-2130	LEND AMERICA	GMAC MORTGAGE LLC	2/19/2009	\$ 786.79	2008-11-17			\$1,500.00	
		GADSDEN		AL	35901-5049	LEND AMERICA	WELLS FARGO BANK NA	2/20/2009	\$ 2,038.70	2008-03-07				
		SAINT PAUL		MN	55119-4214	LEND AMERICA	FNF SERVICING INC	2/23/2009	unknown	2008-10-17				
		OXFORD		NY	13850-3307	LEND AMERICA	FNF SERVICING INC	2/23/2009	\$ 1,296.14	2008-10-08	\$79,349	2011-03-08		
		ANTIOCH		CA	94509-4739	LEND AMERICA	GMAC MORTGAGE LLC	2/24/2009	\$ 739.22	2008-12-12				
		CRIDERSVILLE		OH	45806-2348	LEND AMERICA	FNF SERVICING INC	2/26/2009	\$ 655.96	2008-10-23				
		ROME		GA	30161-9149	LEND AMERICA	FNF SERVICING INC	2/27/2009	\$ 844.95	2008-08-29				
		STATESBORO		GA	30458-9015	LEND AMERICA	FNF SERVICING INC	2/27/2009	\$ 1,403.97	2008-08-29			\$750.00	
		NORTH BABYLON		NY	11703-1607	LEND AMERICA	FNF SERVICING INC	2/27/2009	\$ 1,438.26	2008-05-09			\$1,500.00	
		BRIDGEPORT		CT	06606-1618	LEND AMERICA	WELLS FARGO BANK NA	2/27/2009	\$ 2,332.64	2007-09-21				
		JANAIKA		NY	11433-3924	LEND AMERICA	WELLS FARGO BANK NA	2/27/2009	\$ 2,887.78	2008-04-25				
		PENNSVILLE		NJ	08070-1401	LEND AMERICA	FNF SERVICING INC	2/27/2009	\$ 3,063.66	2008-09-23				
		UNION DALE		PA	18470-0000	LEND AMERICA	FNF SERVICING INC	2/27/2009	\$ 1,366.11	2008-09-30				
		PORTSMOUTH		VA	23704-6031	LEND AMERICA	FNF SERVICING INC	2/27/2009	\$ 1,291.35	2008-09-19				

Est. C Lend America EMGs

Case Number	Borrower Name	Property Street	Property City	Property State	Property Zip	Originator	Current Servicer	EMG Date (or the closest Payment Date)	EMG Amount	Closing Date	Total Claim	Claims Process Date	Loss Mitigation Cost to HUD	Profit or Loss on Sale of Property
								2/27/2009	\$ 969.52	2008-05-09			\$1,500.00	
								2/27/2009	\$ 3,304.94	2008-12-24			\$10,914.94	
								2/27/2009	\$ 926.66	2008-08-08				
								2/27/2009	\$ 1,650.69	2008-07-21				
								2/27/2009	\$ 2,593.08	2008-01-14			\$750.00	
								2/27/2009	\$ 3,100.57	2008-03-07			\$750.00	
								2/27/2009	\$ 1,552.70	2008-04-05				
								2/27/2009	\$ 4,720.26	2008-03-14				
								2/27/2009	\$ 5,829.10	2007-08-30				
								2/27/2009	\$ 3,262.64	2007-06-21			\$1,000.00	
								2/27/2009	\$ 1,834.78	2007-12-20	\$212,357	2012-01-17	\$1,200.00	
								2/27/2009	\$ 1,171.82	2009-10-19			\$750.00	
								2/27/2009	\$ 1,364.30	2008-10-31				
								2/27/2009	\$ 641.93	2008-05-27				
								2/27/2009	\$ 2,792.10	2007-08-06	\$96,466	2010-01-20		-\$77,741.00
								2/27/2009	\$ 1,751.58	2008-10-10	\$219,297	2010-01-13		-\$155,417.00
								2/27/2009	\$ 4,119.28	2008-10-31				
								2/27/2009	\$ 1,084.92	2008-08-30			\$750.00	
								2/27/2009	\$ 2,106.21	2008-10-23			\$750.00	
								2/27/2009	\$ 1,071.99	2008-09-30				
								2/27/2009	\$ 1,591.79	2008-12-22				
								2/27/2009	\$ 2,791.56	2008-07-08			\$750.00	
								2/27/2009	\$ 1,759.64	2008-07-15			\$750.00	
								2/27/2009	\$ 2,661.68	2008-08-28			\$750.00	
								3/2/2009	\$ 863.60	2008-08-26			\$750.00	
								3/2/2009	\$ 4,280.88	2008-04-02				
								3/2/2009	\$ 3,277.12	2008-04-05	\$213,583	2011-02-11		-\$211,296.00
								3/2/2009	\$ 4,359.72	2008-03-08				
								3/2/2009	\$ 5,103.18	2008-03-05			\$750.00	
								3/2/2009	\$ 4,945.30	2008-02-15				
								3/2/2009	\$ 4,170.64	2008-01-31			\$750.00	
								3/2/2009	\$ 9,411.12	2007-10-19			\$950.00	
								3/2/2009	\$ 2,109.38	2008-05-03			\$750.00	
								3/2/2009	unknown	2007-11-30				
								3/2/2009	\$ 873.66	2008-05-03			\$750.00	
								3/2/2009	\$ 1,778.86	2008-01-11			\$750.00	
								3/2/2009	unknown	2008-01-30			\$750.00	
								3/2/2009	\$ 3,905.92	2008-03-31			\$750.00	
								3/2/2009	\$ 3,845.54	2007-10-20			\$750.00	
								3/2/2009	\$ 1,428.18	2008-06-19				
								3/2/2009	\$ 2,517.56	2007-03-23			\$750.00	
								3/2/2009	\$ 2,900.49	2007-09-27	\$115,766	2011-07-27		-\$116,046.00
								3/2/2009	\$ 5,463.95	2008-06-18	\$149,684	2012-04-30		-\$76,233.00
								3/2/2009	\$ 3,319.06	2008-04-15	\$148,459	2010-02-16		
								3/2/2009	\$ 1,612.78	2008-09-30				
								3/3/2009	\$ 500.00	2008-09-15				
								3/3/2009	\$ 861.53	2008-12-24				
								3/16/2009	\$ 2,582.77	2009-02-02				
								3/17/2009	\$ 2,702.43	2008-10-10				
								3/18/2009	\$ 592.05	2008-12-11				
								3/19/2009	\$ 458.88	2008-09-30				
								3/20/2009	\$ 964.65	2008-07-29			\$750.00	
								3/23/2009	\$ 539.36	2008-09-23				
								3/30/2009	unknown	2008-12-03	\$40,732	2010-06-01		
								3/30/2009	\$ 1,366.99	2008-12-18				
								3/31/2008 & 9/25/2008	\$ 2,273.62	2007-01-19			\$750.00	
								4/1/2009	\$ 2,276.68	2008-08-19			\$1,500.00	
								4/1/2009	\$ 3,391.07	2008-04-28			\$750.00	
								4/1/2009	\$ 2,963.14	2008-09-26	\$145,466	2010-11-05		
								4/1/2009	\$ 7,321.97	2008-04-18			\$1,000.00	
								4/1/2009	\$ 3,850.31	2008-11-20				
								4/15/2009	\$ 1,310.36	2008-08-21			\$8,733.68	
								4/17/2009	\$ 1,123.23	2008-08-18	\$156,687	2011-08-23		-\$97,706.00
								4/17/2009	\$ 1,464.94	2008-03-14				

Exh C Lend America EMGs

Case Number	Borrower Name	Property Street	Property City	Property State	Property Zip	Originator	Current Servicer	EMG Date (File Creation/ Payment Date)	EMG Amount	Closing Date	Total Claim	Claims Process Date	Loss Mitigation Costs to HUD	Profit or Loss on Sale of HUD Property
			RIDGE	NY	11961-3102	LEND AMERICA	JPMORGAN CHASE BANK NA	4/21/2009	\$ 1,113.57	2008-04-01				
	CLIMAX		MI		49034-8701	LEND AMERICA	FNF SERVICING INC	4/23/2009	\$ 1,148.64	2008-12-31	\$126,924	2012-04-26		
	UNICOI		TN		37692-6636	LEND AMERICA	FNF SERVICING INC	4/23/2009	\$ 664.52	2009-02-13				
	BLOOMINGDALE		OH		43910-7959	LEND AMERICA	FNF SERVICING INC	5/7/2009	\$ 862.06	2009-02-04	\$102,795	2012-03-26		
	EAST BRUNSWICK		NJ		08816-4402	LEND AMERICA	FNF SERVICING INC	5/18/2009	unknown	2009-02-09				
	PHOENIX		AZ		85028-4408	LEND AMERICA	FNF SERVICING INC	5/18/2009	\$ 1,908.75	2008-09-22	\$99,910	2010-12-22		
	SHAWNSVILLE		VA		24162-2241	LEND AMERICA	FNF SERVICING INC	5/18/2009	\$ 563.06	2008-09-22				
	PALM COAST		FL		32164-7601	LEND AMERICA	GMAC MORTGAGE LLC	5/29/2009	\$ 1,230.43	2008-12-22			\$1,750.00	
	NINEVEH		IN		46164-9751	LEND AMERICA	FNF SERVICING INC	6/1/2009	\$ 1,082.24	2008-12-19			\$750.00	
	ELDRED		NY		12732-5404	LEND AMERICA	FNF SERVICING INC	6/1/2009	\$ 1,245.67	2008-12-29			\$5,318.18	
	CENTER OSSPEE		NH		38140-0000	LEND AMERICA	FNF SERVICING INC	6/1/2009	unknown	2008-09-19				
	WINTER PARK		FL		32792-6184	LEND AMERICA	WELLS FARGO BANK NA	6/3/2009	\$ 1,381.58	2008-04-09			\$950.00	
	MEMPHIS		TN		38107-4508	LEND AMERICA	BANK OF AMERICA NA CHARLOTTE	6/3/2009	\$ 1,194.09	2008-08-07			\$200.00	
	SCHEMECTADY		NY		12303-3910	LEND AMERICA	GMAC MORTGAGE LLC	6/15/2009	\$ 1,046.26	2008-08-05	\$115,210	2012-05-17		
	BALDWINVILLE		NY		13027-8300	LEND AMERICA	WELLS FARGO BANK NA	6/22/2009	unknown	2008-04-01			\$750.00	
	PHILUPPI		WV		26416-9764	LEND AMERICA	FNF SERVICING INC	6/23/2009	\$ 923.73	2009-01-20			\$750.00	
	RENSELAER		IN		47978-7516	LEND AMERICA	FNF SERVICING INC	6/25/2009	unknown	2008-12-17				
	BRANDON		FL		33511-1869	LEND AMERICA	GMAC MORTGAGE LLC	6/25/2009	unknown	2008-09-05				
	LEITCHFIELD		KY		42754-9077	LEND AMERICA	GMAC MORTGAGE LLC	6/25/2009	unknown	2008-09-05				
	HANOVER		PA		17331-8826	LEND AMERICA	GMAC MORTGAGE LLC	6/25/2009	\$ 491.44	2008-12-03				
	YULEE		FL		32097-6021	LEND AMERICA	FNF SERVICING INC	6/25/2009	\$ 979.19	2009-01-09	\$49,677	2011-09-21		
	GROVE HILL		AL		36451-8100	LEND AMERICA	FNF SERVICING INC	6/30/2009	unknown	2008-12-16				
	LEDS		AL		35094-7806	LEND AMERICA	FNF SERVICING INC	7/6/2009	unknown	2009-11-02				
	WILLOUGHBY		OH		44094-7131	LEND AMERICA	GMAC MORTGAGE LLC	7/9/2009	\$ 1,657.40	2008-08-08				
	MANVILLE		NJ		08835-1221	LEND AMERICA	GMAC MORTGAGE LLC	7/13/2009	\$ 1,299.30	2008-09-05			\$750.00	
	WEST PITTSFORD		PA		18643-9613	LEND AMERICA	FNF SERVICING INC	7/14/2009	\$ 1,692.00	2008-10-02				
	STREATOR		IL		61364-1853	LEND AMERICA	FNF SERVICING INC	7/20/2009	\$ 1,334.48	2008-12-30				
	LOGAN		AL		35098-1218	LEND AMERICA	GMAC MORTGAGE LLC	7/20/2009	unknown	2008-08-25				
	SCHUYLER		NE		68661-2420	LEND AMERICA	JPMORGAN CHASE BANK NA	7/22/2009	\$ 1,205.35	2008-06-04				
	GERALDINE		OH		45217-1305	LEND AMERICA	CENLAR FEDERAL SAVINGS BANK	7/23/2009	\$ 677.82	2009-05-06				
	CINCINNATI		OH		45217-1305	LEND AMERICA	FNF SERVICING INC	7/24/2009	unknown	2009-01-02				
	NEW ORLEANS		LA		70127-1113	LEND AMERICA	FNF SERVICING INC	7/30/2009	\$ 788.33	2009-03-12				
	FORDLAND		MO		65652-9166	LEND AMERICA	FNF SERVICING INC	8/10/2009	\$ 1,022.07	2009-03-25	\$36,316	2011-04-01		
	SENOIA		GA		30276-2771	LEND AMERICA	FNF SERVICING INC	8/10/2009	\$ 1,083.95	2009-02-28			\$750.00	
	PHILADELPHIA		PA		19124-5411	LEND AMERICA	FNF SERVICING INC	8/11/2009	\$ 808.20	2009-04-29				
	WOODLAWN		VA		24381-2619	LEND AMERICA	FNF SERVICING INC	8/11/2009	\$ 705.83	2009-03-30				
	SAVANNA		IL		61074-8630	LEND AMERICA	CENLAR FEDERAL SAVINGS BANK	8/11/2009	\$ 705.83	2009-03-30				
	BELLE MINA		AL		35615-0000	LEND AMERICA	FNF SERVICING INC	8/13/2009	\$ 646.95	2008-07-14				
	RICHMOND		VA		23224-3419	LEND AMERICA	FNF SERVICING INC	8/13/2009	\$ 669.38	2009-04-30				
	MIDLOTHIAN		TX		76065-6786	LEND AMERICA	FNF SERVICING INC	8/13/2009	\$ 664.49	2009-05-01			\$750.00	
	MASTIC		NY		11950-2804	LEND AMERICA	FNF SERVICING INC	8/13/2009	\$ 656.14	2009-01-26				
	HILLSBOROUGH		NJ		08844-5029	LEND AMERICA	FNF SERVICING INC	8/18/2009	\$ 1,168.80	2009-02-12				
	FREELAND		PA		18224-1405	LEND AMERICA	FNF SERVICING INC	8/24/2009	\$ 1,861.30	2009-03-07				
	HAMBURG		NJ		07419-9723	LEND AMERICA	WELLS FARGO BANK NA	8/25/2009	\$ 1,556.44	2009-02-12			\$16,421.43	
	MONTGOMERY		AL		36117-2934	LEND AMERICA	FNF SERVICING INC	8/31/2009	\$ 1,381.69	2008-04-15			\$750.00	
	BARABOO		WI		53013-9498	LEND AMERICA	GMAC MORTGAGE LLC	9/1/2009	\$ 1,275.09	2009-02-27				
	DAUBERVILLE		PA		19533-8907	LEND AMERICA	FNF SERVICING INC	9/1/2009	\$ 694.63	2008-08-22				
	SUMTER		SC		29154-1038	LEND AMERICA	FNF SERVICING INC	9/8/2009	\$ 1,150.13	2009-01-02				
	LAWRENCEVILLE		GA		30044-3206	LEND AMERICA	GMAC MORTGAGE LLC	9/10/2009	\$ 2,059.15	2008-09-19				
	HUNTINGTON		NY		11743-4106	LEND AMERICA	GMAC MORTGAGE LLC	9/11/2009	\$ 950.00	2008-07-14				
	JAMAICA		NY		11429-2223	LEND AMERICA	JPMORGAN CHASE BANK NA	9/18/2009	\$ 1,063.19	2008-09-10				
	HIGH POINT		NC		27262-7932	LEND AMERICA	FNF SERVICING INC	9/28/2009	\$ 2,417.17	2008-04-07				
	DARBY		PA		19023-3902	LEND AMERICA	JPMORGAN CHASE BANK NA	9/29/2009	\$ 2,724.31	2009-04-23				
	BASTROP		LA		71220-1863	LEND AMERICA	FNF SERVICING INC	9/30/2009	\$ 770.75	2008-07-07			\$750.00	
	BAY CITY		MI		48708-6021	LEND AMERICA	FNF SERVICING INC	10/19/2009	\$ 1,137.15	2009-05-18				
	WESTOVER		MD		21871-3470	LEND AMERICA	FNF SERVICING INC	10/28/2009	\$ 406.86	2009-03-23				
	HASLET		TX		76052-4842	LEND AMERICA	FNF SERVICING INC	11/5/2009	\$ 874.76	2009-05-22				
	THORNDALE		PA		19372-1043	LEND AMERICA	JPMORGAN CHASE BANK NA	3/11/2010	\$ 1,567.08	2009-04-30			\$42,677.89	
	MATTHEWS		NC		28105-4585	LEND AMERICA	FNF SERVICING INC	4/13/2010	\$ 979.34	2008-05-30				
							GMAC MORTGAGE LLC	6/23/2010	unknown	2009-02-13				
								6/28/2010	unknown	2008-11-20			\$1,000.00	

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Exh D Franklin First EMGs

Case Number	Borrower Name	Property Street	Property City	Property State	Property Zip	Originator	Current Servicer	EMG Date (File Closed / Former Serv)	EMG Amount	Closing Date	Total Claim	Claims Process Date	Loss Mitigation Cost to HUD	Profit or Loss on Sale of HUD Property
		STAFFORD SPRINGS	CT		06076-1617	FRANKLIN FIRST FINANCIAL LTD	BANK OF AMERICA NA CHARLOTTE	2/23/2009	\$ 2,540.00	2007-10-12	\$ 165,589.51	2012-04-10		-\$149,988.00
		COCOA	FL		32922-6766	FRANKLIN FIRST FINANCIAL LTD	BANK OF AMERICA NA CHARLOTTE	2/23/2009	\$ 2,441.38	2008-02-04	\$ 185,378.99	2012-08-16		-\$125,421.00
		GRAY	GA		31032-6217	FRANKLIN FIRST FINANCIAL LTD	JPMORGAN CHASE BANK NA	2/23/2009	\$ 1,398.22	2008-08-28				
		CRANESVILLE	PA		16410-9638	FRANKLIN FIRST FINANCIAL LTD	BANK OF AMERICA NA CHARLOTTE	2/24/2009	\$ 1,106.63	2007-10-12				
		WARETOWN	NJ		08758-2933	FRANKLIN FIRST FINANCIAL LTD	BANK OF AMERICA NA CHARLOTTE	2/24/2009	\$ 3,309.50	2007-12-03				
		LAWSON	FL		08045-1037	FRANKLIN FIRST FINANCIAL LTD	BANK OF AMERICA NA CHARLOTTE	2/24/2009	\$ 7,638.69	2008-05-08				
		JACKSONVILLE	FL		32254-1750	FRANKLIN FIRST FINANCIAL LTD	BANK OF AMERICA NA CHARLOTTE	2/24/2009	\$ 661.28	2008-03-10				
		KANSAS CITY	MO		64157-1026	FRANKLIN FIRST FINANCIAL LTD	CHASE HOME FINANCE LLC	3/2/2009	\$ 3,699.13	2008-03-10	\$ 158,173.67	2009-09-01		-\$53,296.00
		CANDLER	NC		28715-8558	FRANKLIN FIRST FINANCIAL LTD	BANK OF AMERICA NA CHARLOTTE	3/2/2009	\$ 1,913.20	2008-03-10	\$ 133,828.43	2011-10-24		-\$75,382.00
		MOULTRIE	GA		31768-6839	FRANKLIN FIRST FINANCIAL LTD	JPMORGAN CHASE BANK NA	3/2/2009	\$ 2,416.82	2008-02-05	\$ 156,646.50	2013-04-10		-\$38,410.00
		WINDSOR	NC		27983-7415	FRANKLIN FIRST FINANCIAL LTD	BANK OF AMERICA NA CHARLOTTE	3/2/2009	\$ 1,973.72	2008-02-28				
		CLINTON	MD		20735-3949	FRANKLIN FIRST FINANCIAL LTD	JPMORGAN CHASE BANK NA	3/2/2009	\$ 2,468.27	2008-01-24				
		LOGANVILLE	GA		30052-6774	FRANKLIN FIRST FINANCIAL LTD	CHASE HOME FINANCE LLC	3/2/2009	\$ 1,995.63	2008-03-18	\$ 159,053.06	2010-11-15		
		WHITE HALL	OR		71602-9628	FRANKLIN FIRST FINANCIAL LTD	JPMORGAN CHASE BANK NA	3/2/2009	\$ 3,006.42	2008-03-19				
		PORTLAND	OR		97230-3365	FRANKLIN FIRST FINANCIAL LTD	JPMORGAN CHASE BANK NA	3/2/2009	\$ 1,814.79	2008-02-11				
		PENNSAUKEN	NJ		08109-1418	FRANKLIN FIRST FINANCIAL LTD	BANK OF AMERICA NA CHARLOTTE	3/2/2009	\$ 4,456.32	2008-03-17				
		PIKESVILLE	MD		21208-6401	FRANKLIN FIRST FINANCIAL LTD	JPMORGAN CHASE BANK NA	3/2/2009	\$ 1,827.17	2008-02-21				
		MIAMI	FL		33177-6429	FRANKLIN FIRST FINANCIAL LTD	BANK OF AMERICA NA CHARLOTTE	3/2/2009	\$ 4,868.34	2008-04-02				
		MYRTLE BEACH	SC		29579-1748	FRANKLIN FIRST FINANCIAL LTD	JPMORGAN CHASE BANK NA	3/2/2009	\$ 4,763.00	2008-04-14				
		BROOKLYN	NY		11212-0000	FRANKLIN FIRST FINANCIAL LTD	BANK OF AMERICA NA CHARLOTTE	3/2/2009	\$ 2,807.74	2008-02-28				
		CARTERSVILLE	GA		30120-5400	FRANKLIN FIRST FINANCIAL LTD	BANK OF AMERICA NA CHARLOTTE	3/2/2009	\$ 1,047.29	2008-02-25				
		PHILADELPHIA	PA		19141-3223	FRANKLIN FIRST FINANCIAL LTD	JPMORGAN CHASE BANK NA	3/2/2009	\$ 2,159.96	2007-12-05	\$ 149,442.94	2010-05-04		-\$91,287.00
		SAINT ANSGAR	IA		50472-8544	FRANKLIN FIRST FINANCIAL LTD	BAC HOME LOANS SERVING LP	3/2/2009	\$ 6,469.17	2007-11-21				
		HICKSVILLE	NY		11801-3108	FRANKLIN FIRST FINANCIAL LTD	BANK OF AMERICA NA CHARLOTTE	3/2/2009	\$ 4,061.81	2008-05-16	\$ 186,606.52	2010-10-04		
		CLEMENTON	NJ		08021-4142	FRANKLIN FIRST FINANCIAL LTD	BANK OF AMERICA NA CHARLOTTE	3/2/2009	\$ 3,651.17	2008-08-18	\$ 146,349.83	2013-07-24		
		SAINT JAMES	NY		11780-3042	FRANKLIN FIRST FINANCIAL LTD	JPMORGAN CHASE BANK NA	3/2/2009	\$ 2,393.07	2008-07-25	\$ 67,702.94	2014-01-24		
		LIVERPOOL	NY		11780-3042	FRANKLIN FIRST FINANCIAL LTD	BANK OF AMERICA NA CHARLOTTE	3/2/2009	\$ 3,277.20	2008-02-27				
		BROOKLYN	NY		11090-1555	FRANKLIN FIRST FINANCIAL LTD	JPMORGAN CHASE BANK NA	3/2/2009	\$ 4,061.81	2008-05-16	\$ 900.00			
		POOLER	GA		31322-4928	FRANKLIN FIRST FINANCIAL LTD	BANK OF AMERICA NA CHARLOTTE	3/2/2009	\$ 2,326.72	2008-02-28				
		BRIDGETON	NJ		08302-2031	FRANKLIN FIRST FINANCIAL LTD	MIDFIRST BANK	3/2/2009	\$ 3,651.17	2008-08-18				
		NEWARK	NJ		07104-1901	FRANKLIN FIRST FINANCIAL LTD	BANK OF AMERICA NA CHARLOTTE	3/2/2009	\$ 2,393.07	2008-07-31	\$ 11,089.51			
		STATEN ISLAND	NY		10304-4814	FRANKLIN FIRST FINANCIAL LTD	BAC HOME LOANS SERVING LP	3/2/2009	\$ 2,774.61	2008-07-18				
		READING	PA		19605-0000	FRANKLIN FIRST FINANCIAL LTD	BANK OF AMERICA NA CHARLOTTE	3/2/2009	\$ 1,836.65	2007-07-31	\$ 280,544.52	2010-09-03		
		PLAINFIELD	NJ		07060-2207	FRANKLIN FIRST FINANCIAL LTD	BANK OF AMERICA NA CHARLOTTE	3/2/2009	\$ 2,474.84	2007-08-16				
		RALEIGH	NC		27603-9683	FRANKLIN FIRST FINANCIAL LTD	BANK OF AMERICA NA CHARLOTTE	3/2/2009	\$ 5,866.00	2008-07-25				
		RODGESVILLE	SC		29472-5850	FRANKLIN FIRST FINANCIAL LTD	BANK OF AMERICA NA CHARLOTTE	3/2/2009	\$ 1,260.56	2007-08-17	\$ 175,043.39	2013-07-12		
		SEASIDE HEIGHTS	NJ		07510-0000	FRANKLIN FIRST FINANCIAL LTD	BANK OF AMERICA NA CHARLOTTE	3/2/2009	\$ 1,311.01	2007-09-24	\$ 900.00			
		HARTWICK	NY		13348-0000	FRANKLIN FIRST FINANCIAL LTD	BANK OF AMERICA NA CHARLOTTE	3/2/2009	\$ 2,689.41	2008-07-30	\$ 900.00			
		YORKTOWN HEIGHTS	NY		10598-2208	FRANKLIN FIRST FINANCIAL LTD	BANK OF AMERICA NA CHARLOTTE	3/2/2009	\$ 3,298.28	2008-08-05	\$ 401,128.58	2013-05-20		
		WINTER HAVEN	FL		33884-3093	FRANKLIN FIRST FINANCIAL LTD	BANK OF AMERICA NA CHARLOTTE	3/2/2009	\$ 3,951.81	2007-09-25				
		GARDINER	ME		04345-2022	FRANKLIN FIRST FINANCIAL LTD	BANK OF AMERICA NA CHARLOTTE	3/2/2009	\$ 2,855.43	2008-09-16	\$ 294,363.18	2012-06-07		-\$171,095.00
		ONECHOEBEE	FL		34974-5001	FRANKLIN FIRST FINANCIAL LTD	WELLS FARGO BANK NA	3/2/2009	\$ 3,764.12	2007-12-10	\$ 70,970.48	2010-05-17		
		TRENTON	NJ		08618-4629	FRANKLIN FIRST FINANCIAL LTD	WELLS FARGO BANK NA	3/2/2009	\$ 2,080.74	2007-12-05				
		AUGUSTA	GA		30907-3011	FRANKLIN FIRST FINANCIAL LTD	WELLS FARGO BANK NA	3/2/2009	\$ 1,304.09	2007-10-17				
		DOVER	DE		19901-4057	FRANKLIN FIRST FINANCIAL LTD	WELLS FARGO BANK NA	3/2/2009	\$ 2,515.00	2007-11-30				
		EAST ORANGE	NJ		07017-4640	FRANKLIN FIRST FINANCIAL LTD	WELLS FARGO BANK NA	3/2/2009	\$ 6,389.30	2007-11-21	\$ 382,043.27	2012-12-11		
		DURHAM	NC		27704-2302	FRANKLIN FIRST FINANCIAL LTD	WELLS FARGO BANK NA	3/2/2009	\$ 2,331.98	2008-03-20	\$ 66,752.23	2013-08-26		
		WALSBURG	CO		81089-1330	FRANKLIN FIRST FINANCIAL LTD	WELLS FARGO BANK NA	3/2/2009	\$ 1,022.20	2007-11-30				
		LINN GROVE	IA		51033-7542	FRANKLIN FIRST FINANCIAL LTD	BANK OF AMERICA NA CHARLOTTE	3/2/2009	\$ 1,532.42	2007-12-17				
		UNION	SC		29379-9797	FRANKLIN FIRST FINANCIAL LTD	WELLS FARGO BANK NA	3/2/2009	\$ 1,199.00	2008-03-31				
		HUDSON	NY		12534-3253	FRANKLIN FIRST FINANCIAL LTD	BANK OF AMERICA NA CHARLOTTE	3/2/2009	\$ 1,391.37	2007-12-26				
		HAWTHORNE	NJ		07056-3604	FRANKLIN FIRST FINANCIAL LTD	BANK OF AMERICA NA CHARLOTTE	3/2/2009	\$ 4,184.78	2007-12-26				
		CARNEY'S POINT	NJ		08069-1551	FRANKLIN FIRST FINANCIAL LTD	BANK OF AMERICA NA CHARLOTTE	3/2/2009	\$ 2,776.66	2007-12-11				
		PALATKA	FL		32177-6425	FRANKLIN FIRST FINANCIAL LTD	BANK OF AMERICA NA CHARLOTTE	3/2/2009	\$ 1,306.33	2007-12-11				
		LITTLE ROCK	AR		72204-6859	FRANKLIN FIRST FINANCIAL LTD	WELLS FARGO BANK NA	3/2/2009	\$ 2,899.98	2008-04-14				
		BALTIMORE	MD		21229-4541	FRANKLIN FIRST FINANCIAL LTD	BANK OF AMERICA NA CHARLOTTE	3/2/2009	\$ 1,158.18	2007-12-31	\$ 157,063.67	2014-01-17		
		FORT MYERS	FL		33967-7208	FRANKLIN FIRST FINANCIAL LTD	BANK OF AMERICA NA CHARLOTTE	3/2/2009	\$ 2,006.71	2008-01-25				
		STEM	NC		27581-9516	FRANKLIN FIRST FINANCIAL LTD	WELLS FARGO BANK NA	3/2/2009	\$ 1,298.86	2008-04-29				
		GREENWOOD LAKE	NY		10925-4210	FRANKLIN FIRST FINANCIAL LTD	BANK OF AMERICA NA CHARLOTTE	3/2/2009	\$ 1,790.37	2008-01-14	\$ 240,862.49	2014-02-03		2,875.00
		AVERTON PARK	NY		12018-2320	FRANKLIN FIRST FINANCIAL LTD	BANK OF AMERICA NA CHARLOTTE	3/2/2009	\$ 1,319.28	2008-01-18				
		CHERRY HILL	NJ		08002-3426	FRANKLIN FIRST FINANCIAL LTD	WELLS FARGO BANK NA	3/2/2009	\$ 6,094.20	2008-05-14	\$ 472,027.77	2013-09-26		900.00
		ORLANDO	FL		32812-8878	FRANKLIN FIRST FINANCIAL LTD	BANK OF AMERICA NA CHARLOTTE	3/2/2009	\$ 3,247.38	2007-10-10	\$ 195,738.79	2013-05-17		900.00
		NEW CASTLE	DE		19720-5164	FRANKLIN FIRST FINANCIAL LTD	BANK OF AMERICA NA CHARLOTTE	3/2/2009	\$ 3,242.06	2007-12-20	\$ 244,174.02	2014-02-18		750.00
		YOUNG HARRIS	GA		30582-2129	FRANKLIN FIRST FINANCIAL LTD	WELLS FARGO BANK NA	3/16/2009	\$ 4,525.92	2008-03-31	\$ 176,806.87	2012-04-18		900.00
		CHALFONT	PA		18914-1523	FRANKLIN FIRST FINANCIAL LTD	JPMORGAN CHASE BANK NA	3/31/2009	\$ 3,257.12	2008-01-02				
		LEVITTOWN	PA		19055-2115	FRANKLIN FIRST FINANCIAL LTD	JPMORGAN CHASE BANK NA	3/31/2009	\$ 3,995.94	2008-01-29				\$ 59,364.98

Exh D Franklin First EMGs

Case Number	Borrower Name	Property Street	Property City	Property State	Property Zip	Originator	Current Servicer	EMG Date (If Available)	EMG Amount	Closing Date	Total Claim	Claims Process Date	Loss Mitigation Cost to HUD	Profit or Loss on Sale of HUD Property
			KENNESAW	GA	30152-5850	FRANKLIN FIRST FINANCIAL LTD	JPMORGAN CHASE BANK NA	3/31/2009	\$ 4,698.46	2008-03-19	\$		\$ 845.00	
	ROCKAWAY PARK		JACKSONVILLE	FL	11694-1843	FRANKLIN FIRST FINANCIAL LTD	JPMORGAN CHASE BANK NA	3/31/2009	\$ 3,913.22	2008-04-04				
	MIDDLETOWN		FAIRBANKS	AK	99701-6773	FRANKLIN FIRST FINANCIAL LTD	JPMORGAN CHASE BANK NA	3/31/2009	\$ 1,741.56	2008-05-12	\$ 128,838.57	2014-01-09		
	MASTIC		NESCONSET	NY	11950-2106	FRANKLIN FIRST FINANCIAL LTD	JPMORGAN CHASE BANK NA	3/31/2009	\$ 4,766.84	2008-10-22			\$ 950.00	
	PITTSBURGH		MAHWAH	PA	11767-2020	FRANKLIN FIRST FINANCIAL LTD	JPMORGAN CHASE BANK NA	3/31/2009	\$ 5,269.42	2008-11-14			\$ 950.00	
	BORDENTOWN		LEBANON	NJ	07430-1712	FRANKLIN FIRST FINANCIAL LTD	JPMORGAN CHASE BANK NA	3/31/2009	\$ 1,153.36	2007-11-30			\$ 1,500.00	
	HOLIDAYSBURG		SICKLERVILLE	PA	17046-4279	FRANKLIN FIRST FINANCIAL LTD	JPMORGAN CHASE BANK NA	3/31/2009	\$ 1,070.39	2008-01-03			\$ 4,327.64	
	WETUMPKA		WETUMPKA	AL	08081-3202	FRANKLIN FIRST FINANCIAL LTD	CITIMORTGAGE INC	3/31/2009	\$ 8,724.64	2008-04-15			\$ 173,792.57	
	LINCOLNTON		MOUNT EPHRAIM	NC	28092-8503	FRANKLIN FIRST FINANCIAL LTD	CITIMORTGAGE INC	3/31/2009	\$ 7,367.65	2008-05-09			\$ 1,625.00	
	ORLANDO		JACKSONVILLE	FL	32825-5630	FRANKLIN FIRST FINANCIAL LTD	BANK OF AMERICA NA CHARLOTTE	3/31/2009	\$ 23,047.70	2008-06-13	\$ 152,797.85	2010-09-30		\$ 750.00
	BROOKLYN		BROOKLYN	NY	11738-1419	FRANKLIN FIRST FINANCIAL LTD	BANK OF AMERICA NA CHARLOTTE	3/31/2009	\$ 1,666.58	2007-08-20	\$ 132,629.60	2014-06-20		\$-141,160.00
	BRIDGEPORT		WYOMING	WY	21225-3719	FRANKLIN FIRST FINANCIAL LTD	BANK OF AMERICA NA CHARLOTTE	3/31/2009	\$ 970.12	2007-09-28	\$ 209,228.01	2013-05-20		
	ATHENS		DISTRICT HEIGHTS	GA	30605-5719	FRANKLIN FIRST FINANCIAL LTD	BANK OF AMERICA NA CHARLOTTE	3/31/2009	\$ 3,378.78	2007-12-19			\$ 1,100.00	
	LANGHORNE		MOUNT VERNON	PA	19047-1012	FRANKLIN FIRST FINANCIAL LTD	BANK OF AMERICA NA CHARLOTTE	3/31/2009	\$ 2,237.84	2007-12-31			\$ 900.00	
	SAVANNAH		WASHINGTON	GA	30419-9711	FRANKLIN FIRST FINANCIAL LTD	BANK OF AMERICA NA CHARLOTTE	3/31/2009	\$ 4,525.34	2008-02-08	\$ 105,537.20			
	HATFIELD		MIDDLETOWN	NY	10550-2966	FRANKLIN FIRST FINANCIAL LTD	BANK OF AMERICA NA CHARLOTTE	3/31/2009	\$ 2,636.52	2008-02-22	\$ 278,631.67	2013-05-31		
	EPHRAATA		LITTLE FALLS	PA	17522-2054	FRANKLIN FIRST FINANCIAL LTD	BANK OF AMERICA NA CHARLOTTE	3/31/2009	\$ 4,280.88	2008-04-02			\$ 900.00	
	MAYS LANDING		MAYS LANDING	NJ	08330-4936	FRANKLIN FIRST FINANCIAL LTD	BAC HOME LOANS SERVING LP	3/31/2009	\$ 1,217.92	2008-03-31	\$ 147,554.99	2010-09-13		
	MERIDIAN		ADAMSVILLE	AL	35005-2353	FRANKLIN FIRST FINANCIAL LTD	BAC HOME LOANS SERVING LP	3/31/2009	\$ 5,150.50	2008-05-05	\$ 345,040.93	2014-02-07		\$ 100.00
	JERSEY CITY		JERSEY CITY	NJ	07304-2335	FRANKLIN FIRST FINANCIAL LTD	BAC HOME LOANS SERVING LP	3/31/2009	\$ 2,029.45	2008-05-14	\$ 42,291.32	2010-04-21		
							BANK OF AMERICA NA CHARLOTTE	3/31/2009	\$ 4,554.21	2008-05-13				
							BANK OF AMERICA NA CHARLOTTE	3/31/2009	\$ 1,402.71	2008-06-05			\$ 900.00	
							BAC HOME LOANS SERVING LP	3/31/2009	\$ 2,649.14	2008-07-02				
							BANK OF AMERICA NA CHARLOTTE	3/31/2009	\$ 2,532.00	2008-06-30	\$ 274,841.46	2013-05-14		
							BANK OF AMERICA NA CHARLOTTE	3/31/2009	\$ 1,920.53	2008-08-18				
							BANK OF AMERICA NA CHARLOTTE	3/31/2009	\$ 1,485.26	2008-09-03			\$ 8,288.00	
							BANK OF AMERICA NA CHARLOTTE	3/31/2009	\$ 8,156.90	2007-07-13				
							WELLS FARGO BANK NA	3/31/2009	\$ 3,073.56	2008-05-12	\$ 213,071.46	2010-12-16		\$-143,443.00
							BANK OF AMERICA NA CHARLOTTE	4/3/2009	\$ 2,766.19	2008-09-22			\$ 840.00	
							BANK OF AMERICA NA CHARLOTTE	11/13/2009	\$ 2,292.59	2009-03-31				

E

Exh E Intercontinental EMGs

Case Number	Borrower Name	Property Street	Property City	Property State	Property Zip	Originator	Current Servicer	EMG Date (File Created/Payment Sent)	EMG Amount	Closing Date	Total Claim	Claims Process Date	Loss Mitigation Cost to HUD	Profit or Loss on Sale of HUD Property
			RIDGEFIELD PARK	NI	07660-1304	INTERCONTINENTAL CAPITAL GROUP INC	CTIMORTGAGE INC	10/21/2008	\$ 1,000.00	2008-04-17	\$ 320,551.21	2010-12-01		-\$77,011.00
			INDIANAPOLIS	IN	46217-5065	INTERCONTINENTAL CAPITAL GROUP INC	CTIMORTGAGE INC	12/1/2008	\$ 1,170.00	2008-04-03	\$ 150,079.61	2010-09-21		
			IRVINGTON	NI	07111-3204	INTERCONTINENTAL CAPITAL GROUP INC	CTIMORTGAGE INC	12/1/2008	\$ 2,115.24	2007-03-26			\$1,625.00	
			CALVERTON	NY	11933-9784	INTERCONTINENTAL CAPITAL GROUP INC	CTIMORTGAGE INC	12/29/2008	\$ 2,381.50	2008-05-09				
			HYATTSVILLE	MD	20784-2512	INTERCONTINENTAL CAPITAL GROUP INC	PENNYMAC LOAN SERVICES LLC	1/28/2009	\$ 757.28	2008-03-21	\$ 359,179.54	2012-09-21		-\$288,713.00
			BROOKLYN	NY	11210-1940	INTERCONTINENTAL CAPITAL GROUP INC	CTIMORTGAGE INC	1/31/2009	\$ 4,228.09	2008-07-03			\$750.00	
			ABERDEEN	MD	21001-1815	INTERCONTINENTAL CAPITAL GROUP INC	MIDFIRST BANK	3/27/2009	\$ 4,179.72	2007-08-14				
			MINNEOLA	NY	11501-1422	INTERCONTINENTAL CAPITAL GROUP INC	CTIMORTGAGE INC	3/27/2009	\$ 4,171.98	2008-08-25				
			NEWARK	NI	07112-2117	INTERCONTINENTAL CAPITAL GROUP INC	CTIMORTGAGE INC	3/27/2009	\$ 2,371.82	2008-07-09				
			SADDLE BROOK	NI	07663-6030	INTERCONTINENTAL CAPITAL GROUP INC	CTIMORTGAGE INC	04/01/2008	\$ 3,324.05	2008-04-11	\$ 164,362.18	2009-12-17		
			COCOA	FL	32927-4868	INTERCONTINENTAL CAPITAL GROUP INC	FNF SERVICING INC	12/29/2008	\$ 990.58	2007-03-23	\$ 60,086.03	2010-07-13		-\$59,135.00

F

Ex F Mortgage Source EMGs

Case Number	Borrower Name	Property Street	Property City	Property State	Property Zip	Originator	Current Servicer	EMG Date (File Canceled / Payment Sent)	EMG Amount	Closing Date	Total Claim	Claims Process Date	Loss Mitigation Cost to HUD	Profit or Loss on Sale of HUD Property
		ELMONT	NY	11003-2616	MORTGAGE SOURCE LLC	BANK OF AMERICA NA CHARLOTTE		3/25/2009	\$ 2,630.45	2008-07-21				
		HOMESTEAD	FL	33033-3864	MORTGAGE SOURCE LLC	BANK OF AMERICA NA CHARLOTTE		3/30/2009	\$ 5,463.30	2008-10-10	\$ 192,205.05	2014-07-03		
		DUMONT	NJ	07628-3126	MORTGAGE SOURCE LLC	BANK OF AMERICA NA CHARLOTTE		3/30/2009	\$ 6,278.86	2008-09-03				
		VALLEY STREAM	NY	11580-3502	MORTGAGE SOURCE LLC	BANK OF AMERICA NA CHARLOTTE		3/30/2009	\$ 5,848.72	2008-10-08			\$110,457.21	
		MONTPELIER	VA	23192-0000	MORTGAGE SOURCE LLC	BANK OF AMERICA NA CHARLOTTE		3/30/2009	\$ 2,847.36	2008-11-12	\$ 183,470.45	2013-03-05		-\$66,940.00

G

Exh G Continental Mrtg EMGs

Case Number	Borrower Name	Property Street	Property City	Property State	Property Zip	Originator	Current Servicer	EMG Date File Closed / Payment Sent	EMG Amount	Closing Date	Total Claim	Claims Process Date	Loss Mitigation Cost to HUD	Profit or Loss on Sale of HUD Property
		BRIDGEPORT	CT	06606-1906	CONTINENTAL MORTGAGE BANKERS	JPMORGAN CHASE BANK NA	12/31/2008 \$ 5,251.61	2007-07-13					\$750.00	
		WATERBURY	CT	06710-1830	CONTINENTAL MORTGAGE BANKERS	JPMORGAN CHASE BANK NA	12/31/2008 \$ 6,101.37	2007-01-26						
		BROOK	NY	10452-3619	CONTINENTAL MORTGAGE BANKERS	WELLS FARGO BANK NA	12/31/2008 \$ 9,992.82	2008-03-17						
		SHELTON	CT	06484-2315	CONTINENTAL MORTGAGE BANKERS	WELLS FARGO BANK NA	12/31/2008 \$ 5,195.11	2008-03-19					\$1,200.00	
		CENTRAL ISLIP	NY	11722-4734	CONTINENTAL MORTGAGE BANKERS	WELLS FARGO BANK NA	12/31/2008 unknown	2008-04-01					\$750.00	
		MASTIC BEACH	NY	11951-4508	CONTINENTAL MORTGAGE BANKERS	WELLS FARGO BANK NA	12/31/2008 \$ 2,830.99	2008-01-23						
		FAR ROCKAWAY	NY	11692-1310	CONTINENTAL MORTGAGE BANKERS	WELLS FARGO BANK NA	1/29/2009 \$ 1,433.51	2007-06-08					\$750.00	
		DERBY	CT	64180-0000	CONTINENTAL MORTGAGE BANKERS	WELLS FARGO BANK NA	2/11/2009 \$ 2,792.17	2008-03-17					\$1,875.00	

H

Ex H Somerset Investors EMGs

Case Number	Borrower Name	Property Street	Property City	Property State	Property Zip	Originator	Current Servicer	EMG Date (file dated, Payment sent)	EMG Amount	Closing Date	Total Claim	Claims Process Date	Loss Mitigation Cost to HUD	Profit or Loss on Sale of HUD Property
			BRONX	NY	10469-5229	SOMERSET INVESTORS CORP	BANK OF AMERICA NA CHARLOTTE	1/7/2008, 1/8/2008 & 12/15/2008	\$ 3,480.74	2008-01-23			\$900.00	
		PORT JERVIS	NY	12771-1211	SOMERSET INVESTORS CORP	BANK OF AMERICA NA CHARLOTTE	BANK OF AMERICA NA CHARLOTTE	12/16/2008	\$ 1,768.48	2007-08-30			\$900.00	
		BAY SHORE	NY	11706-7211	SOMERSET INVESTORS CORP	BANK OF AMERICA NA CHARLOTTE	BANK OF AMERICA NA CHARLOTTE	12/16/2008	\$ 5,396.48	2007-09-29	\$ 340,698.89	2013-05-14		
		MILFORD	PA	18337-9016	SOMERSET INVESTORS CORP	JP MORGAN CHASE BANK NA	JP MORGAN CHASE BANK NA	12/31/2008	\$ 2,210.68	2008-03-26	\$ 152,115.35	2012-02-10	\$750.00	
		JAMAICA	NY	11436-1543	SOMERSET INVESTORS CORP	BANK OF AMERICA NA CHARLOTTE	BANK OF AMERICA NA CHARLOTTE	1/29/2009	\$ 2,797.33	2007-10-31			\$900.00	
		SELDEN	NY	11784-3228	SOMERSET INVESTORS CORP	BANK OF AMERICA NA CHARLOTTE	BANK OF AMERICA NA CHARLOTTE	1/29/2009	\$ 2,452.04	2008-05-23	\$ 348,506.01	2013-05-22		
		PAWTHUCKET	RI	02860-5808	SOMERSET INVESTORS CORP	CHASE HOME FINANCE LLC	CHASE HOME FINANCE LLC	1/31/2009	\$ 3,889.06	2008-03-28	\$ 126,453.47	2010-06-17	\$17,865.51	
		BELLEFONTE	PA	16823-6414	SOMERSET INVESTORS CORP	JP MORGAN CHASE BANK NA	JP MORGAN CHASE BANK NA	1/31/2009	\$ 1,464.94	2008-01-18				
		AMITY HARBOR	NY	11701-4102	SOMERSET INVESTORS CORP	JP MORGAN CHASE BANK NA	JP MORGAN CHASE BANK NA	1/31/2009	\$ 5,546.72	2008-02-07			\$950.00	
		MASSAPEQUA	NY	11758-2145	SOMERSET INVESTORS CORP	WELLS FARGO BANK NA	WELLS FARGO BANK NA	1/31/2009	\$ 3,550.80	2007-11-27				
		JAMAICA	NY	11436-2020	SOMERSET INVESTORS CORP	JP MORGAN CHASE BANK NA	JP MORGAN CHASE BANK NA	2/12/2009	\$ 5,166.00	2008-03-25	\$ 376,103.71	2013-08-08		
		BROOKLYN	NY	11233-2012	SOMERSET INVESTORS CORP	BANK OF AMERICA NA CHARLOTTE	BANK OF AMERICA NA CHARLOTTE	2/18/2009	\$ 3,922.83	2008-05-31				
		TROY	NY	12180-1706	SOMERSET INVESTORS CORP	BANK OF AMERICA NA CHARLOTTE	BANK OF AMERICA NA CHARLOTTE	2/19/2009	\$ 1,705.79	2008-04-08			\$21,883.11	
		SAYVILLE	NY	11782-2305	SOMERSET INVESTORS CORP	CITIMORTGAGE INC	CITIMORTGAGE INC	2/19/2009	\$ 6,129.46	2008-08-30				
		BELLEVILLE	NJ	07109-1322	SOMERSET INVESTORS CORP	JP MORGAN CHASE BANK NA	JP MORGAN CHASE BANK NA	2/20/2009	\$ 5,370.78	2008-02-29				
		NAUGATUCK	CT	06770-3313	SOMERSET INVESTORS CORP	JP MORGAN CHASE BANK NA	JP MORGAN CHASE BANK NA	2/24/2009	\$ 6,167.27	2007-11-15	\$ 245,157.00	2010-07-06	\$921.11	
		WILLOW GROVE	PA	19090-3957	SOMERSET INVESTORS CORP	BAC HOME LOANS SERVICING LP	BAC HOME LOANS SERVICING LP	3/6/2009	\$ 3,799.04	2007-12-26	\$ 245,157.00	2010-07-06		-\$142,616.00
		FLUSHING	NY	11358-1425	SOMERSET INVESTORS CORP	FNF SERVICING INC	FNF SERVICING INC	3/12/2009	\$ 7,132.72	2008-08-09				
		MATAWAN	NJ	07747-9617	SOMERSET INVESTORS CORP	JP MORGAN CHASE BANK NA	JP MORGAN CHASE BANK NA	3/23/2009	\$ 3,502.26	2008-01-24	\$ 11,606.10		\$11,606.10	
		AMITY HARBOR	NY	11701-4006	SOMERSET INVESTORS CORP	JP MORGAN CHASE BANK NA	JP MORGAN CHASE BANK NA	3/23/2009	\$ 6,500.14	2007-11-26				
		HURLOCK	MD	21643-3724	SOMERSET INVESTORS CORP	CITIMORTGAGE INC	CITIMORTGAGE INC	3/27/2009	\$ 3,885.20	2008-03-28	\$ 290,402.65	2011-02-28		
		BRICK	NJ	08724-7155	SOMERSET INVESTORS CORP	BANK OF AMERICA NA CHARLOTTE	BANK OF AMERICA NA CHARLOTTE	3/30/2009	\$ 1,478.67	2007-11-29			\$900.00	
		STATEN ISLAND	NY	10304-1813	SOMERSET INVESTORS CORP	BANK OF AMERICA NA CHARLOTTE	BANK OF AMERICA NA CHARLOTTE	3/30/2009	\$ 5,788.90	2007-10-29			\$2,000.00	
		BROCKTON	MA	02301-1428	SOMERSET INVESTORS CORP	CITIMORTGAGE INC	CITIMORTGAGE INC	3/30/2009	\$ 2,672.38	2007-12-11				
		BROOKLYN	NY	11236-1406	SOMERSET INVESTORS CORP	WELLS FARGO BANK NA	WELLS FARGO BANK NA	3/30/2009	\$ 11,457.36	2008-04-28			\$950.00	
		CORAM	NY	11727-3544	SOMERSET INVESTORS CORP	JP MORGAN CHASE BANK NA	JP MORGAN CHASE BANK NA	3/30/2009	\$ 6,771.88	2007-12-31	\$ 493,052.22	2014-02-20		
		VIRGINIA BEACH	VA	23464-6484	SOMERSET INVESTORS CORP	BAC HOME LOANS SERVICING LP	BAC HOME LOANS SERVICING LP	5/27/2009	\$ 957.81	2009-01-30	\$ 144,801.09	2010-04-20		-\$88,860.00
		CENTRAL ISIP	NY	11722-4327	SOMERSET INVESTORS CORP	BANK OF AMERICA NA CHARLOTTE	BANK OF AMERICA NA CHARLOTTE	12/29/2009	\$ 2,896.81	2007-09-12				
		VOORHEESVILLE	NY	12186-6610	SOMERSET INVESTORS CORP	BANK OF AMERICA NA CHARLOTTE	BANK OF AMERICA NA CHARLOTTE	01/29/2009	\$ 1,834.71	2008-01-14			\$845.00	
		LINDENHURST	NY	11757-3747	SOMERSET INVESTORS CORP	BANK OF AMERICA NA CHARLOTTE	BANK OF AMERICA NA CHARLOTTE	01/31/2009	\$ 5,865.00	2008-02-19			\$12,318.73	
		PORT JERVIS	NY	12771-5110	SOMERSET INVESTORS CORP	BANK OF AMERICA NA CHARLOTTE	BANK OF AMERICA NA CHARLOTTE	01/31/2009	\$ 1,484.23	2007-06-29			\$900.00	
		HUDSON	FL	34669-3779	SOMERSET INVESTORS CORP	JP MORGAN CHASE BANK NA	JP MORGAN CHASE BANK NA	01/31/2009	\$ 2,930.52	2007-11-30			\$750.00	
		CATONSVILLE	MD	21228-2800	SOMERSET INVESTORS CORP	WELLS FARGO BANK NA	WELLS FARGO BANK NA	02/05/2009	\$ 6,334.64	2008-01-31			\$1,000.00	
		BROOKLYN	NY	11212-7134	SOMERSET INVESTORS CORP	JP MORGAN CHASE BANK NA	JP MORGAN CHASE BANK NA	02/09/2009	\$ 3,650.98	2008-04-18				
		OGDENSBURG	NY	13669-5306	SOMERSET INVESTORS CORP	BANK OF AMERICA NA CHARLOTTE	BANK OF AMERICA NA CHARLOTTE	12/31/2008	\$ 1,268.34	2007-10-13				
		HAMDEN	CT	06514-1615	SOMERSET INVESTORS CORP	JP MORGAN CHASE BANK NA	JP MORGAN CHASE BANK NA	12/31/2008	\$ 2,104.05	2008-02-06				
		CLIFTON SPRINGS	NY	14432-9327	SOMERSET INVESTORS CORP	WELLS FARGO BANK NA	WELLS FARGO BANK NA	12/31/2008	\$ 1,263.64	2008-01-09				
		JUPITER	FL	33458-0000	SOMERSET INVESTORS CORP	BAC HOME LOANS SERVICING LP	BAC HOME LOANS SERVICING LP	1/29/2009 & 2/26/2009	\$ 1,365.92	2008-08-25	\$ 93,140.11	2011-04-26	\$845.00	
		SPRINGFIELD GARDENS	NY	11413-2831	SOMERSET INVESTORS CORP	BANK OF AMERICA NA CHARLOTTE	BANK OF AMERICA NA CHARLOTTE	1/29/2009 & 2/26/2009	\$ 2,507.73	2008-02-29			\$900.00	
		BAY SHORE	NY	11706-7207	SOMERSET INVESTORS CORP	BANK OF AMERICA NA CHARLOTTE	BANK OF AMERICA NA CHARLOTTE	1/29/2009 & 3/27/2009	\$ 2,662.60	2008-02-29				

CIVIL COVER SHEET

SUMMONS ISSUED

The JS 44 civil cover sheet and the information contained herein neither replace nor supplement the filing and service of pleadings or other papers as required by law, except as provided by local rules of court. This form, approved by the Judicial Conference of the United States in September 1974, is required for the use of the Clerk of Court for the purpose of initiating the civil docket sheet. (SEE INSTRUCTIONS ON NEXT PAGE OF THIS FORM.)

I. (a) PLAINTIFFS

United States of America

(b) County of Residence of First Listed Plaintiff

(EXCEPT IN U.S. PLAINTIFF CASES)

CV 15 5576

(c) Attorneys (Firm Name, Address, and Telephone Number)

Edward Newman, John Vagelatos, Robert Schumacher
United States Attorney's Office, Eastern District of New York,
271 Cadman Plaza East, Brooklyn, NY 11201, (718)254-7000

DEFENDANTS

Rainy Day Holdings, LLC, Rainy Day Foundation, Inc., Default Mitigation Services, LLC, Rick Del Sontro, Robert Clute, Michael Shrum, Chris Naillon, William (Chris) Hauver, Kelly Schwedland, Todd Ludlow et al.

County of Residence of First Listed Defendant Meridian

(IN U.S. PLAINTIFF CASES ONLY)

NOTE: IN LAND CONDEMNATION CASES, USE THE LOCATION OF THE TRACT OF LAND INVOLVED.

Attorneys (If Known)

II. BASIS OF JURISDICTION (Place an "X" in One Box Only)

☒ 1 U.S. Government Plaintiff☐ 3 Federal Question (U.S. Government Not a Party)☐ 2 U.S. Government Defendant☐ 4 Diversity (Indicate Citizenship of Parties in Item III)

BIANCO, J.

BROWN, M. J.

III. CITIZENSHIP OF PRINCIPAL PARTIES (Place an "X" in One Box for Plaintiff (For Diversity Cases Only) One Box for Defendant)

	PTF	DEF		PTF	DEF
Citizen of This State	☐ 1	☐ 1	Incorporated or Principal Place of Business in This State	☐ 4	☐ 4
Citizen of Another State	☐ 2	☐ 2	Incorporated and Principal Place of Business in Another State	☐ 5	☐ 5
Citizen or Subject of a Foreign Country	☐ 3	☐ 3	Foreign National	☐ 6	☐ 6

IV. NATURE OF SUIT (Place an "X" in One Box Only)

☐ 110 Insurance
☐ 120 Marine
☐ 130 Miller Act
☐ 140 Negotiable Instrument
☐ 150 Recovery of Overpayment & Enforcement of Judgment
☐ 151 Medicare Act
☐ 152 Recovery of Defaulted Student Loans (Excludes Veterans)
☐ 153 Recovery of Overpayment of Veteran's Benefits
☐ 160 Stockholders' Suits
☐ 190 Other Contract
☐ 195 Contract Product Liability
☐ 196 Franchise

PERSONAL INJURY

☐ 310 Airplane
☐ 315 Airplane Product Liability
☐ 320 Assault, Libel & Slander
☐ 330 Federal Employers' Liability
☐ 340 Marine
☐ 345 Marine Product Liability
☐ 350 Motor Vehicle
☐ 355 Motor Vehicle Product Liability
☐ 360 Other Personal Injury
☐ 362 Personal Injury - Medical Malpractice

PERSONAL INJURY

☐ 365 Personal Injury - Product Liability
☐ 367 Health Care/Pharmaceutical Personal Injury Product Liability
☐ 368 Asbestos Personal Injury Product Liability

PERSONAL PROPERTY

☐ 370 Other Fraud
☐ 371 Truth in Lending
☐ 380 Other Personal Property Damage
☐ 385 Property Damage Product Liability

☐ 625 Drug Related Seizure of Property 21 USC 881
☐ 690 Other

☐ 422 Appeal 28 USC 158
☐ 423 Withdrawal 28 USC 157

☐ 820 Copyrights
☐ 830 Patent
☐ 840 Trademark

☐ 710 Fair Labor Standards Act
☐ 720 Labor/Management Relations
☐ 740 Railway Labor Act
☐ 751 Family and Medical Leave Act
☐ 790 Other Labor Litigation
☐ 791 Employee Retirement Income Security Act

☐ 861 HIA (1395ff)
☐ 862 Black Lung (923)
☐ 863 DIWC/DIWW (405(g))
☐ 864 SSID Title XVI
☐ 865 RSI (405(g))

☐ 870 Taxes (U.S. Plaintiff or Defendant)
☐ 871 IRS—Third Party 26 USC 7609

☐ 462 Naturalization Application
☐ 465 Other Immigration Actions

☐ 85 False Claims Act
☐ 400 State Reapportionment
☐ 410 Antitrust
☐ 430 Banks and Banking
☐ 450 Commerce
☐ 460 Deportation
☐ 470 Racketeer Influenced and Corrupt Organizations
☐ 480 Consumer Credit
☐ 490 Cable/Sat TV
☐ 850 Securities/Commodities/Exchange
☐ 890 Other Statutory Actions
☐ 891 Agricultural Acts
☐ 893 Environmental Matters
☐ 895 Freedom of Information Act
☐ 896 Arbitration
☐ 899 Administrative Procedure Act/Review or Appeal of Agency Decision
☐ 950 Constitutionality of State Statutes

V. ORIGIN (Place an "X" in One Box Only)

☒ 1 Original Proceeding☐ 2 Removed from State Court☐ 3 Remanded from Appellate Court☐ 4 Reinstated or Reopened☐ 5 Transferred from Another District (specify)☐ 6 Multidistrict Litigation

VI. CAUSE OF ACTION

Cite the U.S. Civil Statute under which you are filing (Do not cite jurisdictional statutes unless diversity):

31 USC § 3729 ("FCA"); 12 U.S.C. § 1833a ("FIRREA")

Brief description of cause:

Violations of FCA and FIRREA based on fraudulent manipulation of FHA mortgage insurance program.

VII. REQUESTED IN COMPLAINT:

☐ CHECK IF THIS IS A CLASS ACTION UNDER RULE 23, F.R.Cv.P.

DEMAND \$

CHECK YES only if demanded in complaint:

JURY DEMAND: ☐ Yes ☒ No

VIII. RELATED CASE(S) IF ANY

(See instructions):

JUDGE

DOCKET NUMBER

DATE

9/28/15

SIGNATURE OF ATTORNEY OF RECORD

[Signature]

FOR OFFICE USE ONLY

RECEIPT #

AMOUNT

APPLYING IFP

JUDGE

MAG. JUDGE

CERTIFICATION OF ARBITRATION ELIGIBILITY

Local Arbitration Rule 83.10 provides that with certain exceptions, actions seeking money damages only in an amount not in excess of \$150,000, exclusive of interest and costs, are eligible for compulsory arbitration. The amount of damages is presumed to be below the threshold amount unless a certification to the contrary is filed.

I, Edward K. Newman, counsel for the United States of America, do hereby certify that the above captioned civil action is ineligible for compulsory arbitration for the following reason(s):

- ☒ monetary damages sought are in excess of \$150,000, exclusive of interest and costs,
- ☐ the complaint seeks injunctive relief,
- ☐ the matter is otherwise ineligible for the following reason

DISCLOSURE STATEMENT - FEDERAL RULES CIVIL PROCEDURE 7.1

Identify any parent corporation and any publicly held corporation that owns 10% or more of its stocks:

RELATED CASE STATEMENT (Section VIII on the Front of this Form)

Please list all cases that are arguably related pursuant to Division of Business Rule 50.3.1 in Section VIII on the front of this form. Rule 50.3.1 (a) provides that "A civil case is "related" to another civil case for purposes of this guideline when, because of the similarity of facts and legal issues or because the cases arise from the same transactions or events, a substantial saving of judicial resources is likely to result from assigning both cases to the same judge and magistrate judge." Rule 50.3.1 (b) provides that "A civil case shall not be deemed "related" to another civil case merely because the civil case: (A) involves identical legal issues, or (B) involves the same parties." Rule 50.3.1 (c) further provides that "Presumptively, and subject to the power of a judge to determine otherwise pursuant to paragraph (d), civil cases shall not be deemed to be "related" unless both cases are still pending before the court."

NY-E DIVISION OF BUSINESS RULE 50.1(d)(2)

- 1.) Is the civil action being filed in the Eastern District removed from a New York State Court located in Nassau or Suffolk County? NO
- 2.) If you answered "no" above:
- a) Did the events or omissions giving rise to the claim or claims, or a substantial part thereof, occur in Nassau or Suffolk County? YES
- b) Did the events of omissions giving rise to the claim or claims, or a substantial part thereof, occur in the Eastern District? YES

If your answer to question 2 (b) is "No," does the defendant (or a majority of the defendants, if there is more than one) reside in Nassau or Suffolk County, or, in an interpleader action, does the claimant (or a majority of the claimants, if there is more than one) reside in Nassau or Suffolk County? _____

(Note: A corporation shall be considered a resident of the County in which it has the most significant contacts).

BAR ADMISSION

I am currently admitted in the Eastern District of New York and currently a member in good standing of the bar of this court.

☒ Yes

☐ No

Are you currently the subject of any disciplinary action (s) in this or any other state or federal court?

☐ Yes (If yes, please explain)

☒ No

I certify the accuracy of all information provided above.

Signature: _____

